

Westminster United Church

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



Annual Report 2023





Rev Farquharson
1923-1939



Captain Rev Crighton
1939-1946



Rev Thomson
1945-1947



Rev Smale
1947-1960



Rev Smith
1960-1965



Rev McKay
1965-1973



Rev Hansford
1973-1979



Rev Joyce
1979-1984



Rev Currie
1984-1994



Rev Mannell
1994-1995



Rev Chamberlain
1995-2000



Rev McLeod
2000-2006



Rev McPhee
2006



Rev Williamson
2008-2016



Rev Stewart
2018-present

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MINUTES OF THE ANNUAL MEETING OF THE CONGREGATION

Minutes of the 2022 Annual Meeting of the Westminster United Church Community of Faith February 26, 2023

Following worship and a light lunch, we gathered in the Friendship Centre, and virtually on Zoom, for the Annual Meeting of the Westminster Community of Faith. There were 17 full members, 10 adherents, our minister, Rev Del Stewart and his wife, Wilma Lamb Stewart, present in person and 2 full members and 3 adherents present on Zoom. We were initially short one member to make quorum. Due to another commitment one member was delayed but was on the way. It was decided to begin the meeting and vote on the motions once that member arrived and quorum was reached. Said member did arrive part way into the meeting and we had a total of 20 full members present at the time we passed the motions made at this meeting.

Jeanne Stocks, Chair of the Council and the Congregation, called the meeting to order at 12:09 pm and welcomed everyone. She thanked the people who set-up our lunch and who will help with clean-up. She thanked Heather for the cookies and thanked Norm for setting-up the equipment needed for our Zoom participants.

Jeanne called on Rev Del to offer an opening prayer.

Jeanne spoke about our definition of 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 that we grant adherents the right to vote on all motions brought before this meeting. (Marion Overholt, Jim Kennedy)

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 that we accept, as printed (pages 1-7, 2022 Annual Report), the minutes of the Congregational Meeting held on Sunday, February, 20, 2022. (Bill Rankine, Bonnie Evoy)

Jeanne moved on to the Nomination Report (p.10, 2022 Annual Report) and Elections. She thanked the council members.

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.

Moved, Seconded that the Nomination Report is approved and that Council is granted the power to add members to fill the openings as people become available. (Marion Overholt, Brian Stocks)

Jeanne read the names of the Trustees from the 2022 Annual Report.

Moved, Seconded that we reaffirm 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. (Janet Brown, Sandi McDonald)

Jeanne again pointed out that the names on the nomination report are the representatives to council. Please contact them if you have questions or ideas or would like to help with a particular project.

Jeanne thanked all who contributed written reports for 2022 Annual Report and mentioned that all of them were sent in on time. She thanked Amanda Ballermann for preparing the report. Thanks, too, to Jean Lowden and Rose Barkhouse for proof reading and Amanda and Rose for printing the report which was available last Sunday. Jeanne asked if there were any questions on the reports other than the financial pages.

Moved, Seconded that the reports, with the exception of December 31, 2022 Financial Statements and the 2023 Proposed Budget, are accepted as printed in the 2022 Annual Report. (Bonnie Evoy, Marion Overholt)

Ministry and Personnel Report – Doug Burt

Rev Del was asked to excuse himself for a short time.

Doug thanked Jeanne, who is the other half of the Ministry and Personnel team.

Westminster has two employees, Albert MacDonald and Rev Del Stewart.

Albert, who often has help from his sister Cathy, has been a dedicated worker for Westminster for many years. He is often looking after things that need to be

done even though they are not specified in his contract. We are very thankful for the devotion of both Albert and Cathy.

Moved, Seconded On the recommendation of the Ministry and Personnel Committee, that the contract for part-time maintenance and custodial duties with Albert MacDonald will be renewed, ending December 31, 2023.

(Doug Burt, Marion Overholt)

The Ministry and Personnel Committee asked Rev Del if he would consider extending his contract with Westminster. Del was interested and after consultation with Wilma, he agreed to continue to serve Westminster.

Moved, Seconded On the recommendation of the Ministry and Personnel Committee, that the contract for the position of part-time Minister with Rev Del Stewart will be extended until June 30, 2024. (Doug Burt, Sandi McDonald)

Doug went to ask Del to return to the meeting.

Doug thanked both Del and Wilma for agreeing to stay on another year. He thanked Wilma for her involvement in our church life, for being part of the family and for her support.

Trustees Report – Jim Kennedy

Insurance premiums, a perennial topic, have once again increased. Jim worked to tweak the renewal. In 2023, the United Church of Canada opened application to their self-insurance plan. They also lifted the requirement of a replacement value appraisal. Westminster United Church will be submitting an application for a cost quote.

A number of years ago, several excess pews were removed from the sanctuary. These have been stored in the upstairs room. Jim and Fred have measured, recorded and photographed these pews. The plan is to put them up for sale. Please spread the word. We would like to find a new home for this beautiful wood.

In answer to some questions raised, Jim stated that the current insurance company set the replacement value of the church at over seven million dollars. When the UCC started their self-insurance one of the requirements to apply was to provide a current replacement cost appraisal. Jim was quoted \$2500.00 (twenty-five hundred) for the cost of a new appraisal.

What's Ahead

100th Anniversary Committee – Brian Stocks

The members of this committee are Rev Del Stewart, Michael Oddy, Joanna Novosedlik, Kathleen Paterson, Janet Brown, Jean Lowden and Brian Stocks.

On Sunday April 16, 2023, we will hold our official celebrations for the 100th (one hundredth) Anniversary of Westminster. Rev Lexie Chamberlain will return and speak at this special service of worship. Rev Paul Currie has also been invited to attend. There will be a luncheon in the Friendship Centre with food prepared by the Caboto Club. There will be a cost associated with the luncheon but cost will not be a barrier to attend.

Del reminded everyone to submit their baby pictures for the “Who’s Who” guessing game.

The committee is requesting contact information for past members and friends of Westminster. They are preparing an invitation to send out.

At this point we reached quorum.

Jeanne read all of the motions that were made and seconded earlier in the meeting. They are as follows,

Moved, Seconded that we grant adherents the right to vote on all motions brought before this meeting. (Marion Overholt, Jim Kennedy)

Moved, Seconded that we accept, as printed (pages 1-7, 2022 Annual Report), the minutes of the Congregational Meeting held on Sunday, February, 20, 2022.

(Bill Rankine, Bonnie Evoy)

Moved, Seconded that the Nomination Report is approved and that Council is granted the power to add members to fill the openings as people become available. (Marion Overholt, Brian Stocks)

Moved, Seconded that we reaffirm 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. (Janet Brown, Sandi McDonald)

Moved, Seconded that the reports, with the exception of December 31, 2022 Financial Statements and the 2023 Proposed Budget, are accepted as printed in the 2022 Annual Report. (Bonnie Evoy, Marion Overholt)

Moved, Seconded On the recommendation of the Ministry and Personnel Committee, that the contract for part-time maintenance and custodial duties with Albert MacDonald will be renewed ending December 31, 2023. (Doug Burt, Marion Overholt)

Moved, Seconded On the recommendation of the Ministry and Personnel Committee, that the contract for the position of part-time Minister with Rev Del Stewart will be extended until June 30, 2024. (Doug Burt, Sandi McDonald)

Moved, Seconded and Carried that the seven preceding motions (which Jeanne just read) be adopted on masse.

Courtesy Resolutions – Janet Brown

“Out of Many, One People”. This, is the motto of Jamaica, if you did not know. This can also apply to the Westminster United Church family. Each person plays an equally important role in keeping Westminster United Church vital. Janet decided the best way to thank everyone was, not surprisingly, alphabetically.

Annual Reports, various promotional material, tickets etc. Amanda
Audio Visual Jeanne, Norm, and Fred
Cakes and Cookies Heather
Can Share deliveries Bonnie
Caretaking Albert and Cathy
Coffee time hosts Bev, Bonnie, Bill, Dad, Fred Taylor, Garry, Cathy,
Norm, Rainer, and his wife, Sandi, Val and so many others
Council You know about them
Dancers Joanna and her amazing friends
Finances Fred
Ministry Del, Brian, Kathleen and others
Music a whole host of people contribute but special thanks
goes to Jean Lowden who continues to contribute to
the richness that is music at WUC
Office Carol, Jeanne, Rose
Organ Wilma
Paper and other donations Margaret
Piano Mike, Kathleen, Wilma

Property Doug, Fred, Garry
 Readers Bev, Brian, David, Doug, Kathleen, Jim, Julie, Jeanne,
 Jim, Michael and so many more
 Singers Bev, Brian, Carol, Dad (Dillon), Doug, Kathleen,
 Jeanne, Jim, Rose and so many more
 Singing Bowl Wilma and Sandi
 Soup and Chili Brian, Garry, Sandi
 Sunday School Bonnie and Val
 Tax Receipts Richard
 Technologies Fred and Norm
 Trustees listed in the annual report
 And finally,
 The Zoom Crew for laughter before and after services Angela, Bill,
 The Bulls win the award for long distance participation from Australia,
 Carol, Dad (Dillon), Dale, Dillon Jr., Doug, Fred, Jean C., Jean L., Mary,
 Rose, Shirley, and so many more.

Out of many one faith family. This is what makes Westminster United Church special. I can thank each of you many times for many roles you do here. I will have missed many names and your deeds. So here is a final thank you because I've heard it said 90% of success in life is "Showing Up".

Thank you to everyone for showing up in person and online; all of us together make the Westminster United Church Faith Family successful.



Correspondence – Jeanne Stocks

We have received letters of appreciation from many of the organizations to which we send Canshare donations throughout the year, goods from the rummage sales, the "Red Basket" projects, Mitten Tree donations, and Toys.

In December, 2022, Westminster received a letter from Central United Church requesting a meeting to discuss the possibility of their congregation joining ours. They are winding down and selling their building. In early January, 2023, Westminster representatives met with Central representatives. It was a good

meeting, sharing thoughts and goals. Central was also meeting with other United Churches to find the best fit for their congregation. The congregation of Central has since decided on another location.

Finance Report – Fred Barkhouse

Jeanne expressed our thanks to Fred. He is a committee of one. As she has said in the past, Jeanne thinks he has some sort of crystal ball to help him plan budgets.

Fred began his presentation pointing out that the offering total was higher than the budget projection. “Thank you, thank you, thank you!”

The yearend balance sheet is found on page 24 of the 2022 Annual Report.

Moved, Seconded and Carried that the December 31, 2022, balance sheet and accompanying statements of revenue and expenses be accepted as printed on pages 24-26 of the 2022 Annual Report.

Fred prepared the proposed 2023 budget to present to council at their January meeting. Council approved recommending it to the congregation and Fred submitted it to be printed in the 2022 Annual Report. You will find it on pages 27-29. Since that time several things have arisen which have caused Fred to re-think the budget proposal that you see in the report. Fred distributed copies of a new revised budget proposal. It was decided the best way to handle the situation was to address the proposed budget in the Annual Report and then amend things.

Moved, Seconded and Carried that the Proposed 2023 Budget, printed on pages 27-29 of the 2022 Annual Report, be approved as printed.

(Fred Barkhouse, Carol Burt)

Fred listed the things that had changed in the last three weeks which made him feel it was necessary to revise the 2023 proposed budget.

First there was the Enbridge bill in excess of \$6600.00 (six thousand, six hundred dollars). Fred did some research because this bill was based on estimated usage and he thought it might have been grossly over estimated. He found that it was somewhat higher than the previous year usage in the same time period but the amount due was mainly due to gas cost increases. He decided the budget needed to be further increased to reflect this so (under property-Enbridge) he added \$2,000.00 (two thousand dollars).

Since the requirement for a new appraisal was lifted, he removed that amount from the budget (under Trustees).

A request from the Anniversary Committee was received. This is addressed in the revised budget proposal (under Pastoral Care).

Last Friday, the church received a letter from Enwin Utilities. Westminster must replace the hydro service coming into the building by April 13, 2023. Enwin has deemed the existing equipment out dated. Fred and Doug have met with two electrical contractors. Fred has not yet heard back from the first contractor. The second contractor still needs to prepare a quote but offered a guesstimate of \$10,000.00 (ten thousand dollars). Fred has added this amount to the revised proposal (under property and maintenance). We are arranging a third quote still to be scheduled.

The United Church of Canada has a grant program for modernization projects. If this work meets criteria, Westminster could receive up to \$5000.00 (five thousand dollars) through this grant program. We will be making an application to the program.

Enwin is also coming in to change the current meters on Tuesday, February 28, 2023.

Moved, Seconded and Carried that the revised 2023 budget be accepted as presented. (Fred Barkhouse, Marion Overholt)

Some questions were asked and answered including what was included under Fund Raising and were there other property maintenance issues.

Fred will keep the congregation apprised on progress with the hydro service.

There were comments about unused rooms in the building and the possibility of renting the space. We have space listed on our website and there have been some inquiries but no takers. In the past, the groups who used space here heard about it through friends or members of the congregation. If you know of someone looking for office space or event space, please pass on the Westminster information for them to consider.

It was also suggested that since our bills are all higher it may be time to ask the groups who are already using space here to give a little more.

There was some discussion about promoting PAR (pre-authorized remittance) for the offering. Westminster is fortunate in that most of our people are very diligent about “catching up” their offering if they miss a week or go on vacation. We have members who faithfully send their offering to the church even when they are not attending due to the pandemic or other factors. PAR is also an option to ensure your chosen amount is sent to the church every month.

Again, we thank Fred for his work, for keeping up to date by attending finance webinars and for applying for grants on our behalf.

Other Business

Jeanne informed us that the piano tuner says the chancel piano is on its way out. Michael Oddy has also observed it is not going to last much longer. It is in need of a very expensive repair. Michael is working around the problem. If anyone knows of someone who would like to donate a baby grand in good condition to Westminster, please let it be known that we are in need of a new piano. A good, concert quality piano purchased new would likely cost in the neighbourhood of \$200,000.00 (two hundred thousand dollars).

Del thanked the congregation for their support of the motion to extend his contract to serve at Westminster for another year. He truly enjoys being here.

Thank you all for your attendance and participation.

Motion to adjourn at 1:20 pm

(Janet Brown)

Jeanne thanked Michael Oddy for accompanying the closing hymn.

Closing Hymn “ *Bless Now, O God, the Journey* ”

Submitted by Rose Barkhouse
Secretary of the Congregation



CHURCH REGISTERS



Baptism

Elizabeth Susan Peters

Marriage

Santino D. Albano and Braunte C.M. Petric

Rene Marcel Comeau and Diane Lynn Clark

New Members

Norm Barnoff	Steven Bowes	Dillon Brown
Wilma Lamb-Stewart	Robert Lewis	David Ouellette
	Keith Taylor	

MEMBERS OF WESTMINSTER WITH 50 PLUS YEARS

John Alexander	Rosemary Barkhouse	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
Richard Taylor	Earline Woodall

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 2023.

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



Rev Doreen Canavan

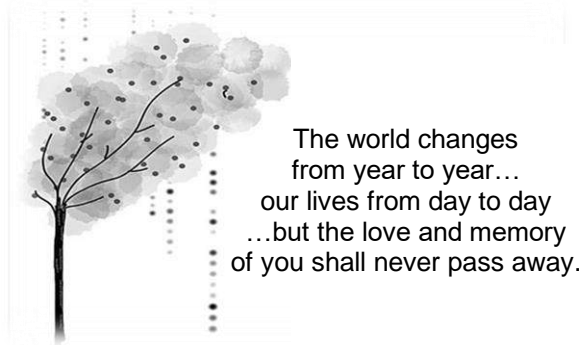
* **Murray Elder**

Wilma Lauzon

Lynn McGeachy-Williamson

June McKay

* **Members of Westminster United Church**



OUR CHURCH ROLL 2023

Total Membership	150
Households under Pastoral Care (Mailing List)	73
Households contributing financial support	36

NOMINATION REPORT

Nomination Report 2024 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 (2026)
Property and Maintenance	Garry Derbowka (2026)
Social Action and Outreach	Marion Overholt (2026)
Stewardship and Finance	Fred Barkhouse (2025)
Trustees Representative	Jim Kennedy (2025)
Regional Council Delegate Alternate Regional Delegate	Fred Barkhouse (2026) Open (2025)
Spiritual Life (2 seats on council)	Kathleen Paterson (2026) Garry Derbowka (2025)
Member-at-large	Open (2025)
Member-at-large	Julie Swettenham (2026)
Member-at-large	Norm Barnoff (2026)
Secretary	Rosemary Barkhouse (2025)
Vice Chair	Open (2026)
Chair	Open (2026)

Trustees

Fred Barkhouse (2029)	Dillon Brown (2029)
Jim Kennedy (2029)	Norm Marshall (2025)
Bev Marshall (2025)	Murray Paddon (2025)
Julie Swettenham (2025)	Rev Del Stewart

MESSAGE FROM THE CHAIR

What a Celebration!

1923-2023: 100 years we have been at the corner of Dougall and Tecumseh. What a great milestone! We had a wonderful year celebrating our longevity. We had hymn sings where we sang hymns from previous hymnbooks and sang out loudly from our current Voices United. A new hymnbook is on the horizon. Thanks to all the planning team who worked hard to make our 100th Anniversary a wonderful event. We owe many, many thanks to Jim Kennedy who on four Sundays traced our history from 1923 to the present. He included photos and interesting reminders of who we are and what we have done. He has put these presentations together into a print copy for our archives. Our Anniversary Service and luncheon was a resounding success. We were fortunate to have two former ministers, Lexie Chamberlain and Paul Currie take part in the service. Many former members worshipped with us that day. Our luncheon was catered by Caboto Club and enjoyed by all. Thanks to Sandi McDonald and her team for making the Friendship Center look so festive. Old friendships were revisited and past stories shared. We also had a "Who is this Member?" quiz with baby pictures displayed for several weeks that proved entertaining. There was even a prize for the winner. Special thanks for the research and copying of our historical pictures which Janet Brown and Bev Marshall gathered to make the posters for the Friendship Centre. So many activities, so much fellowship was shown, and didn't we all look younger? Kathleen Paterson has put all these photos in albums so that we have a permanent record of our past. We have accomplished so much in our 100 years. What does the next 100 hold?



While our Anniversary celebrations were a high point in our year, we continued to function on a day-to-day basis. We have two groups who share our space during the week, with a new one starting in February of 2024. We continue to offer in-person, Zoom and YouTube services weekly. Those members who are not able to make in-person worship have expressed their appreciation for this capability. Many thanks to Rev. Del Stewart for providing us with his thought-provoking weekly services and always providing us with ways that Jesus' teachings are relevant to us in the 21st century. He has also resumed his Minister's Forum. We welcomed seven new members to Westminster this year and other new faces have begun attending. Welcome to one and all.



We continue to be grateful for Norm Barnoff's expertise with the technology needed to offer all these methods of worship. He is always looking for ways to enhance the experience.

Michael Oddy nourishes our soul with his beautiful music. Those who volunteer to lead the hymns and offer gifts of music add so much to our worship. It is always a treat to hear Wilma Stewart play our magnificent organ.

We could not carry on without our volunteers who provide many hours of their time and energy each week. I can never praise them enough. Our property is well maintained and the office duties are handled. Thank you!

Our Pastoral Care Team does an excellent job of keeping in touch with shut-ins and those who just need a friendly conversation.

It is wonderful to have the Men's Kaffeeklatch and Women's Donaldson Diners meeting again. Please join in, if you have not attended before.

We continue to offer Fundscrip gift cards and our beef and turkey pies to raise additional funds to carry on our programmes. Our Good Stuff/Rummage Sales are always welcomed by the community and are a good way to recycle what we no longer use. Thanks to Kathleen Paterson for spearheading a Christmas Market in November. It was a great success.

I am always amazed at how much we contribute to our monthly CanShare recipients, Sparky's Toy Drive, Hiatus House and Iris House. Through your donations to the Benevolent Fund, we are able to help others with gift cards towards groceries. When people come in, they are so thankful for this help. We are definitely a giving congregation.

This year we were invited along with all United Churches in Essex County to participate in a Worship Service/Picnic at Gesstwood. It was a perfect day and many took the opportunity to walk around the camp grounds after lunch. Another picnic is planned for the end of June 2024.

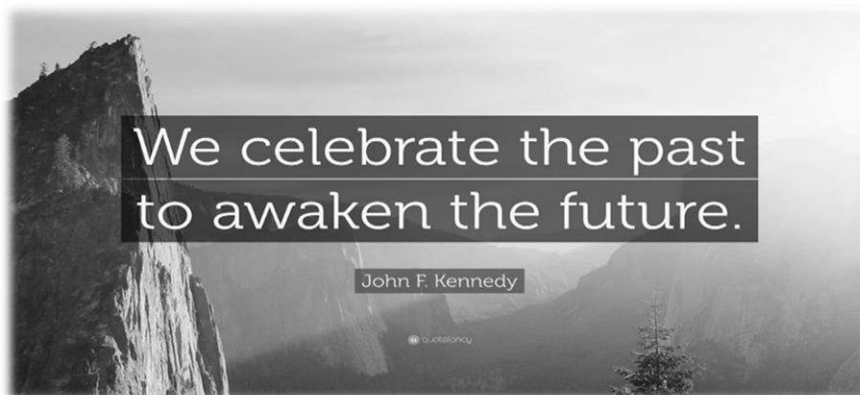
***For everything there is a season and a time for everything under heaven.
Ecclesiastes 3:1***

The time has come for me to step down as Chair of the Westminster Council after 10 years. I want to thank all those Council Members with whom I have worked who have come together to forge a path forward for our Faith Family. I also want to thank you, the members and adherents of Westminster, for your support and prayers. We have weathered some difficult times and we have emerged stronger.

Charles Swindoll wrote: "The longer I live, the more I realize the impact of attitude on life. . . . I am convinced that life is 10% what happens and 90% how I react to it."

Let us embrace our future and see where it takes us.

Jeanne Stocks
Chair, Westminster United Church Council



MESSAGE FROM THE MINISTER

Hello Westminster folk:

As you know, it's customary for the minister to share his/her thoughts in the Annual Report by reviewing the past year, and then suggesting some possibilities for the congregation's future.

This year I've decided to resist the temptation of doing the traditional 'annual review' followed by some theoretical 'looking ahead' scenario. Instead, I'm sharing with you the simple but beautiful and powerful poem "Seeing God" written by Brother Jonathan Gardner. This poetry gracefully reflects what the God of Jesus, and our God, calls us to be and to do.

I submit this brief composition in humble and sincere gratitude for the opportunity of serving Westminster United Church throughout the past year.

"Seeing God" – a poem by Brother Jonathan Gardner

*I saw God today as I left the train.
A teenager helped a stranger carry a shopping bag.
He took the strain.*

*I saw God today, as I walked into the mall.
I saw a beggar get coffee from a man, and some bread.
He was there when that homeless guy needed a pal.*

*I saw God today, as I walked out of the post office.
There was an argument between two women in the street.
A third intervened, and all was at peace.*

*I saw God today, as I watched a house ablaze on the tv news, the situation dire.
They said a young boy, a hero, had dashed in and rescued a baby.
And saved her from certain death in that huge fire.*

*I saw God today. A neighbour was lonely and needed to speak.
And someone took the time to stop and listen.
And share some pastries, and give them a break.*



*I saw God today, as I rented a car.
The person behind the counter was as polite as could be.
They smiled, took an interest, and lifted my spirits.*

*I saw God today; he was hungry and lame.
And as I walked by, he gave me a look.
And he said, "Be different, don't be the same
as others who pass me by."
Can you help?*



*Did you see God today?
God is the stranger, the mundane and the person in need.
God is in the helper, the advisor, the one who will intercede.
And God's there for you, in the "other" ... in the other person, indeed.*

*God in a thousand situations, daily I see.
Sometimes in giving, sometimes in need.
But God's the One who said,
"For what you did to the least of these, you did to me."*

Blessings to one and all in 2024,
Rev. Del Stewart

ANTLER RIVER WATERSHED REGION – REPRESENTATIVE REPORT

Antler River Watershed Region met twice in 2023, once in May and again in October. The May meeting was a hybrid meeting held in London. Hybrid meaning in-person and zoom; I chose to attend via zoom to save on expenses and time. The October Meeting that I missed was a zoom meeting only, but I watched the recording. I was able to receive information but not participate in the discussion or vote on the remit for autonomy for the Indigenous Church of the United Church of Canada. The representatives attending the meeting voted in favour of the remit. As of the writing of this report, the council of Westminster has not voted on the remit and has until March 31, 2024, to do so and submit the results. Any community of faith in the United Church who does not vote will be considered a "no" vote. There was a report of several communities of faith closing or amalgamating and a church camp has closed as well. There are several communities of faith that have decided not to hire a minister going forward; therefore, there is a greater need for Supervisors in the region. The

supervisors are needed so that a community of faith can conduct “business” meetings in accordance with the “Manual”.

I have participated in several zoom meetings and webinars conducted by the region as well. Topics ranged from Supervisors for communities of faith being paid to duties of the Supervisor, as well as a zoom meeting about grants to reduce our church’s carbon footprint. There have also been webinars by guest speakers; one in particular was on the bible and people with disabilities.

There will be a tri-regional meeting between Antler River Watershed, Western Ontario Waterways and Horseshoe Falls Regions on May 24-26, 2024, at the Unifor Centre in Port Elgin that I plan to attend. This will be an in-person only meeting.

The tri-region has a new Executive Minister, Rev. Mark Laird, who is replacing Cheryl-Ann Stadelbauer-Sampa who has accepted a position on General Council.

Antler River Watershed Region Representative
Fred Barkhouse

DONALDSON DINERS

As part of our 100th Anniversary of Westminster, we learned a little about our namesake, Alta Donaldson. Westminster once had a number of UCW (United Church Women) units. One of these was the Alta Donaldson unit. As time went by, the Donaldson Diners were formed as a way for women to stay connected with other women in the church.



The Donaldson Diners met seven times in 2023. Caution was exercised and things began by bringing our own lunches to the church and sharing fellowship in the Hearth Room. After trying some different days of the week and early vs later in the month, it was decided that the fourth Wednesday of the month works best for the majority of the women attending.

In November, the women ventured out to the Factory House Restaurant. There was a great turn out and the women are hopeful that they can return to visiting different restaurants throughout 2024.

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. Cards are sent as needed.

If you think of someone who would appreciate a call or a card, please let one of the Pastoral Care team know.

PRAYER CIRCLE

Prayer is integral to the Christian life; this fact 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 become traumatized (and even die) in justified fear from wildfires, flashfloods, as well as the lingering threat of the CoVid19 pandemic. We have witnessed the egos and self-interests of world leaders obliterate compassion for the people whom they claim to serve. We have learned to walk 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 2023, prayer for many of us has taken on a new significance.

Our individual prayers have become a 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. We consider it 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 a variety of 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

2023 proved to be a rather busy year for the Westminster Property volunteers. Due to the age of our building, problems continue to appear.

Regular building inspections and maintenance were carried out by Fred Barkhouse, Garry Derbowka, Jim Kennedy, Julie Swettenham and Doug Burt. Fred continues to ensure that snow is taken care of over the winter months and Garry maintains the outdoor areas over the summer.

We do want to thank our Custodian Albert MacDonald and his sister Cathy for their support and a willingness to help whenever called upon. This past year Albert did spend extra time in the building when there were problems with the furnace.

In March, we learned that the boiler had broken and sunk into the floor of the furnace room and it was deemed unsafe and could not be used until it was repaired. Fortunately, it was able to be repaired by placing a steel plate under it and welding the frame. Needless to say, this was a rather large unexpected

expense. In November, there were further issues with the heating system. These also were repaired.

The team has replaced many of the old incandescent light bulbs with energy efficient LED light bulbs.

Last summer, rather heavy rains caused a flood in the elevator shaft on two occasions requiring clean up. Fortunately, no damage was done to the electrical. Clean up was taken care of by Albert, Cathy, Jim, Julie and Doug and the foundation was sealed around the elevator building street level.

Repairs were completed by Fred and Doug to a plugged downspout on the Tecumseh side of the building which caused flooding in a downstairs classroom. Doug did repairs to the window and repainted the inside wall. Fred and Doug also replaced the sinks in the Friendship Centre ladies' bathroom. As well, they updated some of the electrical switches and plugs located in the Friendship Centre.

As always, we ask if you note an area of concern in the building, please make us aware.

Submitted by Doug Burt

QUILTERS

This will be the last report of this Westminster Quilters. After discussions and various considerations, we have decided to disband.

I would like to acknowledge the work of our three members, Mary Maycock, Carol Burt and Rose Barkhouse. We are thankful to have shared many hours of conversation, laughter, support and fellowship with each other and the other women we quilted with over the years. We are thankful to those who purchased our quilts, donated supplies and popped in to visit.

In 2023, we sold two quilts in October and donated \$215.00 to the Westminster general fund. The remaining quilts were available at the Christmas Market, in November, where two more were sold, adding \$150.00 to the total revenue of that event.

Our float of \$40.50 was donated to the Westminster general fund in January 2024. There were five quilts remaining for sale at the end of 2023.

Rosemary Barkhouse,
Westminster Quilters Record Keeper

A Brief History of the Westminster Crafters/Quilters.

In the fall of 1986, eight women decided they wanted to learn to quilt and make crafts. They were proud to call themselves the “Westminster Crafters”. Under the leadership of Martha “Mattie” Taylor, they learned to quilt and they also created crafts to sell at the annual bazaar.

Because the women were no longer making very many crafts and were concentrating on quilting, the name was changed in 1994 and they became the “Westminster Quilters”.

I was welcomed by the Quilters in 2000. On Tuesday mornings, we quilted on the stage in the Friendship Centre and needed at least two quilts on the frames to accommodate all the quilters. I remember many wonderful women who were part of the group at that time: Mattie Taylor, Grace Arnold, Laurice Mellanby, Nora Reid, Ethel Buchanan, Eva Brown, Helen Ramey, Jean Johns, Joy Bull and Margaret Green were among them. We quilted both queen-sized whole cloth quilts and baby quilts. As our numbers decreased over the years, we stopped making the larger quilts but continued making baby quilts. Joy Bull was keeping the records and asked me to take over that task. I started photographing our quilts in 2006. Amanda Ballermann and Carol Burt joined the quilters. Later, Amanda found fulltime employment and was unable to continue quilting with us. We have had some part-time quilters and guest quilters over the years. There was always lots of interesting conversation and caring support amongst the group.

In 2020, only three quilters remained but we were still actively quilting. Due to mobility issues and accessing the stage, we had moved our quilt frames into the Sanctuary. Then COVID-19 shut everything down. Because we had some quilt supplies in our “stash” the quilters each brought one project home to work on until we could resume. Due to health issues and injuries and other things our small group was not able to resume and at the end of 2023 we decided to end the Westminster Quilters. We miss our time together but still keep in touch over the phone and by email.

TREASURER

I set an ambitious goal in the 2023 budget, the year of our 100th anniversary. The goal for our envelope and PAR collection was \$70,000.00. I am happy to announce that the goal was met. Congratulations to all members of Westminster both near and far, and thank you for your continued support. Fund raising goals and events exceeded expectations as well.

Our deficit was lower than anticipated but there were still some surprises. The church's heating system needed some more repairs this fall, even after some major work in the fall of 2022. A big thank you to Power House for their generous donation of time and materials in 2023. There was one exception to the expense side of the budget that went over budget: heating the building. Even with no heat for nearly three weeks in the fall of 2023, it still went over budget nearly \$100.00 (One Hundred Dollars). There were some realized savings in the church's insurance costs.

Utilities, insurance and salaries (not necessarily in this order) are the church's three major expenses. Hopefully, repairs to the heating system in 2024 will be minimal.

I have tempered the church's goal for income to a similar amount in 2024 to what it was in 2023. This seems realistic to me looking forward. I see new and enthusiastic faces joining the congregation on Sunday mornings and helping at events. Unfortunately, we also must remember that we lose members through various means as well.

Thank you for a very successful 2023 and let's look forward to a great 2024, our 101st year.

Fred Barkhouse
Treasurer



TRUSTEES

Trustee membership

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

The focus for 2023 was on managing the ever-increasing cost of property and liability insurance.

Insurance

We have had little success finding alternatives to our current insurance policy brokered through All-Risks. Over a year ago, an alternative provider denied coverage to Westminster due to the age of our building.

This year, we applied for UCC's self-insurance (HUB) program but encountered two compliance challenges that stopped us from proceeding with them. First, all applicants must follow the UCC's policy of conducting mandatory background checks for employees and volunteers. Westminster does not routinely undertake such checks for volunteers. Second, applicants must include recent inspection reports from a licensed electrician and plumber. The cost of inspections had not been included in our 2023 budget. Given the age and condition of the building, we are likely to be non-compliant with certain electrical and possibly plumbing standards, which would be an impediment to going forward with this program.

That left Westminster relying solely on All-Risks. Fortunately, this year's renewal amounted to a 7.5% increase over last year (\$20,155 including PST), and came in under Westminster's budget of \$20,600.

Nevertheless, given the large deficit expected this year, the Trustees considered ways to reduce our coverage and save money. Trustees held a meeting on the matter at which they recommended the removal of the stained glass and pipe organ endorsements from our policy. Council approved the changes at its October meeting. This resulted in a total credit of \$975 (PST included). In the end, our insurance costs for the 2023-24 coverage totalled approximately \$19,180.

Trustees will explore ways to further manage insurance costs, such as reducing the replacement cost of the building to better match future space requirements.

Pews

The sale of excess pews was mentioned at the Annual Congregational Meeting in February, 2023. We were reminded that Bonnie Evoy had purchased one pew for the nursery and indicated interest in acquiring a second pew.

Other than that, there has been no further action taken on this.

Investments

We have renewed all three GICs in the Trustees Fund this year at or close to an annual interest rate of 5%. The total fund balance stands at \$67,405. The Trustees thank Del for his leadership and patience.

Respectfully yours,
Jim Kennedy, Westminster Board of Trustees

WESTMINSTER FELLOWSHIP

As I reflected on our times of fellowship, I have been reminded that we are constantly in fellowship.

Whether worshipping, planning a Harvest or Christmas Lunch, setting up for a Good Stuff Sale or Christmas Market, festively decorating the church, walking at Jackson Park for Coldest Night of the Year, meeting over coffee or lunch or practising our seasonal choir events, our times together are in fellowship.

This past year, we continued to make and freeze turkey and beef pies, which we and friends seem to enjoy. Thanks to many helping hands!

The “Coldest Night of the Year” was held in February and a number of us walked to raise funds to assist the Downtown Mission. We enjoyed sharing pizza in the Hearth Room after our walk.

For our 100th Anniversary Celebration in April, we invited members and friends of Westminster to celebrate with us and share a great lunch after the worship service. Special thanks to Jim Kennedy for his detailed research of articles and pictures of over 100 years of our history. Thanks to Janet Brown and Bev Marshall for their help in organizing many pictures and articles to decorate the Friendship Centre. Thanks to Del Stewart for contacting our former ministers to participate in the

100th Year Worship and Celebration service. Thanks to Jeanne Stocks for taking care of the invitations and receiving the replies from our former members. Thanks to our set up and tear down crew before and after the luncheon, everything was very welcoming for all who attended. Also, special thanks to Fred Barkhouse and his team for arranging for all the food for our luncheon after church.

Val Derbowka, Bonnie Evoy and Sandi McDonald have continued to stay in touch with our friends who are ill or unable to attend church regularly.

Garry and Val Derbowka, with the help of Fred Barkhouse, continue to set up for coffee after the service. With the help of small groups, we have delicious goodies to enjoy.

We had a good turnout at our Harvest luncheon, which gave us a chance to catch up and share lunch with excellent apple crisp.

Both the Good Stuff Sale and the Christmas Market (which we have not held in many years) were very successful due to many helping hands to set up, greet, sell, tear down and promote.

Our well-organized Christmas elves again worked hard to decorate the Sanctuary, Hearth Room and Friendship Centre for the Advent season. Thanks to everyone who helped make our church look so beautiful.

Our Christmas Soup and Sandwich luncheon and our evening Advent Pot Luck dinner and Carol singing in December were fun! We tried some new delicious dishes and sang wonderful carols with Brian, Jim and Michael leading us.

Men's Kaffeeklatsch continues to solve the problems of the world over great coffee. Thanks, Garry!

The Donaldson Diners gathered to share fellowship over brown bag lunches in the Hearth Room several times in 2023. They decided to dine at the Factory House in November and will continue to try new places in the future.

Special thanks to Wilma Stewart and Michael Oddy for their help in organizing our choir for special services. You are both very talented and help us sing the best of the season during worship.

Special thanks to our Westminster carollers for sharing their musical talents to entertain both residents and staff at Hospice for an afternoon. One resident left her room to join in the singing.

As we move forward into 2024, I plan to survey our congregation about the types of events that could be considered for good fellowship time together.

Submitted by: Kathleen Paterson

WESTMINSTER SUNDAY SCHOOL

Val Derbowka and I have been doing Sunday School together for the past few years. Val is a great partner.

We have provided Sunday School lessons and have kept in contact with our Sunday School students by: mailbox drop off, e-mails, phone calls, special Birthday messages and home visits providing Church bulletins and up dates, stories, colouring pages, and getting together to keep in touch.

Thank you for all these years and all the great students that have been very special to both of us.

Bonnie Evoy
Westminster Sunday School

Child of God
Know that you
were formed by
God's Hands,
Dreamed up in
His Heart and
placed in this world for a
Purpose.

BENEVOLENT FUND FINANCIAL STATEMENT
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Cash on hand January 1, 2023		\$ 170.00
Vouchers on hand January 1, 2023		156
<u>Receipts</u>		
Envelope Givings	\$ 870.00	
<u>Disbursements</u>		
Vouchers Purchased	\$ 1,040.00	
Cash on hand December 31, 2023		\$ 140.00
Vouchers on hand December 31, 2023		59

UNITED CHURCH WOMEN FINANCIAL STATEMENT
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Bank Balance December 31, 2022		\$ 1,035.09
Receipts 2023		
Credit interest	\$ 1.02	
	\$ 1.02	\$ 1,036.11
Disbursements 2023		
Antler River Watershed Assessment	\$ 12.00	
WFCU service charges	42.00	
	\$ 54.00	\$ 982.11
WFCU Share Capital		
Balance December 31, 2022	\$ 70.00	
Balance December 31, 2023	70.00	
Bank Balance December 31, 2023		\$ 982.11
GIC (Term Deposit 1 year, invested at 4.950%)		
Value December 31, 2022	\$ 11,913.08	
Credit Interest at January 12, 2023	101.26	
Value December 31, 2023	\$12,014.34	
(matures January 12, 2024)		

Westminster United Church
Balance Sheet As At December 31, 2023
ASSETS

CURRENT ASSETS

WFCU- Regular Deposits	(26,763.66)
Sunday School Fund-Deposits	
Total WFCU Bank	<u>(26,763.66)</u>
Benevolent Fund	0.00
Union Gas- Credit For Overcharge	2,065.75
Petty Cash	845.54
Property Float	0.00
GST/HST Receivable	4,705.85
Payroll Clearing	0.00
Credit Union Shares	55.00
Prepaid Employee Deductions	427.98
TOTAL CURRENT ASSETS	<u>(18,663.54)</u>

CAPITAL ASSETS

Building Fund Trust	0.00
GIC Investment	0.00
WFCU Investment Portfolio	58,603.71
TOTAL CAPITAL ASSETS	<u>58,603.71</u>

TOTAL ASSETS	<u>39,940.17</u>
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LIABILITIES

CURRENT LIABILITIES

Accounts Payable	0.00
Wages Payable	0.00
C.P.P. Payable	83.28
E.I. Payable	142.60
Income Tax Payable	0.00
Group Insurance & Pension Payable	0.00
HST Paid On Expenses	0.00
HST- Provincial Portion	0.00
TOTAL CURRENT LIABILITIES	<u>225.88</u>

TOTAL LIABILITIES	<u>225.88</u>
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EQUITY

EQUITY

Member's Equity	283,407.74
Retained Earnings	(214,269.96)
Current Earnings	(29,423.49)
TOTAL EQUITY	<u>39,714.29</u>

TOTAL EQUITY	<u>39,714.29</u>
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LIABILITIES AND EQUITY	<u>39,940.17</u>
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	<u>Westminster United Church</u>		<u>Comparative Income Statement</u>	
REVENUE	<u>Dec-23</u>	<u>Year to Date</u>	<u>Budget</u>	<u>Budget Remaining</u>
RECEIPTS				
Weekly Givings	7,616.77	69,228.24	70,000.00	771.76
Loose Collections	292.25	1,419.95	500.00	(919.95)
Initial Envelopes	0.00	115.00	170.00	55.00
Sunday School	0.00	0.00	0.00	0.00
TOTAL RECEIPTS	<u>7,909.02</u>	<u>70,763.19</u>	<u>70,670.00</u>	<u>(93.19)</u>
RECURRING DONATIONS				
Use Of Space Donations	325.00	4,100.00	3,900.00	(200.00)
Wedding Deposits	0.00	0.00	0.00	0.00
Fundraisers	857.00	7,809.03	5,000.00	(2,809.03)
Fundraiser- Cookie Dough	0.00	0.00	0.00	0.00
Special Donations	1,375.00	4,036.05	0.00	(4,036.05)
TOTAL RECURRING DONATIONS	<u>2,557.00</u>	<u>15,945.08</u>	<u>8,900.00</u>	<u>(7,045.08)</u>
OCCASIONAL DONATIONS				
Bequests	0.00	0.00	0.00	0.00
Memorial Receipts	0.00	410.00	500.00	90.00
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	0.00	0.00	0.00
Webinar Donations	0.00	0.00	0.00	0.00
Building Fund	0.00	0.00	0.00	0.00
Missions Givings	148.00	328.00	500.00	172.00
Misc.- WYC	0.00	0.00	0.00	0.00
Donaldson Diners	80.00	449.25	100.00	(349.25)
Miscellaneous Donations	86.99	174.04	0.00	(174.04)
TOTAL OCCASIONAL DONATIONS	<u>314.99</u>	<u>1,361.29</u>	<u>1,100.00</u>	<u>(261.29)</u>
INVESTMENT INCOME				
Bank Interest	0.00	1.83	10.00	8.17
Interest- Government (HST)	0.00	0.00	0.00	0.00
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>0.00</u>	<u>1.83</u>	<u>10.00</u>	<u>8.17</u>
TOTAL REVENUE	<u>10,781.01</u>	<u>88,071.39</u>	<u>80,680.00</u>	<u>(7,391.39)</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
Congregation- Fellowship and Service	0.00	1,790.42	1,275.00	(515.42)
Forward Planning & Projects	0.00	0.00	0.00	0.00
TOTAL CHRISTIAN DEVELOPMENT	<u>0.00</u>	<u>1,790.42</u>	<u>1,275.00</u>	<u>(515.42)</u>
MINISTRY & PERSONNEL				
Memberships	0.00	207.88	0.00	(207.88)
Salaries	2,976.58	35,925.69	36,000.00	74.31
C.P.P.	3.47	41.64	100.00	58.36
E. I.	50.81	608.75	1,000.00	391.25
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	264.99	1,400.00	1,135.01
Pulpit Supply	0.00	2,184.60	500.00	(1,684.60)
Miscellaneous M&P	0.00	0.00	0.00	0.00
TOTAL MINISTRY & PERSONNEL	<u>3,030.86</u>	<u>39,233.55</u>	<u>39,000.00</u>	<u>(25.67)</u>

Westminster United Church		Comparative Income Statement		
	Dec-23	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	1,438.87	500.00	(938.87)
Miscellaneous- Pastoral Care	0.00	0.00	0.00	0.00
TOTAL PASTORAL CARE	0.00	1,438.87	500.00	(938.87)
PROPERTY & MAINTENANCE				
Maintenance Supplies	249.23	1,370.70	1,000.00	(370.70)
Enwin Utilities	529.52	5,265.29	6,500.00	1,234.71
Enbridge-Union Gas	934.91	15,090.89	15,000.00	(90.89)
Repairs to Property & Equipment	3,850.62	9,805.95	15,000.00	5,194.05
Snow Removal	0.00	0.00	0.00	0.00
Security & Fire Monitoring	835.66	2,186.17	1,500.00	(686.17)
Elevator Maintenance Contract	0.00	1,448.00	1,500.00	52.00
New Equipment	0.00	0.00	1,000.00	1,000.00
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	68.27	100.00	31.73
TOTAL PROPERTY & MAINTENANCE	6,399.94	35,235.27	41,700.00	6,464.73
SOCIAL ACTION & OUTREACH				
Mission & Service	500.00	2,500.00	2,000.00	(500.00)
M&S- Special	0.00	0.00	500.00	500.00
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	105.28	305.28	500.00	194.72
TOTAL SOCIAL ACTION & OUTREACH	605.28	2,805.28	3,000.00	194.72
STEWARDSHIP & FINANCE				
Office Supplies	35.87	734.29	1,000.00	265.71
Telephone	0.00	1,370.76	1,400.00	29.24
Office Petty Cash	0.00	0.00	100.00	100.00
Photocopier Maintenance Contract	78.85	1,011.83	1,100.00	88.17
Visioning Committee	0.00	0.00	0.00	0.00
Office Equipment	0.00	0.00	0.00	0.00
Presbytery Dues	0.00	2,863.00	2,830.00	(33.00)
Advertising	0.00	0.00	0.00	0.00
Wedding Fees Paid Out	0.00	0.00	0.00	0.00
Bank Service Charges	45.52	317.87	0.00	(317.87)
Overdraft Interest	0.00	0.00	0.00	0.00
Bookkeeping Fees	426.32	5,449.89	5,500.00	50.11
Website	0.00	414.73	450.87	36.14
Miscellaneous	0.00	0.00	0.00	0.00
TOTAL STEWARDSHIP & FINANCE	586.56	12,162.37	12,380.87	218.50
WORSHIP				
Organist Supply	750.00	5,475.00	5,500.00	25.00
Grant Expenditures	0.00	0.00	0.00	0.00
Piano & Organ Repair	0.00	114.33	600.00	485.67
Copy Right	0.00	0.00	60.00	60.00
Worship Enhancements	32.23	60.27	500.00	439.73
Miscellaneous- Worship	0.00	0.00	0.00	0.00
TOTAL WORSHIP	782.23	5,649.60	6,660.00	1,010.40
TRUSTEES				
Insurance- Trustees	9,589.66	19,179.52	20,600.00	1,420.48
Miscellaneous- Trustees	0.00	0.00	0.00	0.00
TOTAL TRUSTEES	9,589.66	19,179.52	20,600.00	1,420.48
TOTAL EXPENSE	20,994.53	117,494.88	125,115.87	7,620.99
NET INCOME	(10,213.52)	(29,423.49)	(44,435.87)	

Westminster United Church
2024 Draft Budget

PAGE ONE

REVENUE

	2023	2023	2024
RECEIPTS	Budget	ACTUAL	Budget
Weekly Giving	\$ 70,000.00	\$ 69,228.24	\$ 70,000.00
Loose Collection	\$ 500.00	\$ 1,419.95	\$ 500.00
Initial Envelopes	\$ 170.00	\$ 115.00	\$ 211.00
TOTAL RECEIPTS	<u>\$ 70,670.00</u>	<u>\$ 70,763.19</u>	<u>\$ 70,711.00</u>

RECURRING DONATIONS

Use of Space Donations	\$ 3,900.00	\$ 4,100.00	\$ 4,500.00
Fundraisers	\$ 5,000.00	\$ 7,809.03	\$ 5,000.00
Donaldson Diners	\$ 100.00	\$ 449.25	\$ 500.00
Special Donations	\$ -	\$ 4,036.05	
Misc.	\$ -	\$ -	
TOTAL RECURRING DONATIONS	<u>\$ 9,000.00</u>	<u>\$ 16,394.33</u>	<u>\$ 10,000.00</u>

OCCASIONAL DONATIONS

Bequests	\$ -	\$ -	\$ -
Memorial Receipts	\$ 500.00	\$ 410.00	\$ 500.00
Building / Roof Fund	\$ -	\$ -	\$ -
Mission Givings (individual)	\$ 500.00	\$ 328.00	\$ 500.00
Wedding Deposits	\$ -	\$ -	\$ -
Sunday School	\$ -	\$ -	\$ -
Misc. Donations	\$ -	\$ 174.04	\$ -
TOTAL OCCASIONAL DONATIONS	<u>\$ 1,000.00</u>	<u>\$ 912.04</u>	<u>\$ 1,000.00</u>

INVESTMENTS INCOME

Bank Interest	\$ 10.00	\$ 1.83	\$ -
Interest - Housing	\$ -	\$ -	\$ -
Interest - White Estate	\$ -	\$ -	\$ -
Interest on Investments	\$ -	\$ -	\$ -
TOTAL INVESTMENT INCOME	<u>\$ 10.00</u>	<u>\$ 1.83</u>	<u>\$ -</u>

TOTAL INCOME

	<u>\$ 80,680.00</u>	<u>\$ 88,071.39</u>	<u>\$ 81,711.00</u>
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**PAGE TWO
EXPENSES**

	2023	2023	2024
	Budget	ACTUAL	Budget
CHRISTIAN DEVELOPMENT			
Sunday School Curriculum	\$ -	\$ -	\$ -
Adult Study	\$ -	\$ -	\$ -
TOTAL	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

CONG. FELLOWSHIP & SERVICE	\$ 1,275.00	\$ 1,790.42	\$ -
FORWARD PLANNING PROJECTS	\$ -	\$ -	\$ -
TOTAL	<u>\$ 1,275.00</u>	<u>\$ 1,790.42</u>	<u>\$ -</u>

MINISTRY & PERSONAL			
Membership	\$ 150.00	\$ 207.88	\$ 250.00
Salaries	\$ 36,000.00	\$ 35,925.69	\$ 37,705.00
C.P.P.	\$ 100.00	\$ 41.64	\$ 75.00
E.I.	\$ 1,000.00	\$ 608.75	\$ 750.00
Group Insurance & Pensions	\$ -	\$ -	\$ -
Workers Compensation	\$ -	\$ -	\$ -
Life Long Learning	\$ 1,400.00	\$ 264.99	\$ 1,640.00
Pulpit Supply	\$ 500.00	\$ 2,184.60	\$ 1,250.00
Misc.	\$ -	\$ -	\$ -
TOTAL	<u>\$ 39,150.00</u>	<u>\$ 39,233.55</u>	<u>\$ 41,670.00</u>

PASTORAL CARE			
Flowers	\$ -	\$ -	\$ -
Memorial Donations	\$ -	\$ -	\$ -
Cards, Postage	\$ -	\$ -	\$ -
Fundraiser expense	\$ 500.00	\$ 1,438.87	\$ 500.00
Cookie Dough expense	\$ -	\$ -	\$ -
Misc.	\$ -	\$ -	\$ -
TOTAL	<u>\$ 500.00</u>	<u>\$ 1,438.87</u>	<u>\$ 500.00</u>

PROPERTY & MAINTENANCE			
Maintenance supplies	\$ 1,000.00	\$ 1,370.70	\$ 1,000.00
Enwin Utilities	\$ 6,500.00	\$ 5,265.29	\$ 5,500.00
Union Gas/Enbridge	\$ 15,000.00	\$ 15,090.89	\$ 15,000.00
Repairs to Property & Equipment	\$ 15,000.00	\$ 9,805.95	\$ 5,000.00
Snow Removal	\$ -	\$ -	\$ -
Security Contract & Fire Monitoring	\$ 1,500.00	\$ 2,186.17	\$ 2,250.00
Elevator Main. Contract	\$ 1,500.00	\$ 1,448.00	\$ 1,500.00
New Equipment	\$ 1,000.00	\$ -	\$ 500.00
Roof repairs	\$ -	\$ -	\$ -
Petty Cash	\$ 100.00	\$ -	\$ -
Misc.	\$ 100.00	\$ 68.27	\$ 100.00
TOTAL	<u>\$ 41,700.00</u>	<u>\$ 35,235.27</u>	<u>\$ 30,850.00</u>

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	2023	2023	2024
	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	\$ 305.28	\$ 500.00
TOTAL	\$ 3,000.00	\$ 2,805.28	\$ 3,000.00
STEWARDSHIP & FINANCE			
Office Supplies	\$ 1,000.00	\$ 734.29	\$ 750.00
Telephone	\$ 1,400.00	\$ 1,370.76	\$ 1,400.00
Petty Cash	\$ 100.00	\$ -	\$ 100.00
Photocopier Main. Contract	\$ 1,100.00	\$ 1,011.83	\$ 1,100.00
Visioning Committee	\$ -	\$ -	\$ -
Office Equip,	\$ -	\$ -	\$ -
United Church Assessment	\$ 2,830.00	\$ 2,863.00	\$ 2,863.00
Advertising	\$ -	\$ -	\$ -
Wedding Fees Paid Out	\$ -	\$ -	\$ -
Bank Service Charges		\$ 317.87	\$ 42.00
Overdraft Interest	\$ -	\$ -	\$ 550.00
Bookkeeper	\$ 5,500.00	\$ 5,449.89	\$ 5,750.00
Web Page Fee	\$ 450.87	\$ 414.73	\$ 450.87
Misc.	\$ -	\$ -	\$ -
TOTAL	\$ 12,380.87	\$ 12,162.37	\$ 13,005.87
WORSHIP			
Organist Supply	\$ 5,500.00	\$ 5,475.00	\$ 5,500.00
Grant Expenses	\$ -	\$ -	\$ -
Piano & Organ Tuning & Repair	\$ 600.00	\$ 128.66	\$ 600.00
Worship Enhancements	\$ 500.00	\$ 60.27	\$ 500.00
Copy Right	\$ 60.00	\$ -	\$ 60.00
Misc.	\$ -	\$ -	\$ -
TOTAL	\$ 6,660.00	\$ 5,663.93	\$ 6,660.00
TRUSTEES			
Insurance	\$ 20,600.00	\$ 19,179.52	\$ 21,097.47
Misc.	\$ -	\$ -	\$ -
TOTAL	\$ 20,600.00	\$ 19,179.52	\$ 21,097.47
TOTAL EXPENSES	\$ 123,990.87	\$ 117,509.21	\$ 116,783.34
DIFFERENCE TO INCOME	-\$ 43,310.87	-\$ 29,437.82	-\$ 35,072.34

Westminster United Church

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

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

* * * * *

CHURCH & STAFF DIRECTORY

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CHURCH COUNCIL CHAIR

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MUSIC LEADER

Michael Oddy

