

ANNUAL REPORT
for
January 1 to December 31, 2017



Dundas Street Centre United Church
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Annual General Meeting
Sunday, February 25, 2018

In the Sanctuary, following Sunday Worship Service.
A light lunch with potluck desserts will follow. Please remember
to bring a copy of this Annual Report to the Annual General
Meeting. Limited copies will be available.

Mission Statement:

“To unite people into a caring, inclusive Christian community,
in which all may express loyalty and devotion to God.
We will fulfill our mission by offering opportunities for worship and witness,
study and service, friendship, rejuvenation and hope.”

Please note that DSCUC will stand in place of “Dundas Street Centre United Church” and RMUC will stand in place of “Rowntree Memorial United Church”.

This Annual Report for the period January 1 to December 31, 2017 was compiled by Laura Wilkes, Church Secretary. Submissions may have been edited for format, grammar, punctuation, or spelling.

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1. Minutes of 2017 Congregational Meeting

February 26, 2017

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DUNDAS STREET CENTRE UNITED CHURCH (DSCUC)

ANNUAL GENERAL MEETING (AGM)

Sunday February 26, 2017

Prior to Rev. Wendy beginning the Worship Service, two motions were brought forward by Ken Conn.

Motion moved and seconded to elect Howard Rundle as Chair over the Annual General Meeting. Carried.

Motion moved and seconded to elect Linda Varty as Recording Secretary for the Annual General Meeting. Carried.

Prior to the Closing Benediction, the AGM commenced. Howard Rundle took the pulpit and asked for a motion to allow adherents voting privileges throughout the AGM. Motion moved and seconded to allow voting privileges to adherents during the Annual General Meeting. Carried.

Howard began the meeting and brought forward the following motions:

Motion moved and seconded to approve the minutes of the 2016 Annual General Meeting February 28, 2016, as found on pages 4-8 of the 2016 Annual Report. Carried.

Motion moved and seconded to receive Statistical Report and Reports from The Minister and Voluntary Associate Ministers found on pages 10-15 of the 2016 Annual Report. Carried.

Motion moved and seconded to receive the Report of the Presbytery Representatives found on pages 15-17 of the 2016 Annual Report. Carried.

Motion moved and seconded to receive the Reports of the Unified Board Standing Committees, Sub-Committees, Groups and Organizations of Dundas St. Centre United Church found on pages 18-44 of the 2016 Annual Report. Carried.

Howard introduced the Chairs of each committee and welcomed the congregation to ask any questions of the individual Chairs.

Rev. Keith Rameshwar expressed that he would like to commend the Stewards, and all the volunteers, on the positive financial status of the church.

He also asked if someone would comment on what we are doing to grow our church. The response was deferred to later in the meeting.

A question was raised regarding Page 44, "GIC/Term Deposit Holdings – Canadian \$ Investments". The question raised is, what is the interest rate for the Financial GIC Plus issued Dec 23/13 and the Financial GIC Plus issued Feb 24/14 and why does it show an interest rate of 0.00?

February 26, 2017

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It was explained by a congregation member who works at a financial institution, that because of the type of investment that it is, we won't know the amount of interest until the maturity dates of Dec 22/18 and Feb 23/19 respectively. [The interest is calculated based on the current rate at the date of maturity.]

Howard reviewed the 2016 Financial Statements found on pages 45-48 of the Annual Report, and expressed his thanks to the Rental volunteers. He also noted that the three extra envelopes sent out in December raised an additional \$8,000.

Motion moved and seconded to receive the 2016 Financial Statements found on pages 45-48 of the 2016 Annual Report. Carried.

Of note regarding the 2017 Budget, our Actual for 2016 was less than budgeted and therefore, the 2017 Budget has been reduced compared to the 2016 amount.

Motion moved and seconded to approve the 2017 Budget found on pages 49-50 of the 2016 Annual Report. Carried.

Motion moved and seconded to approve the Slate of Officers of the Unified Board for the period between the 2017 AGM and the 2018 AGM, as printed and distributed. Carried.

Motion moved and seconded that the Unified Board be given the authority to add to the Slate of Officers during the next year. Carried.

On Growing our Church:

- It is noted that the Outreach Committee works hard to reach out to the community. If anyone has any additional suggestions, please bring them forward [to a committee member].
- Mary-Ann Conn commented that the Sunday School "Lemon-Aide" stand is an activity we do in August each year to help make the community aware of our church.
- Rev. Keith Rameshwar suggested that each one of us could call one person listed in the DSCUC directory who you haven't seen at church in a while, and invite them out to church.
- Rev. Wendy suggested that the surest way to grow the congregation is if each person

invites one friend or acquaintance to attend church, not just to attend, but bring them with you on Sunday morning.

Motion to adjourn. Carried.

[There were a total of 46, Members and Adherents, in attendance today.]

Howard Rundle, Chair, AGM

Linda Varty, Recording Secretary, AGM

2. Unified Board Membership 2018/19

The following appointees (members and adherents) are presented for ratification as Members/Officers of the Unified Board for the period between February 25, 2018 AGM and the 2019 AGM (* indicates new appointments since the 2017 AGM and ^ indicates staff members):

EXECUTIVE COMMITTEE

Chair – Howard Rundle
Past Chair – Kenneth Conn
Vice-Chair – James Traquair
Recording Secretary – Linda Varty
Treasurer – Janice Lewis
Chairs of Standing Committees
Presbytery Representatives
Minister – Rev. Wendy Noble^

PRESBYTERY REPRESENTATIVES – Vacant

UCW REPRESENTATIVE – Vacant

STANDING COMMITTEES:

Spirituality

Mary Ann Conn (Chair) Mary Ann Conn^ (ex officio), Sunday School Coordinator
Linda Varty
Victor Fulcher*
Jim Traquair
Rev. Wendy Noble^ (ex officio), Minister
Norman Abbott^ (ex officio), Director of Music

Outreach and Social Justice

Diane Cuppels (Chair) Diane Cuppels
Fred Faas

Rebecca Clark
Brenda Fuhrman

Stewardship

Howard Rundle (Chair) Howard Rundle
Mary Harding
Eleanor Faas
Lois Bezeau
Janice Lewis (ex officio), Treasurer

Property

Kenneth Conn (Chair) Kenneth Conn
Dianne Allen
Steve Clark

Ministry and Personnel

Jim Traquair (Chair) Jim Traquair
Brenda Fuhrman

Trustees

(Chair) Janice Lewis
Lynda Rundle
Wilbur Burchill*

SUB-COMMITTEES OF THE STANDING COMMITTEES:

The following appointees are not Officers of the Unified Board unless they are listed above.

PROPERTY

Archives Nancy Colbert
Accessibility Lynda Rundle (Chair) and Dianne Allen

OUTREACH AND SOCIAL JUSTICE

Webmasters Diane Cuppels, Janice Lewis (Assistant), and James Traquair
(Advisor)
Newsletter Diane Cuppels (Editor), Dianne Allen (Production), and Jan Bearchill
(Mailing lists, Delivery coordinator)
Rental Coordinators Kenneth Conn (Chair), Lois Bezeau, Laura Wilkes^
LIFT Housing Fred Faas

SPIRITUALITY

Choral Scholarship Diane Cuppels

Submitted by Howard Rundle

3. Statistical Information

SERVICES RECORDED IN OUR HISTORICAL RECORDS

(as performed by clergy associated with DSCUC)

MARRIAGES

None

FUNERALS AND MEMORIALS

Marlene Root – January 12, 2017, service on January 16, 2017

Alfs Herberts Udris – February 22, 2017, service on March 24, 2017

Clara L. Tupper – March 26, 2017, service on April 1, 2017

BAPTISMS

None

DSCUC STATISTICS

Members received by Transfer 0

Members received by Profession of Faith 2

(Marlene Kellogg, Frank Muxfeldt)

Members removed by Death 3

(Linda Middleton, Marlene Root, Clara Tupper)

Members removed by Transfer 0

Members removed by the Unified Board 13

(Bonnie Bowman, Kathleen Braun, Randy Doerr, Lester Dorsey, Cheryl Holborn, Arthur Keen, Keri-Lynn Shelly, Amy Shiell, David Shiell, Kathleen Shiell, David Stewart, Samantha Tapper, Michelle Thornley)

Total Members including Non-Resident 98

Adherents removed by Death 1

(Donna Thompson)

Adherents removed by the Unified Board 28

(Sandra Beckett, Bill Bowen, Carole Bowen, Krys Brock, Darlene Broderick, Katherine Butcher, Kay Casler, Gerry Church, Jack Fenlon, Margaret Fenlon, Aaron Ford, Lisa Ford, Curtis Findlay, Dave Fraser, Angie Harnish, Carolyn Jordon, Angie King, Judy Lamport, Bryan MacDonald, Tom Mood, Teresa Quackenbush, Paul Sage, Don Sanderson, Karen Sanderson, Ruth Sands, Irene Thompson, Irene Tiesma, Renate Williams)

Total Adherents 59

Submitted by Laura Wilkes

4. Minister's Report

You were made for a miracle!

Each of us who are Jesus followers brings a unique set of spiritual gifts, talents and resources to function together as Christ's body and carry out Jesus' mission in the world. But, possessing the gifts is not enough. We must release the gifts that God has entrusted to our care in order to experience a lifetime of miraculous increase. This is a fundamental life principle that has proven to be true in my experience. We find life in the act of giving our life gifts to others.

In Luke 9:10 we read that Jesus had retreated with his 12 disciples to a beautiful, semi-mountainous area along the northern shores of the Sea of Galilee for some rest and reflection. However, stories of Jesus' miraculous healings had spread quickly through the surrounding Galilean towns and villages. Even in Jesus' day, fame came with a price that sunglasses and baseball caps couldn't hide. The pressing crowds became overbearing, and at times escape seemed impossible.

Anyone who has been around long enough might remember the unexpected crowd of over 400,000 people who flocked to the Woodstock Festival, held on a dairy farm in New York State in August of 1969. Food vendors, among others, were completely unprepared. Similarly, you can just imagine how Jesus' disciples reacted when a massive crowd showed up with no food trucks in sight, pleading to Jesus, "Send the crowd away so they can go to the surrounding villages and countryside and find food and lodging, because we are in a remote place here" (Luke 9:12).

Now, I want you to catch what Jesus said next. In a shocking reversal of expectation, he shifted responsibility back to the disciples: "You give them something to eat" (v. 13). Remember, God is in the miracle business, and miracles have two components: divine intervention + human initiative = miraculous.

Not surprisingly, the disciples responded with disbelief: "We only have five loaves of bread and two fish" (v. 13)— a quantity of food that was totally inadequate to feed a crowd that included five thousand heads of households. Yet look at Jesus' response: "You give them something to eat."

An exponential miracle began to unfold when the disciples became willing to let go and let God. It seemed totally illogical. How could so little do so much for so many? But you and I, together in community, become the source for God's miracles. We find life by giving our gifts of life — both spiritual and physical — for God's provision and saving work in the lives of others. We must release in order to experience God's miracle of increase; we must lose our life to find it.

Jesus blessed the meager meal the disciples had gathered and then entrusted them with the mission of distribution. Disciples of Jesus are called to be God's FedEx delivery system throughout the planet. And, yes, we deliver on weekends and holidays. We need to remind ourselves daily that we are God's way of delivering heaven's resources into the lives of God's children: "and he sent them out to proclaim the kingdom of God and to heal the sick" (Luke 9:2).

How are you releasing your life gifts for God's increase of blessing in the lives of others? After all, you were made for a miracle.

Blessings,
Rev. Wendy Noble

4.1. Voluntary Associate Minister's Report

The Volunteer Associate Minister (VAM) has entered into a formalised relationship between a Ministry Personnel and a local congregation to allow for the appropriate exercise of ministry functions outside a paid accountable pastoral relationship.

As the VAM at DSCUC, I assisted with pulpit supply on February 12, April 23, May 21, July 2 and 16 when I shared services with the VAM at Rowntree Memorial United Church (RMUC). I also performed one funeral service in January for the late Marlene Root. It was also my pleasure to be one of the narrators at the musical organised by Norm Abbott for the UCW Spring Luncheon.

Since the end of September I have been at Dorchester United doing Pulpit Supply for their Minister who has been on medical leave. I expect to be with the congregation until the Rev Larry Schneider returns in the spring or earlier if his health improves. I look forward to being back at DSCUC.

Respectfully Submitted,
Rev. Keith Rameshwar

5. Reports from DSCUC Unified Board Standing Committees

5.1. Spirituality

The mandate of our committee (formerly Worship, Christian Growth and Development, and Membership and Visitation Committees) and the Sunday School is to provide worship and witness opportunities, education and Christian fellowship for adults and children at Dundas Street Centre United Church (DSCUC) and to address matters of membership and lay visitation. Members include James Traquair (Chair), Mary Ann Conn (Sunday School Coordinator, ex officio member) Victor Fulcher (appointed by the Unified Board in April) and Linda Varty.

Worship Activities

Worship services at DSCUC were coordinated with those of Rowntree Memorial United Church (RMUC) through several shared worship meetings of representatives of the two partner churches. Pulpit supply was provided by Rev. Keith Rameshwar and Val Hodgins (from RMUC). Summer services (all at 10:30 am) in July and August and September 3 were offered by Rev. Rameshwar and Val Hodgins (in July at DSCUC). Rev. Wendy Noble resumed preaching for the summer schedule in August and Sept 3 (at RMUC).

Communion services were organized and officiated by Rev. Noble on Palm Sunday, Pentecost Sunday, World Wide Communion Sunday and First Advent Sunday. We thank Nan Finlayson and Marlene Kellogg for their skills and faithful commitment in preparation of communion elements and clean-up.

Lydia Rameshwar who transferred her membership in November 2016 was publically affirmed as member at a membership service in January 2017. Marlene Kellogg and Frank Muxfeldt were received as new members by profession of faith at that same service.

A joint Good Friday service with RMUC was organized by Rev. Noble at RMUC. A highlight was an anthem by combined choirs from the two congregations accompanied Nikki Ludziejewski (from RMUC). A special lay service focused on Mission and Service was offered by the Outreach Committee on May 28. A Blessing of the Pets Service using photographs was led by Rev. Noble on September 24. The 171st Anniversary Service for DSCUC on October 22, was led by Rev. Wendy Noble with guest speaker, Rev. Bruce Lee, minister for Metropolitan Community Church London (MCCL) which worships in our sanctuary on Sunday evenings. It was followed by fellowship in the Sunday School Auditorium. A lay service by the Spirituality Committee was offered on Reformation Sunday, October 29. A Christmas Eve family service led by Rev. Noble was held at 11 am at DSCUC followed by light reception and fellowship. We thank Rev. Noble for her creativity in offering the Travelling through Advent program for DSCUC and RMUC, beginning with the Labyrinth Walk and continuing with daily electronic short reflections for each week of Advent. A popular café-style service at tables in the Sunday School Auditorium was led by Rev. Noble on December 31 while coffee, tea, punch and potluck sweets were served. The worship celebrated the Gifts of the Magi.

We thank Norm Abbott for his musicianship and choir leadership. Piano and organ supply was provided by Ralph Thorn and Dr. Donald Cook. Throughout the year the musical messages were strengthened by vocal solos and duets by choir members, by choral scholars (see 5.1.1 Choral Scholarship Report) and by guest performers, Nancy Quinn (soprano) and Patrick Smithers (trumpeter).

Christian Growth and Development Activities

In February, a special poster display was presented in the library in celebration of Black History Month. New books were catalogued for the Taylor Library and featured weekly in special displays. Mary Ann continues the process of reorganizing the Taylor Library and its

inventory of materials. In the fall Mary Ann and Linda Varty offered to the congregation Pocket Bible Study leaflets adapted from the Deep Blue educational curriculum for 2107.

Sunday School Activities

Our Sunday School continued to use “Deep Blue – One Room” curriculum with great interest. We continue to be greatly blessed with volunteers: Linda Varty (assistant), Marlene Kellogg, Janice Lewis, and Adrienne Bennett. Mary Ann and Rev. Noble continue to share in leadership of the “children’s time” during the Sunday service.

We are a spirited vibrant group that participated in the following events: Make and distribute Valentine’s Day Trail Mix bags, Family Day bags, Easter cards, Bubble Paint canvases for Christian Family Day, Father’s Day Trail Mix bags, bookmarks for a 171st Anniversary Sunday, and Christmas cards. Participating in Lenten Coin Collection, Certificate Sunday and Potluck lunch, donations of school supplies to ELUCO at RMUC, Welcome Back Sunday with balloons and ice cream sundaes, collecting non-perishable food items for the Food Bank on World Food Sunday, donating a portion of our Lenten Coin collection to the Mission and Services of the United Church of Canada for a girl to attend a Christian camp, donations to “Operation Christmas Child”, Advent Adventure, donating/collecting hats and mittens on White Gift Sunday for the Good Samaritan Cupboard, and presenting a Christmas Children’s Presentation of an adaptation “A Kneeling Place” (author unknown) through readings and art posters.

Membership and Visitation Activities

We thank Jan Bearchill and Judy Finlay for organizing the many faithful volunteers scheduled as weekly ushers, greeters, social conveners (coffee and tea makers) and special needs helpers for Worship services. A special thank you goes out to Brenda Fuhrman who provided most of the sweet treats for post-worship fellowship in the Sunday School Auditorium. We also thank Jan and Judy for organizing the purchase and distribution of the Easter and Christmas plants. These plants included cards from the Sunday School and messages from Rev. Noble. We thank Jan Bearchill for continuing to send cards to members and visitors and for faithfully delivering the announcements before Sunday worship.

Submitted by James Traquair, Mary Ann Conn

5.1.1. Choral Scholarship

The Lottie Brown Choral Fund and the Allan and Jean Coote Choral Fund are administered by the London Community Foundation. In May, the church received \$2,560 from these funds. This money, in combination with contributions from the choir and private individuals was used to grant scholarships to promising voice students in the London community. The Scholarship Selection Committee is made up of the Music Director (Norman Abbott), the Choral Scholarship Coordinator (Diane Cuppels), the Spirituality Chair (James Traquair),

Choir member Lois Bezeau and selected members of the congregation. In June, we said farewell to longtime scholar Jillian Law (soprano). Current scholars are Daniela Castellon (soprano), an undergraduate student in Music at Western University, and Victoria Hoshowsky (mezzo-soprano), a graduate student in Music at Western University. Over the years, our scholars have contributed their musical talents not only to the church services but also to various church events including benefit concerts and UCW gatherings.

Submitted by Diane Cuppels

5.2. Outreach and Social Justice

The Outreach and Social Justice Committee is responsible for educating the congregation about pressing social and environmental issues, whether they be local, national or international. It also supports and promotes United Church of Canada programs and activities that address these concerns, such as emergency appeals for disaster (earthquake, tsunami, etc.) relief, refugee assistance and aid to regions facing critical food shortages. Listed as a Subcommittee of Outreach and Social Justice is the Rental Co-ordinators.

In 2017, this committee was composed of Diane Cuppels (Chair), Fred Faas, Brenda Fuhrman and Betty-Ann Shelestynsky. Also, attending and participating in our committee meetings were Lois Bezeau and Ken Conn, members of the Rental Subcommittee.

In 2017, we promoted communication within the congregation by publication of the newsletter *The Centre Spoke* and also with the surrounding community through the church website. On one Sunday of each month, the Outreach Committee delivered a Minute for Mission (obtained from the Minutes for Mission Booklet published on the United Church of Canada website) during the worship service. These presentations illustrate how donations to the Mission and Service Fund “support partners and ministries that uphold and further the work of our church in Canada and globally.” We also use the Outreach bulletin board in the Sunday School Auditorium to inform the congregation of various outreach-focused events and activities and of special social action appeals of The United Church. Examples would be Black History Month (February) featuring Viola Davis Desmond, Disability Awareness Day (December 3), and the Extreme Hunger Appeal. In January, we asked for the congregation’s help in assisting the Mission Services London Community Mental Health Program by donating art supplies for their casual art sessions; we delivered two large boxes to their Resource Centre on York St. Our committee led the Sunday Service on May 28. We focussed on outreach activities within our own church and also on the Mission & Service Fund of the national church. We were very grateful for the United Church’s Mission & Service Worship Resources (i.e., Stewardship Toolkit) webpage; it was a great help as we prepared for this service. Our message title was ‘Celebrating God’s Great Work.’ Music was provided by Patrick Smithers, a trumpet player graduating from London Central Secondary School. We presented Patrick with a cheque for \$150 to help with his university education.

Suggestions from the congregation regarding future directions for the Committee or possible outreach projects are most welcome.

Submitted by Diane Cuppels

5.2.1. Out of the Cold

Out of the Cold is staffed by four teams of volunteers who provide a hot meal to needy community members. Team one prepared the meal on the first Wednesday of each month and team two prepared and served the meal on the second Wednesday and so on. Some months had five Wednesdays and team four did those meals. Approximately 45 volunteers were involved. We served 3215 meals, with an average of 104 meals each week from January 4 to May 23 and October 4 to December 27. Sometimes volunteers miss due to an illness and our team members rose to the occasion and did double duty.

Out of the Cold made a contribution to DSCUC for maintenance and utilities. We had to replace our refrigerator because of a mold problem that would have been too costly to repair. The cost was divided between the UCW, Out of the Cold and Dundas Centre.

Mary Harding and Betty Ball led team three until the end of May. Mary was the team leader since 1997. Peter St. Amour became the team three leader in October. Chris Mockler was the team leader for team four. Fred Faas was the leader for teams one and two. Quintin Warner House men set up the tables and chairs each week. Rebecca and Steve Clark continued to purchase and deliver our canned goods and supplies. Siloam United Church, again with appreciation, contributed hams and turkeys. Each week Bobby Peters brought cake contributed by his employer, The Original Cakerie, Bread was donated by St. Josephs Hospitality Centre.

We do appreciate those members and friends of DSCUC as well as groups and organizations for their financial and volunteer support. Thank you. We could not do this alone.

Keeping this important outreach project going is at the heart of DSCUC and we do it well.

Submitted by Fred Faas

5.2.2. Website

DSCUC maintains an easily-accessible, electronic source of information regarding our church and ministries for the general public and for our own church members and

adherents. The address is www.dundasunited.com. Diane Cuppels is webmaster. At present, we have six pages, in addition to the index or home page: Mission and History, List of Ministries (Outreach, Choir and Choral Scholarships, etc), Calendar, Fundraising/Donations, Unified Board and Environmental Stewardship. The home page has a current message from Rev. Noble and provides an illustrated list of upcoming, special church events. The Calendar page is a direct access to the church calendar maintained by church secretary Laura Wilkes; it will provide you with the most current information regarding room bookings and events at the church. The church's Annual Reports and Policy Manual are on the Unified Board page. The host server is Windmill Web Works managed by John Major. We have been using this service since 2007. Our domain name (dundasunited.com) is registered through Domain People Inc. By registering our domain name, we insure that no other group or individual can use it. If you find out-of-date or incorrect information on any of the site's pages, please let the webmaster know.

Submitted by Diane Cuppels

5.2.3. Newsletter

The church's newsletter, called The Centre Spoke, was produced three times in 2017: February, June and October. It provides members and adherents with a means of transmitting and receiving news about church events and people in our church community. The newsletter, which is usually 15 to 20 pages long, opens with a message from the minister followed by the Spirituality Committee Chair's list of upcoming services. News and Gossip compiled and written by Dianne Allen, Diane Cuppels, and Jan Bearchill, is a very popular section of the Spoke. UCW Happenings also is a favourite. Church Committees, the Sunday School Coordinator, the Paper Rollers, Good Sam, and the Out of the Cold coordinators will often submit an item to the newsletter, as will groups that meet in the church, such as Quintin Warner House. Jim Traquair contributes a book review section that is always interesting and thought-provoking. The back pages of the newsletter are reserved for the Coming Events section. Occasionally, a cartoon or joke may be slipped into an issue by the editorial staff. Many people are involved in the writing, editing, printing and delivery of the Centre Spoke. Many thanks to all those who contributed articles and photos in 2017. The persons responsible for the newsletter's publication are: Diane Cuppels (editor), Dianne Allen (reporter/writer), Laura Wilkes (printing) and Jan Bearchill (reporter/writer/delivery coordinator). We can provide a printed (black & white) or electronic (colour) copy, your choice. If you have an item that would be of interest to our church community, please let Dianne, Jan, Laura or me know (electronic copy preferred). Photographs of church events and people are always enjoyed by our readers.

Submitted by Diane Cuppels

5.2.4. LIFT Housing

The LIFT (London Inncity Faith Team) community now consists of nine core area churches and four have representatives on our committee. The City of London requires that we must regularly review the property manager's report on the finances and maintenance of each of our three buildings and noting the vacancies. All of our apartments are considered affordable housing. Adults 16 years and older apply for this housing at London's Housing Access Centre. They must be able to carry out essential day-to-day activities (manage and monitor their own medication where applicable) and meet daily living expenses including rental costs. Many of our tenants have their money managed by a Public Guardian and Trustee.

1. LIFT House on Queens Street is a rent-geared-to-income 13-unit apartment project. It is a 3-storey walk-up building for adults with a history of psychiatric disability. We have one wheelchair accessible unit. Independent living is expected.
2. Our second apartment complex is at Elaine Lucas Place on Little Simcoe St has 32 apartments for single adults and couples with modest income. Two units are wheelchair accessible. An on-site coin laundry is available.
3. Our third building, Victory House, is on King Street. It is a 4-story apartment building with 30 units. All of the tenants have special needs. It did not start out that way. It just happened. Usually a caregiver will see them daily. The Canadian Mental Health Association (CMHA) selects our tenants. There have been serious problems in this particular building with some tenants and their visitors. We have been advocating for a live-in support worker to assist with tenant needs. It was our hope that the tenants would then take ownership of "their" home. However, we do have some good news. The CMHA noticed the problem and is now offering to place a person on site during the day and, as well, have all night support available for an all female tenant population. This has been a successful project at another location. In fact, the ladies help to take care of that building, their building. It is our hope that this will happen at Victory House.

Our tenants have let us know that our superintendents at each building are doing a terrific job looking after their needs and keeping the buildings clean and looking after the grounds, landscaping and snow removal. And they help tenants who may need a bit of help.

Harry Kuhn, our tenant representative at LIFT House, continues his quiet manner of caring for his fellow tenants. He has social gatherings and movie nights. At month end, Harry arranges a meal for the tenants. Sharing a meal goes a long way in helping to make LIFT House their home.

Our property managers, Darrin Tilley and Nancy Holmes of Tilley Holmes Inc, do well in looking after the special needs of our tenants. Thank you Darrin and Nancy for your understanding in those challenging moments and thank you for making sure our housing is

well maintained with few vacancies.

Ford Keast Chartered Professional Accountants has audited our books and has indicated that the financial health of LIFT Housing is excellent.

Submitted by Fred Faas

5.2.5. Rental Coordinators

The purpose of the Rental Coordinators Sub-Committee is to receive all proposed bookings for space at DSCUC. If approved, they make arrangements, either directly or through the Church Secretary, for booking the facilities and arranging staff or volunteers for security, setup, and cleanup. The members include Kenneth Conn (Chair, Property Representative), Lois Bezeau, and Laura Wilkes (DSCUC Secretary). A number of volunteers and staff participated in specific roles at some rental events.

All groups using the church facilities are required to sign the "Conditions and Guidelines of DSCUC" form. Contracts/Applications are developed and signed by all groups using the church facilities.

The Unified Board has oversight on the rental contract with the Middlesex Presbytery Resource Centre, and the agreements with Quintin Warner House and Metropolitan Community Church London.

In 2017, this sub-committee oversaw the use of our facilities for a number of organizations including:

- a) London Community Orchestra - Weekly rehearsals (January to May, August to December), dress rehearsals and concerts (March, May, November, and December), and auditions.
- b) London Youth Symphony - Weekly rehearsals (January to April, September to December), dress rehearsals and concerts (February, April, and November), auditions, and chamber winds recital (December).
- c) Sig Martin - Weekly rehearsals with end of term recitals (January to June, September to December) for Sig Strings.
- d) Roland Fix - Weekly voice lessons (January to July, September to December) with end of term recitals.
- e) Fanshawe London Chorus - Rehearsals, dress rehearsals and concerts (March and November).
- f) Valleyview Male Chorus - Dress rehearsal and concert (June).
- g) London Singers – Rehearsal (May).
- h) London Singers & London Beal Singers - Rehearsals, dress rehearsal and concert (November).

- i) Alcoholics Anonymous – Two weekly meetings.
- j) Westover Treatment Centre – Two to three weekly meetings/programs.
- k) Metropolitan Community Church London – Weekly worship service, praise band rehearsal, choir practice, bible study/prayer group, monthly board meetings, spirituality group, and special events (Valentine’s Dance, Transgender 101 Workshop, wedding, Christmas Party)
- l) Middlesex Presbytery Resource Centre – Open to the public three days a week, monthly book club meeting and other special events.
- m) Quintin Warner House – Multiple weekly meetings/programs and special events (Alumni Christmas Dinner).
- n) Recovery Canada – Weekly meetings.
- o) Girl Guides of Canada (Pathfinders and Rangers) - Weekly meetings (January to June, September to December), and special events (first aid training weekend, sleepover, Around the World).
- p) We Play On /London Symphonia with London Youth Symphony – Concert (April).

Submitted by Laura Wilkes

5.3. Stewardship

The Stewardship Committee handles the financial matters of the church and oversees the operation of the church office. The membership in 2017 consisted of Howard Rundle (Chair), Janice Lewis (Treasurer), Lois Bezeau, Mary Harding and Eleanor Faas.

From an operating perspective we incurred a deficit in 2017 of \$19,430 which can be covered from our reserves but is certainly not an ideal situation going forward. Income was down by \$7,000 largely from givings being less in each of envelope, local designated and the special envelopes categories. The special envelopes nevertheless remained an important contribution of over \$6,000.

Unfortunately our expenses last year were up by \$9,000 which when coupled with the reduced income produced the deficit of over \$19,000. One bright light was that despite reduced givings, our contribution to the M&S fund actually increased over last year by about \$500. This was no doubt because of the excellent outreach service held last Fall.

The total financial picture for 2017 is to be derived by examining the balance sheet. Assets have declined by over \$30,000 largely because of our deficit and liabilities reduced by only about \$3,000 so membership equity reduced by \$26,000. There is still a healthy reserve amount from which deficits can be paid but it is dangerous to lower this reserve too much. The bright light here remains the performance of our equity investments which not only produce income of over \$10,000 per year but show a capital gain over the period we have owned them of \$80,000. This is a capital gain and thus a gain on paper only until such time as we sell these

shares. There is, of course, no guarantee that the values will remain and go higher. They will undoubtedly have periods of decline.

The value of our buildings and equipment is included only as a footnote to the Balance sheet which makes it easier to read.

Submitted by Howard Rundle

5.3.1. 2017 Financial Reports

REPORT ON FUND ACCOUNTS

The following fund accounts are maintained for the purpose indicated and transactions to and from these accounts are not reflected in the financial statements unless otherwise indicated.

Fulkerson Fund

A trust fund of \$10,000 was donated, the interest from which is used by the Unified Board to meet 'people needs'. The funds expended this year provided for staff professional development.

Interest fund at Dec. 31, 2016	\$ 3,720
Income 2017	\$ 426
Expense 2017	<u>-\$ 549</u>
Interest fund at Dec. 31, 2017	\$ 3,598

Memorial Fund

This fund accumulates contributions and legacies donated in memoriam and is used at the discretion of the Unified Board. Normally projects are of a lasting or permanent nature.

Fund at Dec. 31, 2016	\$ 5,166
Income 2017	\$ 525
Expense 2017	<u>-\$ 0</u>
Fund at Dec. 31, 2017	\$ 5,691

Gibson/Warder Foundation for Christian Education

This is a trust fund, established by John and Jean (Gibson) Warder, the interest from which is used to support our Christian Growth and Development program. The fund amounts to \$23,200. Interest income of \$599 was generated in 2017. This amount appears in the Statement of Revenue, under Sunday School.

Youth Programs Fund

This fund was established through directed donations. It supports any form of youth programming sponsored by our Spirituality Committee.

Fund at Dec. 31, 2016	\$ 1,425
Income 2017	\$ 302
Expenses 2017	<u>-\$ 370</u>
Fund at Dec. 31, 2017	\$ 1,357

Out-of-the-Cold

This fund has been established to provide financial support for our Out of the Cold meals program from October to May inclusive. It has always been sufficient to fully cover all costs of this program. However, income was lower and expenses higher this year.

Fund at Dec. 31, 2016	\$ 22,589
Income 2017	\$ 9,469
Expense 2017	<u>-\$ 15,170</u>
Fund at Dec. 31, 2017	\$ 16,888

Choral Scholarship Fund

This fund is supported by interest received from the London Community Foundation through endowment funds of the Lottie Brown Choral Fund and the Jean and Allan Coote Choral Fund. This has allowed the support of one scholar for the first half of the year and two for the second.

Fund at Dec. 31, 2016	\$ 5,794
Income 2017	\$ 2,560
Expense 2017	<u>-\$ 3,856</u>
Fund at Dec. 31, 2017	\$ 4,498

Robert Gibson Music Fund

This fund was created in 2006 with a significant donation to support ongoing maintenance, restoration and upgrading of our beautiful Casavant Organ and our grand piano and is exclusive of regular tunings. In addition, the fund may embrace assistance in defraying costs of special instrumental/vocal resources for choir-led worship services or choir-initiated concerts. The fund has been named after Robert Gibson, a blind organist who has been given permission over the years to occasionally play our organ under Norman's supervision. He heard of the need to replace the bellows on this instrument and made a \$15 donation to that cause. Hence the Unified Board has chosen to remember his gift in this way. There were no expenses this year. It has been decided to use this money to upgrade the organ to digital technology thanks to additional gifts for that purpose.

Fund at Dec. 31, 2016	\$ 35,777
Income 2017	\$ 26,200
Expenses 2017	<u>-\$ 19,063</u>
Fund at Dec. 31, 2017	\$ 42,913

Good Sam

This fund results from the transfer of monies previously held in a separate account for use by the Good Samaritan Cupboard. Income of about \$115 came from interest originally from \$5,344 of bonds held in church accounts on behalf of the UCW. \$2,500 of these bonds were cashed and the money added to the fund this past year at the request of the UCW. The bonds now stand at a total of \$2,844. Other income comes from donations.

Fund at Dec. 31, 2016	\$ 1,472
Income 2017	\$ 4,303
Expenses 2017	<u>-\$ 2,940</u>
Fund at Dec. 31, 2017	\$ 2,834

Botham Building Fund

This fund was created to support the never ending need to keep our facilities in good repair and undertake Unified Board approved renovations. It was initiated by a generous legacy from the estate of Wes and Vera Botham. There were no expenditures from the fund this year.

Fund at Dec. 31, 2016	\$ 68,201
Income 2017	\$ 0
Expenses 2017	<u>-\$ 0</u>
Fund at Dec. 31, 2017	\$ 68,201

Audio System Fund

This fund is to raise money to cover the costs of upgrading and maintaining our audio system. The fund was expended this year with the major upgrade to our sound system and a conversion from tape to CD technology. This fund is now closed.

Fund at Dec. 31, 2016	\$ 25
Income 2017	\$ 150
Expenses 2017	<u>-\$ 175</u>
Fund at Dec. 31, 2017	\$ 0

Shop and Support

This fund constitutes the money received and paid out for shopping cards and our church makes a profit from their purchase. A total of \$53,755 was collected which produced a total net income of \$1,887. This was transferred to "fundraising projects" in our income statement.

Paper Rollers

This fund results from the sale of rolled newspaper and supports a mission in Hong Kong as well as making annual contribution to church expenses. Regrettably, we were advised mid-year that the company no longer wanted rolled paper. Some hope was held out that they might wish some in the future but this has not happened yet. A huge debt is owed Fred Faas who organized (and fed) this merry band every two weeks for many years and provided considerable income to the church. Thanks to the many rollers who did the work as well.

Fund at Dec. 31, 2016	\$	622
Income 2017	\$	469
Expenses 2017	-\$	1,091
Fund at Dec. 31, 2017	\$	0

STATEMENT OF REVENUE AND EXPENDITURES DECEMBER 31, 2017

The statement of 2017 operating revenues and expenditures as at December 31, 2017 with comparison to 2016 and 2015 is attached as Appendix A on page 37.

BALANCE SHEET

The Balance Sheet appears in Appendix A on page 39. The UCW GIC of \$5,000, which we invest for the UCW, is shown as both an investment asset and as a liability. It is removed from all of the totals.

CUMULATIVE SURPLUS/DEFICIT

Although operating funds are important to the financial health of the church, the complete financial picture becomes apparent only when examining the Balance Statement.

<u>YEAR</u>	<u>SURP/DEF</u>	<u>YEAR</u>	<u>SURP/DEF</u>	<u>YEAR</u>	<u>SURP/DEF</u>
1990	\$ 11,282	2000	\$ 8,804	2010	\$ (7,957)
1991	\$ (31,878)	2001	\$ (5,491)	2011	\$ (31,045)
1992	\$ (16,694)	2002	\$ (7,244)	2012	\$ (11,367)
1993	\$ (22,335)	2003	\$ (14,894)	2013	\$ 208
1994	\$ (12,904)	2004	\$ 4,443	2014	\$ 19,226
1995	\$ 8,578	2005	\$ 9,782	2015	0
1996	\$ (1,230)	2006	\$ 13,104	2016	\$ (3,684)
1997	\$ 997	2007	\$ 1,729	2017	\$(19,430)
1998	\$ 5,770	2008	0		
1999	\$ 8,536	2009	\$ (17,905)		

It may be instructive, in addition, to review our operating status over the last two decades or so. (See table on previous page). It can be seen we have run deficits in the past but we should not be complacent about this.

INVESTMENTS

This report appears in Appendix A on page 40 and shows all investment holdings as at December 31, 2017 including any transactions which occurred during that year. Transactions are shown in bold print in the table. Most of our investments including all of our equity investments are held in an account at RBC and a second account at Scotiabank holds a small number of GIC's and a bond fund. We are gradually moving all of these holdings into the one account at RBC.

Dividend income last year was \$10,380 representing a yield of 3.10%. We use preferred shares as "fixed income" although technically they are still equities. Preferred shares, GIC and bond interest was \$5,502 at an overall yield of 2.74%. The Russell Canadian Fixed Income Pool is used as a savings account and money can be deposited and removed readily. The income from this fund is included as fixed income.

The major transactions last year involved increases in our holdings of Imperial Oil and Brookfield Asset Management and the maturing of a \$25,000 Scotiabank GIC. We replaced the GIC with a preferred share fund (RBC Canadian ETF).

It will be necessary to rebalance our portfolio in the coming months since our holding of Imperial Oil is well beyond our guideline of 5% for one company. We show a minor capital gain of \$28 from the sale of a small number of shares of Trisura which we received as a stock dividend. Overall the market value of all unrestricted stocks on December 31 at \$344,956 shows a healthy unrealized capital gain of \$83,198 compared to Book Value.

Submitted by Howard Rundle

5.3.2. 2018 Budget

The proposed 2018 budget is presented in Appendix A on page 41. This budget was approved by the Unified Board at its December 2017 meeting. The table shows comparisons with 2017 both budget and actual expenditures as well as the actual expenditure in 2016.

1. This budget is a 5.4% increase over last year's budget but only a 0.6% increase over the actual expenditures in 2017. The salary increases had to accommodate the increase in the minimum wage which we will face again next year.

2. The M&S target has been set at \$9,000 and is the same as last year which we almost achieved.

Submitted by Howard Rundle

5.3.3. 2016 Independent Reviewer's Report

July 10, 2017

Dear Mr. Rundle,

I have completed my review of your Balance sheet and Income Statement for the year 2016. This included confirmation of balances to statements and the following: random selection of envelope income, and UCW donations, random selection of cheques issued, investment papers (RBC and GIC), and reviewed the annual report.

Based upon my review I am not aware of any material modifications that should be made to the financial statements. The Financial Statements fairly state the financial health of the Church for this year.

Thank you to those that assisted me in my review: Chair of Stewardship Committee, Treasurer of the Church and the Church Secretary.

Warm regards,
Robert Neable
(Signed original is on file in the Church Office).

5.4. Property

The Property Committee is responsible for the care and maintenance of the DSCUC building and the contents within. In 2017, the committee consisted of Kenneth Conn (Chair) and Dianne Allen.

The rear entrance door to the room where the tables and chairs are stored was replaced with a new steel door and frame to replace the one damaged in an attempted break-in. The cost was covered by insurance.

A number of our exterior lights and four chandeliers in the sanctuary were converted to LED light bulbs.

I want to thank Jim Traquair and Diane Cuppels for all their work maintaining the flower beds

around the Church. It really enhances the appearance of DSCUC.

I want to thank our sound system operators (Sean Lewis, Howard Rundle, Steve Clark, and Fred Faas) for their important role in Sunday Worship Service and other events. They set up the microphones for the Minister and other speakers so everyone can hear the Service. Each is on duty for three weeks in a row. There is also a portable sound system that is principally used for events in the Sunday School Auditorium. There is also a sound system in the Chapel.

I want to thank our custodians, Lisa Smith and Norm Allan, for their efforts in keeping the church clean; Dave Wilkes and Fred Kicks for fixing roof leaks, fixing door closing issues, and replacing exit light bulbs; Quintin Warner House men for cutting grass and snow removal from sidewalks; and to all the other volunteers who helped out with various property projects.

Thank you,
Submitted by Kenneth Conn

5.4.1. Heritage and Architect Liaison

In 1986, the entire interior of the original DSCUC building was designated a heritage property, and is registered with the Province of Ontario and the City of London. In 1990, an extension of this designation was granted to the total exterior of the original building.

This sub-committee of Property is consulted when any of the above designated areas are being considered for repair or restoration, to make sure that the parameters of the heritage designations are obeyed.

The City Heritage Planner was consulted once in 2017. The Sunday School Auditorium door damaged in the attempted break-in over the summer was not designated as heritage, though they made us keep the door just in case they change their mind in the future. The old door is in storage and the door was replaced in December. The Maitland doors that were damaged in the same attempted break-in were also not listed in the heritage designation. However, DSCUC applied for and received funding in the 1980's to restore five sets of doors (four on Dundas, one on Maitland) and so the Maitland set of doors are now seen as part of the heritage designation. The work to restore the Maitland and furthest west Dundas doors will take place in the spring/summer of 2018.

Submitted by Ken Conn

5.4.2. Archives

The Archives Sub-Committee is responsible for collecting, organizing, and maintaining the

historical documents of the DSCUC congregation. Some of the documents in the collection even precede the DSCUC congregation. The collection is maintained by Nancy Colbert. Please talk to Nancy if you have any historical documents that you wish to add to the archives or if you have any questions about the history of the congregation at DSCUC.

Thank you Nancy for your efforts.

Submitted by Kenneth Conn

5.5. Ministry and Personnel

The Ministry and Personnel Committee (M&P) is a confidential, consultative body that supports the pastoral relationship as well as all paid staff positions at DSCUC. The members include Rebecca Clark (Chair), Jeannette Morelli and Fern Heslop. I would like to acknowledge the commitment and support of Jeannette Morelli and Fern Heslop.

In fulfilling its responsibilities the M&P Committee has met a number of times throughout the year. The staff appreciation luncheon was held on Thursday, November 23. Rev. Bruce Lee led an insightful discussion on transgender issues emphasizing the importance of treating everyone respectfully, kindly and with compassion. Following the luncheon staff performance reviews were conducted. The Shared M&P Committee, including M&P members from DSCUC and Rowntree United Church, conducted Rev. Wendy Noble's performance review.

M&P supported and attended a potluck Boundaries Workshop for OOTC volunteers led by Rev. Wendy Noble. The United Church document entitled A Tender Trust- Helping Churches to Provide Safe Service was outlined.

Staff appreciation was shown at Thanksgiving as each staff member received a fall planter.

M&P supported the secretary's attendance at the 24th Annual Conference of the Professional Church Secretaries Association (Learning and Laughter) in October in Oshawa.

Some DSCUC staff, volunteers and congregants attended an Emergency First Aid Workshop at LMAC Community CPR on Thursday, November 16. It was a busy day as the interactive format included hands-on practice, reacting to set-up scenarios, and questions and answers. It involved working together and resulted in seven people trained to help in emergencies. It was arranged by Laura and supported by M&P.

The M&P Committee welcomes input and feedback from paid staff as well as members of the congregation regarding staff and health and safety issues. All issues are treated respectfully and confidentially.

The M&P Committee has placed a secure mailbox in the Custodial Office and is asking anyone who needs an issue addressed to fill out a form near the mailbox, clearly marked M&P Issue Form, and place it in a sealed envelope in the secure M&P Mailbox. All issues will be confidentially addressed by the committee in a timely manner.

Submitted by Rebecca Clark

5.6. Trustees

The role of your DSCUC Trustees is defined in the United Church manual as: *an individual who, along with the other members of the Board of Trustees for a congregation, holds all of the property of that congregation for the use and benefit of the congregation as part of the United Church.* By virtue of this responsibility the Trustees oversee the provision of insurance to cover any loss and/or liability relating to the building and its operations.

In addition Trustees are responsible for the protection of all assets and property that are held through the Model Trust Deed for the use and benefit of the congregation. In addition to our responsibilities for physical or “real” property we also oversee the security of other assets such as money, investments, furniture and any equipment within the building. Trustees remain accountable to, and are directed by, your Unified Board and meet as a committee on an “as needed basis”. As is the case with other committees, we hold a seat on the Unified Board and in addition, our Chair holds a position on the Executive Committee providing oversight and review of specific issues as needed. Our committee also remains available to meet on any particular issues that may arise as part of our mandate to the church and congregation, which can then be brought to the Unified Board for review. We also welcome any input, discussion or concerns from congregational members regarding our duties at any time throughout the year.

Your Trustee Committee at DSCUC includes our Chair, Steve Clark as well as other committee members including Lynda Rundle, Janice Lewis and our minister Rev. Noble.

Activities in 2017 included the annual review of church property, assets and insurance coverage and costs to make sure they meet our needs throughout the year considering the diverse number of uses and activities in our facilities including rentals, outreach programs, social events and tenants. Notably in 2017 we had several unfortunate break-ins and damage to church property. With the diligent assistance of church staff, repairs were made to original or better standards and many of the incurred costs were covered by our insurance coverage including the associated loss of property and damage to the building. As a cost saving measure we also continue to be part of a larger insurance buying group called UCC Protect which enables churches to access improved rates and comprehensive coverage unique to church congregations and operations.

Submitted by Steve Clark

6. Fundraising Activities

6.1. Shop and Support

In December 2009 we launched our Shop and Support program to raise money for mission and ministries of DSCUC. Kenneth Conn is the coordinator of this program. The program provides the congregation the opportunity to purchase shopping cards through DSCUC for which DSCUC keeps a percentage. There are about 55 retailers to choose from and cover most of the things you need to buy. The great thing about this program is that the congregation can donate to DSCUC by buying the items they normally do.

Thank you to everyone who ordered cards and who keep ordering cards in 2018. For additional information about this program please contact Kenneth Conn (519-453-5432).

Year	Value of shopping cards ordered	Net profit	Amount used for Mission Ministries
2009 (Dec. only)	\$ 8,294	\$ 211	none
2010	\$106,980	\$ 4,553	\$ 4,000
2011	\$ 77,805	\$ 2,477	\$ 2,500
2012	\$ 96,045	\$ 3,603	\$ 2,000
2013	\$ 76,950	\$ 2,997	\$ 4,000
2014	\$ 56,417	\$ 2,064	none
2015	\$ 54,484	\$ 2,022	\$ 5,246
2016	\$ 56,902	\$ 2,057	\$ 2,238
2017	\$ 53,755	\$ 1,887	\$ 1,887
Total	\$587,632	\$21,871	\$21,871

Submitted by Kenneth Conn

6.2. Fall Food and Art Fair

The purpose of this event was to raise money to support the Mission and Ministries of DSCUC. It was held in the Chapel on October 21; items went on sale starting at 11 am for lunch ticket holders and 1:00 pm for the general public. Doors closed at 4:40 pm. On sale were homemade food items (muffins, breads, pies, cookies, pickles, jams, chili sauce, etc) and many handicrafts (watercolour paintings, oil paintings, acrylic paintings, drawings, knitwear, quilts, silk floral arrangements, photographs, Christmas ornaments, greeting cards, etc). Also on sale this year was *A Pictorial Guide to Dundas St. Centre United Church....a very special beauty* (photos and text by Diane Cuppels). The price for this 32-page booklet was \$25. A wonderful fall harvest lunch prepared by Peter St. Amour and Lavarre Clark and their team of volunteers was served in the Sunday School Auditorium at 12:30 pm. Thirty-four lunch tickets at \$15 each were sold. We raised \$2,728.00; expenses totaled \$176.05, resulting in net revenue of

\$2,551.95. This event would not have been possible without the expertise, dedication and hard work of all our volunteers, plus the considerable culinary and artistic talents of our contributors.

Submitted by Diane Cuppels and Jim Traquair

6.3. Yard Sale

The Yard Sale is an annual fundraising event to raise money for the mission and ministries of DSCUC. This year it was held in the gym on May 13 and brought in \$1,211.80 on the day of the sale. Another \$282.45 came in throughout May, while it was being set up and put away. Items are also sold in the Boutique cabinets year round and at two special Boutique events raising another \$686.30. Total sales for the year were \$2,180.55.

On behalf of our happy Yard Sale customers, a big THANK YOU to:

- all who donated items,
- Dianne Allen for sorting items throughout the year,
- all who helped set up, price, sell, and then packed up,
- our café workers,
- Quintin Warner House men for table set up and carrying boxes.

Submitted by Kenneth Conn

6.4. Paper Rolling

This will be our last annual report. The company that purchased our rolled paper has found a new way to pack their shipments. We were saddened to hear this. We had become a great volunteer group that looked forward to rolling newspaper. It was easy and had, at the very least, two good reasons for doing it.

Faithfully, for 48 years (1969 to 2017), 13 to 18 or so volunteers arrived on the first and third Saturday each month. We did this because we were making a difference by supporting the mission of our church and The Home of Loving Faithfulness Fellowship in Hong Kong. There is a book in our library about the history of this "Home" entitled "Secret Wishes".

At our coffee break, I would ask them to guess the secret ingredient in the cake I had baked. Twice, in one year, they could not. One was made with green tomatoes and the other with spaghetti sauce. Unusual, perhaps, but it was always tasty. All in all, it was always great fun.

A few years ago I wrote a very short annual report. It said simply, "Rolled some paper, Sold some paper." But, paper rolling was so much more. The team who gathered the reports together rejected my submission, but it did get a smile or two.

Since we were already rolling paper, we sometimes did some other work around the church. People came to expect us being there so we often had visitors who needed to complete some chore.

We all are missing our paper rolling

Submitted by Fred Faas

7. United Church Women (UCW) Report

The purpose of the UCW is to unite all women of the Congregation for the total mission of the church and to provide a medium through which they may express their loyalty and devotion to Jesus Christ in Christian witness, study, fellowship, and service.

UCW EXECUTIVE:

Past President	Fern Heslop
President	Betty-Ann Shelestynsky
Rep. to Unified Board	Betty-Ann Shelestynsky
Vice-President	Judy Finlay
Recording Secretary	Judith Pickering
Corresponding Secretaries	Jan Bearchill Judy Finlay
Treasurer (UCW)	Eleanor Faas
Treasurer (Good Sam)	Laura Wilkes (Office)
Good Sam Cupboard	Joan Taylor Barb Dousett
Kitchen	Lavarre Clark Judith Pickering Helen Andrin Marlene Kellogg
Boutique	Dianne Allen
Nominations	Jan Bearchill

MEMBERSHIP: Women and Gentlemen (on occasion) of the Congregation.

All business matters will come before the UCW membership during regular monthly meetings. (Please note – Executive meetings will be held only when necessary).

The UCW had another busy year. Listed below are some of the activities we participated in.

On March 18, our Potato Bash was again quite successful, with lots of fun, good food, entertainment and a lively sing-along with Norman Abbott at the piano.

On April 1, our UCW hosted a reception following the funeral service for Clara Tupper.

April 6 was our Spring Brunch and Boutique. There was a musical presentation titled “Remember – A Sentimental Journey” to celebrate the 55th Anniversary of UCW in Canada. This was produced and arranged by Norman Abbott featuring Nancy Quinn – soprano and Jordan Baldwin and it was narrated by Betty-Ann Shelestynsky and Rev. Keith Rameshwar.

May 3 was a regular monthly meeting, hosted by Jan Bearchill, Inga Lintzen, Judy Finlay and Arleen Keener. Refreshments were available at 9:30 am followed by our guest Odile Brock-Manlee (also known by her close friends as “Dillie”). She is an instructor for a fitness program called Ageless Grace. She ran us through a session so we could learn what it is all about. She instructs several classes throughout the city and she did recruit a couple from our meeting.

On May 13, we also participated in our annual Yard Sale operating “The Café” serving hot dogs, muffins and drinks.

June 7 was another monthly meeting hosted by Helen Andrin, Lavarre Clark and Kathy Johnson. Our guest for this meeting was Rev. Wendy Noble and she spoke to us about “Things I have learned from knitting”.

On June 14, six of our UCW members attended a luncheon as guests of the Reynolds Creek UCW in Putnam.

September 6 was our regular monthly meeting hosted by Mary Harding, Nan Finlayson and Maggie Jones. We invited the UCW from RMUC and we all enjoyed a presentation by Mary Harding titled “Stirring the Pot”. This was an interesting and fun morning.

On September 30, we held a Difference Maker Event to honor Del and Vel Hillis and to acknowledge their valued support of the Good Samaritan Cupboard and the work they do for the Church.

The Kitchen Crew held a couple of cleaning bees in the early Fall to wash all dishes and clean all the cupboards. Still a bit remains to be done. Volunteers welcome.

A new fridge was recently purchased for the kitchen and the UCW contributed toward the cost of this.

November 2 we held our Boutique and Christmas Brunch. Our friends from the Reynolds Creek UCW joined us. Our speaker for this morning was Glen Pearson of the London Food Bank and he spoke to us about HOPE. This was a very moving presentation.

On December 6, our monthly meeting was hosted by Fern Heslop, Judith Pickering and Judy

Finlay. Coffee and goodies were served at 9:30 am after which time Fern introduced our guest speaker London Police Services Detective Constable Ricardo Juliao. His talk was about Protecting Ourselves from Scams and Fraud. This was followed by a lengthy question and answer period. This was an excellent presentation.

Submitted by Judith Pickering

7.1. Boutique

The Boutique is a fundraising activity that provides a variety of items for sale to raise money for the mission and ministries of DSCUC's UCW. Some items are displayed all year long in the two cabinets located by the ramp door entrance. Twice a year (April and November), a Boutique sale is held in the Chapel.

It was wonderful to see so many happy faces at our Spring (April 6) and Christmas (November 2) Boutiques. Sales throughout the year from our hallway cupboards also help so many people in our neighbourhood.

We realized that in recent years many of you have been downsizing your homes, but we still receive and thank you for some wonderful donations.

Also many thanks to:

- our Quintin Warner friends for all the boxes they carry up and down the stairs for these two sales.
- to all the ladies who help set up, sell and then pack up items after the sales.
- to Laura Wilkes (church secretary) who often sells items on display in the Boutique cupboards during the year.

Our Boutique sales for 2017 totalled \$781.40. An additional \$686.30 was raised by items sold in the cabinets or the two sales however that money went to the Yard Sale.

Thanks again,
Submitted by Dianne Allen

7.2. Good Samaritan Cupboard

The Good Samaritan Cupboard collects used clothing and household items for community members in need.

There were 26 volunteers that regularly volunteered in the Cupboard on Monday mornings (except for statutory holidays): Fred, Jans, Barb, Wilbur, Sylvia, Suzanne, King, Margaret,

Rachel, Barb, Bill, Gladys, Brian, Vel, Del, Anne, Inge, Brydon, Linda, Sharon, Gail, Joan, Donna, Marie, Darren, and Avril. We lost four of our dedicated volunteers in 2017: Barb Bonk passed away in June, Linda Middleton passed away in September, and Donna Thompson passed away in December. We are happy to share that Darren had to stop volunteering because he is enjoying Monday to Friday employment. We honoured Del and Vel's years of service to the Good Samaritan Cupboard in late September at the Difference Maker event. Del and Vel are still around, just not as active as they once were.

Workers at agencies within London contact the Cupboard through the church office to place requests or book appointments on behalf of their clients (individuals and families). The following 20 agencies used our services to fulfil their client's needs:

- Cross Cultural Learner Centre & St. Joseph's House (79 requests/9 workers)
- Middlesex-London Health Unit (61 requests/19 workers)
- Mission Services' Quintin Warner House (60 requests)
- Canadian Mental Health Association (44 requests/22 workers)
- London Cares (30 requests/11 workers)
- Children's Aid Society (27 requests/14 workers)
- Crouch Neighbourhood Resource Centre (9 requests/3 workers)
- Anova (formerly the Women's Community House) (7 requests/3 workers)
- London Abused Women Centre (7 requests/2 workers)
- Unity Project (5 requests/4 workers)
- College B'Oreal (4 requests/2 workers)
- John Howard Society (4 requests/1 worker)
- Ontario Works (3 requests/2 workers)
- Atlohosa Native Family Healing Services (2 requests/2 workers)
- Addiction Services of Thames Valley (1 request/1 worker)
- East London United Church Outreach (ELUCO) (1 request/1 worker)
- Glen Cairn Neighbourhood Resource Centre (1 request/1 worker)
- Mission Services' Rotholme Women's & Family Shelter (1 request/1 worker)
- Mount Hope Long Term Care (1 request/1 worker)
- Parkwood Hospital (1 request/1 worker)

Another 20 requests were filled in other outreach capacities. We cannot always meet every need of the clients but there were only four requests that we had to call a worker to tell them we couldn't fill the entire request.

In 2017 we helped 773 individuals by filling 368 requests. Requests included:

Adult Clothing	148	Maternity	9
Children's Clothing	125	Baby Layette	28
Shoes & Boots	87	Toys & Books	20
Bedding	153	Baby Bedding	18

Bathroom Towels	102	Kitchen Towels	82
Shower Curtains	22	Kitchen Wares	150
Window Treatments	25	Kitchen Appliances	102

The quilters made and tied quilts throughout the year.

Clothing is sent out weekly to Ark Aid and the Unity Project. Wilbur Bearchill and Brian Sneddon take care of the deliveries. Del Hillis is still collecting the needed banana boxes. There were 149 bags and 280 boxes sent to Goodwill, Mission Services, Ark Aid and the Unity Project. We also send clothing yearly to the Parkwood Institute Mental Health Care. This year, Brydon introduced us to the Free Store and they happily accepted a donation of items in the fall.

Donations come in to the Cupboard any day that the church is open. We received a huge donation from the London Employment Help Centre, the local Canadian Revenue Agency recently had a clothing drive for us, many churches regularly drop off to us, some of the workers that use our service will in turn drop off their no longer wanted items, word of mouth from people that know someone at DSCUC or in the Cupboard brings in lots of items. The May Court store, neighbours, congregation members, and Cupboard volunteers all bring in items that keep this extremely valuable service up and running. We also thank congregation members for supporting us on White Gift Sunday with clothing and monetary donations.

Our budget was \$2,250. We spent \$1,563 on children's and adult clothing, kitchen, bedding and supplies. We gratefully received many donations of clothing and household items including \$1,378 in gift-in-kind donations which put our total expenses at \$2,941.

Submitted by Joan Taylor and Barb Dousett

7.3. Financial Report

BALANCE ON HAND JANUARY 1, 2017		\$	2,172.07
<u>RECEIPTS</u>			
Boutique	\$	778.30	
Unit	\$	527.00	
Potato Bash	\$	701.00	
Thank Offerings	\$	646.00	
Donations	\$	210.00	
Meat Pies	\$	48.00	
Reception	\$	420.00	
Difference Makers Luncheon	\$	806.00	
HST	\$	24.97	
Transfer from Investment Acct	\$	1,000.00	\$ 5,161.27
			\$ 7,333.34

EXPENSES

Middlesex Presbytery UCW Dues	\$	105.00	
UCW National Communications	\$	35.00	
Treasurer U.C. of Canada M&S	\$	1,000.00	
UCW Special Events	\$	25.00	
Kitchen Supplies	\$	400.00	
Camp Kee-Mo-Kee (Thank Offering)	\$	262.25	
Sundries & Supplies	\$	55.23	
Flowers & Decorations	\$	120.35	
E.L.U.C.O. (Thank Offering)	\$	385.00	
Gratuities	\$	250.00	
Program Speakers & Entertainment	\$	420.33	
Dundas Street Centre – Local Fund	\$	1,000.00	
Transfer to Memorial Account	\$	80.00	
Reception Expense	\$	91.04	
Repairs, Maintenance	\$	1,034.24	\$ 5,263.44
BALANCE ON HAND DECEMBER 31, 2017			\$ 2,069.90

TD Canada Trust Investment Account			
BALANCE ON HAND JANUARY 1, 2017			\$ 2,510.76

RECEIPTS

Matured GIC Principal	\$	2,000.00	
Interest	\$	400.00	\$ 2,400.00
			\$ 4,910.76

DISBURSEMENTS

Transfer to General Account	\$	1,000.00	\$ 1,000.00
Balance on Hand December 31, 2017			\$ 3,910.76

TD Canada Trust Memorial Account			
BALANCE ON HAND JANUARY 1, 2017			\$ 1,494.00

RECEIPTS

In memory of Clara Tupper, Marlene Root, Linda Middleton, Donna Thompson	\$	80.00	\$ 80.00
			\$ 1,574.00

DISBURSEMENTS

Balance on Hand December 31, 2017			\$ 1,574.00
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GIC/Term Deposit Holdings – Canadian \$ Investments

Issue Date	Maturity Date	Number	Interest Type	Interest Rate (%)	Principal	Accrued Interest (\$)	Current Value (\$)	Maturity Value (\$)
Issuer: TD Mortgage Corporation								
FINANCIAL GIC PLUS								
Dec 23/13	Dec 22/18	8648461-12	N/A	0.0000	4,000.00	0.00	4,000.00	4,000.00
FINANCIAL GIC PLUS								
Feb 24/14	Feb 24/19	8648461-13	N/A	0.0000	10,000.00	0.00	10,000.00	10,000.00
Total Issued by TD Mortgage Corporation							14,000.00	14,000.00
TOTAL CDN \$ INVESTMENTS							14,000.00	14,000.00

Submitted by Eleanor Faas

8. Appendix A

STATEMENT OF REVENUE AND EXPENDITURES DECEMBER 31, 2017

REVENUE:	<u>Dec 31/15</u>	<u>Dec 31/16</u>	<u>Dec 31/17</u>
LOCAL INCOME			
Net from Unified Funds	\$ 39,562	\$ 36,048	\$ 33,307
Designated for Local Use	\$ 73,180	\$ 68,394	\$ 66,993
Reduce the Deficit/Appeal for Local Funds	\$ -	\$ 8,125	\$ 6,366
Observer	\$ 420	\$ 455	\$ 500
HST rebate	\$ 4,063	\$ 5,070	\$ 5,729
Yard Sale	\$ 2,665	\$ 7,308	\$ 7,762
Rental	\$ 32,484	\$ 39,034	\$ 37,331
Interest - Housing	\$ 1,827	\$ 1,722	\$ 2,235
Sunday School	\$ 573	\$ 573	\$ 599
Interest/Dividend Income	\$ 10,224	\$ 12,237	\$ 11,849
U.C.W. Contribution	\$ -	\$ 2,000	\$ 1,000
Paper Rollers' Contribution	<u>\$ 2,005</u>	<u>\$ 700</u>	<u>\$ 1,042</u>
TOTAL:	<u>\$ 167,003</u>	<u>\$ 181,668</u>	<u>\$ 174,713</u>
 TOTAL INCOME FOR LOCAL USE:	 \$ 167,003	 \$ 181,668	 \$ 174,713
 LESS TOTAL EXPENSES:	 <u>\$ 167,068</u>	 <u>\$ 185,352</u>	 <u>\$ 194,143</u>
 <u>SURPLUS (DEFICIT)</u>	 <u>\$ (65)</u>	 <u>\$ (3,684)</u>	 <u>\$ (19,430)</u>
 MISSION & SERVICE			
Net from Unified Funds	\$ 6,981	\$ 6,361	\$ 5,878
Designated for M. & S.	<u>\$ 2,591</u>	<u>\$ 1,810</u>	<u>\$ 2,733</u>
	<u>\$ 9,572</u>	<u>\$ 8,171</u>	<u>\$ 8,611</u>
 EXPENDITURES:			
PROPERTY EXPENSES			
Custodians	\$ 32,220	\$ 32,710	\$ 33,001
Facilities Improvement	\$ 576	\$ 5,928	\$ 3,564
Heat	\$ 17,005	\$ 12,811	\$ 16,922
Insurance	\$ 13,257	\$ 12,660	\$ 13,599
Landscaping	\$ 76	\$ 163	\$ 103
Repairs & Maintenance	\$ 16,938	\$ 12,373	\$ 19,509
Utilities	<u>\$ 8,683</u>	<u>\$ 9,736</u>	<u>\$ 8,675</u>
	<u>\$ 88,755</u>	<u>86,380</u>	<u>95,373</u>

EXPENDITURES:	Dec 31/15	Dec 31/16	Dec 31/17
SPIRITUALITY			
Advertising	\$ 163	\$ 195	\$ 192
Minister's Social Services Fund	\$ -	\$ 100	\$ 100
Music	\$ 125	\$ 501	\$ 351
Other Worship	\$ 2,201	\$ 795	\$ 825
Pulpit & Organ Supply	\$ 6,450	\$ 1,448	\$ 1,637
Adult Education	\$ -	\$ 54	\$ 31
Library	\$ 84	\$ 268	\$ 204
Nursery	\$ 66	\$ -	\$ -
Sunday School	\$ 820	\$ 764	\$ 726
Hospitality	\$ 247	\$ 132	\$ 143
Seasonal Plants & Gifts	\$ 1,108	\$ 575	\$ 393
Observer	\$ 420	\$ 455	\$ 500
	\$ 11,685	\$ 5,287	\$ 5,101
OUTREACH			
Other	\$ 40	\$ 175	\$ 172
	\$ 40	\$ 175	\$ 172
MINISTRY & PERSONNEL			
Staff Development	\$ -	\$ 142	\$ 445
Staff Appreciation	\$ -	\$ 559	\$ 695
	\$ -	\$ 701	\$ 1,140
STEWARDSHIP			
Minister	\$ 11,254	\$ 33,699	\$ 34,897
Education	\$ 241	\$ 793	\$ 623
Minister's Telephone	\$ 100	\$ 300	\$ 300
Minister's Travel	\$ 138	\$ 372	\$ 361
Music Director	\$ 21,000	\$ 21,420	\$ 21,656
CE Director	\$ 4,456	\$ 4,549	\$ 4,556
Secretary	\$ 18,689	\$ 21,196	\$ 21,106
Copies/Miscellaneous	\$ 4,360	\$ 3,203	\$ 3,339
Internet	\$ 542	\$ 542	\$ 609
Postage	\$ 65	\$ 146	\$ 108
Printing & Stationery	\$ 65	\$ 423	\$ 389
Payroll Service Charges	\$ 26	\$ 161	\$ 951
Telephone	\$ 153	\$ 956	\$ 172
Archives	\$ 948	\$ -	\$ -
Bank Charges/Service Fees	\$ -	\$ 616	\$ 585
Equipment Purchase	\$ 411	\$ 1,350	\$ -
Presbytery Assessment	\$ 1,492	\$ 1,980	\$ 632
Special Events	\$ 2,475	\$ 132	\$ 2,073
Sundry	\$ 172	\$ 972	\$ -
	\$ 66,587	\$ 92,809	\$ 92,356
TOTAL EXPENSES FOR LOCAL USE:	\$ 167,068	\$ 185,352	\$ 194,143

BALANCE SHEET

ASSETS:	2015	2016	2017
Current Assets:			
RBC Cash	\$ 684	\$ 1,353	\$ 1,266
Scotia Cash	\$ 2,102	\$ 2,697	\$ 3,264
Petty Cash	\$ 200	\$ -	\$ -
Bank - TDCanada Trust	\$ 38,003	\$ 30,535	\$ 21,269
Accounts Receivable	\$ 4,853	\$ 7,544	\$ 1,960
	<u>\$ 45,841</u>	<u>\$ 42,129</u>	<u>\$ 27,759</u>
Other Assets - Investments:			
Bowman Investment GIC	\$ 10,000	\$ 10,000	\$ 10,000
Fulkerson Investment GIC	\$ 10,000	\$ 10,000	\$ 10,000
UCW GIC/RBC	\$ 5,000	\$ 5,000	\$ 5,000
Good Sam Investment GIC/RBC	\$ 5,344	\$ 5,344	\$ 2,844
Housing Fund Investment GIC/RBC/Scotia	\$ 99,039	\$ 99,106	\$ 99,106
Warder/Gibson Investment GIC/RBC	\$ 23,200	\$ 23,200	\$ 23,200
RBC Equity/Unallocated Pfd- Book Value	\$ 249,826	\$ 245,070	\$ 261,758
RBC Savings	\$ -	\$ -	\$ -
RBC Bonds(unallocated)	\$ 59,945	\$ 70,573	\$ 37,144
	<u>\$ 457,353</u>	<u>\$ 463,293</u>	<u>\$ 444,052</u>
			1,3
TOTAL	<u>\$ 503,194</u>	<u>\$ 505,422</u>	<u>\$ 471,811</u>
			4
LIABILITIES:			
Current Liabilities:			
Accounts Payable	\$ 115	\$ 4,187	\$ 0
Audio System Fund	\$ 15,542	\$ 25	\$ (0)
Choral Scholarship Fund	\$ 4,834	\$ 5,794	\$ 4,498
Fulkerson Interest Fund	\$ 3,586	\$ 3,720	\$ 3,598
Good Sam Fund	\$ 2,840	\$ 1,472	\$ 2,834
Botham Building Fund	\$ 67,901	\$ 68,201	\$ 68,201
Memorial Fund	\$ 3,103	\$ 5,166	\$ 5,691
Out-of-the-Cold Fund	\$ 23,681	\$ 22,589	\$ 16,888
Paper Rollers	\$ 944	\$ 622	\$ -
Robert Gibson Music Fund	\$ 25,592	\$ 35,777	\$ 42,913
Shop and Support	\$ 181	\$ -	\$ -
UCW GIC	\$ 5,000	\$ 5,000	\$ 5,000
Youth Programs	\$ 1,287	\$ 1,425	\$ 1,357
	<u>\$ 149,607</u>	<u>\$ 148,978</u>	<u>\$ 145,981</u>
			4
Membership Equity:	<u>\$ 353,587</u>	<u>\$ 356,444</u>	<u>\$ 325,831</u>
			2
TOTAL	<u>\$ 503,194</u>	<u>\$ 505,422</u>	<u>\$ 471,811</u>
Footnotes:			
¹ Dec. 31 Market Value	\$ 289,085	\$ 321,874	\$ 344,956
² 2011 Insured Value of Facilities	\$ 9,064,006	\$ 9,064,006	\$ 9,064,006
³ Realized Capital Gains (Loss)	\$ 289	\$ (2,586)	\$ 28
⁴ Does not include \$5,000 GIC held for UCW			

EQUITY AND BOND INVESTMENTS

EQUITIES:

COMMON SHARES

<u>Company</u>	<u>Purchased</u>	<u># Shares</u>	<u>Bought at (\$)</u>	<u>Sold at (\$)</u>	<u>Date Sold</u>	<u>Profit /Loss (\$)</u>	<u>2017 Dividends Received (\$)</u>	<u>Value on Dec 31/17 (\$)</u>	<u>Current Yield Dec 31/17 (%)</u>	<u>Portfolio (%)</u>
ARC Resources	Jun 22/05	500	10,142				300	7,375	4.07	1.3
BCE New	Total	800	30,449				2,268	48,304	4.70	8.5
Bank of Montreal	Total	390	22,852				1,388	39,230	3.54	6.9
Bank of Nova Scotia	Dec 20/01	250	9,680				763	20,280	3.76	3.6
Brookfield Asset Management A	Aug 23/17	125	6,156							
Brookfield Asset Management A	Total	562	23,880				447	30,753	1.45	5.4
Fortis	Mar 10/16	600	24,037				975	27,666	3.52	4.8
Imperial Oil	Dec 21/17	250	9,513							
Imperial Oil	Total	1480	66,043				823	58,060	1.42	10.2
Manulife Financial Corp	Total	500	14,038				410	13,110	3.13	2.3
National Bank of Canada	May 28/03	450	8,147				1,026	28,224	3.64	4.9
Suncor Energy Inc	Total	400	6,531				512	18,460	2.77	3.2
Thomson Reuters Corp	Total	500	22,993				886	27,395	3.24	4.8
Trisura	Jun 23/17	2	30	58	Nov 3/17	28				
Pfizer	Oct 24/14	350	11,531				582	15,940	3.65	2.8
Book Value/Totals			250,325			28	10,380	334,797	3.10	58.6
<u>PREFERRED SHARES</u>										
Altagas	Oct 23/14	400	10,431				338	8,440	4.00	1.5
RBC Canadian ETF	May 15/17	1100	26,002				620	26,719	2.32	4.7
Book Value/Totals			36,433			-	958	35,159	2.73	6.2
<u>BONDS/GIC'S:</u>										
	<u>Purchased</u>	<u>Matures</u>	<u>Cost</u>				<u>Interest</u>			
TD Mort/Homeq GIC	Feb 11/14	Feb 11/19	27,500				715	28,129	2.60	4.9
Home Trust GIC	Mar 26/15	Mar 27/17		25,000			444			
Natcan Trust GIC	Feb 11/16	Feb 11/21	27,500				623	28,016	2.26	4.9
National Bank GIC	May 29/15	May 29/20	13,800				320	13,988	2.32	2.4
Russell Canadian Fixed Income	Total		32,318				976	31,576	1.75	5.5
Total Preferred Shares/ Bonds/GIC's			137,551				4,037	136,867	2.95	24.0
TOTALS RBC			424,309			28	15,375	506,823	3.03	
Unrealized Gain (Loss)								83,198		
<u>SCOTIABANK:</u>										
1000000TCMSM GIC	Jan 8/13	Jan 8/18	11,150				251	11,167	2.25	2.0
1000000101JXF GIC	Apr 21/14	Apr 21/19	28,160				648	28,612	2.30	5.0
Scotiabank Bond Fund	Nov 15/12		25,000				567	24,432	2.32	4.3
TOTALS SCOTIABANK			64,310				1,466	64,211	2.28	11.2
TOTAL 'FIXED INCOME'							5,502	201,078	2.74	35.2
<u>GRAND TOTAL</u>			488,619			28	16,841	571,034	2.95	100.0

2018 BUDGET

	BUDGET 2018	BUDGET 2017	ACTUAL 2017	ACTUAL 2016	% BUD/BUD	% YR END VAR	% BUD/ACT
<u>EXPENSES</u>							
PROPERTY							
Custodial Service	\$ 35,169	\$ 32,802	\$ 33,001	\$ 32,710	7.2%	0.6%	6.6%
Facility Improvement	\$ 1,000	\$ 1,000	\$ 3,564	\$ 5,928	0.0%	256.4%	-71.9%
Heat	\$ 17,500	\$ 17,500	\$ 16,922	\$ 12,811	0.0%	-3.3%	3.4%
Insurance	\$ 14,000	\$ 13,600	\$ 13,599	\$ 12,660	2.9%	0.0%	2.9%
Landscaping	\$ 150	\$ 150	\$ 103	\$ 163	0.0%	-31.5%	46.0%
Repairs & Maintenance	\$ 12,500	\$ 10,000	\$ 19,509	\$ 12,373	25.0%	95.1%	-35.9%
Utilities	\$ 9,500	\$ 9,500	\$ 8,675	\$ 9,736	0.0%	-8.7%	9.5%
	\$ 89,819	\$ 84,552	\$ 95,373	\$ 86,380	6.2%	12.8%	-5.8%
SPIRITUALITY							
Advertising	\$ 500	\$ 300	\$ 192	\$ 195	66.7%	-36.1%	160.9%
Minister's Soc. Fund	\$ 100	\$ 100	\$ 100	\$ 100	0.0%	0.0%	0.0%
Music	\$ 500	\$ 500	\$ 351	\$ 501	0.0%	-29.9%	42.6%
Organ Supply	\$ 600	\$ 600	\$ 600	\$ 600	0.0%	0.0%	0.0%
Other Worship	\$ 1,000	\$ 1,000	\$ 825	\$ 795	0.0%	-17.5%	21.1%
Pulpit Supply	\$ 1,500	\$ 1,400	\$ 1,037	\$ 848	7.1%	-25.9%	44.6%
Adult Education	\$ 100	\$ 100	\$ 31	\$ 54	0.0%	-68.9%	221.8%
Library/Video Licence	\$ 300	\$ 300	\$ 204	\$ 268	0.0%	-32.1%	47.2%
Sunday School	\$ 1,000	\$ 1,000	\$ 726	\$ 764	0.0%	-27.4%	37.6%
Hospitality	\$ 200	\$ 200	\$ 143	\$ 132	0.0%	-28.7%	40.3%
Seasonal Plants	\$ 500	\$ 400	\$ 393	\$ 575	25.0%	-1.8%	27.3%
Observer	\$ 500	\$ 500	\$ 500	\$ 455	0.0%	0.0%	0.0%
	\$ 6,800	\$ 6,400	\$ 5,101	\$ 5,287	6.3%	-20.3%	33.3%
OUTREACH							
Other	\$ 300	\$ 300	\$ 172	\$ 175	0.0%	-42.7%	74.4%
	\$ 300	\$ 300	\$ 172	\$ 175	0.0%	-41.7%	71.4%
MINISTRY & PERSONNEL							
Staff Development	\$ 450	\$ 400	\$ 445	\$ 142	12.5%	11.3%	1.1%
Staff Appreciation	\$ 750	\$ 550	\$ 695	\$ 559	36.4%	26.4%	7.8%
	\$ 1,200	\$ 950	\$ 1,140	\$ 701	26.3%	20.0%	5.2%

	BUDGET 2018	BUDGET 2017	ACTUAL 2017	ACTUAL 2016	% BUD/BUD	% YR END VAR	% BUD/ACT
EXPENSES							
STEWARDSHIP							
Minister	\$ 36,144	\$ 34,941	\$ 34,905	\$ 33,708	3.4%	-0.1%	3.5%
Education	\$ 697	\$ 700	\$ 623	\$ 793	-0.5%	-11.1%	11.9%
Telephone	\$ 600	\$ 210	\$ 300	\$ 300	185.7%	42.9%	100.0%
Minister's Travel	\$ 500	\$ 500	\$ 361	\$ 372	0.0%	-27.8%	38.5%
Music Director	\$ 21,959	\$ 21,656	\$ 21,656	\$ 21,420	1.4%	0.0%	1.4%
CE Director	\$ 4,890	\$ 4,646	\$ 4,638	\$ 4,618	5.2%	-0.2%	5.4%
Secretary	\$ 21,775	\$ 21,005	\$ 21,188	\$ 21,280	3.7%	0.9%	2.8%
Copies/Miscellaneous	\$ 3,000	\$ 3,000	\$ 3,339	\$ 3,203	0.0%	11.3%	-10.2%
Internet	\$ 1,000	\$ 600	\$ 609	\$ 542	66.7%	1.4%	64.3%
Postage	\$ 200	\$ 300	\$ 108	\$ 146	-33.3%	-63.8%	84.4%
Printing & Stationery	\$ 400	\$ 400	\$ 389	\$ 423	0.0%	-2.8%	2.8%
Telephone	\$ 1,500	\$ 1,000	\$ 951	\$ 956	50.0%	-4.9%	57.7%
Archives	\$ 50	\$ 50	\$ -	\$ -	0.0%	-100.0%	
Bank Charges/Service Fees	\$ 650	\$ 600	\$ 585	\$ 616	8.3%	-2.5%	11.1%
Equipment Purchase	\$ 1,000	\$ 1,000	\$ 632	\$ 1,350	0.0%	-36.8%	58.3%
Presbytery Assessment	\$ 2,656	\$ 2,073	\$ 2,073	\$ 1,980	28.1%	0.0%	28.1%
Special Events	\$ -	\$ 200	\$ -	\$ 132	-100.0%	-100.0%	
Sundry	\$ 200	\$ 200	\$ -	\$ 972	0.0%	-100.0%	
	\$ 97,219	\$ 93,082	\$ 92,356	\$ 92,809	4.4%	-0.8%	5.3%
TOTAL OPERATING EXPENSES	\$ 195,338	\$ 185,283	\$ 194,143	\$ 185,352	5.4%	4.8%	0.6%
Mission & Service	\$ 9,000	\$ 9,000	\$ 8,611	\$ 8,171	0.0%	-4.3%	4.5%