



ST. DAVIDS-QUEENSTON UNITED CHURCH

ANNUAL REPORT 2024

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St. Davids-Queenston United Church
Annual Congregational Meeting Minutes

Sunday, March 3, 2024
Immediately following the Worship Service

1. **LAND ACKNOWLEDGEMENT** read by Maya Gazzard
2. **PRAYER:** Rev. YongSeok Baek to open the meeting with a prayer.

The purpose of today's Congregational Meeting is to review and pass the Annual Report for 2023, which was made available on Sunday, February 25th, 2024.

MOTION: To extend voting privileges on all matters to all in attendance.

Mover: Marilyn Fox-Calhoun

Seconder: Sue Foss

Motion carried

3. **ELECTION OF CONGREGATIONAL CHAIR AND SECRETARY**

MOTION: To elect Marianne McRae as the Congregational Chair and Marie Vahrmeyer as the Congregational Secretary.

Mover: Bob Kerr

Seconder: Jim Vahrmeyer

Motion carried

4. **2023 ANNUAL REPORT:**

MOTION: To receive all reports as presented in the Annual Report 2023, except the Finance and Nominating Committee Reports.

Mover: Martha Fleming

Seconder: Larry McRae

Motion Carried

5. **2023 FINANCIAL STATEMENTS:** Pages 26-29.

Presented by Linda Hardaker

Highlights: Fundraising almost met the budget this year with a deficit of \$1,155 mostly due to the ham dinner in the fall not being held.

Many, many thanks to the UCW who contributed an extra \$4,000 to the annual \$5,000 they generally contribute each year. As well as paying out the last of the envelopes for the 10k fundraiser. Your hard work is greatly appreciated!

PAR a reminder that whether or not we are in the building, or you have been out lately our bills do continue, so if you could consider signing up for PAR so that there is a consistent income would be appreciated. With that being said every dollar you can donate is important.

Fundraising: We will not be doing the 10k fundraiser again this year but will take a rest on this for a few years. Beef on a bun has increased its profits and is becoming very popular. The annual pie booth will once again run with the Lion's Club and a yard sale is in the works.

6. **2023 OPERATING EXPENSE AND OPERATING INCOME BUDGET:** Page 27
Presented by Linda Hardaker

MOTION 1: For the 2024 budget presentation to be proposed to the congregation, the Finance Committee proposes a \$153,371 income budget to offset a \$192,443 expense budget for 2024 leaving a deficit for 2024 of \$39,072 leaving an operating bank balance of \$99,511.

Mover: Lyndsay Gazzard

Seconder: Steve Hardaker
Motion carried

MOTION 2: For the 2024 budget presentation to be proposed to the congregation, the Finance Committee proposes capital expenditures of \$10,000 for 2024 leaving a capital balance of \$49,160

Mover: Martha Fleming
Seconder: Jim Vahrmeyer
Carried

7. **MISSION AND SERVICE FUND**

MOTION: To commit to a goal of \$12,000.00 for our 2024 contribution to the Mission and Service Fund, with the first \$10,000.00 being contributed to the United Church of Canada Mission and Service Fund for national and international projects and the remaining commitment to be used in a local Mission and Service Fund for mission and outreach projects in Niagara.

Mover: Steve Hardaker
Seconder: Larry McRae
Motion carried

8. **NOMINATING COMMITTEE:** Pages 33-35

Presented by Steve Hardaker
New members joining committees
Mary Harrison- Finance
Weldon Harrison- Property
Sue Foss- Christian Education
Judy Kerr- Activities
Jim Mable- Cave Springs Representative

Vacancies:

Board secretary (An appeal in particular was made to please consider taking on this position as it is extremely important to have someone dedicated to taking and sending our minutes to our board meetings)

1 Member at large

1 Regional Council Rep

MOTION: To elect Sandra Macdonald to the position of Church Board Chair.

Mover: Lyndsay Gazzard

Seconder: Sue Foss

Motion Carried

MOTION: To elect Lyndsay Gazzard to the position of Church Board Vice-Chair

Mover: Linda Hardaker

Seconder: Larry McRae

Motion carried

MOTION: To accept the report of the Nominating Committee for all positions on the Church Board and the Trustees.

Mover: Anne Dorland

Seconder: Dianne Bergsma

Motion carried

NEW BUSINESS:

Lyndsay made a presentation on behalf of the congregation to Darlene thanking her for many years of service to the church board as secretary. Her dedication and time were invaluable on what can be a difficult job. Recently her job description was updated as church administrative secretary reminding us all of endless things she does daily to keep the church and its members up to date on the comings and goings of all that goes on. Darlene is what Lyndsay describes perfectly as the "Beating heart of the church"

Marianne took a moment to thank so many who make a difference in our church; Margaret Elia, our caretaker, who does such a great job. Darlene our wonderful church Administrative Assistant. YongSeok our "Korean Firefly" who brings so much light, joy and unwavering enthusiasm to our congregation, Maya for doing such a fabulous job with the children for the last 3 years, we will miss her terribly. Lisa

Brillon, our very talented and dedicated choir director who brings something special to every service. A special thanks to Rev Doug Jones, Christine Earley, Lloyd Bennet and Rev. Dianne Walker who filled in while Rev Baek was off sick and for coverage for his holidays. Rev. Baek will be off starting Sunday May 26 to take his family to Korea to visit family. He will be returning to the pulpit on Sunday July 28. We will once again be fortunate to have a rotation of these same people while he is away. Marianne did a special presentation to Rev. YongSeok and Rev. Yujene from the congregation to celebrate their new home and "putting down roots" in our community.

Grace: Rev. Doug Jones

10. MEETING CLOSURE

MOTION : That the meeting be adjourned.

Mover: Larry McRae

Seconded: Jim Vahrmeyer

Motion carried

MINISTER'S LETTER

Dear, St. Davids-Queenston United Church Folks,

As I sit in my office at the beginning of 2025 and reflect on 2024 at St. Davids-Queenston United Church, one question keeps echoing within my mind: What kind of year was 2024 for us? The year of 2024 unfolded in typical form from other years. If I had to answer in one phrase, I would say this: A year of dedication for all of us for the church!! Committees carried out their tasks and responsibilities. Events happened, as per usual. Special occasions, such as Easter, the Annual Garage Sale and Bazaar, Pie Booth in St. Davids Lions Club Carnival, Beef on a Bun, Christmas Candlelight Cantata service, and more, all happened as we typically expect them too.

You see, what I've learned this past year is that we are a good congregation. More than good actually. We have decent worship services. To fill 52 weeks last year, we needed preachers and worship leaders, choir members, musicians and the music director, greeters, people in the tech booth, people to set up coffee hours, Sunday school teachers, etc. We have received gifts of time and talent from many people to keep committees and events functioning. We come each Sunday and we, hopefully, enjoy and engage in a worship service: good music, good prayers, good anthems, good "Learn Together" time, good live-streaming. I really appreciate all the people's devotion for making our service good in 2024. 2024 was a year to answer the question of what we could do for the church. All the actions you have taken for the church are the reason why our church exists today. What makes you passionate? What makes you take your faith in your actions, so that we can model to the world.

Your actions, attending Sunday morning worship, joining the choir, opening the church gate, counting money, folding bulletins, teaching Sunday School, serving coffee hour, fixing plumbing, making donations, visiting people, writing cards, etc. are all from your love for the church. We expressed our Christian identity as a way of loving our faith community, St. Davids-Queenston United Church. As a result, our church has gradually attracted new people and they have settled down, the Sunday school and youth group have grown, and we have been able to find more people who need our help and visits. All of this has been possible because God's grace was added to your efforts in 2024.

For me, I am a Christian because of Jesus' teachings and ministry. To love and serve others, to seek justice, and resist evil, to proclaim Jesus! I am a Christian because I care for the needy and desperate, because I was called by God to join God's ministry! I am not a person with great ability, but I believe that I am called by God to establish the kin'dom of God on this earth. My calling has started from our faith community, St. Davids-Queenston United Church, and its members. I am very blessed to be with you since 2021.

So yes, 2024 came and went. Many of the same things happened and will happen as in previous years. But I ask you now, what would you like to remember this year? How will you live out your calling, hopefully your personal commitment, to be a Christian in St. Davids-Queenston United Church, in the world God called you to live in? Find something you are passionate about. Bring it to the church, and let's figure out how to make it a reality. How will you put your faith in your works?

The future is definitely uncertain, and yet I cannot help but to be thrilled at the exciting adventure that awaits us today, tomorrow, and in the years ahead with you. Let's explore and express that in 2025.

With many blessings more to come,

Rev. YongSeok Baek

CONGREGATIONAL AND CHURCH BOARD CHAIR REMARKS

(Marianne McRae and Sandra Macdonald)

This past year was a very busy year in the life of our Church. Events such as the pie bake, the pie booth, Beef-on-a-Bun, garage sale and UCW bazaar, saw people pitching in to help when required. This volunteerism helped ensure the success of these events, plus many more.

First we would like to thank our staff. Rev. YongSeok's infectious personality and boundless energy brings life to our church. We appreciate all his efforts to care for those of the congregation from the very young to our most senior church members. Establishing the Youth group and the Spiritual Care and Outreach committees ensure that everyone in our church family feels important. We saw a growth in the numbers of children attending Sunday School and the Youth group this year.

Our secretary Darlene works diligently to ensure that the Church office is well run. Bulletins and offerings are always up to date. She handles all our requests with a calm demeanor.

Thank you to Margaret whose work behind the scene, in keeping the Church clean and welcoming every week is very much appreciated.

This year marked our Music Director, Lisa Brillon's 25th anniversary as the organist/choir director of the Church. Her dedication to the Choir each week and especially the Christmas Cantata is very much appreciated. Lisa has seen many Ministers come and go over the years. She is definitely one of the foundations of our church.

Thank you to the Board Members. We know that the committees you lead are very time consuming. Just know that your efforts have been greatly appreciated. Our meetings are filled with a lot of hard work, compassion and commitment to the congregation's needs.

Thank you to everyone who works on the various committees and events held throughout the year. All of our events have been very successful due to the number of people willing to "put up their hands" to help. This is very evident when the Christian Education Committee stated that with Maya leaving (a move to Ireland), a new Sunday School teacher was required. Four Congregation members volunteered to assist with each taking a Sunday and one person assigned as spare in the event of absences. Sue Cote put up her hand to take Lyndsay Gazzard's place as chair of the Personnel Committee.

Unfortunately, we lost some long time, dearly beloved Church member this year. Our Church is our extended family and their absences will be felt.

In 2025 we will celebrate the 100th anniversary of the United Church of Canada. Our Church will be participating in a mass choir event to be held on May 4, 2025 with choirs from the Churches of Niagara Region. A special service is also being planned for our Church.

In conclusion, we see our roles as having 2 purposes. One is to ensure that the Church is there when people need it and secondly to ensure that the people are there when the Church needs them.

Regards,

Marianne and Sandra

WORSHIP AND FAITH LIFE

This was a busy year for the Worship and Faith Life Committee. A request for prayer shawls was made and Christine Earley presented Rev. Baek with 5 to start with and members of the committee added to this. As well the UCW knitters were asked to provide some as well. They were well received by those that Rev. Baek presented one to.

Monies was given to Judy Kerr to help with the flowers for the front of the church and a special thanks goes out to Judy and her crew for planting and maintaining the front garden.

New chairs were obtained by Rev. Baek for the CE hall.

A special thank you to Sue Foss for setting up the Christian Education group and to Christina Travers for her musical works with the children. It is truly wonderful to hear young voices singing and playing their instruments.

There was a purchase of 25 More Voices hymn books and they were purchased by Norma Jane Harber in memory of her sister Patricia MacDougall, and we thank her for her generosity.

Remembrance Day wreaths were again placed at the Cenotaph in Queenston, in the sanctuary and at the monument at the entrance to the church driveway.

A power station was purchased for multimedia presentations and was well received. Members of the congregation were featured in a Christmas video regarding the singing angels

Allen Zhang was an addition to the livestreaming group along with Steve Hardaker and Bill Utting.

Communion was held on February 18th, 2024, March 31st, 2024, October 6th, 2024 and Christmas Eve 2024.

The mitten tree was again filled with scarves, mittens, hats , socks and the food bin was filled as well. Thank you to everyone who contributed.

And last but not least, the congregation enjoyed another year of beautiful music provided by the choir under the leadership of Lisa Brillon culminating with a fantastic Christmas Cantata. Thank you to both Lisa and the choir members.

Respectfully submitted,

Nancy Utting

IN MEMORIAM

Edwin (Jack) Lowrey	October 16th
Al DesRoches	April 26th
Wayne Philbrick	June 10th

BENEVOLENT FUND

Balance Forward Jan. 1 2024	\$1,962.25
<u>RECEIPTS</u> (choir) Candle light cantata offering collection	549.00
Coffee hour collection	<u>15.00</u>
<u>TOTAL RECEIPTS</u>	\$564.00
<u>DISBURSEMENT</u> Donation to person in need	100.00
Balance December 31, 2024	\$2,426.25

MEMORIAL FUND

Balance Forward Jan 1, 2024	\$ 5,205.58
<u>RECEIPTS</u>	
Donation to cover purchase of More Voices Hymn Books	468.35
Memorial Donations	744.06
Our Daily Bread Collection	<u>33.00</u>
<u>TOTAL RECEIPTS</u>	\$1,245.41
<u>DISBURSEMENTS</u>	
Labels for More Voices Hymn Books	14.68
Purchase of Christ Candle	79.09
Purchase of More Voices Hymn Books	468.35
Donation to Our Daily Bread	33.00
Cheque Order	60.39
Thankyou gifts to Sunday School teacher & Church board secretary	702.38
Flowers for front garden	<u>100.00</u>
<u>TOTAL DISBURSMENTS</u>	1,457.89
Balance December 31, 2024	\$4,993.10

Submitted by Darlene Romanowsky
Bookkeeper

BOARD OF TRUSTEES

Our Trustees include, Florence Turner, Howie Lowrey, Clair Boyda, Tim Andrews Jim Vahrmeier, Monte Slingerland and Rev. Doug Jones. We express thanks to Howie as he continues to facilitate our financial activities and requirements. His report is included in our Annual Report.

After waiting for it to settle his year's clean-up of the cemetery included the removal of waste material from the previous year's stump grinding. The holes were back-filled with soil and grass seed was sown. This upcoming spring we will look to do a trimming and cleanup of Paxton Lane and the back line of the cemetery in particular.

In response to a few complaints re the appearance of over-grown grass that surrounds monuments, we also plan to focus on keeping the cemetery well-trimmed. We also did a measurement review of cemetery row alignments because of a few plots that were placed (appearing) at random. This was done to ensure we maximize use of plot alignments.

We have also made a duplicate copy of all cemetery plots and records that is now kept in the Church office. This will be kept up to date with the active records. This protects our records should anything happen to the Cemetery Manager's copy. Thanks to Monte for this suggestion. We express our thanks to Geoffrey Mayer as our cemetery manager and maintenance provider. We remain in good conversation with him as needs and/or concerns arise.

At the recommendation of the Trustees the Church Board passed a motion to increase the price of a single cemetery plot to \$1250.00. This is in line with other comparable cemeteries in the Niagara Region.

We have also renewed a five-year agreement with the Town of NOTL of funding for the Cemetery's maintenance. This will show a 3.5% increase over each previous year.

We will again attempt a review of our current cemetery by-laws and more thorough promotion of cemetery plot availability to the local community. If you or others you may know are inquiring about cemetery plots, please consult our St. Davids-Queenston web-site under 'Cemetery' for information. You may also contact our Cemetery manager Geoffrey Mayer directly at 905-327-0246.

We have remained with our current insurance provider. We are most grateful as a congregation to our wonderful UCW who continue to provide funding for this.

If you have any questions/concerns please feel free to speak with any to our Trustees.

Respectfully submitted

Rev. Doug Jones – Chair

BOARD OF TRUSTEES
2024 FINANCIAL STATEMENT.

CREDITS

Balance Brought Forward Jan. 1, 2024	\$1,695.17
Public Trustee Interest	3,477.63
Sale of Plots.....	3,250.00
Town of Niagara-on-the-Lake Grant	4,102.00
Headstone Maintenance Fee.....	552.00
Transfer from Church General Funds.....	5,000.00
Donation	100.00
<u>TOTAL</u>	\$18,176.80

DEBITS

Maintenance and Upkeep.....	\$12,179.01
Public Guardian and Trustee.....	1,448.02
Plot buy back.....	555.60
Stump removal.....	1,491.60
<u>TOTAL</u>	\$15,674.23

BALANCE AS OF DECEMBER 31, 2024 **\$2,502.57**

Plots sold: 3

Number of burials: 5 interments 9 cremations

Submitted by: Howard Lowrey

MINISTRY & PERSONNEL

Happy New Year to everyone. I would like to thank the members of the Ministry & Personnel Committee - Marianne McRae, Bonnie Boyda and Anne Dorland for their participation and help this year. I would also like to thank Lyndsay Gazzard for her contributions to this committee and wish her all the best in relocating to Ireland.

Each member of the committee is assigned to a specific staff member and meets with them to assist with any challenges they may face while working. This work includes approving and recording vacation, assisting at times of illness and family challenges and ensuring our staff is supported at all times. Job descriptions and salary changes as directed by the United Church of Canada are part of our duties.

The committee meets 2-3 times per year especially around the time of setting the annual financial budget. One key task is that each member of staff must receive an annual formal review of their work load and performance. All work performed by the committee is confidential.

This year our committee again successfully completed all our work and we look forward to doing so again this year.

Any member of the congregation interested in joining us, please reach out.

Respectfully submitted

Susan Cote

Chair - Ministry & Personnel

'SAFE HAVEN' THE YOUTH GROUP

Starting in 2024, we lowered the age of our youth group so that our Sunday school folks could participate. That decision worked very well, with an average of 7-8, and a maximum of 11, attending every first and third Friday of the month.

When we first opened "Safe Haven" in 2022, we had used up most of the \$5000 we had received from The UCC Foundation and were looking for other grant to support us, when we applied for a discretionary grant from the Town of Niagara-on-the-Lake for the 2023 & 2024 Program years. We successfully received \$2,598. This allowed us to fully fund our indoor and outdoor programs. We ran several programs within the church, and outside programs included bowling, movie theaters, Clifton Hills, laser tag games, etc.

We had a very successful year in 2024 by God's grace. We appreciate your prayers and support. I can't forget the support and encouragement you've given the youth group throughout the year. Some people prayed for the folks and teachers of the youth group, some people donated, some people provided materials, and all of this support from Anonymous has helped the youth group grow and develop. Special thanks to our youth group leader, Sue Foss, and to all the parents. Thank you so much!!!

Submitted by

Rev. YongSeok Baek

YOUTH GROUP

We have had a very busy year. We generally have 8-10 children come out for an evening of fun. We have had a lot of fun going to Cataract Bowl, the Fun Zone and Clifton Hill. We've also had scavenger hunts back at the church, made pizza bagels and baked cookies. Every time we do get together one thing is for sure. Everyone is having a blast. Thank you Rev. Baek for all your help. I truly appreciate your help and dedication.

Respectfully Submitted

Sue Foss

CHRISTIAN EDUCATION

Our Sunday school is thriving. We have had a wonderful year. We have on an average of 6-8 children each Sunday. There is a curriculum for our 5 teachers to follow. Each week we rotate so no one person is missing church each Sunday. The rotation system is working great. During the year our children have played their instruments and sang songs under the direction of Christina Travers & Lisa Brillon. These young children are very talented and we are so blessed to have them with us on Sunday mornings. Thank you Christina & Lisa for all you do.

If the children aren't practicing with their instruments or learning new songs, they are having a great time learning about God, making crafts, baking cookies and having fun. Thank you to our teachers Christina Travers, Nikole Amato, Amanda Xu, Enoch Cho and Sue Cote for all your help. Sunday school would not be the same without you. We ended our year with our annual Christmas party. We decorated the Christmas tree, made sugar cookies, played games and had pizza. Afterwards we went bowling. Everyone had a great time.

Respectfully Submitted

Sue Foss

ACTIVITIES COMMITTEE

Committee Members: Bob & Judy Kerr, Sandra & Mike Macdonald, Cindy Milner, Sue Cote, Allen Zhang, Emma Zhang and Amanda Xu, Harvey & Carol Hall, Clair & Bonnie Boyda, Rev. YongSeok Baek and Doug & Violet McArthur.

We, the activities committee are indebted to all the ladies who bake pies and desserts for these functions and to Steve Hardaker for advertising and posters we distribute, and to Bob Prentice is always ready to help when needed.

The net proceeds for the Beef-on-a-Bun/games night were \$5,210.00. All funds, 100% are donated to the church fund.

May 25, 2024, we held a yard sale in which everyone from our church and also some other volunteers contributed. Our proceeds were \$2,235.20. Thanks to all who took part in this project.

Special thanks to Sue Cote for her very wonderful St. Davids-Queenston Cook Books. The proceeds of \$1,005.00 were also donated to the Church fund.

We would like to thank everyone who attended our Beef-on-a-Bun/games evenings and those who gave their time and talent assisting our committee.

The Beef-on-a-Bun/games schedule for 2025 will remain the 2nd Friday of every month from January to May and September to December. Looking forward to future evenings where we can again play euchre or just enjoy the socialization.

Yours truly,
Doug McArthur, Committee Chair

FLOWER COMMITTEE

Committee Members: Judy Kerr , Martha Fleming, Valerie Zuk and Sandra Macdonald

On behalf of the flower committee, the following is a breakdown of our donations and expenses throughout the year.

Balance January 1, 2024:		\$697.60
Misc. Cash Donations	\$85.00	
Expenses:		
Easter	\$108.49	
Thanksgiving Sunday	\$100.00	
Advent & Christmas Services	\$111.81	
Sunday Services + Garden	\$416.58	
Total Expenses:	\$736.88	
Dec 31, 2024 Closing Balance		\$45.72
2025 Memorial Poinsettia Fundraiser		\$715.00

Thank you to Judy Kerr, Martha Fleming and Val Zuk for all their assistance throughout the year.

Thank you to Karen & Peter Horbach for donating the beautiful poinsettia plants.

Thank you to Monty & Helen Slingerland & Sandra Edgeworth & Tim Andrews for the beautiful greenery.

Thank you to Darlene Romanowsky for putting all the announcements throughout the year into the bulletins and especially for the Christmas Memorial insert.

Thank you to everyone who placed flowers in the Church throughout the year in memory of a loved one.
Thank you to those who shared flowers from their gardens over the summer.

Our Memorial fundraiser was a huge success this year. Thank you to everyone who contributed. With the increase in costs for everything, your generous donations are greatly appreciated.

Respectfully submitted by Sandra Macdonald.

ST. DAVIDS-QUEENSTON SENIOR CHOIR

The Senior Choir had a wonderful year of singing weekly anthems and presenting our annual Candlelight Service in December. We have 17 members in the choir.

Jennifer Little joined the tenor section and Barb Allman joined the soprano section this year.

For Easter last year we sang selections from the cantata "Sacred Places". Many thanks to Larry McRae for reading the narrations.

In May, we honored choir retirees during the service – George Dunn, Anne Dorland, Dianne Bergsma and Eleanor MacDonald. We appreciate their dedication and willingness to be at choir rehearsals and sing weekly anthems in services.

We had a wrap up at Johnny Roccas in early June in a special room which was a lot of fun!

Many thanks to our wonderful soloists who sang solos when the choir was unable to sing during the service – Val Zuk, Allan Cobham and Bob Prentice. Thanks also to our duet/trio members – Marianne McRae, Melanie Kelch, Judith Bennoch and Sue Cote.

Our Candlelight Service was well attended, and we performed the cantata 'Sing with the Angels. We were pleased to have the Sunday School members sing with the choir for 'Calypso Lullaby' and thanks to Christina Travers for helping to prepare them. The offering of \$549 received from the service will go to the benevolent fund.

Our Christmas 'potluck' was held in the CE hall this past December and we enjoyed great food, Secret Santa and a carol sing.

Many thanks to Christina Travers for playing the flute and violin with us on several of the anthems during the year – we really enjoy having her beautiful instrumental sound combine with our voices.

And of course thank you to Anthony Scaringi who substitutes for myself when I am away – he is much appreciated and is an amazing pianist!

Many thanks to Rev. Baek and the congregation for their support and response to our anthems every week!

Respectfully submitted,

Lisa Brillon

Choir Director, pianist, organist

MISSION & OUTREACH FINANCE**Dedicated Amount \$10,000.00**

(From envelope offerings)

To

The United Church of Canada Mission & Service Fund

Total Contributions from envelope offerings (Jan1-Dec 31st, 2024)	\$8,693.00
Pledged amount to The United Church of Canada National M&S fund	\$10,000.00
Excess amount above dedicated amount (designated for Local Outreach)	\$0.00

MISSION & OUTREACH**Designated for Local Outreach**

(From Tooney Sunday donations & Excess Pledged amount to National Church M&S Fund)

CONTRIBUTIONS

Balance forward January 1, 2024.....	446.62
Tooney Sunday collection (Jan-Dec 2024)	942.85
TOTAL BALANCE FORWARD	446.62
Excess Pledged amount to National M&S Fund.....	<u>0.00</u>
TOTAL BALANCE	1,389.47
<u>LOCAL OUTREACH</u>	<u>\$800.00</u>
<u>BALANCE DECEMBER 31, 2024.....</u>	<u>\$589.47</u>

Submitted by Darlene Romanowsky, Bookkeeper

47 Samaritan's Purse Shoebox's filled with quality toys, school supplies and personal care items were collected and delivered to the local drop-off for final delivery to boys & girls around the world.

PROPERTY COMMITTEE

Thank you the members of the property committee: Monty Slingerland, Steve Hardaker, Jim Vahrmeyer, Harvey Hall, Willie Harrison, John Krawiec and Allan Cobham for your dedication to keeping the facility in excellent shape.

Last year a number of projects were completed. Jim, Monty and Willie took care of the plumbing portion of a standing water problem on the kitchen roof with Brown Roofing, installing the drain portion. Having the talent of these gentlemen helps keep the costs down on projects like this.

During the year we received Grant money from the government that allowed us to have a monitored security system installed that included a couple more cameras, motion sensors, smoke detectors, tinted windows and privacy blinds in the CE hall. As well a new locking system was installed on the front door.

Monty and John installed vents in the Plexiglas on the Sanctuary window to relieve some of the heat buildup.

Lastly, I want to thank those who helped by shovelling the snow off the sidewalks in winter. This is needed to help reduce our costs in these times of financial strain on the budget.

Bill Utting,

Property Chair

UCW

The UCW meets the second Wednesday of the month from September to June at 1:30 PM for friendship and tea with the meetings beginning at 2 PM.

The ladies continue with their pie baking on the last Friday of the month (excluding December) from September to May. This year saw the monthly addition of shepherd's pies which was well received. A new food processor was purchased to assist in the pie baking. The monies from these pie bakes help the UCW pay for the church insurance each year. Again, a special thank you to all the Great ladies who show up not just for the pie bake but for the bazaar, yard sale, anniversary lunches etc. and to their friends who faithfully come to help as well.

The last Sunday of the month remains birthday Sunday with a lovely cake provided by the UCW to celebrate.

A huge thank you to Judy Kerr and crew for the gardens at the front of the church and to those who donated funds or flowers. It is much appreciated.

The yard sale in May was another successful one and thank you to everyone who helped and donated their used goods, as well as those who baked goodies to sell.

The June meeting was held at Caroline Cellars.

The bazaar was held on November 2, 2024. A gingerbread house was donated by Chris Ryan and was a wonderful addition and much appreciated.

Throughout the year the UCW donated to Red Roof Retreat and Project Share.

Dianne Bergsma has retired as President of the UCW and we wish to thank her for her time and Devotion while in office. Judy Kerr will assume the Presidency January 2025 and we look forward to her leadership.

Our last meeting was a lunch on December 11th, 2023 at Betty's Restaurant.

Lastly, a huge thank you to all the members of the congregation for helping out and pitching in when needed to assist with the work of the UCW.

Respectfully submitted,

Nancy Utting

Secretary

UCW (FINANCE)**Balance Forward, January 1, 2024 \$9,939.54****RECEIPTS**

Meat pies 8,655.00

Bazaar..... 5,326.00

Funeral 2,650.00

TOTAL \$26,570.54**DISBURSMENTS**

New cheques with St. Davids-Queenston added with UCW 103.74

Insurance..... \$9,594.72

Anniversary Flowers..... 40.00

Project Share..... 1,000.00

Red Roof Retreat..... 2,000.00

Newark Neighbours 1,000.00

Gardens..... 200.00

Card Tables..... 371.65

TG French kitchen supplies 652.15

TOTAL \$14,962.26**Balance December 31, 2024..... \$11,608.28**

Submitted by Violet McArthur, Treasurer

HORSESHOE FALLS REGIONAL COUNCIL

This report is a synopsis of the Horseshoe Falls Regional Council meetings in 2024. The first was in May with the second being in October.

The May meeting was the first attempt to hold the General Meeting of all three Regional Councils in the same place at the same time. There was a welcome and thanks from a Saugeen Ojibway representative, who gave a brief history of the people and continued with a mention of the Remit just passed, establishing the Indigenous branch of the United Church. This was followed by a prayer and worship; singing the Lord's Prayer (as an echo); a prayer of illumination; then Scripture (Acts 2 42-47); a hymn of preparation, "Deep in Our Hearts," with hand signs; a brief homily and "Spirit Open my Heart".

At this time, we had the covenanting service for the Rev Mark Laird, the newly elected Executive Minister for all three Regions. There was also the first mention of the Admission Matching committee. Greg Smith-Young was introduced. He is the Growth Animator for the United Church and gave a slide presentation about the actions of Renew, Create and Invite. He left us with a question – "When a new person becomes a part of the Community of Faith, what difference do you hope it makes in their life?"

At this time there was the introduction of twenty DLMS and four candidates for ministry. Having completed all the courses and paperwork, all twenty-four can now be accepted into Ministry.

Kindred Works, also called the United Property Resource Corporation, gave a slide presentation about their achievements. Their four-step operation includes feasibility, a development plan, development management and long-term management. The slide presentation showed White Oaks, on Jalna Avenue, in London, Ont.

The guest speaker of the meeting was the Right Reverend Dr. Carmen Landsdowne. She started with a bit of her background, which inspired her to live a life that is sacramental and encouraged us to live according to God's love for those who follow a life of discipleship. She also left us with a question, "What does it mean to live in bold discipleship?"

The early session was just concerning HFRC and was held in a separate room. We watched the Celebration of Ministries service, via YouTube, of the Ordination ceremony for all four Candidates and twenty DLMS. We sang the hymn "I have called you by your Name" at the conclusion of the ordination section. We then celebrated Holy Communion (rice cake and juice) followed by the closing hymn "Go to the World".

We then had the introduction and speech, via video, of the President-Elect for HFRC, the Rev Sula Ann Kosacky of Smithville United Church. There was some discussion about the procedure we should follow since the Rev Kosacky was the only nominee. The President of HFRC, the Rev Lennox Scarlett, insisted on having a vote to affirm the election of the Rev Sula Ann Kosacky to the position of President-Elect, even though it should have been by acclamation. The vote passed.

The President of the UCW in HFRC then had time to offer comments on their operation and events. There were announcements given about the Audacious Youth event at Brock University as well as comments on a study done in 2022 regarding the equity feeling among clergy and as it relates to pastoral relationships.

HORSESHOE FALLS REGIONAL COUNCIL cont'd...

The Sunday worship service opened with the hymn "Lord of Sea and Sky" followed by singing the refrain of "Spirit of Gentleness" between each section below.

- In Memoriam list
- Community of Faith - life style changes
- Retirees list
- Jubilands list.

The sermon, or message, was given by the Rev Mark Laird, the Executive Minister for all three Regions. The final hymn was "We are Pilgrims" before the closing prayer and benediction.

The entire event ended at 11:50am.

The next meeting of HFRC will be in the fall.

The fall meeting was in October 2024.

We went into breakout rooms to discuss the question; 'What are you doing for the 100th celebration of the UCC?' Some ideas and plans were to have a free community BBQ, a women's day with a guest speaker, a historical minute for the church and community, a community blog about the United Church, and Pt Colborne Central will be performing an Easter Drama for the public. Apparently, there is a UCC grant of up to \$10 K to help out with the cost of your ideas.

Continuing to be in breakout rooms, we were then invited to discuss the issue of the Admission Matching Process. The process of Admission Matching is now being used because most of those seeking a posting are not Caucasian and they are not getting a job, even though they are fully qualified. We were told that at the moment there are forty-four available graduates from outside Canada looking for a church posting, but they are not being hired. Some churches are hesitant because the applicant lives outside of Canada and the church does not want to pay the moving cost. The reality is that the Candidate has to make his or her own way to Canada, then the pastoral charge would take on the moving cost from the point of entry to the church, e.g. if the Candidate lands in Toronto for a church in Niagara area, then the moving cost would only be from Toronto, not the country of origin.

A report from the Human Resources Commission included the desire to have more Liaisons. They are the people who work with and help the Search Committees of a Pastoral Charge. The HR Commission has identified a need for ongoing training and networking for LLWLs in order to keep their licences current. This LLWL Working Group is in need of three more members, one OM, one LLWL and one Lay person. You do not have to be a member or Rep to HFRC to serve on this committee. Contact information is available on request, or in HR Toolkit #3.

At this point there was a lot of time wasted on discussion of Proposal #2 for General Council consideration. There are three Proposals (#s 2,3,&4) to be forwarded to GC for the meeting next summer but there was much confusion, disagreement and opposition to #2. Over an hour was taken up with this item until it was put over to a later time. At this point a Motion was made and Carried that the time of day for ending the meeting be extended by one hour.

HORSESHOE FALLS REGIONAL COUNCIL cont'd...

The meeting then continued with a Property Policy Presentation by the Congregational Support Commission. It gave an explanation of how the money from the sale of a church could be spent. One idea is to not sell the church property but to keep it in a Trust account for a Kindred Use type of development. The income from such use would support other CoFs if necessary. They are also wondering what other funds could be established to help cover the high costs applicable to a CoF, e.g. moving a Minister, or getting a new roof, etc.

Proposal #5 was presented after the break. It has to do with the Finances of HFRC and includes the budget for 2025. It shows an increase of 4.5% which is not necessarily due to inflation, but rather the natural increase in costs of most everyday items. The motion to approve the budget Carried.

A video was presented by Wesley Urban Ministries concerning their operation and giving thanks for the support from HFRC. They would like to ask for continued support for asylum seekers and homeless youth. They would also like to ask a congregation to help a family resettle. The presenters also went on to say that it is now a Legacy Ministry.

Two representatives joined the meeting live on behalf of The Canadian Bible Society. They offered thanks for our support and would like it to continue. They said that each CoF can donate to help translate the Bible into different languages. At this time, they are working on the Indigenous languages of Canada and it is an ongoing endeavour. The basis Bible for the translation is the Global English Version, which is easier to understand around the world. For more information see their website at biblesociety.ca

After the above items were concluded, the meeting returned to the discussion around the three Proposals for GC 45. At this point a Motion was made to table all the Proposals to a future meeting. A second Motion followed to extend the deadline for submitting Proposals to GC 45. Both Motions Carried, the result being that a special meeting will be called early in the new year to only discuss and vote on the Proposals.

This allowed a break to take place for a few minutes.

After the break, it was decided to proceed with Proposal #6, which was the Closing Motion as amended. It also Carried.

The Closing Blessing followed.

The afternoon session adjourned at 1:50 pm.

Submitted by Larry McRae, Representative to Horseshoe Falls Regional Council from St Davids-Queenston United Church.

DONATION STATISTICS**SUMMARY OF DONATIONS BY CATEGORY (Envelope Offerings) Between January 1, 2024 and December 31, 2024**

Category	Amount (\$)	# Donations	# Donors
Anniversary	641.00	10	10
Christmas	1,150.00	17	17
Christmas Eve	1,240.00	15	15
Easter	835.00	22	22
Envelopes	333.00	25	24
Mission-PAR	2,165.00	75	7
Missions	6,515.00	176	14
Regular	77,584.40	1,022	67
Regular-PAR	42,170.04	298	26
Thanksgiving	620.00	14	14
TOTAL	\$133,253.44	1,674	

Total Distinct Donors across all Categories 86

"NB" Christmas Eve includes \$365.00 from loose offerings

Envelopes include \$5 from loose offerings

Regular includes \$1,943.75 from loose offerings.**TOTAL LOOSE OFFERINGS: \$2,313.75****GIVING ANALYSIS****2024**

Over \$2,000.00	18
\$1,000.00 to \$2,000.00	34
\$500.00 to \$999.00	13
0.00 to \$499.00	14
\$10.00-\$99.00	7
TOTAL DONORS	86

Submitted by Darlene Romanowsky
Bookkeeper,

BANK RECONCILIATION**OPERATING**

December 31, 2024

Ledger Balance.....	\$50,525.33
Balance Bank Statement.....	50,963.33
Minus Outstanding Cheques.....	438.00
Balance.....	\$50,525.33

REGISTER BALANCE

December 31, 2024

Register Ending Balance 2023	\$98,583.08
Plus Income	146,452.14
Total Income	245,035.22
Less Expenses	194,509.89
Register Balance	\$50,525.33

BANK RECONCILIATION**CAPITAL**

December 31, 2024

Ledger Balance.....	\$59,019.90
Balance Bank Statement.....	59,019.90
Plus Income	0.00
Less Expenses	0.00
Balance.....	\$59,019.90

REGISTER BALANCE

December 31, 2024

Register Ending Balance 2024	\$59,160.28
Plus Income	902.70
Total Income	60,062.98
Less Expenses	1,043.08
Register Balance	\$59,019.90

Submitted by Darlene Romanowsky, Bookkeeper

FINANCE

The Finance committee report includes tables showing our income and expenses for 2024, our proposed income and expenses for 2025 and our cash position and guaranteed investment certificates as at December 31, 2024

OPERATING INCOME

Total Operating Income for 2024	155,581
Operating Income Budget for 2024	153,371
SURPLUS TO BUDGET	<u>2,209</u>

Our source(s) of income:

Envelope offerings	123,828
Other government and council grants and loans	3,027
Fundraising projects	12,885
Interest earned	4,174
The UCW continued their generous donation to cover the cost of Church insurance	9,595
The remaining income comes from miscellaneous sources	2,072
TOTAL OPERATING INCOME	<u>155,581</u>

OPERATING EXPENSES

	-
Total Operating Expense for 2024	193,571
	-
Operating Expense Budget for 2024	192,443
OPERATING EXPENSES UNDER BUDGET	<u>-1,128</u>

Major variances to budget:

Children & Youth Ministry	-317
Denominational Dues	-1,817
Insurance	738
Minister's reimbursed expenses	-1,347
Property	1,561
Recoverable HST	-1,092
Trustees	1,000
Utilities	885
Worship & Faith Life	-888
TOTAL MAJOR VARIANCES TO BUDGET	<u>-1,276</u>

DEFICIT

We completed the year 2024 with an operating deficit:	<u>-37,990</u>
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CAPITAL INCOME

Total Capital Income for 2024	0
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CAPITAL EXPENSES

Total Capital Expenses for 2024	950
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Our capital expense was to repair the sanctuary roof.

DEFICIT

We completed the year 2024 with a capital deficit:	-950
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CASH POSITION AND GIC INVESTMENTS

Bank balance as of December 31, 2024	
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Operating account	50,525
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Capital account	59,020
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TOTAL CASH as of DECEMBER 31, 2024	109,545
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GIC Investments balance as of December 31, 2024	
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Current Value CDN\$ Investments	129,190
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TOTAL ASSETS as of DECEMBER 31, 2024	238,735
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GIC/Term deposit holdings @ Jan 5/25

Issue Date	Maturity date	Interest Rate	Principal	Accrued Interest	Value Jan 5/25	Maturity Value
7/28/24	7/09/25	3%	11,487.84	346.52	11,834.36	11,487.84
10/01/24	12/05/25	3.70%	17,767.63	-	17,767.63	18,546.43
7/25/24	7/25/26	4.20%	37,588.83	-	37,588.83	40,812.60
7/25/24	9/23/25	4.60%	35,746.04	-	35,746.04	37,673.09
10/23/23	10/23/25	5.60%	6,475.22	362.61	6,837.83	7,220.75
Account 8016691			147,339.87		109,774.69	115,740.71
9/02/24	11/02/25	4.20%	9,067.99	-	9,067.99	9,514.09
7/25/24	9/23/25	4.60%	10,346.98	-	10,346.98	10,904.78
Account 05448			19,414.97		19,414.97	20,418.87
			166,754.84		129,189.66	136,159.58

Proposed Operating Budget 2025

	2024			2025	
	Actual	Budget	Variance	Proposed Budget	Increase from 2024 Actual
INCOME					
Business Donation	1,200.00	1,200.00	0.00	1,200.00	0.00
Envelope Givings	123,828.44	130,571.31	-6,742.87	130,571.31	6,742.87
Fundraising	12,885.35	13,100.00	-214.65	23,100.00	10,214.65
HST Recovery	3,026.77	3,000.00	26.77	-	-3,026.77
Interest	4,173.53	-	4,173.53	-	-4,173.53
Missional Grant	-	-	0.00	-	0.00
On-Line Donation (Canada Helps)	289.25	-	289.25	-	-289.25
Ontario Anti Hate security grant	-	-	0.00	-	0.00
Pension designation Bell Canada	582.60	500.00	82.60	600.00	17.40
UCW	9,594.72	5,000.00	4,594.72	5,000.00	-4,594.72
Weddings & Rentals	-	-	0.00	-	0.00
	155,580.66	153,371.31	2,209.35	160,471.31	4,890.65
EXPENSES					
Advertising	1,323.60	1,300.00	-23.60	1,300.00	-23.60
Bank Charges	41.15	100.00	58.85	50.00	8.85
Children & Youth Ministry	816.60	500.00	-316.60	500.00	-316.60
Church Salaries Employees	111,205.16	111,357.08	151.92	122,923.68	11,718.52
Church Salaries Contractors	20,377.32	20,645.60	268.28	21,128.61	751.29
Denominational Dues	7,869.00	6,051.79	-1,817.21	8,461.74	592.74
Fall Luncheon	90.85	200.00	109.15	100.00	9.15
Insurance	8,762.45	9,500.00	737.55	9,000.00	237.55
Internet Service	1,249.26	1,200.00	-49.26	1,200.00	-49.26

Proposed Operating Budget 2025

	2024			2025	
	Actual	Budget	Variance	Proposed Budget	Increase from 2024 Actual
Kitchen Supplies	-	500.00	500.00	-	0.00
Livestreaming expenses	1,116.29	1,200.00	83.71	1,200.00	83.71
Minister's reimbursed expenses	3,536.96	2,190.00	-1,346.96	2,239.00	-1,297.96
Office	5,804.09	4,850.00	-954.09	5,460.32	-343.77
PAR	156.56	160.00	3.44	160.00	3.44
Property	9,079.31	10,640.44	1,561.13	10,640.44	1,561.13
Recoverable HST	4,141.72	3,050.00	-1,091.72	-	-4,141.72
Trustees	5,000.00	6,000.00	1,000.00	5,000.00	0.00
Utilities	7,014.98	7,900.00	885.02	6,150.00	-864.98
Worship & Faith Life	5,985.58	5,098.00	-887.58	5,286.00	-699.58
	193,570.88	192,442.91	1,127.97	200,799.79	7,228.91
	-37,990.22	-39,071.60	1,081.38	-40,328.48	-2,338.26
Operating bank account, opening balance, Jan 01/25				50,525.33	
Transfer from investments				20,000.00	
Operating bank account, closing balance, Dec 31/25				30,196.85	
Capital bank account Dec 31/25				19,019.90	
Investments balance Dec 31/25				136,159.58	
Projected cash reserves Dec 31/25				185,376.33	

Proposed Capital Budget 2025

Opening capital balance Jan 01/25	<u>59,019.90</u>
<u>Property</u>	
Boiler and air conditioning	20,000.00
Transfer to operating account	<u>20,000.00</u>
Total Capital requests	<u>40,000.00</u>
Capital deficit 2025	<u>40,000.00</u>
Closing capital balance Dec 31/25	<u><u>19,019.90</u></u>

NOMINATING COMMITTEE REPORT

The Nominating Committee was made up of the 2024 Chairs of the Committees: Susan Cote, Jill Dill, Sue Foss, Steve Hardaker (Chair), Rev. Doug Jones, Sandra Macdonald, Doug McArthur, Marianne McRae, Bill Utting and Nancy Utting. We present the following names for your acceptance. **Bold type** used to identify new members.

MEMBERS OF STANDING COMMITTEES

WORSHIP AND FAITH LIFE:

Rev. YongSeok Baek (Minister)

Lisa Brillon (ex officio)

Sue Foss

Norma Jane Harber

Melanie Kelch

Sandra Macdonald

Doug McArthur

Nancy Utting (Chair)

Marie Vahrmeyer (Secretary)

Valerie Zuk

FINANCE:

Howard Lowrey

Linda Hardaker (Treasurer)

Mary Harrison

Larry McRae

Marianne McRae (Chair)

Darlene Romanowsky (Bookkeeper)

PROPERTY:

Allan Cobham

Harvey Hall

Steven Hardaker

Weldon Harrison

John Krawiec

Monty Slingerland

Bill Utting (Chair)

Jim Vahrmeyer

MINISTRY & PERSONNEL:

Bonnie Boyda
Susan Cote (Chair)
Anne Dorland
Marianne McRae

MEMBERS OF SUB-COMMITTEES

CHRISTIAN EDUCATION:

Gaye Norrad
Bonnie Boyda
Sue Foss (Chair)
Stephanie Morley
Christina Travers

SPIRITUAL CARE:

Nicole Amato
Rev. YongSeok Baek
Sue Cote
Sue Foss
Steve Hardaker (Chair)
Marianne McRae
Sandi Salewytch
Florence Turner
Marie Vahrmeyer

MISSION & OUTREACH:

Jeff Dill
Jill Dill (Chair)
Jennifer McCarthy

FLOWER COMMITTEE:

Martha Fleming
Judy Kerr
Sandra Macdonald (Chair)
Valerie Zuk

ACTIVITIES COMMITTEE:

Bonnie Boyda
Claire Boyda
Carol Hall
Harvey Hall
Judy Kerr
Doug McArthur (Chair)

CONGREGATIONAL CHAIR:

Marianne McRae

CONGREGATIONAL SECRETARY:

Marie Vahrmeyer

CHURCH BOARD CHAIR:

Sandra Macdonald

CHURCH BOARD VICE-CHAIR:

Vacant

CHURCH BOARD SECRETARY:

Marianne McRae

CHURCH BOARD TREASURER:

Linda Hardaker

CHURCH BOARD AT LARGE MEMBERS:

Marie Vahrmeyer
Vacant

REGIONAL COUNCIL REPRESENTATIVES:

Larry McRae
Vacant

CAVE SPRINGS CORPORATION REPRESENTATIVE

Gaye Norrad
Jim Mable

NOMINATING COMMITTEE REPORT *cont'd*

EXTENSION COUNCIL REPRESENTATIVE

Marianne McRae

TRUSTEES:

Tim Andrews

Clair Boyda

Rev. Doug Jones (Chair)

Howard Lowrey

Monty Slingerland

Florence Turner

Jim Vahrmeyer

Submitted by Steve Hardaker