

Unitarian Church of Edmonton

Board Meeting Minutes - November 21, 2018

Present: president Karen Mills, vice-president Karen Bilida, secretary Gloria Krenbrenk, treasurer Doug Eastwell, Brian Kiely, trustees David Rae, Yvonne Mireau, Marilyn Gaa and Robert Begg

Regrets:

Call to Order: 7:13 p.m.

Opening Words: David Rae

Adoption of Minutes: **Moved** by Yvonne Mireau, **seconded** by David Rae, that the minutes of the October 25, 2018, UCE Board meeting be approved. **CARRIED.**

Approval of Agenda: **Moved** by Marilyn Gaa, **seconded** by Robert Begg, that the Agenda be approved. **CARRIED.**

NEW BUSINESS

In Camera Discussion

Membership Confirmation for Canadian Unitarian Council ("CUC")

The CUC is requesting a voluntary contribution of \$101.60 for each registered adult member and suggests that congregations may take advantage of a special rate of \$35 for members age 35 and under, of which UCE has around 8. This expenditure must be approved at the AGM next spring and can be paid after that time.

Moved by Karen Bilida, **seconded** by Marilyn Gaa that UCE pay the rate of \$101.60 to CUC for our members over age 35, and \$35 for our members age 35 and under. **CARRIED**

Moved by Karen Bilida, **seconded** by Yvonne Mireau that UCE pay to CUC a one time fee of \$25 for RE Director Will Adair's membership in Canadian UU Religious Educators (CUURE). **CARRIED**

CUC's APC Task Force is looking into other ways of calculating the fee congregations pay to CUC. In that regard, they are requesting information, including financial statements. **Moved** by Karen Bilida, **seconded** by Marilyn Gaa, that we submit the requested information to CUC. **CARRIED**

Request re: Genocide Memorial Service

See attached. **Moved** by Robert Begg, **seconded** by Marilyn Gaa, that UCE host the Genocide Memorial Service annually on the third Sunday in July, with the Social Justice Working Group as sponsor. **CARRIED**

Unitarian Church of Edmonton

Board Meeting Minutes - November 21, 2018

Honorariums for Guest Musicians and Speakers

The Social Justice Working Group requested clarification. At present there are no rules. In the recent past, sponsors have paid for guest musicians. Karen Mills advised that there is extra money in the Choreal's budget which can be used to pay guest musicians at the rate of \$125/hr. Social Justice has a budget which can be used to pay honorariums, however Marilyn advised that budget is very small, approximately \$300. At present there is no separate budget item for such honorariums, however this will be considered for next year's budget.

Debt Retirement Celebration

The date we had originally set is booked for another event. The date is changed to Saturday, January 12, 2018; Karen Mills will confirm the booking. Marilyn Gaa, David Rae, Robert Begg and Yvonne Mireau will organize either an afternoon or evening event. Brian Kiely volunteered to assist with food.

Proposals re: Undocumented Individuals

Moved by Yvonne Mireau, **seconded** by Marilyn Gaa, that UCE provide meeting space once a month, rent free, as per the request (Proposal 1 attached) by Whitney Haynes. **CARRIED**. Karen Mills will advise Whitney and Janet.

Moved by Karen Bilida, **seconded** by Marilyn Gaa, that UCE support a special collection for the person in need as per the request (Proposal 2 attached) by Whitney Haynes. **DEFEATED**. Karen Mills will advise Whitney.

Request from EcoSolar Tour (see attached)

Moved by Karen Bilida, **seconded** by Yvonne Mireau, that UCE agree to the request from Andrew Mills on behalf of EcoSolar Tour (attached). **CARRIED**

Special Appeal for Adam Family (see attached)

Moved by Marilyn Gaa, **seconded** by Yvonne Mireau, that we communicate with the congregation by way of letter to make a special appeal for assistance for the Adam Family. **CARRIED**

Co-hosting Western Regional Fall Gathering 2019

Brian Kiely advised that there are only 4 locations with the ability to host this event, and it is our turn to host in Edmonton along with Westwood. It will take place the weekend after Thanksgiving 2019. Attendance is generally 50 to 100. A Planning Committee will be needed, however main planning and costs are the responsibility of CUC.

Unitarian Church of Edmonton
Board Meeting Minutes - November 21, 2018

Moved by Yvonne Mireau, **seconded** by Karen Bilida, that UCE co-host the Western Regional Fall Gathering in October 2019. **CARRIED**

Timing of Next Steps for Committee / Work Review

To be revisited after Christmas.

Scheduling "Fun for Everyone" Events

Susan Ruttan will spearhead a Robbie Burns event in January. Social Justice will host an event in February. Others as per the tentative schedule attached are yet to be finalized.

REPORTS

Finance / Treasurer (attached)

The Finance Committee meets once a month. The most important task upcoming is to find a new bookkeeper. Karen Bilida will assist Doug with a job description. Doug will work with the Finance Committee on ways to streamline the budget.

Minister – attached

DRE – attached

Committees

Communications – Karen Bilida needs better and more timely information from staff.

Ministerial Relations – Robert Begg agreed to act as Board Liaison for the Ministerial Relations Committee. Gloria will advise Ruth Patrick.

Next Meeting: Wed, Dec 19, 2018 at 7:15 p.m. Opening and closing words to be provided by Marilyn Ga

Closing Words: David Rae

ADJOURNED at 9:10 p.m.

Gloria Krenbrenk, Secretary

1. Membership confirmation for CUC

Dear Congregational Presidents and Treasurers,

IMPORTANT: Annual Congregational Certification of Membership Request

Each year in the fall, the Canadian Unitarian Council requests membership figures from congregations. We ask that you provide us with the current number of voting members as of September 1, 2018, which will be reflected in your congregation's Annual Program Contribution (APC) for 2019.

This request for membership figures is made in accordance with CUC by-laws, which require that Member Congregations report the number of voting members held by each congregation. This number is determined by your own procedures and by-laws. We strongly encourage you to have a clear and consistent process for establishing this number and that you update it each year.

The membership figure provided will be used to determine how many voting delegates your congregation is entitled to for the Annual General Meeting in May 2019, as well as to calculate the amount of your congregation's Annual Program Contribution (APC).

Option for different amount for young adults

In May 2013, a resolution was at the Annual General Meeting passed which gives congregations the option of providing a reduced APC amount of \$35 for Youth or Young Adults members – 35 years of age or under. Congregations can decide if they want to remit this reduced amount for Youth and Young Adult members, or remit the full \$101.60 for all members.

Adjustment for inflation

In May 2018, delegates at the CUC's Annual General meeting passed a resolution to take into account adjustments for inflation. The resolution stated: *The CUC Annual Program Contribution for 2019 is raised in accordance with the 2017 Consumer Price Index from Statistics Canada by 1.6% from \$100 per member to \$101.60 per member.*

Additional information requested by the CUC's Annual Program Contribution Task Force

The CUC's APC Task Force has been exploring options to the per member method for the APC. One option is a split calculation based on both the number of members and a percentage of donations & investment income used for your congregation's operating budget. We request that you provide information on the following form for analysis by the task force. We also ask that you include the financial statement for the last two fiscal years. The information you share will be used to present a report to the CUC Board and the Annual General Meeting in 2019. If you have questions about this study, please contact CUC Board Treasurer, Tanya Cothran, at

Recommendation to include professional expenses for religious educators in budgets

Religious exploration professionals are a vital part of our faith community, and central to the growth and learning experiences of UU communities. Each year, they pay dues to the Canadian UU Religious Educators (CUURE) and to the Liberal Religious Educators' Association (LREDA) in the US. As well, professional events and networking provide rich opportunities for learning and sharing.

CUC staff recommends building respectful and realistic amounts into congregational budgets. In this form, you have the option of including the CUURE membership fee of \$25 in your congregational dues.

Returning Congregational Membership Information

Please ensure that the attached Annual Congregation Certification of Membership form is completed and sent back to the CUC office by **November 30, 2018**. The form must be signed by two elected officers of the congregation and returned to the CUC office in order for your congregation to remain in good standing and to have the entitled number of delegates vote at the Annual Conference and Meeting in May 2019. While it is usual for the president and treasurer sign the certification, other elected members such as the Board Secretary, or Membership Committee Chair, are also able to sign.

For any questions, please contact Ahna DiFelice, Organizational Administrator, at info@cuc.ca.

Your co operation and timely response is greatly appreciated.

In Faith,



Vyda Ng | Executive Director

2. Request re: Genocide Memorial Service

To: Karen Mills
President, Board of Trustees
Unitarian Church of Edmonton

From: Ali Hammington, for the Social Justice Working Group

Date: 12 November 2018

Re: Genocide Memorial

In a memo to you dated October 13, the Social Justice Working Group requested that “the Board make the annual Genocide Memorial a function that our church hosts annually.” You responded shortly thereafter with three good questions of clarification. The Social Justice Working Group discussed these questions at our meeting on November 11 and agreed to the following responses.

Question 1: Are you asking for anything other than physical space (e.g., financial support, promotion on specific channels, providing volunteers or staff)?

We would like the church to undertake the Genocide Memorial Service as part of the church’s outreach to the community and to include the service as a regular part of the summer schedule (see Question 2 below). This special service would be promoted as any other service might be promoted. The Service would be organized by the Social Justice Working Group in collaboration with the Edmonton Interfaith Centre and possibly other groups. No special financial requirements or requests are anticipated.

Question 2: Are you looking to have a consistent date each year (e.g., the second Sunday of July) or is the timing flexible?

Because some of the groups involved plan their participation months in advance, it is important that the annual Genocide Memorial Service be scheduled consistently from year to year. In past years it has taken place on the third Sunday of July. We would like that day to be reserved for the Genocide Memorial Service in future years.

Question 3: Are there thoughts of moving the garden and stones that are currently in Audrey’s yard to the church?

After discussing advantages and disadvantages to moving the memorial garden and stones, we agreed that the memorials should remain in Audrey’s yard for the present. Joel Brooks, Audrey’s son, confirmed that the family can maintain the memorials there.

I hope these responses are satisfactory. If you have any additional questions, please let me know.

3. Honorariums for guest musicians and speakers

To: Karen Mills
President, Board of Trustees
Unitarian Church of Edmonton

From: Ali Hammington, for the Social Justice Working Group

Date: 12 November 2018

Re: Honoraria

At a recent meeting of the Social Justice Working Group it became clear that we do not understand the rules by which funds can be allocated for honoraria given to guest speakers and performers.

On behalf of the group, I ask that the Board clarify these rules for us. Thank you for considering this request.

4. Alternative date for debenture party

At the October meeting, we had chosen January 19 as the date to celebrate being debt-free. However, that date has already been booked by the Dragging Youth group. January 12 is free.

5. Proposals re: undocumented individuals

Proposal 1 to the board of the Unitarian Church of Edmonton

Re: Sanctuary space needed for undocumented individuals and families in Edmonton

There are a growing number of undocumented individuals and families in Edmonton, with estimates in the tens of thousands. Many of these individuals are denied refugee claimants, past temporary foreign workers, past live-in caregivers, and past seasonal agricultural workers. There is a need to find spaces of sanctuary to support these individuals. We have tried finding a safe space to bring some of these individuals and families together to support each other while discussing their needs or concerns. We tried to do this at a classroom at the University of Alberta on a Sunday, but a peace officer entered the room, terrifying (unintentionally) all the people present.

Stories of undocumented individuals and families in Edmonton were shared to the congregation on Sunday October 28th based on the October theme of "What would it mean to be a people of sanctuary?". After the gathering, several members came up to me requesting that I put a proposal to the board for the Unitarian space to become a sanctuary space for these struggling families.

Request: The Unitarian Church of Edmonton to become a sanctuary space

A sanctuary space would be a safe supportive space for families to gather to support each other, perhaps once a month. It would be a space where families would not feel scared of authorities finding them to deport them.

I would be happy to do a full presentation to the board about the circumstances of undocumented individuals in Edmonton if this would be helpful.

You can contact me at 780 802 8941 or by email at whitney.haynes0@gmail.com

Thank you for your consideration,

Whitney Haynes

Proposal 2 to the board of the Unitarian Church of Edmonton

Re: the undocumented pregnant woman spoken about on the Sunday service of October 28th

Claire (pseudonym) came to Canada to work as a live-in caregiver and was not able to gain permanent residency. She is undocumented in Edmonton with the pressure to financially support her family back home.

Claire's current circumstance:

- She is pregnant with no support from her family or the father of the child
- she has no ability to pay for the medical costs of her delivery (approximately 8000 CAD if in hospital or 2000 CAD for a midwife). Her first born child was born by emergency caesarian, which is causing her anxiety about the costs associated with this birth if this child will result in the same situation).

Request of the Unitarian Church:

- have a special collection to be taken for Claire's medical costs of delivery
- funds to be held:
 - o by the church in a special fund,
 - o by Migrante-Alberta (the organization supporting her), or
 - o given directly to Claire

Claire was raised Catholic, but it has been difficult reaching out to the Catholic church because of her precarious status many label as 'illegal' or 'criminal'. However, we are continuing to try to reach out to different Catholic churches.

If you have any questions please contact me at 780-802-8941 or by email at whitney.haynes0@gmail.com.

Thank you for your consideration,

Whitney Haynes

6. Request from EcoSolar Tour

The Eco-Solar Home Tour would like to meet at UCE again for this year's tour. We have just 8 meetings planned this year (see dates below). We would like to use the small classroom for our meetings please.

In return for using this space, the Eco-Solar Tour will offer UCE a bronze sponsorship as in past years. A bronze sponsorship is worth \$550. We also acknowledge and thank you for the use of storage space on your mezzanine for our tour materials and hope that can continue as well.

All meetings are Monday evenings at 7 pm

Nov 26
Jan 14
Feb 11
Mar 11
Mar 25
Apr 15
Apr 29
May 13

Please consider our request for the use of meeting space on the dates requested.

Thank you!

Andrew Mills * President * Eco Solar Home Tour * www.ecosolar.ca

7. Special appeal for the Adam family

Rev. Anne Barker & Rev. Brian Kiely
November 5, 2018

To: The Boards of Trustees at Westwood Unitarian Congregation &
The Unitarian Church of Edmonton

Dear Board friends,

We are writing, together, in need of your help.

The Adam family are currently under extreme stress, and are reaching out to us – as we, the two churches, are really their only resources in Edmonton.

For quite a few months, they were doing well. Mohamed acquired work with a reputable painting company, and has been supporting his family. Ramza has been attending sewing classes through Islamic Family Services, and is registered for level two English with Access. This independence means a great deal to them, and they are very proud of their achievements. They moved into a new rental location (without the fourth floor walk-up), and were establishing themselves quite happily.

Unfortunately, there is little work right now, and their income is insufficient to cover their needs. We have inquired with Mohamed's employer – and there is no problem. In fact, he is one of only two workers that were retained, when the summer crew was laid off. The employer is happy with his work, but business is currently slow, with many delays. And Ramza's training is a long way from employment readiness.

Mohamed requested our help to find supplementary work. Enquiries have been made, but without any leads so far. He would eventually like to manage his own business, but that is premature. The need for better language skills, and financing, currently make this too complicated. Right now, he is actively trying to find extra work, and hoping for his primary work to pick up. We have been running notices at both congregations – in case folks have painting jobs that need doing – without much response.

The family is now very close to housing insecurity, and struggled to afford food for the past two months. We (Anne & Brian) have both provided supplementary relief – but don't have the resources to make much difference. We are at a loss to solve this problem, and the family is not sufficiently equipped to weather this storm on their own.

Together, we are requesting that the two Edmonton congregations put out a special appeal – requesting donations to aid the Adam family through this insecure season. Details can be worked out; today we are primarily asking for your permission to send out a request for assistance. We (Brian & Anne) could manage the donations, using an allied response – or a task force could be created, and a fund could be established – but the situation is too urgent to wait for a long process to ensue. The need is immediate, and we have no idea how long it will last. While we all wish they were more self-sufficient by now, they clearly aren't – and are doing the best they are able, with the limitations they experience.

They have not asked for this appeal. They are proud, and want to be working. But they are also desperate. We have no work to offer them and we have exhausted our personal connections in an attempt to help make work possible.

May we have your permission to make a joint appeal from the two congregations?

Sincerely,
Reverend Brian Kiely & Reverend Anne Barker

8. Western Region Fall Gathering 2019

November 10 email from Joan Carolyn, Congregational Life Staff Team – Regional Lead, Western & B.C. to Karen Mills <karenmills@me.com>, "Brikie@aol.com" <brikie@aol.com>, UCE DRE <ucekids@uce.ca>, president@westwoodunitarian.ca, Anne Barker <uurevanne@gmail.com>, dre@westwoodunitarian.ca, Casey Stainsby <casey@cuc.ca>

Good Morning to all of you!

I wish to start this message acknowledging that both of your congregations have already either discussed or voted to host the 2019 WRFG! Heartfelt thanks!

This message comes your way as strong support for your plans to move in this directions and a welcome to join both Casey Stainsby, *Youth and Young Adult Program and Events Coordinator* and myself, as *Congregational Life Team lead* to bring this about.

The WRFG 2018 Planning Team will be having their review meeting on Nov. 29 and following that meeting, I will make those reports available to you.

Once all the decision processes have been completed within your congregations, Case and I would love to host a zoom meeting to explore some initial ideas regarding themes of interest to you and role division. As you speak with your groups, please check in regarding a late November meeting to begin this dialogue.

I can send out a poll with possible dates shared by you and I look forward to hearing the ideas arising from the full age spectrum within your congregations.

Peace & heartfelt gratitude,

Joan

9. Tentative "Fun for Everyone" schedule

Month	Suggested hosts/themes	Who was going to ask them
January	Erin, Graham, Erica <i>Susan</i>	David
February (24 th)	Social Justice ✓	Karen
March	Gordon, Jennifer, Dale	Karen
April	Gerard, Stephen, Michelle	David
May	Pagan Group	Yvonne
June	Picnic and outdoor games	
July	Neighbourhood craft fair	
August		
September	Welcome party	

Treasurer's Report

1. Finance Committee met on November 4.
2. Since the debenture programme was actually a business investment for the debenture holders, it was suggested that the January event be focussed on the efforts of members who facilitated the new venue and the fact that we are now debt free. There was also a caution that we not give the impression that the congregants can now reduce contributions.
3. The issue of finding a replacement book-keeper/accountant is a major priority. The committee is now developing a job description including a list of areas of responsibility (PowerChurch, CRA, Ceridian payroll)
4. The October financials look good - Actual YTD Revenue exceeds Budget by \$81K and Actual Expenses are \$9,700 less than Budget.
5. Bev has provided October month-end financial information.

Minister's Report

Accomplishments:

* Led two Sunday Services * Had 9 pastoral care visits or calls * attended Board work session * co-led Congregational Companions workshop for 14 youth and adults * attended five committee meetings * met with staff * attended Western Fall Gathering * Offered meditation at installation service of Rev. Meghan Roberson.

December events

I have been busy gathering a team to help decorate, serve and prepare and clean up from the Seniors Christmas Lunch on Saturday December 15. As well I am coordinating with Chris Keast on planning Blue Christmas.

The work of next year

As we discussed at the Board work session last Saturday, in 2019 I will be giving special focus to items that will be necessary to help the congregation manage the ministerial transition time:

1. Restarting and rebuilding Congregational Services. This will include training service leaders, working with the revitalized committee to develop methods and practices for planning Sunday services, have the consider budget planning for guest speakers, etc.
2. Continue to work with Erica DeNeve to develop the congregational companions model of pastoral care as well as ensuring other methods of identifying need and delivering pastoral care are available for the congregation.
3. Identify the need for a Lay Chaplain, recruit someone for training if that seems appropriate and develop a support team to assist during the transition time.

Minister

4. I also had working on Membership materials, but that might have been addressed already. Thanks Gloria!

Overall, 2019 will be focused on delivering services (Sunday, program and administrative) at a high level and facilitating the preparation of the congregation's infrastructure for the time after my departure. I have no intention of influencing what happens after I step down. That is not appropriate, nor is it my desire. Instead, I want to ensure that the systems that will allow the congregation to manage its own activities are restored or built afresh. I will happily take the Board's advice on which areas need attention throughout the year.

Western Region Fall Gathering 2020

Despite requests, I do not believe that Joan Carolyn of the CUC has yet asked for an invitation from the Edmonton congregations to host WFRG 2020. That said, since we are fully expecting one, the Westwood Board has already approved their end of the invitation. It will be our turn in the rotation and a chance to show off. It is a wonderful event attracting about 60 people from across the west and about 40 youth.

For reference - Committee Liaisons

Aesthetics – Yvonne Mireau
Buildings and Grounds – David Rae
Chaplaincy – Tabled
Church Services – Tabled
Communications – Karen Bilida
Endowment – Doug Eastwell
Finance – Doug Eastwell
Human Resources – David Rae
Leadership – Karen Mills
Membership – Gloria Krenbrenk
Ministerial Relations – Robert Begg (if he agrees) *Karen M.*
Religious Exploration – Yvonne Mireau
Social Justice – Marilyn Gaa

November 2018 RE report for the board

This Past Month

We have lost our teacher for the pathfinders group and I will be looking to replace them soon. We have had our first session of "Youth Together in Caring" afternoon program. It seems to have gone very well and they enjoyed their time together. We have experienced lower attendance in the lower to classes. Looking into ways we could increase attendance and/or invite new families to our congregation. I have talked to some of the families that were regular attenders before and are not now and there have been some changes of co-parent schedules and such thing making it hard for them to get there kids in.

Ongoing Projects

- The youth "outing" for November will be a Sleep over on December 1st with movies and chatting with the group they we came up with having a New Year's party on Saturday 29th as the event for December.
- Mystery Buddies has been rescheduled to start in January with a Reveal Party service in the Keeler Hall in the second or third week of February.

Plans for the future

- Summer Camps for this coming summer. I have checked into the licencing and have discovered that we need no special permitting for camps. I have meet up with Ilara form Westwood in regards to planning the camps together and come up with programing as well as facilitators. We hope to have a completed plan for review by the December board meeting.
- Young Adult's Gathering – A time for our young adults to get together and have a safe place for community in the "bridging years". I see this group something like "Religion on Tap" but instead of getting together at a pub we would maybe have a potluck here with discussion and fun (board games, Cards, ect)
- Kid's Fun Night – One or two nights in December that parents can drop of their kids/youth and go out and do their shopping.

RE

Treasurer's Report – November 18, 2018

1. Finance Committee met on November 4.
2. Since the debenture programme was actually a business investment for the debenture holders, it was suggested that the January event be focussed on the efforts of members who facilitated the new venue and the fact that we are now debt free. There was also a caution that we not give the impression that the congregants can now reduce contributions.
3. The issue of finding a replacement boo-keeper/accountant is a major priority. The committee is now developing a job description including a list of areas of responsibility (PowerChurch, CRA, Ceridian payroll)
4. The October financials look good - Actual YTD Revenue exceeds Budget by \$81K and Actual Expenses are \$9,700 less than Budget.
5. Bev has provided October month-end financial information.

Respectfully submitted
Doug Eastwell

Treasurer

Unitarian Church of Edmonton
Balance Sheet As at Oct 31, 2018

Page

ASSET

Current Assets

Wages Chequing	119,186.65	
Endowment Funds	50,850.00	
Allen & Morton Funds	6,199.63	
Wage Sub Total		176,236.28
Card Payment - Plan #5		277.89
Operating Chequing		3,468.64
Casino Chequing		36,207.37
Savings at Tangerine	84,042.45	
Endowment at Tangerine	13,569.45	
Total Tangerine Accounts		97,611.90
Accounts Receivable		217.75
Interest Receivable		1,247.49
CURRENT ASSETS TOTAL		<u>315,267.32</u>

INVESTMENTS

Endowment #14 Matures Sept 18/18	0.00	
Endowment #15 Matures March 18/19	27,486.00	
Endowment #16 - Matures Nov 14/18	10,030.00	
Endowment: Credit Union Share	908.41	
Total Endowment		38,424.41
Allen Fund #12 Matures Oct 28/18	0.00	
Morton Fund #13 Matures Oct 28/18	0.00	
Total Special Funds		0.00
INVESTMENTS TOTAL		<u>38,424.41</u>

FIXED ASSETS

Building	1,483,791.36	
Land	211,955.85	
Tenant Improvements	24,562.43	
Sub total Land & Building		1,720,309.64
Accumulated Amortization: Bldg	-689,069.80	
Accumulate Amortization: Tenant Imp	-14,811.80	
Sub total Amortization		-703,881.60
Furniture & Equipment		81,739.23
FIXED ASSETS TOTAL		<u>1,098,167.27</u>

TOTAL ASSET

1,451,859.00

LIABILITY

CURRENT LIABILITIES

Accounts Payable		3,547.85
Unearned Revenue		6,678.25
Ministerial Discretionary	304.84	
Blue Xmas	336.03	
Chaplaincy	96.64	
Social Justice Fund	2,000.00	
Youth Funds	2,703.84	
History Project	221.56	
Membership Committee - Kitty	138.95	

**Unitarian Church of Edmonton
Balance Sheet As at Oct 31, 2018**

Chorealis	150.00	
Landscaping, Grounds	2,400.73	
Total Funds-in-Trust		8,352.59
Coffee Fund	162.81	
Total Fund Raising		162.81
Vision Care		1,006.00
Dental Care, Kiely	273.52	
Total Dental Care Plan		273.52
Accrued Term Interest		0.00
EI Payable	51.86	
Total CCRA Payable		51.86
WCB Payable		428.80
RRSP Payable		248.00
Medical Payable		279.12
Casino 14 2018 Proceeds	74,267.37	
Casino 14 2018 Expense	-38,067.69	
Casino 14 2018 Interest	5.36	
Casino 14 2018 Balance		36,205.04
Debentures		0.00
Accrued Debenture Interest		0.00
CURRENT LIABILITIES TOTAL		57,233.84
RESERVES		
Endowment		36,875.64
Allen Fund		2,066.55
Freeman Patrick Library		530.00
Morton Music Fund		4,133.09
Nancy Collinge Music Fund		3,946.46
RESERVES TOTAL		47,551.74
TOTAL LIABILITY		104,785.58
EQUITY		
EQUITY		
Prior Years		1,257,349.66
Current Earnings		89,723.76
EQUITY TOTAL		1,347,073.42
TOTAL EQUITY		1,347,073.42
LIABILITIES AND EQUITY		1,451,859.00

**Unitarian Church of Edmonton
Comparative Income Statement**

	Actual Oct 01, 2018 to Oct 31, 2018	Actual Sep 01, 2018 to Sep 30, 2018	Actual Jul 01, 2018 to Oct 31, 2018	Budget Jul 01, 2018 to Oct 31, 2018	Difference
REVENUE					
REVENUE					
Identified Contributions	8,785.33	9,679.83	92,362.82	57,333.32	35,029.50
Canada Helps	289.50	48.25	5,453.50	0.00	5,453.50
CDONLINEGIVING	0.00	2,500.00	4,018.00	0.00	4,018.00
--- Total Contributions	9,074.83	12,228.08	101,834.32	57,333.32	44,501.00
Unidentified Contributions	428.63	265.77	1,817.51	1,666.64	150.87
Lease Rentals	7,760.00	7,760.00	31,040.00	31,040.00	0.00
Casual Renters	3,131.00	5,390.00	13,041.00	11,000.00	2,041.00
Endowment Interest	11.23	1,346.86	1,377.34	400.00	977.34
Interest, General	121.41	68.08	307.99	413.32	-105.33
Interest, Chambers & Music Funds	0.00	0.00	0.00	20.00	-20.00
Miscellaneous	0.00	0.00	20.00	500.00	-480.00
Casino - deferred revenue	0.00	38,081.43	38,081.43	0.00	38,081.43
Fund Raising	0.00	0.00	0.00	4,000.00	-4,000.00
REVENUE TOTAL	20,527.10	65,140.22	187,519.59	106,373.28	81,146.31
TOTAL REVENUE	20,527.10	65,140.22	187,519.59	106,373.28	81,146.31
EXPENSE					
STAFF					
Salaries	11,352.71	11,976.71	43,880.88	44,358.64	-477.76
STATUTORY BENEFITS					
CPP Expense	194.25	268.95	1,359.76	2,071.64	-711.88
EI Expense	104.77	119.27	446.73	886.64	-439.91
WCB Expense	60.90	57.25	221.26	208.32	12.94
LTD Expense	69.78	69.78	279.12	0.00	279.12
Group Health	556.87	556.87	2,227.48	2,400.00	-172.52
Staff Retirement Plan - BK	485.00	485.00	1,900.00	1,780.00	120.00
Staff Retirement Plan - JP	124.00	124.00	488.00	493.32	-5.32
Staff Retirement Plan - WA	0.00	0.00	0.00	493.32	-493.32
--- Total Statutory Benefits	1,595.57	1,681.12	6,922.35	8,333.24	-1,410.89
Minister's Pension Plan	697.00	697.00	2,788.00	2,788.00	0.00
Minister's Allowances	300.00	300.00	1,200.00	1,200.00	0.00
Minister's Professional Expenses	676.50	1,508.46	2,184.96	1,666.64	518.32
Other Staff Development	0.00	71.85	91.28	166.64	-75.36
Admin Temp Worker	67.20	0.00	319.20	333.32	-14.12
STAFF TOTAL	14,688.98	16,235.14	57,386.67	58,846.48	-1,459.81
EXTERNAL RELATIONS					
Canadian Unitarian Council Dues	1,500.00	1,500.00	6,000.00	6,000.00	0.00
CCCC Membership	0.00	0.00	0.00	153.32	-153.32
--- Net Assistance	0.00	0.00	0.00	153.32	-153.32
EXTERNAL RELATIONS TOTAL	1,500.00	1,500.00	6,000.00	6,153.32	-153.32
PROGRAMS/COMMITTEES					
Adult Program	54.60	0.00	54.60	66.64	-12.04
Aesthetics	0.00	0.00	0.00	33.32	-33.32
Board	0.00	0.00	0.00	66.64	-66.64
Communications	0.00	0.00	0.00	133.32	-133.32

**Unitarian Church of Edmonton
Comparative Income Statement**

	Actual Oct 01, 2018 to Oct 31, 2018	Actual Sep 01, 2018 to Sep 30, 2018	Actual Jul 01, 2018 to Oct 31, 2018	Budget Jul 01, 2018 to Oct 31, 2018	Difference
Contingency	0.00	0.00	0.00	66.64	-66.64
Pastoral Care	0.00	0.00	7.34	66.64	-59.30
CHOIR / MUSIC					
Music, Supplies, Memberships	0.00	0.00	0.00	300.00	-300.00
---- Total Choir & Musicians	0.00	0.00	0.00	300.00	-300.00
Guest Speakers	100.00	100.00	200.00	0.00	200.00
Other Church Services Costs	0.00	0.00	0.00	166.64	-166.64
---- Total Church Services	100.00	100.00	200.00	166.64	33.36
Friendship	0.00	0.00	0.00	133.32	-133.32
Membership	0.00	0.00	0.00	66.64	-66.64
RE CHILDREN'S PROGRAMS					
Child Care - RE	345.38	296.05	641.43	1,046.64	-405.21
Child Care - Non RE	0.00	20.00	20.00	20.00	0.00
Curriculum	0.00	0.00	0.00	83.32	-83.32
Food	63.85	76.61	140.46	40.00	100.46
Supplies	21.53	0.00	21.53	60.00	-38.47
Training & Conferences	278.39	135.00	413.39	200.00	213.39
Volunteer Appreciation	0.00	0.00	81.90	100.00	-18.10
Youth Fund	1,145.40	209.99	1,437.29	116.64	1,320.65
---- Total RE/Children's Program	1,854.55	737.65	2,756.00	1,666.60	1,089.40
Social Responsibility/Justice	0.00	0.00	0.00	33.32	-33.32
PROGRAMS/COMMITTEES TOTAL	2,009.15	837.65	3,017.94	2,799.72	218.22
OFFICE					
Bank Fees/Accounting Stationery	56.56	45.30	194.39	300.00	-105.61
Bookkeeper	1,181.25	1,941.98	6,508.18	7,333.32	-825.14
Computer Info Technology	157.19	460.95	618.14	400.00	218.14
Computer Tech	0.00	0.00	29.82	1,000.00	-970.18
Computer Repair	0.00	26.15	26.15	133.32	-107.17
Website	0.00	0.00	0.00	50.00	-50.00
Ceridian Monthly Charges	39.64	39.64	154.15	183.32	-29.17
STATIONERY & SUPPLIES					
Canada Post & Courier	0.00	307.58	376.93	333.32	43.61
Paper, Envelope	106.57	18.82	125.39	150.00	-24.61
Office Expense	271.24	299.81	794.89	600.00	194.89
Copy Lease	0.00	0.00	550.83	761.64	-210.81
Copy Cost	34.30	55.85	112.45	166.64	-54.19
---- Total Stationery & Supplies	412.11	682.06	1,960.49	2,011.60	-51.11
Telephone, Fax, Internet	397.56	367.85	1,501.00	1,400.00	101.00
OFFICE TOTAL	2,244.31	3,563.93	10,992.32	12,811.56	-1,819.24
BUILDING					
Janitor	1,884.75	1,884.75	6,974.63	5,333.32	1,641.31
Electricity	1,104.93	1,152.41	4,709.79	5,166.64	-456.85
Sewer & Water	460.25	436.98	1,841.69	1,933.32	-91.63
Insurance	0.00	0.00	0.00	1,666.64	-1,666.64
Natural Gas	242.19	22.47	408.35	2,833.32	-2,424.97
Security	132.30	226.80	529.20	600.00	-70.80
Cleaning Supplies	152.42	93.60	605.71	466.64	139.07
Snow Removal	0.00	0.00	0.00	500.00	-500.00
Property Taxes	0.00	0.00	0.00	2,834.64	-2,834.64
---- Sub total Building	3,976.84	3,817.01	15,069.37	21,334.52	-6,265.15

**Unitarian Church of Edmonton
Comparative Income Statement**

	Actual Oct 01, 2018 to Oct 31, 2018	Actual Sep 01, 2018 to Sep 30, 2018	Actual Jul 01, 2018 to Oct 31, 2018	Budget Jul 01, 2018 to Oct 31, 2018	Difference
Electrical, Sound System	0.00	0.00	0.00	83.32	-83.32
Fire Safety	0.00	0.00	0.00	500.00	-500.00
Furnaces	0.00	0.00	613.20	966.64	-353.44
Keys, Locks	0.00	0.00	0.00	133.32	-133.32
Piano	0.00	315.00	315.00	233.32	81.68
Operations, Other	868.36	97.34	1,217.70	666.64	551.06
Plumbing, Kitchen	13.65	0.00	13.65	166.64	-152.99
Tenant Property Maintenance	0.00	210.00	210.00	500.00	-290.00
Building Maintenance	1,126.45	195.21	2,674.43	2,000.00	674.43
Furniture & Equipment	0.00	0.00	0.00	66.64	-66.64
--- Sub Total Maintenance	2,008.46	817.55	5,043.98	5,316.52	-272.54
BUILDING TOTAL	5,985.30	4,634.56	20,113.35	26,651.04	-6,537.69
NON-CASH Amounts					
Debt Interest Expense	0.00	95.20	285.55	241.02	44.53
Amortization Expense	0.00	0.00	0.00	0.00	0.00
--- Sub Total NON-CASH amou...	0.00	95.20	285.55	241.02	44.53
NON-CASH TOTAL	0.00	95.20	285.55	241.02	44.53
TOTAL EXPENSE	26,427.74	26,866.48	97,795.83	107,503.14	-9,707.31
NET INCOME	-5,900.64	38,273.74	89,723.76	-1,129.86	90,853.62

Bank Statement Reconciliation Reports	
31-Oct-18	
WAGES Account	
Closing Balance on this Statement (See Bank Statement)	177,542.28
Plus Deposits made after Statement closing date	0.00
Sub Total	177,542.28
Less Outstanding Cheques (See list attached)	1,306.00
Equals	176,236.28
Cheque Book Balance (See Balance Sheet)	176,236.28
Difference (If any)	0.00
CARD PAYMENT Account	
Closing Balance on this Statement (See Bank Statement)	277.89
Plus Deposits made after Statement closing date	0.00
Sub Total	277.89
Less Outstanding Cheques (See list attached)	0.00
Equals	277.89
Cheque Book Balance (See Balance Sheet)	277.89
Difference (If any)	0.00
OPERATING Account	
Closing Balance on this Statement (See Bank Statement)	4,210.41
Plus Deposits made after Statement closing date	0.00
Sub Total	4,210.41
Less Outstanding Cheques (See List Attached)	741.77
Equals	3,468.64
Cheque Book Balance (See Balance Sheet)	3,468.64
Difference (If any)	0.00
CASINO Account	
Closing Balance on this Statement (See Bank Statement)	36,207.37
Plus Deposits made after Statement closing date	0.00
Sub Total	36,207.37
Less Outstanding Cheques (See list attached)	0.00
Equals	36,207.37
Cheque Book Balance (See Balance Sheet)	36,207.37
Difference (If any)	0.00
TANGERINE Account	
Savings	84,042.45
Endowment	13,569.45
Closing Balance on this Statement (See Bank Statement)	97,611.90
Plus Deposits made after Statement closing date	0.00
Sub Total	97,611.90
Cheque Book Balance (See Balance Sheet)	97,611.90
Difference (If any)	0.00

Unitarian Church of Edmonton
Reconciliation Transactions Detail Report May 01, 2018 to Oct 31, 2018

Account: 1040 Operating Chequing

Date	JE#	Comment	Source	Withdrawals
May 08, 2018	J1155	Childcare for AGM May 2018	1936	20.00
May 22, 2018	J1196	Dental Claim - Brian	1946	273.00
Jun 20, 2018	J1309	Appreciation for Services at Pride Parade	1965	50.00
Jul 26, 2018	J44	Ten dollars change due to KS's over payment on July 18,...	1981	10.00
Aug 09, 2018	J111	Leased Equipment	32008673...	69.35
Sep 26, 2018	J271	Sunday Morning Coffee	2013	8.99
Sep 26, 2018	J275	Non RE Childcare	2016	20.00
Oct 15, 2018	J350	Tealights and supplies for Renewal Journey	2024	54.60
Oct 15, 2018	J351	Sunday Coffee Supplies	2025	68.95
Oct 15, 2018	J385	Switch and Caster wheels for Dolly	2035	116.88
Oct 25, 2018	J388	Refund Bewrhanu Yadeta cancelled October 27th rental	2038	50.00
				<u>741.77</u>

Page 1

Unitarian Church of Edmonton
Reconciliation Transactions Detail Report Jul 01, 2018 to Oct 31, 2018

Account: 1010 Wages Chequing

Date	JE#	Comment	Source	Deposits	Withdrawals
Sep 26, 2018	J288	RRSP to Servus	Entry	-	1,308.00 ✓
Oct 18, 2018	J425	Transfer Endowment to Separate Line.	Entry	-	50,850.00
				-	<u>52,158.00</u>

**Unitarian Church of Edmonton
Balance Sheet As at Oct 31, 2018**

ASSET**Current Assets**

Wages Chequing	119,186.65	
Endowment Funds	50,850.00	
Allen & Morton Funds	6,199.63	
Wage Sub Total		176,236.28
Card Payment - Plan #5		277.89
Operating Chequing		3,468.64
Casino Chequing		36,207.37
Savings at Tangerine	84,042.45	
Endowment at Tangerine	13,569.45	
Total Tangerine Accounts		97,611.90
Accounts Receivable		217.75
Interest Receivable		1,247.49
CURRENT ASSETS TOTAL		315,267.32

INVESTMENTS

Endowment #14 Matures Sept 18/18	0.00	
Endowment #15 Matures March 18/19	27,486.00	
Endowment #16 - Matures Nov 14/18	10,030.00	
Endowment: Credit Union Share	908.41	
Total Endowment		38,424.41
Allen Fund #12 Matures Oct 28/18	0.00	
Morton Fund #13 Matures Oct 28/18	0.00	
Total Special Funds		0.00
INVESTMENTS TOTAL		38,424.41

FIXED ASSETS

Building	1,483,791.36	
Land	211,955.85	
Tenant Improvements	24,562.43	
Sub total Land & Building		1,720,309.64
Accumulated Amortization: Bldg	-689,069.80	
Accumulate Amortization: Tenant Imp	-14,811.80	
Sub total Amortization		-703,881.60
Furniture & Equipment		81,739.23
FIXED ASSETS TOTAL		1,098,167.27

TOTAL ASSET**1,451,859.00****LIABILITY****CURRENT LIABILITIES**

Accounts Payable		3,513.55
Unearned Revenue		6,678.25
Ministerial Discretionary	304.84	
Blue Xmas	336.03	
Chaplaincy	96.64	
Social Justice Fund	2,000.00	
Youth Funds	2,703.84	
History Project	221.56	
Membership Committee - Kitty	138.95	



Callingwood Branch
100, 6655 178 Street NW
Edmonton, Alberta
T5T 4J5
Tel: 780.496.2130

THE UNITARIAN CHURCH OF EDMONTON
10804 119 ST NW
EDMONTON AB T5H 3P2

number of cheques enclosed: 30

Member Number: 1470111

All in One® Statement

For the period ending October 31, 2018

Annual Audit Procedures

As part of our annual audit procedures, we kindly ask that you examine the enclosed statement and report any discrepancies in your account balances to our auditors, Deloitte LLP. Deloitte can be contacted at (780) 421-3671 or Servus@deloitte.ca.

servus credit union

wages - Community Plan #1

Interest received curr. yr(\$)

38.36

Date	Description	Withdrawals(\$)	Deposits(\$)	Balance(\$)
Oct 01	Opening Balance			165,588.12
Oct 01	Business Deposit		5,760.00	171,348.12
Oct 01	Business Deposit		1,465.00	172,813.12
Oct 01	AFT Customer Credit Settlement <i>CAFT</i>		6,460.33	179,273.45
Oct 04	CBA 000009930769	(632.03)		178,741.42
Oct 05	CANADA HELPS 1123202		241.25	178,982.67
Oct 09	Business Deposit		1,594.30	180,576.97
Oct 09	Cheque #3950	(150.00)		180,426.97
Oct 12	CANADA HELPS 1123202		48.25	180,475.22
Oct 12	Cheque #3951	(1,941.98)		178,533.24
Oct 15	Business Deposit		2,000.00	180,533.24
Oct 15	Business Deposit		630.00	181,163.24
Oct 15	AFT Customer Credit Settlement <i>CAFT</i>		1,146.50	182,309.74
Oct 22	Business Deposit		1,095.00	183,404.74
Oct 26	Debit Adjustment <i>RRSP -</i>	(1,306.00)		182,098.74
Oct 26	CUST # PP9 R569 2507811 <i>CERIDIAN</i>	(11,819.01)		170,279.73
Oct 26	Cheque #3955	(500.00)		169,779.73
Oct 28	Transfer from term 13		4,133.09	173,912.82
Oct 28	Transfer from term 12		2,066.54	175,979.36
Oct 29	Cheque #3954	(100.00)		175,879.36

Toll free phone # 1.877.378.8728

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PAGE: 1 of 7

wages - Community Plan #1 (continued)

Date	Description	Withdrawals(\$)	Deposits(\$)	Balance(\$)
Oct 30	Business Deposit		1,850.00	177,729.36
Oct 30	Cheque #3952	(67.20)		177,662.16
Oct 31	Cheque #3953	(100.00)		177,562.16
Oct 31	Credit Interest		7.62	177,569.78
Oct 31	Service Fee	(27.50)		177,542.28
Oct 31	Monthly Fee	(10.00)		177,532.28
Oct 31	Monthly Fee Rebate	10.00		177,542.28
Total		(16,543.72)	28,497.88	

Casino account - Community Plan #2

Interest received curr. yr(\$)

5.36

Date	Description	Withdrawals(\$)	Deposits(\$)	Balance(\$)
Oct 01	Opening Balance			41,205.78
Oct 09	Cheque #101	(5,000.00)		36,205.78
Oct 31	Credit Interest		1.59	36,207.37
Oct 31	Monthly Fee	(10.00)		36,197.37
Oct 31	Monthly Fee Rebate	10.00		36,207.37
Total		(5,000.00)	1.59	

operating - Community Plan #3

Interest received curr. yr(\$)

8.00

Date	Description	Withdrawals(\$)	Deposits(\$)	Balance(\$)
Oct 01	Opening Balance			20,593.24
Oct 01	Cheque #2004	(1,500.00)		19,093.24
Oct 01	Cheque #2015	(94.50)		18,998.74
Oct 02	Cheque #2010	(97.34)		18,901.40
Oct 05	Cheque #2011	(99.00)		18,802.40
Oct 05	Cheque #2012	(315.00)		18,487.40
Oct 09	Cheque #2003	(26.15)		18,461.25
Oct 12	Cheque #2020	(508.39)		17,952.86
Oct 15	Direct Energy 000009930769	(242.19)		17,710.67
Oct 15	Cheque #2019	(13.65)		17,697.02
Oct 15	Cheque #2017	(34.90)		17,662.12
Oct 17	Cheque #2022	(63.00)		17,599.12
Oct 22	TELSCO SECURITY 154176001	(85.05)		17,514.07
Oct 22	Cheque #2031	(3,398.25)		14,115.82
Oct 22	Cheque #2028	(47.25)		14,068.57
Oct 23	Cheque #2026	(1,884.75)		12,183.82
Oct 23	Cheque #2027	(72.64)		12,111.18
Oct 23	Cheque #2030	(868.36)		11,242.82
Oct 24	ATCO Energy 1199180	(1,104.93)		10,137.89
Oct 24	Cheque #2033	(655.84)		9,482.05

operating - Community Plan #3 (continued)

Date	Description	Withdrawals(\$)	Deposits(\$)	Balance(\$)
Oct 24	Cheque #2018	(353.73)		9,128.32
Oct 25	TELUS PAPS 8906114	(334.56)		8,793.76
Oct 25	Cheque #2029	(55.85)		8,737.91
Oct 26	EPCOR 07010300019	(460.25)		8,277.66
Oct 26	Cheque #2032	(486.53)		7,791.13
Oct 29	Cheque #2021	(1,500.00)		6,291.13
Oct 29	Cheque #2037	(79.78)		6,211.35
Oct 30	Cheque #2034	(1,934.77)		4,276.58
Oct 30	Cheque #2036	(50.48)		4,226.10
Oct 31	Credit Interest		0.56	4,226.66
Oct 31	Service Fee	(16.25)		4,210.41
Oct 31	Monthly Fee	(10.00)		4,200.41
Oct 31	Monthly Fee Rebate	10.00		4,210.41
Total		(16,383.39)	0.56	

card payments - Business Plan 15 #5

Date	Description	Withdrawals(\$)	Deposits(\$)	Balance(\$)
Oct 01	Opening Balance			184.70
Oct 19	SQUARE INC 000009930769		103.19	287.89
Oct 31	Service Fee	(10.00)		277.89
Total		(10.00)	103.19	

INVESTMENTS

GIC - 2 Year Non-redeemable #12

Start Date	28Oct2016	Interest rate(%)	1.650	
Maturity Date	28Oct2018	Accrued Interest	0.00	
Date	Description	Withdrawals(\$)	Deposits(\$)	Balance(\$)
Oct 01	Opening Balance			2,033.00
Oct 28	Credit Interest		33.54	2,066.54
Oct 28	Transfer to cheq 1	ALLEN FUNDS (2,066.54)		0.00
	Total	NOW SITTING IN WAGE SUB ACCOUNT. (2,066.54)	33.54	

GIC - 2 Year Non-redeemable #13

Start Date	28Oct2016	Interest rate(%)	1.650	
Maturity Date	28Oct2018	Accrued Interest	0.00	
Date	Description	Withdrawals(\$)	Deposits(\$)	Balance(\$)
Oct 01	Opening Balance			4,066.00

Member Number: 1470111
For the period ending October 31, 2018

GIC - 2 Year Non-redeemable #13 (continued)

Date	Description	Withdrawals(\$)	Deposits(\$)	Balance(\$)
Oct 28	Credit Interest		67.09	4,133.09
Oct 28	Transfer to cheq 1 <i>MORTON FUNDS</i>	(4,133.09)		0.00
	<i>NOW SITTING IN WAGE ACCOUNT</i>			
	Total	(4,133.09)	67.09	

GIC - 18 Month Non-redeemable #15

Start Date	18Sep2017	Interest rate(%)	1.800	
Maturity Date	18Mar2019	Accrued Interest	58.29	
Date	Description	Withdrawals(\$)	Deposits(\$)	Balance(\$)
Oct 01	Opening Balance	ENDOWMENT FUNDS		27,486.00
Total		0.00	0.00	

GIC - 1 Year Non-redeemable #16

Start Date	14Nov2017	Interest rate(%)	1.750
Maturity Date	14Nov2018	Accrued Interest	168.80

At maturity, principal and interest transferred to cheq 1

Date	Description	Withdrawals(\$)	Deposits(\$)	Balance(\$)
Oct 01	Opening Balance <i>ENDOWMENT FUNDS</i>			10,030.00
	Total	0.00	0.00	

MEMBERSHIP SUMMARY

Deposit & Investment Accounts	Balance(\$)	Borrowing Accounts	Balance(\$)
Chequing Accounts	218,237.95		
Common Shares	908.41		
Investments	37,516.00		
Accrued Interest	227.08		

If you find any errors in this statement, please contact your branch within 30 days of the statement date.

Toll free phone # 1.877.378.8728

<http://www.servus.ca>

PAGE: 4 of 7



Statement

www.tangerine.ca

SAVINGS : 84,042.45
ENDOWMENT: 13,569.45
#97,611.90

October 01, 2018 To October 31, 2018

Client #: 17069896

The Unitarian Church of Edmonton
10804 119 ST NW
EDMONTON AB T5H 3P2

Your Orange Key is your Access

Account(s) at a Glance

Account Registration: The Unitarian Church of Edmonton Ms Beverley Walker And/Or
Mrs. Susan J Ruttan And/Or Mr. Doug Eastwell

Account Type
Tangerine Business Savings Account

Account Number
3300087073

Account Balance(\$)
97,611.90

The Details - Tangerine Business Savings Account - 3300087073

Current Interest Rate
0.90%

Interest Earned Year To Date
\$579.45

Transaction Date	Transaction Description	Amount(\$)	Balance(\$)
01 Oct 2018	Opening Balance	0.00	97,537.34
31 Oct 2018	Interest Paid	74.56	97,611.90
31 Oct 2018	Closing Balance	0.00	97,611.90

Up to \$100 of each cheque you deposit will be available for withdrawal once deposited. When using an ABM, please deposit each cheque in separate envelopes to gain access to these funds immediately.

Please note that you'll need to allow some time for deposits made from your linked Account to clear. Deposits coming from another Canadian bank will be on hold for 5 business days while deposits coming from an American bank will be held for 15 days. But don't worry; your money will be earning interest during this time.

You have the right to request that we investigate any error or omission on your statement within 30 days following the statement date. If you don't request this within the 30 days, except for any amount incorrectly credited to your Credit Account, we'll deem that: (a) the statement is complete and accurate; and (b) all items debited and credited to the Credit Account are genuine and authorized. For more information, to ask any questions about your Credit Account, or to report any errors or omissions on your monthly statement, please call us at 1-888-464-8282 during regular business hours.

Prior to April 8, 2014, Tangerine Savings Account was known as Investment Savings Account

Prior to April 8, 2014, Tangerine Tax-Free Savings Account was known as Tax Free Investment Savings Account

Prior to April 8, 2014, Tangerine RSP Savings Account was known as RSP Investment Savings Account

Prior to April 8, 2014, Tangerine US\$ Savings Account was known as US\$ Investment Savings Account