

God is my provider.

I shall not worry.



Westminster United Church

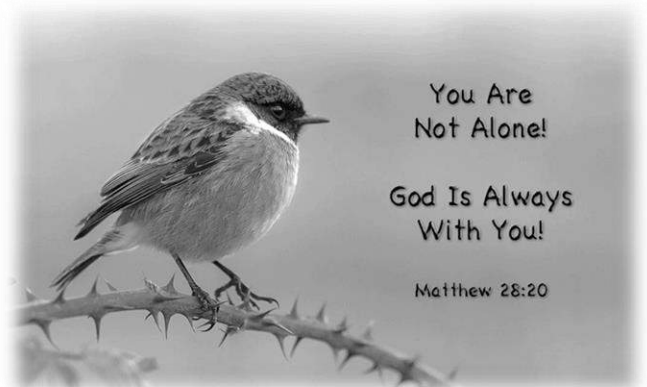


*"An inclusive church for progressive Christians...
creating something beautiful for God."*

Romans 15:13

*"May the God of hope
fill you with all
joy and
peace
as you
trust in Him"*

2021 Annual Report



You Are
Not Alone!

God Is Always
With You!

Matthew 28:20

ANNUAL REPORT 2021

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MINUTES OF THE ANNUAL MEETING OF THE CONGREGATION (unavailable)

Since the annual congregational meeting could not be held in February 2021 and has been postponed multiple times due to the pandemic, the minutes of the meeting are not available. The meeting is currently scheduled for Sunday, February 20, 2022. Minutes of the meeting will be included in the next annual report.

Submitted by Rose Barkhouse, Secretary of the Congregation

CHURCH REGISTERS

Adult Baptism - Immersion

Chris Moo Wah

Ku Shee Wah



Infant Baptism

Micah Adam William Worr

Wedding

Ku Shee Wah and Moo Amen



MEMBERS OF WESTMINSTER WITH 50 PLUS YEARS

John Alexander

Bonnie Evoy

Larry Evoy

Mary Maycock

Kathleen Paterson

Betty Sine

Jeanne Stocks

Penny Taylor

Earline Woodall

MEMBERS OF WESTMINSTER WITH 60 PLUS YEARS

Virginia Harris

Ethel Light

Jean Lowden

Larry Smith

Richard Taylor

MEMBERS OF WESTMINSTER WITH 70 PLUS YEARS

Currently no members are within this milestone

MEMBERS OF WESTMINSTER WITH 80 PLUS YEARS

Marion McKenzie

IN MEMORIAM

These are the members and friends of Westminster United Church who have entered into rest during 2021.

We commend their souls to God who gave them,
and we cherish their memories in our hearts.



* **James Garnier**

David Lorenzen

* **Pauline Short**

* Members of Westminster United Church

OUR CHURCH ROLL 2021

Total Membership	148
Households under Pastoral Care (Mailing List)	71
Households contributing financial support	33

NOMINATION REPORT

Nomination Report 2022 Westminster United Church Council

Bold face type indicates a nomination to be elected by the congregation.
The term on Church Council ends at the Annual Congregational Meeting
in the year in brackets.

Team/Committee	Co-Coordinator(s)/ Nominee(s)
Congregational Fellowship	Open (2023)
Forward Planning and Projects	Committee of Council
Ministry and Personnel	Doug Burt (2023)
Pastoral Care & Membership	Sandi McDonald (2024)
Property and Maintenance	Garry Derbowka (2024)
Social Action and Outreach	Marion Overholt (2024)
Stewardship and Finance	Fred Barkhouse (2023)
Trustees Representative	Jim Kennedy (2023)
Regional Council Delegate Alternate Regional Delegate	Fred Barkhouse (2024) Open (2023)
Spiritual Life (2 seats on council)	Kathleen Paterson (2024) Garry Derbowka (2023)
Member-at-large	Open (2023)
Member-at-large	Julie Swettenham (2024)
Member-at-large	Norm Barnoff (2024)
Secretary	Rosemary Barkhouse (2023)
Vice Chair	Open (2024)
Chair	Jeanne Stocks (2024)

Trustees

Dillon Brown (2024)	Fred Barkhouse (2024)
Jim Kennedy (2024)	Norm Marshall (2025)
Bev Marshall (2025)	Murray Paddon (2025)
Julie Swettenham (2025)	Rev Del Stewart

MESSAGE FROM THE CHAIR

I ended my 2020 report with a quote from Martin Luther King, Jr. about storms not lasting forever. Most of us did not imagine at the start of 2021 that the COVID-19 storm and its many restrictions would be with us for the entire year. Our doors remained closed until October when we reopened with strict protocols in place to ensure the safety and well-being of those who wished to worship in the sanctuary. Those who share our space were not able to resume meeting at Westminster. All our community events were cancelled. There are some of our congregation whom we haven't seen in person since March 2020. We miss talking to them at the rear of the church and over coffee and goodies.

The Council was very pleased when Rev. Del Stewart agreed to extend his contract until June 2023. He continued to adjust to COVID restrictions and technology by conducting Zoom services when we were closed to in-person worship and once our doors opened again, he continued to do both in-person and Zoom services. We are grateful that our members had the choice when some still did not feel comfortable coming in person. We even had a few out-of-town people listening via Zoom. Thank you Del for embracing these new ventures. A huge thanks to Norm Barnoff who continues to bring Westminster along technologically. We now offer our services on Zoom, in person and on YouTube. We have improved microphones and Norm has other ideas percolating for enhancing our services both in the building and on air. Our Annual Meeting this year will be different with some people being in the pews and some at home on Zoom. We couldn't do all this without you, Norm. THANK YOU!

Thank you to the Property Committee who oversaw the painting and new floor in the Hearth Room and the renovation of the bathroom off the Hearth Room. Also, thanks to those who contributed financially towards these endeavours. Both look fantastic and hopefully we can gather in the Hearth Room again soon. The building continued to be cared for even when we were not in it. Office needs were looked after as needed. The Pastoral Care committee of Sandi McDonald, Val Derbowka and Bonnie Evoy have continued to do a fantastic job during this second year of shut down of keeping in touch with everyone. This personal contact remains vital in maintaining our connections with each other. While the majority of our fundraising efforts were interrupted, we still did Fundscrip and sold our turkey pies. Several of our community programmes, CanShare, Sparky's Toy Drive and the Mitten Tree for Hiatus House continued.

I want to thank the Westminster Council for all their work during the past year. Our meetings have all been on Zoom. I want to thank Amanda Ballermann who will be leaving the Council this year for all her efforts. She was instrumental in putting our first Website together so that we could reach others outside our walls. Fred Barkhouse, our Treasurer secured several grants which were available to churches during COVID and made sure that all our bills were paid.

Finally, to you, the members and adherents of Westminster, you are phenomenal. You continue to follow our COVID protocols. You continue to support the church financially during these difficult times and you let us know that you were still supportive of what we were doing. As a Council, we have always tried to be as transparent as possible. Please continue to ask questions and offer suggestions.

We continue to weather the storm and I hope that 2022 will see further lifting of restrictions as we work our way back to a new normal. It has been a journey and it's not over yet.

Jeanne Stocks
Chair, Westminster United Church Council



MESSAGE FROM THE MINISTER

Dear Westminster Members & Friends

*If the only prayer you ever say in your entire life is thank you,
it will be enough. - Meister Eckhart*

As I sit in my study writing this report, I'm keenly aware that, for our congregation and many others, the challenges of the COVID-19 pandemic have been worrying, painful and sometimes tragic. Unfortunately, too, based on all indications from those in-the-scientific-know, this worldwide, viral threat may well continue some time into the future.

But in spite of it all, I have an overwhelming sense of gratitude. Now don't get me wrong! Under our present globally harrowing circumstances I haven't suddenly gone all 'bunnies and butterflies'.

Nevertheless, as the minister serving the Westminster family of faith, there are many things that I'm genuinely thankful for. Let me share just a few of these with you.

I am grateful that throughout the COVID-19 pandemic, and in spite of the many obstacles the Delta and Omicron viral storms have thrown in our path, the members and friends of Westminster United Church continue to gather regularly for Sunday morning worship; which is to say, they continue to experience the awe and wonder of God, and to celebrate life. I am grateful for all those who have shared their talents and gifts to make our worship and celebration meaningful.

I am grateful for the joy and delight Westminster folks continue to find in one another, as well as the loving friendship, kindness and compassionate care they share with each other. I am grateful that, in spite of the grimness of our present pandemic circumstances, Westminster people continue to support, with generosity, our congregation's mission and ministry both within our church walls, and in the wider community.

I am grateful for the faithful work of Westminster's Council, Committees and Trustees.

I am grateful for the support this congregation has shown Wilma and me.

I am grateful that the four gospels inform us that Jesus called his twelve disciples saying to each in turn, "Come, follow me." And as they followed him, they discovered new ways of understanding life and themselves, and new spiritual paths to follow.

Remembering these biblical stories, I'm grateful that COVID has gifted us - the contemporary followers and disciples of Jesus - with new ways of understanding ourselves and our lives, and the opportunity to embark on new spiritual journeys. Or to be more specific, I'm grateful that these transformative experiences have been made possible through the miracle of 21st century communications: namely Zoom, YouTube, and perhaps in the future, a Podcast.

Yes, I am grateful for all these things, and many more.

Frankly, I don't know what the COVID-19 pandemic will bring us next. However, I am grateful that in these times when we're on edge, fearful and anxious, the United Church's 'New Creed' still assures us that *We are not alone...God is with us*. Similarly, I'm grateful for the hymn "Bless Now, O God, the Journey" (Voices United 633), written by the late Rev, Sylvia Dunstan, giving our Westminster family the comforting re-assurance that God who is Pure Love holds everyone in divine embrace, and blesses all.

Listen to Sylvia Dunstan's lyrics:

*"Bless now the journey
that all your people make...
Bless the sojourners and pilgrims
who share this winding way;
your hope burns through the terrors,
your love sustains the day."*



And that my friends, even in the worst of the COVID pandemic, is something to be truly thankful for.

Sincerely,
Rev. Del Stewart

ANTLER RIVER WATERSHED REGION – REPRESENTATIVE REPORT

The ARWRC held the "Spring" meetings on Zoom June 10, 11 & 12, 2021. The meetings involved worship, round table discussion and work around reconciliation. There were updates on the progress on traditional lands being returned and testimonies from indigenous worship leaders and laypersons.

The ARWRC met again in the fall on October 29 & 30, 2021. Several proposals to be presented at General Council were passed at this meeting. The ARWRC budget for 2022 was passed at this meeting as well.

Fred Barkhouse
Antler River Watershed Region Representative

DONALDSON DINERS

The continuing restrictions of the covid-19 pandemic left the Women of Westminster unable to gather for social time and lunch during 2021. We look forward to a time when we can once again safely gather at restaurants and be together.

HELPING HANDS

The Helping Hands, a quilting group, were not able to meet in 2021 due to the pandemic. We miss our get-togethers. We are hoping to begin meeting again soon.

Shirley Rankine, Helping Hands

PASTORAL CARE

The Pastoral Care team of Val Derbowka, Bonnie Evoy and Sandi McDonald has continued to contact members of our congregation throughout the pandemic. They are always willing to have a friendly conversation and to spare a few minutes of their time with anyone.

PRAYER CIRCLE

The fact that prayer is integral to the Christian life has perhaps been more evident during the past two years than in previous years. Concern for all humanity, worldwide as well as within our Westminster Family, has encompassed issues of justice, ecology, health. We have watched our planet suffer, our neighbours rail against oppression and one another, our families and friends suffer (and even die) in justified fear from a pandemic unique in our lifetime. We have had to shield our faces, close our doors, worship at a distance, refrain from singing the hymns which underpin our faith life. Through all these and other worrisome and frightening events of 2021, prayer for many of us has taken on a new significance. Our individual prayers have become the thread which holds us together in spirit while we can not be together in person; prayer is the “tie that binds”.

It is a belief commonly held that there is a comforting strength in community, and in the knowledge that one is being supported by one's faith family. The ministry of prayer is an integral aspect of the spiritual life of the Westminster family. The Westminster United Church Prayer Circle is a group of individuals who have covenanted together to provide this important ministry in the absolute certainty of belief in the power of prayer. We do not hold meetings, but incorporate into our individual prayer lives the prayer requests we receive.



These requests may be for personal concerns, church and community life, and world issues. All information shared with us is held in strictest confidence. It is a sacred privilege to express our faith in this way.

Over time the "circle" has become smaller because members have moved away or become unable to continue for health reasons. We in the Prayer Circle are praying now that there are individuals in the Westminster family who will see this as a way of living your faith and contributing to the spiritual health and growth of the church.

If you feel called to become a member of the Prayer Circle ~ or if you have a prayer request ~ please contact Jean Lowden (phone 519-727-1324; [email jelowden@gmail.com](mailto:jelowden@gmail.com)).

"The Lord is near to all who call on Him,
to all who call on Him in Truth." (Psalm 145:18)

Jean Lowden, Prayer Circle Co-ordinator

PROPERTY AND MAINTENANCE

Even though the Westminster Building was only open for a few months of in person Sunday Services, those involved with Property and Maintenance remained quite active. Regular maintenance duties still needed to be carried out and were handled by Fred Barkhouse, Garry Derbowka and Doug Burt.

As well, Albert and Cathy MacDonald looked after the heating and cooling systems, dealt with regular inspections of fire systems, etc. and have been doing extra cleaning in the building since it reopened. We thank them for their loyalty.

Thanks go to Fred for snow clearance over the winter and to Garry who was kept busy over the summer keeping the lawns and bushes looking good.

Several special projects took place while the Church building was closed. In late 2020, some of the ladies in the church began to investigate replacing the carpet in the Hearth Room. Fundraising was initiated in the Congregation; quotes were gathered, and a new vinyl floor was installed in early 2021.

It was decided after the flooring was installed that the paint needed to be refreshed. Thanks go to Kathleen Paterson who sponsored the redecoration carried out by her brother Jim Reid.

It was found that the Tecumseh Road steps had deteriorated and become unsafe, so major repairs were carried out by Garry and Doug and they are once again usable.

Thanks go to Bill Rankine and Fred Taylor who organized and sponsored the purchase of fixtures and remodeling of the bathroom located between the Sanctuary and the Hearth Room. Garry painted using some left over paint from the Hearth Room.

Thanks also to Norm Barnoff, who spent considerable time during the shutdown installing a new sound system in the sanctuary which is very noticeable during each Sunday Service.

Respectfully submitted by Doug Burt



QUILTERS

The pandemic kept the quilters out of the church throughout 2021. There are still 8 quilts available as none were sold in 2021. No new quilts were completed this year.

Rosemary Barkhouse, Westminster Quilters Record Keeper

TREASURER

Another year of pandemic restrictions was not what I expected to happen in 2021. This is the NOT so good news.

The GOOD news is the people of Westminster United Church continue to demonstrate their commitment to the life and work of Westminster, donating their time, talent and money. What an amazing community of faith we are all a part of. The annual report will show that the budgeted amount for weekly envelope collection just missed its target by a few hundred dollars. As the treasurer of Westminster, I cannot thank the members, adherents and guests of Westminster enough for your continued financial support. Without this support planning a budget and making decisions would be very difficult. Without this support our other funding efforts would be inadequate.

Westminster was able to obtain a couple of grants from the Ontario Government totaling Twenty Thousand Dollars (\$20,000.00). The Federal Government offered the Canadian Emergency Wage Subsidy which rebated the church about another Fifteen Thousand dollars (\$15,000.00) in paid out wages. There were some bequests totaling about Twelve Thousand dollars (\$12,000.00). With these monies and the continued and constant support of Westminster supporters Westminster was able to turn a deficit budget into a profitable budget.

Westminster's original 2021 budget (passed by council) showed a deficit of about Forty-Four Thousand dollars (\$44,000.00). The 2021 budget was revised in May of 2021 to reflect the Ontario government grants and Federal Government wage subsidy program. A credit from Enbridge Energy of about Twelve Thousand dollars (\$12,000.00) (for over estimating Westminster's gas bill for 2020) was also calculated in. The revision saw the deficit for 2021 reduced to less than One Thousand dollars (\$1,000.00). After the May revision the bequests were added to the income. I believe that, because the congregation has maintained its weekly giving goal of Sixty Thousand dollars (\$60,000.00) for 2021, whether using weekly envelopes, PAR or Canada Helps, these new-found and unexpected monies were able to make a significant difference to our bottom line. This has allowed Westminster to erase its deficit and show a profit of just over Twenty-Four Thousand dollars (24,000.00).

As we are all well aware in our personal lives the cost of everything is going up. Be it inflation, supply chain problems or the threat of conflict in other nations, taxes, everything costs more. Westminster's 2022 budget is no exception. As it

is being presented it is showing a deficit of about Fifty Thousand dollars. There will be no grants or wage subsidies from either government to take advantage of for 2022, as of this writing. If the good people of Westminster are able to go back to doing some of their usual fundraising in the fall this will certainly help improve the deficit as well.

For the first time in a long time (that I can remember) there will be a request from the treasurer for everyone to dig a little deeper. Maybe I will even use the “give up a Tim Horton’s coffee or a Big Mac” so you can give a little more to the church. (Oh, how I despise this analogy) I make this ask of Westminster’s financial supporters knowing full well that everyone is doing the best they can with their financial contributions already. But I will do my part and put the ask out there away.

I again thank all who are involved with Westminster for their time, their talent and their money. It makes being a treasurer so much easier and a member of Westminster worthwhile.

Fred Barkhouse, Treasurer

TRUSTEES

Trustee membership: Beverly Marshall, Norman Marshall, Murray Paddon, Jim Kennedy, Fred Barkhouse, Julie Swettenham, Del Stewart, Dillon Brown

The overriding focus of the Trustees for 2021 continued to be the increasing cost of property insurance premiums.

Insurance

Many churches have seen their property insurance premiums increase significantly over the past two years. Westminster’s Faith Protect property insurance premiums rose 33% in 2020. Westminster’s 2021 budget of \$16,754 for insurance assumed an increase of another 10%. Initial quotations from our provider, All-Risks, for renewal based on the 2020 coverage was markedly higher than this.

To reduce this increase, Jim negotiated a reduction in coverage in three areas: building contents from \$639,000 to \$300,000; pipe organ coverage from \$773,000 to \$250,000; and flood endorsement from \$8,233,000 to \$7,370,000.

This reduced our premium effective September 29 through to the same date in 2022 to \$16,368 tax included.

The previous year's policy was extended 30 days to allow All-Risks time to seek out alternate insurers. None were deemed acceptable to All-Risks for various reasons including the age of the building and claims history. We incurred an added \$1,251 tax included in premiums for 2021 due to the extension. The total paid out in premiums (extension and 2021-22 renewal) on insurance in 2021 was \$17,620. The 2022 budget will be \$18,005—a 10% increase over last year's premium.

The United Church General Council is looking into the feasibility of self-insuring, which will take at least a year to work out. In the meantime, it is currently expecting a 15% increase in premiums for communities of faith using its group insurance plan, United Church Protect. Jim, on behalf of the Trustees, will investigate alternative brokers to All-Risks in 2022.

Pews

A member of the community, Carolina McLaughlin, enquired about buying one of the several excess pews removed from the sanctuary several years ago and put in storage. The Trustees approved the sale of a 7-foot pew to her for \$75. The sale did not proceed as no pews were available shorter than 7 feet. The Trustees also agreed to sell excess pews at \$10 per linear foot. No action has been taken on this.

The Trustees met formally in October via Zoom. They thank Del for his leadership and patience.

Jim Kennedy, Westminster Board of Trustees

WESTMINSTER FELLOWSHIP

Another very different year for Westminster and, as we all moved forward and took the changes in stride with our zoom and in-person worship, our fellowship has also changed.

This year, we are all thankful for the helpful calls and contacts made by Val Derbowka and Bonnie Evoy under the supervision of Sandi McDonald. You kept our members informed and let them know that we are a family and want to be in touch, especially in difficult times.

Special thanks to our frozen pie team of Julie Swettenham, Bev Marshall, Sandi McDonald, Jeanne Stocks, Jim Kennedy and Rose Barkhouse. All of you gave your time and talent to assemble, bag, label and freeze great pies for our members and friends of Westminster and those pies are greatly appreciated by everyone.

Requests have been made for more pies in 2022 and I am hopeful that we can also make beef pies as well!!

Finally, all of us loved the beautiful Christmas decorations in the foyer and the Sanctuary, which truly helped us get into the spirit of the season. Everyone pitched in and the job was completed quite quickly! It was a wonderful transformation, and we are very grateful for your creative talents.

In 2022, we are hopeful that Westminster will return to some of our regular fellowship activities, but until then let us continue to work toward good health and keep each other in our thoughts and prayers.

Yours in Fellowship and Happy and Healthy 2022

Kathleen Paterson

WESTMINSTER SUNDAY SCHOOL

Westminster Sunday School is a little different due to the Covid-19 pandemic and Omicron variant. Bonnie Evoy and Val Derbowka have shared the Sunday School teachings and duties. It was done by communicating to our Sunday School family by telephone, email and items delivered to the mailbox and porch droppings.

The family enjoyed hearing the congregation sing Happy Birthday to 6-year-old Owen by zoom. Hopefully when things return to a healthy normal, we will return to our Sunday School room at Westminster Church.

BENEVOLENT FUND FINANCIAL STATEMENT
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Cash on hand January 1, 2021	\$ 50.00
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Vouchers on hand January 1, 2021	79
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Receipts

Envelope Givings	\$ 615.00	
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Disbursements

Vouchers Purchased	\$ 560.00	
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Cash on hand December 31, 2020	\$ 105.00
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Vouchers on hand December 31, 2021	93
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UNITED CHURCH WOMEN FINANCIAL STATEMENT
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Bank Balance December 31, 2020	\$ 1,128.91
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Receipts 2021

Transfer from GIC for Hearth Room Floor	\$ 3,000.00	
Credit interest	1.11	
	\$ 3,001.11	\$ 4,130.02

Disbursements 2021

Donation for Hearth Room Floor	\$ 3,000.00	
Bank service charges	42.00	
	\$ 3,042.00	\$ 1,088.02

Bank Balance December 31, 2021	\$ 1,088.02
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WFCU Share Capital

Balance December 31, 2020	\$ 70.00
Balance December 31, 2021	\$ 70.00

GIC (Term Deposit 1 year, invested at 0.850%)

Value December 31, 2019	\$ 14,687.48	
Credit Interest at January 12, 2020	125.19	
Transfer out to account January 12, 2021	3,000.00	

Value December 31, 2021, matures January 12, 2022	\$ 11,812.67
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Westminster United Church
Balance Sheet As At December 31, 2021
ASSETS

CURRENT ASSETS

WFCU- Regular Deposits	30,182.42
Sunday School Fund-Deposits	
Total WFCU Bank	<u>30,182.42</u>
Benevolent Fund	0.00
Union Gas- Credit For Overcharge	0.00
Petty Cash	545.54
Property Float	0.00
GST\HST Receivable	0.00
Payroll Clearing	0.00
Credit Union Shares	55.00
Prepaid Employee Deductions	195.67
TOTAL CURRENT ASSETS	<u>30,978.63</u>

CAPITAL ASSETS

Organ Fund	5,833.82
T.D. White Investment	20,000.00
T.D. Investment- Housing	30,000.00
Building Fund Trust	0.00
GIC Investment	0.00
TOTAL CAPITAL ASSETS	<u>55,833.82</u>

TOTAL ASSETS	<u>86,812.45</u>
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LIABILITIES

CURRENT LIABILITIES

Accounts Payable	0.00
Wages Payable	0.00
C.P.P. Payable	76.32
E.I. Payable	159.24
Income Tax Payable	0.00
Group Insurance & Pension Payable	0.00
HST Paid On Expenses	(263.32)
HST- Provincial Portion	(691.25)
TOTAL CURRENT LIABILITIES	<u>(719.01)</u>

TOTAL LIABILITIES	<u>(719.01)</u>
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EQUITY

EQUITY

Member's Equity	283,407.74
Retained Earnings	(220,727.97)
Current Earnings	24,851.69
TOTAL EQUITY	<u>87,531.46</u>

TOTAL EQUITY	<u>87,531.46</u>
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LIABILITIES AND EQUITY	<u>86,812.45</u>
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Westminster United Church		Comparative Income Statement		
REVENUE	Dec-21	Year to Date	Budget	Budget Remaining
RECEIPTS				
Weekly Givings	8,114.35	59,287.14	60,000.00	712.86
Loose Collections	190.00	315.00	500.00	185.00
Initial Envelopes	10.00	65.00	150.00	85.00
Sunday School	0.00	0.00	0.00	0.00
TOTAL RECEIPTS	8,314.35	59,667.14	60,650.00	982.86
RECURRING DONATIONS				
Use Of Space Donations	0.00	0.00	0.00	0.00
Wedding Deposits	0.00	0.00	0.00	0.00
Fundraisers	70.00	1,382.11	1,000.00	(382.11)
Fundraiser- Cookie Dough	0.00	0.00	0.00	0.00
Special Donations	780.00	2,339.85	0.00	(2,339.85)
TOTAL RECURRING DONATIONS	850.00	3,721.96	1,000.00	(2,721.96)
OCCASIONAL DONATIONS				
Bequests	2,000.00	12,733.77	0.00	(12,733.77)
Memorial Receipts	100.00	702.00	1,000.00	298.00
Boiler/Roof Fund	0.00	0.00	0.00	0.00
Grant Income	0.00	20,000.00	0.00	(20,000.00)
Government Subsidies	(101.54)	14,791.13	0.00	(14,791.13)
Webinar Donations	0.00	0.00	0.00	0.00
Building Fund	0.00	4,140.00	0.00	(4,140.00)
Missions Givings	225.00	480.00	500.00	20.00
Misc. WYC	0.00	0.00	0.00	0.00
Donaldson Dinners	0.00	0.00	100.00	100.00
Miscellaneous Donations	100.00	652.19	0.00	(652.19)
TOTAL OCCASIONAL DONATIONS	2,323.46	53,499.09	1,600.00	(51,899.09)
INVESTMENT INCOME				
Bank Interest	3.52	33.42	5.00	(28.42)
Interest- Government (HST)	0.00	7.38	0.00	(7.38)
Interest- White Est.	0.00	0.00	0.00	0.00
Interest on Investments	0.00	0.00	0.00	0.00
TOTAL INVESTMENT INCOME	3.52	40.80	5.00	(35.80)
TOTAL REVENUE	11,491.33	116,928.99	63,255.00	(53,673.99)
EXPENSE				
CHRISTIAN DEVELOPMENT				0.00
Sunday School Curriculum	0.00	0.00	0.00	0.00
Adult Study	0.00	0.00	0.00	0.00
TOTAL CHRISTIAN DEVELOPMENT	0.00	0.00	0.00	0.00
CONG. FELLOWSHIP & SERVICE	0.00	0.00	0.00	0.00
FORWARD PLANNING & PROJECTS	0.00	0.00	0.00	0.00
MINISTRY & PERSONNEL				
Memberships	0.00	0.00	0.00	0.00
Salaries	2,858.00	34,296.00	35,000.00	704.00
C.P.P.	3.18	38.16	100.00	61.84
E. I.	63.20	758.40	1,000.00	241.60
Group Insurance & Pensions	0.00	0.00	0.00	0.00
Worker's Compensation	0.00	0.00	0.00	0.00
Minister's Education Allowance	0.00	0.00	1,400.00	1,400.00
Pulpit Supply	0.00	0.00	500.00	500.00
Miscellaneous M&P	0.00	0.00	0.00	0.00
TOTAL MINISTRY & PERSONNEL	2,924.38	35,092.56	38,000.00	2,907.44

	Westminster United Church		Comparative Income Statement	
	Dec-21	Year to Date	Budget	Remaining
PASTORAL CARE				
Flowers	0.00	0.00	0.00	0.00
Memorial Donation	0.00	0.00	0.00	0.00
Cards, Postage Etc.	0.00	0.00	0.00	0.00
Fundraiser Expense	0.00	0.00	500.00	500.00
Miscellaneous- Pastoral Care	0.00	0.00	0.00	0.00
TOTAL PASTORAL CARE	<u>0.00</u>	<u>0.00</u>	<u>500.00</u>	<u>500.00</u>
PROPERTY & MAINTENANCE				
Maintenance Supplies	75.03	1,521.25	1,000.00	(521.25)
Enwin Utilities	588.58	5,396.01	7,000.00	1,603.99
Enbridge-Union Gas	942.14	2,942.74	10,000.00	7,057.26
Repairs to Property & Equipment	0.00	5,480.16	5,000.00	(480.16)
Snow Removal	0.00	0.00	0.00	0.00
Security & Fire Monitoring	850.30	2,334.45	1,300.00	(1,034.45)
Elevator Maintenance Contract	0.00	1,290.84	1,300.00	9.16
New Equipment	0.00	472.92	1,000.00	527.08
Roof Repairs	0.00	0.00	0.00	0.00
Property- Petty Cash	0.00	0.00	100.00	100.00
Miscellaneous- Property	0.00	0.00	250.00	250.00
TOTAL PROPERTY & MAINTENANCE	<u>2,456.05</u>	<u>19,438.37</u>	<u>26,950.00</u>	<u>7,511.63</u>
SOCIAL ACTION & OUTREACH				
Mission & Service	0.00	0.00	2,000.00	2,000.00
M&S- Special	0.00	0.00	0.00	0.00
Queen's & Emmanuel College	0.00	0.00	0.00	0.00
Iona College & Gesstwood	0.00	0.00	0.00	0.00
New Ministries	0.00	0.00	0.00	0.00
Miscellaneous- WYC	0.00	0.00	0.00	0.00
Social Action- Misc	2,500.00	3,142.00	500.00	(2,642.00)
TOTAL SOCIAL ACTION & OUTREACH	<u>2,500.00</u>	<u>3,142.00</u>	<u>2,500.00</u>	<u>(642.00)</u>
STEWARDSHIP & FINANCE				
Office Supplies	174.81	849.52	1,500.00	850.48
Telephone	0.00	1,370.80	1,500.00	129.20
Office Petty Cash	0.00	0.00	100.00	100.00
Photocopier Maintenance Contract	99.34	842.78	1,050.00	207.22
Visioning Committee	0.00	0.00	0.00	0.00
Office Equipment	0.00	0.00	0.00	0.00
Presbytery Dues	2,845.00	2,845.00	2,845.00	0.00
Advertising	0.00	0.00	0.00	0.00
Wedding Fees Paid Out	0.00	0.00	0.00	0.00
Bank Service Charges	88.05	91.55	5.00	(86.55)
Overdraft Interest	0.00	0.00	20.00	20.00
Bookkeeping Fees	412.60	5,145.17	5,000.00	(145.17)
Website	0.00	414.73	450.87	36.14
Miscellaneous	0.00	0.00	0.00	0.00
TOTAL STEWARDSHIP & FINANCE	<u>3,619.80</u>	<u>11,359.55</u>	<u>12,470.87</u>	<u>1,111.32</u>
WORSHIP				
Organist Supply	900.00	4,900.00	5,500.00	600.00
Grant Expenditures	0.00	0.00	0.00	0.00
Piano & Organ Repair	0.00	0.00	600.00	600.00
Copy Right	0.00	0.00	60.00	60.00
Worship Enhancements	16.74	524.62	0.00	(524.62)
Miscellaneous- Worship	0.00	0.00	0.00	0.00
TOTAL WORSHIP	<u>916.74</u>	<u>5,424.62</u>	<u>6,160.00</u>	<u>735.38</u>
TRUSTEES				
Insurance Trustees	7,578.00	17,620.20	16,754.00	(866.20)
Miscellaneous- Trustees	0.00	0.00	0.00	0.00
TOTAL TRUSTEES	<u>7,578.00</u>	<u>17,620.20</u>	<u>16,754.00</u>	<u>(866.20)</u>
TOTAL EXPENSE	<u>19,994.97</u>	<u>92,077.30</u>	<u>103,334.87</u>	<u>11,257.57</u>
NET INCOME	<u>(8,503.64)</u>	<u>24,851.69</u>	<u>(40,079.87)</u>	

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**2022 Proposed Budget
Westminster United Church**

REVENUE

RECEIPTS

Weekly Giving
Loose Collection
Initial Envelopes
TOTAL RECEIPTS

Revised May		
2021	2021	2022
Budget	ACTUAL	Budget
\$ 60,000.00	\$ 59,287.14	\$ 60,000.00
\$ 500.00	\$ 315.00	\$ 500.00
\$ 150.00	\$ 65.00	\$ 150.00
\$ 60,650.00	\$ 59,667.14	\$ 60,650.00

RECURRING DONATIONS

Use of Space Donations
Fundraisers
Donaldson Diners
Special Donations
Misc. (grants and CEWS)
TOTAL RECURRING DONATIONS

\$ -	\$ -	\$ -
\$ 1,000.00	\$ 1,382.11	\$ 1,000.00
\$ 100.00	\$ -	\$ 100.00
\$ -	\$ 2,339.85	\$ -
\$ 20,000.00	\$ 34,791.13	\$ -
\$ 21,100.00	\$ 38,513.09	\$ 1,100.00

OCCASIONAL DONATIONS

Bequests
Memorial Receipts
Building / Roof Fund
Mission Givings (individual)
Wedding Deposits
Sunday School
Misc. Donations (HST rebate)
TOTAL OCCASIONAL DONATIONS

\$ 10,733.37	\$ 12,733.37	\$ -
\$ 1,000.00	\$ 702.00	\$ 1,000.00
\$ -	\$ 4,140.00	\$ -
\$ 500.00	\$ 480.00	\$ 500.00
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ 659.57	\$ -
\$ 12,233.37	\$ 18,714.94	\$ 1,500.00

INVESTMENTS INCOME

Bank Interest
Interest - Housing
Interest - White Estate
Interest on Investments
TOTAL INVESTMENT INCOME

\$ 5.00	\$ 33.42	\$ 25.00
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ 5.00	\$ 33.42	\$ 25.00

TOTAL INCOME

\$ 93,988.37	\$ 116,928.59	\$ 63,275.00
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EXPENSES

CHRISTIAN DEVELOPMENT

Sunday School Curriculum

Adult Study

CONG. FELLOWSHIP

FORWARD PLANNING & PROJECTS

MEMBERSHIP

TOTAL

MINISTRY & PERSONAL

Salaries

C.P.P.

E.I.

Group Insurance & Pensions

Workers Compensation

Life Long Learning

Pulpit Supply

Misc.

TOTAL

PASTORAL CARE

Flowers

Memorial Donations

Cards, Postage

Fundraiser expense

Cookie Dough expense

Misc.

TOTAL

PROPERTY & MAINTENANCE

Maintenance supplies

Enwin Utilities

Union Gas/Enbridge

Repairs to Property & Equipment

Snow Removal

Security Contract & Fire Monitoring

Elevator Main. Contract

New Equipment

Roof repairs

Petty Cash

Misc.

TOTAL

Revised May

2021

2021

2022

Budget

ACTUAL

Budget

\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -

\$ 35,000.00	\$ 34,296.00	\$ 36,000.00
\$ 100.00	\$ 38.16	\$ 100.00
\$ 1,000.00	\$ 758.40	\$ 1,000.00
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ 1,400.00	\$ -	\$ 1,400.00
\$ 500.00	\$ -	\$ 500.00
\$ -	\$ -	\$ -
\$ 38,000.00	\$ 35,092.56	\$ 39,000.00

\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ 500.00	\$ -	\$ 500.00
\$ -	\$ -	\$ -
\$ -	\$ -	\$ -
\$ 500.00	\$ -	\$ 500.00

\$ 1,000.00	\$ 1,521.25	\$ 1,000.00
\$ 7,000.00	\$ 5,396.01	\$ 7,000.00
\$ 1,786.84	\$ 2,942.74	\$ 15,000.00
\$ 5,000.00	\$ 5,480.16	\$ 5,000.00
\$ -	\$ -	\$ -
\$ 1,300.00	\$ 2,334.45	\$ 1,500.00
\$ 1,300.00	\$ 1,290.84	\$ 1,400.00
\$ 1,000.00	\$ 472.92	\$ 1,000.00
\$ -	\$ -	\$ -
\$ 100.00	\$ -	\$ 100.00
\$ 250.00	\$ -	\$ 250.00
\$ 18,736.84	\$ 19,438.37	\$ 32,250.00

PAGE THREE**SOCIAL ACTION & OUTREACH**

	Revised May		
	2021	2021	2022
	BUDGET	ACTUAL	
Mission & Service (congregation)	\$ 2,000.00	\$ 2,000.00	\$ 2,000.00
Essex Presbytery Refugee Fund	\$ -	\$ -	\$ -
Windsor Youth Centre	\$ -	\$ -	\$ -
Mission and Service (individual)	\$ 500.00	\$ 500.00	\$ 500.00
	\$ -	\$ -	\$ -
Misc.	\$ 500.00	\$ 642.00	\$ 500.00
TOTAL	\$ 3,000.00	\$ 3,142.00	\$ 3,000.00

STEWARDSHIP & FINANCE

Office Supplies	\$ 1,500.00	\$ 775.51	\$ 1,500.00
Telephone	\$ 1,500.00	\$ 1,370.80	\$ 1,500.00
Petty Cash	\$ 100.00	\$ -	\$ 100.00
Photocopier Main. Contract	\$ 1,050.00	\$ 896.90	\$ 1,050.00
Visioning Committee	\$ -	\$ -	\$ -
Office Equip,	\$ -	\$ -	\$ -
United Church Assessment	\$ 2,845.00	\$ 2,845.00	\$ 2,830.00
Advertising	\$ -	\$ -	\$ -
Wedding Fees Paid Out	\$ -	\$ -	\$ -
Bank Service Charges	\$ 5.00	\$ 91.55	\$ 5.00
Overdraft Interest	\$ -	\$ -	\$ -
Bookkeeper	\$ 5,000.00	\$ 5,145.17	\$ 5,500.00
Web Page Fee	\$ 414.73	\$ 414.73	\$ 450.87
Misc.	\$ -	\$ -	\$ -
TOTAL	\$ 12,414.73	\$ 11,539.66	\$ 12,935.87

WORSHIP

Organist Supply	\$ 5,500.00	\$ 4,900.00	\$ 5,500.00
Grant Expenses	\$ -	\$ -	\$ -
Piano & Organ Tuning & Repair	\$ 600.00	\$ -	\$ 600.00
Worship Enhancements	\$ -	\$ 524.62	\$ 500.00
Copy Right	\$ 60.00	\$ -	\$ 60.00
Misc.	\$ -	\$ -	\$ -
TOTAL	\$ 6,160.00	\$ 5,424.62	\$ 6,660.00

TRUSTEES

Insurance	\$ 12,055.00	\$ 25,198.20	\$ 18,005.33
Misc.	\$ -	\$ -	\$ -
TOTAL	\$ 16,368.48	\$ 25,198.20	\$ 18,005.33

TOTAL EXPENSES

\$ 95,180.05	\$ 99,835.41	\$ 112,351.20
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DIFFERENCE TO INCOME

-\$ 1,191.68	\$ 17,093.18	-\$ 49,076.20
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Westminster United Church

1680 Dougall Ave. at Tecumseh Rd. W.,
Windsor, Ontario N8X 1S3

Church Office Phone: 519-258-1471

E-mail: westmin@mnsi.net

Website: www.westminsterunited.org

Follow us on:

Facebook by searching: WestminsterUnited Church

YouTube by searching: "Westminster United Church Windsor"

or by typing in the following URL:

<https://www.youtube.com/channel/UC39E2VMXaSoEvRh7gHWPKLw>

Church Office Hours: By appointment
(voicemail is checked daily)

* * * * *

CHURCH & STAFF DIRECTORY

MINISTER

Rev Del Stewart

Email: 4del@cogeco.ca

CHURCH COUNCIL CHAIR

Jeanne Stocks

Email: bjstocks@mnsi.net

MUSIC LEADER

Michael Oddy

