

COURT FILE NUMBER 1501-00955
COURT COURT OF QUEEN'S BENCH OF ALBERTA
IN BANKRUPTCY AND INSOLVENCY
JUDICIAL CENTRE CALGARY

IN THE MATTER OF THE COMPANIES'
CREDITORS ARRANGEMENT ACT, R.S.C.
1985, c. C-36, as amended

APPLICANTS LUTHERAN CHURCH – CANADA, THE
ALBERTA – BRITISH COLUMBIA DISTRICT,
ENCHARIS COMMUNITY HOUSING AND
SERVICES, ENCHARIS MANAGEMENT
AND SUPPORT SERVICES, AND
LUTHERAN CHURCH – CANADA, THE
ALBERTA – BRITISH COLUMBIA DISTRICT
INVESTMENTS LTD.

DOCUMENT AFFIDAVIT

ADDRESS FOR SERVICE AND
CONTACT INFORMATION OF
PARTY FILING THIS
DOCUMENT Norton Rose Fulbright Canada LLP
400 3rd Avenue SW, Suite 3700
Calgary, Alberta T2P 4H2

Phone: +1 403.267.8222
Fax: +1 403.264.5973

Attention: John Cassell
File No. 80000305-0001

AFFIDAVIT OF PHILIP JORGENSEN

Sworn on September 16, 2016

I, PHILIP JORGENSEN, of Lethbridge, Alberta, SWEAR AND SAY THAT:

1. I was the Pastor of the congregation of Shepherd of the Valley Lutheran Church ("SVLC") in Canmore, Alberta, between approximately 1992 and October 1996, and as such, have personal knowledge of the facts and matters hereinafter deposed to except where stated to be based on information and belief and where so stated, I verily believe the same to be true.

Purchase of Church Lands in Canmore, Alberta

2. As of approximately June 1993, SVLC was the registered owner of the lands municipally described as 1209 – 1 Avenue, Canmore, Alberta and legally described as Lots 18, 20, 22, Block 92, Plan Canmore 1095F (the "SVLC Lands"). Attached hereto as Exhibit "A" is a copy of the certificate of title to the SVLC Lands as at June 1993.

3. The house on the SVLC Lands was used as a worship and retreat centre and by churches of the District and other organizations by SVLC from the inception of SVLC in approximately 1982 until approximately 1993.

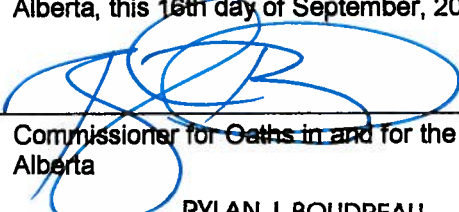
The Loan

4. Sometime around 1992, SVLC identified a need to build a church building on the SVLC Lands to accommodate the size of its growing congregation and better serve its' needs. Attached hereto as **Exhibit "B"** is a copy of the minutes from a December 2, 1992 church council meeting that I attended which included preliminary discussions regarding the construction of a new church facility.
5. Around this time, SVLC had also made inquiries of the District for financial assistance in the construction of a church building on the SVLC Lands.
6. Mr. Ted Ulmer, then the Executive – District Services for the District wrote to SVLC on July 16, 1992 ("**July 16 Letter**") summarizing discussions that had taken place between the District and SVLC during a July 8, 1992 meeting and proposed a "new and innovative" arrangement (the "**Arrangement**") for the District to provide financial support to allow SVLC to construct a church on the SVLC Lands. Attached and marked as **Exhibit "C"** is a copy of the July 16 Letter.
7. The July 16 Letter proposed as part of the Arrangement that the Church Extension Fund ("**CEF**") would provide a capital loan to SVLC to allow the construction of the church on the SVLC Lands, assume the indebtedness in relation to the SVLC Lands and in exchange, SVLC would transfer the title to the SVLC Lands to the District.
8. On May 18, 1993, I responded to Mr. Ulmer's July 16 Letter and indicated that I expected to have a development permit for the construction of a new church later that Summer and inquired whether the time was appropriate for Mr. Ulmer to draft the agreement he had proposed in his previous July 16 Letter. Attached hereto as **Exhibit "D"** is a true copy of my letter to Mr. Ulmer dated May 18, 1993.
9. SVLC decided to proceed with the Arrangement and sometime in February, 1994, Mr. Daniel Stuehrenberg, then, the President of SVLC and Robert Karg, Secretary of SVLC executed a transfer of land on behalf of the SVLC whereby SVLC transferred the SVLC Lands to the District for \$220,000 ("**Transfer**"). I witnessed the execution of the Transfer by Daniel and Robert. The Transfer expressly notes that the consideration of \$220,000 is pursuant to an Agreement for Sale. Attached hereto as **Exhibit "E"** is a copy of the Transfer. I am not aware when the Transfer was subsequently registered at the Alberta Land Titles Office.
10. As far as I am aware, no individual obtained legal advice on behalf of SVLC in relation to the Arrangement or Transfer.
11. Throughout 1994, during my pastoral tenure, SVLC built the church on the SVLC Lands. The construction of the church required many months of skilled and semi-skilled volunteer work. The work of volunteers included surveying; water and sewer line installation; foundation pouring; carpentry; plumbing and heating; electrical; air-conditioning; sprinkling system installation; insulation; flooring; roofing; windows and doors installation; painting; stucco installation; landscaping; and painting.
12. The District advanced various funds pursuant to the Arrangement to SVLC to allow it to pay for the construction of the church (the "**Loan**").

Understanding of Arrangement

13. At all times, I understood the nature of the Arrangement to be that the SVLC Lands were transferred to the District as security for the Loan and that once SVLC paid the outstanding amount of the Loan, plus interest, the title to the SVLC lands would be transferred back to SVLC.
14. In 1995, the District proposed to sell the house on the SVLC Lands, which at that time were being used as a parsonage by myself and my family. The District proposed that the proceeds of the sale be used in part to pay down the outstanding balance of the Loan. Attached hereto as **Exhibit "F"** is a copy of a letter prepared in response to this proposal.
15. As far as I was aware, at no time while I was the Pastor of SVLC did the District ever indicate to SVLC that the loan was in arrears or default.
16. I swear this Affidavit for no improper purpose and in support of an Application for an Order that title to the SVLC Lands be transferred to SVLC upon the payment of the Loan in full by SVLC.

SWORN BEFORE ME at the City of Lethbridge,
Alberta, this 16th day of September, 2016.



Commissioner for Oaths in and for the Province of
Alberta

RYLAN J. BOUDREAU
Barrister and Solicitor
Notary Public
A Commissioner for Oaths
In and for Alberta



Signature

Philip Jorgensen

Print Name



Duplicate Certificate of Title
South Alberta Land Registration District

10
S

LINC 0025 031 592 SHORT LEGAL 1095F;92;18,20-22,24

TITLE NUMBER: 931 124 724
CONSOLIDATION - PARCELS
DATE: 01/06/1993

THIS IS TO CERTIFY THAT

SHEPHERD OF THE VALLEY LUTHERAN CHURCH.
OF BOX 1259
CANMORE
ALBERTA TOL OMO

IS THE OWNER OF AN ESTATE IN FEE SIMPLE
OF AND IN

PLAN 1095F
BLOCK 92
LOTS 18, 20 TO 22 INCLUSIVE AND 24
EXCEPTING THEREOUT ALL MINES AND MINERALS

THIS IS EXHIBIT "A"
referred to in the Affidavit of
[Signature]
Sworn before me this 16
Day of Oct A.D. 2011

A COMMISSIONER FOR OATHS
AND FOR THE PROVINCE OF ALBERTA
RYLAN J. BOUDREAU
Barrister and Solicitor
Notary Public
A Commissioner for Oaths
in and for Alberta

SUBJECT TO THE ENCUMBRANCES, LIENS AND INTERESTS NOTIFIED BY MEMORANDUM UNDER-
WRITTEN OR ENDORSED HEREON, OR WHICH MAY HEREAFTER BE MADE IN THE REGISTER.

ENCUMBRANCES, LIENS & INTERESTS

REGISTRATION
NUMBER DATE (D/M/Y) PARTICULARS

NO REGISTRATIONS

IN WITNESS WHEREOF I HAVE SUBSCRIBED MY NAME AND AFFIXED MY OFFICIAL SEAL THIS 01 DAY OF JUNE , 1993

[Signature] A.D. REGISTRAR
SOUTH ALBERTA LAND REGISTRATION DISTRICT



SUPPLEMENTARY INFORMATION
D.C.T. ISSUED: YES
MUNICIPALITY: TOWN OF CANMORE
REFERENCE NUMBER:
931 124 712
841 168 983
ATS REFERENCE:
5;10;24;32
TOTAL INSTRUMENTS: 000

RYLAN J. BOUDREAU
Barrister and Solicitor
Notary Public
A Commissioner for Oaths
In and for Alberta

THIS IS EXHIBIT " B " referred to in the Affidavit of Philip [unclear] Sworn before me this 16 Day of Sept. A.D. 2016
A COMMISSIONER FOR OATHS IN AND FOR THE PROVINCE OF ALBERTA

Minutes from Shepherd of the Valley Church Council Meeting
Dec. 7, 1992.

Present; Ruth, Bob, Pastor Phil, Bill, Dan, Brian, Phil.

1. Pastor Phil opened with prayer.
2. Minutes from the last meeting were reviewed, and approved.
3. The treasurer's report reported that almost all of the moving expenses have been covered and the \$772 remaining due is the only current account payable. Our mortgage statement has been reviewed and updated by head office, with a balance of \$12,013.00 remaining. The report was approved.
4. The building committee reported that;
 - a) a building related Bible study started on Nov. 29 and has been well attended.
 - b) Brian and Pastor Phil met with Randall Mckay (Town of Canmore planning dept.) and were encouraged to proceed with plans to build. Randall made it known that the town will recognize the letter we have from the hospital regarding the use of hospital parking facilities.
 - c) "Laborers for Christ" will come to give a presentation in early January. Brian will arrange a meeting for Jan. 10 or Jan. 17.
 - d) Brian will arrange a meeting on Jan. 18 with Vic Fry regarding the districts position on finances.
 - e) Bearden Engineering Consultants Ltd. would like to meet with the building committee on Dec. 15 @ 4:30 p.m.
5. The options for the Don Abdon videotape Bible study series were discussed and it was decided to look at this program sometime in the future.
6. The 1993 proposed budget (expenses section only) was presented and after discussion was approved. The income section for the 1993 proposed budget will be reviewed by Dan, Brian, and Pastor Phil, later in Dec. and will be presented to council at the next meeting.
7. Regarding the word processor, Irene has asked if she could use the machine for newsletters and bulletin preparation. Motion was made to keep the word processor for church use. Motion carried.
8. Pastor Phil reported that confirmation classes, Bible studies, and congregational visits are all going well. Pastor Phil presented to council a form regarding continuing education, and made council aware of office supplies that would make the office more efficient (photocopier capable of reductions, a paper cutter, and a stapler).
9. Correspondence from Helen Hoepfner was recognized and will be posted on the bulletin board.
10. A goal setting committee has been formed and is made up of Dan, Brian, and Pastor Phil.
11. Nominations for Synodical President and Vice President for Lutheran Church Canada should be brought before the council at the next meeting.

(con't.)

12. Lutheran Church-Canada Council of Presidents has prepared a document "Guidelines for Congregational and Pastoral Practice" which will be copied and distributed to council members. The council will discuss this document at a meeting in the near future.

13. It has been suggested that our congregation consider granting "associate memberships" to people who maintain a weekend residence here and worship with us fairly regularly. The council will discuss this at the next meeting.

14. A motion was made to purchase ten one way bus tickets from Banff to Canmore at a total cost of \$25.70, to enable Betty Rienhardt to attend worship. Motion carried. Pastor Phil will look after getting the tickets.

15. The next meeting is scheduled for Jan. 4, 1993.

16. The meeting was closed with the Lords Prayer.



THE LUTHERAN CHURCH - CANADA
ALBERTA - BRITISH COLUMBIA DISTRICT

7100 Alta Boulevard, Edmonton, Alberta T6B 4E4
Telephone (403) 474-9088 Fax (403) 477-8829
EXECUTIVE ASSISTANTS

PRESIDENT
REV. H. RUF

Parish Services
REV. W. REY

Mission Services
REV. V. FRY

District Services
T.W. ULMER

Foundational Services
W. SEESHAGE

July 16, 1992

Shepherd of the Valley Lutheran Church
Box 1259
Canmore, AB
T0L 0M0

RYLAN J. BOUDREAU
Barrister and Solicitor
Notary Public
A Commissioner for Oaths
in and for Alberta

THIS IS EXHIBIT "C"
referred to in the Affidavit of
Philip Jorgensen
Sworn before me this 16
Day of Sept A.D. 2011
A COMMISSIONER FOR OATHS
IN AND FOR THE PROVINCE OF ALBERTA

Dear Co-Workers in Christ:

It was a joy and privilege for us to be with you last week and to share with you our partnership in the Gospel of Jesus Christ. It was an inspiration to us to see and hear your commitment and enthusiasm for being faithful witnesses of our Lord and Saviour Jesus Christ.

You had asked whether we could perhaps detail in writing some of the things that we discussed at the meeting on July 8, 1992, and I will attempt to do that in this letter.

Each year when it comes to setting our budget, the Board of Directors of the Alberta-British Columbia District struggles to find ways to make the limited available dollars accomplish the greatest amount of work in God's kingdom. There are so many opportunities to reach out in new ways to people who do not know Jesus Christ as their Lord and Saviour. Finding sufficient dollars to grasp these new opportunities and yet to continue to assist congregations in their ministry is a tremendous challenge and the Board of Directors has looked at new and innovative ways to provide the assistance necessary to congregations that will enable them to do the best job possible in being faithful to our Lord's Great Commission.

One of these new ways is to attempt to utilize Church Extension Fund in assisting existing congregations in their ministry. Church Extension Fund is a department of the Alberta-British Columbia District which has been established for assisting congregations by providing low cost loans for capital projects and for the purchase of advance sites for future mission development. The Board has expanded this ministry of Church Extension Fund to enable the Fund to also own capital assets as part of its investment portfolio for the continuation and long term ministry of the Fund. We monitor very closely the amount of dollars that would be invested in this way so that it in no way jeopardizes the cash flow of CEF and the ability of Church Extension Fund to continue to provide low cost loans for congregation building projects.

Church Extension Fund does not give grants or provide operating funds to any congregations. The District, on the other hand, in utilizing the mission

dollars sent in by congregations of the District, is unable to provide the subsidy that is often necessary for certain congregations to continue to expand their ministry in the most expedient way possible.

In these instances we have devised a plan whereby we would work with congregations to reduce or eliminate the capital debt repayment so that the subsidy available from the Mission Department would be sufficient for them to carry out an aggressive ministry in their community. This is what we are suggesting for Shepherd of the Valley congregation. The Church Extension Fund would transfer the ownership of the property of Shepherd of the Valley to the Alberta-British Columbia District and would assume the indebtedness that exists on that property as well as provide the funds necessary to expand your facilities to enable you to continue a vibrant and effective ministry in the Canmore area.

The facilities would be leased to Shepherd of the Valley congregation for one dollar (\$1.00) per year. When the congregation has grown to the point where it no longer requires subsidy and demonstrates that it is able to financially manage the debt repayment, the property would be sold back to the congregation according to Church Extension Fund policy, which currently states that the properties would be sold to the congregation for a price equal to the lesser of the appraised value or the original cost plus 10% per year. In this instance the original cost would be the amount of funds provided by Church Extension Fund to eliminate the current indebtedness plus the funds necessary for the additional building requirements of Shepherd of the Valley.

We are working similar arrangements with a couple of other congregations in the District and both they and we are excited about the opportunities this arrangement seems to be providing for congregations to do the best job they can in ministry to their members and to the people of their communities. With the reduction of the heavy debt load, congregations feel freed up to concentrate on the mission and ministry in which they are involved; while at the same time having the kind of facility that would enable them to carry on their ministry most effectively.

In the case of Shepherd of the Valley, Church Extension Fund would be prepared to eliminate the current indebtedness on the church building as well as provide the funds to do the expansion that you have planned. Church Extension Fund, through Pastor Fry and/or myself, would need to be very much involved in the final decisions as to the expansion of your facilities.

I know there are questions that you probably still have regarding this arrangement, and if the congregation would agree to proceed in this way, I would draft an agreement with the congregation that would try and cover all of the points and concerns that you might have so that there would be clear understanding on the part of everyone as to the current arrangements and the future repurchase of the church site. I'm excited about the possibilities of this arrangement with Shepherd of the Valley congregation because I think it can enable the District and your congregation, working together, to do the best job we possibly can in reaching out with the Gospel of Jesus Christ to the people in the Canmore area and to minister to the needs of the many, many hurting people who need to hear the comfort of the Gospel message.

I look forward to hearing from you in regard to this matter and am confident that we will be able to work something that will be beneficial for the extension of God's kingdom on earth. We wish you the Lord's continued blessings in your ministry.

Your Co-Worker in Christ,



Ted W. Ulmer
Executive - District Services

TWU/rr

c.c. - Rev. Dale Grimm
- Rev. Vic Fry

14

THIS IS EXHIBIT " D " referred to in the Affidavit of Philip Jorgensen Sworn before me this 16 Day of Sept A.D. 2016

Ted Ulmer
Executive Assistant - District Services
A-BC District
7100 Ada Blvd.
Edmonton, AB T5B 4E4

RYLAN J. BOUDREAU A Commissioner for Oaths
Barrister and Solicitor AND FOR THE PROVINCE OF ALBERTA
Notary Public
A Commissioner for Oaths
in and for Alberta

May 13, 1993

Dear Ted,

Grace be to you from God our Father and the Lord Jesus Christ.

I am writing to keep you up to date as we look forward to again turning to Church Extension Fund in the near future.

In your letter to us last summer, you outlined some of the general terms by which Church Extension Fund would enable us to build a new church building here at Canmore, and you wrote that as the time for construction got nearer you would develop and write a specific agreement for this particular situation. We expect that we may have the Development Permit some time this summer and that we yet this year may begin to prepare the site (remove trees, top soil, bring in crushed rock etc.) which we expect to do with volunteer help and cheap local equipment. We may wish to begin construction this year or wait until the Spring of 1994. In any case we will have exhausted our modest building fund with the purchase of the extra lot, now paid for, and the acquisition of a Development Permit and preliminary plans.

Is this the time for us to ask you to compose this agreement or do you think we should wait a bit longer?

I also enclose for your information a letter I am sending off to Rev. Vic Fry today.

Yours in Jesus Christ

Paul Jorgensen, Pastor
Shepherd of the Valley Lutheran Church
Box 1250, Canmore AB T0L 0M0

THIS IS EXHIBIT " E " referred to in the Affidavit of Philip J. Boudreau Sworn before me this 16 Day of Sept A.D. 2016
A COMMISSIONER FOR OATHS IN AND FOR THE PROVINCE OF ALBERTA

**ALBERTA GOVERNMENT SERVICES
LAND TITLES OFFICE**

IMAGE OF DOCUMENT REGISTERED AS:

941089995

ORDER NUMBER: 28967726

**RYLAN J. BOUDREAU
Barrister and Solicitor
Notary Public
A Commissioner for Oaths
In and for Alberta**

ADVISORY

This electronic image is a reproduction of the original document registered at the Land Titles Office. Please compare the registration number on this coversheet with that on the attached document to ensure that you have received the correct document. Note that Land Titles Staff are not permitted to interpret the contents of this document.

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Document Registration Request

Land Titles Office

Box 1878 Calgary
Alberta T2P 8P4

Box 2828 Edmonton
Alberta T6A 2T5

AB 1844

4373256

Name: **PROWSE & CHOWNE**

Address: **2100, 10320 - 01 Ave.**
Edmonton, Alberta T6E 1K2

Account or Party Cash: ~~XXXXXXXXXX~~

Stamp Cash: _____

Amount Enclosed: _____

City's File #: **S1823 R4C**

Refer to Cell Box # Mail Counter: **107**

Date: **12 04 94**

Signature: *[Handwritten Signature]*

Customer's Special Instructions: Register registration of prior registration on this

Register subject to first registered interest being

Other instructions: _____

Phone #: **499-7171**

- Registration Priority
- 1 Duplicate Certificate of Title
 - 2 Transfer of Land
 - 3
 - 4
 - 5
 - 6
 - 7
 - 8

Subsequent Services Requested

1 Certified Copy of Title

For 1 copy of each title and change in interest (Print - 5 Titles)

4373256

AB 1844 Rev Apr 01

LAND TITLES OFFICE

3. The transferee named in the transfer is the person from whom the land (the transferor) acquired the land.

3A. GST in this transaction is Nil.

4. The present value of the land, in my opinion, is \$ 220,000.00.
(*land includes buildings and all other improvements attached to the land.)

SWORN before me RONALD G. CHOWNE, Q.C.

at Edmonton,
in the Province of Alberta
this 11 day of February,
A.D. 19 94.

[Signature]
A Commissioner for Oaths for Alberta

[Signature]
TED V. ULNER

NON-EXPIRY

AFFIDAVIT

I, **BOB CAMENZIND**, of the Town of Camrose, in the Province of Alberta, Trustee, **MAKE OATH AND SAY:**

1. I am a Trustee of the Shepherd of the Valley Lutheran Church
2. The execution of the attached Transfer of Land was authorized by the Shepherd of the Valley Lutheran Church at a meeting duly called for the purpose and that I am capable of swearing positively to this fact.

SWORN BEFORE ME at the Town of Camrose, in the Province of Alberta this 27 day of February, A.D. 1994.

Bob Camenzind
BOB CAMENZIND

R. H. EKLOF

My Commission Expires April 12, 1995

R. H. Eklof
A Commissioner for Oaths in and for the Province of Alberta

2500-10-01

3. The transferee named in the transfer is the person from whom A. G. G. (the transferee) acquired the land.

3A. GST in this transaction is Nil.

4. The present value of the land, in my opinion, is \$ 220,000.00.
("land" includes buildings and all other improvements attached to the land.)

SWORN before me RONALD G. CHOWIE, J.C.

in Edmonton,
in the Province of Alberta
on the 11 day of February,
A.D. 19 94.

R. G. Chowie
A Commissioner for Oaths for Alberta

RONALD G. CHOWIE, J.C.

NON-EXPIRY

Ted H. Ulmer
TED H. ULMER

TRANSFER

1. SHEPHERD OF THE VALLEY LUTHERAN CHURCH OF BOX 1259, CANMORE, ALBERTA, T0L 0M0

being registered owner of an estate in fee simple subject to registered encumbrances, liens and interests, if any, in all that piece of land described as follows:

PLAN 1095F
BLOCK 92
LOTS 18, 20 TO 22 INCLUSIVE AND 24
EXCEPTING THEREOUT ALL MINES AND MINERALS

do hereby, in consideration of the sum of TWO HUNDRED AND TWENTY THOUSAND-----
(\$220,000.00) ----- 10 DOLLARS

paid to me (me) by THE LUTHERAN CHURCH-CANADA, ALBERTA-BRITISH COLUMBIA DISTRICT,
OF 7100 ADA BOULEVARD, EDMONTON, ALBERTA, T6B 4E4

hereinafter called the "Transferee", the receipt of which sum I (we) hereby acknowledge, transfer to the said Transferee of my (our) estate and interest in that piece of land.

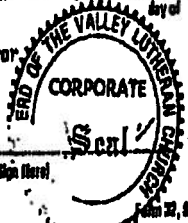
GET in this transaction to: Nil.

IN WITNESS WHEREOF I (we) have hereunto subscribed my (our) name(s).
(The Company has hereunto affixed its Corporate Seal by the hands of its proper officers)
this 20th day of February, A.D. 1994.

Signed by the said Transferor: SHEPHERD OF THE VALLEY LUTHERAN CHURCH

In the presence of

[Signature]
(Witness Sign Here)



PER: *[Signature]*
JAN SCHEFFER, Chairman
PER: *[Signature]*
ROBERT KATZ, Secretary

Form 8, Section 64

AFFIDAVIT RE VALUE OF LAND

CANADA)
PROVINCE OF ALBERTA)
I, TED W. ULMER
of 7100 ADA BOULEVARD, EDMONTON, AB, T6B 4E4,
MAKE OATH AND SAY: (Deponent)

1. I am (we) the (we) agent of the transferor named in the within or annexed transfer and I know the lands therein described.

2. I know the circumstances of the transfer and (we could not) (we paid by) (we transferred) it as follows:

\$220,000.00 - by Agreement for Sale.

3. The transferee named in the transfer is the person from whom (we) (the transferee) acquired the land.

3A. GET in this transaction to: Nil.

4. The present value of the land, in my opinion, is \$220,000.00.
("Land" includes buildings and all other improvements affixed to the land.)

SWORN before me: RONALD G. CHOWNE, J.C.

at Edmonton,
in the Province of Alberta
this 11th day of February,
A.D. 1994.

[Signature]
TED W. ULMER

A Commissioner for Oaths for Alberta
RONALD G. CHOWNE, J.C.
NON-EXPIRY

By Reg. Act Printed Act

1995

~~Pastor Phil J. Jorgensen~~
Pastor Phil J. Jorgensen

Jorgensen
Letter

AN HISTORIC PROPOSAL

The District Mission Board is currently spending about \$50,000 a year on this mission.

- They are paying the interest on a \$270,000 new church loan
- interest, taxes and maintenance on the 1227 1st Ave house.
- They are paying a subsidy of about \$20,000 a year
- This will immediately reduce costs by \$20,000 a year and speed the day of our being a self-supporting congregation.

-They are asking if the congregation is willing to turn over its older building for use as a parsonage. In a generous return, they will apply the proceeds of the sale of their house to us: 1. for improving the house and yard with the remainder applied to the church's debt which might bring it down to about \$100,000. The lowering of the debt from 270,000 to about \$100,000, would make the viability of this church quicker and surer.

THIS IS EXHIBIT "F" referred to in the Affidavit of Philip Jorgensen Sworn before me this 16 Day of Sept. A.D. 2016
A COMMISSIONER FOR OATHS IN AND FOR THE PROVINCE OF ALBERTA

-They are asking if the pastor is willing to sacrifice use of the house that is part of the original agreement of call and move into a less desirable, smaller house. How can I say "NO!"? But I can say

"If..." For the last three years District has been involved in my salary and benefits sacrifice. How many sacrifices should I make? Questions: Are they asking all mission pastors to make sacrifices regarding their salaries? Are they themselves making sacrifices of their own larger salaries and benefits?

My position is this: if I am to make new and continuing sacrifices regarding housing, then 1. the cost of moving should come out of the house sale. and 2. A goodly portion of the sacrifice of salary and benefits which which I made in the last three years should also be re-imbursed to me out of the house sale.

I have been willing to follow a formula which would keep the church in the black by giving up salary and benefits in a way which would maximize benefits to the congregational budget and minimize the loss of salary and benefits to me.

I am not willing to be abused by the district and council because of mere book-keeping procedures.

In December 1994, because of book-keeping procedures, the district withheld some \$1600 from the amount they had promised us. This was TAKEN from me, not GIVEN by me and did not fit my terms of giving.

I fear the same thing, in the amount of \$800, is now happening in January of this year, when we received \$1100 instead of \$1900. My actual losses should be calculated and refunded to me.

At a stewardship meeting in Calgary last week, a "sacrifice" was defined as something which results in a diminishment of plans or of life-style.

The sacrifice I am now asked to make is:

1. To move into a smaller house, with no garage, (perhaps a car-port) with little storage space, and a less desirable location across the street from Canmore's dog-run and a new super-mailbox, and with an inevitable loss of privacy from transients and salesmen;
2. After a year of the added load of the start-up of a retreat

RYLAN J. BOUDREAU
Barrister and Solicitor
Notary Public
A Commissioner for Oaths
In and for Alberta

centre, and a year of of being the Project Director of building a church, this year, I am asked to go through the marital stress and work of moving.
personage

Diabetes Spring 1996

Title: ABC District

Moved Fall 1996