CORPORATE INSTITUTIONAL
BANK OF TIME

STATEMENT OF ACCOUNT
Standard Time Deposit

Soren Blackwood
Unit 241, Pallas Ring 10

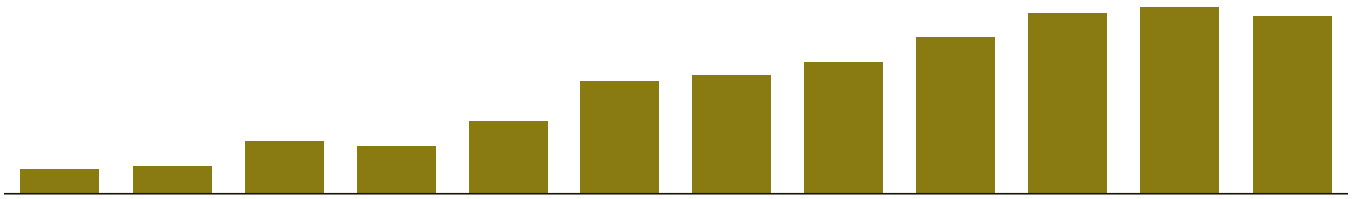
Account 8564-2001-5708
Period 1–30 November 2995
Branch Hall E, Pallas Ring 10
Clock Pallas Ring 10 local

Opening balance	Credits	Debits	Closing balance
21,238,524 s	**+187,180 s**	**-461,724 s**	**20,963,980 s**

Date	Description	Amount (s)	Balance (s)
04 Nov	Slippage fee (Luna, 1 transfers)	-900	21,237,624
	Your transfers were sent to the Luna relay by a clerk who had been told the relay was on the other side of the river. It was on this side. The crossing was made once, and the fee has been taken once. Ref. CIBT-2995-788E-3		
15 Nov	ATM withdrawal: Luna	-86,400	21,151,224
	The quarterly draw of One Standard day at Luna is paid to the holder in the presence of nobody. The machine has been asked to wait for a witness, and has declined on the grounds that it is one. Ref. CIBT-2995-A146-7		
16 Nov	Transfer to own account: Luna	-300,345	20,850,879
	A sundry from Kepler Ring Hydroponics for printing your payslip in days was charged at the local printer's rate, which is a little higher. The printer was asked to make the figures fit the page, and has done so with room to spare for nothing else. Ref. CIBT-2995-9581-2		
19 Nov	Transfer to joint account	-74,079	20,776,800
	Kepler Ring Hydroponics sends the joint account a sum on the first day of each quarter. The two holders have agreed, without a word between them, that the first sum of each year belongs to nobody in particular and may be spent on anything at all. Ref. CIBT-2995-89E3-0		
29 Nov	Payroll credit: Kepler Ring Hydroponics	+123,465	20,900,265
	"Your employer is very punctual," the Teller says, "and very short of breath." The credit arrives in the right second and then rests, as if it has run all the way to the counter. Ref. CIBT-2995-CCAD-4		
30 Nov	Interest at 3.60% APY	+63,715	20,963,980
	You walk to the Hall E board on the 30th of each month to read the posted rate, though it is printed on your statement in larger type. The board carries the same figure. The officers have stopped pretending the walk is unnecessary. Ref. CIBT-2995-6D5E-1		

Closing balance, month by month

Highest 21,238,524 s · lowest 16,298,422 s



December 2994 November 2995

Balances accrue every second of every day by the Standard clock and are shown in Standard Galactic Seconds. Transfers between branches whose clocks disagree carry the slippage fee shown in the Daily Slippage Report for the day of transfer. Deposits are insured by the Temporal Deposit Insurance Corporation up to 10,000 years per depositor, per epoch.

8564 2001-5708 2995-11