



# ANNUAL REPORT

**ST. DAVIDS–QUEENSTON  
UNITED CHURCH**

**2025**



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## St. Davids-Queenston United Church

### Annual Congregational Meeting Minutes

Sunday, March 9, 2025

Immediately following the Worship Service

1. LAND ACKNOWLEDGEMENT read by Marianne McRae
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 2024, which was made available on Sunday, March 2, 2025

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

Mover: Jim Vahrmeyer

Seconder: Steve Hardaker

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: Sandra Macdonald

Seconder: Melanie Kelch

Motion carried

4. 2024 ANNUAL REPORT:

MOTION: To receive all reports as presented in the Annual Report 2024, except the Finance and Nominating Committee Reports.

Mover: Bob Kerr

Seconder: Lisa Brillon

Motion Carried

Thanks to all who contributed to the annual report with special thanks to Darlene who takes on this huge task!

5. 2024 FINANCAL STATEMENTS: Pages 26-29.

Presented by Linda Hardaker

Highlights:

Once again, many thanks to the UCW who contributed \$9,595.00 to cover the cost of the Church's insurance. Your hard work is greatly appreciated!

Sue Cote brought in just over \$1,000 with her cookbook fundraiser. Great job!

We received this year, \$500.00 in online givings.

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 once again this year continue the annual tradition working with the Lions Club running our Pie Booth. As well our Activities Committee continues to run a thriving Beef on a Bun night as well as other functions during the year. Their hard work is much appreciated.

Denominational dues have become a serious concern as they charge us based on 2 years ago income and not how we are actually doing this year. Linda has taken the bull by the horns and is working with other congregations to see if there is any way we can help the United Church realize their format as well as their percentage expected are not feasible.

On the plus side we no longer have to pay Sunday School teacher fees, we now have a strong team of 5 rotating to cover the classes.

We are always looking for new ideas to raise funds so if anyone has ideas please connect with a member of the Activities Committee to see if it's something we can all work with/towards.

As we are accepting the Budget for the year 2025 you are reminded that in accepting you are committing to do your share to reach that budget.

6. 2025 OPERATING EXPENSE AND OPERATING INCOME BUDGET: Page 26

Presented by Linda Hardaker

MOTION 1: For the 2025 budget presentation to be proposed to the congregation, the Finance Committee proposes a \$152,655 income budget to offset a \$208,645 expense budget for 2025 leaving a deficit for 2025 of \$55,990. With an infusion of funds from our investments, we will close the year 2025 with an operating bank balance of \$14,535. Of note, we have investments with a maturity value of \$136,160

Mover: Neil Salewytch  
Secunder: Sue Foss  
Motion carried

MOTION 2: For the 2025 budget presentation to be proposed to the congregation, the Finance Committee proposes capital expenditures of \$20,000 for 2025, a transfer of \$20,000 to operations leaving a capital balance of \$39,020.

Mover: Martha Fleming  
Secunder: Steve Hardaker  
Motion Carried

7. MISSION AND SERVICE FUND

MOTION: To commit to a goal of \$10,000.00 for our 2025 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: Jill Dill

Seconder: Jim Vahrmeyer

Motion carried

8. NOMINATING COMMITTEE: Pages 31-34

Presented by Steve Hardaker

Vacancies:

- 1 Member at large
- Vice Chair to Council

Both these vacancies are important to be filled especially the Vice Chair. The Chair should have someone who is ready and able to take over for them when they are finished their term.

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

Mover: Steve Hardaker

Second: Melanie Kelch

Motion Carried

CONSTITUTION CHANGES:

MOTION: To propose the change of the number of Worship and Faith Life members with voting rights from 2 persons to 1.

Mover: Larry McRae

Seconder: Florence Turner

Motion Carried

MOTION: To change the date proposed for the annual meeting to be held no later than the end of March.

Mover: Sue Foss

Seconder: Jill Dill

Motion Carried

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

Mover: Melanie Kelch

Seconder: Doug McArthur

Motion Carried

9. NEW BUSINESS:

Marianne took a moment to thank so many who make a difference in our church. We are so thankful for the gift of Darlene as our secretary whose job description is endless as is her dedication. Darlene was presented with a gift commemorating her 20 years of service. Thank you for all you are and all you do!

To Lisa Brillon our choir director, pianist, soloist and her wonderful musical leadership. Lisa was presented at Christmas with a gift for her 25 years of dedication and service.

Rev. YongSeok who is so full of joy and enthusiasm, our reason why so many of us are here.

Thank you to our Sunday School teachers, Christina Travers, Nikole Amato, Amanda Xu, Enoch Cho and our Christian Education, Youth Group leader Sue Foss who truly care for and devote the time and energy to the children, the "future of our church".

Many thanks to Margaret Elia who takes such pride in her job of keeping our church clean and loved.

Thanks go out to our Live Streaming team of Steve Hardaker, Bill Utting and Allen Zhang who make sure every week that those unable to attend can still be a part of our service and family.

Thanks to our amazing UCW who work tirelessly and give so much! The members of all our committees who are always there keeping things running and everyone who pitches in anywhere someone is needed.

Our thanks to Rev. Doug Jones, Christine Earley, Lloyd Bennett and Dianne Walker who cover our services on the weeks that Rev Baek is away.

In conclusion to all of you making a difference and supporting our church and church family.

Grace: Rev. YongSeok Baek

10. MEETING CLOSURE

MOTION: That the meeting be adjourned.

Mover: Jim Vahrmeyer

Seconder: Sue Foss

Motion carried

## **Minister's Letter: A Year of Shepherding Grace**

As I reflect on the past year of ministry, I am filled with gratitude for how God has been at work in our church community. This year has been marked not by perfection, but by faithfulness; faithfulness in worship, in nurturing our children and youth, and in caring for one another through times of joy and struggle. What follows is a brief overview of our shared ministry over the past year.

### **Worship: Proclaiming the Word and Cultivating Encounter**

Worship has remained the heart of our church life. Throughout the year, we gathered week after week to praise God, to listen for God's Word, and to be renewed by prayer and community. Our worship services sought to be welcoming, grounded in Scripture, and attentive to the realities of our daily lives. Through the changing seasons of the church year (Advent, Christmas, Lent, Easter, and Ordinary Time), we were reminded that God's story continues to shape our own stories.

In our worship life, I made a conscious effort to include and honour the voices of many: adults and children, long-time members and newcomers, and people from diverse experiences and backgrounds. All the worship volunteers offered their gifts generously, making each service a true communal offering. Worship was not only something we attended, but something we lived out together, carrying God's peace and hope into the world from the sanctuary.

Specifically, I would like to express my gratitude for the choir, Lisa Brillon (the Music Director), Christina Travers, and all other musicians for their musical dedication.

### **Children's Ministry and Youth Group: Investing in the Next Generation**

Our children's ministry and youth group have been vibrant signs of life and hope within our church. With creativity and care, we provided spaces where children could stay positively and learn about God's love in ways that were engaging, age-appropriate, and joyful.

The youth group focused on building relationships, encouraging questions, and supporting each other. Through gatherings, discussions, and shared experiences, our youth were reminded that they belong to God and to this community. The dedication of teachers, leaders, and parents made it possible for these ministries to continue with warmth and consistency.

### **Spiritual Care: The Ministry of Presence in Crisis and Comfort**

One of the most meaningful aspects of this year has been the work of spiritual care, particularly through visitation and personal support. The Spiritual Care Committee played a vital role in ensuring that no one felt forgotten, especially those who were sick, grieving, isolated, or facing significant life challenges.

Through home visits, hospital visits, phone calls, cards, and prayers, we shared Christ's compassion. These moments of care often happened quietly and without recognition, yet their efforts reflected the very heart of the Gospel, Love. In listening, praying, singing, and simply being present, we witnessed how God's comfort reaches people in deeply personal ways.

We extend our heartfelt thanks to the talented quilters who handcrafted prayer shawls with such love, and to the generous donors who provided the materials. Your combined gifts of skill and resources wrap our community in comfort and prayer. God bless you all.

## **MINISTER'S LETTER** *cont'd*

### **A Grateful Heart for Shared Ministry**

As this year comes to a close, I want to express sincere thanks for the support, encouragement, and trust that have been shared so generously. Ministry is never the work of one person alone as our church is all for every member. It is carried by a community that chooses to love, serve, and persevere together.

Despite our limitations and imperfections, God's love has continued to flow through this church, sometimes in visible ways, and sometimes in quiet, unseen acts of kindness. I am deeply grateful for a year marked by mutual support, honest faith, and a love that continues to grow even in our weakness. Thanks be to God for all that has been, and for all that is still to come. Love You All!!!

Blessings,  
Rev. YongSeok Baek

## CONGREGATIONAL AND CHURCH BOARD CHAIR REMARKS

This was an exciting year as the United Church of Canada celebrated its 100<sup>th</sup> Anniversary. Niagara Region celebrated the anniversary by holding a Choir Concert with choirs from the area churches performing. Thank you to our choir director Lisa for all her assistance with the event and to our choir for their participation.

We celebrated another important 100-year milestone as Mary Buttle, one of our long-time church members celebrated her 100<sup>th</sup> birthday. A presentation was made to Mary, and this was followed by a special cake at coffee time.

We would like to thank all our staff for their efforts over the past year. Rev. YongSeok has grown the Youth Group and Sunday School. He spends time visiting our members who are no longer able to come to church. Lisa's dedication to the choir each week, and especially with the Christmas/Easter Cantatas are very much appreciated by all. Margaret keeps the church clean and ready for Sunday Services.

Thank you to all who chaired the various committees and attended our monthly board meetings. Please know that all your efforts on behalf of the church are greatly appreciated. A special mention to Bill Utting and the property team who organised the fund raising and the installation of the church's new boiler and air conditioner. A lot of time was spent by Bill and the property committee in managing the fund raising and researching the best solution for the church.

We said goodbye to our Church secretary Darlene, and welcomed a new secretary, Kathleen Elliott. Thank you to Darlene for all her years of service! You will be missed. To fill the gap between Darlene's leaving and Kathleen's start in November, a number of people filled in to ensure that the bulletin was published, financials were up to date, and the office work was kept up to date. Thank you to Sue Cote and Linda Hardaker for all their efforts.

We said goodbye to some of our congregation members and said hello to some new members. Those we lost will be missed.

The years ahead will be challenging for our church and for other churches in the area. We see area churches closing and struggling. I am confident we can meet the challenges we are facing, and I look forward to a prosperous 2026.

Best Regards,

Marianne McRae – Congregational Chair

Sandra Macdonald – Board Chair

## **WORSHIP AND FAITH LIFE**

The Worship and Faith Life Committee met 6 times in 2025. We said goodbye to Marie Vahrmeyer as she resigned from the Committee. Communion was served 5 times in 2025. Good Friday's communion service was wafers and juice only and was well received. A special thank you to Norma Jane Harber who sets up and prepares the elements for Communion.

In March a pancake lunch was prepared and served by the Sunday School Group and leaders.

Prayer shawls were made by members of our committee as well as some women from the congregation. Melanie Kelch made squares with hearts and crosses in the middle and Sue Cote also made small squares with crosses in the middle and the recipients of the shawls and squares were very pleased with these gifts when visited by Rev. Baek.

The committee donated \$2,000.00 to the boiler fund. As well an Anniversary tree was donated and has been planted near the front entrance of the Church. We celebrated Mary Bittle's 100th birthday in May and she was presented with a prayer shawl, and a blessing by the Minister.

Pulpit supply was needed for late July and all of August, and we were blessed by Rev. Doug Jones, Rev. Colleen Smith, Lloyd Bennett and Derrick Herriot.

Orange shirt day was held on September 28th.

Thank you to Norma Jane and Blair Harber for ordering, placing and covering the cost of the Remembrance Day wreaths placed at the Cenotaph.

Once again, White gift and Mitten Tree Sunday were a wonderful success. The bin of food goods was full and the Mitten tree was overflowing. Items from the Mitten Tree were divided amongst Project Share, a homeless shelter and St. Vincent de Paul shelter. Project share picks up the food bin. A huge thank you to everyone who bought, knit and contributed food items.

Thank you to everyone who helped decorate the Sanctuary for Christmas and to Karen Horbach who donated the lovely poinsettias.

December 14th, we were treated to another glorious Christmas cantata by the choir. Many thanks to director Lisa Brillon and choir members for all their hard work and dedication.

Benevolent fund balance is approximately \$2,428.25 and the memorial fund is approximately \$3,229.63.

Respectfully submitted  
N. Utting, Chair

**IN MEMORIUM**

With affection and gratitude, we remember,  
 Neil Foss  
 Gertie Anderson  
 Tim Andrews  
 Owen Calhoun

**BENEVOLENT FUND**

<b>Balance Forward Jan. 1 2025</b>	<b>\$ 2,426.25</b>
 <u>RECEIPTS</u>	
<i>Choir Candle light cantata offering collection.....</i>	335.00
<b>TOTAL RECEIPTS.....</b>	<b>335.00</b>
<b>DISBURSEMENT.....</b>	-
<b>Balance December 31, 2025.....</b>	<b>\$ 2,761.25</b>

**MEMORIAL FUND**

<b>Balance Forward Jan 1, 2025.....</b>	<b>\$ 4,993.10</b>
 <b>RECEIPTS .....</b>	
<i>Memorial Donations.....</i>	365.00
<b>TOTAL RECEIPTS.....</b>	<b>365.00</b>
 <b>DISBURSEMENTS.....</b>	
<i>Boiler and AC donation.....</i>	2,000.00
<i>Anniversary tree purchase.....</i>	108.47
<b>TOTAL DISBURSMENTS.....</b>	<b>2,108.47</b>
<b>Balance December 31, 2025.....</b>	<b>\$ 3,249.63</b>

Submitted by Linda Hardaker  
 Treasurer

## TRUSTEES REPORT

As always, I begin with a big “thank you” to our trustees who include, Florence Turner, Howie Lowrey, Clair Boyda, Jim Vahrmeyer, Monte Slingerland and Rev. Doug Jones - Chair. We express thanks to Howie as he continues to facilitate our financial activities and requirements. His report is included in our Annual Report.

As promised, we have concentrated efforts on keeping the cemetery well-trimmed. We are thankful to Geoffrey Mayers as our cemetery manager for his increased efforts in this. We have also had increased queries and activity regarding cemetery plots and Geoffrey continues to follow up on these. We remain in good conversation with him as needs and/or concerns arise.

Activity is also updated with the duplicate copy of cemetery records now kept in the Church office. This protects our records should anything happen to the Cemetery Manager’s copy. Although prices vary per need the price of a single cemetery plot to \$1250.00. This is in line (even a little less) with other comparable cemeteries in the Niagara Region.

We remain with the 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, again will attempt, this year, 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 website 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. We report that our scrap metal drive netted us approximately \$1825.00 which went toward offsetting other double financial hit with our boiler replacement and the Insurance Deductible following our flood on the lower level. Timing-wise, we hope to initiate this drive again as we approach our 2026 yard sale.

I wish to express particular thanks to Bill Utting and his property team who/which have navigated us through all the particulars of the repairs!

We were sad for the passing of our member, Tim Andrews, who’ll be remembered with gratitude and affection. Also, we lose two of our trustees this year. First thanks to Jim Vahrmeyer who is worshipping with another faith community and secondly Florence Turner who has needed to step away from some of her longstanding committee service. We say a huge thankyou for serving so faithfully. Blessings!

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**  
**2025 FINANCIAL STATEMENT**

**CREDITS**

Balance Brought Forward Jan. 1, 2025 .....	\$2,588.33
Public Trustee Interest.....	3,586.00
Sale of Plots.....	3,750.00
Town of Niagara-on-the-Lake Grant .....	4,245.57
Headstone Maintenance Fee.....	826.00
Transfer from Church General Funds.....	3,000.00
<b><u>TOTAL</u></b> .....	<b>\$17,995.90</b>

**DEBITS**

Maintenance and Upkeep.....	\$12,306.00
Public Guardian and Trustee.....	3,000.00
Plot buy back.....	570.00
License Renewal (BAO) .....	420.00
<b><u>TOTAL</u></b> .....	<b>\$16,296.00</b>

**BALANCE AS OF DECEMBER 31, 2025** ..... **\$1,699.20**

Plots sold: **3**

Number of burials: **2** interments **8** cremations

Submitted by: Howard Lowrey

## **MINISTRY & PERSONNEL**

All the best to everyone for 2026! I would like to thank the members of the Ministry & Personnel Committee - Marianne McRae and Bonnie Boyda for their participation and assistance in 2025.

2025 was a very busy year for us especially with the very sad retirement of Darlene Romanowsky at the end of August 2025. She was and continues to be such a vital part of our church life and is missed so much. With the assistance of Linda Hardaker, the committee advertised for a replacement and with an excellent referral from Derrick Herriott, we interviewed and hired Kathleen Elliott. She has already proven herself to be both skilled and capable in the position of church administrator and we feel very lucky to have her to work with us.

Our committee supports our church staff, at all times, including yearly review of duties and salary. Every staff/employee has a liaison from this committee to assist with any concerns.

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

Respectfully submitted,

Susan Cote, Chairperson

## **SAFE HAVEN YOUTH GROUP**

We meet the 1st & 3rd Friday of each month from 6pm to 8pm. Any youth in grade 6 to grade 12 are welcome to join us. I must say the CE Hall is alive and well with a lot of youth each time we meet. We have anywhere from 10-15 youth. They have so much fun! For the first 20 minutes we allow free time and an ice breaker. Each time we meet there's laughter in the room. Rev. Baek arranges all different kinds of games to play, from tag to soccer at the park, to looking for pumpkins in the cemetery, to flashlight tag, to relay games, you name it and we're playing it! We usually finish the evening with pizza as the snack. If we're not in the CE Hall on Friday nights when we meet, you will find us having a wonderful time on Clifton Hill exploring the attractions, bowling at Cataract Bowl, ice skating at the arena or relaxing at the movies. Wherever we are or whatever we are doing one thing is for sure, Safe Haven is exactly as it says; Everyone is safe and having an amazing time.

Thank you Rev. Baek and the congregation for all your support. I love being able to help with the Sunday school and with Safe Haven Youth Group. I'm so honoured to be able to be involved with both of these amazing programs. I hope everyone has a healthy and happy New Year. Blessings to all in 2026!

Respectfully Submitted by Sue Foss

## **CHRISTIAN EDUCATION**

Committee members include myself, Sue Foss as Chair, Christina Travers, Amanda Xu, Enoch Cho, Gaye Norrad & Stephanie Morley

What a year it has been. In February we held our first Pancake Luncheon to celebrate Shrove Tuesday. The Sunday School children, Safe Haven Youth Group, our teachers plus members of the congregation stepped up to the plate flipping pancakes, cooking bacon and sausages while serving coffee & tea. Afterwards everyone helped to clean up. Not only did people help support our Sunday School Fundraiser, but the children also learned the true meaning of how “many hands make light work”. We’re looking forward to another Pancake Luncheon, coming hopefully next February.

Our Sunday school is thriving each week with approximately 8-10 children. We have so much to offer the children on Sunday mornings with the help of our amazing team of teachers. Christina Travers, Amanda Xu, Enoch Cho and myself. Each Sunday there’s a variety of things to do from learning new songs to sing, playing musical instruments, to finding where to look up scriptures in the bible, to making crafts and most of all having a great time of fellowship.

My sincere thank you to Christina, Amanda, Enoch, Nikole Amato and Sue Cote for all your dedication and support throughout the year teaching the children God’s Word and for filling in when needed. Your commitment each week is truly a blessing. Wishing everyone a very happy new year!

Respectfully Submitted by Sue Foss

## **ACTIVITIES COMMITTEE**

Committee members: Sandra & Mike McDonald, Cindy Milner, Sue Cote, Allen Zhang, Amanda & Emma Xu, Clare & Bonnie Boyda, Kathy Paul, Bob Prentice, Warren & Pearl Stainton, Harper-Lynn DesRoches, Rev. 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 for the posters we distribute, and to Bob Prentice, always there to assist with everything.

The net proceeds for BEEF on a BUN were \$4,375.00. 100% of funds were donated to the Church fund. We would like to thank everyone who attended our BEEF on a BUN evenings. The schedule for 2026 will remain the same, the 2nd Friday of every month from January to May and from September to December.

Judy Kerr organised a spring yard sale in which everyone from our church and also some volunteers contributed. Our proceeds were \$3,300.00. Thanks to all who took part!

Thank you to all who gave their time and talent assisting our committee! Looking forward to future evenings where we can again play Euchre or just enjoy the socialization.

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, 2025:.....	\$760.72
Misc. Cash Donations.....	\$45.00
<u>Expenses:</u>	
Easter.....	\$109.91
Thanksgiving Sunday.....	\$110.00
Advent & Christmas Services.....	\$ 86.30
Garden.....	\$ 40.00
Weekly Spending & Special Events.....	\$369.40
Total Expenses: .....	\$715.61
Dec 31, 2024 Closing Balance.....	\$90.11
2025 Memorial Poinsettia Fundraiser.....	\$500.00

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 Sandra Edgeworth for the beautiful greenery.

Thank you to Darlene Romanowsky for putting all the announcements throughout the year into the bulletins. Thank you to Kathleen Elliott for her assistance with the Christmas Memorial insert.

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

Our Poinsettia fundraiser raised \$500 for our 2026 flower fund. Thank you to all who contributed.

Respectfully submitted by Sandra Macdonald.

## **ST. DAVIDS QUEENSTON SENIOR CHOIR REPORT**

The Senior Choir had a wonderful year of singing weekly anthems and presenting our annual Candlelight Service on December 14th. We have 14 members in the choir. I'm proud to conduct this wonderful choir!

For Easter last year we sang various songs telling the Easter story. Many thanks to Larry McRae for reading the narrations.

In May, we sang at the United Church Niagara region 100<sup>th</sup> Anniversary in Welland. I was honoured to be asked to direct the mass choir, and it was a wonderful afternoon of choral singing and celebration!

We had a wrap up at Bricks and Barley 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 for their contributions throughout the year.

Our Candlelight Service was well attended, and we performed the cantata 'Sing Joy to all the World'. We were pleased to have the Sunday School members sing with the choir for 'Carol of the Drum' and thanks to Christina Travers for helping to prepare them. Thank you to Helen Slingerland and Larry McRae for narrating the cantata. The offering received from the service will go to the benevolent fund.

Our Christmas 'potluck' was held in the CE hall and we enjoyed great food, a Secret Santa gift exchange 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 and Sharree Eidt who substitute for myself when I am away. They are much appreciated!

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

Respectfully submitted,

Lisa Brillon

Choir Director, pianist, organist

## MISSION & OUTREACH

**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, 2025).....	<b>\$7,870.00</b>
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, 2025 .....	\$589.47
Tooney Sunday collection (Jan-Dec 2025).....	\$481.60
Excess Pledged amount to National M&S Fund.....	\$0.00

**TOTAL BALANCE.....** **\$1,071.07**

**LOCAL OUTREACH**

Birchway Niagara .....	-\$100.00
The Raft .....	-\$100.00
Brain Injury Association of Niagara .....	-\$100.00
Red Roof Retreat .....	-\$100.00
Project Share .....	-\$100.00

**BALANCE DECEMBER 31, 2025.....** **\$571.07**

Submitted by Linda Hardaker, Treasurer

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**

This was a very different year as we dealt with a few items over the usual maintenance issues. The main issue was replacing the boiler and choir A/C unit. This was necessary because last year Evans told us that they would have to red flag the boiler. To be able to do these replacements, fund raising was started and thanks to the generosity of the congregation and The Lions Club, we raised enough to pay for the new boiler and A/C units. This past summer we had a sump pump failure which led to a flood in the lower basement. The resulting cleanup and repairs took Paul Davis Restoration six weeks to complete and we were obliged to pay a \$10,000.00 insurance deductible.

I would like to thank the members of the Property Committee who donate their time and talent to keep the church in excellent condition. Thanks to Monty, Steve, John, Harvey, Jim, Willy and Allan.

Bill Utting,

Property Chair

## **UCW**

The UCW meets the second Wednesday of the month from September to June, at 1:30pm, for friendship and tea prior to the start of the meeting at 2pm.

The ladies continue with their pie bake on the last Friday of the month (excluding December) from September to May. This year we continue to bake shepherd's pie, cherry and apple, while adding blueberry. The proceeds from the pie bake go to local charities plus the insurance on the church, which is a substantial amount. A special thanks go out to all the ladies and men who participate every month in the pie bake and who also help with the yearly yard sale in May and the bazaar in November. The friendships that develop through all our fundraising creates a family unit.

Also included in this endeavour are close friends and neighbours who take time out of their day to always be willing helpers. It is greatly appreciated!

The last Sunday of the month is also birthday Sunday celebrating all the birthdays in the month. The cake is provided by the UCW.

The June meeting for lunch was held at The Courtyard in St. Catharines while our December lunch was held at Niagara on the Lake Golf Course. A great time was had by all who attended.

Last but not least, a big thank you goes out to the congregation for always supporting the UCW

Respectfully submitted.

Judy Kerr, UCW President

## UCW (FINANCE)

**Balance Forward, January 1, 2025.....\$11,608.28**

**RECEIPTS**

Meat pies.....8,516.00

Bazaar.....5,305.00

Funeral.....555.00

Member Donation.....5,000.00

Table at Lion’s Club.....725.00

Total Funds Raised.....20,101.00

**TOTAL.....\$31,709.28**

**DISBURSMENTS**

Insurance..... \$10,013.76

Red Roof Retreat.....1,000.00

Newark Neighbours.....1,000.00

Donation for Furnace.....3,000.00

Church Donation.....4,000.00

Sale from Lion’s Club Given to Church.....1,000.00

Safe Haven.....84.60

Men’s Shelter.....200.00

Amy Hill, UCW Dues.....45.00

Kitchen Supplies.....500.00

Bank Charge.....3.10

Total Disbursements.....\$20,846.46

**Deposits – Disbursements .....\$10,862.82**

**Bank Balance December 31, 2025.....\$10,862.82**

Submitted by Violet McArthur, Treasurer

## HORSESHOE FALLS REGIONAL COUNCIL REPORT

There were three occasions in 2025 when the HFRC met to discuss matters concerning the operation of the Council. The first was in February. That meeting was called for the following purpose, to have a question session to clarify any Proposals that had been presented for forwarding to the GC 45 meeting later this year.

The following meeting held on Saturday February 8th was held to list and vote on the Proposals submitted. The following Proposals were submitted, discussed and voted on;

- Proposal #2 "Election Limits for GC Commissioners". It was recommended that a commissioner could be elected for a second term, then had to wait for 3 GC cycles before being elected again. The motion Failed.
- Proposal #3 "Election Process -- General Secretary" was then presented. The General Secretary is selected by a subcommittee of General Council. The Proposal recommended that the position be filled by election across the denomination and include all congregations. The point was made that this is a staff position and should not be open to election. After discussion the motion Failed.
- Proposal 4 "Election Process -- Moderator" was then presented. Currently the Moderator is elected by General Council. The recommendation was to fill the position by election across the denomination and include all congregations. After discussion the motion Failed.
- Proposal 5 "Election Process -- Regional Executive Ministers" This position is filled by appointment. The recommendation was to fill the position by election across their respective Regional Councils; to limit the time in office to be consistent with GC terms; and to limit the renewal of the position such that the Executive Minister may be elected once and renewed once only. After discussion the motion Failed.
- Proposal 6 "Calling the Canadian Government to Act for Justice in Palestine/Israel" The recommendation is to urge the Government to affirm the pronouncements of the International Court of Justice; to call for a ceasefire in Gaza and the West Bank; to make humanitarian aid accessible to all civilians; to impose a ban on all trade in arms; and support for a United Nations organized process for a just and lasting peace to ensure the rights and security of both Israelis and Palestinians. After discussion the motion Carried.
- Proposal 7 "Autonomy of Communities of Faith and Their Assets". This involves a bit of explanation. The General Secretary has recently mused about pulling the denomination out of the United Church of Canada Act and into Charitable Organizations legislation, leading us to wonder whether the primary identity of the United Church of Canada is still "Church" or has it become "Charity" or "Corporation"? As you know, when churches disband, there is a set series of percentages that apply to the funds received upon the sale of the land and building. These funds go to a variety of bodies but there is no transparency about what is funded by each of those bodies. There is currently no option for Communities of Faith to secede from the Union and keep the assets that they have worked so hard to create and maintain. The recommendation is that General Council should initiate a Remit allowing any Communities of Faith that wish to secede from Union to be able to do so with ALL of their real estate and financial assets in place. After discussion the motion Failed. (NB. it is legal to secede, but the church [congregation] would then have to close according to the CRA rules. It would probably have to get its own charitable number in order to reopen later.)
- Proposal 8 "Senior Management Accountability". Senior Management is reviewed by selected groups who do not represent the entire body of the church. It is possible for unconscious biases in evaluation to emerge. The recommendation is to initiate an external review process for Senior Management every two years or when specific concerns arise. After discussion the motion Failed.
- Proposal 9 "Vocational Review and Discipline Accountability" There is little or no accountability for the Office of Vocations itself which is overseeing the review and discipline process. The recommendation is to establish an oversight body to conduct regular reviews of the Office of Vocation. Upon completion of an action, the subject of a review would have access to all documents and meetings and give feedback on how the issue was handled. After discussion the motion Carried.

## HORSESHOE FALLS REGIONAL COUNCIL REPORT *con't*

- Proposal 10 "Remit and Proposal Integrity Policy". The procedure of using Proposals to implement a change was, in fact, a loophole to get around the Remit process. The recommendation is to mandate that any Proposal be checked against any Remits to ensure there is no conflict; and to change the Manual to reflect the fact that any Proposal considered does not conflict with a previously passed or failed Remit on the same subject. After discussion the motion Carried.
- Proposal 11 "Election Process for General Council Executive". Currently, members of the General Council Executive are appointed by members of General Council itself. The recommendation is the Executive should be elected across the whole denomination; the number of ex officio members should never exceed the number of elected members; 50% of the Executive must be members of the UC Pension Plan in accordance with the requirements of the pension plan; and elected members should have time limited appointments. After discussion the motion Failed.
- Proposal 12 "Policy That Meets a Variety of Changes in Communities of Faith". Currently there are at least four ways a CoF can change but the Manual only gives policy on two of them. The recommendation is to add policy for the other ways, a CoF could change and to make changes to the Manual to reflect those changes, or to create a handbook about all the changes and delete the relevant sections of the Manual. After discussion the motion Carried.
- Item 11 of the Consent Docket was lifted for further discussion. That item dealt with the process, that any unfinished business would go to the Executive for future action. It was pointed out that all business had been concluded, therefore there is no 'unfinished business' of any concern. Consequently, the item was reinstated in the Consent Docket and no vote was taken.
- A motion was made to revisit failed Proposals 1 and 10, in order to have them sent to GC 45, with comments for consideration. This type of motion needs 66% majority to pass. The motion Failed.

The second meeting, on June 14th, was a one-day event held in person and on Zoom at St Andrew's United Church in Hamilton. The beginning of the meeting was a series of technical issues with the Zoom feed which resulted in a loss of information during the first twenty minutes. The agenda listed introductions via video for staff and GC45 commissioners, and noted that on July 1st, Beverley Tyhurst would replace Lynne Allin as the Congregation Support Minister for HFRC. The introduction to Candidates for Ministry was given but the sound was not good which made it difficult to hear them speak.

- Proposal #2 Volunteer Recruitment followed. This item officially confirmed the status of those who applied to be on the HFRC Executive. Carried.

After a break the covenanting took place for new Commission members, the Executive and the LLWLs. At this time the M&S branch made a presentation including a video, but the problems persisted and the video was abandoned. The speaker present, Sarah Charters, gave a couple of examples of what M&S supports. One is the chaplaincy at McMaster, with an explanation given by Chaplain Marlice Simon.

A list of those who will be GC45 Commissioners was read and a video was presented by Moderator Rev. Lansdowne. Ron Ewart, who is on the board of the TUCC, gave an explanation of what the organization does in the way of loans and grants to churches. It is just a bigger version of the Extension Council in this area. It also owns and runs ChurchX and wants to work with and help other organizations.

- Proposal #3 The Bridge Loan Fund was then presented. This is a loan through the Executive of the Regional Council. It can be used for anything. The loan is for a maximum of \$30 k at 4% interest, with a 3-year term for repayment. If you have \$100k in unreserved funds, you are ineligible for the loan. The Exec. will loan a maximum of \$100k per year. It can be used for emergency or unplanned expenses where a church may need a new roof and is quite capable of fundraising to get it, but the hole needs to be fixed asap. This loan will provide the money now for the repairs and the fundraising will pay off the loan. The vote on this Proposal Carried.

## **HORSESHOE FALLS REGIONAL COUNCIL REPORT *con't***

- Proposal #4 Grant Searching/Writing Assistance Fund is also through the Executive. It will fund 50% of the cost of hiring an outside person to search and write a grant up to a maximum of \$2,000.00 or 100% of tuition for a church member to take a course in grant writing up to a \$2,000.00 maximum. The Proposal Carried.

Immediately following this item were the videos for In Memoriam, Retirees and Jubilees.

The third meeting of the year was held November 21-22, 2025, by Zoom only from the Regional Council office on Highway 6, near Carlisle. The Human Resources Commission report was about support for Ministers having to deal with reduced hours and pay. A "Time Study" tool was mentioned which could end up with the minister not having to be in the pulpit every Sunday, but he/she still has to attend all church meetings and deal with pastoral care.

Karen Toogood Segrave, a Commissioner to GC45 gave a report on her impression of the event. She basically said

that the conduct and attitude of most of the Commissioners was not good, with a lot of side discussions and a lot of other disruptions which led to wasted time over the duration of the meeting days. She then said that the GC46 in three years would be held in the HFRC area.

Rev. Martha Lockwood, also a GC45 Commissioner, then offered her report on the meeting. She also thought that more was said than done. However, she was impressed by the Youth present and their statement that they are not the Church of Tomorrow, they are in fact the Church of Right Now.

There was a covenanting service for Bev Tyhurst as she joins the HFRC area.

Another GC45 Commissioner, Jake Girton, then stated that he was very disheartened by the running of the meeting. He said there was no appreciation of performances and there were rude reactions from other members. He said some members were dismissive of comments against AI and its use and, generally, he could withdraw from the United Church altogether.

- Proposal #2 - The Financial Report was then presented. Treasurer John Hurst stated that the 2026 Budget is okay for now and we are solvent. John Hurst said he is set to retire from the position soon, so the Council will need a new treasurer. The report and budget Carried.

Cameron Fraser then presented the Towards 2035 Project. He is one of the growth initiative leaders for the United Church. He showed a few charts regarding the immediate past and near future of the United Church, which were needed for emphasizing his remarks and the position of the Church. We then went into breakout rooms for fifteen minutes to have a chance to react to the data he had presented ie, the decline in the church. He said that HFRC will continue the conversation in January.

The Congregational Support Commission gave a video report.

Rev. Lennox Scarlett then stated his concern about the trend regarding the freefalling of attendance on Sundays. He also wondered how to get children and families into church on Sunday.

A stewardship presentation was then given by Brenna Baker. She stressed a 'giving to the church' program as well as the Legacy and Planned Giving programs. She said if you want shade under a tree today, you should have planted the tree ten years ago. That is part of the reason for stewardship appeals today.

The report from the Discipleship and Justice Commission was a video of grant recipients.

## **HORSESHOE FALLS REGIONAL COUNCIL REPORT *con't***

- Proposal #3 The First Thirds Ministry Fund. This fund is open to people in the first 1/3rd of life, i.e. 10-30ish years old, and is to be used for grants up to \$10K for programs for children, youth and young adults, for example, to help run a VBS, assistance in funding for a new position in a church, or a one-time event for children, youth or young adults. The vote Carried.
- Proposal #4 The Collaborative Ministry Fund followed. This fund is to be used for the operations of the collaboration of two or more congregations. The grant has a \$5K maximum per year to be used for operation purposes, not capital projects. Both, or all, churches must sign the application and submit it to the HF Executive for consideration.

Yvonne Wright, a GC45 Commissioner, gave her impression of the meeting. She said she enjoyed the talks about the worship aspect of the speakers. At the end she left with hope and dreams about the future of the church.

Greg Smith-Young from General Council gave a presentation on the Seasons of Growth of the church.

- Proposal #5 The Capital Projects Fund was presented and will be administered by the HF Executive. The yearly maximum is \$50K for capital projects for a church. There are six areas of restrictions to be considered, including the viability of the ministry and how the grant will support that viability, the need and use of supplemental sources of funding, a grant/loan approach for a grant over \$25K, and a CoF cannot apply if it has over \$250K in unrestricted reserves. The vote Carried.

We then watched a recording from the new Moderator, Rev Kimberly Heath.

The next items were the Life Cycle Changes of a CoF and the reading of the In Memoriam list.

The next HFRC meeting will be in person on June 26-28, 2026, in London in conjunction with Antler River Regional Council.

Submitted by Larry McRae

HFRC Representative for St Davids-Queenston United Church.

## FINANCE

The Finance committee report includes tables showing our income and expenses for 2025, our proposed income and expenses for 2026 and our cash position and guaranteed investment certificates as at December 31, 2025.

### **OPERATING INCOME**

Total Operating Income for 2025.....	173,159
Operating Income Budget for 2025.....	160,471
<b>INCOMER OVER BUDGET.....</b>	<b><u>12,688</u></b>

### **Our source(s) of income:**

Envelope offerings.....	127,465
Other government and council grants and loans.....	4,206
Fundraising projects.....	16,614
Interest earned.....	8,216
The UCW continued their generous donation to cover the cost of Church insurance.....	14,014
The remaining income comes from miscellaneous sources.....	2,644
<b>TOTAL OPERATING INCOME.....</b>	<b><u>173,159</u></b>

### **OPERATING EXPENSES**

Total Operating Expense for 2025.....	206,822
Operating Expense Budget for 2025.....	200,800
<b>OPERATING EXPENSES OVER BUDGET.....</b>	<b><u>6,023</u></b>

### **Major variances to budget:**

Church Salaries ADP.....	-3,520
Denominational Dues.....	-659
Insurance.....	639
Minister's reimbursed expenses.....	900
Property.....	3,110
Recoverable HST.....	6,916
Trustees.....	-2,000
Utilities.....	1,905
Worship & Faith Life.....	-541
<b>TOTAL MAJOR OPERATING EXPENSES OVER BUDGET.....</b>	<b><u>6,750</u></b>

### **DEFICIT**

We completed the year 2025 with an operating deficit:.....	<b><u><u>-33,663</u></u></b>
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**CAPITAL INCOME**

Total Capital Income for 2025.....	<u>20,980</u>
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**CAPITAL EXPENSES**

Total Capital Expenses for 2025.....	<u>28,150</u>
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Our capital expenses were to replace our boiler and sanctuary air conditioning as well as the insurance deductible re our flood damage

**DEFICIT**

We completed the year 2025 with a capital deficit:.....	<u><u>-7,170</u></u>
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**CASH POSITION AND GIC INVESTMENTS**

Bank balance as of December 31, 2025	
Operating account.....	36,239
Capital account.....	<u>39,318</u>
TOTAL CASH as of DECEMBER 31, 2025.....	<u>75,556</u>

GIC Investments balance as of December 31, 2025	
Current Value CDN\$ Investments.....	136,593

TOTAL ASSETS as of DECEMBER 31, 2025.....	<u><u>212,150</u></u>
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**LOOKING AHEAD**

Our operating budget is based on a realistic expectation again for this year. Traditionally, we had proposed a balanced budget with the expectation that Envelope Givings will meet those needs. For the year 2026, we are continuing to deviate from that approach to show the congregation our financial position as we expect it to unfold during the year. As a result, we are projecting an operating deficit of \$33,663.00 and a capital deficit of \$7,170.00.

We thank everyone who is currently on a Pre-Authorized Remittance (PAR) plan. To help meet our budget, we encourage you to review your regular givings and to consider going on our PAR plan. This ensures consistent and regular support of the operation of our church, even when you are unable to attend Worship Service in person. We have successfully implemented our Church's ability to receive Interac e-transfers as another (self-directed) way of supporting our ministry financially.

**PROPOSED OPERATING INCOME AND EXPENSE BUDGET FOR 2026** (details following)

Proposed income budget for 2026.....	159,533
Proposed expenses budget for 2026.....	<u>-206,717</u>
Proposed operating deficit for 2026.....	<u><u>-47,184</u></u>

**PROPOSED CAPITAL INCOME AND EXPENSE BUDGET FOR 2026** (details following)

Proposed income budget for 2026.....	20,000
Proposed expenses budget for 2026.....	<u>-20,000</u>
Proposed operating deficit for 2026.....	<u><u>0</u></u>

Investments

<b>GIC/Term deposit holdings @ Dec 31/25</b>						
<b>Issue Date</b>	<b>Maturity date</b>	<b>Interest Rate</b>	<b>Principal</b>	<b>Accrued Interest</b>	<b>Value Nov 30/25</b>	<b>Maturity Value</b>
7/28/24	7/09/25	3%	11,487.84	834.78	12,322.62	11,487.84
10/01/24	12/05/25	3.70%	17,767.63	835.68	18,603.31	18,546.43
7/25/24	7/25/26	4.20%	37,588.83	2,299.84	39,888.67	40,812.60
7/25/24	9/23/25	4.60%	37,673.09	1,277.32	37,972.41	38,950.41
10/23/25	10/23/27	2.80%	7,220.75	410.02	7,259.52	7,630.77
<b>Account 8016691</b>			<b>111,738.14</b>		<b>116,046.53</b>	<b>117,428.05</b>
9/02/24	11/02/25	4.20%	9,067.99	487.17	9,555.16	9,514.09
7/25/24	9/23/25	4.60%	10,904.78	369.73	10,991.42	11,462.58
<b>Account 05448</b>			<b>19,972.77</b>		<b>20,546.58</b>	<b>20,976.67</b>
			<b>131,710.91</b>		<b>136,593.11</b>	<b>138,404.72</b>

### DONATION STATISTICS

SUMMARY OF DONATIONS BY CATEGORY (Envelope Offerings) Between January 1, 2025, and December 31, 2025

Category	Amount (\$)	# Donations	# Donors
Anniversary	390.00	12	12
Boiler/AC	16,600.00	51	40
Christmas	2,010.00	15	15
Donation for CE Hall	450.00	1	1
Easter	919.00	23	23
Envelopes	193.00	21	21
Fundraising – Misc.	1,504.00	2	1
Mission-PAR	1,780.00	58	6
Missions	5,855.00	193	24
Regular	91,512.94	1,125	105
Regular-PAR	28,945.03	206	25
Sanctuary Donation	500.00	1	1
Toonies	120.00	1	1
<b>TOTAL</b>	<b>\$150,778.97</b>	<b>1,710</b>	

Total Distinct Donors across all Categories = 110

“NB” Easter includes \$180.00 from loose offerings

Regular includes \$1,101.00 from loose offerings.

**TOTAL LOOSE OFFERINGS: \$1,281.00**

#### GIVING ANALYSIS

**2025**

Over \$5,000.00	6
\$2,000.01 to \$5,000.00	14
\$1,000.01 to \$2,000.00	32
\$500.01 to \$1,000.00	18
\$100.01 to \$500.00	16
\$00.01-\$100.00	24
<b>TOTAL DONORS</b>	<b>110</b>

Submitted by Kathleen Elliott, Bookkeeper

## BANK RECONCILIATION

### OPERATING

December 31, 2025

<b>Ledger Balance</b> .....	<b>\$36,238.54</b>
Balance Bank Statement .....	39,073.92
Minus Outstanding Cheques.....	5,169.34
Plus Other Credits.....	2,333.96
<b>Balance</b> .....	<b>\$36,238.54</b>

### REGISTER BALANCE

December 31, 2025

<b>Register Ending Balance 2024</b> .....	<b>\$50,525.33</b>
Plus Income .....	146,452.14
Total Income .....	245,035.22
Less Expenses.....	194,509.89
<b>Register Balance</b> .....	<b>\$35,756.75</b>

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## BANK RECONCILIATION

### CAPITAL

December 31, 2025

<b>Ledger Balance</b> .....	<b>\$39,317.93</b>
Balance Bank Statement .....	39,317.93
Plus Income .....	0.00
Less Expenses.....	0.00
<b>Balance</b> .....	<b>\$39,317.93</b>

### REGISTER BALANCE

December 31, 2025

<b>Register Ending Balance 2024</b> .....	<b>\$59,019.90</b>
Plus Income .....	902.70
Total Income .....	60,062.98
Less Expenses.....	1,043.08
<b>Register Balance</b> .....	<b>\$39,317.93</b>

Submitted by Kathleen Elliott, Bookkeeper

**PROPOSED OPERATING BUDGET 2026**

	2025			2026	
	Actual	Budget	Variance	Proposed Budget	Increase from 2025 Actual
<b>INCOME</b>					
Business Donation	1,000.00	1,200.00	-200.00	1,000.00	0.00
Envelope Givings	127,465.05	130,571.31	-3,106.26	130,000.00	2,534.95
Fundraising	16,614.19	23,100.00	-6,485.81	16,950.00	335.81
HST Recovery	4,206.38	-	4,206.38	-	-4,206.38
Interest	8,215.98	-	8,215.98	-	-8,215.98
Missional Grant	-	-	0.00	-	0.00
Pension designation Bell Canada	582.60	600.00	-17.40	582.60	0.00
UCW	14,013.76	5,000.00	9,013.76	11,000.00	-3,013.76
Weddings & Rentals	1,050.00	-	1,050.00	-	-1,050.00
	<b>173,147.96</b>	<b>160,471.31</b>	<b>12,676.65</b>	<b>159,532.60</b>	<b>13,615.36</b>
<b>EXPENSES</b>					
Advertising	1,265.98	1,300.00	34.02	1,300.00	34.02
Bank Charges	49.31	50.00	0.69	50.00	0.69
Children & Youth Ministry	318.64	500.00	181.36	250.00	-68.64
Church Salaries ADP	119,403.32	122,923.68	3,520.36	125,990.94	6,587.62
Church Salaries NON ADP	20,988.60	21,128.61	140.01	21,744.37	755.77
Denominational Dues	7,803.00	8,461.74	658.74	9,551.75	1,748.75
Fall Luncheon	107.28	100.00	-7.28	100.00	-7.28
Insurance	9,639.46	9,000.00	-639.46	10,000.00	360.54
Internet Service	679.51	1,200.00	520.49	1,200.00	520.49
Livestreaming expenses	919.51	1,200.00	280.49	1,200.00	280.49
Minister's reimbursed expenses	3,139.25	2,239.00	-900.25	3,133.00	-6.25
Office	6,020.60	5,460.32	-560.28	3,965.32	-2,055.28
PAR	139.41	160.00	20.59	160.00	20.59
Property	13,750.53	10,640.44	-3,110.09	9,572.50	-4,178.03
Recoverable HST	6,931.28	-	-6,931.28	-	-6,931.28

**PROPOSED OPERATING BUDGET 2026**

	2025			2026	
	Actual	Budget	Variance	Proposed Budget	Increase from 2025 Actual
Trustees	3,000.00	5,000.00	2,000.00	5,000.00	2,000.00
Utilities	8,054.60	6,150.00	-1,904.60	8,400.00	345.40
Worship & Faith Life	4,491.23	5,286.00	794.77	5,099.00	607.77
	<b>206,701.51</b>	<b>200,799.79</b>	<b>5,901.72</b>	<b>206,716.88</b>	<b>15.37</b>
	<b>-33,553.55</b>	<b>-40,328.48</b>	<b>6,774.93</b>	<b>-47,184.28</b>	<b>-13,630.73</b>

Operating bank account, opening balance, Jan 01/26	36,238.54
Transfer from investments	30,000.00
Operating bank account, closing balance, Dec 31/26	<b>19,054.26</b>
<u>Other Bank Balances</u>	
Capital	39,317.93
Investments, less transfer to operating	106,593.11
<b><u>CASH ON HAND, DEC 31, 2026</u></b>	<b>164,965.30</b>

**PROPOSED CAPITAL BUDGET 2026**

Opening capital balance Jan 01/26	<u>39,317.93</u>
Income generated by project specific donations	20,000.00
<b><u>Property</u></b>	
To be allocated at future determination	- 20,000.00
Capital deficit 2026	<u><b>0.00</b></u>
Closing capital balance Dec 31/26	<u><u>39,317.93</u></u>

Financial Reports submitted by Linda Hardaker, CPA, CMA

## NOMINATING COMMITTEE REPORT

The Nominating Committee was made up of the 2025 Chairs of the Committees: Susan Cote, Jill Dill, Sue Foss, Steven 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. **Updated March 23, 2026.**

### 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

#### **David Servos**

Nancy Utting (Chair)

Valerie Zuk

#### **FINANCE:**

Howard Lowrey

Linda Hardaker (Treasurer)

Mary Harrison

Larry McRae

Marianne McRae (Chair)

**Kathleen Elliott** (Bookkeeper)

#### **PROPERTY:**

Allan Cobham

Steven Hardaker

Weldon Harrison

John Krawiec

Monty Slingerland

Bill Utting (Chair)

#### **MINISTRY & PERSONNEL:**

Bonnie Boyda

Susan Cote (Chair)

Marianne McRae

### MEMBERS OF SUB-COMMITTEES

#### **CHRISTIAN EDUCATION:**

##### **Enoch Cho**

Sue Foss (Chair)

Stephanie Morley

Christina Travers

**Amanda Xu**

#### **SPIRITUAL CARE:**

Rev. YongSeok Baek

Sue Cote

Sue Foss

Steven Hardaker (Chair)

**Mary Harrison**

Marianne McRae

**Mary Yarnell**

**Allen Zhang**

**David Servox**

#### **MISSION & OUTREACH:**

Jeff Dill

Jill Dill (Chair)

Jennifer McCarthy

#### **FLOWER:**

Martha Fleming

Judy Kerr

Sandra Macdonald (Chair)

Valerie Zuk

**NOMINATING COMMITTEE REPORT cont'd**

**ACTIVITIES:**

Bonnie Boyda

Claire Boyda

**Sue Cote**

**Harper DesRoches**

Judy Kerr

**Mike MacDonald**

**Sandra MacDonald**

Doug McArthur (Chair)

**Violet McArthur**

**Kathy Paul**

**Bob Prentice (Fundraising)**

**Pearl Stainton**

**Warren Stainton**

**CONGREGATIONAL CHAIR:**

Marianne McRae

**CONGREGATIONAL SECRETARY:**

Sue Cote

**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:**

**Bob Prentice**

**Vacant**

**REGIONAL COUNCIL REPRESENTATIVES:**

Larry McRae

Vacant

**CAVE SPRINGS CORPORATION**

**REPRESENTATIVE**

Gaye Norrad

Jim Mable

**EXTENSION COUNCIL REPRESENTATIVE**

Marianne McRae

**TRUSTEES:**

Clair Boyda

Rev. Doug Jones (Chair)

Howard Lowrey

Monty Slingerland

Submitted by Steven Hardaker