



Q05637 DRO Final Written Decision re Pul Bernard dispute re Acct [REDACTED]

Penney, Nicole <Nicole.Penney@novascotia.ca>

Mon, Aug 10, 2026 at 4:08 p.m.

To: [REDACTED]
Cc: Wallace, Lisa <Lisa.Wallace@novascotia.ca>

Good afternoon,

The Board received your email stating that you wish to appeal the DRO decision. Before we can proceed with opening a matter you must submit your appeal through the portal at: [NS Power Complaints | Nova Scotia Energy and Regulatory Boards Tribunal](#)

Once the DRO has rendered their written decision, **you have 12 days from the date of the decision to appeal it to the Board.**

Please attach a copy of the DRO decision when submitting your appeal online.

Once the Board receives your appeal through the secure portal a matter will be opened and assigned to a member.

Thank you,

NICOLE PENNEY (she/her)

Administrative Assistant to Lisa Wallace, Chief Clerk of the Board

Nova Scotia Energy Board

T 902 424 1332

TF 1 833 809 0040



Statement of Confidentiality

This message (including any attachments) may contain private or protected information meant for a specific person or organization.

If you received this by mistake, please let the sender know, do not communicate the content, and delete the email from your system.

Thank you.

From: Energy and Regulatory Boards Tribunal <Board@novascotia.ca>

Sent: August 10, 2026 2:31 PM

To: Wallace, Lisa <Lisa.Wallace@novascotia.ca>

Cc: Penney, Nicole <Nicole.Penney@novascotia.ca>

Subject: FW: DRO Final Written Decision re Pul Bernard dispute re Acct [REDACTED]

From: Paul Bernard [REDACTED]

Sent: August 10, 2026 2:25 PM

To: Energy and Regulatory Boards Tribunal <Board@novascotia.ca>

Subject: Fwd: DRO Final Written Decision re Pul Bernard dispute re Acc [REDACTED]

You don't often get email from [REDACTED] [Learn why this is important](#)

**** EXTERNAL EMAIL / COURRIEL EXTERNE ****

Exercise caution when opening attachments or clicking on links / Faites preuve de prudence si vous ouvrez une pièce jointe ou cliquez sur un lien

Hi there,

We were wrongfully sent to collections, after assurances we wouldn't be penalized for late payment. I've forwarded the email chain here.

I'm writing to report this decision made by the DRO. I'm unsure of the their suitability for that role as their literacy appears to be questionable. Including not being capable of spelling the very simple name Paul in the subject line.

They only provided copied and pasted paragraphs about how power meters are like odometers, however we didn't ask how they worked or dispute any actual readings. They sent attachments with random unrelated references and repeated my questions without any indication of comprehension.

Their only coherent response was questioning how NSP will address sending us to collections after stating we wouldn't receive penalties for paying late. Only to immediately contradict themselves by saying we were sent appropriately.

I'll briefly summarize here:

I called in Feb 2026 to have bills explained. One bill contained six months of usage July to Dec? It was estimated and contained many adjustments, we were told they would be reconciled.

We made \$2000 in payments the latest being May 2026 while we waited for bills to be finalized.

Two months later in July we received the letter from the collection bureau. NSP called one number which contains an automated voice message telling them it's disconnected, they didn't try to contact us further. Not one letter, email or any other attempt was made, the attested to this.

NSP stated the number they contacted in June is [REDACTED] which has been disconnected since Oct 2025. I informed them of this and provided an alternate when calling in Feb. When calling that number now the same voice message NSP received can be heard. They were aware we were uninformed of our account status before sending it to the collection bureau, which is basic negligence on their part.

Now our credit rating is affected, we don't have any history of delinquency so this treatment is unjustified. For that reason if it isn't remediated properly we'll be seeking the necessary litigation

Paul Bernard

----- Forwarded message -----

From: **Customer Relations** <customerrelations@nspower.ca>

Date: Wed, Aug 5, 2026, 3:56 p.m.

Subject: Re: DRO Final Written Decision re Pul Bernard dispute re Acct [REDACTED]

To: nspdisputeresolution@gmail.com <nspdisputeresolution@gmail.com>

Cc: [REDACTED], Customer Relations <customerrelations@nspower.ca>

Mr. Farmer,

NS Power has noted the DRO's Final Written Decision on the subject account.

Derek.

From: nspdisputeresolution@gmail.com <nspdisputeresolution@gmail.com>

Sent: Wednesday, August 5, 2026 3:12 PM

To: [REDACTED]

Cc: Customer Relations <customerrelations@nspower.ca>

Subject: DRO Final Written Decision re Pul Bernard dispute re Acc [REDACTED]

****Exercise Caution** - This is an external email from: nspdisputeresolution@gmail.com.

Beware of links or attachments from external sources. If you are unsure, click "Report Email" to submit for review.**

Don Farmer, P. Eng., Dispute Resolution Officer (D.R.O.)
nspdisputeresolution@gmail.com

Paul Bernard

After review and consideration of all of the following and attached, my Final Written Decision in the matter follows.

I will begin with my Role Statement as Dispute Resolution Officer (DRO) in matters of dispute between N.S.Power and their Customers : **I am not an employee of Nova Scotia Power** or the Nova Scotia Energy Board. I am appointed by Nova Scotia Power to satisfy the Regulations of the Board with respect to dispute resolution. My role is to address, and hopefully resolve, disputes with Nova Scotia Power that cannot be resolved through normal Customer channels. In my role I investigate N.S.Power's interpretation, and application, of Board approved Regulations. I do not have any jurisdiction over N.S.Power's day-to-day operations. My Decisions are binding on Nova

Scotia Power but not on the Customer. Customers may appeal my Decisions (within 12 days of receipt of Final Written Decision) to the Board.

Your Dispute in summary is: that you had service from N.S.Power at [REDACTED] (Account # [REDACTED]); that you indicate **“We just received this letter from credit bureau Canada collections,” and ask “why has our acct been sent to them?”**; that you indicate that you were told in Frb 2026 that your bills had been estimated and would be adjusted; that you indicate that you asked N.S.Power for past usage data but such was nor received.; that your Oct and Dec 2025 bills were based on estimated meter readings reading; that your Feb and April 2026 bills were based on actual meter readings (*reading/usage record attached –“U” means unread*); that once an actual meter reading is obtained following estimated readings, all estimation error is reconciled (more detailed example following); **that you disconnected service on 16 April 2026; that the attached ledger indicates your outstanding balance as of 4 May 2026 was \$1673.74**; that NS Power indicate they “attempted to contact the customer by calling the number on the account, [REDACTED] multiple times.” And that “Calls were placed on June 2, June 10, June 16 and June 23 attempting to reach the customer to discuss payment arrangements on the outstanding balance”; that you indicate “We weren't informed of our acct status. NSP stated they contacted the phone number which contained the voice message informing them that number is disconnected. They didn't make any further attempt to contact us including sending regular mail to the address.” and that “We were sent to collections wrongfully after assurances we wouldn't receive penalties. Now our credit rating is affected and we require compensation”; **N.S.Power has indicated “NS Power can have collection activity placed on hold with the Collection Agency, if the customer wishes to set up payment terms with NS Power.**The balance will still be with the Collection Agency, but they will not be actively collecting on it as long as the payment terms are being kept. If the balance has already been reported to the Credit Bureau, it will continue to show the customer's credit report until the balance is paid in full.”; that you indicate “We weren't informed of our acct status. NSP stated they contacted the phone number which contained the voice message informing them that number is disconnected. They didn't make any further attempt to contact us including sending regular mail to the address.”; that you indicate “We were sent to collections wrongfully after assurances we wouldn't receive penalties; **that Board approved Regulation 6.5 (copy attached) sets payment arrangement parameters**; and you indicate **“Now our credit rating is affected and we require compensation.”**

The “Cumulative Nature” of power meters is similar to the odometer in a car. They are not reset to zero after a reading is taken from them. The meter (when brand new) starts at, and displays, the number zero and that number increases as energy - measured in kilowatt-hours (kWh) - is delivered through it. It stops registering energy usage when no power is being delivered and resumes when power starts to be delivered again. When power starts again the meter does not return to zero but adds to the previous number indication. The displayed number increases proportional to the rate at which energy (kWh) is being delivered. It performs much like the odometer in a car which accumulates miles in proportion to how far one drives and at what speed, as well as how often, one starts and stops. If an error is made in reading a meter on one occasion, it will not affect the number displayed on a subsequent reading. If for

example a reading of 1000 is reported as 100, the next time a reading is taken it will still be something in excess of 1000 so if a Customer was billed for 100 Kwh when it should have been 1000, the Customer gets a short term “break” on being billed for 900 Kwh that were actually consumed, however if the next reading taken is 1500, that Customer will be billed for 1400 Kwh at that time. The net is that the Customer has been billed for 1500 Kwh consumption over a two-bill period even though there was a meter reading error. (100 + 1400 = 1000 + 500). The same effect occurs if the meter reading is estimated, or erroneously reported, either higher or lower than the fact. Board approved Regulations relevant to this matter are 2.2, 5.1, 6.4 and 6.5 – copy attached.

Final Written DRO Decision: In the context of Board approved Regulation 2.2 and 6.5, N.S.Power has appropriately billed the Customer for service to [REDACTED] (Account # [REDACTED]); and has appropriately referred the Customers outstanding debt of \$1673.74 a Collection Agency.

This Decision can be issued in conventional letter form, via regular mail, upon request. You may appeal this decision to the Nova Scotia Energy Board (NSEB) if you wish; their contact information is: P.O. Box 1692, Unit M, Suite 300, [1601 Lower Water St. Halifax, N.S., B3J 2S3](#); Email - board@novascotia.ca ;Telephone - 902-424-1332 ,Toll Free in NS: 1-833-809-0040 ; Fax - 902-424-3919

Don Farmer, P.Eng.

Dispute

Resolution Officer

From: Paul Bernard <[REDACTED]>
Sent: Wednesday, August 5, 2026 10:43 AM
To: Customer Relations <customerrelations@nspower.ca>; nspdisputeresolution@gmail.com
Subject: Re: DRO 1 Aug re Pul Bernard dispute re Acc [REDACTED]

Unfortunately that's inadequate.

We weren't informed of our acct status. NSP stated they contacted the phone number which contained the voice message informing them that number is disconnected. They didn't make any further attempt to contact us including sending regular mail to the address.

We were sent to collections wrongfully after assurances we wouldn't receive penalties.

Now our credit rating is affected and we require compensation.

On Tue, Aug 4, 2026, 3:34 p.m. Customer Relations <customerrelations@nspower.ca> wrote:

Mr. Farmer,

NS Power can have collection activity placed on hold with the Collection Agency, if the customer wishes to set up payment terms with NS Power.

The balance will still be with the Collection Agency, but they will not be actively collecting on it as long as the payment terms are being kept.

If the balance has already been reported to the Credit Bureau, it will continue to show the customer's credit report until the balance is paid in full.

Derek.

From: nspdisputeresolution@gmail.com <nspdisputeresolution@gmail.com>
Sent: Saturday, August 1, 2026 2:16 PM

****Exercise Caution - This is an external email from: nspdisputeresolution@gmail.com.
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Don Farmer, P. Eng., Dispute Resolution Officer (D.R.O.)
nspdisputeresolution@gmail.com

Paul Bernard; N.S.Power Customer Relations

Paul

Do you intend to connect service from N.S.Power at another address ?

In response your immediately following email :

With respect to N.S.Power operating practices, as I stated earlier : **"I am not an employee of Nova Scotia Power** or the Nova Scotia Energy Board. I am appointed by Nova Scotia Power to satisfy the Regulations of the Board with respect to dispute resolution. My role is to address, and hopefully resolve, disputes with Nova Scotia Power that cannot be resolved through normal Customer channels. In my role I investigate N.S.Power's interpretation, and application, of Board approved Regulations. I do not have any jurisdiction over N.S.Power's day-to-day operations." In response to your question ". Can you guarantee the adjustments to the estimates were done correctly?" Once an actual meter reading is obtained following estimated meter reading, all estimation error is reconciled - The "Cumulative Nature" of power meters is similar to the odometer in a car. They are not reset to zero after a reading is taken from them. The meter (when brand new) starts at, and displays, the number zero and that number increases as energy - measured in kilowatt-hours (kWh) - is delivered through it. It stops registering energy usage when no power is being delivered and resumes when power starts to be delivered again. When power starts again the meter does not return to zero but adds to the previous number indication. The displayed number increases proportional to the rate at which energy (kWh) is being delivered. It performs much like the odometer in a car which accumulates miles in proportion to how far one drives and at what speed, as well as how often, one starts and stops. If an error is made in reading a meter on one occasion, it will not affect the number displayed on a subsequent reading. If for example a reading of 1000 is reported as 100, the next time a reading is taken it will still be something in excess of 1000 so if a Customer was billed for 100 Kwh when it should have been 1000, the Customer gets a short term "break" on being billed for 900 Kwh that were actually consumed, however if the next reading taken is 1500, that Customer will be billed for 1400 Kwh at that time. The net is that the Customer has been billed for 1500 Kwh consumption over a two-bill period even though there was a meter reading error. (100 + 1400 = 1000 + 500). The same effect occurs if the meter reading is estimated, or erroneously reported, either higher or lower than the fact.

In response to your question "What is the number for the DRO because none of my concerns are being acknowledged." Please further clarify your dispute as you wish. All communication among the Parties must be in writing to ensure a complete, accurate, and transparent written record of my investigation is established particularly important in the event that my eventual Decision in the matter is appealed the NSEB.

I will seek N.S.Power's position on withdrawing the Account from the Collection Agency.

You may appeal my eventual Final Written DRO Decision to the NSEB within 12 days of it being issued,

N.S.Power

What is your position on the Customer's statement that "Being sent to the collection bureau is being penalized, after we were assured there wouldn't be any penalty. Is our acct being withdrawn from them?"

Don Farmer, P.Eng.
Dispute Resolution Officer

From: Paul Bernard [REDACTED]
Sent: Friday, July 31, 2026 2:13 PM
To: nspdisputeresolution@gmail.com
Subject: Re: DRO 30 July re Pul Bernard dispute re Acct [REDACTED]

I never disputed any actual readings.

My issue is not being informed our acct charges were updated, not being informed our acct is being sent to collections and having our invoices dated in 6 month intervals july-dec instead of two month not explained. Can you guarantee the adjustments to the estimates were done correctly?

What is the number for the the DRO because none of my concerns are being acknowledged.

Being sent to the collection bureau is being penalized, after we were assured there wouldn't be any penalty. Is our acct being withdrawn from them? What action is being taken to resolve this?

Also if we need to escalate further, what is the process to appeal with the board.

On Thu, Jul 30, 2026, 3:24 p.m. <nspdisputeresolution@gmail.com> wrote:

nspdisputeresolution@gmail.com has shared OneDrive files with you. To view them, click the links below.

 [document-0.pdf](#)

 [document-0 \(1\).pdf](#)

Don Farmer, P. Eng., Dispute Resolution Officer (D.R.O.)
[***nspdisputeresolution@gmail.com***](mailto:nspdisputeresolution@gmail.com)

Paul Bernard

Do you intend to connect service from N.S.Power at another address ?
Your Oct and Dec 2025 bills were based on estimated meter readings (Reading record attached U means unread).. Your Feb and April 2026 bills were based on actual meter readings. All estimation error is reconciled when an actual meter reading is obtained following estimated meter readings. Your total consumption from Oct 2025 to Feb 2026 is therefore accurate. You have not been penalized for late payments (ledger attached).

Officer

From: Paul Bernard [REDACTED]
Sent: Thursday, July 30, 2026 1:30 PM
To: nspdisputeresolution@gmail.com
Cc: Customer Relations <customerrelations@nspower.ca>
Subject: Re: 29 July email to the DRO from Pul Bernard re Acc [REDACTED]

That number has been disconnected since Oct 2025 which I informed the agent of in Feb when I called. NSpower didn't send a regular mail, emails, attempt to call the alternate number or pursue any other means. The first indication we received of the acct in arrears was the letter from the collection bureau.

Also I just tried [REDACTED] there's a voice prompt saying it's disconnected and unassigned, which NS power would've received every time.

Teri also stated payments were due May 19, we had just paid 1000\$ twice, the latest being May 1st before the due date.

We were not informed of any updates on manual readings being done and reconciled. Our latest status was that bills were estimated, being actively adjusted and we WOULD NOT receive any penalties for late payments.

I've attached some examples of our bills. They are being dated and charged in 3-6 month intervals, this was never ~~clear~~ for us.

Without any history of delinquency, we should not be getting sent to collections two months after our last payment. It's offensive and unnecessary, we should be compensated for our credit damage and time and patience we've now had to pursue to have it corrected.

On Thu, Jul 30, 2026, 11:26 a.m. Customer Relations <customerrelations@nspower.ca> wrote:

Mr. Farmer,

Access for the DRO has been granted on subject account [REDACTED]

The first attachment is a copy of the account ledger for the subject account.

The second attachment is a copy of the meter reads obtained for the subject account.

The third attachment is a copy of the relevant notes on the subject account.

Meter connections to our billing system have been restored and customer billing has returned to normal. NS Power confirms the customer's meter reads for February and April 2026 were true reads, and the billing was reconciled after estimated meter read in December.

The customer disconnected service from [REDACTED] on April 16, 2026. The closing bill was printed on April 17, 2026 with a due date of May 19, 2026. NS Power attempted to contact the customer by calling the number on the account [REDACTED] multiple times. Calls were placed on June 2, June 10, June 16 and June 23 attempting to reach the customer to discuss payment arrangements on the outstanding balance.

It is NS Power's position that the account was released to an outside collection agency on July 10, 2026 when the balance remained unpaid.

Teri

From: Paul Bernard [REDACTED]
Sent: July 29, 2026 4:11 PM
To: Customer Relations <customerrelations@nspower.ca>

Cc: nspdisputeresolution@gmail.com

Subject: Re: 29 July email to the DRO from Pul Bernard re Acct [REDACTED]

****Exercise Caution - This is an external email from [REDACTED]. Beware of links or attachments from external sources. If you are unsure, click "Report Email" to submit for review.****

I consent

On Wed, Jul 29, 2026, 12:27 p.m. Customer Relations <customerrelations@nspower.ca> wrote:

Mr. Farmer,

Access for the DRO has not been granted on the subject account.

Paul, if you wish to provide consent to release your account information to the Dispute Resolution Officer (DRO), please reply to this email stating your permission.

Teri

From: nspdisputeresolution@gmail.com <nspdisputeresolution@gmail.com>

Sent: July 29, 2026 10:27 AM

To: [REDACTED] Customer Relations <customerrelations@nspower.ca>

Subject: 29 July email to the DRO from Pul Bernard re Acct [REDACTED]

****Exercise Caution - This is an external email from: nspdisputeresolution@gmail.com. Beware of links or attachments from external sources. If you are unsure, click "Report Email" to submit for review.****

Don Farmer, P. Eng., Dispute Resolution Officer (D.R.O.)
nspdisputeresolution@gmail.com

Paul Bernard; N.S.Power Customer Relations

Paul

In response to your following email, I will begin with my Role Statement as Dispute Resolution Officer (DRO) in matters of dispute between N.S.Power and their Customers My Decisions are binding on Nova Scotia Power but not on the Customer. Customers may appeal my Decisions (within 12 days of receipt of Final Written Decision) to the Board.

If you have not already done so, please contact N.S. Power by telephone at 1-800-428-6230 and give them your consent, to release your account information, to me. Alternatively; N.S.Power may contact you by email seeking consent after they receive this email.

Please copy N.S.Power at the email address above on all future email to me. They will similarly copy you on their email to me related to this matter.

N.S.Power

Please provide me with N.S.Power's position in the matter as well as copies of relevant account statements, meter reading information, and relevant computerized notes or notices.

Don Farmer, P.Eng.
Dispute Resolution Officer

From: Paul [REDACTED]
Sent: Wednesday, July 29, 2026 10:05 AM
To: nspdisputeresolution@gmail.com
Subject:

Hello,

We just received this letter from credit bureau Canada collections, why has our acct been sent to them?

We called in Feb and were told our bills were estimated, inaccurate and would be adjusted in the future. Also we requested usage and charges from last year to compare as our bills are exorbitant, we still haven't recieved them.

Some of our bills are dated July-oct and then july-dec and filled with pro-rated amounts, we need these discrepancies resolved.

Please have the acct retracted from collections and balance properly addressed with us. We just paid \$2000 in May and th treatment is disappointing and unacceptable.

We were assured there weren't any penalties for late payments now our credit score is affected

Acct # [REDACTED]

Paul and Haryana

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