

## Treasurers Report-April

### Meridian Investments

|         |             |       |           |
|---------|-------------|-------|-----------|
| GIC #11 | \$93,692.29 | 2.5%  | Jan 23/17 |
| GIC #12 | \$31,563.07 | 1.45% | Jun 07/18 |
| GIC #13 | \$32,071.86 | 1.25% | Aug 08/18 |
| GIC #14 | \$31,623.20 | 1.25% | Dec 04/18 |

### BMO

GIC #1 \$50,000.00                      0.90%                      Sept 19/16

\*Secures MasterCard

### Discussion

- Tracie to be added to accounts. Two additional new signers are required for the accounts at Meridian. A letter needs to be completed stating who will be removed and added to accounts. The three new signers will need to complete the personal information form. Once paperwork is ready, they will be called to come in to sign.
- We have been able to stay under the radar but once signers change, service charges will begin. See attached outline. I would recommend **Small Business** for Bingo, **eProsper** for 50/50, **Prosper Chequing** for General. Also, a Cash and Coin fee will begin. Please see reverse of outline for coverage under account packages.
- Tracie will need to go to BMO with Brian to be added account/investment
- Tracie Strathy contact [tracie\\_strathy@yahoo.ca](mailto:tracie_strathy@yahoo.ca) or 519-373-4182
- Rick: please remove me from web page ☺
- I will be supporting Tracie moving forward but she will be the main contact. We will complete the audit for 2015/2016 together
- If needed, please email me at [timandtania@rogers.com](mailto:timandtania@rogers.com)

# Meridian Small Business Accounts and Services

|                               | Small Business Chequing  |                    |                  |                         |   | Business Advantage Savings          |                                     | US Dollar                           |
|-------------------------------|--|--------------------|------------------|-------------------------|---|-------------------------------------|-------------------------------------|-------------------------------------|
|                               | Small Business Chequing  | eProsper Chequing  | Prosper Chequing | Prosper Plus Chequing   |   | Business Advantage Savings          | Business Advantage Plus             | US Dollar Account <sup>1</sup>      |
| Monthly Fee                   | \$5.00   | \$9.00             | \$25.00          | \$30.00                 | -   | -                                   | -                                   | \$5.00                              |
|                               |  |                    |                  | <b>Business Account</b> | <b>Personal Account</b>   |                                     |                                     |                                     |
| Self-Serve <sup>2</sup>       | \$0.75   | Unlimited          | Unlimited        | Unlimited               | Unlimited   | \$5.00                              | -                                   | -                                   |
| Personal service <sup>3</sup> | \$0.75   | \$0.75             | Unlimited        | Unlimited               | Unlimited   | \$5.00                              | -                                   | \$0.75                              |
| Cheques                       | \$0.75   | \$0.75             | Unlimited        | Unlimited               | Unlimited   | -                                   | -                                   | \$0.75                              |
| Deposits <sup>4</sup>         | \$0.75   | Unlimited          | Unlimited        | Unlimited               | Unlimited   | \$0.75                              | -                                   | \$0.75                              |
| Transfers <sup>5</sup>        | Unlimited  | Unlimited          | Unlimited        | Unlimited               | Unlimited   | Unlimited                           | Unlimited                           | Unlimited                           |
| Free transactions             | 6 included, plus 1 free cheque with every \$500 MMB <sup>6</sup> | 5 personal service | -                | -                       | - 4 Interac ABM transactions <sup>7</sup><br>-Certified cheques<br>-Basic cheque order<br>-Official cheques<br>-Traveller's cheques | -                                   | -                                   | -                                   |
| MMB to waive monthly fee      | -  | \$5,000            | \$25,000         | \$25,000                | -   | \$100,000                           | -                                   | -                                   |
| Coverdraft                    | \$2.00   | \$2.00             | \$2.00           | \$2.00                  | -   | -                                   | -                                   | -                                   |
| <b>Interest</b>               |  |                    |                  |                         |   |                                     |                                     |                                     |
| Monthly interest              | n/a  | n/a                | n/a              | n/a                     | n/a   | Flat Rate                           | Flat Rate                           | Tiered                              |
| MMB Required                  | -  | -                  | -                | -                       | -   | \$5,000                             | \$0                                 | -                                   |
| Interest calculation          | -  | -                  | -                | -                       | -   | Closing daily balance, paid monthly | Closing daily balance, paid monthly | Closing daily balance, paid monthly |
| <b>Record keeping</b>         |  |                    |                  |                         |   |                                     |                                     |                                     |
| Monthly Paper Statements      | Yes  | \$1.00             | Yes              | Yes                     | \$2.00  | Quarterly                           | Online only                         | Yes                                 |

<sup>1</sup>US Dollar Account fees are charged in USD currency

<sup>2</sup>Self-Serve transactions - includes bill payments via: Online Banking, Telephone Banking and ABMs. Interac® Direct Payment purchase, pre-authorized debits and ABM withdrawals.

<sup>3</sup>Personal service transactions - include all in-branch withdrawals and transfers.

<sup>4</sup>Deposits - Includes deposits made in-branch, at a Meridian ABM, and via pre-authorized credit. Deposit content and/or cash and coin limits may apply.

<sup>5</sup>Transfers - funds transferred between Meridian accounts completed via ABM, Online Banking or Telephone Banking.

<sup>6</sup>MMB = Minimum Monthly Balance

<sup>7</sup>Up to 4 Interac® ABM transactions fees rebated at month-end when minimum monthly balance is \$1,000.





# Other Account Services and Associated Fees

## Online and ABM

|                            |        |
|----------------------------|--------|
| Interac® eTransfers        | \$1.25 |
| Interac® ABM Transactions* | \$1.50 |
| Cirrus (US)*               | \$3.00 |
| Cirrus (International)*    | \$5.00 |

## Cheque and Payment Processing

|                            |                             |
|----------------------------|-----------------------------|
| Official Cheque            | \$6.50                      |
| Foreign Currency Cheque    | \$15.00                     |
| Certified Cheque           | \$10.00                     |
| Charge Back                | \$5.00                      |
| Cheque sent on collection  | \$20.00                     |
| Non-sufficient funds (NSF) |                             |
| - NSF (Canadian)           | \$45.00                     |
| - NSF (US funds)           | \$45.00 US                  |
| Honoured NSF               | \$5.00 + overdraft interest |
| -Late loan payment         | \$30.00                     |
| Stop Payment               |                             |
| -With complete details     | \$12.00                     |
| -With partial details      | \$15.00                     |
| Overdraft Interest Rate    | 21% par annum**             |

## Additional Transactions

|             |                    |
|-------------|--------------------|
| Cash & Coin | \$2.25 per \$1,000 |
|-------------|--------------------|

## Inclusions

|                        |                                     |
|------------------------|-------------------------------------|
| -eProsper Chequing     | \$1000 in free cash & coin deposits |
| -Prosper Chequing      | \$3000 in free cash & coin deposits |
| -Prosper Plus Chequing | \$3000 in free cash & coin deposits |
| -Community Accounts    | \$1000 in free cash & coin deposits |

## Record Keeping and Searches

|                           |                       |
|---------------------------|-----------------------|
| Audit/Bank confirmations  | \$22.60 (incl. HST)   |
| Credit rating to other FI | \$11.30 (incl. HST)   |
| Search of bank records    | \$30/hour (min. \$15) |

## Wire Transfers

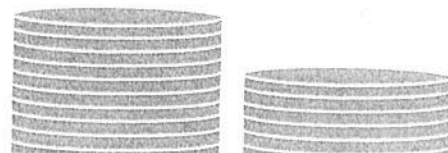
|                                     |          |
|-------------------------------------|----------|
| Incoming Wires (CAD & Foreign)      | \$10.00  |
| Outgoing Wires (CAD, USD & Foreign) |          |
| -Under \$20,000                     | \$20.00  |
| -\$20,001-\$50,000                  | \$50.00  |
| -\$50,001-\$100,000                 | \$80.00  |
| -\$100,000+                         | \$100.00 |

## Night Deposit Service

|                   |  |
|-------------------|--|
| Night Deposit Bag | \$45.00 + HST (\$30 for each additional bag) |
|-------------------|--|

\*Surcharge may be applied by other financial institutions.

\*\* Interest payable on overdrawn balances is calculated daily on the daily closing overdrawn balance at 21% per annum charged monthly.



# OWEN SOUND MINOR HOCKEY GROUP

## Comparative Income Statement

|                                 | Budget<br>01/05/2015 to<br>30/04/2016 | Actual<br>01/05/2015 to<br>31/03/2016 |
|---------------------------------|---------------------------------------|---------------------------------------|
| <b>REVENUE</b>                  |                                       |                                       |
| <b>REVENUES</b>                 |                                       |                                       |
| Registration Fees               | 202,000.00                            | 136,526.02                            |
| Sponsor Fees Rep                | 10,000.00                             | 9,300.00                              |
| Sponsor Fees HL                 | 8,500.00                              | 4,875.00                              |
| HL Selects fees                 | 0.00                                  | 19,351.98                             |
| HL Select tryout fees           | 0.00                                  | 865.00                                |
| Bingo                           | 25,000.00                             | 19,864.59                             |
| Tournament Fees                 | 57,000.00                             | 51,883.30                             |
| 50/50 Percentage                | 7,500.00                              | 5,520.00                              |
| Attack Tickets - Tournament     | 0.00                                  | 6,593.00                              |
| Clinics                         | 5,000.00                              | 3,446.67                              |
| Player Releases                 | 500.00                                | 349.21                                |
| Interest Earned-General         | 2,000.00                              | 2,376.91                              |
| Interest Earned - Bingo         | 500.00                                | 162.63                                |
| Interest Earned - 50/50         | 500.00                                | 197.49                                |
| Mic. Income                     | 2,500.00                              | 8,224.78                              |
| Rep Team Surcharge              | 60,000.00                             | 60,337.55                             |
| Donations                       | 0.00                                  | 3,830.05                              |
| 50/50 Fundraising               | 51,000.00                             | 51,028.00                             |
| Rep Tryout ice fee              | 13,000.00                             | 9,050.00                              |
| Attack tickets                  | 0.00                                  | 5,822.00                              |
| GIC Interest Earned             | 0.00                                  | 4,545.08                              |
| GIC Redeemed                    | 0.00                                  | 0.00                                  |
| <b>TOTAL REVENUE</b>            | <b>445,000.00</b>                     | <b>404,149.26</b>                     |
| <b>TOTAL REVENUE</b>            | <b>445,000.00</b>                     | <b>404,149.26</b>                     |
| <b>EXPENSE</b>                  |                                       |                                       |
| <b>OPERATING EXPENSES</b>       |                                       |                                       |
| Silver Stick AGM                | 500.00                                | 499.21                                |
| OMHA AGM                        | 200.00                                | 449.36                                |
| Ice Time                        | 235,000.00                            | 213,535.87                            |
| Police ckecks                   | 0.00                                  | -25.00                                |
| Equipment                       | 32,000.00                             | 26,740.45                             |
| charges and fines               | 200.00                                | 76.28                                 |
| Insurance OMHA                  | 23,500.00                             | 23,652.58                             |
| Insurance- Director/Equipment   | 400.00                                | 442.80                                |
| Cash and Coin fee General       | 0.00                                  | 0.00                                  |
| Cash and Coin fee 50/50         | 0.00                                  | 0.00                                  |
| Cash and Coin fee Bingo         | 0.00                                  | 0.00                                  |
| Referees - Houseleague          | 13,000.00                             | 10,268.00                             |
| Referees - Rep                  | 17,000.00                             | 13,957.00                             |
| Ref Assigning fee               | 1,900.00                              | 1,850.00                              |
| Fees & Dues HL                  | 200.00                                | 1,129.27                              |
| Fees & Dues Rep                 | 3,000.00                              | 1,972.66                              |
| Rep Tournament advances         | 0.00                                  | -950.00                               |
| Clinics                         | 15,000.00                             | 8,469.79                              |
| Honorarium President            | 5,000.00                              | 0.00                                  |
| Honorarium First Vice President | 4,000.00                              | 4,000.00                              |
| donations                       | 500.00                                | 1,830.00                              |
| Mileage                         | 4,000.00                              | 1,819.68                              |
| Office expenses                 | 3,000.00                              | 494.70                                |
| Telephone/Internet              | 2,800.00                              | 1,957.39                              |
| Pictures                        | 3,500.00                              | 3,348.95                              |
| Tournaments                     | 40,000.00                             | 38,002.41                             |
| Rep Busing                      | 23,000.00                             | 20,666.20                             |
| Awards HL and AGM               | 400.00                                | 268.15                                |
| houseleague - powerskating      | 1,800.00                              | 1,550.00                              |
| HL Parties                      | 5,000.00                              | 2,585.16                              |
| Registration Refunds            | 3,000.00                              | 1,418.99                              |

# OWEN SOUND MINOR HOCKEY GROUP

## Comparative Income Statement

|                         | Budget<br>01/05/2015 to<br>30/04/2016 | Actual<br>01/05/2015 to<br>31/03/2016 |
|-------------------------|---------------------------------------|---------------------------------------|
| Annual Meeting          | 75.00                                 | 0.00                                  |
| Audit-Professional      | 5,500.00                              | 5,932.50                              |
| 50/50 Licence Fee       | 1,700.00                              | 1,266.60                              |
| 50/50 Expenses          | 5,500.00                              | 8,431.72                              |
| Miscellaneous           | 100.00                                | 2,163.26                              |
| Online Fees             | 6,000.00                              | 3,789.43                              |
| Website                 | 1,100.00                              | 834.37                                |
| Attack tickets Purchase | 0.00                                  | 10,712.00                             |
| Mastercard Annual Fee   | 50.00                                 | 51.53                                 |
| Taxes owing             | 0.00                                  | -807.48                               |
| Timekeeping Initiation  | 250.00                                | 0.00                                  |
| Timekeeping Midget      | 1,000.00                              | 732.00                                |
| <b>TOTAL EXPENSES</b>   | <b>459,175.00</b>                     | <b>413,115.83</b>                     |
| <b>TOTAL EXPENSE</b>    | <b>459,175.00</b>                     | <b>413,115.83</b>                     |
| <b>NET INCOME</b>       | <b>-14,175.00</b>                     | <b>-8,966.57</b>                      |



# OWEN SOUND MINOR HOCKEY GROUP

General Ledger Report 01/03/2016 to 31/03/2016

Sorted by: Date

| Date       | Comment                                  | Source # | JE#  | Debits   | Credits   | Balance    |    |
|------------|--|----------|------|----------|-----------|------------|----|
| 1080       | NATIONAL ACCT. GEN.                      |          |      |          |           | 148,448.04 | Dr |
| 01/03/2016 | dab blackburn remiander ref with chq...  | 1829     | J638 | -        | 159.00    | 148,289.04 | Dr |
| 01/03/2016 | jack webster midget timekeeping          | 1830     | J639 | -        | 48.00     | 148,241.04 | Dr |
| 01/03/2016 | zach nicol midget timekeeping            | 1831     | J640 | -        | 48.00     | 148,193.04 | Dr |
| 01/03/2016 | cam duggan midget timekeeping            | 1832     | J641 | -        | 72.00     | 148,121.04 | Dr |
| 01/03/2016 | denise reid powerskating                 | 1833     | J642 | -        | 650.00    | 147,471.04 | Dr |
| 01/03/2016 | minor midgets busing                     | 1834     | J643 | -        | 192.60    | 147,278.44 | Dr |
| 02/03/2016 | amy amyot pictures                       | 1835     | J644 | -        | 391.60    | 146,886.84 | Dr |
| 03/03/2016 | 50/50 percentage                         | deposit  | J711 | 179.00   | -         | 147,065.84 | Dr |
| 03/03/2016 | 50/50 percentage                         | deposit  | J711 | 135.00   | -         | 147,200.84 | Dr |
| 06/03/2016 | share reimbursement                      | deposit  | J709 | 24.00    | -         | 147,224.84 | Dr |
| 08/03/2016 | nicol insurance director insurance       | 1836     | J645 | -        | 442.80    | 146,782.04 | Dr |
| 08/03/2016 | cam duggan hl parties                    | 1837     | J646 | -        | 160.00    | 146,622.04 | Dr |
| 08/03/2016 | garb and gear sponsor patches            | 1838     | J647 | -        | 226.00    | 146,396.04 | Dr |
| 08/03/2016 | rogers internet                          | 1839     | J648 | -        | 55.36     | 146,340.68 | Dr |
| 08/03/2016 | brad williton midget bags year end       | 1840     | J649 | -        | 682.10    | 145,658.58 | Dr |
| 08/03/2016 | midget ae busing                         | 1841     | J650 | -        | 466.60    | 145,191.98 | Dr |
| 08/03/2016 | atom busing                              | 1842     | J651 | -        | 902.40    | 144,289.58 | Dr |
| 08/03/2016 | minor peewee busing                      | 1843     | J652 | -        | 2,262.00  | 142,027.58 | Dr |
| 10/03/2016 | 50/50 percentage                         | deposit  | J712 | 184.00   | -         | 142,211.58 | Dr |
| 15/03/2016 | tyke select fees                         | deposit  | J653 | 2,482.72 | -         | 144,694.30 | Dr |
| 15/03/2016 | garb & gear hl jersey/socks              | 1844     | J689 | -        | 618.11    | 144,076.19 | Dr |
| 15/03/2016 | township of georgian bluffs tourn ice    | 1845     | J690 | -        | 1,598.95  | 142,477.24 | Dr |
| 15/03/2016 | grant oldrieve jan/feb/mar expenses t... | 1847     | J692 | -        | 819.53    | 141,657.71 | Dr |
| 15/03/2016 | grant oldrieve honorarium                | 1848     | J693 | -        | 4,000.00  | 137,657.71 | Dr |
| 15/03/2016 | brad williton midget year end bags       | 1846     | J718 | -        | 88.62     | 137,569.09 | Dr |
| 16/03/2016 | ohma minor peewee playdown               | 1849     | J694 | -        | 70.00     | 137,499.09 | Dr |
| 22/03/2016 | 50/50 percentage                         | deposit  | J713 | 232.00   | -         | 137,731.09 | Dr |
| 23/03/2016 | peewee busing                            | 1850     | J673 | -        | 2,707.20  | 135,023.89 | Dr |
| 23/03/2016 | Minor Bantam Busing                      | 1851     | J674 | -        | 3,613.20  | 131,410.69 | Dr |
| 23/03/2016 | Dan Blackburn March ref                  | 1852     | J675 | -        | 3,155.00  | 128,255.69 | Dr |
| 23/03/2016 | City of Owen Sound Ice                   | 1853     | J676 | -        | 34,401.99 | 93,853.70  | Dr |
| 23/03/2016 | OMHA Peewee play down fees               | 1854     | J677 | -        | 58.33     | 93,795.37  | Dr |
| 23/03/2016 | OMHA Midget play down fees               | 1855     | J678 | -        | 58.33     | 93,737.04  | Dr |
| 23/03/2016 | Heather Carmichael clinic                | 1856     | J679 | -        | 33.90     | 93,703.14  | Dr |
| 23/03/2016 | brian seaman initiation/tyke year end    | 1857     | J695 | -        | 659.69    | 93,043.45  | Dr |
| 23/03/2016 | jason watkins clinic                     | 1858     | J696 | -        | 96.05     | 92,947.40  | Dr |
| 23/03/2016 | amy amyoy pictures                       | 1859     | J697 | -        | 424.50    | 92,522.90  | Dr |
| 24/03/2016 | miscellaneous depodit                    | deposit  | J714 | 5,026.24 | -         | 97,549.14  | Dr |
| 26/03/2016 | creseents midgets busing                 | 1828     | J637 | -        | 2,166.00  | 95,383.14  | Dr |
| 31/03/2016 | 50/50 percentage                         | deposit  | J715 | 262.00   | -         | 95,645.14  | Dr |
| 31/03/2016 | interest                                 | deposit  | J716 | 180.18   | -         | 95,825.32  | Dr |
|            |  |          |      | 8,705.14 | 61,327.86 |            |    |

# OWEN SOUND MINOR HOCKEY GROUP

General Ledger Report 01/03/2016 to 31/03/2016

Sorted by: Date

| Date       | Comment              | Source # | JE#  | Debits | Credits | Balance  |    |
|------------|----------------------|----------|------|--------|---------|----------|----|
| 1090       | NATIONAL BINGO ACCT. |          |      |        |         | 8,207.62 | Dr |
| 31/03/2016 | bingo                | deposit  | J680 | 769.89 | -       | 8,977.51 | Dr |
| 31/03/2016 | interest             | deposit  | J681 | 10.14  | -       | 8,987.65 | Dr |
|            |                      |          |      | 780.03 | -       |          |    |

# OWEN SOUND MINOR HOCKEY GROUP

General Ledger Report 01/03/2016 to 31/03/2016

Sorted by: Date

| Date       | Comment    | Source # | JE#  | Debits    | Credits | Balance   |    |
|------------|------------|----------|------|-----------|---------|-----------|----|
| 1085       | 50/50 ACCT |          |      |           |         | 18,544.30 | Dr |
| 03/03/2016 | 50/50      | deposit  | J682 | 1,704.00  | -       | 20,248.30 | Dr |
| 03/03/2016 | 50/50      | deposit  | J682 | 1,285.00  | -       | 21,533.30 | Dr |
| 10/03/2016 | 50/50      | deposit  | J683 | 1,758.00  | -       | 23,291.30 | Dr |
| 19/03/2016 | paypal     | transfer | J687 | 1,935.00  | -       | 25,226.30 | Dr |
| 21/03/2016 | 50/50      | depoit   | J684 | 2,213.00  | -       | 27,439.30 | Dr |
| 31/03/2016 | 50/50      | deposit  | J685 | 2,504.00  | -       | 29,943.30 | Dr |
| 31/03/2016 | interest   | deposit  | J686 | 29.60     | -       | 29,972.90 | Dr |
|            |            |          |      | 11,428.60 | -       |           |    |