



**Taber & District
HOUSING FOUNDATION**

Provide individuals, families and seniors with affordable and caring accommodation.

AGENDA

Regular Monthly Board Meeting Taber and District Housing Foundation Friday, February 23, 2018 @ 1:30 p.m. TDHF Office - Boardroom

- 1. Approval of Agenda**
- 2. Approval of Minutes:**
 - a) Minutes – Regular Monthly Board Meeting – January 26, 2018
 - b) Minutes – Building Committee Meeting – February 9, 2018
- 3. Business Arising:**
 - a) CVL Resident & Family BBQ – Invitation Letters/Responses
 - b) Update – Paul DeVos
- 4. Approval of Financial Statements and reports:**
 - a) Summary update: Social Housing and Clearview Lodge
For December 31, 2017 - Bank Reconciliations, Income statements, and current cheque listing issued up to Meeting date (*a list will be handed out at the meeting*).
- 5. Reports**
 - a) Lodge Manager Report
 - b) Maintenance Manager Report
 - c) Placement Officer Report
 - d) Financial Administrator Report
 - e) Chief Administrative Officer Report
- 6. New Business:**
 - a) RBC Express – Online Banking
 - b) Payroll Software Recommendation
 - c) Resolution – Uncollectible Amounts (Bad Debts)
- 7. Information**
 - a) COR Audit Results
 - b) Avail LLP – Management Letter – December 31, 2017
 - c) Avail LLP – Engagement Letter – February 20, 2018
- 8. Adjournment**

Next Meeting:	Friday, March 23, 2018	12:00 to 4:00 pm	CVL – Activity Room
	Lunch	12:00 pm	
	Budget & Audit Committee	1:00 pm	
	Annual General Meeting	2:00 pm	CVL - Atrium
	Board of Directors Meeting	2:30 pm	CVL – Activity Room



**Taber & District
HOUSING FOUNDATION**

Provides individuals, families and seniors with affordable and caring accommodation

MINUTES
Regular Monthly Board Meeting
Taber and District Housing Foundation
Friday, January 26, 2018
TDHF Office - Boardroom

ATTENDANCE

Board: Joe Strojwas Deanna Killinger Rosanne Horrocks
Deb Hansen Linda English

Administration: Corey Beck (Maintenance Manager), Bev Mikalson (Financial Administrator),
Tim Janzen (CAO)

Absent: Tamara Miyanaga

Rosanne Horrocks, Chairman, called the Regular monthly meeting to order at 1:32 p.m.

1. Approval of Agenda

Motion 2017-162

MOVED by L. English to approve the Agenda as amended.

CARRIED

2. Approval of Minutes

Motion 2017-163

MOVED by D. Hansen to accept the minutes from the Regular Board Meeting of Friday, December 15, 2017.

CARRIED

3. Business Arising

- a) **Contract – Alberta Rural Development Network** - CAO presented a copy of the signed executed contract, dated January 16, 2018.
- b) **2018 Board Calendar** - CAO presented a copy of the proposed 2018 Board Calendar.

Motion 2017-164

MOVED by D. Killinger to accept the 2018 Board C, as presented. The calendar will be distributed to all Board members, and TDHF Managerial staff by email.

CARRIED

4. Approval of Financial Statements and Reports:

Motion 2017-165

MOVED by D. Hansen to accept for information the financial information for the month of November 2017 for both Social Housing and Clearview Lodge as presented.

CARRIED

5. Reports

a) Lodge Manager's Report

Motion 2017-166

MOVED by J. Strojwas to accept the Lodge Manager's report, as presented.

CARRIED

b) Maintenance Manager's Report

Motion 2017-167

MOVED by L. English to accept the Maintenance Manager's report, as presented.

CARRIED

c) Placement Officer Report

Motion 2017-168

MOVED by D. Killinger to accept the Placement Manager's report, as presented.

CARRIED

d) Financial Administrator Report

Motion 2017-169

MOVED by D. Killinger to accept the Financial Administrator's report, as presented.

CARRIED

e) Chief Administrative Officer Report

Motion 2017-170

MOVED by J. Strojwas to accept the Chief Administrative Officer's report, as presented.

CARRIED

6. New Business

a) Letter – Paul DeVos – Member at Large

CAO presented a letter from Paul DeVos, outlining his work and previous Board experience and his interest in participating on the TDHF Board of Directors, as a Director – Member at Large.

Motion 2017-171

MOVED by L. English that Taber and District Housing Foundation accept Paul DeVos as a Director – Member at Large, effective immediately.

CARRIED

b) Policy P-6: Maternity & Parental - CAO presented an updated policy to reflect changes in Alberta Employment Standards regarding maternity and parental leave requirements.

Motion 2017-172

MOVED by D. Hansen that Policy P – 6: Maternity and Parental Leave be accepted as presented.

CARRIED

- c) **Ideas – Thanks to Fire Department and Police** – CAO reported that after the sprinkler line break on January 2nd, members of the Fire Department and the Police Department remained on site to assist in the cleanup of the Clearview Lodge. Their efforts were very helpful and very much appreciated. CAO requested some ideas of how TDHF could express our appreciation to the respective departments and their staff.

Motion 2017-173

MOVED by J. Strojwas that the CAO send Letters of Thanks to the Police and Fire Departments. As well, both departments and their members should be invited to the Resident and Family Barbecue in August 2018.

CARRIED

- d) **CAO Contract**

Motion 2017-174

MOVED by J. Strojwas to go into “In camera” at 3:40 p.m.

CARRIED

Motion 2017-175

MOVED by J. Strojwas to come out of “In camera” at 4:07 p.m.

CARRIED

Motion 2017-176

MOVED by L. English to approve the new employment contract for CAO, Tim Janzen; effective January 1, 2018.

CARRIED

7. Adjournment

Motion 2017-177

MOVED by D. Hansen to adjourn this meeting at 4:20 pm

CARRIED

Next Meeting – Friday, February 23, 2018

1:30 pm

Rosanne Horrocks, Chairperson

Linda English, Vice-Chairperson



**Taber & District
HOUSING FOUNDATION**

Provides individuals, families and seniors with affordable and caring accommodation

**Minutes of the Building Committee Meeting
Taber and District Housing Foundation
Friday, February 9, 2018
TDHF Office - Boardroom**

ATTENDANCE

Board: Rosanne Horrocks Linda English Tamara Miyanaga

Administration: Tim Janzen (CAO), Joan Hart (Lodge Manager), Corey Beck (Maintenance Manager)

Also Present: Andrew Malcolm & Ben Young – Town of Taber, Planning & Economic Development,
Kirk Hughes – MD of Taber, Development & Community Safety Officer

Absent: Joe Strojwas Deanna Killinger

Rosanne Horrocks, Committee Chairman, called the meeting to order at 1:40 p.m.

1. Approval of Agenda

MOVED by L. English to approve the Agenda as presented.

CARRIED

2. Minutes from November 6, 2017 Building Committee Meeting

MOVED by T. Miyanaga to approve the Agenda as presented.

CARRIED

3. Updates

- A. **Signed ARDN Contract** - CAO presented a copy of the signed ARDN contract, dated January 16, 2018
- B. **ARDN Invoice** – CAO presented a copy of the ARDN invoice, dated January 18, 2108, in the amount of \$7,000. This amount is the amount stipulated in the contract as a deposit for expected services.
- C. **Conference Call** – CAO presented an email outlining the outcome of phone discussion (January 19, 2018) with ARDN representatives.
- D. **Business Plan Template** – CAO presented the business template provided by ARDN
- E. **Conference Call** – CAO presented an email outlining the outcome of phone discussion (February 2, 2018) with ARDN representatives. This call also included Andrew Malcolm and Ben Young, Town of Taber Economic Development and Kirk Hughes, MD of Taber Economic Development.

4. Discussion Items

Dates: Discussion determined that no MD representation would be available on the dates suggested by ARDN (March 21st or 22nd)
An alternate strategy was suggested that focus group meetings could be held in March and community consultations would then be held in early/mid-April.

Action: CAO was directed to discuss this option with ARDN.

The idea was that there were a number of other meetings that should also take place. And it was thought that those meetings might be able to happen in March.

These meetings were broken into a couple of categories:

- Local agencies (NGO and Government) which would include:
 - AHS – Hospital & Home care
 - FCSS (Family and Community Support Services)
 - Victim Services
 - RCMP
 - Taber Police Service
 - CMHA – Canadian Mental Health Agency
 - Safe Haven Women's Shelter
 - Special Needs Society
 - St. Vincent Du Paul Benevolent Society
 - Mennonite Central Committee – Kanadier Program
 - Latter Day Saints (Mormon) church
 - Local Ministerial Association
- This category to be called the “Affordable Group”
- Local major employers and housing representatives, including:
 - Local realtors, developers and contractors
 - Lamb Weston
 - Pepsico (Hostess)
 - Lantic
 - Horizon School Division
 - Holy Spirit School Division
 - Chamber of Commerce
- This category to be called “Labor”
- Seniors
 - Clearview Lodge Resident Council
 - Clearview Lodge Residents and family members
 - Tenants from the Taber Manors (Senior Self-contained apartment buildings that TDHF manages)
 - Any other interested Seniors
- This category to be called “Seniors”

Meeting attendees were reminded that ARDN would need contact information for individuals from outlying communities. ARDN is willing to complete phone call surveys with those individuals, in order, to ensure that all MD residents have input.

Several venues were discussed as potential sites for Community Consultations:

- Heritage Inn
- Taber Civic Centre –
 - Community Auditorium
 - Conference Rooms

There was a strong consensus that online surveys should be used as an alternative to public meetings.

Several Committee members indicated that their organizations had a strong online presence and would be a good way to communicate the meeting dates and the purpose of the meetings.

Options could include:

- Facebook
- Twitter
- Websites: Town of Taber and MD of Taber
- Posters
- Newsletters: Cornhusk Chronicles
Vauxhall Utility Bill

5. Next Meeting Date

CAO was directed to convene meetings as required.

It was expected that the next meeting would be convened as ARDN Statistical work was completed or as Community and Category meetings were scheduled.

6. Adjournment: Meeting was adjourned at 2:55 pm.

Date

Date

February 9, 2018

Martin Shields MP
2- 403 2nd Avenue West
Brooks, AB
T1R 0S3

Dear Mr. Shields:

**Re: Invitation to Resident and Family Barbecue
Clearview Lodge - Taber, AB
Friday, August 17, 2018**

Please accept this letter as an invitation to attend the Clearview Lodge Resident and Family Barbecue. This is an annual event with 300 to 350 attendees. The event is an opportunity for the residents of Clearview Lodge to invite their family members to join them for lunch in the parking lot and green spaces. Members of the public are also encouraged to tour the facility – the residents' home. There are a number of raffles to support the Resident Council fund and a good number of door prizes; donated by local businesses and groups.

The Clearview Lodge is located at 4730 – 50th Avenue, Taber, AB. The festivities start at 11:30 and run until 1:30 pm.

Time will be made available for dignitary remarks, if you wish to speak prior to lunch being served. Overall, we would be very appreciative to get to know you more and give you an opportunity to meet the constituents of Taber and area.

If you require any additional information, please feel free to contact me at timj@taberhsg.ca or by phone (403) 223-2767 ext, 7.

Regards,


Tim Janzen
Chief Administrative Officer

February 9, 2018

Rachael Harder MP
255 8th Street South
Lethbridge, AB
T1J 4Y1

Dear Miss Harder:

**Re: Invitation to Resident and Family Barbecue
Clearview Lodge - Taber, AB
Friday, August 17, 2018**

Please accept this letter as an invitation to attend the Clearview Lodge Resident and Family Barbecue. This is an annual event with 300 to 350 attendees. The event is an opportunity for the residents of Clearview Lodge to invite their family members to join them for lunch in the parking lot and green spaces. Members of the public are also encouraged to tour the facility – the residents' home. There are a number of raffles to support the Resident Council fund and a good number of door prizes; donated by local businesses and groups.

The Clearview Lodge is located at 4730 – 50th Avenue, Taber, AB. The festivities start at 11:30 and run until 1:30 pm.

Time will be made available for dignitary remarks, if you wish to speak prior to lunch being served. Overall, we would be very appreciative to get to know you more and give you an opportunity to meet the constituents of Taber and area.

If you require any additional information, please feel free to contact me at timj@taberhsg.ca or by phone (403) 223-2767 ext, 7.

Regards,



Tim Janzen
Chief Administrative Officer

Tim Janzen

From: Rachael.Harder.C1@parl.gc.ca
Sent: Wednesday, February 21, 2018 10:11 AM
To: timj@taberhsg.ca
Subject: RE: Message from "CA01P146"

Good morning Tim,

Thank you for inviting the Member of Parliament to your annual Clearview Lodge Residents and Family BBQ. Unfortunately, due to conflicts in her schedule MP Harder will be unable to attend. She sends her sincerest regrets that she will not be able to join you.

All the best,



Alandra Corrigan

Constituency Coordinator
Office of Rachael Harder
Member of Parliament for Lethbridge
255 – 8 St. S
Lethbridge, Alberta T1J 4Y1
Office | Bureau: 403.320.0070 Fascimile | Télécopieur: 403.380.4026
E-mail | Courriel: rachael.harder.c1c@parl.gc.ca



THIS MESSAGE IS INTENDED ONLY FOR THE USE OF THE ADDRESSEE AND MAY CONTAIN INFORMATION THAT IS PRIVILEGED AND CONFIDENTIAL. IF YOU ARE NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE NOTIFY US IMMEDIATELY BY TELEPHONE. THANK YOU.

-----Original Message-----

From: Tim Janzen [mailto:timj@taberhsg.ca]
Sent: February 6, 2018 6:01 PM
To: Harder, Rachael - M.P.
Subject: FW: Message from "CA01P146"

Dear Miss Rachael Harder, Lethbridge MP

Please accept this invitation to our annual Clearview Lodge Residents and Family BBQ. The BBQ is scheduled for Friday, August 18th at Clearview Lodge (4730 - 50th Avenue, Taber, AB).

If you require any additional information, please feel free to contact me at the numbers below.

Tim Janzen

Chief Administrative Officer
Taber and District Housing Foundation
5318 – 48 Ave.
Taber AB T1G 1S2
Work: (403) 223 - 2767 Ext 7
Cell: (403) 382 – 7098
FAX: (403) 223 - 2189

-----Original Message-----

From: copier@taberhsg.ca [mailto:copier@taberhsg.ca]
Sent: Tuesday, February 06, 2018 1:47 PM
To: Tim Janzen <TimJ@taberhsg.ca>
Subject: Message from "CA01P146"

This E-mail was sent from "CA01P146" (Aficio MP C3002).

Scan Date: 02.06.2018 15:46:51 (-0500)
Queries to: copier@taberhsg.ca

February 9, 2018

Honorable Lori Sigurdson
Minister of Seniors & Housing
404 Legislature Building
10800 – 97th Avenue
Edmonton, AB
T5K 2B6

Dear Minister Sigurdson:

**Re: Invitation to Resident and Family Barbecue
Clearview Lodge - Taber, AB
Friday, August 17, 2018**

Please accept this letter as an invitation to attend the Clearview Lodge Resident and Family Barbecue. This is an annual event with 300 to 350 attendees. The event is an opportunity for the residents of Clearview Lodge to invite their family members to join them for lunch in the parking lot and green spaces. Members of the public are also encouraged to tour the facility – the residents' home. There are a number of raffles to support the Resident Council fund and a good number of door prizes; donated by local businesses and groups.

The Clearview Lodge is located at 4730 – 50th Avenue, Taber, AB. The festivities start at 11:30 and run until 1:30 pm.

Time will be made available for dignitary remarks, if you wish to speak prior to lunch being served. Overall, we would be very appreciative to get to know you more and give you an opportunity to meet the constituents of Taber and area.

If you require any additional information, please feel free to contact me at timj@taberhsg.ca or by phone (403) 223-2767 ext, 7.

Regards,



Tim Janzen
Chief Administrative Officer

Tim Janzen

From: Jenny Lambe <Jenny.Lambe@gov.ab.ca>
Sent: Tuesday, February 13, 2018 11:12 AM
To: 'timj@taberhsg.ca'
Subject: RSVP - Resident and Family BBQ - Clearview Lodge Taber

Good morning Tim,

Minister Sigurdson would like to thank you for the invitation to join you at the Resident and Family BBQ at Clearview Family lodge. Regrettably Minister Sigurdson is unable to attend as she has a previously scheduled family celebration . She sends her best wishes for a successful event.

Thank you,

Jenny Lambe
Scheduling Assistant for Hon. Lori Sigurdson
Minister of Seniors and Housing
Office Main Line: 780-415-9550
Direct Line: 780-644-6873
Jenny.Lambe@gov.ab.ca

This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. If you have received this email in error please notify the system manager. This message contains confidential information and is intended only for the individual named. If you are not the named addressee you should not disseminate, distribute or copy this e-mail.

February 7, 2018

David Schneider, MLA
Little Bow
Box 1236
Coaldale, AB
T1M 1N1

Dear Mr. Schneider:

**Re: Invitation to Resident and Family Barbecue
Clearview Lodge - Taber, AB
Friday, August 17, 2018**

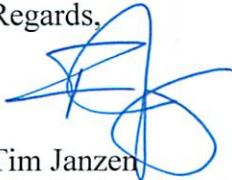
Please accept this letter as an invitation to attend the Clearview Lodge Resident and Family Barbecue. This is an annual event with 300 to 350 attendees. The event is an opportunity for the residents of Clearview Lodge to invite their family members to join them for lunch in the parking lot and green spaces. Members of the public are also encouraged to tour the facility – the residents' home. There are a number of raffles to support the Resident Council fund and a good number of door prizes; donated by local businesses and groups.

The Clearview Lodge is located at 4730 – 50th Avenue, Taber, AB. The festivities start at 11:30 and run until 1:30 pm.

Time will be made available for dignitary remarks, if you wish to speak prior to lunch being served. Overall, we would be very appreciative to get to know you more and give you an opportunity to meet the constituents of Taber and area.

If you require any additional information, please feel free to contact me at timj@taberhsg.ca or by phone (403) 223-2767 ext. 7.

Regards,



Tim Janzen
Chief Administrative Officer

February 7, 2018

Grant Hunter, MLA
Cardston-Taber-Warner
5402 – 50th Avenue
Taber, AB
T1G 1T9

Dear Mr. Hunter:

**Re: Invitation to Resident and Family Barbecue
Clearview Lodge - Taber, AB
Friday, August 17, 2018**

Please accept this letter as an invitation to attend the Clearview Lodge Resident and Family Barbecue. This is an annual event with 300 to 350 attendees. The event is an opportunity for the residents of Clearview Lodge to invite their family members to join them for lunch in the parking lot and green spaces. Members of the public are also encouraged to tour the facility – the residents' home. There are a number of raffles to support the Resident Council fund and a good number of door prizes; donated by local businesses and groups.

The Clearview Lodge is located at 4730 – 50th Avenue, Taber, AB. The festivities start at 11:30 and run until 1:30 pm.

Time will be made available for dignitary remarks, if you wish to speak prior to lunch being served. Overall, we would be very appreciative to get to know you more and give you an opportunity to meet the constituents of Taber and area.

If you require any additional information, please feel free to contact me at timj@taberhsg.ca or by phone (403) 223-2767 ext. 7.

Regards,



Tim Janzen
Chief Administrative Officer

3. a) vii
Emailed Feb 7/2018

February 9, 2018

Reeve Brian Brewin
MD of Taber
4900 B 50th Street
Taber, AB
T1G 1T2

Dear Reeve Brewin:

**Re: Invitation to Resident and Family Barbecue
Clearview Lodge - Taber, AB
Friday, August 17, 2018**

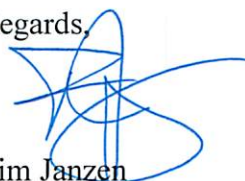
Please accept this letter as an invitation to attend the Clearview Lodge Resident and Family Barbecue. This is an annual event with 300 to 350 attendees. The event is an opportunity for the residents of Clearview Lodge to invite their family members to join them for lunch in the parking lot and green spaces. Members of the public are also encouraged to tour the facility – the residents' home. There are a number of raffles to support the Resident Council fund and a good number of door prizes; donated by local businesses and groups.

The Clearview Lodge is located at 4730 – 50th Avenue, Taber, AB. The festivities start at 11:30 and run until 1:30 pm.

Time will be made available for dignitary remarks, if you wish to speak prior to lunch being served. Overall, we would be very appreciative to get to know you more and give you an opportunity to meet the constituents of Taber and area.

If you require any additional information, please feel free to contact me at timj@taberhsg.ca or by phone (403) 223-2767 ext, 7.

Regards,


Tim Janzen
Chief Administrative Officer

February 9, 2018

Mayor Andrew Prokop
Town of Taber
A – 4900 50th Street
Taber, AB
T1G 1T1

Dear Mayor Prokop:

**Re: Invitation to Resident and Family Barbecue
Clearview Lodge - Taber, AB
Friday, August 17, 2018**

Please accept this letter as an invitation to attend the Clearview Lodge Resident and Family Barbecue. This is an annual event with 300 to 350 attendees. The event is an opportunity for the residents of Clearview Lodge to invite their family members to join them for lunch in the parking lot and green spaces. Members of the public are also encouraged to tour the facility – the residents' home. There are a number of raffles to support the Resident Council fund and a good number of door prizes; donated by local businesses and groups.

The Clearview Lodge is located at 4730 – 50th Avenue, Taber, AB. The festivities start at 11:30 and run until 1:30 pm.

Time will be made available for dignitary remarks, if you wish to speak prior to lunch being served. Overall, we would be very appreciative to get to know you more and give you an opportunity to meet the constituents of Taber and area.

If you require any additional information, please feel free to contact me at timj@taberhsg.ca or by phone (403) 223-2767 ext, 7.

Regards,



Tim Janzen
Chief Administrative Officer

February 9, 2018

Graham Abela
Chief of Police
Town of Taber
5700 50th Street
Taber, AB
T1G 2H7

Dear Chief Abela:

**Re: Invitation to Resident and Family Barbecue
Clearview Lodge - Taber, AB
Friday, August 17, 2018**

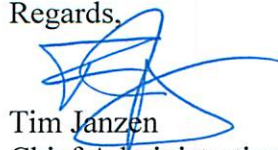
Please accept this letter as an invitation to attend the Clearview Lodge Resident and Family Barbecue. This is an annual event with 300 to 350 attendees. The event is an opportunity for the residents of Clearview Lodge to invite their family members to join them for lunch in the parking lot and green spaces. Members of the public are also encouraged to tour the facility – the residents' home. There are a number of raffles to support the Resident Council fund and a good number of door prizes; donated by local businesses and groups.

The Clearview Lodge is located at 4730 – 50th Avenue, Taber, AB. The festivities start at 11:30 and run until 1:30 pm.

We are extending this invitation to you and **all** members of the Taber Police Service as a small token of our appreciation for the assistance provided during our "sprinkler flood" on January 2, 2018. Our community is very fortunate to have dedicated individuals that come to our aid when we need them.

If possible, it would be greatly appreciated for you to provide us with number of individuals planning to attend a week or so prior to the event. We want to ensure you are well-fed. If you require any additional information, please feel free to contact me at timj@taberhsg.ca or by phone (403) 223-2767 ext, 7.

Regards,



Tim Janzen
Chief Administrative Officer

3. a) x
Emailed Feb 6/18

February 9, 2018

Steve Munshaw
Fire Chief
Town of Taber
6201B – 54th Avenue
Taber, AB
T1G 1X4

Dear Chief Munshaw:

**Re: Invitation to Resident and Family Barbecue
Clearview Lodge - Taber, AB
Friday, August 17, 2018**

Please accept this letter as an invitation to attend the Clearview Lodge Resident and Family Barbecue. This is an annual event with 300 to 350 attendees. The event is an opportunity for the residents of Clearview Lodge to invite their family members to join them for lunch in the parking lot and green spaces. Members of the public are also encouraged to tour the facility – the residents' home. There are a number of raffles to support the Resident Council fund and a good number of door prizes; donated by local businesses and groups.

The Clearview Lodge is located at 4730 – 50th Avenue, Taber, AB. The festivities start at 11:30 and run until 1:30 pm.

We are extending this invitation to you and **all** members of the Taber Fire Department as a small token of our appreciation for the assistance provided during our "sprinkler flood" on January 2, 2018. Our community is very fortunate to have dedicated individuals that come to our aid when we need them.

If possible, it would be greatly appreciated for you to provide us with number of individuals planning to attend a week or so prior to the event. We want to ensure you are well-fed. If you require any additional information, please feel free to contact me at timj@taberhsg.ca or by phone (403) 223-2767 ext, 7.

Regards,


Tim Janzen
Chief Administrative Officer

Táber and District Housing Foundation - cvlodge

Comparative Income Statement

	Actual Jan 01, 2017 to Dec 31, 2017	Budget Jan 01, 2018 to Dec 31, 2018	Percent
REVENUE			
Rental Revenue			
Resident Rent	1,328,410.20	1,318,392.00	0.76
Lodge Fees	1,000.00	500.00	100.00
Rent Rebates	-9,919.00	-12,000.00	-17.34
Sundry Rent Revenue	0.00	0.00	0.00
Total Rental Revenue	1,319,491.20	1,306,892.00	0.96
Resident Services			
Parking	2,305.50	2,500.00	-7.78
Laundry	10,584.90	12,000.00	-11.79
Tenant Meal Service	0.00	0.00	0.00
Sundry Resident Revenue	0.00	0.00	0.00
Medication Fees	16,887.40	17,000.00	-0.66
Resident Fundraising	1,025.00	1,200.00	-14.58
Therapeutic Bath	0.00	0.00	0.00
Transporation Fee	2,000.00	2,000.00	0.00
Activity Fee	500.00	500.00	0.00
Housekeeping Fee	0.00	0.00	0.00
Personal Emergency Call System	4,249.00	3,600.00	18.03
Storage	0.00	0.00	0.00
Fridge Rental	0.00	0.00	0.00
Fridge Plug In	0.00	0.00	0.00
Total Sundry Resident Revenue	24,661.40	24,300.00	1.49
Tenant Maintenance Recovery	603.70	500.00	20.74
Total Resident Services	38,155.50	39,300.00	-2.91
Non Resident Services			
Facility Rental	1,500.00	1,500.00	0.00
Meals on Wheels	38,043.00	36,000.00	5.68
Other Meal Services	0.00	0.00	0.00
Guest Meals	17,748.00	11,000.00	61.35
Staff Meals	0.00	0.00	0.00
Canteen Revenue	2,188.50	2,500.00	-12.46
Total Other Meal Services	19,936.50	13,500.00	47.68
Tuck Shop	3,177.00	4,500.00	-29.40
Catering	0.00	0.00	0.00
Sundry Revenue	0.00	0.00	0.00
Total Non Resident Services	62,656.50	55,500.00	12.89
Grants			
ASHC Grants	0.00	0.00	0.00
ASHC Maintenance Grant	0.00	0.00	0.00
ASHC Grant - Specific Restriction	0.00	0.00	0.00
ASHC LAP Grant	270,659.00	269,918.00	0.27
Total ASHC Grants	270,659.00	269,918.00	0.27
Provincial Grants	938.00	2,000.00	-53.10
Federal Grants	0.00	0.00	0.00
Federal Maintenance Grant	0.00	0.00	0.00
Federal Other Grants	2,349.00	0.00	0.00
Total Federal Grants	2,349.00	0.00	0.00
Municipal Grants	0.00	0.00	0.00
Municipal Other Grants	0.00	0.00	0.00
Total Municipal Grants	0.00	0.00	0.00
Total Grants	273,946.00	271,918.00	0.75
Operation Funding			
Health Funding	549,171.00	524,604.00	4.68
Other Funding	0.00	0.00	0.00

Taber and District Housing Foundation - cvlodge **Comparative Income Statement**

	Actual Jan 01, 2017 to Dec 31, 2017	Budget Jan 01, 2018 to Dec 31, 2018	Percent
Requisition Revenue	288,815.01	288,815.00	0.00
Total Operation Funding	837,986.01	813,419.00	3.02
Management & Administration			
Management Fee	0.00	0.00	0.00
Intercompany Recovery	0.00	0.00	0.00
Insurance Recovery	0.00	0.00	0.00
Other Recovery	2,300.00	2,300.00	0.00
Maintenance Recovery	0.00	0.00	0.00
Gain or Loss on Sale of Capital	-8,091.03	0.00	0.00
NSF/Late Fees	50.00	0.00	0.00
Sundry Revenue	5,825.71	2,950.00	97.48
Total Management and Admini...	84.68	5,250.00	-98.39
Investment Income			
Interest	4,756.32	2,500.00	90.25
Amort of Deferred Cap, Contrib	111,097.94	0.00	0.00
Total Investment Income	115,854.26	2,500.00	4,534.17
Charitable Revenue			
Donations	742.75	0.00	0.00
Resticted Donations	200.00	0.00	0.00
Fundraising	888.00	0.00	0.00
Other Charitable Revenue	0.00	0.00	0.00
Total Charitable Revenue	1,830.75	0.00	0.00
TOTAL REVENUE	2,650,004.90	2,494,779.00	6.22
EXPENSE			
Utilities			
Heating	51,114.26	50,458.00	1.30
Electricity	64,299.98	57,165.00	12.48
Water & Sewer	14,792.26	16,500.00	-10.35
Waste Removal	1,890.84	2,000.00	-5.46
Telephone	6,315.36	6,970.00	-9.39
Cable Television	0.00	0.00	0.00
Bulk Contract Expenses	14,917.98	14,045.00	6.22
Total Utilities	153,330.68	147,138.00	4.21
Operating			
Bakery	19,172.10	18,850.00	1.71
Dairy	41,558.44	42,745.00	-2.78
Groceries	119,043.32	123,100.00	-3.30
Juice	0.00	0.00	0.00
Meat	62,616.05	64,584.00	-3.05
Total Food	242,389.91	249,279.00	-2.76
Food Supplies	12,970.77	20,000.00	-35.15
Cleaning	0.00	0.00	0.00
Janitorial & Housekeeping	39,047.63	43,816.00	-10.88
Laundry	3,999.91	3,700.00	8.11
Linen Supplies	3,674.75	4,800.00	-23.44
Total Cleaning	46,722.29	52,316.00	-10.69
Equipment & Furn Purchase	21,293.11	14,150.00	50.48
Equipment & Furn Repairs	1,299.84	800.00	62.48
Insurance	8,474.09	9,125.00	-7.13
Resident/Volunteer Programs	0.00	0.00	0.00
Craft Supplies	198.02	250.00	-20.79
Entertainment Supplies	1,995.38	3,300.00	-39.53
Trip Expenses	2,286.81	2,000.00	14.34

Taber and District Housing Foundation - cvlodge **Comparative Income Statement**

	Actual Jan 01, 2017 to Dec 31, 2017	Budget Jan 01, 2018 to Dec 31, 2018	Percent
Recreation Supplies (Vol Apprec)	3,502.28	5,700.00	-38.56
Tuck Shop (Recoverable)	0.00	0.00	0.00
Total Resident/Volunteer Progra...	7,982.49	11,250.00	-29.04
Bad Debt Expense	0.00	0.00	0.00
Publicity & Promotion	202.07	2,650.00	-92.37
Pest Control	104.54	2,500.00	-95.82
Sundry	710.42	525.00	35.32
Total Operating	342,149.53	362,595.00	-5.64
Operating Maintenance			
Appliances	3,195.34	9,600.00	-66.72
Bldg Safety & Security Systems	15,402.51	8,469.00	81.87
Sundry	0.00	325.00	-100.00
Vehicles	679.15	900.00	-24.54
Building Interior	0.00	0.00	0.00
Building Int Painting Common Area	1,941.99	650.00	198.77
Building Interior Painting Units	3,575.00	4,500.00	-20.56
Building Interior Flooring	16,630.00	16,000.00	3.94
Building Interior Suite Reno	1,569.27	3,600.00	-56.41
Building Exterior	10,898.46	2,350.00	363.76
Building Remedation	0.00	0.00	0.00
Heating, Ventilation & A/C	7,010.00	10,900.00	-35.69
Plumbing	7,485.18	6,900.00	8.48
Electrical	5,989.95	4,820.00	24.27
Grounds & Maintenance	15,286.86	12,150.00	25.82
Elevators	0.00	0.00	0.00
Maintenance Equipment - Repair	26.97	1,000.00	-97.30
Maintenance Equipment - Purch...	15,569.00	200.00	7,684.50
Maintenance - Tools & Supplies	1,590.00	1,000.00	59.00
Facility Condition Insprection	0.00	0.00	0.00
Total Operating Maintenance	106,849.68	83,364.00	28.17
Human Resources			
Salaries & Wages	0.00	0.00	0.00
Administration Salaries	226,224.20	235,068.00	-3.76
Housekeeping Salaries	239,179.52	241,464.00	-0.95
Food Service Salaries	440,568.65	460,024.00	-4.23
Maintenance Salaries	67,079.69	65,722.00	2.07
Resident Care Salaries	72,417.71	76,901.00	-5.83
Total Salaries & Wages	1,045,469.77	1,079,179.00	-3.12
Benefits	0.00	0.00	0.00
CPP	44,629.58	50,475.00	-11.58
EI	22,215.52	23,355.00	-4.88
EE Benefits	48,208.11	48,101.00	0.22
Other Pension Contributions	24,209.29	29,644.00	-18.33
WCB	19,886.30	17,475.00	13.80
Total Benefits	159,148.80	169,050.00	-5.86
Contract Employment	0.00	0.00	0.00
Personal Recruitment	49.97	2,500.00	-98.00
Staff Functions & Recognition	6,833.19	4,800.00	42.36
Training & Development	14,631.51	22,791.00	-35.80
Health & Safety	7,907.86	11,125.00	-28.92
Legal Fees	4,490.55	4,000.00	12.26
Labour Relations	0.00	8,400.00	-100.00
Total Human Resources	1,238,531.65	1,301,845.00	-4.86
Administration			
Bank Charges	2,046.38	1,600.00	27.90
Courier & Postage	1,278.82	1,200.00	6.57
Stationery & Other Supplies	3,884.05	7,000.00	-44.51
Office Rent	7,868.28	8,061.00	-2.39

4.a) iii

Taber and District Housing Foundation - cvlodge **Comparative Income Statement**

	Actual Jan 01, 2017 to Dec 31, 2017	Budget Jan 01, 2018 to Dec 31, 2018	Percent
Office Equipment & Furn Purchase	780.37	1,200.00	-34.97
Office Equipment & Furn Repairs	1,341.43	900.00	49.05
Vehicle & Travel	2,362.20	2,610.00	-9.49
Board Expenses	4,882.30	8,000.00	-38.97
Association Fees	2,777.30	2,975.00	-6.65
Professional Fees	0.00	0.00	0.00
Legal Fees	0.00	150.00	-100.00
Audit Fees	9,500.00	9,500.00	0.00
Consulting Fees	0.00	1,200.00	-100.00
IT Services	7,694.37	10,525.00	-26.89
Sundry	76.82	725.00	-89.40
Accreditation	0.00	200.00	-100.00
Total Administration	44,492.32	55,846.00	-20.33
Health Expenditures			
Salaries - Resident Care	464,045.57	477,367.00	-2.79
Nursing Management	0.00	0.00	0.00
HCA	0.00	0.00	0.00
Total Salaries - Resident Care	464,045.57	477,367.00	-2.79
Benefits - Resident Care	66,576.45	79,340.00	-16.09
Nursing Management	0.00	0.00	0.00
HCA	0.00	0.00	0.00
Total Benefits - Resident Care	66,576.45	79,340.00	-16.09
Materials & Supplies Resident C...	6,876.25	9,740.00	-29.40
Total Health Expenditures	537,498.27	566,447.00	-5.11
Interest & Bank Charges			
Long Term Interest	0.00	0.00	0.00
Extraordinary Expenses	0.00	0.00	0.00
Amortization	198,110.13	0.00	0.00
Total Interest & Bank Charges	198,110.13	0.00	0.00
Capital Maintenance			
Bldg Safety/Security Systems (C...	0.00	0.00	0.00
Building Interior (Cap)	0.00	0.00	0.00
Building Exterior (Cap)	0.00	0.00	0.00
Heating, Ventilation, A/C (Cap)	0.00	0.00	0.00
Painting (Cap)	0.00	0.00	0.00
Electrical (Cap)	0.00	0.00	0.00
Grounds Maintenance (Cap)	0.00	0.00	0.00
Elevator (Cap)	0.00	0.00	0.00
Total Capital Maintenance	0.00	0.00	0.00
TOTAL EXPENSE	2,620,962.26	2,517,235.00	4.12
NET INCOME	29,042.64	-22,456.00	-229.33

4. a) iv

**MONTHLY BANK RECONCILIATION
TABER AND DISTRICT HOUSING**

CLEARVIEW LODGE
MONTH ENDING DECEMBER 31, 2017

GENERAL LEDGER BALANCE END OF PREVIOUS MONTH 497,820.33

RECEIPTED DEPOSITS FOR THE MONTH 116,408.52
PADS 118,179.00

0.00
GIC REDEEM 0.00
GIC PURCHASE 0.00
GIC INTEREST EARNED 0.00

DEPOSIT INTEREST 567.70

LESS DISBURSMENTS FOR THE MONTH Checks (156,147.43)

LESS DISBURSMENTS FOR THE MONTH Payroll (98,505.88)

RRSP -6,493.67

Bank Error 0.00

Miscellaneous Deposit Forms ordered 0.00

RBC DIRECT DEBIT AGREEMENT (132.68)

PAD return NSF 0.00

CHR Funding - Direct Deposit 45,011.00

Misc cheque # 17334 \$52.83- lost - reissue 52.83

DRSP - PDS -2,523.00

GENERAL LEDGER ENDING BALANCE **\$514,236.72**

BALANCE PER BANK STATEMENT 573,600.98

bank error

LESS OUTSTANDING CHEQUES (SEE ATTACHED) (59,364.26)

Stop payment -

OUTSTANDING DEPOSITS 0.00

NET BALANCE END OF MONTH **\$514,236.72**

4. a) ✓



ROYAL BANK OF CANADA
P.O. BAG SERVICE 2650
CALGARY AB T2P 2M7

Business Account Statement

RBBDA11030_6119327 E D 09179

00728



November 30, 2017 to December 29, 2017

TABER AND DISTRICT HOUSING FOUNDATION
5318 48 AVE
TABER AB T1G 1S2

Account number: 09179 100-146-0

How to reach us:

Please contact your RBC Banking representative or call
1-800-Royal®2-0
(1-800-769-2520)
www.rbcroyalbank.com/business

Account Summary for this Period

Business Current Account

Royal Bank of Canada
4818 53RD ST, TABER, AB T1G 1W4

Opening balance on November 30, 2017	\$529,826.04
Total deposits & credits (8)	+ 280,166.22
Total cheques & debits (66)	- 236,391.28
Closing balance on December 29, 2017	= \$573,600.98

Have your business needs changed? We can help.

Let us help identify opportunities to take your business to the next level, whether it's making your cash flow cycle more efficient or helping to set the stage for future growth. Your account manager would be pleased to help, or call an RBC Business Advisor at 1-800-769-2520.

Account Activity Details

Date	Description	Cheques & Debits (\$)		Deposits & Credits (\$)	Balance (\$)
	Opening balance				529,826.04
01 Dec	Direct Payment (PAD's) service total GRADS1097890000			118,179.00	648,005.04
	Deposit 0010			2,056.00	
	Misc Payment ALBERTA HEALTH			45,011.00	
	Cheque 103.98 Serial # 18300	993.78 18288	2,564.09 18287		691,410.19
	Deposit interest			567.70	691,977.89
04 Dec	Cheque 11.97 Serial # 18295	234.74 18297	290.02 18291		
	Cheque 450.45 Serial # 18242	1,006.15 18281	2,189.77 18294		
	Cheque 3,643.30 Serial # 18289	8,751.34 18283			675,400.15

JTA2108158-0016201-00728-0009-0001-00-1

4.2 vi



Business Account Statement

November 30, 2017 to December 29, 2017

Account number: 09179 100-146-0

Account Activity Details - continued

Date	Description	Cheques & Debits (\$)		Deposits & Credits (\$)	Balance (\$)
05 Dec	Cheque	134.14	160.00	166.72	
	Serial #	18296	18286	18285	674,939.29
06 Dec	Activity fee		132.68		
	Cheque	114.43	1,147.27	2,165.83	
	Serial #	18303	18290	18302	671,379.08
07 Dec	Cheque	170.91			
	Serial #	18299			671,208.17
08 Dec	Deposit	0011		484.45	671,692.62
11 Dec	Cheque	42,082.18			
	Serial #	18310			629,610.44
12 Dec	Cheque	55.91	104.48	166.22	
	Serial #	18336	18334	18314	
	Cheque	237.46			
	Serial #	18329			629,046.37
13 Dec	Direct Deposits (PDS) service total				
	GRADS7204090000		1,815.54		
	Cheque	141.84			
	Serial #	18308			627,088.99
15 Dec	Deposit	0012		309.00	
	Cheque	2,308.60	7,799.78		
	Serial #	18326	18330		617,289.61
18 Dec	Direct Deposits (PDS) service total				
	GRADS7204090000		10,600.00		
	Cheque	44.10	152.78	178.50	
	Serial #	18323	18324	18322	
	Cheque	188.73	310.11	4,728.24	
	Serial #	18338	18312	18320	
	Cheque	11,595.19			
	Serial #	18340			589,491.96
19 Dec	Cheque	29.23	33.36	224.00	
	Serial #	18332	18335	18339	
	Cheque	259.17	466.47	480.05	
	Serial #	18316	18321	18331	
	Cheque	484.00	1,308.61		
	Serial #	18317	18328		586,207.07
20 Dec	Cheque	252.00	450.45	690.00	
	Serial #	18305	18307	18325	
	Cheque	693.00			
	Serial #	18333			584,121.62
21 Dec	Misc Payment	RBC PAYROLL	6,493.67		

JTA2108158-0016202-00728



ROYAL BANK OF CANADA
P.O. BAG SERVICE 2650
CALGARY AB T2P 2M7

Business Account Statement

November 30, 2017 to December 29, 2017

Account number: 09179 100-146-0

Account Activity Details - continued

Date	Description	Cheques & Debits (\$)		Deposits & Credits (\$)	Balance (\$)
21 Dec	Cheque	640.00	5,790.20		
	Serial #	18337	18319		571,197.75
22 Dec	Deposit 0013			1,082.80	
	Direct Deposits (PDS) service total GRADS7204090000		87,905.88		
	Cheque	15.70	48.16	290.06	
	Serial #	18348	18373	18313	
	Cheque	595.50	1,070.00	1,495.73	
	Serial #	18344	18318	18365	480,859.52
27 Dec	Cheque	29.53	92.65	779.40	
	Serial #	18311	18346	18347	479,957.94
28 Dec	Direct Deposits (PDS) service total GRADS7204090000		2,523.00		
	Misc Payment AUMA/AMSC AMSC17-1021265		12,130.79		465,304.15
29 Dec	Deposit 0014			112,476.27	
	Cheque	301.33	616.81	3,261.30	
	Serial #	18345	18372	18306	573,600.98
	Closing balance				573,600.98

Deposit Interest Earned: \$567.70

Account Fees: \$132.68

Important Account Information

RBC Business Advisors are available 24 hours a day, 7 days a week

Our team of business advisors are available whenever you need them.

Call us at 1-800-769-2520 for:

- Business account transaction information
- Credit and debit card processing solutions
- Your nearest ATM or Night Deposit location
- Help with your personal banking needs
- And more

Please check this Account Statement without delay and advise us of any error or omission within 45 days of the statement date.
An image included on this Account Statement does not indicate that a cheque has been successfully processed as of the statement date.
Please retain this statement for your records. Additional copies will be subject to a nominal fee.

®Registered trademarks of Royal Bank of Canada.

Royal Bank of Canada GST Registration Number: R105248165.

JTA2108158-0016203-00728-0009-0002-00-1

4. a) iii

Taber and District Housing Foundation - sochsg **Income Statement Jan 01, 2017 to Dec 31, 2017**

REVENUE

Rental Revenue	
Resident Rent	693,767.53
Rent Rebates	-1,635.00
Sundry Rent Revenue	0.00
Total Rent Revenue	<u>692,132.53</u>
Resident Services	
Parking	10,821.31
Utility Recovery	40,658.44
Sundry Resident Revenue	4,594.31
Tenant Maintenance Recovery	8,109.99
Total Resident Services	<u>64,184.05</u>
Non Resident Services	
Sundry Revenue	8,266.78
Total Non Resident Services	<u>8,266.78</u>
Management & Administration	
PCMgmtFee	4,823.60
Total Management & Administr...	<u>4,823.60</u>
TOTAL REVENUE	<u>769,406.96</u>

EXPENSE

Utilities	
Heating (Gas/Heat/Fuel)	79,527.04
Electricity	62,789.03
Water & Sewer	90,848.57
Waste Removal	15,011.40
Telephone	9,342.10
Total Utilities	<u>257,518.14</u>
Operating	
Cleaning	6,119.30
Equipment & Furniture Purchase	833.09
Equipment & Furniture Repairs	0.00
Insurance	3,781.31
Resident/Volunteer Programs	970.00
Bad Debt Expense	3,702.64
Publicity & Promotion	202.07
Pest Control	3,735.46
Sundry	0.00
SUBTOTAL GRANTS IN LIEU	0.00
Toal Operating	<u>19,343.87</u>
Operating Maintenance	
Appliances	20,487.03
Bldg Safety & Security Systems	4,549.41
Sundry	154.25
Vehicles	3,165.20
Building Int Painting Common Area	13,112.00
Building Interior Painting Units	2,850.00
Building Interior Flooring	15,693.90
Building Interior Suite Reno	5,091.28
Building Exterior	2,447.52
Building Remediation	0.00
Heating, Ventilation & A/C	13,751.64
Plumbing	6,397.80
Electrical	1,316.15
Grounds & Maintenance	35,160.99

4.4) 1X

Taber and District Housing Foundation - sochsg **Income Statement Jan 01, 2017 to Dec 31, 2017**

Elevators		3,946.88
Maintenance Equipment - Repair		35.03
Maintenance Equipment - Purch...		2,225.00
Maintenance - Tools & Supplies		476.51
Facility Condition Inspection		3,825.00
Total Maintenance		<u>134,685.59</u>
Human Resources		
Salaries & Wages	0.00	
Administration Salaries	124,587.15	
Maintenance Salaries	144,214.99	
Total Salaries & Wages		268,802.14
Benefits	0.00	
CPP	10,434.56	
EI	5,178.29	
EE Benefits	13,460.67	
Other Pension Contributions	7,153.46	
WCB	598.51	
Total Benefits		36,825.49
Contract Employment		0.00
Personal Recruitment		17.98
Staff Functions & Recognition		1,108.76
Training & Development		3,860.79
Health & Safety		44.61
Legal Fees		0.00
Labour Relations		0.00
Total Human Resources		<u>310,659.77</u>
Administration		
Bank Charges		1,359.92
Courier/Postage		866.02
Stationery & Other Supplies		2,198.17
Office Rent		16,056.90
Office Equipment & Furn		1,215.78
Office Equipment & Furn Repairs		756.64
Vehicle & Travel		4,108.26
Board Expenses		4,883.52
Association Fees		2,607.20
Professional Fees		0.00
Legal Fees		0.00
Audit Fees		9,500.00
Consulting Fees		0.00
IT Services		1,495.27
Sundry		63.00
Total Administration		<u>45,110.68</u>
Amortization		
Amortization		1,733.62
Total Amortization		<u>1,733.62</u>
TOTAL EXPENSE		<u>769,051.67</u>
NET INCOME		<u><u>355.29</u></u>

**MONTHLY BANK RECONCILIATION
TABER AND DISTRICT HOUSING FOUNDATION**

SOCIAL HOUSING

Month ending December 31, 2017

GENERAL LEDGER BALANCE END OF PREVIOUS MONTH^{THIS} \$162,391.35

RECEIPTED DEPOSITS FOR THE MONTH		\$	13,130.81
Deposit	\$	2,627.00	
Interac	\$	10,503.81	
PAD's(pre-authorized Debit)			\$51,130.00
REDEMPTION OF ROYAL BANK GIC			\$0.00
Govt of AB - LAP			\$0.00
Govt of AB			\$4,823.60
DRSP Claim			\$3,128.00
DEPOSIT INTEREST			\$301.44
Deposit			\$0.00
DRSP			\$0.00
LESS DISBURSMENTS FOR THE MONTH			(\$158,937.87)
PAD return / NSF			\$0.00
GIC Investment			\$0.00
Deposit forms ordered			\$0.00
Interac Administration Fee	pos	Dec	\$0.00
RBC Activity Fee			(\$46.96)
Cheque reversed	#13669/13706		\$73.96
Deposit order form			\$0.00
DRSP			\$0.00

GENERAL LEDGER ENDING BALANCE **\$75,994.33**

ENDING BALANCE PER BANK STATEMENT \$89,268.70

LESS OUTSTANDING CHEQUES (SEE ATTACHED) (\$13,274.37)
PLUS OUTSTANDING DEPOSIT \$0.00

RECONCILED BANK BALANCE **\$75,994.33**



ROYAL BANK OF CANADA
P.O. BAG SERVICE 2650
CALGARY AB T2P 2M7

Business Account Statement

RBBDA11030_6119327 E D 09179

00518



November 30, 2017 to December 29, 2017

TABER AND DISTRICT HOUSING FOUNDATION
5318 48 AVE
TABER AB T1G 1S2

RECEIVED

Account number: 09179 100-106-4

How to reach us:

Please contact your RBC Banking representative or call
1-800-Royal®2-0
(1-800-769-2520)
www.rbcroyalbank.com/business

Account Summary for this Period

Business Current Account

Royal Bank of Canada
4818 53RD ST, TABER, AB T1G 1W4

Opening balance on November 30, 2017	\$171,634.03
Total deposits & credits (21)	+ 72,513.85
Total cheques & debits (47)	- 154,879.18
Closing balance on December 29, 2017	= \$89,268.70

Have your business needs changed? We can help.

Let us help identify opportunities to take your business to the next level, whether it's making your cash flow cycle more efficient or helping to set the stage for future growth. Your account manager would be pleased to help, or call an RBC Business Advisor at 1-800-769-2520.

Account Activity Details

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
	Opening balance			171,634.03
01 Dec	EF1201 01071695		2,658.00	
	Misc Payment COINAMATIC CANA	3.75		
	Misc Payment COINAMATIC CANA	78.75		
	Misc Payment COINAMATIC CANA	157.50		
	Misc Payment COINAMATIC CANA	157.50		
	Misc Payment COINAMATIC CANA	390.00		
	Cheque Serial #	846.98 13747		172,657.55
	Deposit interest		301.44	172,958.99
04 Dec	Direct Payment (PAD's) service total GRADS8751490000		51,130.00	224,088.99
	EF1204 01071695		769.00	

JTA2108158-0012713-00518-0007-0001-00-1



Business Account Statement

November 30, 2017 to December 29, 2017
Account number: 09179 100-106-4

Account Activity Details - continued

Date	Description	Cheques & Debits (\$)		Deposits & Credits (\$)	Balance (\$)
04 Dec	Cheque	21.48	60.43	914.55	
	Serial #	13751	13750	13718	
	Cheque	2,572.25	4,174.13		
	Serial #	13741	13745		217,115.15
05 Dec	EF1205 01071695			212.00	217,327.15
06 Dec	Activity fee		46.96		
	Cheque	94.08			
	Serial #	13753			217,186.11
07 Dec	Cheque	350.00			
	Serial #	13744			216,836.11
08 Dec	Deposit 0008			241.25	217,077.36
12 Dec	Cheque	46.46	81.90	113.54	
	Serial #	13766	13762	13772	
	Cheque	140.18	163.65	349.15	
	Serial #	13770	13765	13771	
	Cheque	461.99	542.13		
	Serial #	13773	13774		215,178.36
13 Dec	EF1213 01071695			1,106.00	
	Cheque	141.84			
	Serial #	13754			216,142.52
14 Dec	EF1214 01071695			377.00	
	Cheque	245.00			
	Serial #	13776			216,274.52
15 Dec	Deposit 0009			484.00	
	Cheque	5,156.91			
	Serial #	13775			211,601.61
18 Dec	EF1218 01071695			440.00	
	Cheque	413.80			
	Serial #	13761			211,627.81
19 Dec	Account Payable Pmt ALBERTA GOVT			4,823.60	
	EF1219 01071695			825.30	
	Cheque	420.00	789.15		
	Serial #	13759	13769		216,067.56
20 Dec	EF1220 01071695			966.00	
	Cheque	43.04	199.50	326.00	
	Serial #	13760	13767	13755	
	Cheque	821.34	914.55	2,435.90	
	Serial #	13764	13756	13768	212,293.23
21 Dec	EF1221 01071695			260.00	212,553.23
22 Dec	Deposit 0011			1,701.75	

JTA2108158-0012714-00518



ROYAL BANK OF CANADA
P.O. BAG SERVICE 2650
CALGARY AB T2P 2M7

Business Account Statement

November 30, 2017 to December 29, 2017

Account number: 09179 100-106-4

Account Activity Details - continued

Date	Description	Cheques & Debits (\$)		Deposits & Credits (\$)	Balance (\$)
22 Dec	EF1222 01071695			260.00	
	Cheque	595.50	628.87	3,139.55	
	Serial #	13780	13793	13763	210,151.06
27 Dec	EF1227 01071695			120.00	
	Utility Bill Pmt EPCOR		201.63		
	Cheque	64.97	92.54		
	Serial #	13758	13777		209,911.92
28 Dec	EF1228 01071695			926.00	
	Misc Payment AUMA/AMSC AMSC17-1021253		13,429.40		
	Cheque	10.50	10.50	40.50	
	Serial #	13695	13757	13742	197,347.02
29 Dec	Deposit 0012			200.00	
	Account Payable Pmt ALBERTA GOVT			3,128.00	
	EF1229 01071695			1,584.51	
	Cheque	576.45	616.81	111,797.57	
	Serial #	13787	13792	13794	89,268.70
	Closing balance				89,268.70

Deposit Interest Earned: \$301.44

Account Fees: \$46.96

Important Account Information

RBC Business Advisors are available 24 hours a day, 7 days a week

Our team of business advisors are available whenever you need them.

Call us at 1-800-769-2520 for:

- Business account transaction information
- Credit and debit card processing solutions
- Your nearest ATM or Night Deposit location
- Help with your personal banking needs
- And more

Please check this Account Statement without delay and advise us of any error or omission within 45 days of the statement date.
An image included on this Account Statement does not indicate that a cheque has been successfully processed as of the statement date.
Please retain this statement for your records. Additional copies will be subject to a nominal fee.
©Registered trademarks of Royal Bank of Canada.
Royal Bank of Canada GST Registration Number: R105248165.

JTA2108158-0012715-00518-0007-0002-00-1

4.a) xiv

SECURITY

**MONTHLY BANK RECONCILIATION
TABER AND DISTRICT HOUSING**

SECURITY DEPOSIT

Month ending December 31, 2017

<u>NET BALANCE - END OF PREVIOUS MONTH (this sheet)</u>	\$32,239.84
RECEIPTED DEPOSITS FOR THE MONTH	\$260.00
	\$0.00
DEPOSIT INTEREST	\$31.74
TOTAL DEPOSITS	\$291.74
<u>Cheques written or Transfers out to Current Account</u>	(\$860.00)
	\$0.00
Deposit Slips ordered	\$0.00
	\$0.00
NET BALANCE END OF THE MONTH	<u><u>\$31,671.58</u></u>
<u>ENDING BALANCE ON BANK STATEMENT</u>	\$31,675.99
Add: o/s deposit	\$0.00
Less: o/s cheques	(\$4.41)
<u>NET BALANCE END OF MONTH</u>	<u><u>\$31,671.58</u></u>

4.a) xV



ROYAL BANK OF CANADA
P.O. BAG SERVICE 2650
CALGARY AB T2P 2M7

Business Account Statement

RECEIVED

JAN 1 2018 15

RBBDA11010_6119333 E D 09179

10432



November 30, 2017 to December 29, 2017

TABER AND DISTRICT HOUSING FOUNDATION
DAMAGE DEPOSIT ACCOUNT(TRUST)
5318 48 AVE
TABER AB T1G 1S2

Account number: 09179 100-158-5

How to reach us:

Please contact your RBC Banking representative or call
1-800-Royal®2-0
(1-800-769-2520)
www.rbcroyalbank.com/business

Account Summary for this Period

Business Current Account

Royal Bank of Canada
4818 53RD ST, TABER, AB T1G 1W4

Opening balance on November 30, 2017	\$32,244.25
Total deposits & credits (2)	+ 291.74
Total cheques & debits (4)	- 860.00
Closing balance on December 29, 2017	= \$31,675.99

Have your business needs changed? We can help.

Let us help identify opportunities to take your business to the next level, whether it's making your cash flow cycle more efficient or helping to set the stage for future growth. Your account manager would be pleased to help, or call an RBC Business Advisor at 1-800-769-2520.

Account Activity Details

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
	Opening balance			32,244.25
01 Dec	Deposit interest		31.74	32,275.99
08 Dec	Deposit 0274		260.00	32,535.99
14 Dec	Cheque Serial #	200.00 546		32,335.99
15 Dec	Cheque Serial #	160.00 548		32,175.99
22 Dec	Cheque Serial #	300.00 547		31,875.99

JMO2108174-0027925-10432-0002-0001-00-1

4.a) xvi



Business Account Statement

November 30, 2017 to December 29, 2017
Account number: 09179 100-158-5

Account Activity Details - continued

Date	Description	Cheques & Debits (\$)	Deposits & Credits (\$)	Balance (\$)
29 Dec	Cheque Serial #	200.00 549		31,675.99
	Closing balance			31,675.99

Deposit Interest Earned: \$31.74

Important Account Information

RBC Business Advisors are available 24 hours a day, 7 days a week

Our team of business advisors are available whenever you need them.

Call us at 1-800-769-2520 for:

- Business account transaction information
- Credit and debit card processing solutions
- Your nearest ATM or Night Deposit location
- Help with your personal banking needs
- And more

Please check this Account Statement without delay and advise us of any error or omission within 45 days of the statement date.
An image included on this Account Statement does not indicate that a cheque has been successfully processed as of the statement date.
Please retain this statement for your records. Additional copies will be subject to a nominal fee.
© Registered trademarks of Royal Bank of Canada.
Royal Bank of Canada GST Registration Number: R105248165.

JMO2108174-0027926-10432

4.a) xvii

Joan's Report to CAO
January 16– February 15, 2018

- 1) Resident info:
 - a. Move ins -3
 - b. Move outs -2
 - c. SL3 -20 + 1 SL4 and 1 LTCD – waiting placement
 - d. Resident Room changes -2
 - e. Change in Status - 0
 - f. New applicant interview - 1
 - g. Reevaluated existing applicants – 0
 - h. Wait list – 14
 - i. 78 residents in total
- 2) Family Meetings
 - a. Annual or Meet and Greet -0
 - b. Preadmission meeting - 1
- 3) 6 General Worker interviews conducted. 3 new employees hired as general workers.
 - a. 1 orientated to General Worker and Health Care Aide
 - b. 1 orientated to General Worker and Activity Assistant
 - c. 1 awarded a Temporary Part time General Worker position.
- 4) January 11 – Joint Health and Safety meeting.
- 5) January 16 – SL3 meeting
- 6) January 16 – Emergency Preparedness meeting.
- 7) Ergonomic training for all staff. We received some great feedback from staff regarding the training.
 - a. January 24 – Recreation and Maintenance; Health Care Aides
 - b. January 25 – Housekeeping; Kitchen
 - c. January 26 – Office and individual desk assessments.
- 8) Rent calculations completed for May 2018 increase.
- 9) January 30 – Housekeeping meeting
- 10) February 8 – Kitchen meeting
- 11) February 9 – Building Committee meeting
- 12) Tracking tool developed for DSL Census report. AHS is requesting information on number of days in 2017 that beds were occupied by SL3 residents. Reporting will be used to monitor possible increased needs for SL3 beds.
- 13) Quarterly and Annual AHS reports completed and submitted.
- 14) All N95 mask fitting has been completed.
- 15) February 15 – Emergency Preparedness meeting.
- 16) February 13 – Alycia and I participated in an AHS webinar regarding processes for “Expected and Unexpected Deaths” in the home. We are working with H/C, Palliative Team and Taber Police to develop processes in the event of a “Witnessed and Un-witnessed Death” in the facility.
- 17) Joley and Alycia have been working on getting their 2018 employee performance evaluations organized and completed.
- 18) 2017 External Health and Safety Audit report has been returned from auditor. We received a final score of 91%. Tim and Joley have put together an action plan that we will be working on throughout the year.
- 19) New furniture has arrived for the front foyer.
- 20) 2018 resident survey has been developed and distributed to residents for feedback.
- 21) Recreation Report:
 - a. Special Events

- i. The Nut Man set up goodies in Atrium
- ii. Christian Women's Bible study group met in the morning
- iii. Jehovah Witness Bible Discussion held in craft room in morning
- iv. Leishmen's Hearing in to check out hearing aids and supply batteries
- v. Christian Reform church provided a service for the seniors.
- vi. Catholic Mass on Wednesday mornings.
- vii. Christian Women's Group was the host to the monthly birthday bingo.
- viii. LDS church came in to provide services.
- ix. CNIB held their monthly meeting.
- x. Playful Spirits children group came in to spend time with the seniors.
- xi. Lutheran Bible Study group comes in on Thursday afternoons.
- xii. Alzheimers' monthly support group.
- xiii. Monthly resident blood pressures were completed.
- b. Entertainment - 10 groups came in to entertain for the seniors.
- c. Outings :
 - d. January 25 – Lethbridge Casino for lunch and a little gambling for some. Others love to sit and people watch. On the way home the group stopped in Coaldale for ice cream at Dairy Queen.
- e. Volunteer hours - 146 hours logged.
- f. Resident Council minutes and financial report included.

Upcoming events:

- 1) March 1 – 12 students are coming from St. Mary's school to help us with a mock drill. We will be executing our Emergency Plan. Joley has been in contact with the Police department, Fire department and Emergency Services and they are all willing to assist us.

Minutes of Clearview Lodge Resident Council Meeting

Date: January 17, 2018

Time: 6:30 p.m.

Place: Clearview Lodge Atrium

1.0 The meeting was called to order by Joe Orban at 6:35 p.m. There were 28 residents in attendance.

2.0 Joanne Bronsch read the minutes of November 15, 2017. Motion to accept the minutes as presented by Joe Machacek, seconded by Joylane Bullock. Motion carried.

3.0 Old Business

3.1 Christmas Jingle basket raffle. The 32 gift baskets brought in \$2,690.00.

3.2 Joe read a card from the staff thanking Resident Council for the Christmas bonuses

4.0 The financial report was unavailable.

5.0 New Business

5.1 Danielle from Seniors Programs and Services will give a presentation after the meeting on programs and financial assistance available to seniors through the Provincial Government.

6.1 Activity and Volunteer Report - Jude reviewed the emergency preparedness policy with the residents then gave her report (copy attached). Lots of activities and entertainment during the Christmas season such as visits from school groups, a tour of Christmas lights, a trip to Stirling, the popular resident Christmas party with fabulous food and Santa, and a noisy New Year's party.

6.2 Resident report given by Gladys Zelenka

Moved in - Henry Bourassa, Jean Bailey, Loretta Semaka, Charlotte Fletcher, Linda Bernhardt

Moved out - no one

Deceased - Lena Conrad, Freda Wallace, Roger O'Brien, Dennis Zelenka

7.0 Next Meeting - March 21, 2018

8.0 Motion by Bea Osterman to adjourn the meeting at 6:53 pm

**CLEARVIEW LODGE RESIDENT ADVISORY COUNCIL
FINANCIAL REPORT JAN 1 TO 2017 TO DEC 31 2017**

BEGINNING BALANCE JAN 1, 2017		7324.89
INCOME		
Donation	2135.00	
Activities Income	54.95	
Recreation Fund	7954.55	
TOTAL INCOME	10144.50	
EXPENSES		
Supplies		1095.24
Lodge Entertainment 2017		4819.69
Welcoming flowers		179.55
Staff Xmas Gift from Residents		1250.00
Sponsor a Child		100.00
Outing expenses		742.91
Table rent for Xmas basket fund raising		150.00
Taber & District Housing Travel Exp.		2500.00
Bank Charges		135.00
TOTAL EXPENSES		10972.39
BANK Statement BALANCE AS OF DEC 31, 2017		6497.00

Maintenance Report

February, 2018

Clearview Lodge

- Carpets dried out in 300 wing from sprinkler break.
- Belfor has torn down bulk head to be replaced.
- Met with drywall installer to begin replacing bulk head in 300 wing.
- Received new sofa and chairs for Clearview.
- Proposal from Bills Electric on replacing fixtures.
- Bulk head in progress of getting framed and boarded.
- New furniture has arrived for common area lounges.
- Up-grading furniture for residents rooms has arrived.

Homestead Manor

- Tenant meeting held with Kristin and Tim.
- Unit #200 is ready to occupy.(sent a budget request to ASHC)
- Move in at unit #309.
- New controller installed for boiler by Liberty Boilers.
- Some zone valves replaced.

Pioneer Place

- Tenant meeting held with Kristin and Tim.
- Some zone valves replaced.
- Furnace for hallway has failed.

Harmony Home

- Tenant meeting held with Kristin and Tim.
- A water heating pipe froze and burst in a unit.

Prairie Rose Manor

- Extra hours for snow removal.
- Inspection done on units by Corey and Kristin.
- Tenant Meeting held at the Manor.

Sunshine Manor

- Extra hours for snow removal.

Phase One

- Have had three furnaces fail during cold weather.

Phase Two

- On-going maintenance.

General Maintenance

- Lots of snow removal.. some piles hauled away.

Financial Administrator Report for Jan 24/18 – Feb 21/18

PAYROLL

- Completed, Jan month-end payroll, Feb mid month advances,
- 3 LTD Claims updating
- 1 Terminated Employee
- Working on T4's
- 2 meetings with payroll providers
- Dealing with questions on new benefit plan for employees

FINANCE

- 1 DRSP payments runs (9 clients each), DRSP claim, update YTD
- DRSP budget for 2018 confirmed same as 2017
- 2 regular vendor cheque run.
- SH tenant move-ins, move-out, CVL resident changes
- Guest Meal invoicing for Jan completed
- February rent collection (SH / CVL) completed
- MOW client setups and closings, Jan meals 200 – 13 clients
- Report for Board Meeting Feb 23
- Yearend complete – SH & CVL
- Alberta Housing – 4th quarter reporting
- AHS – Quarterly reporting
- AHS – Schedule B annual report
- Meeting with RBC representative
- 1 day auditor testing
- 2 day auditor fieldwork
-

GENERAL

- Front Desk coverage when no one else is available (sick, vacation, snow days)
- Ergonomics training
- E-mail issues Feb 20

CAO Report

February 2018

Duties & Activities

Regularly & Daily

- Ongoing review and authorization of cheque run payments
- Ongoing review and authorization of Clearview Lodge documents
- Ongoing review and authorization of Social Housing documents
- Payroll timesheets, vacation requests, sick time, etc. for Out of Scope employees
- Emails & phone calls

Weekly

- weekly manager meeting with Joan and Corey
- Policy review

Week of Jan 29 – Feb 2

- Jan 29 – Meet with RBC representatives re: RBC Express
- Jan 31 – Collect coin (with Corey) from washing machines at all manors
- Feb 1 – PayWeb call
- Feb 2nd – Conference call with ARDN and Town of Taber (Andrew Malcolm and Ben Young) and MD of Taber (Kirk Hughes)

Week of Feb 5 - 9

- Feb 5 – CAO 101 – Mentor @ Green Acres Foundation, Lethbridge; remainder of day taken as FLEX
- Feb 6 – Invitations for Dignitaries to CVL Resident and Family BBQ
- Feb 7 – Reiter Associates re: networks at both sites plus VPN between sites
- Feb 8th – Snow Day – worked at home
- Feb 8th – PayWeb demo webinar with Financial Administrator
- Feb 9th – Harmony Home Manor Tenant Meeting
- Feb 9th – TDHF Building Committee Meeting

Week of Feb 12 - 16

- Feb 12 - APHAA Education and Executive Committee Meetings – Red Deer, AB
- Feb 13 – FLEX Day
- Review ERP policies and update based on observations from January 2nd sprinkler line break and subsequent evacuation of some CVL residents
- Feb 15 – Conference call with several HMB CAO's re: their experience with Needs Assessments and Building Projects
- Feb 15 – Homestead Manor Tenant Meeting
- Feb 15 – Emergency Response Planning Committee Meeting
- Feb 16 – TimeTrex webinar demo

Week of Feb 19 - 23

- STAT – February 19th
- Feb 20th – Pioneer Place Tenant Meeting; afternoon booked as FLEX
- Feb 21st – FLEX Day
- Feb 22nd – Prairie Rose Manor Tenant Meeting
- Feb 22nd – Board of Directors Agenda Package
- Feb 23rd – ARDN Conference Call

Upcoming Events

Feb - April 2018

- Explore website re-design and social media options to “advertise” TDHF (1st Quarter 2018)
 - Create email distribution list to CVL family members and residents
- Building Committee:
 - Begin Needs Assessment process (1st Quarter 2018)
 - Develop proposal for Social Housing project and Lodge expansion/reno/construction
- Fundraising Program:
 - Develop an intentional fundraising plan for the next 1 to 5 years
 - Create a “wish” list of projects (with varying cost levels) that would be available should grantors/donors approach TDHF with funds
 - Apply for Grant Programs(Feb):
 - Taber & District Health Foundation – tub/lift (CVL) and door openers (PRM)
 - Local Service Groups - Gazebos at CVL and Taber Manors, Awning at PRM,
- Place computers at Manors and Clearview Lodge (Feb)
- Policy Review & Updates
 - Health & Safety Program – assist in completion of Hazard Assessments
 - Emergency Response Plan – complete evacuation and business continuity
 - Disability Management Program & Return to Work
- Research Maintenance Program software (Implement 2018; if feasible)
- Research electronic payroll system; proposed go-live date – 2018

Future:

- ASCHA – South Zone Meetings Mar 1, 2018 Calgary, AB
Attending with Linda English, ASCHA Board of Director member
- Vacation: Mar 29 – April 9, 2018
- ASCHA Conference Apr 10 – 13, 2018 Red Deer, AB
Attending with Joe Strojwas and Linda English, ASCHA Board of Director member
- APHAA Conference May 2 & 3, 2018 Edmonton, AB

RBC Express – Online Banking

CAO and Financial Administrator met with RBC representatives to discuss the ability to:

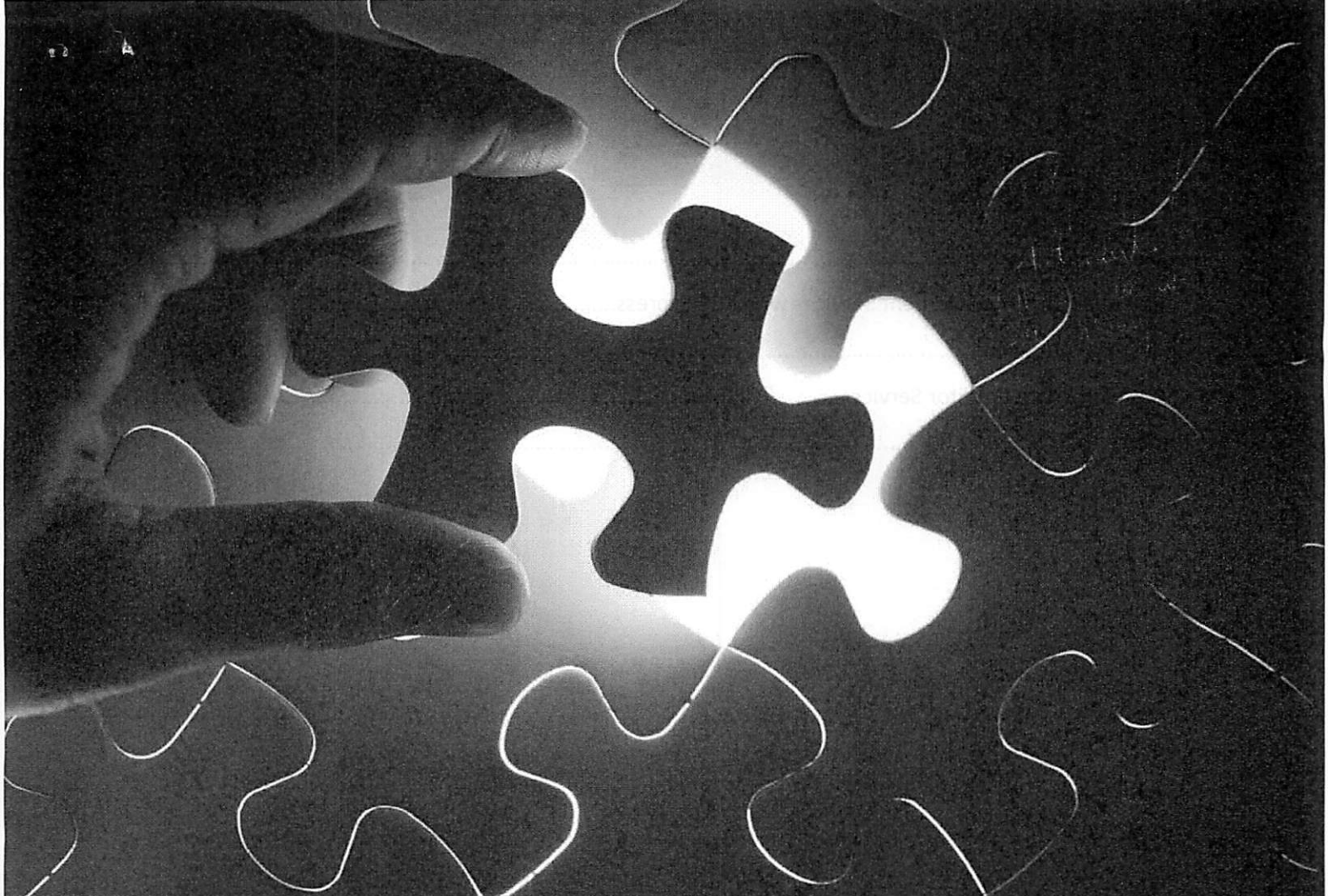
- Make online enquiries re: account balances
- Retrieve cancelled cheque information without having to wait for mailed statements
- Complete online payments to specific vendors (ie. Telus, utility providers, RBC credit cards)
- Receive online payments from Community Housing tenants
- Review online statements for Moneris (debit terminal provider)

All of these things are possible with RBC Express. Yet for some reason, this is something that has not yet to date been addressed for Taber and District Housing Foundation.

The cost of this service is **\$30 per month** but as we discussed some of our options for payment of bills, we may be able to achieve some cost savings (i.e. Cost of printed cheque, and cost of envelopes, stamps; let alone the time required to complete all of the steps of printing, stuffing and mailing cheques.

The biggest benefit however, is the timing of when cancelled cheques are received. Currently, mailed statements are received towards mid-month and bank reconciliations are not completed prior to receipt. Therefore, financial statements are not completed until the 3rd week of the month. The RBC Express signup will allow bank statements to be printed on the first day of the month. This timing should allow financial statements to be available on a timely basis.

As we explore the options of tenants being able to pay on line, there may be some costs and we will have to evaluate the benefits to having tenants pay at their convenience.



Increasing the efficiency and enhancing controls surrounding banking operations for Taber and District Housing Foundation

Dianne Lazurko
RBC Royal Bank – National Client
Group
335 8th Avenue SW - 5th Floor
Calgary, Alberta T2P 1C9



Royal Bank

Feb 2/18

This document contains confidential, proprietary, and trade secret information of RBC and may not be disclosed to third parties or duplicated without the prior written consent of RBC.

Contents

Managing Your Accounts.....3

 Essential Cash Management Services with RBC Express.....3

Collecting Your Funds.....11

 RBC Corporate Creditor Service 11

Pricing 14



Managing Your Accounts

You have told us that you require treasury management services to:

- Minimize non-earning cash resources while keeping funds liquid.
- Maximize return and minimize borrowing costs.
- Track your company's cash position to identify challenges and opportunities in a timely fashion.
- Use management information to keep your forecasts up-to-date.

RBC's suite of treasury management services, one of the most comprehensive offered in Canada, can help you achieve these objectives. After reviewing your objectives, we recommend the following:

- **RBC Express Core Services** for managing your business finances online or with your mobile device. The services included are:
 - **Balance Reporting** for monitoring your balance and transaction activity online or with your mobile device.
 - **Statements** for monitoring activity through your Business current account.
 - **Account Transfers** for initiating transfers between your RBC accounts online or with your mobile device.
 - **Bill Payments** for initiating recurring bill payments and inquiring on the status of the payments.
 - **Account Images** for immediate access to high quality images of MICR encoded transactions.
 - **Stop Payments** for initiating instructions to stop cheques issued or pre-authorized payments.

Essential Cash Management Services with RBC Express

You would like to access up-to-the-minute banking information and gain total control of your daily cash position so you can use every opportunity to make your money work harder for you. With the ability to make informed decisions, you can maximize your investment return, keep funds liquid while minimizing investments in non-earning cash resources, and minimize borrowing costs.

RBC Express is a powerful tool you can use for more effective cash management. You can instantly view previous-day and intra-day account balances, statements, and digitized images of most paper-based transactions, enabling you to act immediately on returned items. In addition, you will be able to question entries right away to detect and take action on potential fraud. You can view your mortgage details, quickly and effectively manage cash positions, address overdrafts, get a head start on chargebacks, reconcile statements, generate reports, move money between accounts, pay bills, and issue immediate stop payments without visiting the bank or sending faxes. Save time with a single sign on to Moneris Merchant Direct online client reporting service to monitor merchant transactions more effectively.

With RBC Express, you will be able to improve your current accounting and auditing processes. You can use its export and import functionality to quickly and accurately integrate information into your financial systems: for example, you can easily export balance and transaction details directly into other applications in an ASCII comma delimited format, Adobe PDF format, or in an Open Financial Exchange (OFX) format, which can be read by commonly used accounting software. You can also import funds transfer or stop payment instructions directly into RBC Express—all without any re-keying required.

RECEIVED
FEB 15 2018



The optional RBC Express Alerts functionality can integrate into your business's existing RBC Express user approval and account monitoring processes to help make them even more efficient and robust. For example, payment approvers can be notified that they have pending approvals or rejected payments they need to action.

For added convenience, the RBC Express Mobile app allows authorized users to conveniently and securely review account information, transfer funds, and approve payments and transfers. Users will have the same permissions and authorization limits as RBC Express, and no financial data is stored on your mobile device.

Monitor Balances and Transactions

You can view details of daily balances and transactions in your business deposit accounts, loans, GICs and personal accounts, and up to six months of RBC Business Visa and MasterCard statements, plus Visa and MasterCard balances and interim transactions. You can also view your mortgage details and access business deposit account statements, which you can then access for up to seven years using our secure online archive. You can set up alerts to notify you of posted transactions or low balance situations in your business accounts.

You can search for most transactions that just took place, as well as all transactions completed over the past 180 days. You can tailor searches to retrieve just the information you need, using criteria that can include account number, amount, type of transaction, currency, etc.

You can generate two types of reports—the Account Balance Report and the Transaction Report. The Account Balance Report lets you easily retrieve balance information by currency for all your accounts:

Report Date: Feb 06, 2017		Currency: CAD				
Account		Debits		Credits		Balance
Name / Number	No	Amount	No	Amount	Opening	Closing
CDN General-RBC-██████████	13	41,276,131.87	13	41,276,196.36	1,931.82	1,996.31
Master Payroll-RBC-██████████	0	0.00	0	0.00	1,000.00	1,000.00
CAD Total	13	41,276,131.87	13	41,276,196.36	2,931.82	2,996.31

NOTE: The transit and account number have been masked in the above illustration



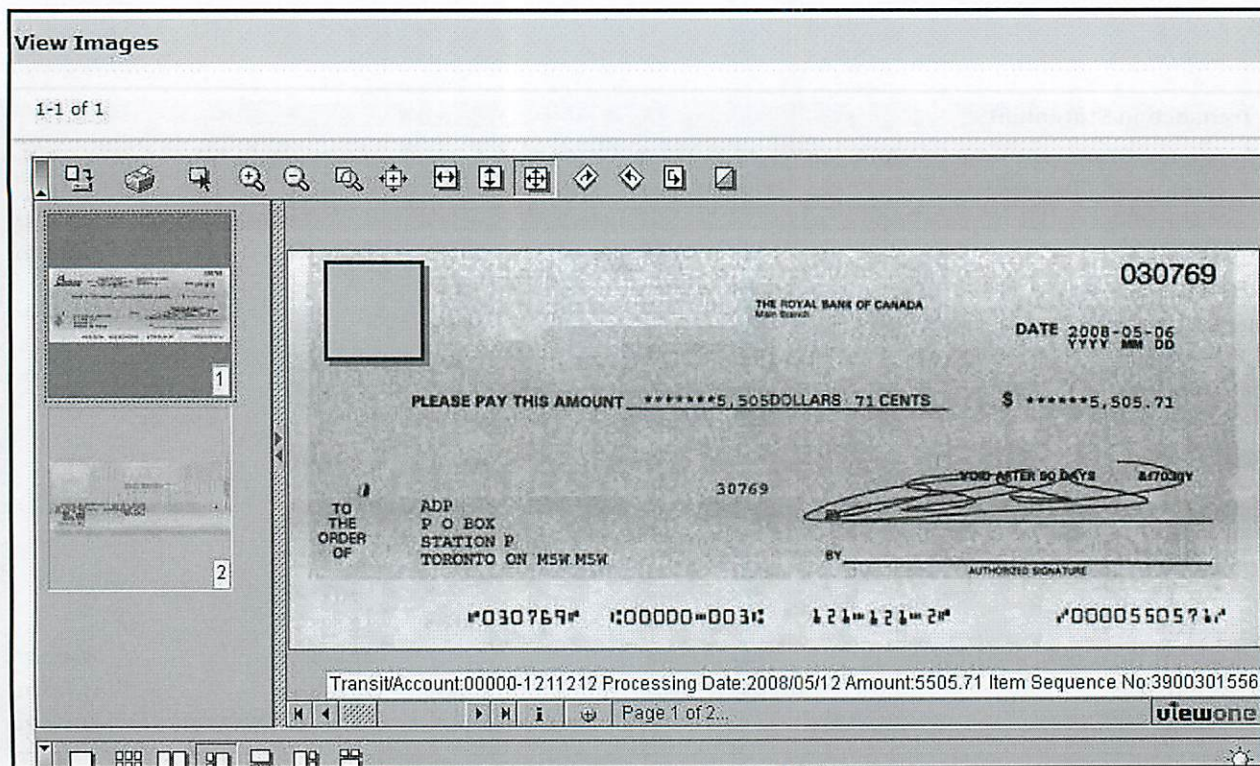
The Transaction Report lets you access, on a daily basis, detailed information about fund transfers, cleared cheques, deposits, and details of chargeback items as well as Visa and MasterCard transactions since your last statement. You can also access the details of automatic transfers between your business accounts, including transactions involving different currencies. Many transactions on RBC accounts are reported the same day they are posted. With multi-bank reporting, you can also view end-of-day balances and transactions from participating financial institutions worldwide.

Transaction Statement					
Account : ROYAL BANK OF CANADA-00000-1211212-N LT			Currency : CAD		
Description	Effective Date	Serial Number	Debits	Credits	Balance
Opening Balance:					71,837.21
LOAN PMT 2690	May 09, 2008	2690	60,000.00		11,837.21
DEPOSIT 3162	May 12, 2008	3162		3,395.93	
DEPOSIT 3163	May 12, 2008	3163		159,089.75	
MC DEP 008491	May 12, 2008	20000849133		1,229.60	
EF0512 008491	May 12, 2008	30000849133		3,411.47	
VSA DEP008491	May 12, 2008	10000849133		3,886.61	
ITEM RTO UNPAID S02706	May 12, 2008		4,708.00		
MORTGAGE	May 12, 2008		2,131.15		
BUSINESS PAD	May 12, 2008		49,421.65		
CHQ 30774	May 12, 2008	30774	350.00		
CHQ 30768	May 12, 2008	30768	954.52		
CHQ 30769	May 12, 2008	30769	5,505.71		
GRADS PDS TOTAL GRADS0853100000	May 12, 2008		20,343.75		99,435.79
LOAN PMT 2690	May 12, 2008	2690	80,000.00		19,435.79
Closing Balance:			223,414.78	171,013.36	19,435.79

Access Digital Account Images



You can securely retrieve high-quality online digital images of all your paper-based transactions. This includes cleared cheques, serialized deposit slips and other documents with MICR (Magnetic Ink Character Recognition) encoding, as well as returned item information processed to your business deposit accounts. (If you want to maintain your own copies of account images, Image DVD and Image File Transmission are also available.)



You can find images quickly using a variety of criteria, such as RBC account number, or serial number. Within all criteria, you can search by date range, amount range, serial number and type of transaction (debits or credits, or debits and credits).

Using the viewer, you can examine images in detail by magnifying and rotating them, zooming in and out, and inverting image colours (similar to viewing a negative). Images, front and back, can be printed or saved to disk for copying and pasting into letters, faxes, email messages or other documents.

This helps you and your team to manage exceptions, make pay or no pay decisions, resolve issues quickly and help protect against fraud. You can see images of items posted as recently as the previous business day and look back over seven years of historical information. (NOTE: Par-crossed cheques are delayed, usually by one or two days.) You can immediately access items posted within the past 90 days (stored on disk) and items posted prior to that (stored on tape) within one hour of your request. You can even view images of transactions by clicking on hyperlinks directly from your Transaction Report.

Transfer Funds between RBC Business Accounts



With RBC Express, you can quickly and conveniently move funds between your CAD and USD RBC business accounts, RBC Business Visa and Royal Business Operating Loans in Canada¹.

You can complete funds transfers immediately, set them up in advance for up to two years, or set up a schedule to make transfers on a recurring basis. Detailed reports make it easy to keep track of transfers for audit or other purposes, and you can filter reports to provide only the information you actually need, at the level of detail you prefer.

Placing Stop Payments Online via RBC Express

We understand that to protect your assets, you may need to place a stop payment occasionally. Save time by submitting stop payment instructions to the bank electronically for cheques or Pre-Authorized Debits (PADs) drawn on regular or high volume Business Deposit Accounts with RBC Express™ Stop Payments.

Stop payments can be submitted via RBC Express up to 9:30 PM Eastern Time for accounts located in provinces east of Manitoba, and Nunavut, and 12:30 AM Eastern Time for all other locations. Requests submitted after the cut-off time or on weekends and holidays, will be processed on the next business day. Stop payment instructions take effect immediately. Details can be imported directly into RBC Express without any re-keying required.

Pay Bills with over 10,000 Corporate Creditors

With RBC Express you can streamline and automate your recurring bill payments while still maintaining control over your payables. RBC Express Bill Payments enables you to pay and manage your bills online, while using the advanced security and permissioning offered by RBC Express.

You can establish a payment schedule for recurring bills such as monthly loan payments. For even more convenience, future-dated bill payments can be submitted for release to RBC at a later date, up to two years in advance.

If you submit multiple bill payments to RBC by 6:00 PM, you can have same-day processing for over 10,000 registered creditors.

Protecting Your Information and Keeping Payments Secure

To create a secure environment and protect the integrity of your banking information, RBC Express uses a flexible multi-layered security model:

- You can establish access privileges and set individual limitations for individual users or User Groups, down to the account level. User Groups allows you to create and manage a group of users with the same privileges.
- The approval rules that you set can reflect your own company's authorization structure—for instance, you can require two or more employees to validate and approve certain processes.
- You can use Dual Administration to ensure that two people are always required to manage user permissions and approval rules.

¹ Only available for domestic RBC accounts.



- Confidentiality of data is protected during transmission over the Internet through the use of industry-standard SSL encryption.
- All passwords are stored encrypted within RBC's systems.
- RSA SecurID tokens are used to secure payment origination for payments on RBC Express. Additionally, you can opt to also use tokens when signing into RBC Express. Two-factor authentication helps to protect your confidential banking information and the movement of funds through RBC Express.^{2,3}
- RBC Express also offers you an audit trail functionality, which reports on user actions within the system.
- Confidential account information is masked in all email and text alerts.
- RBC Express Mobile offers state-of-the-art encryption to keep your data private and secure. It also features the same user access controls and authorization levels as RBC Express. Plus, no financial data will ever be stored on your device.

RBC Express Alerts

You can get Alerts from RBC about your RBC Express activity, which can be sent to your RBC Express Alerts Inbox and optionally by email and text message.

Alerts can integrate into your business's existing RBC Express user approval and account monitoring processes to help make them even more efficient and robust. For example, payment approvers can be notified that they have pending approvals they need to action. Once Alerts are enabled by your Service Administrator, each RBC Express user can set up and customize any of the following four new Alerts based on their existing RBC Express permissions:

Payment Pending Approval Alert	Informs the user that there are payments awaiting their approval: Wire Payments, SWIFT Payments, Account Transfers, Bill Payments, Automated Clearing House (ACH) Record Manager and ACH Payment Manager.
Payment Reject Alert	Informs the user when certain types of payments have been rejected: Wire Payments, SWIFT Payments, Account Transfers, and Bill Payments.
Debit and Credit Transaction Alert	Notifies the user that a debit or credit transaction, over their specific transaction limit, has been posted to a business account.
Low Balance Transaction Alert	Notifies the user when an account balance in a business account has fallen below the established threshold.

Benefits of RBC Express Core Services

With RBC Express, all information is available to you 24 hours a day, 7 days a week from any PC with Internet access—no dedicated hardware or software is required. You can:

² Although use of SecurID tokens is optional for bill payments and account transfers, it is strongly recommended to ensure the highest level of security and protection for all services.

³ If you have enrolled for the optional Two-Factor Authentication at Sign In feature, all Service Administrators, Certificate Administrators and Users must have their own token. RBC Express users that also have payment approval permissions are only required to have one token.



- Save time and money through your ability to instantly view account transactions, balances, and RBC business deposit account statements. You can also quickly view chargeback details and images of paper-based transactions as well as pay your bills, transfer funds and issue stop payment instructions, anytime, anywhere—without calling or visiting the bank, sending or waiting for faxes.
- Gain greater control over your accounts and make effective and timely business decisions based on accurate, up-to-the-minute financial information.
- View balance and transaction information from other financial institutions on your Balance Summary screen.
- Simplify your accounting and auditing processes, create detailed cash trails, and reduce errors by exporting data in an ASCII flat file format or in an Open Financial Exchange (OFX) format directly into other applications.
- Resolve issues quickly and improve customer service by shortening the response time for client inquiries—you can quickly verify payments and send images as email attachments.
- Streamline your payments and avoid late payment penalties by scheduling and approving bill payments in advance.
- Save on storage requirements by eliminating the need to store cheques and RBC business deposit account statements—and gain peace of mind with a full record backup for disaster recovery.
- Safeguard your information and expand management of exposure and risk with multiple security levels and secure access to data through the Internet. You choose which accounts should have cash management services and who is authorized to access the information.
- Avoid the disruption of fraud by verifying all of your transactions daily, and by examining suspect items, to notify the bank same day of any that need to be returned.
- Stay on top of your important account activity by using email and text alerts, even when you are not in the office.

Implementing RBC Express

We will outline the service options and coordinate the enrolment and setup within RBC. Once your preferences are established, we will help you complete the appropriate agreements.

After we enrol your company on RBC Express, our Client Service Group will email a welcome letter to your Service Administrators and Certificate Administrators (if applicable) with the initial set up information including enrolling and adding users, assigning user permissions and security tokens, enabling alerts, and establishing approval rules. For your convenience, the welcome letter includes a number of online resources available 24/7 to self-assist Service Administrators and Users with their day-to-day needs on RBC Express, as well as the RBC Express Help Desk contact information for personalized assistance during regular business hours.

Most of the RBC Express services are available for use by you within approximately one week after we receive fully completed documentation.

Support for RBC Express Services

As we recognize that timely access to your banking information is critical to managing your business, we maintain a multi-level support program to ensure your information is easily accessible when you need it.



An extensive online help facility is available to assist you in troubleshooting and navigating RBC Express. Located on every page is the WalkMe Through Menu, offering step by step guidance, navigational videos and other helpful information. The RBC Express Resource Centre provides you with all the information you need to get started, and to get the most out of RBC Express. Included are guides to all of our services, online tutorials for administration and select services, as well as tips to help you leverage all the security features available and find more ways to increase efficiencies. The RBC Express Message Centre keeps you up to date on important news such as recent enhancements and regulatory changes. It also provides you with a secure and direct communication link to your RBC Client Support Group so we can respond to your feedback or non-urgent questions.

If you need additional help, you can contact our team of support professionals. The support centre is staffed by representatives who understand both our services and your needs. Our toll-free help line is available for support from:

- Sunday: 4:30 PM - 12:30 AM MT
- Monday – Thursday: 5:30 AM - 12:30 AM MT
- Friday: 5:30 AM - 7:00 PM MT
- French support available Monday to Friday from 5:30 AM to 5:00 PM MT



Collecting Your Funds

You have told us that you need receivables services to:

- Move funds into your banking system quickly and at a reasonable cost.
- Provide accurate and timely information on your cash flows.
- Update your accounts receivables promptly and accurately.
- Make audit trails easily available to your company's internal and external auditors.

RBC's suite of collection services, one of the most comprehensive available in Canada, can help you achieve these objectives. After discussing your specific receivable needs, we recommend the following:

- **Corporate Creditor** for processing and reporting payments collected through RBC's Royal Direct online banking service.

RBC Corporate Creditor Service

You would like to provide your customers with a secure, convenient way to make payments to you. You would also like to reduce the effort involved in processing these payments once you receive them.

As consumers and businesses have turned to electronic banking to simplify bill payments and account management, organizations that provide a simple, accessible online experience are gaining a distinct competitive edge. RBC has been processing online bill payments for over fifteen years, with over 3 million enrolments to date, and will continue to seek innovative ways to enhance this experience for you and your customers.

Expanding your reach beyond RBC payments

RBC also offers consolidation of your payments received by other banks RBC receives the payments and remittance information, credits your account, and forwards the information to you in your selected format. Concentration improves business planning with an accurate view of payments, regardless of financial institution.

Accessing Data from RBC

With RBC's Corporate Creditor Service, your customers can make payments to you through their RBC accounts—on Online Banking, RBC Express, over the Telephone, at an RBC branch, or at an RBC ATM. RBC will consolidate these payments each day and credit the total dollar value to your account, forwarding the remittance information to you in the format of your choice:

- If you are EDI capable, RBC's Receivables Direct service can transfer an EDI 820 formatted file to an electronic mailbox you can access.
- If you are not EDI capable, RBC's Receivables Link software can be used to receive the EDI file and export the appropriate information into a format your receivables system can read directly.
- You may also select a Flat File Format for your file transmission set up to an electronic mailbox you can access.
- If you prefer, you can receive payment details via fax or email.



You can choose any of the following communication methods to exchange data:

Internet Solutions	RBC Express File Transfer FTPs (FTP over TLS) Connect:Direct Secure+ (over TLS) ⁴
Dedicated Solutions (VPN or MPLS) ⁵	Connect:Direct over VPN FTP over VPN Connect:Direct Secure+ over VPN Connect:Direct over MPLS FTP over MPLS Connect:Direct Secure+ over MPLS
Private Network Solutions	AS2 (EDI transfer only) ⁶ EDI VAN (EDI ANSI X12 only) SWIFTNet FileAct

In addition to the above secure channels to exchange data, for file-level protection you can also choose to use PGP (Pretty Good Privacy) file encryption for non-VAN files (X12.58 encryption for EDI files) to receive payment files.

When Accounts are Credited and Information is Available

Information for bill payments processed at RBC prior to RBC's regional cut-off times will be available by 9:00 AM Eastern Time the following business day. Funds are credited to your designated account within 24 hours of receipt.

Benefits of Corporate Creditor

- Improve business processes with an accurate view of payment information and automatic concentration of funds directly to your RBC account.
- Minimize posting errors resulting from manual re-keying of payment information to your receivables system.
- Eliminate NSF cheque handling and associated costs—online bill payments are rejected at the source if a customer's account does not have the necessary funds.
- Enhance customer satisfaction by offering them a convenient, secure way to pay their bills.

Implementing Corporate Creditor

To establish Taber and District Housing Foundation as an RBC Corporate Creditor, you will be required to complete the Corporate Creditor Bill Payment Service Enrolment Form, the Corporate Creditor Bill Payment Service Agreement and other required forms.

⁴ An implementation fee of \$1,000 will apply.

⁵ An implementation fee of \$4,000 will apply.

⁶ A monthly fee of \$300 will apply for AS2 connection.



A sample completed copy of your customer bill and a sample void cheque or sample encoded deposit slip identifying your account must be provided. Instructions on where to forward the completed documentation is provided on the Enrolment form.

To minimize payment application errors, subscriber edit routines are required to be completed on the Corporate Creditor Bill Payment Service Enrolment Form and your edit routines are used when implementing your company on the Corporate Creditor Bill Payment Service. This typically includes establishing a minimum and maximum account number length, and whether your account is numeric or alphanumeric. For account numbers with an algorithm (MODULAS check routine), we will require a copy of your calculation as well as ten valid test account numbers. This will assist us in setting up the edit routines to detect and disallow incorrect patterns in account numbers when they are input. RBC supports many of the more common MODULAS check digit routines. If your account numbers utilize a MODULAS check digit routine that RBC does not support, then a longer implementation timeline will be required and programming fees may apply. If more than one type of account number appears on your Customer Bill, it will help cut down on processing errors if the account number required for electronic payments is clearly identified as such, for example designating the number as an "Online/Telephone Banking payment account number."



Pricing

You have told us that you would like a comprehensive and competitively priced business banking package to improve your cash flows and enhance the overall effectiveness of your organization. The package RBC has presented to you includes the services you are seeking, plus new ideas for your consideration that could greatly enhance your current accounting and reconciliation activities.

Taber and District Housing Foundation pays for only those services actually used or made available during the month. The activity statement you receive is one of the most comprehensive of any bank in Canada, containing the unit prices stipulated in this proposal along with a detailed breakdown of your actual volumes. You can specify whether to produce the statement by account, division, or other configuration. The total value of the services you use is automatically charged to one of your designated account(s) a few days after month-end and dispatched from RBC within 10 business days so you can perform a timely reconciliation. You can also receive a billing statement electronically⁷, in either a CSV format or a 4010 EDI ANSI X12 822 transaction set. Electronic versions of the client activity statement are available around the 4th business day of the month.

Taber and District Housing Foundation will pay fees for CAD activity in Canadian funds, and fees for USD activity in US funds. Taxes have been identified wherever possible. Taxes charged will be based on government regulation.

Our proposal is open for acceptance for a period of three months from the date of this offer. Pricing will be reviewed periodically at which time a revision notice will be sent to you at least one month prior to a change in pricing being implemented.

The following quote is provided to Taber and District Housing Foundation on the understanding that such quotes shall remain strictly confidential and shall not be disclosed, in whole or in part, to any third party without the prior express written permission of RBC.

RBC Express Core Services	
Description	Unit Price
Basic fees:	
Monthly fee includes ⁽¹⁾ :	\$30.00
Accounts reported:	
▪ Up to 5 RBC deposit accounts, per month	
▪ Up to 5 RBC credit cards, per month	
▪ Up to 5 loan accounts, per month	
▪ Unlimited GIC's, credit lines, mortgages	
Transactions reported	
▪ Up to 2,500 transactions reported, per month for RBC accounts	
▪ Up to 10 bill payments for RBC accounts, per month	
▪ Up to 10 domestic account transfers for RBC accounts, per month	
▪ All images accessed (if paper statements are not required)	
Options and miscellaneous fees:	

⁷ Additional fees will apply.



RBC Express Core Services

Each additional account reported:	
▪ Above 5 accounts and up to 25 accounts	\$15.00
▪ Over 25 accounts	\$5.00
Each additional transaction reported ⁽²⁾ :	
▪ Over 2,500 and up to 4,999 transactions	\$0.035
▪ 5,000 and up to 9,999 transactions	\$0.025
▪ 10,000 and up to 19,999 transactions	\$0.015
▪ 20,000 and up to 39,999 transactions	\$0.010
▪ 40,000 and over transactions	\$0.005
Each transfer between your RBC accounts, after the first 10 ⁽³⁾ ⁽⁴⁾	\$1.00
Each image accessed (if paper statements required)	\$1.00
Each bill payment, after the first 10 ⁽⁴⁾	\$1.00
Each stop payment initiated	\$10.00
Accounts at other financial institutions, per account ⁽⁵⁾	\$15.00
▪ Each transaction reported from another financial institution	\$0.05
Each additional RBC credit card account including associated RBC credit card transactions	\$2.00
Each additional RBC loan account, after the first 5	\$2.00
Each statement viewed for accounts with "Paper" record keeping option	\$2.50
Each statement viewed for accounts with "eStatement" record keeping option ⁽⁶⁾	No fee
Alert and mobile access fees	Included at no charge

One time fees:

Set-up fee, per site	\$50.00
Training: 24-7 access to self-help tutorial available through RBC Express.	\$0.00
If required, RBC assisted training session by phone or on-site ⁽⁷⁾ available.	
New or replacement token (4 year life expectancy), per token ⁽⁸⁾ ⁽⁹⁾ ⁽¹⁰⁾ ⁽¹¹⁾	\$50.00

(1) Not applicable if only one individual is given permission or service access to the product.

(2) Marginal tiering applies

(3) Transfers from a Royal Bank Operating Line and credit card to a Business Banking account are always free, and do not count towards this limit.

(4) Plus the fee for debit transactions processed through your current account.

(5) Other FI fees would apply over and above our own fees to report the account on RBC Express.

(6) Image fee will apply for High Volume and Fast✓Chek accounts as images will not be provided with the electronic statement until industry wide cheque image exchange begins.

(7) Out of pocket expenses for on-site training (e.g. Travel expenses) are for your account.

(8) Taxes applicable.

(9) There is no charge for replacement of a defective token.

(10) After 4 years, you must purchase a new token(s) at the then current price.

(11) If you have enrolled for the optional Two Factor Authentication at Sign In feature, all Service Administrators, Certificate Administrators and Users must have their own token. RBC Express users that also have payment approval permissions are only required to have one token.



Telephone and Online Banking - Corporate Creditor Service

Description	Unit Price
Basic fees:	
Monthly maintenance fee	\$15.00
Each report (fax/e-mail)	\$1.25
Bill payments (per payment)	
▪ Under 100	\$0.065
▪ 101 - 1,000	\$0.060
▪ 1,001 and over	\$0.055
One time set-up fees:	
Standard Implementation	\$125.00
Includes:	
▪ Enrolment of standard account validation checks (i.e. check digit, length validation etc.)	
▪ Enrolment as a Corporate Creditor on RBC's Online Banking Service	
▪ Forwarding of application to other Canadian Financial Institutions and Credit Unions.	



Payroll Software Comparison & Recommendation

At February 23, 2018

Over the past several months, the Financial Administrator and I have been researching different payroll software online and had demos of the following products:

Software	Payroll	Scheduling	Employee Self-Service	Time & Attendance	HR Mgmt. (Documents)	Recruiting
ComVida	Yes	Yes	Yes	Yes	Yes	
ADP	Yes	Yes	Yes	Yes	Yes	Yes
PayWeb	Yes	Yes	Yes	Yes		
Time Trex	Yes	Yes	Yes	Yes	Yes (Corp & Ent)	Yes (Ent)

We also had contact with Ceridian and they determined that our size of organization would not be well served by their product. During our deliberations, we found that ComVida and ADP, while they have good products, had prohibitive costs per employee.

Software	Implementation	Training	Payroll (based on 50 ee's)	Time Clock	12 month cost (inc. startup)
PayWeb – Payroll, Time & Attendance	One-time setup and training cost of \$1,500		\$190 per month	\$1,150 (facial recognition)	\$4,930
TimeTrex - Professional	Implementation & Support (one-time fee) is \$1,950		\$154 per month	\$1,000 (purchase of iPad and mount for facial recognition)	\$4,798
TimeTrex - Corporate			\$251 per month		\$6,046
TimeTrex - Enterprise			\$371.50 per month		\$7,408

The continuing monthly operating costs, for:

PayWeb	\$2,280
TimeTrex (Professional)	\$1,848
TimeTrex (Corporate)	\$3,012
TimeTrex (Enterprise)	\$4,458

6.6)i

Evaluation:

There were a number of areas that I felt that TimeTrex was superior to PayWeb.

- Facial Recognition device was based on use of iPad technology. As a result, TDHF could source an iPad on its own without having to buy a specific device from the vendor.
- TimeTrex had better capability within the scheduling area. It was simply more intuitive to create the schedules (staff and HCA). This will allow different supervisors to use the software more quickly and to its best effect.
- TimeTrex allowed for some changes (i.e. pay grid levels) to be entered for a specific date. This is particularly useful for staff that are achieving a new Pay Step on a specific day or when we need to change the overall CUPE pay grid. PayWeb required that a change be made after a current month's payroll is processed BUT prior to any entry of data for the subsequent month. This sort of software rigidity can be difficult to address within real-time paydata.
- TimeTrex had different levels of software which in this case, tailored more precisely to the needs of TDHF. We do not need the Enterprise version at this time and therefore, do not have to pay that cost.
- TimeTrex is a product (Enterprise version) used by Green Acres Foundation. They speak very highly of the facial recognition feature and indicated that their staff like the software.
- The cost per month (post start-up) is the cheapest of all the software reviewed.

Recommendation:

TDHF move forward with TimeTrex. CAO and Financial Administrator to determine best time for implementation and the operation of parallel payroll systems (electronic and paper timesheets) for two to three months.

The current thought is that the implementation be delayed to post-summer holidays and tentatively be scheduled for October 1. This will be finalized through a review of timing of annual budget submission.

Company Size:

Region:

Quote

**Prepared for
Tim Janzen of Taber And District Housing Foundation
Based On 50 Employees**

Expires: Mar 8, 2018

TimeTrex Cloud-Hosted

Software hosted on safe, secure and reliable (timetrex_security_white_paper.pdf) servers with greater than 99.99% uptime.

TimeTrex takes care of all server management and maintenance functions.

There is no software for you to download or install, therefore no internal server is required.

If employee levels fluctuate from month to month, licensing cost would fluctuate accordingly.

Time tracking methods include: Web browser, Tablet TimeClock and Mobile App.

Unlimited email support and access to software updates.

Account Activation Fee (one-time): \$99.99

6.5 iii.

Professional

\$2.88/ per employee
per month

Cloud Professional Edition (Monthly Fee)

Corporate

\$4.82/ per employee
per month

Cloud Corporate Edition (Monthly Fee)

Enterprise

\$7.23/ per employee
per month

Cloud Enterprise Edition (Monthly Fee)

Tablet TimeClock Kiosk

Employees can track their time using facial recognition, QRCode badges or Quick Punch ID/Password (timeclock).

Multiple employees can use the same tablet, fast and efficiently.

Optionally snap photo of employees' with each punch for additional verification.

Optionally display timesheet summary, exceptions or messages to employees.

Utilizes the TimeTrex Mobile App for Android or Apple-based (iOS) Tablets.

Tablets and mounting hardware sold separately (timeclock).

Cloud Kiosk

\$10.00/ month

Cloud Tablet Kiosk (Monthly Fee)

Implementation Package

Your time is valuable, let us handle all the details and turn TimeTrex over to you after the initial setup is completed.

Includes one-on-one implementation support during the first 30 days with the primary TimeTrex contact within your organization.

Optional but highly recommended.

Implementation Fee

\$1499.00/^{one}_{time}

Optional Extended Support Packages (Toll-Free Telephone)

Our support packages are a **one-time fee** that guarantees you top-notch service when you need it.

Bronze

\$449.95/^{one}_{time}

Bronze Support Package (5hrs, 10% discount)

*Includes one-on-one post-implementation support and employee training

*All prices are in CAD. Shipping and taxes are extra.

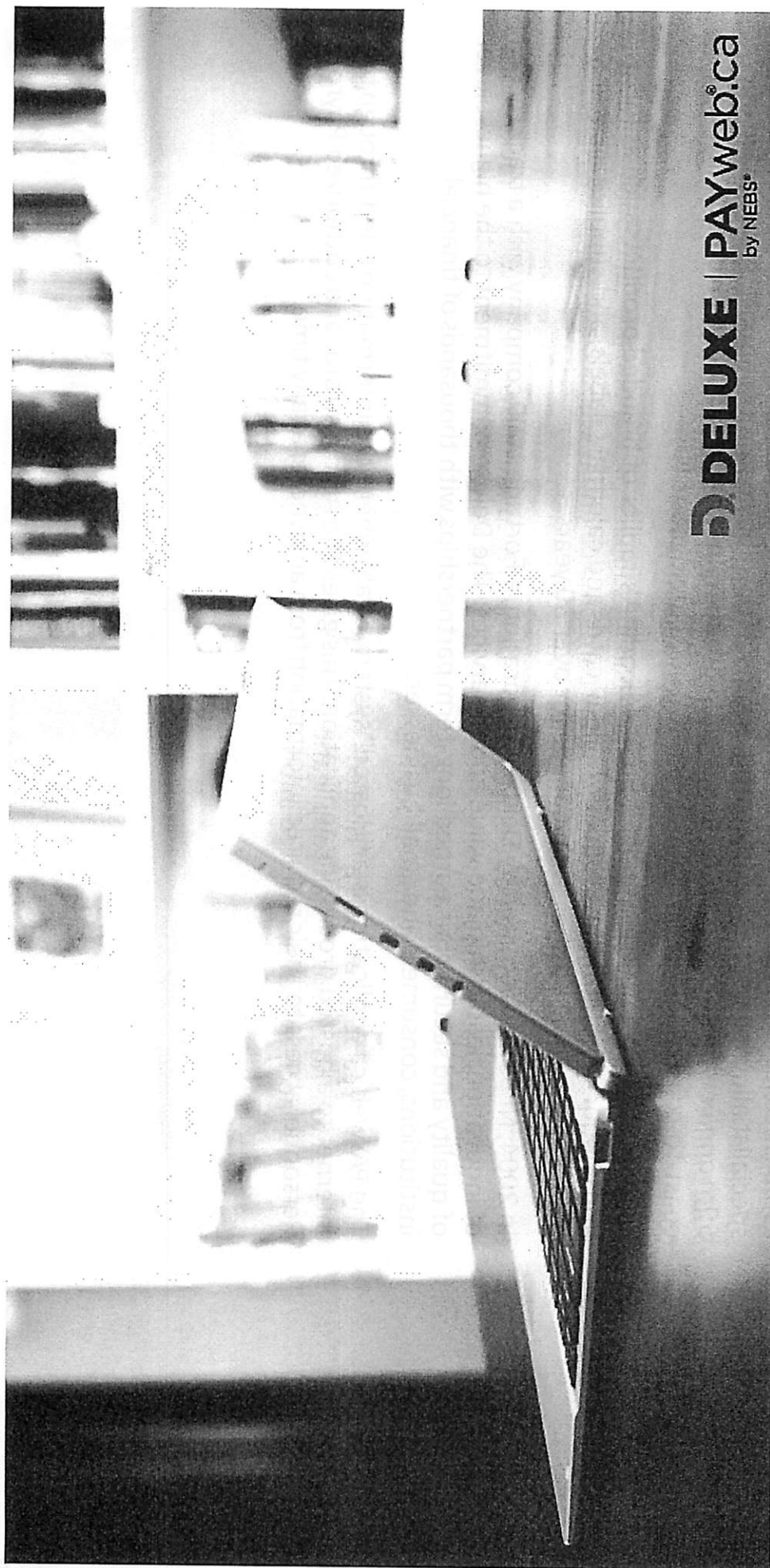
**Quote is valid for 30 days from the date of issue.

(<http://secure.trust-guard.com/certificates/5997>)

Copyright © 2018 TimeTrex. (.) All Rights Reserved.

Terms of use (terms)

6. b) ✓)



DELUXE | **PAYweb.ca**
by NEBS®

Taber & District Housing Foundation
Tim Janzen - CAO
403.223.2767 Ext. 7 timj@taberhsg.ca

Prepared by: Michael Toner (403) 200-8017
Senior Payroll Sales Specialist
michael.toner@deluxe.com

6.b) vi



Corporate Overview

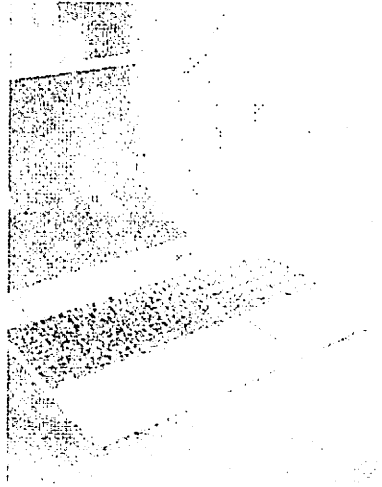
Established in 1967, NEBS PAYweb.ca is Canada's longest serving and most trusted payroll specialist allowing us to excel in customer satisfaction and customer support. As we reach our *50th anniversary* this year, PAYweb has been proud to be trusted by Canadian companies from coast-to-coast ranging from 1 employee to 1000 employees.

NEBS Business Products Limited is Canada's leading supplier of branded products such as forms and cheques, promotional products, holiday cards and calendars, labels, and supplies. NEBS has been helping small businesses in Canada for over 30 years.

In 2004, NEBS was acquired by Deluxe Corporation, a Fortune 1000 company with a track record of innovation, leadership and value added services. The Deluxe commitment to the highest level of quality and security has earned long-term partnerships with thousands of financial institutions, consumers and small businesses.

The PAYweb.ca application is a "Hosted" system (SaaS) where the information is fed through the internet to a hosted processing application. This gives the Administrator and authorized Payroll Personnel access to their required information from anywhere, at any time.

6.4.9



Product & Service Features

Reporting

Deluxe PAYweb.ca offers a wide selection of payroll reports. Everything you need to run a clean and concise payroll. All payroll reports are provided in a .pdf format and available instantly online once your payroll is processed. This eliminates the need for printed reports to be couriered to your location. Save time and money as well as being environmentally friendly.

Remittance of Source Deductions

Remittance of source deductions: EI, EHT, CPP, and Income Tax including EHT at no additional charge, however if you wish to do your own remittances that is an option as well. We stay current on ever-changing tax rules and regulations so you don't have to. We also have up to 32 earning codes, 20 deduction codes and Unlimited Taxable benefit codes.

Plus

- Direct Deposit to each employee.
- E-stubs emailed to each employee.
- ROEs and T4's Completion (E-ROEs/E-T4's)
- Unlimited payroll and technical support by our CPA certified experts
- Unlimited Employee Profile Changes
- Email notifications & reminders
- Ability to go 100% Paperless.

The Payroll Process

Deluxe PAYweb.ca is an Online Service

Log onto your payroll account by visiting login.payweb.ca/ anywhere, any time, using a phone, tablet or computer.

User-Friendly Access

Once you are logged in you are greeted with a user-friendly dashboard displaying the three easy steps to ENTER, CALCULATE and PROCESS your payroll!

Unlimited Employee Profile Changes

Simple process to create an employee profile and/or review and make as many changes as required.

Process Payroll

Following the 3 Steps, you enter the employees hours and earnings, you then initiate Step 2 which will calculate your gross to net pay in real time. Once the calculation is complete, you receive a batch of "Calculate Reports" for easy viewing prior to closing the payroll. The 3rd final step commit and closes the payroll, moving the funds.

Payroll Closed

Automatically when payroll is closed e-stubs are emailed out. There are no extra steps. Your "Close Reports" are generated which includes your General Ledger Report, Funds Out (money moved), Invoice and Payroll Register among many more.

Direct Deposit

Completed automatically with a **2-day turnaround**. For example, close Wednesday by 10 a.m. for a Friday pay.

Pricing – Ongoing Fees

Pay Frequency -

Weekly · Bi-Weekly · Semi-Monthly · **Monthly****

Base Run Fee: \$20.00

Per Employee Fee: \$1.53

Total Payroll Fee Per Run @ 50 Employees **\$96.50***

*Costco Executive Membership Provides Ongoing 4% Discount

**Using the Direct Deposit Feature for the mid-month advance changes you to a semi-monthly frequency.

You may do the mid-month advance as an in-house cheque.
The system will update, and there is no additional charge.

Additional

Records of Employment (ROEs) \$2.00/ea

Year-end Forms: Same as standard payroll run

Base Run + \$1.53/ea T4

DELUXE | **PAYweb.ca**
by NEBS®

6.9 x

One-time Setup and Training Fees

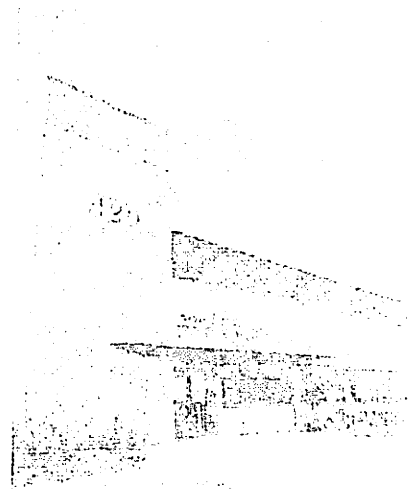
You are first greeted with a "Welcome to the PAYweb Family" email, followed by an email with an introduction to your On-boarding/Setup Specialist.

Your specialist will conduct the initial data load to create your payroll service and system and company setup, including your earning types and deductions codes. You will receive training on employee profile creation, one-on-one assistance with your specialist for your first few payrolls until you are comfortable and then of course on going support.

Year-to-date information for each employee profile will be entered on your behalf so you will not need T4's from your current service.

Regular \$299.00

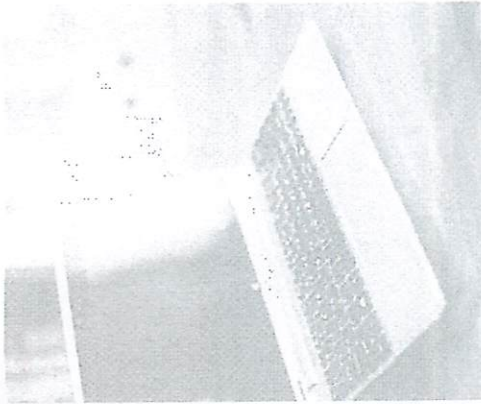
Costco Executive Member: Reduced to just \$25.00



Time & Attendance Service Overview

PAYweb TIME is available with a variety of service options to suit your business's needs. A robust and comprehensive workforce management solution designed with the simplicity and flexibility required by businesses of all sizes. Functionality which includes; Employee Time Tracking, Absence Management and Employee Information Systems offered in various configurations to meet your needs.

The application is a "Cloud" solution where the information is fed through the internet to a hosted processing application. This gives the Administrator and authorized Payroll Personnel access to their required information at any time, from anywhere through a secure internet connection. **PAYweb TIME** provides the infrastructure, security, and convenience for your Workforce Management Solution.



Time and Attendance Product & Service Features

Rules Based Time Calculations

User defined rules allow you to automatically round in/out times and calculate overtime. Rules allow the system to automatically deduct breaks, apply premium pay and much more.

Stat Holiday Pay

User defined rules that are ESA compliant across the country! The system automatically calculates the stat holiday pay for you.

Absenteeism Tracking

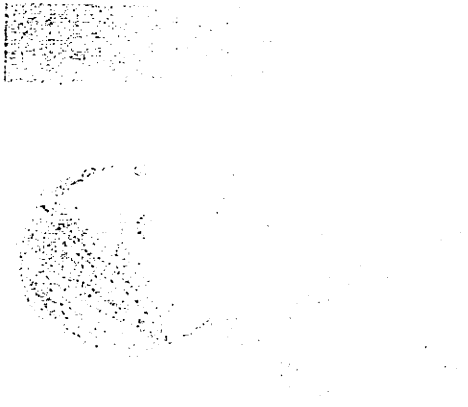
Effective absenteeism tracking of your employees based on your specific rules.

Employee Self-Service Portal

A user friendly portal for employee to use for multiple purposes. Employees can view their schedules and/or request time off to their supervisor. The portal may also be utilized as a clock/timesheet.

Scheduling Module

A comprehensive scheduling solution that is scalable for every workforce. Create weekly, bi-weekly, monthly schedules, pattern schedules or positional schedules that can be pushed to the employees portal.



Time and Attendance Product & Service Features Continued

Clocks Available

Pin Entry/Proximity, Facial Recognition and Hand Biometrics.

Reporting

Over 300 reports available! Include click and pick reporter!

Security & Audit

You can assign user security privileges with multiple users. The system includes an audit trail that will date stamp any changes by user.

System Start Up

We will assist you every step of the way to carry out all setup requirements.

Education

We will be providing you all training on all of the services applicable, Time Tracking, Payroll Export etc.

Time and Attendance Pricing – Ongoing Fees

Pay Frequency -

Weekly · Bi-Weekly · Semi-Monthly · Monthly

Base Run Fee: \$40.00

Added User/Mgr Fee: (\$4.00/ea)

Modules:

Employee Tracking Essentials \$2.00

Employee Self-Service Portal \$0.50

Scheduling \$0.30

Time Banking \$0.20

Total Per Employee Fee: \$3.00

Total Payroll Fee Per Run @ 50 Employees \$190.00

DELUXE | **PAYweb.ca** **TIME**
by NEBS*

6.5) x 1

Pricing – Time and Attendance Fees

One-Time Setup Fee:

Includes setup, configuration and initial data load of your PAYweb Time service.	\$250.00
Configuration of Collective Bargaining Agreement	\$250.00

One-Time Training:

Each module requires you and your managers using the program to participate in a training course in which your onboarding specialist will walk you through and train you on your environment.

Courses

Employee Tracker Essentials	\$500.00
Employee Portal	\$125.00
Scheduler	\$250.00
Time Banking	\$125.00
Total One-Time Training	\$1000.00

Total One-Time Setup and Training \$1500.00



Time Clocks

Proximity Clock



\$500.00 (no cost for pin entry, \$3.00 ea fob/card/badge)

Your employees clock in and out by passing a proximity card in front of the clock.

Visual and audio feedback for accepted and rejected reads.

Facial Recognition

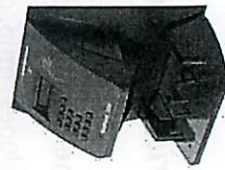


\$1150.00

Your employees clock in and out by placing their face in front of the clock.

Visual and audio feedback for accepted and rejected scans.

Hand Biometrics



\$2250.00

Employees clock in and out by entering a PIN and placing their hand on the clock.

Visual and audio feedback for accepted and rejected swipes.



**Taber & District
HOUSING FOUNDATION**

Provides individuals, families and seniors with affordable and caring accommodation.

RESOLUTION

Un-Collectible Amounts (Bad Debts)

WHEREAS referring to Alberta Seniors and Community Supports, Management Body Handbook; Financial Administration, Section 4.0 and Un-collectible Amounts, Subject 4.11; and

WHEREAS referring to Taber and District Housing Foundation's Policy, Un-collectible Amounts; and

WHEREAS amounts in this category result from the no-payment of rent, utility expenses and/or damages to the unit; and

WHEREAS after the amounts have been outstanding for at least a year and every effort to collect the amounts has been unsuccessful, the board can decide to declare these amounts "un-collectible" and to write them off so that they will no longer be carried on the books as an asset of the management body; and

WHEREAS all collection efforts have been documented (*as attached*) and submitted to the board when a write off is recommended; and

WHEREAS the decision to write off un-collectible amounts is to be recorded in the minutes of the board meeting as authorization for the write off, as well as a reference for the external auditors; therefore

THEREFORE BE IT RESOLVED THAT the 2017 Un-collectible amounts For Social Housing totaling \$3,702.64 be transferred to the Bad Debts account and written off and as per policy - collection procedures will continue until Management is satisfied the amounts will never be collected.

X-Tenants

5010 – 60 th Avenue	Sep 2016	damages/cleaning	\$ 560.65
5106 – 60 th Avenue	Feb 2016	damages/cleaning	\$ 33.00
5108 – 60 th Avenue	Feb 2016	damages/cleaning	\$ 747.99
5913 – 50 th Street	Nov 2016	damages/cleaning	\$ 433.00
3806 – 55 th Street	Aug 2016	damages/cleaning	\$ 123.00
102 Harmony Home	Aug 2016	cleaning	\$ 200.00
101 Homestead Manor	July 2017	keys	\$ 10.00
102 – 4 th Ave, Barnwell	Feb 2016	damages/cleaning	\$ 1,595.00
TOTAL			\$ 3,702.64

Resolution: Un-collectible Amounts (Bad Debts)

Approved by the Board of Directors:

b.c) i

Scoring Summary Results

Element Number	Total Points Possible	Points not Applicable (N/A)	Total Points	Points Scored	Final Score
1. Management Leadership and Organizational Commitment	115	0	115	115	100%
2. Hazard Identification and Assessment	170	0	170	125	74%
3. Hazard Control	160	0	160	129	81%
4. Ongoing Inspections	95	0	95	92	97%
5. Qualifications, Orientation and Training	100	0	100	100	100%
6. Emergency Response	110	0	110	110	100%
7. Accident and Incident Investigation	125	0	125	124	100%
8. Program Administration	125	0	125	117	94%
Total Audit Points	1000	0	1000	913	91%

CONCLUSION

General Comments:

Thank you for the opportunity to conduct the audit for Clearview Lodge. It was my pleasure to be able to assist you in this capacity.

This audit was conducted for the purposes of evaluating the health and safety system within the organization and maintain the Certificate of Recognition from Partners in Injury Reduction (PIR).

Overall the health and safety program, practices, procedures and support are very impressive. The 'buy in' from the employees, which is often the most difficult challenge to overcome, is exemplary. By far most of the employees are aware of the commitment to the health and safety culture.

Developing and completing the Job Hazard Assessments for the Administrative positions will go a long way to improving the health and safety program at the Clearview Lodge.

Once the Job Hazard Assessments are completed and controls are implemented regarding the hazards associated with those administrative positions the organization will continue to see improvement in the health and safety program.

Clarification as to the frequency formal workplace inspections need to be carried out and by whom will go a long way to resolving some of the issues the organization is facing in this area.

The Clearview Lodge has a very strong and stringent hiring, orientation and training program.

Emergency Response is well thought out, and not only includes the immediate action that needs to take place in the event of an emergency, but also what needs to happen to their residents and staff after an emergency.

Incident Investigations are being well conducted and those responsible to carry out the investigations have appropriate training. This is obviously paying off by way of properly identifying the Root Cause to mitigate recurrence.

The last audit was conducted in 2016 with the recommendation to develop an Action Plan to prioritize, assign and implement corrective actions.

These have all been covered in the audit results as well as in the following pages with recommendations on addressing the issues. An Action Plan should now be developed, items should be prioritized, persons should be given responsibility for implementation, target dates should be identified, and completion dates should be tracked for these action plan items. I look forward to seeing the progress you have made at the next audit!

Overall, Clearview Lodge is an exemplary organization in the health and safety area and it is obvious that health and safety a priority, and this philosophy is supported, encouraged and enforced at the management as well. Well Done!

I would like to take the opportunity to express my sincere thanks for the cooperation of all those involved in the audit, it was a pleasure to interview the employees. Special thanks to all those who put hard work into organizing the binder system to make documentation easy to find and decipher. Much appreciated!

Also, thank you to Taber and District Housing Foundation, Tim Jensen and Joan Hart without their support this audit would not have been possible.

If you have any questions relating to this audit, please feel free to contact the me.

Respectfully Submitted,

Cathy Westerhoud,
Occupational Health and Safety Professional
CCSA Auditor

CONCLUSION

Element 1 – Management Leadership and Organizational Commitment

Strengths:

How refreshing to hear that all employees knew exactly what the health and safety policy means to them and that without blinking an eye could give a lengthy list of their responsibilities regarding health and safety! Good Work!!

Recommendations:

Keep up the excellent work, it seems the management and leadership of the health and safety program are well executed!

CONCLUSION

Element 2 – Hazard Identification and Assessment

Strengths:

Review of training records indicate that over the last 3 years all employees, including management, supervisors and workers were trained in the process of hazard identification and assessments.

Recommendations:

2.2-Suggestion for improvement, employ the use of one uniform document to avoid confusion to the workers expected to complete the task. The values are different for each document, in one version a 5= Medium and in the other a 5= Low. Review of these documents is highly suggested as they have no indication they have been reviewed in 3 years. Review is necessary (as per Alberta OHS Act, Code 2009, Part 2 Sec 7(4), to indicate if the hazard still exists and if the controls are still effective.

On some of the Hazard Assessments reviewed the information is entered incorrectly. For example, Activity - Assisting Residents on/off the bus is the task not the hazard form has been modified and filled out incorrectly.

There were no health and safety hazards identified for the jobs and tasks for the Administrative positions, the kitchen and recreation also had some hazards unidentified. Recreation was using an altered version of the form, resulting in the required criteria not available.

It is important that all jobs identified for the organization be assessed for hazards. Each job is important, and each employee is important, it is suggested the administrative positions in the organization be included in the hazard identification, assessment and control process of the Health and Safety program. One approved hazard form should be implemented for use to help in making sure the required criteria for hazard assessments is met.

2.5- 40% of workers indicated they were not involved in hazard assessments.

Part 2 of Alberta Occupational Health and Safety Code, States

Section 8(1) An employer must involve affected workers in the hazard assessment and in the control or elimination of the hazards identified.

Section 8(2) An employer must ensure that workers affected by the hazards identified in a hazard assessment report are informed of the hazards and of the methods used to control or eliminate the hazards.

Having all employees participating in the hazard identification and assessment of their own tasks will help them understand the risk involved with that task.

CONCLUSION

Element 3 – Hazard Control

Strengths:

Review of a random sampling of hazard controls indicate the employees at the Clearview Lodge are applying the correct hierarchy of controls. Each Formal Hazard Assessment form has a designated space to identify the type of control implemented, Engineering, Administration/PPE.

Many workers are part of the JHSC, who design the controls and others have participated in the development of controls while working their shift.

Recommendations:

Full points could not be awarded due to the deficiencies already noted in Element 2 regarding the lack of documented Job Hazard assessments for the Administration employees, as well as the deficiencies noted for the kitchen and recreation. Completing the JHAs as recommended in Element 2 will then lead to the control of the hazards associated with those tasks, thus informing the workers of the hazard controls in place for their use to protect them while performing the task.

CONCLUSION

Element 4 – Workplace Inspections

Strengths:

All employees interviewed indicated the system for reporting unsafe or unhealth conditions and practices ensures action is taken by management in a timely manner and knew they were reviewed daily and some are investigated and then addressed. Employees were also quite well educated that in some instances the corrective actions may be a budget item and therefore there may be some delay.

It is not always reasonably practicable to implement the desired corrective action immediately. Sometimes the organization must include these corrective actions in the budget, or has to wait on contractors or parts. During the interview process it was blatantly clear the employees are kept well informed about any delays. This is important, it shows the organization has listened to their concerns, and is doing everything they can to address the deficiency and this in turn encourages employees to continue to practice positive health and safety behaviors.

Recommendations:

4.1b - Suggest adding supervisor frequency to the directive or policy to make the frequency requirement clear to supervisor's the expectation of frequency of this task.

4.3- Although it is not necessary for all workers to conduct the worksite inspections, workers should be made aware the inspections are being conducted, any deficiencies found, and any corrective actions implemented. This will help workers on all shifts to recognize if the deficiency recurs and reinforces corrective measures have been implemented to remedy the deficiency.

CONCLUSION

Element 5 – Qualifications, Orientation and Training

Strengths:

The Clearview Lodge has a very strong and stringent hiring, orientation and training program.

Review of the job descriptions indicates there is a process in place to ensure employees have the qualifications and training to perform their jobs in a healthy and safe manner. Examples include- Operations Coordinator- Grade 12, Supervisory and/or Management training or equivalent (or related experience) Medication Assistance Training, Food Safe, WHMIS, First Aid and PCA program. Journeyman Chef- Journeyman Chef through a recognized school, WHMIS, Awareness of the Freedom of Information and Protection of Privacy Act.

All employees interviewed stated there is a process in place to ensure employees have the qualification and training to perform their jobs in a healthy and safe manner and gave examples of resumes, reference checks, interviews and criminal record checks.

It is important for all workers, short-term or long term, to know the skill and knowledge level of the individuals they are expected to work with. This gives them confidence in each other and they have the Right to Know what is expected of them and their co-workers.

Recommendations:

Keep up the excellent work! The process in place is working very well for the Clearview Lodge!

CONCLUSION

Element 6 – Emergency Response

Strengths:

Review of the emergency response plan includes communication procedures in the form of an Emergency Response Fan Out Diagram that indicates the Lodge Manager/Maintenance Manager are notified, the Lodge Manager will notify CAO and PCA Coordinator, PCA Coordinator will notify PCAs. Lodge Manager will notify Operations Coordinator, Operations Coordinator notifies Kitchen, Housekeeping and General Workers. Lodge Manager notifies Chef and Activity Coordinator. Maintenance Manager notifies CAO and maintenance techs.

In the event of an emergency is necessary for everyone to know how to execute the plan effectively and efficiently, for the benefit of both the employees and residents. Excellent work!

Recommendations:

6.8- During the observation tour the auditor asked the kitchen staff to demonstrate the eyewash station. There was initially some confusion as to the location of the eyewash station and once found there was more confusion when the staff could not demonstrate effectively or efficiently how the eyewash station operated. It is not enough for the employer to provide the emergency response equipment there must be training in the location and implementation of the equipment. In the event an employee needs the eyewash station it is important 1) that they know where it is located (they should be able find it blind) and 2) they need to know how to use the equipment to mitigate damage to their eyes.

Element 7 – Incident Investigation

Strengths:

Review of the Incident Investigation certificates issued by Continuing Care Safety Association Altac Construction indicate the persons conducting investigations have been trained in investigation techniques. Review of the incident reports indicates there is focus on identifying the root causes.

All too often, during an investigation of an incident the identified root cause turns out to be the immediate cause. When this happens, corrective actions are put into place and the incident repeats itself. It is great to see the formal training incident investigators participated in is paying off. Great work identifying the root cause of the incidents. Finding the root cause is the most effective way of controlling the hazard to prevent recurrence.

Recommendations:

7.6- Not all employees could say workers were involved in the investigation process. It is not necessary for all workers to be involved in the investigation but, all workers must know of other workers involved in the investigation process. Training all employees at the Clearview Lodge of the functions and responsibilities of the JHSC will help increase awareness of this important task assigned to the JHSC.

CONCLUSION

Element 8 – Program Administration

Strengths:

The log of Injuries and Illnesses for identifying trends and analysis is very thorough. Date, job title, location, description of body part affected, LTC, no LTC, back strain, other strain, burn, cut, broken bone, needle stick or other, root causes. Keeping track of all these lagging indicators will help the organization easily identify trends and in turn put a plan together to address the trends identified. Nice Job!

Recommendations:

8.10- Review of the Action plan indicates some of the action items have not been completed, some of them are in progress and 9/19 of the action items have been completed. Keeping a log on the progress of the action items may benefit the Clearview Lodge. Although the individual in charge of the action plan may know the action item is in progress, without documentation to follow up to indicate the progress it is difficult to assess which items have been implemented, which ones have not, and which ones are near completion.

To the Board of Directors
Taber and District Housing Foundation
5318 48 Avenue
Taber, AB T1G 1S2

Ladies and Gentlemen:

Objective and scope

You have requested that we audit the financial statements of Taber and District Housing Foundation, which comprise the as at December 31, 2017, and the for the year then ended, and a summary of significant accounting policies and other explanatory information. We are pleased to confirm our acceptance and our understanding of this audit engagement by means of this letter. Our audit will be conducted with the objective of our expressing an opinion on the financial statements.

Our responsibilities as auditor

We will conduct our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

Because of the inherent limitations of an audit, together with the inherent limitations of internal control, there is an unavoidable risk that some material misstatements may not be detected, even though the audit is properly planned and performed in accordance with Canadian generally accepted auditing standards.

In making our risk assessments, we consider internal control relevant to the entity's preparation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. However, we will communicate to you in writing concerning any significant deficiencies in internal control relevant to the audit of the financial statements that we have identified during the audit.

Management's responsibilities

Our audit will be conducted on the basis that management and those charged with governance acknowledge and understand that they have responsibility:

- (a) For the preparation and fair presentation of the financial statements in accordance with Canadian accounting standards for not-for-profit organizations,
- (b) For such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error; and
- (c) To provide us with:
 - (i) Access to all information of which management is aware that is relevant to the preparation of the financial statements such as records, documentation and other matters;
 - (ii) Additional information that we may request from management for the purpose of the audit; and
 - (iii) Unrestricted access to persons within the entity from whom we determine it necessary to obtain audit evidence.

As part of our audit process, we will request from management and, where appropriate, those charged with governance written confirmation concerning representations made to us in connection with the audit.

We look forward to full cooperation from your staff during our audit.

Working papers

We will ask that your personnel, to the extent possible, prepare various schedules and analyses in order to minimize your investment in the audit process. The working papers, files, other materials, reports and work created, developed or performed by us during the course of the engagement are the property of our Firm, constitute confidential information and will be retained by us in accordance with our Firm's policies and procedures.

File inspections

In accordance with professional regulations, our client files may periodically be reviewed by practice inspectors and by other file quality reviewers to ensure that we are adhering to professional and our Firm's standards. File reviewers are required to maintain the confidentiality of client information.

Confidentiality

One of the underlying principles of the profession is a duty of confidentiality with respect to client affairs. Each professional accountant must preserve the secrecy of all confidential information that becomes known during the practice of the profession. Accordingly, we will not provide any third party with confidential information concerning the affairs of Taber and District Housing Foundation unless:

- a) We have been specifically authorized with prior consent;
- b) We have been ordered or expressly authorized by law or by the Rules of Professional Conduct; or
- c) The information requested is (or enters into) public domain.

In performing our services, we will send messages and documents electronically. You acknowledge that electronic communication carries the possibility of inadvertent misdirection, interception or non-delivery of confidential material, or infection by a virus. If you do not consent to our use of electronic communications, please notify us in writing.

We do not accept responsibility and will not be liable for any damage or loss caused in connection with the interception or corruption of an electronic communication.

Indemnify

We will use all reasonable efforts to complete the engagement as described in this letter within the agreed upon time frames. However, we shall not be liable for failures or delays in performance that arise from causes beyond our control, including the untimely performance by Taber and District Housing Foundation of its obligations.

Billing

It is understood and agreed that accounts for services rendered by Avail LLP Chartered Professional Accountants will have G.S.T. added where applicable, and are payable upon receipt of invoice. It is understood and agreed that Taber and District Housing Foundation will pay to Avail LLP Chartered Professional Accountants the principal amount reflected on all invoiced accounts for services rendered together with interest on any unpaid balance thereof, commencing 30 days following the invoice date at the rate of 1.5% per month or 19.562% per annum. In the event accounts go unpaid, Avail LLP Chartered Professional Accountants reserves the right to discontinue work on behalf of the client at any time.

Fees paid in advance

In the event you pay all or a portion of your fees in advance, the firm agrees to the following:

- (a) To render invoices on a periodic basis and/or upon the completion of the engagement.
- (b) To render statements to you on a periodic basis detailing issuances of invoices and applications of advance fees paid.
- (c) To retain as a credit in your account to be applied against fees for future engagements any advance fees paid in excess of the rendered invoices for this engagement, unless you request a refund.
- (d) To refund the excess of advance fees on hand in the event the firm determines the agreed professional services cannot be completed.

Costs of responding to government or legal processes

In the event we are required to respond to a subpoena, court order, government agency or other legal process for the production of documents and/or testimony relative to information we obtained and/or prepared during the course of this engagement, you agree to compensate us at our normal hourly rates for the time we expend in connection with such response, and to reimburse us for any direct out-of-pocket costs, including applicable G.S.T.

Other services

In addition to the audit services referred to above, we will, as allowed by the Rules of Professional Conduct, prepare your federal and provincial income tax returns and other special reports as required. Management will provide the information necessary to complete these returns/reports and will file them with the appropriate authorities on a timely basis.

Use of information

It is acknowledged that we will have access to all personal information in your custody that we require to complete our engagement. Our services are provided on the basis that:

- (a) You represent to us that management has obtained any required consents for the collection, use and disclosure to us of personal information required under applicable privacy legislation; and
- (b) We will hold all personal information in compliance with our Privacy Statement.

Reporting

Unless unanticipated difficulties are encountered, our report will be substantially in the following form:

To the Board of Directors of
Taber and District Housing Foundation

We have audited the accompanying financial statements of Taber and District Housing Foundation, which comprise the as at December 31, 2017, and the for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance

about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements present fairly, in all material respects, the financial position of Taber and District Housing Foundation as at December 31, 2017, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

AVAIL LLP

[Date of the auditor's report]

[Auditor's address]

Depending on the results of our audit findings, the form and content of our report may need to be amended.

The terms of our engagement as outlined above will continue in effect from year to year until amended or terminated in writing.

If the above terms are acceptable to you, please sign and return this letter to indicate your acknowledgement of, and agreement with, the arrangements for our audit of the financial statements including our respective responsibilities.

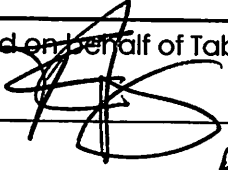
AVAIL LLP

Chartered Professional Accountants

Acknowledged and agreed on behalf of Taber and District Housing Foundation by:

Name and Title:

Date:


Feb 20/2018



February 20, 2018

To the Board of Directors
Taber and District Housing Foundation
5318 48 Avenue
Taber, AB T1G 1S2

Ladies and Gentlemen:

RE: 2017 ANNUAL AUDIT OF TABER AND DISTRICT HOUSING FOUNDATION

We have been engaged to provide the following services for Taber and District Housing Foundation for the year ending December 31, 2017:

- Preparation of the government financial statements for the Taber and District Housing Foundation and the coproprate style financial statements from information provided by management.
- Audit of the records as well as audit of the government and coproprate style financial statements for Taber and District Housing Foundation and the preparation of the Auditors' Report and notes to the financial statements as required by Alberta Seniors and Housing Division.
- Preparation of the management letter relating to our observations and recommendations in connection with the current year's operations and financial statements from the year end audit.
- Annual review of the accounting systems of the Taber and District Housing Foundation to provide and maintain a knowledge of the systems and operations including purchasing and disbursements, payroll, cash receipts, general ledger maintenance and other accounting systems.
- Send in the proper information to Alberta Seniors and Housing, on the clients behalf.
- Attendance at the Board meeting and AGM to present financial statments.

We are pleased to provide the following report relating to our audit of the financial statements for Taber and District Housing Foundation. The matters identified are included in this report which has been prepared solely for the information of the Board and is not intended for any other purpose. As such we accept no responsibility to a third party who uses this report. Our report is intended to assist the Board in fulfilling its obligation with respect to the 2017 financial statements. We would be pleased to further discuss any of the issues addressed in the report or any other issue which may be of interest or concern.

Yours truly,

AVAIL LLP

Calvin Scott, CPA, CA
Enclosure

I. Purpose and Scope of Examination

Management, with the oversight of those charged with governance, is responsible for the preparation of the financial statements and accompanying notes. Avail LLP will advise management about appropriate accounting principles and their application and assist in the preparation of the financial statements, but the responsibility for the financial statements remains with management. This includes responsibilities related to internal control, such as designing and maintaining accounting records, selecting and applying accounting policies, safeguarding assets and preventing and detecting fraud and error.

Our responsibility as auditors is to report to the Board whether these financial statements present fairly, in all material respects, the financial position and results of operations and cash flows in accordance with Canadian accounting standards for not-for-profit organizations. This audit is performed to obtain reasonable but not absolute assurance as to whether the financial statements are free of material misstatements. Due to the inherent limitations of an audit, there is an unavoidable risk that some misstatements of the financial statements will not be detected (particularly intentional misstatements concealed through collusion), even though the audit is properly planned and performed.

Our audit includes:

- Assessing the risk that the financial statements may contain misstatements that, individually or in the aggregate, are material to the financial statements taken as a whole; and
- Examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements.

As part of our audit, we will obtain a sufficient understanding of the business and the internal control structure of Taber and District Housing Foundation to plan the audit. This will include management's assessment of:

- The risk that the financial statements may be materially misstated as a result of fraud and error; and,
- The internal controls put in place by management to address such risks.

Since our audit does not involve a detailed examination of all transactions, it could not necessarily be expected to detect all misstatements, particularly intentional misstatements concealed through collusion. The discovery of such irregularities may, of course, result from our examination and, if so, we will report on any such significant matters to you.

Audit Committee (or Equivalent) Members' Responsibilities

The audit committee's (or equivalent) role is to act in an objective, independent capacity as a liaison between the auditors, management and the Board of Directors, to ensure the auditors have a facility to consider and discuss governance and audit issues with parties not directly responsible for operations.

The audit committee's (or equivalent) responsibilities include:

- Being available to assist and provide direction in the audit planning process when and where appropriate;
- Meeting with the auditors as necessary and prior to release and approval of financial statements to review audit, disclosure and compliance issues;

- Where necessary, reviewing matters raised by the auditors with appropriate levels of management, and reporting back to the auditors their findings;
- Making known to the auditors any issues of disclosure, corporate governance, fraud or illegal acts, non-compliance with laws or regulatory requirements that are known to them, where such matters may impact the financial statements or auditor's report;
- Providing guidance and direction to the auditors on any additional work they feel should be undertaken in response to issues raised or concerns expressed;
- Making such enquiries as appropriate into the findings of the auditors with respect to corporate governance, management conduct, cooperation, information flow and systems of internal controls; and
- Reviewing the draft financial statements prepared by management, including the presentation, disclosures and supporting notes and schedules, for accuracy, completeness and appropriateness, and approve same to be passed to the Board for approval.

II. Communication with the Board

In accordance with the auditing standard "communications with those having oversight responsibility for the financial reporting process", the following matters are recommended to be communicated to the Board prior to the completion of the audit.

Matters to be Communicated	Reference/Comment
1. Management and the Auditors' Responsibility Under Generally Accepted Auditing Standards	Discussed under the heading "Purpose and scope of examination."
2. Planning	Our risk-based approach focuses on obtaining sufficient appropriate audit evidence to reduce the risk of material misstatement in the financial statements to an appropriately low level. This means that we focus our audit work on higher risk areas that have a higher risk of being materially misstated. Materiality in an audit is used to: • Guide planning decisions on the nature and extent of our audit procedures; • Assess the sufficiency of the audit evidence gathered; and • Evaluate any misstatements found during our audit. Materiality is defined as: Materiality is the term used to described the significance of financial statement information to decision makers. An item of information, or an aggregate of items, is material if it is probable that its omission or misstatement would influence or change a decision. Materiality is a matter of professional judgment in the particular circumstances. We plan to use a materiality of \$25,000 for Social Housing and a materiality or \$80,000 for Clearview Lodge. The materiality for last year's audit was \$25,000 and \$75,000 respectively.

	In responding to our risk management, we will use a combination of tests of controls, tests of details and substantive analytical procedures. The objective of the tests of controls is to evaluate whether certain controls operated effectively. The objective of the tests of details is to detect material misstatements in the account balances and transaction streams. Substantive analytical procedures are used to identify differences between recorded amounts and predictable expectations in larger volumes of transactions over time.
3. Timing of the Audit Engagements	• February 20, 2018 - start of fieldwork • March 23, 2018 - Board meeting and AGM to approve the financial statements • March 31, 2018 - deadline of submission of the financial statements to Alberta Seniors and Housing
4. Illegal Acts, Intentional Misstatements, Fraud and Errors	Our auditing procedures, including tests of your accounting records, are limited to those considered necessary in the circumstances and would not necessarily disclose all illegal acts, fraud, intentional misstatements or errors should any exist. We will conduct the audit under Canadian generally accepted auditing standards (GAAS), which include procedures to consider (based on the control environment, governance structure and circumstances encountered during the audit), the potential likelihood of fraud and illegal acts occurring. These procedures are not designed to test for fraudulent or illegal acts, nor would they necessarily detect such acts or recognize them as such, even if the effect of their consequences on the financial statements is material. However, should we become aware that an illegal or possible illegal act or an act of fraud may have occurred, other than one considered clearly inconsequential, we will communicate this information directly to the audit committee (or equivalent). It is management's responsibility to detect and prevent illegal actions. If such acts are discovered or audit committee members become aware of circumstances under which the Foundation may have been involved in fraudulent, illegal or regulatory non-compliance situations, such circumstances must be disclosed to us.
5. Major Issues Discussed with Management that Influence Audit Appointment	No major issues were discussed with management prior to our appointment as auditors.
6. Written Representations from Management	At the conclusion of the audit, prior to the release of our auditors' report, we will request that management provide us with written representation that it has fulfilled its responsibility for the preparation of the financial statements and that it has provided us with the

	required information for us to complete our audit. We will not be able to provide an audit opinion if management does not provide this written representation.
7. Auditors' Independence	We provide you with the following to assist in your assessment of our independence: • All partners and senior staff have confirmed that they do not hold any investment in Taber and District Housing Foundation. • Financial statements issued by Avail LLP are subject to a partner review process. This process requires that a partner review items significant to the audit such as planning, materiality, application of GAAP and financial statement items and disclosure. • We are aware of no relationship between the Foundation and Avail LLP that, in our professional judgment, may reasonably be thought to bear on our independence.