St. John's Ukrainian Orthodox Cathedral and Cultural Centre

The Cathedral Connection

April 2020



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Archpriest Cornell Zubritsky

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MEETINGS HELD ON SUNDAYS DURING GREAT LENT

Dear Fathers, Parish Presidents, Presidents of Organizations associated with Parishes,

With God's blessing, we are entering the Great Lent. It is the time of our spiritual battle and the time for perfecting ourselves spiritually. The Holy Church leads us into the Great Lent, which is unique in its liturgical services, celebrated only during this time of the ecclesiastical year, with one goal: bringing us to sincere repentance, changing our life's direction- drawing us nearer to God rather than way from Him, because we have distanced ourselves from Him by our weakness and sinfulness.

The Holy Church reminds us that the fast is not simply a time to abstain from certain kinds of food, but a time of forgiveness, fervent and special prayers, and acts of charity.

The time of the Great Fast is a time to offer up our hearts to God, to beg forgiveness of our sins, and "set aside all cares of life."

I notice that it has become a "tradition" to have meetings on Sunday, after the Divine Liturgy, even during Great Lent. It is very easy to switch from glorifying God on this Holy day to "biting one another." (Galatians 5:15) If Sundays are over-booked with cares and duties, many members are tired and unmotivated to return to Church and participate in evening services, especially designed to increase our faith (this is most evident during Great Lent, such as Vespers of Forgiveness and Cheesefare Sunday, and Passia Services) Even if you don't have Vespers services on Sundays, it is beneficial for your spiritual growth to refrain from having meetings at this time, especially during Great Lent.

As St. John Chrysostom says: "Put on the spiritual armor, and become a soldier. Strip yourself of worldly cares, for the season of Lent is one of wrestling. Cultivate your soul. Cut away the thorns of evil. Sow the word of godliness. Subdue the body, and bring it into subjection. Keep down the waves of evil desires. Repel the tempest of evil thoughts."

I DO NOT BLESS ANY MEETINGS TO BE HELD ON SUNDAYS, AFTER THE DIVINE LITURGY, DURING GREAT LENT.

Let us keep Sunday for God, for reverencing and worshipping God, doing His work and abiding by His will, at least during Great Lent.

May this Great Lent be our time for winning the battle for spiritual perfection with God's help so that we can be worthy to meet His Holy Resurrection.

With Archpastoral blessings,

+llarion, Bishop of Edmonton

GREETINGS FROM THE CATHEDRAL DEAN

Великодний привіт Христос Воскрес!

Pschal Greeting Boïстину Bockpec!

3 нагоди великого й радісного Свята Воскресення Христового, від себе та своєї родини, сердечно вітаю всіх членів та прихильників Катедри Св. Івана та бажаю всім веселих Великодніх Свят.

"Let God arise, and let His enemies be scattered, and let those who hate Him flee from His presence."

The great Day of Resurrection has come again. All those who love God and who Jove truth once again commemorate the Triumph of triumphs. It is possible to see the Easter story as the incredibly joyous story of the triumph of truth.

For never has truth been so wronged as it was on that first Great Friday when the Sinless One hung upon the Cross like a common thief together with evildoers. Never have evil forces been so strong as upon that day. To those who loved Him it must have seemed that this was another tragic example of the defeat of good by evil in a world, which kills its prophets and destroys those who love it most unselfishly. As the heavy stone was rolled across the opening of the tomb, it must have seemed to them as though the heavy stone of fate had rolled upon their weary hearts, crushing all their hopes forever.

And then the inexpressible joy at Easter Morning! Coming to mingle their tears with spices for anointing the beloved Body of the Lord, the women find the gaping tomb is empty! The most logical assumption that the Body had been stolen or otherwise removed is quickly proved false by the appearance of the One whose loss they had come to mourn. The greatest Happy ending ever- what all good fairy stories have tried to convey throughout the ages- is a reality. Christ reigns! His enemies are scattered as the sun dispels the shadows of the dark night of waiting ... waiting for the morn which seemed never to break and yet which has now broken with all the glory of the Eternal Kingdom made manifest!

"It is the day of Resurrection! Let us be radiant, O people! It is the Passover, the Passover of the Lord! From death to life, and from earth to heaven Christ Our God has passed us who sing the hymn of victory!"

Therefore, on behalf of family, and myself I greet each and every one of you with this glorious and blessed holiday. May the invincible Resurrection Life Of Jesus Christ energize us all as we strive together with the Holy Spirit to make manifest the Kingdom of God in the Church, and our people, and throughout the World.

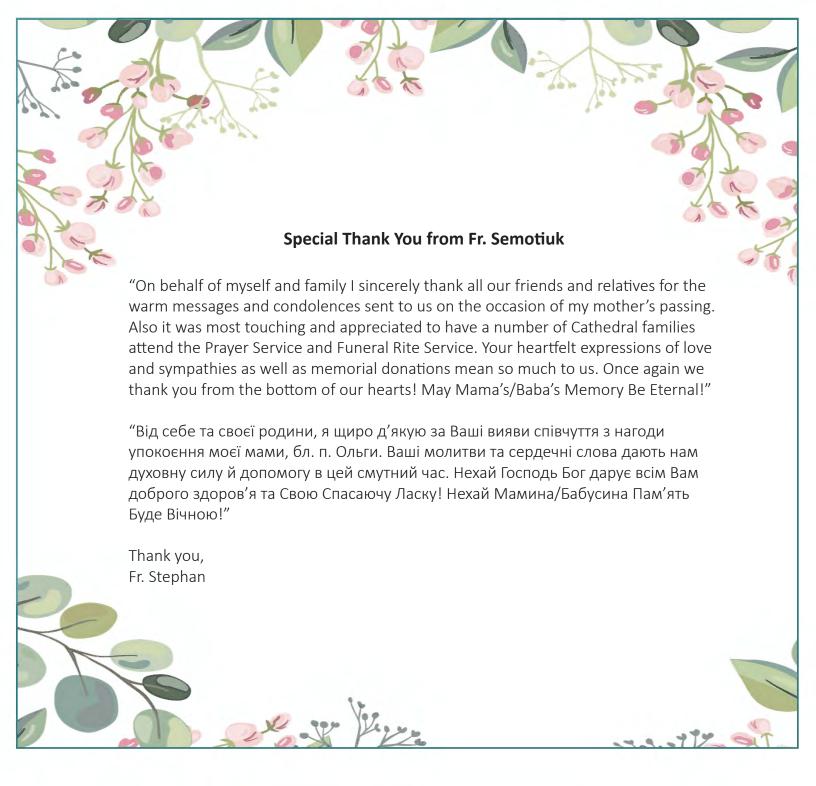
В цей радісний день обнімімо по братньому один одного і все простімо ради Христового Воскресення. Нехай Воскресший Христос наповнить Ваші серця чистою й глибокою радістю та подасть Вам душевного спокою!

ХРИСТОС ВОСКРЕС!

In Christ's love,

Father Stephan.





Welcome to New Parish Members Stepan Woroniuk Eugenia Woroniuk Dushan Bednarsky

PRESIDENT'S MESSAGE

To all of St.John Parish membership I wanted to express my sincerely humble gratitude for the confidence you show in me to be your President for the sixth year.

With the support of the Parish Council and Clergy it has been a great experience to be part of the history of the Parish. With God's help my wish is to be around when we celebrate our 100th Anniversary of our beloved St.John Cathedral Parish.

On behalf of the Parish Council I wish to thank members who are retiring from serving on Council.

Thank you, Ed Thomson, for your service as Vice President and the work you did chairing the Advisory Committee. We will be glad to have you volunteering in different aspects of our operation. We now welcome Gerald Kruhlak who has accepted this important role and is destined to be our next President.

Special thanks to Denise Kowalishin as Hospodar for the past year. Your knowledge and experience has served us well in your role. We will miss your devoted service and we will continue to call on your experience. Welcome to Tony Horobec who assumes this role. Tony's as vast experience in our facility and complex which will be greatly appreciated. There is no need to remind anyone that as our complex ages, close attention must be kept to avoid major crisis situations.

Welcome to our new Treasurer Orest Pohoretski. His past banking experience is a big asset in this very important role on our Council. I personally feel very confident that as President my job will be pleasant, and the membership will be pleased with the work we will be able to do this year.

Thank you to all our members who served on Council and let their names stand for another year of service. I will enjoy working with you.

Our volunteers make a major impact on the success of our operation. There are no words to express how much their work is appreciated . Thank you with a big hug .

Now to some serious situation that faces us. One of the main revenue resource is levies set by the membership. What is expected is that these be paid at the beginning of the new fiscal year. This is not a major problem at our Parish. However I wish to share with you the impact these levies have if not paid on time or not at all.Our UOCC Consistory is in very deep trouble because of the levy support has been lacking. We are now in a very serious situation at the UOCC.

Please, read carefully the information I am sharing with you as to the impact the levies have on our church.

With Christian love.

Христос Воскрес! Воістину Воскрес!

Marshall Kachmar,
President Parish St.John



67,112	156,188
1,516,380	1,538,626

The above Consolidated Statement of Operations and Consolidated Statement of Financial Position are condensed versions of the attached Audited Financial Statements. Please see the Audited Statements for the detail.

I would like to highlight a few things from the above statements. The most important piece of any Statement of Financial Position is Net Assets. This tells you the health of an organization. UOCC's Net Assets are divided into three categories with the total amounting to \$67,112.

Invested in Net Property and Equipment is valued at \$194,725. This means if UOCC sold all property and equipment at the value that is stated in the books and paid off the Mortgage on 10 Eastwood UOCC would have \$194,725.

Internally and Externally Restricted includes all donations that were donated for a specific purpose and not yet spent for that purpose and any funds that the board wanted set aside for particular purposes. This totals \$423,326.

Unrestricted, which is what UOCC has available for operations is a negative -\$550,939. This means UOCC has "borrowed" against Net Property and Equipment and Internally and Externally Restricted to the point that there is only \$67,112 left in Total Net Assets.

UOCC owns Assets of \$1,516,380 but \$408,602 is owed to UOCC in Receivables. UOCC has \$470,342 in Cash & GIC's but bank indebtedness of \$193,402 goes against that cash. UOCC owns \$559,472 in Property and Equipment but there is a mortgage against it for \$381,289.

UOCC owes \$1,449,268. We've touched on the Bank Indebtedness and the Mortgage. UOCC also owes St. Andrew's College \$183,790 and UOCC Foundation \$437,091.

To simplify this further:

Assets - Liabilities = Net Assets

UOCC Owns - UOCC Owes = UOCC owns free and clear

\$1,516,380 - \$1,449,268 = \$67,112

Levies

Levies are the largest source of Revenue for UOCC.

	2019	2018
Number of Members	6,280	6,657
Levy Rate	110	105
Total Levies Invoiced	690,800	698,985
Prior Year's Adjustment	6,584	-11,911
Collected for St. Andrew's		
College	63,498	65,417
Recognized as revenue by UOCC	633,886	621,657

The above numbers will not tie into the financial statements because we bill levies on a calendar year but recognize revenue based on a Sept 30th fiscal year end date. This means in 2019 statements we have 3 months of revenue from 2018 and 9 months of revenue from 2019.

2019 saw an increase in the levy rate which if the number of members stayed the same UOCC would have seen an increase in revenue of \$33,285. Seeing as membership dropped by 377 there was an actual drop in revenue of \$8,185 before adjustments.

\$10 from every levy payment is to go to St. Andrew's College. We should have sent St. Andrew's College \$63,498. From January to June we did send to St. Andrew's \$10 from every levy that we received from the Parishes but due to cash constraints that was not continued. As a result UOCC owe's them an additional \$8,108 over the debt that has built up over the past several years.

Outstanding Levies from Parishes and Priests

	% of			% of	
	Dec-19	Total	Dec-18	Total	
Annual Levies Parishes & Priests	697,384		687,074		
Total O/S Levies	209,432	30.03%	155,437	22.62%	
Total Current year O/S Levies	93,825	13.45%	87,198	12.69%	

The total Levies Accounts Receivable as of Dec 2019 is \$209,432 or 30.03% of the levies billed. What is still outstanding that was billed for 2019 is \$93,825 or 13.45% of what was billed. The balance of the outstanding levies of \$115,607 is from prior years. A total outstanding levies continues to grow due to each year a portion of what is billed is not paid. At the end of Dec 2019 Levies Accounts Receivable was \$55,995 higher than at Dec 2018. Also Levies Accounts Receivable was only 22.62% of total invoiced in 2018 compared to 30.03% in 2019. Below is a breakdown of what was still owed at the end of 2019 and 2018 by the year it was billed as well as a percentage of the total levies owing.

Total Outstanding by year billed TOTAL	2019 209,432		2018 155,437		
2019	-	44 000/	100,437		
2019	93,825	44.80%	87,198	56.10%	
2016	50,708	24.21%		18.75%	
	19,700	9.41%	29,151		
2016 2015	11,090	5.30%	7,768	5.00%	
	11,932	5.70%	13,294	8.55%	
2014	13,469	6.43%	11,063	7.12%	
2013	6,167	2.94%	4,700	3.02%	
<2013	2,541	1.21%	2,263	1.46%	
					% Inc over prior
Total Outstanding by Eparchy	2019		2018		year ·
TOTAL	209,432		155,437		
West	56,634	27.04%	39,726	25.56%	42.56%
Central	78,568	37.51%	70,103	45.10%	12.08%
East	64,655	30.87%	40,660	26.16%	59.01%
Priests	9,575	4.57%	4,948	3.18%	93.51%
					% Inc over prior
Total Outstanding by Province	2019		2018		year
TOTAL	209,432		155,437		
BC	3,290	1.57%	1,730	1.11%	90.17%
AB	53,344	25.47%	37,996	24.44%	40.39%
SK	40,017	19.11%	33,416	21.50%	19.75%
MB	35,401	16.90%	33,537	21.58%	5.56%
ON	17,950	8.57%	9,325	6.00%	92.49%
QC	49,855	23.80%	34,485	22.19%	44.57%
Priests	9,575	4.57%	4,948	3.18%	93.51%

The two charts above gives the breakdown of Outstanding Levies at Dec 2019 and Dec 2018 by Eparchy and by Province with the priests listed separately. The final column in both tables shows the percentage increase from 2018 to 2019 by area.

What would be the impact on the financial statements if levies were paid up to date? Bank indebtedness would be less resulting in less interest being paid. Even if we only sent to St. Andrew's College their portion of what we receive this would lower our debt to them by \$20,000 at a minimum. What would be the impact should Accounts Receivables continue to grow throughout 2020? The cash situation becomes so tight that early in 2021 the Consistory of the UOCC can no longer pay its bills. Some of the small parishes may feel that their small levies don't have an impact on the Consistory so they delay sending it in. When enough parishes think that way it does have a significant impact as you can see above. Every levy payment impacts the work of the Consistory.

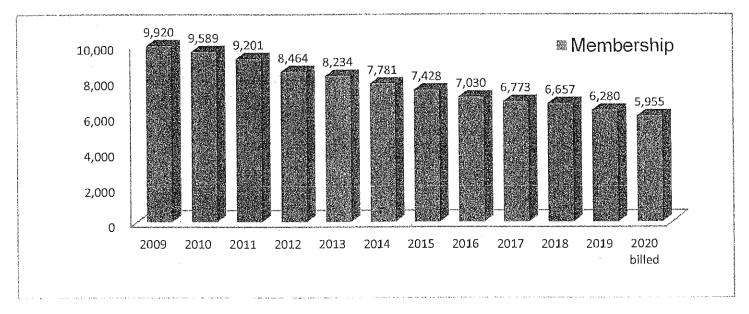
Ukrainian Orthodox Church of Canada Budget for Consolidated Operations Year Ended September 30, 2020

Revenue	2019 Actual	2020 Budget	
			Based on 5955 members & 83 Priests -
Levy	602,523	570,473	billed Feb 2020 for Jan - Sept 2020. Oct - Dec 2019 based on 2019 levies.
Levy used for Ecclesia	47,005	44,000	,
	_		Assumed no donations pertaining to
Donations	83,952	30,000	100th Anniversary
Church Goods Sales	6,773	. 0	Church Goods is closed
Herald Subscriptions & Advertising	5,300	10,000.	Higher advertising revenue anticipated Lower book and calendar sales
Book & Calendar Sales	31,609	15,000	anticipated
Other	10,008	2,000	
Total Revenue	787,170	671,473	
Expenses			
Expenses			Reduced staff planned for 2020 as
Personnel except Visnyk Personnel	473,035	375,847	compared to 2019
Torochile energy view, we exceed the	,	0.0,0.	Building costs lowered by Interest paid
			on Demand loan for 10 Eastwood.
			Demand loan was replaced by the
Building	101,766	85,516	mortgage June 2019.
Travel	37,754	37,754	
Info Tech, Communications	16,910	16,910	•
Visnyk including Personnel	42,131	44,000	
Audit Fees	37,293	32,000	Audit costs dropped from 2018 to 2019
Legal Fees	16,472	16,472	
Professional Fees & Dues	13,828	13,828	
Office	18,898	18,898	
Board Meetings & Committee Expenses	32,690	30,000	No face to face presidium meeting anticipated in 2020.
board Weetings & Committee Expenses	32,030	30,000	Lower book and calendar sales
Cost of Goods - Books & Calendars	22,569	12,000	anticipated
			Mortgage interest for 2019 was for 4
Interest on Mertages	5 075	15.000	months only. There will be 12 months of
Interest on Mortgage	5,275	15,000	interest in 2020
Bank Charges & Interest on Line of Credit	6,684	6,684	

			2019 bad debt expense was mainly from Church Goods which is completely
Bad Debt Expense	4,301	1,500	closed for 2020.
Depreciation	15,602	15,602	
Closed Parishes Expenses	819	2,000	2019 included a prior year adjustment
National Jubilee Committee	21,536	5,000	Less activity in 2020
Sobor 100th Anniversary	7,115	0	Wound up by Sept 2019
Other	1,568_	1,568	
Total Expenses	876,246	730,579	
Net Income (Loss)	-89,076	-59,107	:

We do not have an approved budget to date. The above "budget" is based on what has taken place in the first 4 months of fiscal year 2019/2020 and what decisions have been made as compared to 2019 actual results. I've included some explanations in some of the categories above to help explain the differences from 2019 actual.

Levies are the most significant piece of revenue. The billing amount for levies is known. Based on the information that the parishes have sent in we are billing for 325 less members then what the end result of levies were for 2019. This is a 5.1% drop in membership. We saw a 5.5% drop in memberships from 2018 to 2019 which represents a drop of 377 members. As you can see above the \$5.00 increase in a membership levy does not compensate for the drop in membership numbers. The table below shows a drop in membership of 3,965 since 2009 which is 40%. As you head into the Sobor in July keep in mind that this steady pattern of membership decreasing will most likely continue.



The expenses have explanations for the categories where there are significant changes from 2019. At this point in time it looks like there will be a deficit of \$59,107. Keep in mind that this will erode the majority of the equity of \$67,122.

The above "budget" does not take into consideration the financial activity of the 2020 Sobor. It is hoped that the Sobor will at minimum break-even. If there is a deficit then equity will be completely wiped out. This would result in a situation that the Consistory of the UOCC will owe more than it owns. Up to this point in time the Consistory can be thankful that St. Andrew's College which the UOCC owes \$183,790 and the UOCC Foundation which the UOCC owes \$437,091 at Sept 30, 2019 has not demanded that this be paid. Should either of these organizations do so then the Consistory of the UOCC becomes insolvent.







Wet hands with warm water



Apply soap



seconds, make For at least 20 sure to wash:



Rinse well



with paper towel **Dry hands well**

Turn off tap using paper towel





thumbs

under nails



between fingers

palm and back of each hand



@ canada.ca/coronavirus



1-833-784-4397

Agence de la santé publique du Canada

Ukrainian Women's Association of Canada - St. John's Cathedral Branch



UWAC, St. John's Cathedral Branch invited Edmonton resident, Myrna Kostash, acclaimed and prolific Ukrainian-Canadian author and journalist, to speak on her book, **Reading the River**, A Traveller's Companion to the North Saskatchewan River.

Through researched first-person accounts, Myrna spoke of the difficult journey the first wave of Ukrainian setters took as they began to settle in Alberta. She shared some of the conditions that the settlers faced and their interactions with Indigenous people. With time remaining for questions, Myrna was very well received by those attending the thought-provoking presentation.



Helen Flkow



Centennial Project- Mosaic Update Spring 2020

The following parishoners and community members volunteered more than 200 hours to complete the four "**PAST**" Mosaic Panels:

Nadia Sas Viktoria Trubenko Andrea Kopylech Irene Tarnawsky Dean Cramer Iris Ciona Natalka Makaranko Willie Zwozdesky Donna Kowalishin Joanne Melnychuk Oksana Tarnawsky Khrystia Kohut Eileen Yewchuk Julia Elaschuk Oryssia Lennie Zonia Ewanchuk June Mielnichuk Elaine Harasymiw Petra Myroniuk Olli Megley Flena Scharabun Irene Kund Larysa Chomiak Petro Motyka Glenise Harvey Myroslava Chomiak Stephanie Trubenko

Lorna Stefaniuk

UWAC also thanks the Cathedral Choir for the \$1000 donation toward the completion of this Centennial project.

Tatiana Martschenko



The next two panels should be installed in spring. Work on the four **Present-themed** panels will take place in fall with installation hopefully before Christmas.

Parish members can contribute ideas for the next set of four panels: "**Present**", by filling out the following questionnaire and returning it to the UWAC mailbox in the Cultural Centre Office or by contacting Julia or Theo directaly.

Julia Elaschuk

(780) 456-6580 julia.elaschuk@shaw.ca

Theodora Harasymiw

(780) 718-1672 paintingtheo@yahoo.ca

Celebrating the Centennial Anniversary of Ukrainian Orthodox Cathedral of St. John's

Tile mosaics representing the **past, present and future** of the Cathedral will be created by artist, Theo Harasymiw, to celebrate the 100th birthday of St. John's Cathedral in **2023**. The creation of four 8 by 8 pieces for each phase and installed on the **upper walls of the Cultural Centre** will involve the parish in the vision and creation. Your input is important to envisioning the design and content for each mosaic.

Please comment on each of the three phases either by filling this form in and returning it to Julia Elaschuk to the UWAC mailbox in the Cultural Centre office or by calling Julia Elaschuk at 780-456-6580 or emailing (julia.elaschuk@shaw.ca) OR call Theodora directly at 780-718-1672 or email at paintingtheo@yahoo.ca. Thank you in advance for your input.

What experiences,	memories or stories about ea	arly church years ar	re important to acknowled	dge?
What notable curre	ent Cathedral parish activities	s or experiences are	e important to acknowledg	ge?
What vision, dream future ?	ns, projections or hopes do yo	ou want to see refle	cted in the mosaic repres	enting the Cathedral's
Optional:				
Signature			Feedback requested: YES	NO
Contact info				

Святкування столітнього ювілею Українського Православного Собору Святого Івана

Мозаїчні панно, що відображають минуле, сьогодення і майбутнє Собору будуть створені художником, Теодорою Герасимів, до святкування 100-річчя Собору Св. Івана в 2023 році. Мозаїки будуть складатися з чотирьох панно для кожного відрізку часу, розміром 8 на 8 футів, для кожної події і будуть встановлені зверху стін Культурного Центру, щоб їх було добре видно людям.

Ваш внесок для створення дизайну та змісту кожної мозаїки дуже важливий.

Будь ласка, прокоментуйте кожну з трьох мозаїк, заповнивши що форму і повернувши її Джулії Ілащук, тел. 780-456-6580, julia.elaschuk@shaw.ca або поклавши її в поштову скриньку Жіночого Товариства в оффісі Культурного Центру Св. Івана. Також ви можете подзвонити особисто Теодорі по тел. 780-718-1672 або написати їй на адресу paintingtheo@yahoo.ca.

Щиро дякуємо вам за поміч	та співпрацю!					
1.Які події, спогади або розпо	віді про ранні ј	роки існув	ання Соб	ору Св. Івана	важливо від	образити на
мозаїці з вашої точки зору?						
2.Яку сучасну діяльніть або	посагнания Па	nadiï Ca I	рана з ра	moj tomen som	POVILIDO D	тоброзити
на панно?	досят исппя тта	графи Св. 1	вапа з ва	шог гочки зору	важины ы	дооразити
на панно!						
	:					
				4. A		
3.Яким би ви хотіли бачити С	обор та Парафі	ію Св. Іван	на в мабу	тньому?		
•		errore in the		· · · · · · · · · · · · · · · · · · ·		
Необов'язково:						
Підпис	,		_Чи потре	буєте відповід	ь: YES	NO
Контактна інформація						

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A more convenient way to make regular donations?

A number of our Parishioners have inquired whether St.John's could accept preauthorized donations directly from their bank account on a regular basis- we are in contact with our bank and are seeking your input whether or not we have enough members interested.

Pre-authorized debits (PADs) are a convenient way to pay bills and make other payments automatically. Instead of sending a payment, a company withdraws funds from your bank account. You may already have this type of transaction set up for your phone and other utility bills or other payments.

There are many benefits to you for convenience and peace of mind

- not having to find and write cheques (cheque orders are expensive!)
- not having to carry extra cash for your donation envelope
- still continue to make your donation whether you are away, unable to attend church due to weather or other issues
- plan your giving so you know what your yearly donations will be- good for budgeting and tax donation receipt planning.
- once in place, you could change your donation details including amount, or cancellation etc.

If you are interested in this donation option, please inform us of your interest and approximate recurring donation amount at the church board office so we can determine if enough parishioners would sign up to consider this banking option- we believe this pre-authorized donation would be set up as a recurring monthly item, with a possible minimum donation amount to minimize our banking costs associated with setting up this option.

Thank you and please let us know!

Paris	h Council 2020
President	Marshall Kachmar
Vice President	Gerald Kruhlak
Secretary	Karla Palichuk
Treasurer	Orest Pohoreski
Assistant Treasurer	vacant
Property Manager	Tony Horobec
Membership Chairman	Myroslava Chomiak
Archivist	Larissa Ewanchuk-Laniuk
Events	Roxoliana Tsisar
UWAC	Julia Elaschuk
Church School	Amanda Campbell/ Larissa Paik
St. John's Seniors	Eileen Yewchuk
Sr. CYMK	Justine Jereniuk
Cathedral Choir	Karla Palichuk



УКРАЇНСЬКИЙ ПРАВОСЛАВНИЙ КАТЕДРАЛЬНИЙ СОБОР Св. ІВАНА

UKRAINIAN ORTHODOX PARISH OF ST. JOHN

10611 - 110 STREET, EDMONTON, ALBERTA T5H 1H7

Phone: 780-425-9692 Fax: 780-425-3991

Pre-Authorized Debit (PAD) Donation Agreement

- START a new recurring donation
- o CHANGE the amount of an existing recurring donation
- o CHANGE the account number or receipted donor name of an existing recurring donation
- o CANCEL my recurring donation completely

I/we authorize the Ukrainian Orthodox Parish of St John (Registered Charity #108148321RR002) to debit my/our bank account as identified on the attached void cheque (or photocopy).

Please debit my accour Note: if changing an existing	nt as follows: amount please enter the NEW	TOTAL below.	
General Fund Donation	: Monthly \$	starting	(month / year)
•	•		th. This authorization is in effect until notice in strator, at least 10 days in advance of the next
	the Office Administrator o		O days' advance notice. It is also my account information at least 10 days in
reimbursement for any	,	ed or is not consistent wi	ement. For example, I have the right to receive ith this PAD agreement. To obtain more or visit www.cdnpay.ca .
Please issue the charita	ble donations tax receipt	at the end of the year to	:
Donor name:	,		
Full Address:	(complete only if different from	n address on void cheque or or	n file)
Phone:	-	Email:	
Date:	Account	Holder Signature:	

Please return completed form to the Office.

You may also scan and email a signed copy along with a voided copy of cheque to info@uocc-stjohn.ca