

Westminster United Church

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

For we are God's
HANDIWORK, CREATED
IN CHRIST JESUS TO
DO GOOD WORKS, WHICH
GOD PREPARED IN
ADVANCE FOR US TO DO.

EPHESIANS 2:10



2022 Annual Report

ANNUAL REPORT 2022

TABLE OF CONTENTS

Minutes of Annual Meeting:

Minutes of the 2020 and 2021 Annual meetings - February 20, 2022	1-7
Church Registers	
Baptisms	8
Members of Westminster 50 Years and Over	8
Members of Westminster 60 Years and Over	8
Members of Westminster 70 Years and Over	8
Members of Westminster 80 Years and Over	8
In Memoriam.....	9
Church Roll	9
Nominations Report 2023	10
Message from the Chair.....	11, 12
Message from the Minister.....	13, 14, 15
Antler River Watershed Region - Representative.....	15
Donaldson Diners	16
Pastoral Care.....	16
Prayer Circle	16, 17
Property and Maintenance.....	17, 18
Quilters	18
Treasurer	18, 19
Trustees.....	19, 20
Westminster Fellowship	20, 21
Westminster Sunday School.....	22
Financial Statements	
Benevolent Fund	23
United Church Women Financial Statement 2022.....	23
Balance Sheet as of December 31, 2022	24
Statement of Receipts & Disbursements for the month ending December 31, 2022 (Comparative Income Statement)	25, 26
2023 Budget	27, 28, 29
Directory	30

MINUTES OF THE ANNUAL MEETING OF THE CONGREGATION

Minutes of the 2020 and 2021 Annual Meeting of the Westminster United Church Community of Faith February 20, 2022

We gathered in the Sanctuary and virtually on Zoom following worship for the 2020 and 2021 Annual Meeting of the Westminster Community of Faith. There were 15 full members, 6 adherents, our minister, Rev Del Stewart and his wife, Wilma Lamb Stewart, present in the sanctuary and 7 full members and 5 adherents present on Zoom. With a total of 22 full members, we have a quorum.

Jeanne Stocks, Chair of the Council and the Congregation, called the meeting to order at 11:12 am and welcomed everyone. She gave direction to the people on Zoom asking that they state their names when they spoke and mute their microphones when they were not speaking. She asked that those in the sanctuary also state their names and use one of the microphones when speaking. Our meeting is different this time as people come together from different places. Jeanne asked that everyone “bear with us as we work through technical challenges”. She thanked Norm Barnoff for setting up all the technical equipment to allow for Zoom participation joining the people at home with the people in the sanctuary. She also recognized the assistance of Norm’s son Aaron in solving some of the issues.

Jeanne called on Rev Del to offer an opening prayer.

Moved, Seconded and Carried that the Secretary of Council be also the Secretary of the Congregation for all future meetings of the Westminster Community of Faith.

Since Rose Barkhouse is currently the Secretary of Council, she will be recording the minutes of this meeting today.

Jeanne spoke about our definition of who is an adherent. We recognize as adherents those people who are regular attendees of Westminster and regularly support the congregation and the work of Westminster but for one reason or another have not become “full members”. You are an important part of this community of faith and we value your input.

Moved, Seconded and Carried that adherents are granted the right to vote on all motions brought before this meeting.

Rev Del Stewart led a “Time of Remembrance” reading the names of members and friends of Westminster who passed away since our last Annual Meeting.

Moved, Seconded and Carried We accept, with thanks, the written reports in 2020 Annual Report (p. 1-23).

Moved, Seconded and Carried We confirm the 2021 Budget adopted by the Westminster Council (p. 27-29, 2020 Annual Report).

Moved, Seconded and Carried We endorse the election of individuals to the Westminster Council and Westminster Trustees as printed in the 2020 Annual Report (p.9).

Next Jeanne asked if there was any business arising from the minutes of February 9, 2020 (printed in the 2020 Annual Report). With no business to report Jeanne declared that the 2020 portion of this meeting was concluded.

Now for 2021.

Jeanne moved on to the Nomination Report (p.3, 2021 Annual Report) and Elections. She stated that Janet Brown has agreed to add her name to the report in the position of Member-at-large.

Jeanne thanked the council representatives.

Jeanne thanked Amanda Ballermann who leaves the council. Amanda set up our first website and our Facebook Page. She kept both updated for many years. Amanda has prepared the Annual Reports for the past 10 years and she makes all the tickets for our dinners and other events. We appreciate all her help behind the scenes.

The names on the nomination report are the “point people”, representatives to council. They welcome ideas and help from those in the pews. Please share your thoughts and ideas. Take part in a project. It does not have to be a long term commitment.

Jeanne pointed out the open spaces on the nomination report and called for additional nominations. She called for nominations from the floor three times. With no additional nominations brought forward, she called for a motion to accept the report with the addition noted above.

Moved, Seconded and Carried that the Nomination Report is approved as amended and that Council is granted the power to add members to fill the openings as people become available.

Jeanne read the names of the Trustees from the 2021 Annual Report. They are Dillon Brown, Fred Barkhouse, Jim Kennedy, Bev Marshall, Norm Marshall, Murray Paddon, Julie Swettenham and Rev Del Stewart.

Moved, Seconded and Carried that we confirm the members of the Board of Trustees for Westminster United Church are: Dillon Brown, Fred Barkhouse, Jim Kennedy, Bev Marshall, Norm Marshall, Murray Paddon, Julie Swettenham and Rev Del Stewart.

Jeanne thanked all who contributed written reports for 2021 Annual Report and thanked Amanda Ballermann, Jean Lowden and Rose Barkhouse for their roles in compiling, preparing, editing and printing the report which was distributed last Sunday. Jeanne asked if there were any questions on the reports other than the financial pages.

Moved, Seconded and Carried that the reports, with exception of December 31, 2021 Financial Statements and the 2022 Proposed Budget, are accepted as printed in the 2021 Annual Report.

Ministry and Personnel Report – Doug Burt

Doug thanked Jeanne, who also works on the Ministry and Personnel team, for her wisdom and guidance.

He thanked Del for working through all the changes and challenges created by restrictions due to Covid-19. Thanks, too, for extending your contract to minister at Westminster until June 30, 2023.

He reminded Wilma that we are glad she is involved. Thank you to both.

Doug thanked Albert MacDonald and his sister Cathy MacDonald for their devotion to Westminster.

Moved, Seconded and Carried that on the recommendation of the Ministry and Personnel Committee, the contract for the part-time maintenance and custodial duties with Albert MacDonald be renewed ending at the time of the 2023 Westminster Congregation Annual Meeting.

Trustees Report – Jeanne Stocks

Jim and Julie were not able to attend the meeting as they were in Mexico attending the wedding of their son who lives there.

Jeanne drew attention to Jim Kennedy's written report in the 2021 Annual Report. She suggested that one of the other Trustees present could answer questions. No questions were raised.

Courtesy Resolutions – Kathleen Paterson

Worship Team: Special thanks to Del Stewart for your knowledge, insight and careful planning of our worship services and for your ability to pivot and learn all the computer skills to bring us our zoom services.

Thanks to Michael Oddy, for your selection of music, wonderful talent and choice of different genres to enhance our worship.

To Brian Stocks, thank you for your willingness to fill in as needed and for bringing a personal insight into difficult passages.

To Norm Barnoff, special thanks for your willingness to rewire and get the sanctuary ready for worship on Zoom and YouTube. Also thanks for being patient with all of us who are not as tech savvy.

To Jeanne Stocks, who greets us at the door and runs our media every Sunday. It is always nice to see a friendly face as we enter the church.

To my fellow musicians, thank you for sharing your enthusiasm and your musical talents during worship.

To our Readers, thank you for your willingness to provide your voice to the scriptures and contemporary readings for the service.

Property/ Maintenance: To Garry Derbowka and Val, for opening the church and making sure that all is ready for worship.

To Doug Burt, Fred Barkhouse and Albert McDonald, thanks for your diligence in overseeing the maintenance and repair of Westminster.

Pastoral Care/Outreach: To Sandi McDonald, Val Derbowka and Bonnie Evoy, thank you for staying in contact with our members who are unable to attend on Sunday. Special thanks to Bonnie, who looks after the children and who takes our Canshare to the Downtown Mission, Street Help and other agencies in the area.

Finances: Thanks to Fred Barkhouse, who takes care of our finances, budgets and searches for sources of funding for the church.

Also, thanks to Richard Taylor who takes care of tax receipts for all of our donors.

Office Administration: To Rosemary Barkhouse, Carol Burt and Jeanne Stocks, who as our office staff, complete the bulletins and make sure that the office runs smoothly.

Also, thanks to Amanda Ballermann, who readies the Annual Reports and takes care of our tickets for many events.

Church Council/Trustees: Special thanks to Jeanne Stocks our chair, the council members and trustees who meet to discuss and plan as we look forward to our next steps.

Our Congregation: Special thanks to all who attend, participate and share your knowledge and talents as our Westminster Family.

Almost 100 years ago in 1923, Westminster was built as a small mission church on the outskirts of the city, by St. Andrew's Presbyterian Church. It's exciting that we continue to provide worship and other activities for our members and the community.

As I conclude, I want to quote Helen Steiner Rice,
"Alone we can do so little. Together we can do so much!"

Correspondence – Jeanne Stocks

We have received letters of appreciation from many of the organizations to which we send Canshare donations, Mitten Tree donations and Toys.

Finance Report – Fred Barkhouse

Jeanne expressed our thanks to Fred. Fred has no committee. Jeanne thinks he has some sort of crystal ball to help him plan budgets. Fred applied for and obtained grants from the government, for the church.

Fred thanked everyone for supporting Westminster. Whether it be weekly or monthly, this has been very helpful to Fred making it easier to carry out his job as treasurer.

The year-end balance sheet is found on page 16 of the 2021 Annual Report. The grants from the Provincial Government were a nice surprise in 2021. We also received a couple of bequests. This unexpected money was very beneficial in covering our deficit.

Moved, Seconded and Carried that the December 31, 2021 balance sheet and accompanying statements of revenue and expenses be accepted as printed on pages 16-18 of the 2021 Annual Report.

The Proposed Budget for 2022 starts on page 19 of the Annual Report.

Fred is not anticipating any new grants at this time. He pointed out that our assessment to Regional Council is down slightly. He is watching the United Church of Canada as the national office looks into “Self Insurance”. Fred noted that hydro costs seem fairly stable but the Enbridge energy costs are rising. While the heat is kept low during the week and only turned up for worship on Sundays right now, the gas bills are very large in his opinion.

Fred drew our attention to the almost \$50,000.00 deficit in this budget. This could change if we are allowed to get back to holding dinners, rummage sales and other fundraising events.

The question of how we see ourselves financing this deficit was raised. We have no answers at this time.

Moved, Seconded and Carried that the Proposed 2022 Budget, printed on pages 19-21 of the 2021 Annual Report, be approved as presented.

Other Business

When will we be starting coffee hour again? By current guidelines, the Hearth Room capacity limit to maintain social distancing is 15 persons. The Westminster Council will be watching as government restrictions on capacity

limits are lifted and United Church guidelines are amended. We all miss this social time and look forward to the day we can resume coffee hour.

Thanks were expressed to Fred and Garry who do a terrific job of keeping things cleaned up around the building. It was suggested that we put some money aside to hire out some of this work. Hiring a snow removal company was part of the discussion.

Kathleen put out a challenge to all of us to think of things we can do with our building like new uses and fund-raising ideas.

Fred asked if we had a representative planning to attend the meeting of the local United Churches in March. The different churches will share what they are doing in their congregations. This may give us some new ideas to try. Jeanne will be going to the meeting and invited others to attend with her.

Jeanne thanked Norm again for working out all the issues and making this meeting possible. She also thanked Norm's son, Aaron, who fixed one of the problems in under three minutes.

Jeanne thanked everyone for attending the meeting. We are sorry that we could not provide a luncheon prior to the meeting as in other years. We will stay hopeful for the future.

Motion to adjourn at 11:53 am

Jeanne thanked Wilma for accompanying the closing hymn.

Closing Hymn “ *God of Grace and God of Glory* ”

Submitted by Rose Barkhouse
Secretary of the Congregation



CHURCH REGISTERS



Baptism

Violet Christina Brassett Salden
Sophia Lorna Saunders
Zoe Jane Mag

MEMBERS OF WESTMINSTER WITH 50 PLUS YEARS

John Alexander	Valerie Derbowka	Bonnie Evoy
Larry Evoy	Mary Maycock	Kathleen Paterson
Betty Sine	Jeanne Stocks	Penny Taylor

MEMBERS OF WESTMINSTER WITH 60 PLUS YEARS

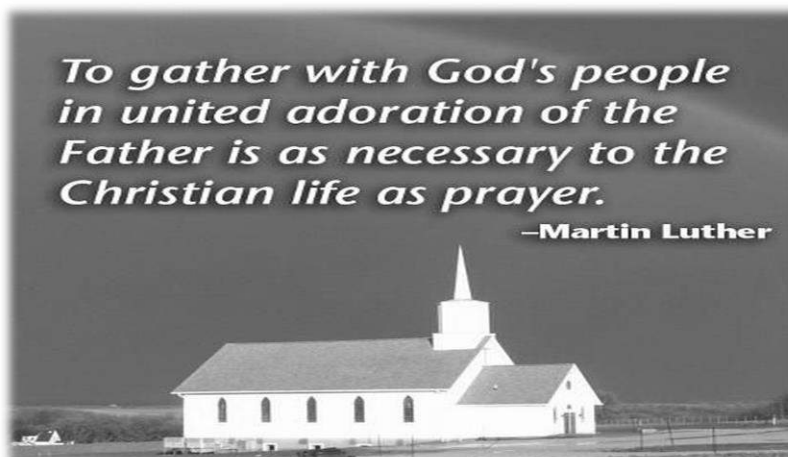
Ethel Light	Jean Lowden
Earline Woodall	Richard Taylor

MEMBERS OF WESTMINSTER WITH 70 PLUS YEARS

Larry Smith

MEMBERS OF WESTMINSTER WITH 80 PLUS YEARS

Currently no members are within this milestone



IN MEMORIAM

These are the members and friends of Westminster United Church
who have entered into rest during 2022.

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



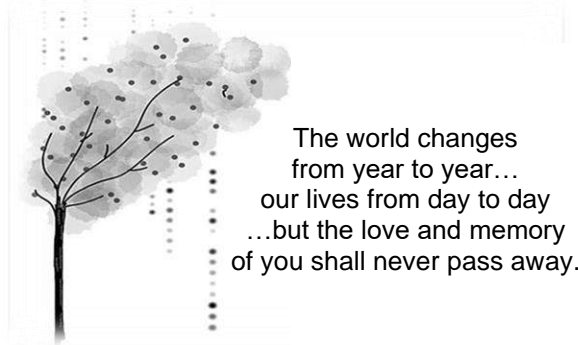
* **Virginia Harris**

* **Marian McKenzie**

* **Fred Taylor**

* **Robert Wade**

* Members of Westminster United Church



OUR CHURCH ROLL 2022

Total Membership	144
Households under Pastoral Care (Mailing List)	71
Households contributing financial support	32

NOMINATION REPORT

Nomination Report 2023 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 (2025)
Forward Planning and Projects	Committee of Council
Ministry and Personnel	Doug Burt (2025)
Pastoral Care & Membership	Sandi Mc Donald (2024)
Property and Maintenance	Garry Derbowka (2024)
Social Action and Outreach	Marion Overholt (2024)
Stewardship and Finance	Fred Barkhouse (2025)
Trustees Representative	Jim Kennedy (2025)
Regional Council Delegate Alternate Regional Delegate	Fred Barkhouse (2024) Open (2025)
Spiritual Life (2 seats on council)	Kathleen Paterson (2024) Garry Derbowka (2025)
Member-at-large	Janet Brown (2025)
Member-at-large	Julie Swettenham (2024)
Member-at-large	Norm Barnoff (2024)
Secretary	Rosemary Barkhouse (2025)
Vice Chair	Open (2024)
Chair	Jeanne Stocks (2024)

Trustees

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

MESSAGE FROM THE CHAIR

We started 2022 still under COVID-19 protocols. Throughout the year we saw contact tracing eliminated, mask mandates removed, roped-off pews reopened, pew cushions back in place (much more comfortable) and Fellowship time after the service resuming. Finally, a sense of normalcy to our weekly service. We continued to conduct both in-person and Zoom services. We also now offer our service on YouTube. Our thanks and gratitude to Norm Barnoff who has done so much to ensure that our technological capabilities are improving. It is wonderful for our members to be able to join us on the screen if not in person and they have told us how much it is appreciated. We also have family members from out-of-town join us.

This year we celebrated baptisms and participated in several Celebrations of Life. We have seen new faces join us on Sundays. The ebb and flow of a Faith Family.

Thank you to our members who have volunteered their time to lead the hymns and offer gifts of music weekly. Thank you to Michael Oddy who leads us musically on the piano and to Wilma who has played our magnificent organ on occasions. Our organ was highlighted during the RCCO (Royal Canadian College of Organists) World Organ Day when people were invited in to play to help RCCO Windsor-Essex branch set a record for the most people playing an organ.

Thanks to Julie Swettenham for coordinating our entrance into Doors Open and spearheading organists who played each hour of the day as an extra attraction.

Many thanks must go to Rev. Del Stewart as he continues to lead us in worship each week. We have been very blessed to have him with us. He consistently challenges us to live God's teachings as we navigate the 21st century.

Our volunteers continue to donate many hours each week maintaining our property and completing office tasks. Many thanks for your time and energy.

Our Pastoral Care Committee continues to contact our shut-ins through phone calls and cards. This has become especially important during these unsure times due to COVID. The Men's Kaffeeklatsch has begun meeting again and a large number of men have met every Tuesday since October for coffee and conversation. We held our Christmas Soup and Sandwich Luncheon. These are all signs of getting back to normal.

While some of our Fundraising activities were still on hold, we did carry on with Fundscrip and our turkey and beef pies. These added revenues were certainly welcomed. We did successfully hold our Fall Good Stuff Sale which was welcomed by the community. We continued our Community Outreach by donating to Sparky's Toy Drive, monthly CanShare to different organizations, Hiatus House and Iris House. Many unsold items from our fall sale went to different agencies.

Not all our previous renters returned once the building was reopened but we have had a new one, a theatre group for children and young teens, join us. If you know of anyone needing a meeting space, please recommend us.

I want to thank the members of your Westminster Council for their continued work and commitment to making decisions for the best way forward on our journey. To you, the members and adherents of Westminster, thank you for your continued support both financially and with your continued belief and support in what we are doing. Anyone is welcome at our Council Meetings and minutes are posted outside the Hearth Room. Please ask questions or ask for clarification if needed.

In 2023, we will remember 100 years of being at the corner of Dougall and Tecumseh. We will celebrate, looking back at our history, and remember the path which was travelled to get to 2023. As in many journeys, there will be twists and turns and detours to navigate. I am confident that the Westminster Family will greet all the challenges and make decisions faithfully and courageously to help us live out our Mission Statement.

Jeanne Stocks, Chair - Westminster United Church Council



MESSAGE FROM THE MINISTER

Lying, thinking
Last night
How to find my soul a home
Where water is not thirsty
And bread is not a stone
I came up with one thing
That nobody
But nobody
Can make it out here alone.
(*Maya Angelou, from her poem "Alone"*)

Hello Westminster family:

A New Spiritual Landscape Brings New Opportunities

With the dawning of 2023 I've been reflecting on some of the spiritual issues that have arisen over the past 2 or 3 years. Mostly, my musings have focused on widespread post-COVID loneliness and the desperate need for friendship now being experienced by countless people all across this country, including the City of Windsor. The fact is, these post-pandemic realities have given rise to a new spiritual landscape for faith communities to explore. And, equally important, this new spiritual landscape also offers local churches potential paths to reach out to and engage (or re-engage) these lonely and often friendless persons.

Let me briefly explain.

As theologian, church historian and author, Diana Butler Bass, describes in a recent essay in her blog The Cottage, the most "salient social feature" of the pandemic was how it forced people into isolation. For those fortunate enough not to have lost a loved one, "the major trauma it created was habitual loneliness". Relationships were "severed and never re-established". Many people "are still wandering alone without the company of friends, loved ones and communities to help rebuild their lives".

In another article written in early January 2023 for The Atlantic, titled "How We Learned to Be Lonely", journalist Arthur C. Brooks points out that over the past few years, because of COVID-worries, people socialized less (if at all), attended fewer gatherings, and stopped going to church and parties. Asked why, in the

present post-pandemic era, they no longer go out anymore, people responded, “I guess I just got out of the habit.”

Or to come at all this from a slightly different angle, individual friendships, social gatherings, getting together to have fun, and just ‘hanging out’, where relationships are formed and strengthened, were eroded by newly acquired pandemic habits, leaving many - too many! – living in a lonelier, and in some cases, even a miserable state.

Habits or patterns of gathering for education, work, religious worship, celebration, grief, funerals and memorials, ritual and ceremony were lost. Zoom-church is an excellent example of this phenomenon. While there is no doubt in my mind that taking church online was, and remains, an important innovation, the fact is, across Canada many previously regular church attendees lost their habits or practices of gathering in a particular place, at a particular time, for the particular purpose of in-person worship, celebration of life, and human connection in a particular Christian community.

Consequently, as we begin 2023, our society is now stuck in a loneliness epidemic, and people are seeking friendships and relationships in community.

Given this new reality, let me suggest that the local church can and should develop a plan to reach out to these lost and lonely, and sometimes desperate and miserably unhappy, people.

Why? Because a local church is (or should be) friendly, welcoming and accepting, all factors representing the first steps in building lasting friendships. A local church is a safe place where folks can learn how to be together with others again. Equally important, the local church can help people discover and practice goodness, empathy, reconciliation and serving the community. In addition, and no less important, a local church provides rituals that give people’s lives deeper meaning, and the local church has the potential to strengthen the bonds of loyalty, resilience, trust and loving compassion.

Let me hasten to add that reaching out to these lonely and unhappy people throughout the year that lies ahead would not amount to mere opportunism or offering “cheap grace”. On the contrary! Engaging or re-engaging with these lost, lonely and unhappy post-pandemic souls is certainly appropriate outreach and evangelism.

GOD, CREATE A PURE
HEART IN ME, AND
MAKE MY SPIRIT
STRONG AGAIN.
PSALMS 51:10

I make such a bold statement because friendship with God and others is central to the biblical drama – central to the promises and faithfulness of being a chosen, called and sent people – and central to being the followers and disciples of Jesus in a faith-community in which all are friends, companions, intimates, beloved and blessed.

May it be so for Westminster United Church, Windsor, throughout 2023, the year of our 100th Anniversary.

Blessings, Rev. Del Stewart

ANTLER RIVER WATERSHED REGION – REPRESENTATIVE REPORT

I have attended most of the regional meetings, usually via zoom since the pandemic started, and continue to do so. There will be a hybrid regional meeting May 12 & 13, 2023 in London. At the time of this writing, I am undecided on how I plan to attend, in person or by zoom. There have also been some workshops put on by the region and I have attended a couple of these by zoom as well. I find the zoom meetings useful and no need and expense of travel is helpful, too.

The Tri-Region, Antler River Watershed Region (the region to which Westminster belongs), along with Western Ontario Waterways Region and Horseshoe Falls Region are conducting a survey at this time on how the first three years of the reorganization are going. This is part of the mandate of the Tri-regional process. The survey is being sent to representatives like myself, ministers and office administrators. It will be interesting to see the results.

Unrelated to regional business but resulting because of the regional structure and the loss of presbytery meetings where information was shared with other United Church communities of faith in the Windsor-Essex area, United Churches in the city and (I believe) the county, although sometimes separately, have begun meeting. This has been going on for about 18 months now. Several different people from Westminster have been involved in these meetings. As a result of these meetings there will be shared services for Holy Week, in April, involving several Windsor United Churches. A picnic involving the United Churches in Windsor-Essex is being planned at GessTwood Camp on June 4, 2023. More information to follow on both of these events.

Fred Barkhouse, Antler River Watershed Region Representative

DONALDSON DINERS

The Women of Westminster were unable to resume gathering for social time and lunch during 2022. We look forward to attempting to gather again in 2023.

PASTORAL CARE

The Pastoral Care Team of Val Derbowka, Bonnie Evoy and Sandi McDonald continue to keep in touch with members of our congregation, especially those who have been unable to resume regular church attendance. Bonnie continues to stay in touch with our children, often bringing them Sunday School materials and surprises. Cards are sent as needed. Please let one of the Pastoral Care team know if you think of someone who would appreciate a call or a card.

PRAYER CIRCLE

The fact that prayer is integral to the Christian life has become increasingly more evident in recent years as we react and respond to a widening array of threats to life in all its forms on this planet of God's creation. 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; we have walked through our streets timidly, cautious and alert to dangers both real and perceived. "Freedom" is redefining itself daily. Through all these and other worrisome and frightening events of 2022, 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 in the way we used to and wish for again; 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 originated as a group of individuals who 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 (which has shrunk to a “Prayer Pair”) are praying now that there are individuals in the Westminster family who will see this activity 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).

“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

The past year saw activities slowly start to resume in our Westminster Building. Regular building inspections and maintenance were carried out by Fred Barkhouse, Garry Derbowka, Jim Kennedy, Julie Swettenham and Doug Burt.

As well, we must thank our Custodian Albert MacDonald and his sister Cathy for their support and willingness to do those extra things around the building. Thanks to Albert our heating and cooling systems have been maintained and regular inspections on our fire systems and elevator have been carried out.

Fred has continued to ensure that snow is removed over the winter months. Garry maintains the outdoor areas over the summer and this past Fall he made repairs to the Dougall entrance stairs.

Last spring it was discovered that a pipe had broken in the washroom outside the basement classroom. Fortunately, it was discovered early and there was little damage. Thanks go out to Albert and Cathy who came in and helped Doug clean up the mess.

As a result of this, it was decided to shut off water to all areas of the building not being used and to have designated people assigned to visit daily to check the building.

While we do try to keep on top of any needed repairs or issues sometimes things get missed. Since we are dealing with a very old building, we would welcome any concerns the Congregation might have.

Respectfully submitted by Doug Burt

QUILTERS

The quilters have not yet resumed meeting at Westminster.
There are eight baby quilts available. None were sold in 2022.
No new quilts were completed this year.

Rosemary Barkhouse, Westminster Quilters Record Keeper

TREASURER

At the 2022 Annual General Meeting of Westminster United Church, I presented and the congregation passed a budget with an almost \$50,000.00 deficit. I estimated that weekly envelopes and PAR giving would be about \$60,000.00 and there would be a total income of almost \$64,000.00. I am pleased to announce that the actual deficit for 2022 was about \$21,000.00. Weekly envelopes and PAR giving exceeded my projections by almost \$5,000.00. Fundraising activities raised almost \$5,000.00, which were not in the budget for 2022, due to pandemic concerns. The total income for Westminster for 2022 was just over \$75,000.00.

The increase in weekly/PAR giving is great news! Thank you! Thank you! Thank you! Thanks for your continued commitment of time, money and talent to the work and worship of Westminster.

In the 2023 proposed budget, I am taking the **BOLD** step of predicting an increase in our weekly giving of \$5,000.00 over the 2022 actual income. This will be an increase of \$10,000.00 over the 2022 budget for envelope/PAR collection. I am not taking this prediction of increasing weekly envelope/PAR

giving lightly. I am not even sure it is a good idea. I should be playing it safe. It was not that long ago that I was lowering my predictions on what weekly/PAR giving might be for Westminster. This is an ambitious goal for sure, but very doable I believe. A full 12 months of in person worship will help. That and some in person fundraising activities and I am predicting a total income of \$80,000.00 for 2023. I am also predicting a deficit of just over \$33,000.00. As the treasurer of Westminster United Church, I have always tried to present a practical and realistic budget. No “pie in the sky” dreams of income goals to balance the budget, just an “it is what it is” budget.

I continue to attend regular zoom meetings, usually monthly, put on by the United Church of Canada for treasurers. These zoom meetings began in 2020 to help treasurers cope with the financial fallout of the pandemic and they continue today. In 2020, there would be over a thousand individuals attending these meetings from across Canada. There still are several hundred of us continuing to meet to this day. I find the meetings informative and very useful with updates and new information on a variety of topics.

As Westminster celebrates its 100th anniversary in 2023, I am not sure what the future holds. From a financial point of view, if the past year is any indication, maybe there will be another 100 years of work and worship. We will certainly carry on for the foreseeable future.

Fred Barkhouse, Treasurer

TRUSTEES

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

The focus of the Trustees for 2022 continued to be the cost of property insurance premiums.

Insurance

The final quote for Westminster’s property insurance premium amounted to a 14% increase over last year’s premium. This third significant increase in a row was due to the soaring cost of lumber, labour and increased estimated replacement value of the building. The total of \$18,700 inclusive of PST exceeded the 2022 budget of \$18,005.

The draft budget for insurance for 2023 is \$20,600, representing an increase of approximately 10% over 2022.

The United Church of Canada has launched its self-insurance program. Westminster will apply for this program in 2023. A recent property replacement cost valuation was once deemed necessary but, in January 2023, we learned that this has been waived.

Pews

In 2021, the Trustees approved the sale of Westminster's excess pews. Fred Barkhouse and Jim Kennedy prepared an inventory of all pieces moved years ago from the sanctuary to the second floor Sunday School room. This also includes a few other disconnected pews that are still in the sanctuary. All such pews and related pieces have been labeled, photographed and measured.

Next steps: (1) give the congregation an opportunity at the annual congregational meeting to review and approve the plan to sell the pews; (2) create a church account for an on-line market place to list the pews for sale and monitor inquiries.

The Trustees did not meet this past year. They thank Del for his leadership and patience.

Respectfully yours, Jim Kennedy - Westminster Board of Trustees

WESTMINSTER FELLOWSHIP

2022 was another year of regrouping.

We gradually have been able to meet as a council, to practice music for the services and to share coffee and goodies after church on Sunday. Thanks to Val and Garry who set up and to everyone who offers to help bake and serve so that we can have a great time socializing.

Special thanks again to our pie making team who assembled, labeled and bagged our delicious turkey pies this past year. Stay tuned; we will make more pies very soon.

Val Derbowka, Bonnie Evoy and Sandi Mc Donald have continued to stay in touch with our members through phone calls and cards and we know that this is appreciated.

Our Christmas elves were busy again making the Sanctuary/Hearth Room beautiful for the Christmas season. We were thrilled with your creative handiwork.

We had several musical events using our fabulous organ, both in the spring and fall. In the spring we opened the church to help RCCO break a record for organ playing. We were pleased to have many people come and try out the organ.

Thanks to Julie Swettenham and Jim Kennedy for planning and organizing our “Doors Open” event in September, which was well attended and appreciated by our community. We also had a chance to hear some fabulous music played.

This fall, we were pleased that the Men's Kaffeeklatsch resumed meeting on Tuesday mornings with the lots of great discussion. Thanks, Garry, for the great coffee. Also, the Donaldson Diners will start up on February 2, 2023, in the Hearth room for a lunch get together and continue through the spring.

We were also able to host our semi-annual Good Stuff Sale in October with lots of great items for sale and, with many hands making light work, the set-up, sale and tear down went very well. Thanks to all who volunteered their time and good items for sale.

We will continue to plan more fun activities as we move forward in optimism and good health in 2023.

Yours in fellowship, Kathleen Paterson



WESTMINSTER SUNDAY SCHOOL

50 years ago, I assisted Marion Kirkwood with Westminster's Beginner Sunday School. Marion had to leave when her husband Gord's job transferred him to the Lakehead. I was then asked to step into Marion's shoes.

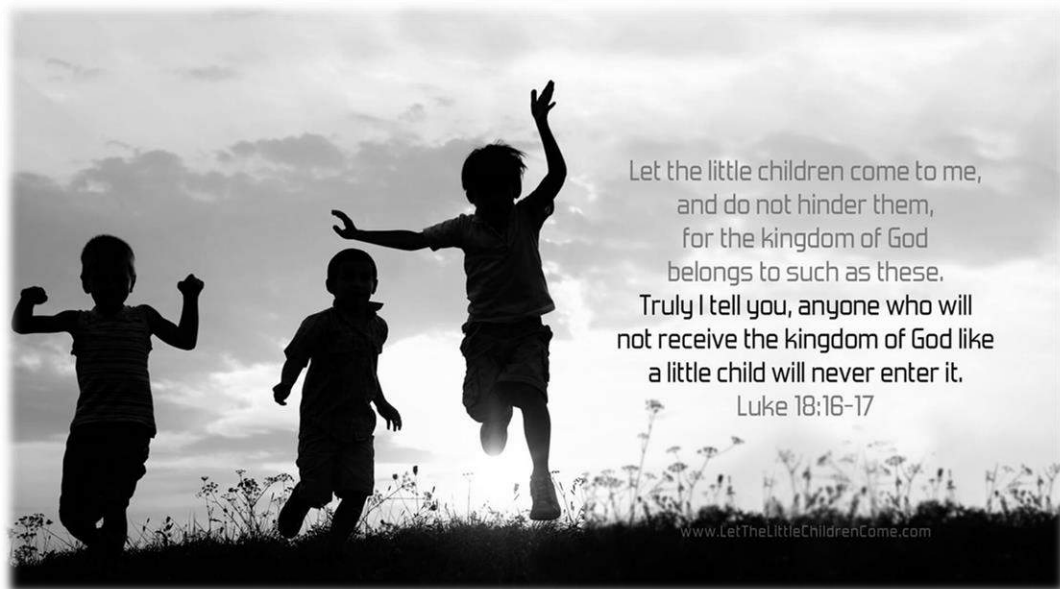
Val Derbowka has joined me and has been a great support and partner.

The last few years Sunday School has been done a little differently due to CoVid.

Val and I have kept in contact with our students by phone calls, mailbox drop-offs, e-mails and special Birthday messages.

Thank you for these years and the students which have been very special to me.

Sincerely, Bonnie Evoy - Sunday School



BENEVOLENT FUND FINANCIAL STATEMENT
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Cash on hand January 1, 2022	\$ 150.00
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Vouchers on hand January 1, 2022	93
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Receipts

Envelope Givings	\$ 910.00
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Disbursements

Vouchers Purchased	\$ 1,060.00
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Cash on hand December 31, 2022	\$ 170.00
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Vouchers on hand December 31, 2022	156
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UNITED CHURCH WOMEN FINANCIAL STATEMENT
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Bank Balance December 31, 2021	\$ 1,088.02
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Receipts 2022

Credit interest	\$ 1.07	
	\$ 1.07	\$ 1,089.09

Disbursements 2022

Antler River Watershed Assessment	\$ 12.00	
WFCU service charges	42.00	
	\$ 52.00	\$ 1,035.09

WFCU Share Capital

Balance December 31, 2021	\$ 70.00	
Balance December 31, 2022	70.00	
	\$ 70.00	\$ 1,105.09

Bank Balance December 31, 2022	\$ 1,105.09
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GIC (Term Deposit 1 year, invested at 0.850%)

Value December 31, 2021	\$ 11,812.67
Credit Interest at January 12, 2022	100.41

Value December 31, 2022	\$11,913.08
(matures January 12, 2023)	

Westminster United Church
Balance Sheet As At December 31, 2022
ASSETS

CURRENT ASSETS

WFCU- Regular Deposits	8,797.95
Sunday School Fund-Deposits	
Total WFCU Bank	<u>8,797.95</u>
Benevolent Fund	0.00
Union Gas- Credit For Overcharge	0.00
Petty Cash	845.54
Property Float	0.00
GST/HST Receivable	0.00
Payroll Clearing	0.00
Credit Union Shares	55.00
Prepaid Employee Deductions	427.98
TOTAL CURRENT ASSETS	<u>10,126.47</u>

CAPITAL ASSETS

Building Fund Trust	0.00
GIC Investment	0.00
WFCU Investment Portfolio	57,252.68
TOTAL CAPITAL ASSETS	<u>57,252.68</u>

TOTAL ASSETS	<u>67,379.15</u>
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LIABILITIES

CURRENT LIABILITIES

Accounts Payable	0.00
Wages Payable	0.00
C.P.P. Payable	152.64
E.I. Payable	318.48
Income Tax Payable	0.00
Group Insurance & Pension Payable	0.00
HST Paid On Expenses	(260.89)
HST- Provincial Portion	(617.83)
TOTAL CURRENT LIABILITIES	<u>(407.60)</u>

TOTAL LIABILITIES	<u>(407.60)</u>
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EQUITY

EQUITY

Member's Equity	283,407.74
Retained Earnings	(194,664.77)
Current Earnings	(20,956.22)
TOTAL EQUITY	<u>67,786.75</u>

TOTAL EQUITY	<u>67,786.75</u>
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LIABILITIES AND EQUITY	<u>67,379.15</u>
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	<u>Westminster United Church</u>		<u>Comparative Income Statement</u>	
	<u>Dec-22</u>	<u>Year to Date</u>	<u>Budget</u>	<u>Budget Remaining</u>
REVENUE				
RECEIPTS				
Weekly Givings	8,128.27	63,815.06	60,000.00	(3,815.06)
Loose Collections	204.75	785.50	500.00	(285.50)
Initial Envelopes	0.00	84.00	150.00	66.00
Sunday School	0.00	0.00	0.00	0.00
TOTAL RECEIPTS	<u>8,333.02</u>	<u>64,684.56</u>	<u>60,650.00</u>	<u>(4,034.56)</u>
RECURRING DONATIONS				
Use Of Space Donations	375.00	2,587.00	0.00	(2,587.00)
Wedding Deposits	0.00	0.00	0.00	0.00
Fundraisers	1,040.48	4,896.37	1,000.00	(3,896.37)
Fundraiser- Cookie Dough	0.00	0.00	0.00	0.00
Special Donations	405.00	675.00	0.00	(675.00)
TOTAL RECURRING DONATIONS	<u>1,820.48</u>	<u>8,158.37</u>	<u>1,000.00</u>	<u>(7,158.37)</u>
OCCASIONAL DONATIONS				
Bequests	0.00	0.00	0.00	0.00
Memorial Receipts	30.00	870.65	1,000.00	129.35
Boiler/Roof Fund	0.00	0.00	0.00	0.00
Grant Income	0.00	0.00	0.00	0.00
Government Subsidies	0.00	1,365.48	0.00	(1,365.48)
Webinar Donations	0.00	0.00	0.00	0.00
Building Fund	0.00	0.00	0.00	0.00
Missions Givings	5.00	300.00	500.00	200.00
Misc- WYC	0.00	0.00	0.00	0.00
Donaldson Dinners	0.00	0.00	100.00	100.00
Miscellaneous Donations	0.00	250.00	0.00	(250.00)
TOTAL OCCASIONAL DONATIONS	<u>35.00</u>	<u>2,786.13</u>	<u>1,600.00</u>	<u>(1,186.13)</u>
INVESTMENT INCOME				
Bank Interest	0.78	23.90	25.00	1.10
Interest- Government (HST)	1.10	1.10	0.00	(1.10)
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	<u>1.88</u>	<u>25.00</u>	<u>25.00</u>	<u>0.00</u>
TOTAL REVENUE	<u>10,190.38</u>	<u>75,654.06</u>	<u>63,275.00</u>	<u>(12,379.06)</u>
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	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
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	144.69	0.00	(144.69)
Salaries	2,858.00	34,312.10	36,000.00	1,687.90
C.P.P.	3.18	38.16	100.00	61.84
E. I.	63.20	758.76	1,000.00	241.24
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	69.45	1,400.00	1,330.55
Pulpit Supply	0.00	450.00	500.00	50.00
Miscellaneous M&P	0.00	0.00	0.00	0.00
TOTAL MINISTRY & PERSONNEL	<u>2,924.38</u>	<u>35,773.16</u>	<u>39,000.00</u>	<u>3,371.53</u>

	Westminster United Church		Comparative Income Statement	
	Dec-22	Year to Date	Budget	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	905.16	500.00	(405.16)
Miscellaneous- Pastoral Care	0.00	0.00	0.00	0.00
TOTAL PASTORAL CARE	<u>0.00</u>	<u>905.16</u>	<u>500.00</u>	<u>(405.16)</u>
PROPERTY & MAINTENANCE				
Maintenance Supplies	0.00	493.55	1,000.00	506.45
Enwin Utilities	356.06	5,782.60	7,000.00	1,217.40
Enbridge-Union Gas	1,307.05	11,694.57	15,000.00	3,305.43
Repairs to Property & Equipment	77.70	151.58	5,000.00	4,848.42
Snow Removal	0.00	0.00	0.00	0.00
Security & Fire Monitoring	162.86	1,184.86	1,500.00	315.14
Elevator Maintenance Contract	0.00	1,442.34	1,400.00	(42.34)
New Equipment	380.03	442.76	1,000.00	557.24
Roof Repairs	0.00	0.00	0.00	0.00
Property- Petty Cash	0.00	100.00	100.00	0.00
Miscellaneous- Property	0.00	5.00	250.00	245.00
TOTAL PROPERTY & MAINTENANCE	<u>2,283.70</u>	<u>21,297.26</u>	<u>32,250.00</u>	<u>10,952.74</u>
SOCIAL ACTION & OUTREACH				
Mission & Service	0.00	0.00	2,500.00	2,500.00
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	2,761.20	500.00	(2,261.20)
TOTAL SOCIAL ACTION & OUTREACH	<u>2,500.00</u>	<u>2,761.20</u>	<u>3,000.00</u>	<u>238.80</u>
STEWARDSHIP & FINANCE				
Office Supplies	0.00	579.64	1,500.00	920.36
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	72.41	982.25	1,050.00	67.75
Visioning Committee	0.00	0.00	0.00	0.00
Office Equipment	0.00	0.00	0.00	0.00
Presbytery Dues	2,830.00	2,830.00	2,830.00	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	0.00	23.97	5.00	(18.97)
Overdraft Interest	0.00	0.00	0.00	0.00
Bookkeeping Fees	408.41	5,259.84	5,500.00	240.16
Website	0.00	414.73	450.87	36.14
Miscellaneous	0.00	0.00	0.00	0.00
TOTAL STEWARDSHIP & FINANCE	<u>3,310.82</u>	<u>11,461.23</u>	<u>12,935.87</u>	<u>1,474.64</u>
WORSHIP				
Organist Supply	500.00	5,200.00	5,500.00	300.00
Grant Expenditures	0.00	0.00	0.00	0.00
Piano & Organ Repair	0.00	223.49	600.00	376.51
Copy Right	0.00	0.00	60.00	60.00
Worship Enhancements	0.00	276.70	500.00	223.30
Miscellaneous- Worship	0.00	0.00	0.00	0.00
TOTAL WORSHIP	<u>500.00</u>	<u>5,700.19</u>	<u>6,660.00</u>	<u>959.81</u>
TRUSTEES				
Insurance- Trustees	0.00	18,712.08	18,005.33	(706.75)
Miscellaneous- Trustees	0.00	0.00	0.00	0.00
TOTAL TRUSTEES	<u>0.00</u>	<u>18,712.08</u>	<u>18,005.33</u>	<u>(706.75)</u>
TOTAL EXPENSE	<u>11,518.90</u>	<u>96,610.28</u>	<u>112,351.20</u>	<u>15,740.92</u>
NET INCOME	<u>(1,328.52)</u>	<u>(20,956.22)</u>	<u>(49,076.20)</u>	

PAGE ONE**Westminster United Church**
2023 Draft Budget**REVENUE**

	2022	2022	2023
RECEIPTS	Budget	ACTUAL	Budget
Weekly Giving	\$ 60,000.00	\$ 63,815.06	\$ 70,000.00
Loose Collection	\$ 500.00	\$ 785.50	\$ 500.00
Initial Envelopes	\$ 150.00	\$ 84.00	\$ 170.00
TOTAL RECEIPTS	\$ 60,650.00	\$ 64,684.56	\$ 70,670.00

RECURRING DONATIONS

Use of Space Donations	\$ -	\$ 2,587.00	\$ 3,900.00
Fundraisers	\$ 1,000.00	\$ 4,896.37	\$ 5,000.00
Donaldson Dinners	\$ 100.00	\$ -	\$ 100.00
Special Donations	\$ -	\$ 675.00	\$ -
Misc. (CEWS)	\$ -	\$ 1,366.58	\$ -
TOTAL RECURRING DONATIONS	\$ 1,100.00	\$ 9,524.95	\$ 9,000.00

OCCASIONAL DONATIONS

Bequests	\$ -	\$ -	\$ -
Memorial Receipts	\$ 1,000.00	\$ 870.65	\$ 500.00
Building / Roof Fund	\$ -	\$ -	\$ -
Mission Givings (individual)	\$ 500.00	\$ 300.00	\$ 500.00
Wedding Deposits	\$ -	\$ -	\$ -
Sunday School	\$ -	\$ -	\$ -
Misc. Donations	\$ -	\$ 250.00	\$ -
TOTAL OCCASIONAL DONATIONS	\$ 1,500.00	\$ 1,420.65	\$ 1,000.00

INVESTMENTS INCOME

Bank Interest	\$ 25.00	\$ 23.90	\$ 10.00
Interest - Housing	\$ -	\$ -	\$ -
Interest - White Estate	\$ -	\$ -	\$ -
Interest on Investments	\$ -	\$ -	\$ -
TOTAL INVESTMENT INCOME	\$ 25.00	\$ 23.90	\$ 10.00

TOTAL INCOME	\$ 63,275.00	\$ 75,654.06	\$ 80,680.00
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PAGE TWO
EXPENSES

	2022	2022	2023
	Budget	ACTUAL	Budget
CHRISTIAN DEVELOPMENT			
Sunday School Curriculum	\$ -	\$ -	\$ -
Adult Study	\$ -	\$ -	\$ -
TOTAL	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
CONG. FELLOWSHIP & SERVICE	\$ -	\$ -	\$ -
FORWARD PLANNING PROJECTS	\$ -	\$ -	\$ -
TOTAL	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

MINISTRY & PERSONAL			
Membership		\$ 144.69	\$ 150.00
Salaries	\$ 36,000.00	\$ 34,312.10	\$ 36,000.00
C.P.P.	\$ 100.00	\$ 38.16	\$ 100.00
E.I.	\$ 1,000.00	\$ 758.76	\$ 1,000.00
Group Insurance & Pensions	\$ -	\$ -	\$ -
Workers Compensation	\$ -	\$ -	\$ -
Life Long Learning	\$ 1,400.00	\$ 69.45	\$ 1,400.00
Pulpit Supply	\$ 500.00	\$ 450.00	\$ 500.00
Misc.	\$ -	\$ -	\$ -
TOTAL	<u>\$ 39,000.00</u>	<u>\$ 35,773.16</u>	<u>\$ 39,000.00</u>

PASTORAL CARE			
Flowers	\$ -	\$ -	\$ -
Memorial Donations	\$ -	\$ -	\$ -
Cards, Postage	\$ -	\$ -	\$ -
Fundraiser expense	\$ 500.00	\$ 905.16	\$ 500.00
Cookie Dough expense	\$ -	\$ -	\$ -
Misc.	\$ -	\$ -	\$ -
TOTAL	<u>\$ 500.00</u>	<u>\$ 905.16</u>	<u>\$ 500.00</u>

PROPERTY & MAINTENANCE			
Maintenance supplies	\$ 1,000.00	\$ 493.55	\$ 1,000.00
Enwin Utilities	\$ 7,000.00	\$ 5,782.60	\$ 6,500.00
Union Gas/Enbridge	\$ 15,000.00	\$ 11,694.57	\$ 12,500.00
Repairs to Property & Equipment	\$ 5,000.00	\$ 151.58	\$ 5,000.00
Snow Removal	\$ -	\$ -	\$ -
Security Contract & Fire Monitoring	\$ 1,500.00	\$ 1,184.86	\$ 1,500.00
Elevator Main. Contract	\$ 1,400.00	\$ 1,442.34	\$ 1,500.00
New Equipment	\$ 1,000.00	\$ 442.76	\$ 1,000.00
Roof repairs	\$ -	\$ -	\$ -
Petty Cash	\$ 100.00	\$ 100.00	\$ 100.00
Misc.	\$ 250.00	\$ 5.00	\$ 100.00
TOTAL	<u>\$ 32,250.00</u>	<u>\$ 21,297.26</u>	<u>\$ 29,200.00</u>

PAGE THREE

2022

2022

2023

ACTUAL**SOCIAL ACTION & OUTREACH**

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	\$ 261.20	\$ 500.00
TOTAL	\$ 3,000.00	\$ 2,761.20	\$ 3,000.00

STEWARDSHIP & FINANCE

Office Supplies	\$ 1,500.00	\$ 579.64	\$ 1,000.00
Telephone	\$ 1,500.00	\$ 1,370.80	\$ 1,400.00
Petty Cash	\$ 100.00	\$ -	\$ 100.00
Photocopier Main. Contract	\$ 1,050.00	\$ 982.25	\$ 1,100.00
Visioning Committee	\$ -	\$ -	\$ -
Office Equip,	\$ -	\$ -	\$ -
United Church Assessment	\$ 2,845.00	\$ 2,830.00	\$ 2,830.00
Advertising	\$ -	\$ -	\$ -
Wedding Fees Paid Out	\$ -	\$ -	\$ -
Bank Service Charges	\$ 5.00	\$ 23.97	\$ -
Overdraft Interest	\$ -	\$ -	\$ -
Bookkeeper	\$ 5,500.00	\$ 5,259.84	\$ 5,500.00
Web Page Fee	\$ 450.87	\$ 414.73	\$ 450.87
Misc.	\$ -	\$ -	\$ -
TOTAL	\$ 12,950.87	\$ 11,461.23	\$ 12,380.87

WORSHIP

Organist Supply	\$ 5,500.00	\$ 5,200.00	\$ 5,500.00
Grant Expenses	\$ -	\$ -	\$ -
Piano & Organ Tuning & Repair	\$ 600.00	\$ 223.49	\$ 600.00
Worship Enhancements	\$ 500.00	\$ 276.70	\$ 500.00
Copy Right	\$ 60.00	\$ -	\$ 60.00
Misc.	\$ -	\$ -	\$ -
TOTAL	\$ 6,660.00	\$ 5,700.19	\$ 6,660.00

TRUSTEES

Insurance	\$ 18,005.33	\$ 18,712.08	\$ 20,600.00
Misc.	\$ -	\$ -	\$ 2,500.00
TOTAL	\$ 18,005.33	\$ 18,712.08	\$ 23,100.00

TOTAL EXPENSES

\$ 112,366.20	\$ 96,610.28	\$ 113,840.87
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DIFFERENCE TO INCOME

-\$ 49,091.20	-\$ 20,956.22	-\$ 33,160.87
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Westminster United Church

1680 Dougall Ave. at Tecumseh Rd. W.,
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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

