

# Getting and Enforcing Your Judgment in Alberta



This booklet provides information about getting and enforcing a judgment.

If you are **commencing** a claim in Provincial Court Civil, the information you will need is available on-line at:

www.albertacourts.ca/pc/areas-of-law/civil/filing

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# Introduction

# This booklet contains material that is for information purposes and it is not to be interpreted as legal advice or the law.

If you have been successful in obtaining a Judgment of Provincial Court Civil or the Court of Queen's Bench and you would like to collect on it from the defendant/enforcement debtor, it can be a difficult process. You may consider seeing a lawyer. If you decide to act on your own behalf, this booklet outlines the procedures and forms required by the Court of Queen's Bench Clerk's office.

Forms are available on the Alberta Courts website at:

www.albertacourts.ca/pc/areas-of-law/civil/

or can be purchased from the Queen's Printer www.qp.gov.ab.ca

# Glossary

Before reading further, you may wish to review the glossary in order to familiarize yourself with legal terminology in the text that follows.

**Attached** — Term used when personal property is taken and in some way legally bound.

**Defendant** — A person against whom a law suit is commenced. This includes companies, corporations or individuals.

**Enforce** — To use the legal process to collect monies owing under a Judgment.

**Encumbrance** — A lien or charge on property.

**Enforcement Creditor** — A person who is owed money under a Judgment.

Enforcement Debtor — A person who owes money under a Judgment.

**Fiat** — An Order of a Judge or Master endorsed on a document usually supported by an Affidavit, a written statement confirmed by oath.

**Garnishee Process** — A process where the enforcement creditor obtains authority pursuant to the Civil Enforcement Act to have a third party (e.g. an employer or bank) pay monies into court to pay off the debt of an enforcement debtor.

Indemnity — Security or guaranteed compensation for damage or loss.

**Instructing Creditor** - The enforcement creditor on whose instructions enforcement is commenced or continued.

Judgment — A decision of the court, usually awarding money.

**Lien** — The right to hold the property of another as security for performance of an obligation.

Plaintiff — A person who begins a lawsuit.

**Pro Rata Distribution** — Proportionate distribution of monies paid into court in accordance with the Civil Enforcement Act and the amount of the debt owed to each enforcement creditor.

**Related Writ** — A Writ of Enforcement against the same enforcement debtor that is active at Personal Property Registry.

**Service** — To provide a document to a debtor/defendant/garnishee, either by personal delivery or other means set out in a statute or regulation.

**Substitutional Service** — To convey a document by a means other than personal delivery or a means set out in a statute or regulation as authorized by the Court. The Court may also dispense with service.

Writ of Enforcement — A document issued by the Clerk of the Court of Queen's Bench and registered with the Personal Property Registry by which a Judgment or Order is enforced.

# Types of Decisions from Provincial Court Civil that receive Judgments

If you have filed a Civil Claim in Provincial Court and your action is successful at Trial, you will be issued a Certificate of Judgment.

If you have filed a Civil Claim in Provincial Court and the Defendant did not dispute the claim, you will be issued a Certificate of Default Judgment after the following steps have been completed in Provincial Court:

- Filed an Affidavit of Service of Commencement Documents proving that the Defendant was served
- Time for which the Defendant had to file a Dispute note has lapsed
- Completed and filed either a Request to Note in Default or a Request for Default Judgment (depending on the type of claim filed).

All parties will be sent the Certificate of Judgment or Certificate of Default Judgment to their address for service.

## **Enforcement of Judgment**

Getting a Judgment is not the end of the Court process. If the party that you got Judgment against (debtor) does not voluntarily pay you the amount awarded in the Judgment, you (creditor) must then take steps to enforce (collect) the Judgment.

# The Court does not pay the amount awarded in the Judgment to you and does not assist in enforcing (collecting) the Judgment.

Enforcement remedies are at your expense. Although some of the expenses can be added to the amount the party owes you, you have to pay those expenses up front.

Once the Certificate has been obtained, all enforcement steps must be taken through the Court of Queen's Bench by you.

# If you are ordered to pay

You have two options, pay the amount owing to the party directly or appeal the Judge's decision.

• Paying the Judgment:

You may pay the amount of the Judgment to the successful party by either, cash, certified cheque, or money order. It is recommended that a receipt be provided which includes the date, amount paid and signatures of all parties involved.

• Appeal the Decision:

You should not appeal simply because you disagree with the decision of the Court. An Appeal should be made if you are seeking a different decision because of:

- an error about the facts surrounding your action; and/or
- an error in how the law was applied in your action.

You can find more information about the appeal process on page 33 of this booklet.

**Please note** that a decision resulting from a Binding Judicial Dispute Resolution in Provincial Court Civil **cannot be appealed** and is final and binding.

# **Court Judgment**

A Court Judgment is valid for 10 years from the date of Judgment and may be renewed for an additional 10 years on application to and by Order of the Court of Queen's Bench or by the Provincial Court, depending on where the order originated. This application must be made prior to the expiry of the Judgment. As Enforcement Creditor, it is your responsibility to collect the debt. You should try to obtain payment directly from the Enforcement Debtor. If you are not successful in this, enforcement processes are available to you, including:

- Garnishment and/or
- Seizure

The first step in all of these processes is to file your Judgment at the Court of Queen's Bench in the Judicial Centre where the Judgment was obtained. If you have obtained your Judgment in Provincial Court Civil, a certified copy will be mailed to you and to the debtor. You must file the Certificate of Judgment with the Court of Queen's Bench if you wish to use either of these enforcement processes. You then prepare a Writ of Enforcement.

If you have obtained your Judgment at a Provincial Court office that is not located in a Queen's Bench Judicial Centre, or if you have obtained your Judgment in a different Judicial Centre from the one in which you reside, at your request, the Clerk's office will allow you to fax file your Judgment and Writ of Enforcement to the Queen's Bench Clerk's office. There is a required fax filing fee that must be paid prior to the Clerk providing this service. This procedure will save you the time and expense of travelling or mailing your documents to the Clerk's office.

# Writ of Enforcement

A Writ of Enforcement (Writ) is a document filed with the Clerk of the Court of Queen's Bench and then registered with the Personal Property Registry (PPR) which entitles you to enforce your Judgment. It also entitles you to share in money paid to the Clerk of the Court as a result of garnishment proceedings, or a Civil Enforcement Agency as a result of seizure proceedings commenced by other Enforcement Creditors. The Writ and Addendum must be completed accurately because, once it has been issued by the Clerk of the Court, most corrections cannot be made except by an Order of the Court of Queen's Bench.

You will require four copies of the Writ.

Things to watch for: (See form on page 9)

- 1. **Court location** Write the court location where Judgment was entered.
- Court file number Write the file number given to your Judgment at the time of fi ling with the Court of Queen's Bench.
- 3. Full name of debtor Write the full name of the debtor listed in the Judgment against whom you wish to initiate enforcement proceedings, the debtor's address, and whether the debtor is an individual. When the debtor is an individual, you must identify the sex, and, if known, the occupation and date of birth. Each debtor must be listed separately.
- 4. Full name of creditor Write the full name of the creditor listed in the Judgment, the creditor's address, PPR party code (the creditor will not have a PPR party code unless they have previously registered something at PPR), and whether the creditor is an individual.

Note: Use an Addendum page and attach it to the Writ of Enforcement where more than one creditor and/or debtor is involved. (See form on page 10)

- 5. **Date of Judgment** Write the date of Judgment as shown on the Certificate of Judgment.
- Total amount of Judgment Write the total amount of the Judgment, including interest awarded at the time of Judgment as shown on the Certificate of Judgment.

- 7. **Post-judgment interest** Write any post-judgment interest which may have accrued since the date of Judgment.
- Taxed costs Write any taxed costs (these are specifically ordered by the court) as shown on the Certificate of Judgment.
- 9. **Current amount owing** Write the current amount owing as of the date of fi ling the Writ. This amount is obtained by adding the amounts from items 6, 7 and 8 and subtracting any payments or funds received.
- Registering party Write the name, PPR party code, address, telephone and fax number of the solicitor, agent, or creditor filing the Writ.

After you have completed the Writ, all copies are filed with the Clerk of the Court of Queen's Bench. As noted earlier, you require a minimum of four copies. The Clerk will retain the original and return three copies to you. It is then your responsibility to register one copy of the Writ with PPR through an Alberta Registries Agent on payment of the prescribed fee.

# **Status Report**

A Status Report allows changes to be made on the Writ information registered at PPR, without a Court Order. They include the addition of aliases for the debtor, changes to the creditor/debtor particulars, and changes to the current amount owing, costs or post-judgment interest. Registration of a Status Report can be done at an Alberta Registries Agent on payment of the prescribed fees.

It is also your responsibility to register a Status Report at PPR every two years, **prior** to the Writ of Enforcement expiring, in order to keep it active. A creditor is required to register a Status Report whenever the creditor receives payment from the debtor other than from a distribution under the Civil Enforcement Act. A second copy of the Writ can be registered against the debtor's land at the Land Titles office in Calgary or Edmonton on paying the prescribed fee. The addresses and telephone numbers are as follows:

## Land Titles Offices

#### Edmonton

Mezzanine & 3rd Floor, John E. Brownlee Building 10365 - 97 Street Edmonton AB T5J 3W7 Telephone: 780-427-2742

### Calgary

Alberta Government Services Building 2nd Floor, 710 - 4th Avenue SW Calgary AB T2P OK3 Telephone: 403-297-6511

Government of Alberta ∎		Fir	of Enfo nancing Si vil Enforce	tatement	ent		Clerk's Starr	p Filed &	Issued
Court Location		Court File I	Number		Type of Judgn		ployment Si	andards	Other
This Writ authorizes enforce	ment proceedings in	accordance	e with the C	ivil Enforc	ement Act. Th	e particul	ars of the l	Vrit are	as follows:
Debtor									
Select one Business	Individual	Occupation	۱						
Business Name or Last Name					First Name		Mi	ddle Nar	ne
Street Address	City		Pr	ovince	Postal Code	Gender		idate iown)	yyyy/mm/dd
Creditor									
Select one Business	Individual								
Personal Property Registry (P.P.R.) Party Code Business Name					First Name		Mi	ddle Nar	ne
Street Address				Ci	ty		Province		Postal Code
Additional Debtors ar	nd Creditors and/o	r other info	ormation li	sted on a	ttached adde	endum.			
If claiming priority ba Assignment, indicate	previous P.P.R. R	Registratior	n Númber.						
Date of Judgment (or dat	e Judgment effect	ive, if diffe		da day	iy of	month		yea	ar ·
Original Judgment	\$	•	Cost	s		\$		•	
Post Judgment Interest	\$	<b>A</b>	Curr	ent Amo	unt Owing	\$		<b>A</b>	
Solicitor/Agent/Credit	or								
Personal Property Registry (P.P.R.) Party Code Name in Full									
Street Address				Ci	ty		Province		Postal Code
Telephone Number	Fax Number			Call Box			Your Refere	nce Num	ber
To Register Against S	erial # Goods a	t Person	al Prone	rty Regi	stry comp	loto the	followi	ua.	
Serial Number (Only applicable to serial number good			(yyyy) Mak					.9.	Category
Authorized Signature	Name of Persor	Authorized to (	Complete this F	form (PRINT)	Registry Ag Date of Sub	ent Office mission (yy	<b>Use Only</b> yy/mm/dd)	Page	cf
REG3342 (2011/01)					1			Page	of

#### Government of Alberta 🔳

#### Writ of Enforcement Addendum

Financing Statement Civil Enforcement Act

Court File	Number
------------	--------

				L		
Debtor						
Select one Business	Individual					
Business Name or Last Name			First Name		Middle Name	1
Street Address	City	Province	Postal Code	Gender M F	Birthdate (if known)	yyyy/mm/dd
Occupation					Block Number	(if adding alias)
Debtor						
Select one Business	Individual					
Business Name or Last Name			First Name		Middle Name	
Street Address	City	Province	Postal Code	Gender	Birthdate (if known)	yyyy/mm/dd
Occupation				Debtor's	Block Number	(if adding alias)
Creditor						
Select <u>one</u> Business Personal Property	Individual					
Registry (P.P.R.) Party Code Business Name or Last	Name		First Name		Middle Name	1
Street Address			City	Pro	vince	Postal Code
Creditor						
Select one Business	Individual					
Personal Property Registry (P.P.R.) Party Code Business Name or Last	t Name		First Name		Middle Name	1
Street Address			City	Pro	vince	Postal Code
Additional Information						
REG3343 (2006/10)	Registry Agent Office Us	Date of Subm e Only	iission (yyyy/mm/d	d)	Page	of

## **Enforcement Process**

Before proceeding with any enforcement, it is advisable to search PPR through an Alberta Registries Agent to determine whether or not any related Writs or Liens are fi led against the debtor, by requesting a Distribution Seizure Search. When initiating enforcement proceedings, you must remember that you are taking this action on behalf of all creditors.

Any monies recovered as a result of your enforcement will be paid out as follows:

- 1st As Instructing creditor, your costs involved in producing the fund, as proven by a taxed Subsequent Bill of Costs.
- 2nd The fi rst \$2000 will go directly to you, unless there are creditors with statutory claims such as the Workers' Compensation Board, Maintenance Enforcement, etc. which will take priority over your claim, or secured creditors who may or may not take priority over your claim.
- 3rd The remaining funds will be divided on a pro-rata basis among all Enforcement Creditors with related writs, including you.

If the Clerk of the Court or a Civil Enforcement Agency is already holding money as a result of enforcement done on behalf of another creditor, you may be entitled to share in the proceeds.

The Clerk of the Court or Civil Enforcement Agency will mail out a Distribution Statement to all parties. There is a procedure to object to the proposed distribution.

# Garnishment

Garnishment is a process whereby money which is owed to the debtor is diverted to his creditors. The person or business owing money to the debtor is called a Garnishee. For example, you can serve a Garnishee Summons on a bank where the debtor has an account. The account can be in the name of the debtor only or can be a joint account: the bank must pay the money in the account up to the amount of all the related Writs into Court. In the case of a joint account, the bank will pay in that portion which is considered to be the debtor's (e.g. two people named on the account, one of whom is the debtor — one-half of the funds would normally be attachable by the Garnishee Summons). You can also garnishee the employer of the debtor. You must accurately complete the documents listed below and file them at the office of the Clerk of the Court of Queen's Bench. Forms are available on the Alberta Courts web site at www.albertacourts.ca/pc/areas-of-law/civil/ or can be purchased from the Queen's Printer www.gp.gov.ab.ca

## **Garnishee Summons**

The Garnishee Summons is addressed to the Garnishee (person or business owing money to the debtor) and directs that the money be paid into court rather than to the debtor.

A Garnishee Summons is in effect for two years from the date of issuance in all instances except where a bank account is garnisheed. In the case of a joint bank account, the Garnishee Summons expires the first time money is paid into court. In the case of all other bank accounts, the Garnishee Summons expires 60 days from the date it is issued. It is effective against money owed at the time the Garnishee Summons is served, as well as future obligations which may arise during the currency of the document.

A Garnishee Summons that is issued for a term of two years can be renewed for a further two year period by fi ling a Garnishee Summons Renewal Statement within 60 days before the expiry date of the Garnishee Summons. There is no limit to the number of times a Garnishee Summons may be renewed.

You will require five copies of the Garnishee Summons.

### Things to Watch for: (See form on pages 18-24): Page One

- 1. Date of Garnishee Summons Write the date the Garnishee Summons will be issued by the Clerk of the Court.
- Money owed by the debtor Write the total amount of money owed by the debtor to you and all related Writ holders. This amount must match the amount shown under Total in the To the Clerk section on page three of the Garnishee Summons form.
- 3. Type of obligation Mark the appropriate boxes to identify the type of obligation being garnisheed.
- 4. Affidavit in Support of Garnishee Summons In the Affidavit in Support of Garnishee Summons you are stating that a Judgment has been obtained against the debtor and the Writ has been registered at PPR; giving a brief description of the anticipated obligation and stating that the garnishee is within Alberta. The person swearing/affirming the Affidavit in Support should cross out and initial the non-applicable parts of paragraph one.

This is a sworn/affirmed document; you must be sure that all of the facts stated in it are true to the best of your knowledge. Once you have completed the Affi davit, it must be sworn/ affirmed before a Commissioner for Oaths. Commissioners for Oaths are normally available at any Court office.

#### Page Three:

1. To the Clerk

on page 11.

- a) Registration number Write the PPR Writ of Enforcement Registration Number.
- b) Current amount owing Write the current amount owing from your Writ of Enforcement.
- c) Money still owing Write the amount of money still owing to you as of this date.
- d) Total of any related writs Write the total of any related writs as indicated on the Distribution Seizure Search from PPR. Do not include your Judgment amount in this total.
   Note: See comments concerning the need to obtain a Distribution Seizure Search under Enforcement Process
- Probable costs Write any other costs (e.g. service costs, search costs, etc.) to which you may be entitled.
   Note: Claims for probable costs must later be proven by a taxed and filed Subsequent Bill of Costs.
- f) Sum total The sum total of amounts c, d, and e noted above.
- The Certificate of Service on the Debtor will remain blank. This portion of the document should be completed by the Garnishee after service of the Garnishee Summons on the debtor.

#### Pages Four to Seven:

- 1. Instructions These pages are instructions to the Garnishee.
- 2. Clerk of the Court office address Complete the court office address near the top of page four of the Garnishee Summons.
- 3. Employment Earnings Exemptions A portion of employment earnings are exempted from being garnisheed. Details are provided on page six of the Garnishee Summons. For example, if you garnishee a person who receives a net monthly salary of \$2,000, \$590 of this amount would be paid into Court. This is calculated as follows:

Monthly net salary	\$2,000
Minus: Minimum exemption	800
	\$1,200
Minus: Further exemptions	600
	\$ 600
Minus: \$10 garnishee fee	10
Amount paid into Court	<i>\$590</i>

You must file all copies of the Garnishee Summons with the Court of Queen's Bench office.

You will require an original plus four copies of the Garnishee Summons, to be used as follows:

- Original will be kept by the Clerk's offi ce;
- Copies one, two and three to be served on the Garnishee (e.g. employer); and
- Copy four is your fi le reference copy.

## Service of Garnishee Summons

You must first serve three copies of the Garnishee Summons on the Garnishee and provide the Garnishee with an administration fee. The most commonly used methods of service of the Garnishee Summons as set out in section 35.05 of the Civil Enforcement Regulation are as follows:

When the Garnishee is an individual, by:

- personal service; or
- sending by recorded mail addressed to the individual at the individual's residence, or to the name and address of any business of the individual.

When the Garnishee is a corporation, by:

- personal service on an officer or director of the corporation or person in charge of any office or place of business of the corporation; or
- serving the registered office personally or by recorded mail addressed to the registered or head office of the corporation.

The Garnishee is then required to serve the debtor with a copy of the Garnishee Summons and complete the Certificate of Service on the debtor. If the Garnishee is unable to serve the debtor, they must state why in their response to the Clerk. The Garnishee will then forward the money and Certificate of Service to the Clerk of the Court. The Clerk of the Court will advise you by letter if any funds are paid into Court on your Garnishee Summons.

If the Garnishee does not serve the debtor and complete the Certificate of Service, you will also be advised by the Clerk's office. You will then be required to serve a copy of the Garnishee Summons on the debtor either personally or by recorded mail. Pursuant to section 35.07 of the Civil Enforcement Regulation, service of the Garnishee Summons by the creditor on the debtor by ordinary mail will not meet service requirements. If you are unable to serve the debtor as noted above, you will be required to apply for a Court Order allowing you to:

- serve the debtor in a different way; or
- dispense with service and have the money paid out of Court.

Only the Clerk may distribute garnishee monies.

#### Form 11 Civil Enforcement Regulation

Clerk's Stamp Filed & Issued

#### Q.B. COURT FILE NO.

COURT Court of Queen's Bench of Alberta

JUDICIAL CENTRE - Select one -

#### CREDITOR

Address & Postal Code

Telephone

Fax

#### DEBTOR

Address & Postal Code

Telephone

Fax

#### GARNISHEE

Address & Postal Code

Telephone

Fax

#### FILED BY:

Address & Postal Code

Telephone

Fax

File No.

#### DOCUMENT

#### Garnishee Summons

before judgment

after judgment

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This Garnishee Summons i	is issued on: for \$
	date (mm/ddl/yyyy) (total amount) total amount by serving a Notice on the Garnishee)
The Creditor intends to garnis	sh the Debtor's: employment earnings
	deposit accounts
	money owing from other sources
The Judgment is for alimon	y or maintenance.
When employment earnings are garn to the Maintenance Enforcement Reg	nished for alimony or maintenance, Maintenance Enforcement Act employment exemptions apply. Refer gulation for more information.
This summons expires	<ol> <li>in the case of a deposit account, 60 days from the date it was issued,unless it is a joint account, in which case this is only a one-time obligation.</li> </ol>
	<ol> <li>in all other cases, two years from the date it was issued, unless it has been renewed.</li> </ol>
	Supporting Affidavit
1. I am the - Select -	
2. According to the - Personal Property Registr	Select - a Writ of Enforcement has been registered at the ry.
3. I believe that the propose	d Garnishee owes the debtor money now or will owe the debtor money in the future.
4. The proposed Garnishee outside Alberta.	is in Alberta, or does business in Alberta notwithstanding that its payroll office is
(Signature of Creditor o	r Agent/lawyer) (Print Name of Creditor or Agent/Lawyer)
(Occupatio	on)
Sworn/Affirmed Before Me	
on	
at	Alberta,
Commissioner for Oaths in and for th	e Province of Alberta
Commissioner's Name and Commiss	sion Expiry Date (please print)

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#### To the Clerk:

The Creditor has <u>- Select -</u> against the Debtor, and registered at <b>Personal Property Registry</b> as (11-digit PPR R	d a <u>- Sel</u>	ect - has been
The amount specified in the Writ of Enforcement/Attachment Ord of which the present balance owing is plus related writs (according to the attached distribution seizure s plus probable costs	\$	·
Total	\$	··
Certificate of Service on the Deb	otor / Joint Obli	gee
Garnishee		
(Print name of Garnishee)  I, (Print name of person who served the Garnishee Summons)  Garnishee / Agent for the Garnishee Creditor / A	Agent for the Cred	
I certify that on(Date of Service of Garnishee Summons)		
I served (name of Debtor/Joint Obligee who was served)		
Personally by ordinary mail		
with a true copy of the Garnishee Summons according to the Civ	vil Enforcement A	ct.
<b>NOTE:</b> Only the Garnishee may serve a Garnishee Summons or otherwise ordered by the Court.	n a Debtor / Joint (	Dbligee by ordinary mail unless
Dated:(mm/dd/yyyy)		

(Signature of person who served the summons)

(If there is more than one Debtor / Joint Obligee, please complete an additional Certificate of Service for each Debtor / Joint Obligee who was served)

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#### Instructions for Garnishee

These instructions will help you to comply with the Garnishee Summons. They are taken from the following pieces of legislation:

Civil Enforcement Act, RSA 2000 cC-15 Civil Enforcement Regulation, (AR 276/95)

Make cheques payable to the Government of Alberta and send, along with the required documents, to: Attention: Q.B. Accounting

- Select one -

Future payments to the clerk under this Garnishee Summons should be accompanied by a copy of the first page of this Garnishee Summons and an accounting.

Garnishee Summons		n 15 days from being served with the Garnishee Summons in triplicate with a \$25.00 ensation fee, you must do the following:
(which does no attach employment earnings)	tt 1. 2. 3.	<ul> <li>Serve a copy of the Garnishee Summons on the debtor (personally or by ordinary mail). Deliver to the Clerk of the Court a Garnishee's Response. See below for what this must contain.</li> <li>Pay to the Clerk the lesser of <ul> <li>(a) the amount indicated on the first page of the Garnishee Summons.</li> <li>(b) the amount payable by you to the Debtor according to your obligation to the Debtor.</li> </ul> </li> <li>Minus \$10.00 as a Garnishee compensation.</li> <li>Where the Garnishee Summons seeks to affect a joint entitlement, you must pay to the Clerk, unless a court orders otherwise, an amount equal to the total amount of the fund divided equally amongst all the people with the joint entitlement. A Garnishee Summons which seeks to attach a joint deposit account only attaches a current obligation as defined in the <i>Civil Enforcement Act</i>.</li> </ul>
Garnishee Summons	The G	arnishee's response must contain as much of the following as is applicable:
(which does not attach employment	1.	<ul> <li>(a) A Certificate of Service on the Debtor (found within this document) stating that you have delivered a copy of the Garnishee summons to the Debtor.</li> <li>or</li> <li>(b) A statement setting out why you could not serve the Garnishee Summons on the</li> </ul>
earnings)		Debtor.
continued		NOTE: Send the original Certificate of Service to the Clerk.
	2.	The amount that you owe under your obligation to the Debtor.
	3.	The amount that you are paying to the Clerk.
	4.	If you don't think that you have an obligation to pay the Debtor that can be affected by the Garnishee Summons, please explain why.
	5.	If you believe that the obligation that the Garnishee Summons is trying to affect is (or may be) owed to someone other than the Debtor, give the reasons for your belief and the name and address of that other person.

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- 6. If you have already received another Garnishee Summons regarding the same obligation and that Garnishee Summons is still in effect, let the Clerk's office know in writing and give the Court File Number of the other Garnishee Summons. The Court File number is on the front page of the Garnishee Summons.
- Where the Garnishee Summons seeks to affect a joint entitlement, the Garnishee's Response must contain the name of each person who has the joint obligation with the Debtor and either
  - (a) the address of each person who has the joint obligation with the Debtor,

or

(b) a completed Certificate of Service (found within this document) stating that you have served a copy of this Garnishee Summons on each person who has the joint obligation with the Debtor.

NOTE: If it is a joint account, it is a one-time obligation.

- Where the Garnishee Summons has attached a future obligation, that is, there is an amount that you must pay the Debtor in the future, the Garnishee's Response must contain the following, if known:
  - (a) the date or dates on which the future obligation, or any part of it, is expected to become payable.
  - (b) the amount expected to be payable on each date set out above.
  - (c) Any conditions that must be met before the future obligation will become payable.

When the future obligation becomes payable, the Garnishee's Response must set out

- (a) the amount that is now payable and
- (b) the amount that you are paying to the Clerk.

Garnishee Summons		15 days from being served with the Garnishee Summons in triplicate with a \$25.00 nsation fee, you must do the following:				
(which attaches	1.	Serve a copy of the Garnishee on the Debtor (personally or by ordinary mail).				
employment earnings)	2.	Deliver to the Clerk of the Court a Garnishee's Response. See below for what this must contain.				
	3.	Within 5 days after the end of the Debtor's last pay period for months affected by the Garnishee Summons, pay to the Clerk the Debtor's net pay less				
		<ul> <li>the Debtor's employment earnings exemption (see Employment Earnings Exemptions listed below).</li> <li>and</li> </ul>				
		(b) \$10.00 as Garnishee compensation.				
Net pay means the Debtor's total earnings minus any amounts you are requir						

**Net pay** means the Debtor's total earnings minus any amounts you are required to deduct for income tax, Canada Pension contributions, and employment insurance premiums. Any other deductions are taken from the Debtor's exemption.

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#### The Garnishee's Response must contain as much of the following as applicable:

- 1. Whether or not you employ the Debtor.
- 2. How often you pay the Debtor.
- Either
  - (a) A Certificate of Service on the Debtor (found within this document) stating that you have delivered a copy of the Garnishee Summons to the Debtor. or
  - (b) A statement setting out why you could not serve the Garnishee Summons on the Debtor.
  - NOTE: Send the original Certificate of Service to the Clerk.
- 4. If you have already received another Garnishee Summons against the Debtor's employment earnings and that Garnishee Summons is still in effect, let the Clerk's office know in writing and give the Court File Number of the other Garnishee Summons. The Court File Number is on the front page of the Garnishee Summons.

At the end of the Debtor's last pay period for each month during which the Garnishee Summons is in effect, you must deliver to the Clerk a written statement setting out:

- 1. the Debtor's total employment earnings for the pay periods that ended during the month.
- the amounts deducted from total earnings to calculate the Debtor's net pay for the month; and
- 3. the number of the Debtor's dependants.

# Employment Calculate the Debtor's monthly employment earnings exemption by adding together: Earnings

Exemptions

1. the Debtor's minimum exemption.

- and
- 2. half the amount by which the Debtor's net pay exceeds this minimum exemption.

For a Debtor with no dependants, the minimum employment earnings exemption is \$800.00 and the maximum is \$2400.00. The minimum and maximum employment earnings exemption increases by \$200.00 for each dependant.

A dependant is:

- 1. a person identified as a dependant by Court Order.
- 2. the spouse or adult interdependent partner of the Debtor.
- any child of the Debtor under 18 who lives with the Debtor. or
- any relative of the Debtor (or of the Debtor's spouse/adult interdependent partner) who lives with the Debtor and, because of mental or physical infirmity, depends financially on the Debtor.

You are entitled to rely on, and act in accordance with, the Debtor's written statement of the number of dependants he or she has.

You can get a worksheet from the Clerk's Office to help you calculate the Debtor's employment earnings exemption.

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Page 6 of 7

When employment earnings are garnished for alimony or maintenance, *Maintenance Enforcement Act* employment exemptions apply. Refer to *Maintenance Enforcement Regulation* for more information.

# If you pay the Debtor's salary/wage more often than monthly, you can pay the Clerk of the Court at the end of each pay period instead of at the end of each month.

In this case, calculate the minimum and maximum employment exemption for each pay period as follows:

- 1. multiply the monthly exemption by the number of days in the pay period. and
- 2. divide this number by 30.

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Page 7 of 7

# Seizure

In this process, after you have registered your Writ of Enforcement at PPR, you may instruct a Civil Enforcement Agency to seize the property of the debtor, and unless the debtor pays the debt in the meantime, to sell the seized property and divide the proceeds amongst the creditors. A list of Civil Enforcement Agencies can be found under the Sheriff - Civil Enforcement page of the Alberta Courts web site at

www.alberta.ca/office-of-sheriff-civil-enforcement.aspx#toc-1 or in your local telephone directory's yellow pages, or by contacting the Office of the Sheriff - Civil Enforcement at 780-422-2481.

#### **Other Creditors**

It is possible that another creditor may have a priority claim against the property you wish to seize. To avoid needless expense, you should conduct a Distribution Seizure Search (for a fee) at PPR through the office of an Alberta Registries Agent before instructing the Civil Enforcement Agency to make the seizure.

You will need to prepare and provide the Civil Enforcement Agency with the following documents:

- 1. **Search** This is a Distribution Seizure Search from PPR which can be obtained through an Alberta Registries Agent. The Distribution Seizure Search contains information that verifies that your Writ of Enforcement has been registered with PPR and that it is active.
- Warrant This document authorizes the Civil Enforcement Agency to enforce your Judgment by seizing the property of the debtor. The warrant must be completely filled out and signed by the creditor or his agent with the exception of the Related Writs and Seizure Fees and Costs portion at the bottom of the form (see form on page 27 and 28).
- 3. Notice of Seizure of Personal Property You will require four copies. This document is used to notify the debtor of the seizure of property to satisfy the debt. You must write the name and address of the creditor, debtor, and agency, and check off the YES box (see form on page 29). Do not sign this document.

The Addendum form shown on page 30 is used by the Bailiff to describe additional property seized from the debtor. You do not complete any part of this form.

- 4. Bailee's Undertaking This is used by the Bailiff to have a responsible person agree to keep the seized property and deliver it to the Civil Enforcement Agency when instructed to do so (see form on page 31). You do not complete any part of this form.
- Notice of Objection to Seizure of Personal Property You will require one copy for each debtor. This is to be used by the debtor to object to the seizure. You must write the name and address of the Civil Enforcement Agency (see form on page 32).

Note: The documents mentioned in items 2 through 5 may be obtained from a Civil Enforcement Agency or may be purchased from the Queen's Printer www.qp.gov.ab.ca

#### Fees

Contact the Civil Enforcement Agency to determine their requirement regarding deposit for seizure costs and fee amounts.

### Sale

The creditor must instruct the Civil Enforcement Agency to conduct a sale of the seized property. The Civil Enforcement Agency can only do so 15 days after the Notice of Seizure of Personal Property and Notice of Objection to Seizure of Personal Property have been served on the debtor.

If the Enforcement debtor serves a Notice of Objection on the agency, a Court Order must be obtained prior to the seized property being sold. This is a somewhat complex process and involves a court hearing. You may want to consult with a lawyer to assist in the preparation of the documents and the court application.

#### Warrant

#### (Writ of Enforcement)

то:				
	Name and A	ddress of Civil Enforcement Agency		
	ment has been registered at Per structed to seize the personal pr		egistration Number	
	Na	me and Address of Debtor		
in order to realize	the sum of \$ Amount Owing as Regis	owing to		and
	Amount Owing as Regis of all related writs plus costs.	ered at P.P.R	Name of Creditor	
	Location of personal p	roperty if different from the debtor's add	ress	
Dated at	, Alberta, on			
		Signature of Instructin	g Creditor or Authorized Agent	
Print Name of Instructing	Creditor or Authorized Agent			
Address of Instructing Cr	editor or Authorized Agent	City		
Province	Postal Code	Telephone Number	Fax Number	
RE	ELATED WRITS - SEE REV	ERSE OR ATTACHED SI	EARCH RESULTS.	
				1
AMOUNT OWI	NG THIS WRIT		\$	
PLUS TOTAL C	F Related Writs		\$	
	PLUS Seizure Fee	s and Costs	\$	
			TOTAL_\$	
0-1-5-04				

Oct 5/04

CREDITOR / INSTRUCTING PARTY MAY COMPLETE. RELATED WRITS:

NAME(S) AND ADDRESS(ES) OF CREDITOR(S)

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#### Notice of Seizure of Personal Property

TO:
Name and Address of Debtor
Take notice that to satisfy a claim against you for the sum of \$ plus costs and related Writs, if applicable.
Name and Address of Creditor
has caused the following personal property and personal property listed in the addendum to be seized:
Addendum attached listing additional property.
Notice of Objection applicable to this seizure.
STRIKE OUT IF NOT APPLICABLE If you object to the seizure, you must deliver the Notice of Objection to the Civil Enforcement Agency listed below within 15 days from the day that the seizure documents were served.
Dated at, Alberta, on,,
Bailiff's Signature Print Name
Name of Civil Enforcement Agency
Address of Civil Enforcement Agency City
- Province Postal Code Telephone Number Fax Number
Notice: If you have concerns about the way that this seizure was conducted, contact the Civil Enforcement Agency listed

Notice: If you have concerns about the way that this seizure was conducted, contact the Civil Enforcement Agency listed above. If you are unable to resolve your concerns with the Civil Enforcement Agency, you may contact the Sheriff – Civil Enforcement at (780) 422-2481.

Jun 8/05

Page \_\_\_\_\_ of \_\_\_\_\_

Civil Enforcement Agency File Number

## Addendum to Notice of Seizure of Personal Property

Dated at Alberta on					
Dated at, Alberta, on, .					
D-1000 - Clauster					
Baliff's Signature Print Name					

Page

of

Oct. 01/95

Form 8 Civil Enforcement Regulation

Civil Enforcement Agency File Number

#### **Bailee's Undertaking**

In consideration of the seized personal property listed in the attached Notice of Seizure of Personal Property being left in my possession, I agree to act as Bailee for the Civil Enforcement Agency and keep the said personal property in good condition at:

Address or Land Location Where Personal Property Will Be Stored.

and deliver it to the Civil Enforcement Agency whenever and wherever it may be required.

I understand that non-delivery or conversion of the personal property may result in a conviction under the Criminal Code for which a term of imprisonment may be imposed.

Dated at		, Alberta, on			
-					
Bailee:					
	Signature of Bailee		Print Name		
	Address of Bailee		City	Province	
	Postal Code		Telephone Number Fax Numbe	r	
	Signature of Witness		Print Name		
	Address of Witness		City	Province	
	Postal Code		Telephone Number		Fax Number
Name of Civil	Enforcement Agency				
Address of C	vil Enforcement Agency		City		
Province		Postal Code	Telephone Number		Fax Number
	NOTE: ATTA	CH TO EACH COPY OF THE N	OTICE OF SEIZURE OF PERSONAL	PROPERTY.	

Oct.01/95

Bown B Grid Enforcement Regionnen

TO:

Civil Enforcement Agence File Number

#### Notice of Objection to Seizure of Personal Property

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Name: Anteres and Enx Number of Givil Enforcement Agency

This Notice of Objection to Seizure of Personal Property will not be accepted If a reason for the objection is not provided.

Lobject to the seizure of the personal property mentioned in the Notice of Seizure of Personal Property for the following reason(s):

(IF ADDITIONAL SPACE REQUIRED, PLEASE WRITE ON REVERSE.)

IF YOU OBJECT TO THE SEIZURE OF PERSONAL PROPERTY, THIS NOTICE MUST BE DELIVERED TO THE ABOVE NOTED CIVIL ENFORCEMENT AGENCY WITHIN 15 DAYS OF THE DATE ON WHICH THE SEIZURE DOCUMENTS WERE SERVED.

If there is no valid reason for objecting to the seizure of the personal property, the sending of this notice may result in increased costs to you.

Dated at	Alberta, on			_
THE FOLLOWING MUST	BE COMPLETED			
Signature ( Detain		Pres Hamm		
National Address of Californ		-12(0)		
Shiwings.	Piteol (Sol	Telediscre vurde	T as RLandson	-
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# Appeals

You may appeal the Judge's decision which was given in Provincial Court – Civil. The appeal will be heard by the Court of Queen's Bench.

## Notice of Appeal

To appeal the Judgment of Provincial Court Civil, follow these steps.

Within 30 days after judgment is given in Provincial Court Civil:

- 1. Fill out the Notice of Appeal from and file it at the Provincial Court office where judgment was entered.
- Order transcript(s) of evidence at www.alberta.ca/order-courtroom-transcript.aspx and pay for sufficient number of transcripts as required.
- 3. Serve the Notice of Appeal on all the respondents. The notice must be served personally, by registered mail, or as directed by the Court of Queen's Bench.

Within 37 days after judgment is given in Provincial Court,

 At the Court of Queen's Bench Civil Document filing area, file a copy of the Notice of Appeal, a copy of the transcript order/ invoice showing receipt of payment and the Affidavit of service proving that the Notice of Appeal has been served on all respondents.

Within 3 months of the date that the Notice of appeal is filed in the Court of Queen's Bench,

 At the Court of Queen's Bench Civil Document filing area;
 File the transcript of evidence and serve copies on the respondent(s) and any other person(s) that the Court of Queen's Bench directs.

- File the Affidavit(s) of Service proving that the transcript has been served on all respondents and any other person as directed.

Once the transcript has been filed, the Clerk's office of the Court of Queen's Bench will send out notice of the hearing date which will be set on the next available date.

Remember to keep the Queen's Bench Clerk's office informed of any change of address for you or the Respondent because missing information may delay the hearing.

If the Appellant does not file the transcript within 3 months, the Appeal will be dismissed.

# **Stay of Proceedings**

When the appeal is filed in the Court of Queen's Bench, it operates as a stay of proceedings. This means that the Civil Judgment cannot be enforced until the outcome of the appeal is decided.

# Exemptions

Under the provisions of the Civil Enforcement Act, certain kinds of property cannot be seized by a Civil Enforcement Bailiff. These are specifically set out in the Civil Enforcement Regulations.

# **Alberta Registries**

Alberta Registries has numerous authorized agents throughout Alberta who deliver registry services to the public. Some of these services include civil enforcement searches, corporate registry searches, land titles searches and personal property (lien) searches. The Alberta Registry Agents are listed in your local telephone directory. Further information for accessing these services can be obtained by calling 780-427-7013 or toll free 310-0000.

# **Civil Enforcement Act**

The Civil Enforcement Act came into force on January 1, 1996. This statute and its regulations contain complete information on the legal procedures for civil enforcement of a Judgment. In order to get a more thorough understanding of your rights as a creditor or debtor, you may wish to obtain and review a copy of this Act and the regulations. Both are available on the Queen's Printer web site at <u>www.qp.gov.ab.ca</u> or can be purchased from the Queen's Printer.

# **Personal Property Security Act**

The Personal Property Security Act came into force on October 1, 1990. This statute contains a number of provisions which affect creditor rights and remedies in Alberta. In order to get a more thorough understanding of your rights as a creditor or debtor, you may wish to obtain and review a copy of this Act which is available on the Queen's Printer web site at <u>www.qp.gov.ab.ca</u> or can be purchased from the Queen's Printer.

# **Civil Enforcement Agency Fees**

Rules 587 to 589 of the Alberta Rules of Court set out the procedures for requesting a review of a Civil Enforcement Agency's account by a court taxing officer

# A Final Word

Legal enforcement of a judgment is often complex and difficult. Many aspects of creditor law and legal procedure have not been explained in this booklet.

## Court employees are not allowed to give you legal advice. Please consult a lawyer if you have any questions.

Please see the **Legal Assistance Information** section on page 37 for legal related help available.

# Legal Assistance Information

#### RESOLUTION SERVICES www.rcas.alberta.ca

Resolution Services can help you get the information you need for civil and criminal matters. An information Coordinator will help you understand Alberta's court processes. You can access this service in person or by telephone via the Resolution and Court Administration Services contact centre at 1-855-738-4747

#### ALBERTA LAW LIBRARIES www.lawlibrary.ab.ca

The staff at the courthouse libraries can help you find textbooks and court cases that may help explain the law and help you prepare your case.

#### LAW SOCIETY OF ALBERTA LAWYER REFERRAL

### 1-800-661-1095 (toll free)

When you call the toll-free number and say that you need to hire a criminal lawyer, they will give you the name and number for up to three lawyers who practice in your area. You can then make appointments to talk to one, two, or all three of the lawyers. Make sure to mention you got their contact information from Lawyer Referral. The first half-hour of the conversation will be free. You can discuss your legal situation, explore your options, and discuss fees in order to decide if you wish to hire this lawyer.

### **SERVICE ALBERTA** (landlord-tenant, consumer and registries).

Toll free number 1-877-427-4088 (Edmonton direct 780-427-4088) Website: www.servicealberta.gov.ab.ca

#### LEGAL AID

1-866-845-3425 (toll free) If you are unable to afford a lawyer, you may wish to contact Legal Aid Alberta to see if you qualify for a legal aid lawyer.

# Legal Assistance Information

### NATIVE COUNSELLING SERVICES OF ALBERTA

Edmonton 780-451-4002 Calgary 403-237-7850 Other locations: see Staff Directory at www.ncsa.ca/. Native Counselling works to ensure that Native people receive fair and equitable treatment in the justice system. Their Native Courtworker Program provides Aboriginal people with information about court procedures, their rights and responsibilities under the law, and advocacy, support and referrals to Legal Aid and other resources. Court workers also may attend court with their clients.

## STUDENT LEGAL SERVICES OF EDMONTON

www.slsedmonton.com/ 780-492-2226 Student Legal Services of Edmonton can give legal information and may assist low-income people in Provincial Court with a number of criminal charges: breach of probation, certain driving offences, common assault, impaired driving and more. Their hours of operation change during the school term.

## STUDENT LEGAL ASSISTANCE SOCIETY (CALGARY)

www.slacalgary.ca/ 403-220-6637

Student Legal Assistance is an association of law students at the University of Calgary. They provide year round legal assistance and representation in Provincial Court to people charged with less serious criminal offences who are unable to afford legal services. If Student Legal Assistance agrees to help, you will be charged a \$30 fee.

# InformAlberta/211

2-1-1 Alberta is available 24/7 to help connect you with services and resources in your area. Phone: Dial 211 Website: www.ab.211.ca

# Legal Assistance Information

#### LEGAL CLINICS IN ALBERTA

Non-profit legal clinics that can provide free legal information and advice to low to moderate income people who have a legal issue but do not qualify for Legal Aid.

Calgary Legal Guidance www.clg.ab.ca/

Lethbridge Legal Guidance www.lethbridgelegalguidance.ca/

Medicine Hat Legal Help Centre

www.mhlhc.ca/

### Grande Prairie Legal Guidance

www.gplg.ca/

### **Central Alberta Community Legal Clinic**

www.communitylegalclinic.net/

#### **Edmonton Community Legal Centre**

www.eclc.ca/

Civil offices telephone numbers			
For information pertaining to civil matters, call your local court office.			
Location	Provincial Court	Court of Queen's	
		Bench	
Calgary	403-297-7217	403-297-3864	
	fax: 403-297-7374	fax: 403-297-8617	
Camrose	780-679-1240 fax: 780-679-1253		
Drumheller	403-820-7300	403-820-7300	
	fax 403-823-6073	fax: 403-823-6073	
Edmonton	780-427-1289	780-422-2492	
	fax 780-427-4348	fax: 780-427-0629	
Fort McMurray	780-743-7195	780-743-7136	
	fax 780-743-7395	fax 780-743-7135	
Fort Saskatchewan	780-998-1200		
	fax: 780-998-7222		
Grande Prairie	780-538-5360	780-538-5340	
	fax 780-538-5454	fax 780-538-5493	
High Level	780-926-3715 fax: 780-926-4068		
High Prairie	780-523-6600 fax: 780-523-6643		
Hinton	780-865-8280 fax: 780-865-8253		
Leduc	780-986-6911 fax: 780-986-0345		
Lethbridge	403-381-5223	403-381-5196	
	fax 403-381-5763	fax 403-381-5128	
Medicine Hat	403-529-8644	403-529-8710	
	fax 403-529-8606	fax 403-529-8607	

Civil offices telephone numbers			
For information pertaining to civil matters, call your local court office.			
Location	Provincial Court	Court of Queen's	
		Bench	
Peace River	780-624-6256	780-624-6256	
	fax 780-624-6175	fax 780-624-6175	
Red Deer	403-340-7945	403-340-5220	
	fax 403-340-7985	fax 403-340-7984	
St. Albert	780-458-7300		
	fax 780-460-2963		
St. Paul	780-645-6324	780-645-6387	
	fax 780-645-6273	fax 780-645-6273	
Sherwood Park	780-464-0114		
	fax 780-449-1490		
Stony Plain	780-963-6205		
	fax 780-963-6402		
Vermilion	780-853-8130		
	fax 780-853-8200		
Wetaskiwin	780-361-1204	780-361-1258	
	fax 780-361-1338	fax 780-361-1319	

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ISBN 0773251669 (2019/01)