

Inventory to the
WHITEHORSE CREDIT UNION FONDS

held at the Yukon Archives

Acc.# 94/109R



December 1994
Reprinted 2003

Yukon
Tourism and Culture
Yukon Archives

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Cover photograph: Interior of Whitehorse Credit Union, [ca. 1975]. Yukon Archives.
Whitehorse Credit Union fonds, PHO 453, 94/109R, # 5.

Note on Inventory Format

The inventory has been created according to the *Rules for Archival Description*. Square brackets [] in the file list indicate that the title or description has been supplied by the archivist.

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FONDS DESCRIPTION

WHITEHORSE CREDIT UNION FONDS. – 1957-1980.

Physical Description:

.63 m of textual records. — 12 photographs.

Administrative History:

Administrative Structure: In 1957, a small group of Whitehorse residents took steps to form a credit union in their city. Arrangements were made to bring in an organizer from the credit union league of British Columbia and an organizational meeting was held on June 26, 1957. At this meeting the Whitehorse Credit Union Limited officially came into existence with an elected Board of Directors: Celia McEachern, Jack Worsell, Earle Waddington, C.J. Lelievre, and Jack McDonald. From this Board, C. J. Lelievre was elected President, Celia McEachern Vice-President and Secretary, and Earle Waddington Treasurer. The first six months of the Credit Union's existence was largely an organizational period with very few loans issued. By December 31, 1957, the Credit Union's membership had risen to about 150 and membership growth continued slowly but steadily over the years. For the first eighteen months the Whitehorse Credit Union operated out of the home of Earle Waddington at 410 Hawkins Street. In 1958 or early 1959, it moved to permanent quarters at 2074-2nd Avenue. In 1980 the Whitehorse Credit Union closed its doors due to financial difficulties. Two thousand seven hundred members' accounts were transferred to the Royal Bank and the loan portfolio was assumed by B.C. Central. The debt of the Credit Union was shared by the Yukon Territorial Government and the Canadian Cooperative Credit Society.

Custodial History:

Most of the records were transferred to the Government of Yukon's Department of Consumer and Corporate Affairs when the Credit Union closed its doors in 1980. The two certificates were donated by Duncan Sinclair, who was vice-president of the credit union at the time of its closure in the fall of 1979. The records were transferred to the Yukon Archives in or around 1982.

Scope and Content:

The fonds consists of correspondence, notes, financial statements, reports, by-laws, minutes, personnel records and newsletters that were generated and received by the Whitehorse Credit Union. There are also two certificates: a certificate of incorporation of the Whitehorse Credit Union Ltd., May 28, 1957; and a certificate showing the membership of the Whitehorse Credit Union in the B.C. Central Credit Union (n.d.). The records are arranged in the following series: B.C. Central Credit Union; Buildings and Properties; Constitution and Rules; Correspondence; Finance; Minutes; Personnel; Publicity; and Reports.

Source of Supplied Title Note:

Title based on provenance of the fonds.

Physical Description Note:

The certificates were framed; the frames were removed when accessioned.

Arrangement:

The textual records received from the Yukon Government's Department of Corporate Affairs arrived in no discernable order, thus an order was imposed by the Archivist.

Restrictions:

There are no donor-imposed restrictions on this material. General copyright or institutional or legal restrictions may apply.

Finding Aid:

See Inventory to the Whitehorse Credit Union Fonds, December 1994.

General Note:

This project has been made possible by financial assistance from the federal government through the National Archives of Canada, the Canadian Council of Archives and the Yukon Archives.

Accession Number(s):

82/201, 94/109R

LOCATION:

COR 982-986 (94/109R): Textual

PHO 453 (94/109R): Photographs

COR O/S 0007 (82/201): Certificates

SERIES DESCRIPTIONS

SERIES 1 B.C. CENTRAL UNION – 1975-1980

Physical description

7.5 cm of textual records.

Administrative history

Yukon, not being a province, the Whitehorse Credit Union was independent of any provincial Credit Union authority, although its members were members of the B.C. Central Credit Union through share membership. Members of the Whitehorse Credit Union did not share in any of the financial benefits of the B.C. Central, such as borrowing money at moderate interest rates, although B.C. Central provided considerable administrative and technical assistance to the Whitehorse Credit Union. In the mid 1970s, when the Whitehorse Credit Union began experiencing financial difficulties, B.C. Central, together with a consortium of other provincial central credit unions, extended financial assistance to and assessed the operations of the Whitehorse Credit Union. When they transferred to B.C. Central and its mortgage subsidiary, Central Corporation Ltd.

Scope and content

Series includes agreements, correspondence, financial statements, notes on the Credit Union Ordinance and a Whitehorse Market Analysis report.

Source of supplied title proper

Title based on contents of the series.

File list follows.

<u>Location</u>	<u>File</u>	<u>Description</u>	<u>Date</u>
COR 982	1	B. Forbes, New Services, Correspondence	1978-1979
COR 982	2	Correspondence	1977
COR 982	3	[Correspondence]	1980
COR 982	4	[Credit Union Central: Correspondence, Reports]	1975-1976
COR 982	5	Manager's Reports	1976-1977
COR 982	6	Operating Loans [Agreements] Vol. I	1976
COR 982	7	Operation Loans [Agreements] Vol. II	1976-1979
COR 982	8	Whitehorse Market Study [BC Central]	1976

SERIES 2 BUILDINGS AND PROPERTIES – [ca 1965-1979]

Physical description

1 cm of textual records.

9 photographs.

ca

Administrative history

The Whitehorse Credit Union operated its first eighteen months out of the home of Earle Waddington at 410 Hawkins Street. In 1958 it moved to its permanent quarters at 2074 2nd Avenue. The Credit Union also drew rents from apartments which it owned.

Scope and content

Series includes correspondence, leases, conditions of tenancy, property appraisals and records of small claims court proceedings between the Credit Union and a tenant.

Source of supplied title proper

Title based on contents of the series.

File list follows.

<u>Location</u>	<u>File</u>	<u>Description</u>	<u>Date</u>
COR 982	9	Apt. #1 Action: Dupont	1979
COR 982	10	Apartment Rental Applications	[ca. 1975]
COR 982	11	Building Committee	1976-1979
		<i>Also contains</i> five colour photographs:	
PHO 453	94/109, #1	Interior of the Credit Union building as seen from behind the tellers' counter	[ca. 1965]
PHO 453	94/109, #2	Interior of the Credit Union showing the counter and the skylights	[ca. 1965]
PHO 453	94/109, #3	Interior of the Credit Union building with tellers	[ca. 1965]
PHO 453	94/109, #4	Interior of the Credit Union building with customers	[ca. 1975]
PHO 453	94/109, #5	Interior of the Credit Union building showing staff and a table of refreshments [International Credit Union Day?]	[ca. 1975]
COR 982	12	[Property Appraisal]	1978
		<i>Contains:</i> Four colour photographs of the exterior of the Credit Union building at 2078 2 nd Avenue are glued to the last page of the report	

SERIES 3 CONSTITUTION AND RULES – 1957-1979***Physical description***

2.5 cm of textual records.

Administrative history

The Whitehorse Credit Union was incorporated in 1957 under the Credit Union Ordinance for the purpose of raising a fund by the subscriptions of the members and of making loans to the members. The Board was responsible to the Registrar of Credit Unions, an employee of the Yukon Territorial Government who granted or denied permission to the Board to follow certain actions.

Scope and content

Series includes a constitution, legislation, proposed amendments to the Credit Union Act, guidelines for internal operations, lending policies, and insurance ordinances. Also included is a partial filing index of the Credit Union's records transferred to the Archives.

Source of supplied title proper

Title based on contents of the series.

File list follows.

<u>Location</u>	<u>File</u>	<u>Description</u>	<u>Date</u>
COR 982	13	By-laws, Ordinances	1975-1977
COR 982	14	Constitution and Rules	1957-1971
COR 982	15	Filing Index	[ca. 1979]
COR 982	16	[Operating Guidelines]	[ca. 1974]
COR 982	17	[Whitehorse Credit Union Lending Policies]	1976

SERIES 4 CORRESPONDENCE – 1957-1980

Physical description

11.5 cm of textual records.

Administrative history

Officers of the Whitehorse Credit Union corresponded with credit unions and other financial institutions, cooperatives, credit union members, the Yukon Territorial Government, law firms, insurance companies, businesses and various associations.

Scope and content

Series includes correspondence, notes, memos, reports, and certificates generated and received by the Whitehorse Credit Union. The series also includes the correspondence of the Credit Union's subsidiary company, CUES Services.

Source of supplied title proper

Title based on contents of the series.

Associated material

For other files containing correspondence, see the following series: B.C. Central (COR 982, file 1-4); Finance (COR 983, file 29); Personnel (COR 986, file 5); Publicity (COR 986, file 8).

File list follows.

<u>Location</u>	<u>File</u>	<u>Description</u>	<u>Date</u>
COR 982	18	American Express and Thomas Cooke	1976-1978
COR 982	19	Branch Security Systems	1978
COR 982	20	[Cable, Veale, Cosco and Morris, Barristers and Solicitors]	1978
COR 982	21	Central Data Systems	1978-1979
COR 982	22	Central Financial Corporation	1976-1980
COR 982	23	CIS Cooperators	1972-1978
COR 983	1	CIS Insurance Services	1970-1972
COR 983	2	Co-op Services: Claims	1972-1976
COR 983	3	Co-operative Trust Company	1972-1976
COR 983	4	Co-operators	1978-1979
COR 983	5	[Correspondence]	1957-1977
COR 983	6	[Credit Service Bureau]	1975
COR 983	7	Credit Union Reserve Board (C.U.R.B.)	1975-1978
COR 983	8	CUES Services	1977-1978
COR 983	9	CUES Services Ltd. (Medical)	1977
COR 983	10	CUES Services General Correspondence	1976-1978

<u>Location</u>	<u>File</u>	<u>Description</u>	<u>Date</u>
COR 983	11	CUMIS Insurance Society Inc.	1976-1979
COR 983	12	H & S Movers, Forgery	1979
COR 983	13	[Insurance]	1973-1980
COR 983	14	[Mailouts to Directors, Minutes]	1973-1975
COR 983	15	Manager's File	1977-1980
COR 983	16	Manager's Correspondence	1974-1978
COR 983	17	Performance Bonds, Re: YTG	1977
COR 983	18	[Registered Home Ownership Savings Plan]	1975-1976
COR 983	19	Registrar [of Credit Unions]	1975-1979
COR 983	20	Savings and Loans Insurance	1978-1979
COR 983	21	Ted Geddes Memorial Trust Society, C.Y.I.	1979
COR 983	22	Unemployment Insurance	1969-1970

SERIES 5 FINANCE – 1957-1979

Physical description

12.7 cm of textual records.

Administrative history

Financial records were kept by the Treasurer of the Credit Union. The society was audited annually by an independent company.

Scope and content

Records of yearly audits exist from the mid-seventies on, and annual reports include the Credit Union's yearly financial statements. Series includes financial statements, auditors' correspondence and reports, a Whitehorse Credit Union Loan Portfolio Analysis, summary report, bond claim reports, and trial balance sheets.

Source of supplied title proper

Title based on contents of series.

Associated material

For other files containing financial information, see the following series: Minutes (COR 985, file 2).

File list follows.

<u>Location</u>	<u>File</u>	<u>Description</u>	<u>Date</u>
COR 983	23	Auditor's Report	1961
COR 983	24	Audit	1975
COR 983	25	Auditors: MacKay, Peachey & Co.	1976-1978
COR 983	26	Audit for June 30, 1978	1978
COR 983	27	Audit for December 31, 1978	1978
COR 983	28	1979 Audit	1979
COR 983	29	Bond Claim	1977-1978
COR 983	30	Bond Claim, Entry and Cards	1977-1978
COR 983	31	[Financial Statements]	1964, 1975-1978
COR 984	1	Financial Statements	1957-1976
COR 984	2	[General Journals]	1978-1979
COR 984	3	[List of Accounts]	[ca. 1976]
COR 984	4	[Share Capital- includes examples of members' passbooks]	1957-1979

SERIES 6 MINUTES. – 1957-1980.***Physical description***

20 cm of textual records.

Administrative history

The activities of the Credit Union were overseen by an elected Board of Directors and Executive. Regular and special meetings were held and minutes were kept and distributed by the Secretary. Minutes were also kept by special committees of the Credit Union: Delinquency Committee, Education and Promotion Committee, Credit Committee, CUES Services, and Annual General Members' meetings.

Scope and content

Series includes minutes, agendas, reports, and correspondence arising from and discussed at meetings.

Source of supplied title proper

Title based on contents of the series.

Associated material

For other files containing minutes, see the following series: Correspondence (COR 983, file 8 and 14).

File list follows.

<u>Location</u>	<u>File</u>	<u>Description</u>	<u>Date</u>
COR 984	5	[Minutes]	1957-1961
COR 984	6	Minutes of Directors Meetings	1961-1967
COR 984	7	Minutes of Directors Meetings	1967-1970
COR 985	1	Board of Directors, Minutes of Meetings	1970-1974
COR 985	2	Annual Meetings	1971-1972
COR 985	3	[Board of Directors Meetings]	1973-1977
COR 985	4	[Directors Meetings]	1973-1976
COR 985	5	[Board of Directors Meetings]	1975-1977
COR 985	6	Directors Meeting , May 3, 1976	1976
COR 985	7	[Board of Directors Meetings, Annual Meetings]	1976-1978
COR 985	8	Board of Directors Meetings	1977-1978
COR 985	9	[Board of Directors Meetings]	1977
COR 985	10	Annual Meeting	1977
COR 985	11	Delinquency Committee	1978-1979
COR 985	12	Directors Minutes, CUES Services	1978
COR 985	13	Credit Committee Minutes	1978-1979

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<u>Location</u>	<u>File</u>	<u>Description</u>	<u>Date</u>
COR 986	1	Education and Promotion	1979
COR 986	2	Directors Meetings: Info	1979
COR 986	3	[Directors Meetings]	1979-1980

SERIES 7 PERSONNEL – [CA. 1976-1979]***Physical description***

2.1 cm of textual records.

Administrative history

Membership in the Whitehorse Credit Union was limited to persons who were resident in Whitehorse, Yukon Territory and district. Members of the Credit Union elected their Board of nine Directors at an Annual General Meeting. Directors were elected for three-year terms which allowed for an overlap of new and continuing Directors. From this Board, the Directors elected their officers which consisted of a President, Vice-President, Secretary, and Treasurer. The day-to-day operations of the Credit Union were directed by a General Manager.

Scope and content

Series includes correspondence, lists of duties, resumes, salary schedules, lists of subcommittee members, letters of resignation and a Workers' Compensation claim.

Source of supplied title proper

Title based on contents of the series.

File list follows.

<u>Location</u>	<u>File</u>	<u>Description</u>	<u>Date</u>
COR 986	4	[Board of Directors List]	[ca. 1976?]
COR 986	5	Dave Collins, General Manager	1976-1978
COR 986	6	Personnel- Robert McMillan, Manager	1976-1979
COR 986	7	Personnel File- General	1977-1979

SERIES 8 PUBLICITY – 1957, 1978

Physical description

3.4 cm of textual records.

3 photographs.

Administrative history

The Whitehorse Credit Union advertised in the local newspaper and participated in the publication of a B.C. Credit Union newsletter.

Scope and content

Series includes brochures, correspondence, advertising contracts, marketing kits, copies of newspaper ads, style sheets and newsletter articles.

Source of supplied title proper

Title based on contents of the series.

File list follows.

<u>Location</u>	<u>File</u>	<u>Description</u>	<u>Date</u>
COR 986	8	[Publicity]	1957
		File includes three photographs:	
PHO 453	94/109, #6	A.L. Nicholas, President Emeritus of the B.C. Credit Union League and C.J. (Bunny) Lelievre, President of Whitehorse Credit Union standing before a map of B.C. [Photo caption is taped to bottom of photograph]	[ca. 1957]
PHO 453	94/109, #7	A.L. Nicholas, President Emeritus of the B.C. Credit Union League and C.J. (Bunny) Lelievre, President of Whitehorse Credit Union sitting at table examining globe. [Photo caption is taped to bottom of photograph]	[ca. 1957]
PHO 453	94/109, #8	C.J. Lelievre, President of Whitehorse Credit Union; A.L. Nicholas, President Emeritus of the B.C. Credit Union League; and Jean Bissell, office manager of the B.C. Credit Union League. [Photo caption is taped to bottom of photograph]	[ca. 1957]
COR 986	9	Advertising	1978
COR 986	10	Shared Newspaper	1978

SERIES 9 REPORTS – 1957-1980***Physical description***

7.2 cm of textual records.

Administrative history

Reports were drawn up by various committees or annually by the Board for its members. Other groups, such as B.C. Central and the Canadian Cooperative Credit Society, also wrote reports on the status of the Whitehorse Credit Union.

Scope and content

Series includes reports from annual meetings, annual reports, Cooperative Insurance reports, progress reports, marketing conditions report (summary and conclusions only), reports of the Delinquent Loans Committee, submission to the Mutual Aid Board, Education and Promotion minutes and report, and the Credit Union closure report of 1980.

Source of supplied title proper

Title based on contents of the series.

Associated material

For other files containing reports, see the following series: B.C. Central Union (COR 982, file 8).

File list follows.

<u>Location</u>	<u>File</u>	<u>Description</u>	<u>Date</u>
COR 986	11	[Annual and Other Reports]	1957-1976
COR 986	12	Annual Reports	1970-1977
COR 986	13	CUES Services Management and Financial Reports	1975-1978
COR 986	14	[Progress Reports]	1975-1979
COR 986	15	[Market Analysis Report]	1977
COR 986	16	Planning Committee	1979
COR 986	17	Submission to Mutual Aid Board	1979
COR 986	18	[Report to the board of Directors]	1979
COR 986	19	Delinquent Loans Committee	1979
COR 986	20	[Closure Report]	1980

APPENDIX A ARCHIVAL SELECTION CRITERIA

Of the 3.1 m. of Credit Union records received by the Yukon Archives, 0.6 m. were selected for retention and 2.5 m. were marked for destruction. Records were retained for their importance in demonstrating the functioning of the Society (e.g. B.C. Central, personnel), or for the preferred format of the records (publicity, reports). Criteria for destruction included the removal of all duplicate materials, housekeeping records, unused or routine application forms, and all published material. Newsletters and reports from B.C. Central Credit Union and other credit unions were removed unless they specifically referred to the Whitehorse Credit Union. Records of a personal nature, such as individual loan files, members' bank statements and nine rolls of microfilmed members' cheques, were not retained. All preliminary statistics which were later compiled into financial statements were discarded, with the exception of the trial balance sheets (COR 984, files 1-2). These duplicated some of the information present in the annual financial statements but represent the only complete financial records spanning the entire life of the Credit Union..

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Cooperative societies

Credit unions

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Whitehorse Credit Union Ltd.