

ANNUAL REPORT
for
January 1 to December 31, 2018



Dundas Street Centre United Church
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Annual General Meeting
Sunday, February 24, 2019

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, 2018 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 2018 Congregational Meeting

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DUNDAS STREET CENTRE UNITED CHURCH (DSCUC)

ANNUAL GENERAL MEETING (AGM)

Sunday February 25, 2018

Rev. Wendy began the Worship Service with the official opening of the Annual General Meeting. She asked for the nomination of a chairperson for the AGM. Ken Conn nominated Howard Rundle who by acclamation from the congregation was elected as chairperson. Rev. Wendy asked for the nomination of a recording secretary for the AGM. Ken Conn nominated Linda Varty who by acclamation the congregation was elected as recording secretary.

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 26, 2017, as found on pages 4-6 of the 2017 Annual Report. Carried.

Howard reviewed the Statistical Reports from pages 8-10 of the Annual Report. He then asked for any questions from the congregation. Hearing none, a motion was made.

Motion moved and seconded to receive the Statistical Report and Reports from The Minister and Voluntary Associate Minister, found on pages 8-10 of the 2017 Annual Report. Carried.

Howard explained the structure of the committee and sub-committee reports found on pages 10-34 of the Annual Report. These reports explain the responsibilities of each committee. He began with Spirituality on behalf of the 2017 chair, Jim Traquair. There were no questions from the congregation.

Fred Faas spoke on behalf of the Outreach Committee, explaining the purpose and endeavors of the Outreach committee.

Howard continued with a review of the Stewardship Committee. He explained the church's deficit situation. He continued with a short review of each of the remaining committees and sub-

committees; Property, Ministry & Personnel (M&P), Trustees, Fundraising Activities, and the United Church Women (UCW). He opened the floor for questions and there were none.

Motion moved and seconded to receive the Reports of the Unified Board Standing Committees, Sub-Committees, Presbytery Representatives, UCW, and the Groups and Organizations of DSCUC found on pages 10-36 of the 2017 Annual Report. Carried.

Next, Howard reviewed the 2017 Financial Report found on pages 37-40 of the 2017 Annual Report. He pointed out that we ended 2017 with a deficit of \$19,430. This deficit largely occurred for two reasons. The first being an increase in expenses including our heating costs (colder weather this past November/December/January) as well as an increase in natural gas rates. The other expense increase was in property repairs and maintenance. The second was a reduction of income in virtually all of the

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categories. The balance sheet shows that we have the funds to cover this deficit (see "Membership Equity" on page 39) this has been decreasing annually. He added that the three extra envelopes requesting extra givings at year end to help balance the budget at year end was lower by approx. \$2,000. Howard stated that a deficit of this size is not a good position going forward even though we have the funds to cover it.

Howard opened the floor to questions. Ken Conn observed that the Yard Sale income looks far too high in 2016 and 2017. Howard indicated that this would be reviewed and amended if necessary.

Motion moved and seconded to receive the 2017 Financial Statements found on pages 37-40 of the 2017 Annual Report, with a possible amendment to be made on page 37. Carried.

Of note regarding the 2018 Budget, we have increased the budget for 2018 by 5.4% over 2017 due to the higher expenses previously stated. This increase is only a 0.6% increase over the 2017 actual expenses. The budget also takes into account the increase in minimum wage that came into effect January 1, 2018.

Motion moved and seconded to approve the 2018 Budget found on pages 41-42 of the 2017 Annual Report. Carried.

Howard presented for ratification, the Unified Board membership list for 2018/2019 as shown on pages 6-7 of the Annual Report, noting vacancies which need to be filled.

Rev. Wendy Noble made a plea with the congregation for a volunteer for the position of Presbytery Representative. Middlesex Presbytery will dissolve on December 31, 2018. The

commitment requirement would be to attend only three to four meetings in 2018. Fred Faas added that he found the experience as Presbytery rep. to be very informative. Howard also made a plea for anyone interested to being on the Unified Board to please step forward at any time since the Unified Board can change its membership during the year. The new member serves and is ratified at the subsequent AGM.

Howard opened the floor to questions. Ken Conn noted a correction was needed in the Unified Board membership list, where all new appointments to committees should be noted with an asterisk (*)

Howard indicated that the asterisk (*) this year refers to people who are new to the Unified Board since the last AGM.

Motion moved and seconded to approve the Slate of Officers of the Unified Board for the period between the February 25, 2018 AGM and the 2019 AGM, as shown on pages 6-7 of the 2017 Annual Report and that the Unified Board be given the authority to add to the Slate of Officers during the next year. Carried.

Howard made a few closing remarks. Firstly, all approved Unified Board minutes are posted on the Bulletin Board in the Sunday School Auditorium, beside the entrance to the kitchen. Please feel free to take these down to read them at any time. They are posted for the information of the congregation.

Finally, Howard commented on our vision for the future of DSCUC. The Unified Board has taken on a three-pronged approach envisioning the future of our church. One, we now have a member with marketing experience, Victor Fulcher, and our first preference, with Victor's assistance, is to grow the membership of DSCUC. Secondly, failing to grow the congregation, we could look at opening up the

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church to be used in some other way such as a concert hall. With the upgrade to the organ, we could draw groups in to rent our facility for more concerts. This would allow us to stay open and supplement our annual revenue. Our third and final resort, failing the other two options is we could look at amalgamating with another United Church. Keep in mind that officially amalgamating with another church does not guarantee that the membership as a whole will move to that church.

Howard noted that no decisions will be made this month or even this year. But we must look to a promising future for our church.

Howard again opened the floor for questions. Hearing none, he officially adjourned the meeting.

[There were a total of 39 Members and Adherents, in attendance at the Annual General Meeting today.]

Howard Rundle, Chair, AGM

Linda Varty, Recording Secretary, AGM

2. Unified Board Membership 2019/20

The following appointees (members and adherents) are presented for ratification as Members/Officers of the Unified Board for the period between February 24, 2019 AGM and the 2020 AGM (* indicates new appointments since the 2018 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
Regional Council Representatives
Minister – Rev. Wendy Noble^

REGIONAL COUNCIL REPRESENTATIVES – 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
Joan Taylor*

Stewardship

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

Kenneth Conn (Chair)	Kenneth Conn Steve Clark
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Ministry and Personnel

Jim Traquair (Chair)	Jim Traquair Brenda Fuhrman
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Trustees

Janice Lewis (Chair)	Janice Lewis Lynda Rundle Wilbur Burchill*
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SUB-COMMITTEES OF THE STANDING COMMITTEES:

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

PROPERTY

Accessibility	Lynda Rundle (Chair) and Dianne Allen
Archives	Vacant

OUTREACH AND SOCIAL JUSTICE

Good Sam Cupboard	Joan Taylor
LIFT Housing	Fred Faas
Newsletter	Diane Cuppels (Editor) and Jan Bearchill (Delivery Coordinator)
Out of the Cold	Fred Faas and Rebecca Clark
Rental Coordinators	Kenneth Conn (Chair), Lois Bezeau, Laura Wilkes^
Webmasters	Diane Cuppels, Janice Lewis (Assistant), and James Traquair (Advisor)

SPIRITUALITY

Choral Scholarship	Diane Cuppels
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Submitted by Howard Rundle

3. Statistical Information

SERVICES RECORDED IN OUR HISTORICAL RECORDS

(as performed by clergy associated with DSCUC)

MARRIAGES

James Grier and Miranda Clark – February 17, 2018

(Rev. Rameshwar at Windermere Manor)

Laurie Ransom and Brenda MacIsaac – September 1, 2018

(Rev. Noble at My Sister's Place)

FUNERALS AND MEMORIALS

Margaret MacGee – April 12, 2018, service on April 17, 2018

Doug Jones – April 24, 2018, service on April 28, 2018

Bruce Gibson – April 3, 2018, service on May 25, 2018

Alexandra Sandin – November 9, 2018, service on November 15, 2018

BAPTISMS

None

DSCUC STATISTICS

Members received by Transfer 1

(Margaret Smibert)

Members received by Profession of Faith 0

Members removed by Death 4

(Bruce Gibson, Therese Halpin, Margaret MacGee, Lois Stevenson)

Members removed by Transfer 0

Members removed by the Unified Board 0

Total Members including Non-Resident 95

Adherents added 0

Adherents removed by Death 1

(Alexandra Sandin)

Adherents removed by the Unified Board 0

Total Adherents 58

Submitted by Laura Wilkes

4. Minister's Report

An Annual Report is a place of accountability and reflection. I pray that within these pages, you will find a space of comfort as well as a space of challenge. If you have arrived at this point in your path feeling weary and depleted, I hope that you will find something here that provides comfort and rest.

At the same time, I pray that you will find something that stretches you into new terrain, that invites you to think or move or pray in a direction that will draw you into uncharted territory in your soul, and there find the God who ever waits to meet us in those spaces that lie beyond what is familiar, comfortable, and habitual for us.

In the Gospel of Luke, we read that on the night of Jesus' birth, shepherds arrive at the manger with a story of angels who brought them astounding tidings of a Savior's birth. Luke tells us that all who hear the tale of the shepherds are amazed. But Mary, Luke writes—Mary, whose path has led her so far from home—treasured all these words and pondered them in her heart (Luke 2:19).

As you engage in this reflection, may you enter into a space where you can gather up the words, the stories, the fragments and pieces, the gifts and challenges of the past year. May you ponder them in your heart, and there find treasure to sustain you and illuminate your path. May you have comfort and challenge in good measure, and may you travel in the company of love. Know that I hold you in prayer and wish you blessings on your way.

Consider that the heart
holds its own constellation.
Consider that it has
a secret chamber
radiant with unspent light.
Consider this when you cannot find
that one star, that dream
that compels you to the road.
When every last thing seems
to have disappeared into dark,
consider that you cannot always know
how you bear this brightness
but that it holds you
and is not wasted
or lost.
See how we share this sky,
how it stretches above us
beyond every border,
how every day

turns each of us
in steady revolution
through morning, night,
morning again.
Or think of it like this:
that every heart is its own voyage,
sending its vessels out,
drawing them back again,
never by the same way they went
but still somehow making for
home, that place
that shimmers now in welcome
with all the gathered light
you had thought
you could not see
by way of the heart.

Blessings, Rev. Wendy

4.1. Volunteer 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 April 29. I performed one wedding service, at Windermere Manor in February (Steve and Rebecca Clark's daughter). I also performed four services for the late Margaret MacGee (April 17), Doug Jones (April 28), Bruce Gibson (May 25) and Alexandra Sandin (November 15). It was also my pleasure to be one of the narrators at the musical organised by Norm Abbott for the UCW Spring Luncheon.

At the start of the year, I had been at Dorchester United doing ongoing Pulpit Supply for their minister who had been on medical leave. And I ended the year with a service on December 30 at Ilderton United Church, filling in for the Rev. Barbara Clark.

Respectfully Submitted,
Rev. Keith Rameshwar

5. Reports from DSCUC Unified Board Standing Committees

5.1. Spirituality

The mandate of our committee and the Sunday School is to provide worship and witness opportunities, education and Christian fellowship for adults and children at DSCUC and to address matters of membership and lay visitation. Members include Mary-Ann Conn (Sunday School Coordinator and Chair), Victor Fulcher, James Traquair and Linda Varty.

Worship Activities

Worship services at DSCUC were coordinated with those of RMUC through several shared worship meetings of representatives of the two partner churches. Pulpit supply was provided by Karlene Kimber, Kerry Stover, Rev. Keith Rameshwar, Val Hodgins, and Patricia Switzer. Summer Worship services were shared with RMUC at 10:30 am. Val Hodgins preached for the month of July at DSCUC and Rev. Wendy Noble preached in August and on September 2 at RMUC.

Communion services were organized and officiated by Rev. Noble at the start of the Lenten Season, 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.

A joint Good Friday service with RMUC was organized by Rev. Noble and held at DSCUC on March 30. A highlight was a Rutter anthem by combined choirs from the two congregations, accompanied Nikki Ludziejewski (RMUC organist). A lay service, developed by Joyce Payne (London Conference Chair) entitled "Bloom Where You are Planted", was offered by the Spirituality Committee members for Conference Sunday on May 27. A Blessing of the Pets service using photographs was led by Rev. Noble on September 23. The 172nd Anniversary Service for DSCUC on October 21, was led by Rev. Noble with guest performers, the Agritones. The RMUC congregation was invited. It was followed by fellowship in the Sunday School Auditorium. We had a joint Remembrance Day service with RMUC at DSCUC with guest musicians Nikki Ludziejewski, Luke Kilgour (piper), and Steve Davidson (trombonist). We collected funds on White Gift Sunday to support My Sister's Place and the Men's Mission. A joint Christmas Eve family service led by Rev. Noble was held at 7:30 pm at RMUC followed by fellowship. A café-style service in the Sunday School Auditorium was led by Rev. Noble on December 30 while coffee, tea, punch, and potluck sweets were served.

We thank Jan Bearchill and Diane Cuppels for organizing and presenting worship time announcements.

We thank Norman Abbott for his musicianship and choir leadership. Piano and organ supply in 2018 was provided by Dr. Donald Cook. Throughout the year the musical messages were strengthened by vocal solos and duets by choir members, by choral scholars (see 5.1.2 Choral Scholarship Report) and by guest performers, Nancy Quinn (soprano). Luke Kilgour, and Steve Davidson.

Christian Growth and Development Activities

Mary-Ann continued to organize the Taylor Library and to set up displays of new and special books from the collection. The annual Indoor Potluck Congregational Picnic was held on June 24. Victor Fulcher and Norm Abbott presented various sing-a-longs throughout the year during coffee time following worship services. Victor Fulcher also arranged a series of radio ads with 99.9 FaithFM in December to promote our church community.

Sunday School Activities

Our Sunday School continues to use "Deep Blue – One Room" curriculum with great interest. Thank you to our volunteers: Linda Varty (assistant), Marlene Kellogg, Janice Lewis, and Adrienne Bennett. Mary-Ann continues to share with Rev. Noble in leading the "Time with God's Children" portion of the worship service.

We are a spirited vibrant group who participated in the following events by making and distributing: Valentine's Day hearts, Family Day bags, Easter cards, painted pots for Christian Family Day, Father's Day Trail Mix bags, and Christmas cards. We participated in collecting recycled items to reuse to recognize Earth Day, held Certificate Sunday and Potluck lunch in June, donated school supplies to ELUCO at RMUC, opened a Lemon-aid stand in August,

held a Welcome Back Sunday with balloons, ice cream sundae bar, and photo booth, collected non-perishable food items for the Food Bank on World Wide Sunday, donated “Coins of Change Collection” for the Food Bank, held our annual Advent Adventure, packed a care package for Rebecca Clark’s nephew Tyler who is serving in the military, participated in White Gift Sunday, and presented “The Little Drummer Boy” music.

Membership and Visitation Activities

We thank Jan Bearchill, Judy Finlay, and Lavarre Clark for organizing the many faithful volunteers scheduled as weekly ushers, greeters, special needs helpers, and social conveners (coffee and tea makers) for our worship services and fellowship time. A special thank you goes out to Brenda Fuhrman who provided most of the sweet treats for coffee time and fellowship each Sunday after worship. We thank Jan Bearchill for her special attention to sending greeting cards to congregants and shut-ins. We also thank Jan and Judy for assisting with the organizing and purchase of Christmas plants. We thank those who delivered these plants to our shut-ins. These plants included cards from the Sunday School and a message from Rev. Noble.

Submitted by Mary-Ann Conn

5.1.1. Choir

Our Choir makes a significant contribution to the worship service Sunday mornings.

Nine members include:

- Sopranos – Daniela Castellon (choral scholar), Mary Ann Conn, Diane Cuppels, Barbara Rose
- Altos – Lois Bezeau, Victoria Hoshowsky (choral scholar)
- Tenor – Jim Traquair
- Basses – Edward Avey, Victor Fulcher

We practice anthems, solos, duets and trios with the support and direction of our much appreciated organist, Norman Abbott. This is a fun loving group that enjoyed a simple breakfast together just before Christmas. Join us Thursdays at 7:30 pm and Sundays at 10:30 am in the chapel if you love to sing.

Submitted by Lois Bezeau

5.1.2. Choral Scholarship

The Lottie Brown Choral Fund and the Allan and Jean Coote Choral Fund are administered by the London Community Foundation (LCF). Because LCF's disbursement quota (the amount of money available to participating organizations) went from 4.5% to 4.0%, in May, the church received \$2,275, instead of the usual \$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), Choir members Lois Bezeau and James Traquair and congregation member Nan Finlayson. Senior scholars receive \$1,800 and junior scholars receive \$1,500. They sing with the Choir from September to the end of April. Current scholars are Daniela Castellon (soprano), an undergraduate student in Music at Western University, and Victoria Hoshowsky (mezzo-soprano), a recent graduate of the Master in Music program 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. Contributions from private individuals are vital to the continued success of this program.

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 Subcommittees of Outreach and Social Justice are (1) the Rental Subcommittee, (2) the Out of the Cold Meals Program, (3) the Website and Newsletter, (4) LIFT Housing and (5) the Good Samaritan Cupboard (a new member in 2018, previously a part of UCW).

In 2018, this committee was composed of Rebecca Clark, Diane Cuppels (Chair), Fred Faas, and Brenda Fuhrman. Also, attending and participating in our committee meetings were Lois Bezeau and Ken Conn, members of the Rental Subcommittee. Joan Taylor was the representative for the Good Samaritan Cupboard.

In 2018, 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 (as an example, we displayed a poster for the United Nations-sanctioned International Day of Persons with Disabilities-December 3).

We initiated two new outreach projects in 2018:

1. The *Hamper* Program. Working with the Mennonite Central Committee, we provide hampers for individuals leaving a residential facility to set up living accommodations on their own. Rebecca Clark and her nephew, Ethan Meulendyks, prepare a laundry hamper full of essential cleaning and personal care items monthly. So far we have filled seven hampers with items kindly purchased and donated by DSCUC members and friends. A list of needed items is posted on the Outreach Bulletin Board; donated items are collected every Sunday. Income tax receipts will be issued to donors who submit receipts for purchased items, which are considered Gifts in Kind. The Outreach Committee plans to continue the Hamper Program with the generous support of DSCUC members.
2. Church participation in the City of London’s *Your Turn Fats* Collection Program. The City provides us with biodegradable cups that can be used by church members and friends to collect used household fat, oil and grease (FOG). Filled cups returned to the church are then taken to a City EnviroDepot by a member of our committee. The FOG is then delivered to a company that converts it into green electricity (a pilot project of the City). FOG buildup in sewers has been shown to be very damaging not only to the City’s infrastructure but also to the environment.

In 2018, the committee hosted two Breakfast Talks. In January, Jessica Justrabo of Goodwill Industries, talked about poverty in London and how the Bridges Out of Poverty/Circles program, the result of a unique partnership between Goodwill Industries and the City of London Social Services, supports Londoners striving to become economically self-sufficient. Our second speaker was church member Brenda Fuhrman, who spoke in September about her experiences as a lawyer and former nurse advocating for others. Both speakers gave very interesting and informative talks.

Suggestions from the congregation regarding future directions for the Committee or possible outreach projects are most welcome. If you would like to volunteer for any of our activities, please let a Committee member know.

Submitted by Diane Cuppels

5.2.1. Good Samaritan Cupboard

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

There were 21 volunteers that regularly volunteered in the Cupboard on Monday mornings (except for statutory holidays): Fred, Jans, Wilbur, Sylvia, Suzanne, King, Margaret, Rachel, Barb, Bill, Gladys, Brian, Anne, Inge, Brydon, Sharon, Gail, Joan, Marie, Sherril, and Avril. We honoured Marion Gray's years of service to the Good Samaritan Cupboard in June at the Difference Maker event.

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 21 agencies used our services to fulfil their client's needs:

- Mission Services' Quintin Warner House (103 requests)
- Middlesex-London Health Unit (68 requests/11 workers)
- Cross Cultural Learner Centre & St. Joseph's House (63 requests/6 workers)
- Canadian Mental Health Association including Nicole's Choice, Housing First, My Sister's Place (40 requests/16 workers)
- London Cares (30 requests/15 workers)
- Children's Aid Society (23 requests/12 workers)
- Atlohsa Native Family Healing Services including Zhwaawang Shelter (9 requests/4 workers)
- Anova (5 requests/2 workers)
- College B'Oreal (5 requests/2 workers)
- Crouch Neighbourhood Resource Centre (4 requests/1 worker)
- London Health Sciences Centre (3 requests/2 workers)
- Refuge Ministries (3 request/1 worker)
- Muslim Resource for Social Support (2 orders/2 workers)
- Children's Psychiatric Research Institute (2 requests/1 worker)
- Unity Project (2 requests/1 workers)
- Employment Options (1 request/1 worker)
- Glen Cairn Neighbourhood Resource Centre (1 request/1 worker)
- John Howard Society (1 request/1 worker)
- London Abused Women Centre (1 request/1 worker)
- London Inter Community Healthcare (1 request/1 worker)
- South London Neighbourhood Resource Centre (1 request/1 worker)

Another 15 requests were filled in other outreach capacities. We cannot always meet every need of the clients but there were only two requests that we had to call a worker to tell them we couldn't fill the entire request.

In 2018 we helped 679 individuals by filling 383 requests. Requests included:

Adult Clothing	211	Kitchen Items	129
Children's Clothing	107	Bedding Items	118
Bathroom Items	93	Other Items	14

The quilters made and tied 20 quilts throughout the year.

Clothing is sent out weekly to Ark Aid (80 boxes) and the Unity Project (160 boxes). Brian Harris and Wilbur Bearchill take care of the deliveries. Goodwill received 200 bags, Mission Services picked up 118 bags. During the year, we sent donations to Clothing Works, the Glen Cairn Community Centre's What to Wear Program, My Sister's Place, Parkwood Institute Mental Health Care and the Cinderella Project.

Donations come in to the Cupboard any day that the church is open. 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.

Our budget was \$2,000. We spent \$1,317 on children's and adult clothing, kitchen, bedding and supplies. We gratefully received many donations of clothing and household items including gift-in-kind donations which put our total expenses at \$2,506.

Submitted by Joan Taylor and Barb Dousett

5.2.2. LIFT Housing

LIFT Housing President's Report – 2018

LIFT (London Innercity Faith Team) was established in 1989.

The LIFT community now consists of nine core area churches and three have representatives on our committee. The City of London requires that we must hold regular minuted meetings that include a review of the property manager's report on the finances, maintenance and tenant activities of each of our three buildings. LIFT Housing consists of two non-profit corporations; each corporation receives a separate property manager's report. For simplicity, meetings are held five times each year on Mondays at noon and usually last about one hour. *LIFT Non-Profit Housing of London Inc.* owns and operates LIFT House and Elaine Lucas Place. *The Council of LIFT Non-Profit Housing Corp.* owns

and operates Victory House.

All apartments are considered affordable housing. Adults 16 years and older may apply for LIFT House and Elaine Lucas Place at London's Housing Access Centre. Applicants must be able to carry out essential day-to-day activities, monitor and manage their own medications (where applicable) and meet daily living expenses including rental costs. Many tenants have their money managed by the Public Guardian and Trustee.

1. LIFT House (1992) at 446 Queens Ave. is a rent-geared-to-income 13-unit three-storey walk-up apartment building for adults with a history of psychiatric disability. There is one wheelchair-accessible unit. Independent living is expected, with or without supports that tenants must arrange for themselves. Onsite coin laundry is available.
2. Elaine Lucas Place (1994) at 749 Little Simcoe St. is a rent-geared-to-income 32-unit three-storey apartment building with an elevator available to single adults and couples with modest income. Two units are wheelchair-accessible. Onsite coin laundry is available.
3. Victory House (2007) at 446 King Street is a 30-unit five-storey apartment building with an elevator, built under the affordable housing program. The Canadian Mental Health Association (CMHA) selects all of the special needs tenants. CMHA provides mental health support in an on-site office (Apt. #203) during the day, Monday to Friday, and staff is on call after hours. Due to the life challenges and limited coping abilities of the tenants, repairs and costs associated with plumbing, locksmiths, junk removal, replacement of fixtures, etc. continue to increase, largely associated with tenant behaviour and the damaged condition of units after vacates. Often those costs must come from reserve funds. With the recent notice that our property manager no longer will manage Victory House after March 31, 2019, The Council of LIFT Non-Profit Housing Corp. is consulting with the City of London.

Our property managers, Darrin Tilley and Nancy Holmes of Tilley Holmes Inc, continue looking after the special needs of our tenants. Thank you Darrin and Nancy for your support in those challenging moments and thank you for making sure our housing is well maintained with few vacancies. We understand their choice in not offering their service to Victory House after March 31, 2019.

Our superintendents at each building have served us well maintaining each building and looking after the grounds, landscaping and snow removal. They assist tenants who may need that extra help in filling out forms as well as some daily coping skills.

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.

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

Fred Faas, President

5.2.3. Newsletter

The church's newsletter, called *The Centre Spoke*, was produced three times in 2018: 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. 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 or our in-house cartoon artist Brenda Fuhrman. The Dundas St. Centre UCW decided to disband in the spring of 2018 and thus, the last issue of UCW Happenings was printed in June of 2018. Many thanks to Betty-Ann Shelestynsky and all those who contributed to this interesting section of *The Centre Spoke*. Also, disappearing from our pages was the News & Gossip column, a real favorite of our readers. Dianne Allen, the major contributor to this section, was skilled at scouting out the latest happenings within our church community. We are deeply indebted to Dianne for all her contributions to the content and distribution of this publication. Many people are involved in the writing, editing, printing and delivery of *The Centre Spoke*. Thanks to all those who contributed articles and photos in 2018. The persons responsible for the newsletter's publication are: Diane Cuppels (editor), Jan Bearchill (reporter/writer/delivery coordinator) and Laura Wilkes (printing). 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 Diane, Jan, or Laura know (electronic copy preferred). Photographs of church events and people are always enjoyed by our readers.

Submitted by Diane Cuppels

5.2.4. 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 does the meal on the first Wednesday of each month, Team Two does the second Wednesday and so on. Team Four does the meal on the fifth Wednesday on those months that have five Wednesdays. Approximately 50 volunteers were involved each month. We served 3,000 meals in 2018 with an average of 90 meals each week. We do not serve meals from June to September inclusive.

Out of the Cold made a contribution to DSCUC for maintenance and utilities.

Our cooks, Peter St. Amour (January to March), Anne Humberstone (December), Chris Mockler, and Fred Faas, do the shopping for each meal. Security at the door and during the meal was looked after by Al Parsons, Louis Dillon, Norm Allan and on occasion by Paul Sage. About six men restack the chairs and tables at the end of the meal. Quintin Warner House men set up the tables and chairs each week. Rebecca and Nathan 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, St. Josephs Hospitality Centre donates bread. Sun Young and Maggie Jones washed the dishes.

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.

Preparing and serving the Out of the Cold meals is an important outreach project that we are proud of. We do it well. Our volunteers really enjoy preparing and serving each meal.

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 2018, this sub-committee oversaw the use of our facilities for a number of organizations including:

- a) Metropolitan Community Church London – Weekly worship service, choir practice, bible study/prayer group, monthly board meetings, spirituality group, and special events (movie nights, PRIDE picnic, wedding, Christmas party)
- b) Middlesex Presbytery Resource Centre – Open to the public three or four days a week, monthly book club meeting and other special events. The MPRC gave notice to end their rental agreement in January 2019.
- c) Quintin Warner House – Multiple weekly meetings/programs and special events (Alumni Christmas Dinner).
- d) Westover Treatment Centre – Two to three weekly meetings/programs.
- e) Alcoholics Anonymous – Two weekly meetings.
- f) Recovery Canada – Weekly meetings.
- g) London Community Orchestra - Weekly rehearsals (January to May, August to December), dress rehearsals and concerts (February, May, October, and December), and auditions.
- h) London Youth Symphony - Weekly rehearsals (January to May, September to December), dress rehearsals and concerts (February, May, and November), auditions, and chamber winds recital.
- i) Fanshawe London Chorus - Rehearsals, dress rehearsals and concerts (March, May and November).
- j) Valleyview Male Chorus - Dress rehearsal and concert (June).
- k) London Symphonia – Rehearsals (April and September).
- l) London Pro Musica, London Symphonia and First-St. Andrew's UC Choir – Rehearsal (April)
- m) London Pro Musica – Meeting (April)
- n) Roland Fix - Weekly voice lessons (January to June, September to December) with end of term recitals.
- o) Sig Martin - Weekly rehearsals with end of term recital (January to June) for Sig Strings.
- p) Monette Benjamin – Three classes a month (May to December) of faith-based yoga.
- q) Girl Guides of Canada (Pathfinders and Rangers) - Weekly meetings (January to June, September to December), and special events (Around the World).

Submitted by Laura Wilkes

5.2.6. 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. New this year, on the home page and in the 'From the Minister's Desk' section, are audio clips of Rev. Noble's Sunday messages. We are very grateful to Brad McMurray of RMUC for providing these clips. The home page also has an illustrated list of upcoming church services and special events. The Calendar page provides a direct (read-only) access to the church calendar maintained by our church secretary Laura Wilkes; it will give you 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 which is managed by John Major and cost the church approximately \$100 per year. We have been using this service since 2007. The Calendar page, provided by 'My Church Events,' also costs approximately \$100 per year. 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

5.3. Stewardship

The Stewardship Committee handles the financial matters of the church and oversees the operation of the church office. The membership in 2018 consisted of Howard Rundle (Chair), Janice Lewis (Treasurer), Lois Bezeau, Eleanor Faas and Mary Harding.

From an operating perspective we incurred a deficit in 2018 of \$23,497 which can be covered from our reserves but is somewhat worse than last year. Income was down by \$6,314 arising from slightly lower givings, lower rental income and smaller reductions in various other sources of income. The special envelopes nevertheless remained an important contribution of over \$6,000.

We are very fortunate that our expenses last year were also down by about \$2,000 largely because of reduced custodial expenses and the volunteer coverage we have had. This means our deficit was only \$4,000 worse than last year. Our contribution to the M&S fund remained about the same at \$8,013 despite the lower income.

The total financial picture for 2018 is to be derived by examining the balance sheet. Assets have declined by over \$68,000 largely because of the organ project and also our deficit. This is not as bad as it seems because our liabilities reduced by over \$57,000 because of discharging the organ liability so membership equity reduced by only \$11,000. There is still a healthy reserve amount from which deficits can be paid. The membership equity might have fallen by the value of our deficit but this has been offset by a capital gain from the sale of stocks of \$9,922. This membership equity is the best indicator of our financial health.

The value of our buildings and equipment is included only as a footnote rather than including it in the assets and the membership equity.

Submitted by Howard Rundle

5.3.1. 2018 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 attendance at the UC annual meeting.

Interest fund at Dec. 31, 2017	\$	3,598
Income 2018	\$	265
Expense 2018	-\$	<u>50</u>
Interest fund at Dec. 31, 2018	\$	3,813

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. This year the fund was used to augment the donations to refurbish our organ. This commitment was made at the time of the donation (see Robert Gibson Music Fund).

Fund at Dec. 31, 2017	\$	5,961
Income 2018	\$	1,383
Expense 2018	-\$	<u>6,774</u>
Fund at Dec. 31, 2018	\$	300

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 \$602 was generated in 2018. 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, 2017	\$ 1,357
Income 2018	\$ 110
Expenses 2018	<u>-\$ 83</u>
Fund at Dec. 31, 2018	\$ 1,384

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 usually been sufficient to fully cover all costs of this program and make a modest subsidy to offset church operating costs. However, income was lower and expenses higher this year although the fund remains in a healthy state..

Fund at Dec. 31, 2017	\$ 16,888
Income 2018	\$ 6,797
Expense 2018	<u>-\$ 7,790</u>
Fund at Dec. 31, 2018	\$ 15,895

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 two scholars.

Fund at Dec. 31, 2017	\$ 4,498
Income 2018	\$ 4,150
Expense 2018	<u>-\$ 4,522</u>
Fund at Dec. 31, 2018	\$ 4,126

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. This year the organ was digitized to make it a modern instrument and a repair of the bellows was also needed. We are very grateful for the very generous donations that made this upgrade possible. Although it is not normal to carry a negative value in a fund we are confident that it can be paid off through a fundraising concert next year.

Fund at Dec. 31, 2017	\$ 42,913
Income 2018	\$ 26,654
Expenses 2018	<u>-\$ 71,879</u>
Fund at Dec. 31, 2018	(\$ 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 came from UCW contributions, the difference makers celebrations, interest earned on a GIC fund of \$2,844 and gift in kind and cash donations.

Fund at Dec. 31, 2017	\$ 2,834
Income 2018	\$ 3,008
Expenses 2018	<u>-\$ 2,506</u>
Fund at Dec. 31, 2018	\$ 3,336

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. The fund was used to make our building more secure by purchasing Lexan to cover vulnerable windows and expanding our security camera system.

Fund at Dec. 31, 2017	\$ 68,201
Income 2018	\$ 300
Expenses 2018	<u>-\$ 6,868</u>
Fund at Dec. 31, 2018	\$ 61,633

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 \$38,865 was collected which produced a total net income of \$1,333. This was transferred to “fundraising projects” in our income statement.

Paper Rollers

This fund results from the sale of rolled newspaper. As was reported last year, we were advised that the company no longer wanted rolled paper. The activity was ended and we were left with a very large supply of rolled paper. Fortunately, the company called once this year and requested a load of paper. This was delivered and reduced our supply by about half. We are hopeful they will want the remainder at some point. A profit of \$411 was transferred to fundraising projects.

STATEMENT OF REVENUE AND EXPENDITURES DECEMBER 31, 2018

The statement of 2018 operating revenues and expenditures as at December 31, 2018 with comparison to 2017 and 2016 is attached as Appendix A on page 38.

BALANCE SHEET

The Balance Sheet appears in Appendix A on page 40. The UCW GIC of \$5,000, which we hold will be amalgamated with other UCW funds once these are received to close the UCW accounts. This is delayed because a UCW investment certificate does not mature until late February 2019. For this report the \$5,000 is removed from all of the totals until the total UCW funds have been received.

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

Overall the market value of all unrestricted stocks on December 31 at \$254,662 shows a healthy unrealized capital gain of \$49,650 compared to Book Value (purchase cost). Although very good this is less than last year because of the realized gain and the depressed value of the stock market on December 31.

CUMULATIVE SURPLUS/DEFICIT

It may be instructive, in addition, to review our operating status over the last two decades or so. (See table on next page). We cannot expect to eliminate this deficit, however, without additional members.

<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	2018	\$ (23,497)
1999	\$ 8,536	2009	\$ (17,905)		

INVESTMENTS

This report appears in Appendix A on page 41 and shows all investment holdings as at December 31, 2018 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 GIC and a bond fund. We are planning to close this account next year when the GIC matures and transfer the funds to RBC.

Dividend income last year was \$10,127 representing a yield of 3.99%. We use preferred shares as “fixed income” although technically they are still equities. Preferred shares, GIC and bond interest was \$4,864 at an overall yield of 3.63%. 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 a net sale of investments in Brookfield Asset Management, Bank of Montreal, Imperial Oil and Thomson Reuters. This was needed to pay for the organ upgrade and cover our deficit.

Our portfolio is well balanced between equities and fixed income but some stocks exceed our guideline of a maximum of 5% of our total portfolio. Only our BCE shares significantly exceed 5% (10.1%) but the dividend received from these shares is very good (5.53%) and so we have decided not to sell any BCE. Stewards keep their eye on the investments and review them quarterly. We show a significant capital gain of \$9,922 from the sale of stocks mentioned above. This has the effect of mitigating our deficit.

Submitted by Howard Rundle

5.3.2. 2019 Budget

The proposed 2019 budget is presented in Appendix A on page 42. This budget was approved by the Unified Board at its December 2018 meeting. The table shows comparisons with 2018 both budget and actual expenditures as well as the actual expenditure in 2017.

1. This budget is an increase 5.6% over last year's total expenditures but only a 1.9% increase over last year's budget. This is because we finished the year 3.5% under budget in 2018. This was largely the savings in custodial expenses mentioned elsewhere. It would be nice to come under budget next year.
2. The M&S target has been set at \$8,000 and is slightly less than we contributed last year since the allocation of 15% of unified givings was reduced to 12% this year. This will in no way compromise M&S programs since we are paying a large increase in our Regional Council levy which used to come from M&S in previous years but will not any longer.

Submitted by Howard Rundle

5.3.3. 2017 Independent Reviewer's Report

August 30, 2018

Dear Mr. Rundle,

I have completed my review of your Balance sheet and Income Statement for the year 2017. 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 2018, the committee consisted of Kenneth Conn (Chair), Dianne Allen (January-November), and Steve Clark (February-December).

Doddington and Doddington upgraded our organ console. The console used to open and close the valves controlling air into the pipes by mechanical arms. Now this is done by electronic signals. The organ was put back together in the spring.

After a September break-in repairs were completed to internal doors and the office window. This was covered by our insurance. We are still waiting for the insurance company to approve the east narthex door repairs. The west narthex doors and Maitland doors were repaired, restored and returned in the fall. They were covered by our insurance from an attempted break-in the year before.

Ken Conn and Dave Wilkes have been working on upgrading the security system and data network. This work is in preparation for addition of 11 more cameras in early 2019.

Lexan was installed on approximately 25 windows at the rear of DSCUC to help prevent brake-ins. The pieces were cut to size by the company supplying the Lexan and then were attached by Ken Conn, Dave Wilkes, Howard Rundle, and Louis Dillon.

There are several water leaks in Shambleau Hall due to the deteriorating roof. Dave Wilkes came up with an innovative and inexpensive way of collecting the water until the roof can be repaired. He used eaves trough to funnel the water to buckets.

Some of the window frames for the windows on the east side of the Sunday School Auditorium are rotten and the glass is falling down. Rather than replace these windows that would be expensive, the windows were covered up on the outside with white paint, insulation, and then metal sheeting by Ken Conn and Dave Wilkes. This provided a barrier to the cold and rain. The insulation cannot be seen from inside because of the white paint on the glass.

The carpet in the Sanctuary was steam cleaned. I am not sure if anyone knows the last time this was done.

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 (on medical leave October to December), Norm Allan (January to October), and Louis Dillon (November to December) for their efforts in keeping the church clean along with volunteer help from Ken Conn, Dave Wilkes, and Jim Traquair; 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. Accessibility

Our committee members are Lynda Rundle and Diane Allen. Our committee tries to ensure that our facility and services meet proper standards of accessibility to persons with disabilities. No concerns or complaints were received this past year, hence no meeting was held. In 2019 we plan to do another full assessment. If anyone is aware of issues please draw them to our attention.

Submitted by Lynda Rundle

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. Currently, we do not have anyone in an Archivist position. Please talk to Laura Wilkes (Church Secretary) if you have any historical documents that you wish to add to the archives, if you have any questions about the history of the congregation at DSCUC, or if you would like to become the Archivist for DSCUC.

Submitted by Kenneth Conn

5.5. Ministry and Personnel

The Ministry and Personnel (M&P) Committee is a confidential, consultative committee that supports the pastoral (ministerial) relationship as well as lay staff positions at DSCUC. It also addresses safety and security concerns that affect the life and work of the whole congregation. Members include James Traquair (Chair) and Brenda Fuhrman.

In fulfilling its responsibilities, the M&P Committee has met several times throughout the year. A regional training workshop offered by Tanya Cameron (Acting Conference Personnel Minister, London) and Diane Blanchard (Conference Personnel Minister, Hamilton) was also attended on September 29 at Trinity United Church in Ingersoll. Annual performance reviews were held for the lay staff on November 22. On November 18, a performance review for Rev. Noble was held with a shared M&P Committee, representatives from both DSCUC and RMUC in attendance.

Submitted by James Traquair

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, Janice Lewis, as well as other committee members including Lynda Rundle, Wilbur Bearchill and our minister Rev. Noble.

In collaboration with the Stewards Committee activities in 2018 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 2018 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. We are still waiting for one set of sanctuary doors to be repaired. 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 Janice Lewis

6. Fundraising Activities

6.1. Boutique

The Boutique was a fundraising activity that provided a variety of items for sale to raise money for the mission and ministries of DSCUC's UCW. In April, a Boutique sale was held in the Chapel. Some items are displayed all year long in the two cabinets located by the ramp door entrance. As the UCW is no longer a group and a fall break-in impacted one of the cabinets, the Boutique cabinets were mostly empty in the fall/winter. However, the Boutique cabinets will continue with Gail Sneddon placing items in them for sale which will benefit the mission and ministries of DSCUC.

Many thanks to:

- Dianne Allen for overseeing this fundraising activity for many years.
- everyone that has donated items to sell.
- our Quintin Warner friends for all the boxes they carried up and down the stairs for the April sale.
- to all the ladies who helped set up, sell and then pack up items after the sale.
- to Laura Wilkes (church secretary) who often sells items on display in the Boutique cupboards during the year.

The UCW Boutique sales for 2018 totalled \$296.50.

Submitted Gail Sneddon

6.2. Fall Food and Art Fair

The purpose of this event was to raise money in support of the mission and functioning of DSCUC. It was held in the Chapel on October 20. Doors opened at 10:30 am and closed at 4:00 pm. On sale were homemade baked goods, pickles, jams, relishes, paintings, knitwear, quilts, floral arrangements, photographs, calendars, greeting cards, etc. New this year, was the Dundas St. Centre Café which was set up in the Sunday School Auditorium. On sale were homemade soups, sandwiches, muffins, cupcakes, freshly-made donuts, coffee and tea,

prepared by Peter St. Amour and Lavarre Clark, who were assisted by Fern Heslop and Marlene Kellogg. Judy Finlay was cashier for the café. Café sales totaled \$180.40. Fair sales plus private donations came to \$ 1,729.20. Expenses totaled \$118.20, resulting in net revenue of \$1,791.40 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. Organ Fundraising Concert

The purpose of the event entitled *Christmas at Dundas St. Centre Concert*, held on Sunday December 2, 2018 at 1:30 pm, was to raise money to support the community music program at DSCUC, specifically the refurbishment and upgrade of our 88-year-old Casavant pipe organ. The concert committee consisted of Norman Abbott, Lois Bezeau, Rebecca Clark, Diane Cuppels (Chair), Victor Fulcher, Lynda Rundle and Jim Traquair. Howard Rundle was the emcee. There were no tickets sold for this event; a freewill offering was collected halfway through the concert. The performers were Norm Abbott (on organ and as an accompanist), DSCUC Choral Scholars Daniela Castellon and Victoria Hoshowsky, organist Dr. Donald Cook, the Metropolitan Community Church (MCC) Choir and MCC pianist Mitch Rowat. The audience was invited to join the performers in singing *Joy to the World* just before the collection. There was a lunch before the concert, attended by members of DSCUC and MCC, which was organized by Rebecca Clark and Lynda Rundle. Fred Faas made a delicious soup which was followed by dessert with coffee or tea. Lunch goers were asked to donate \$2 to help defray the cost of the lunch. The collections (concert and lunch) totaled \$2,036.75; after expenses (\$71.55) the net was \$1,965.20 (which included a generous donation from RMUC of \$100). Many thanks to all those who volunteered their time to make this event such a success!

Submitted by Diane Cuppels

6.4. 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 2019. 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
2018	\$ 38,865	\$ 1,333	\$ 1,333
Total	\$626,497	\$23,204	\$23,204

Submitted by Kenneth Conn

6.5. 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 5 and brought in \$1,207 on the day of the sale.

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

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 February 26 President Betty-Ann requested an Executive Meeting to go over the Reports of each Committee. At this meeting she also read a letter to the UCW informing us of her desire to be relieved of her duties as President effective the end of the current term of Office. Later meeting to follow early in the fall.

On March 17 we held our annual Potato Bash which was again a very successful event. Lots of food and fun.

On April 5 we held our Spring Luncheon and Boutique. We invited ladies from RMUC, Reynold's Creek and First-St. Andrew's UC to join us for this event. Norman Abbott produced the program.

On May 2 we held our regular monthly meeting and our guest speakers were from "My Sister's Place" and they spoke to us about the services and amenities available to the ladies. This program is available daily only. Our ladies were requested to bring donations to be given to the speakers to take back to the Home.

On May 5 we participated in the Annual Yard Sale with our “Café” offering hot dogs, muffins and beverages.

On May 23 Helen Andrin and Lois Bezeau provided baked goods, upon a request from Nell Haldane from Conference, to provide cookies and muffins for the Conference Annual Meeting which was taking place on the weekend. Nell would pick up the goodies at the Church on Friday morning.

On May 25 the Kitchen Ladies did a funeral reception for the late Bruce Gibson who was a long-time member of our congregation.

On June 6 we held a regular monthly meeting with Rev. Noble as our guest speaker and her topic was telling of the habits and lifestyle of Canada Geese.

On June 9, a Difference Maker event was put on by the Ladies of UCW and this was to honour our wonderful Marion Gray, who has been a very wonderful supporter of the Good Samaritan Cupboard and our congregation.

A meeting was held on September 30, with Howard Rundle, Chair of the Unified Board and Rev. Noble guiding the UCW through decision and procedures to be used to finalize the process of wrapping up the operation of our UCW.

Respectfully Submitted
Judith Pickering

7.1. UCW Financial Report

BALANCE ON HAND JANUARY 1, 2018 \$ 2,069.90

RECEIPTS

Boutique	\$	296.50	
Unit	\$	254.30	
Potato Bash	\$	621.50	
Thank Offerings	\$	323.35	
Donations	\$	875.00	
Meat Pies	\$	631.15	\$ 3,001.80
			<u>\$ 5,071.70</u>

EXPENSES

Middlesex Presbyterial UCW Dues	\$	105.00	
UCW National Communications	\$	35.00	
Treasurer U.C. of Canada M&S	\$	500.00	
Kitchen Supplies	\$	200.00	
Camp Kee-Mo-Kee (Thank Offering)	\$	323.25	
Sundries & Supplies	\$	30.00	
Program Speakers & Entertainment	\$	200.00	
Reception Expense	\$	111.00	
2019 Middlesex Presbyterial UCW allocation 105, National 35	\$	140.00	
DSCUC Difference Maker Luncheon	\$	806.00	\$ 2,450.25
BALANCE ON HAND DECEMBER 31, 2018			<u>\$ 2,621.45</u>

TD Canada Trust Investment Account

BALANCE ON HAND JANUARY 1, 2018 \$ 3,910.76

RECEIPTS

Matured GIC Principal	\$	4,000.00	
Interest	\$	887.98	\$ 4,887.98
BALANCE ON HAND DECEMBER 31, 2018			<u>\$ 8,798.74</u>

TD Canada Trust Memorial Account

BALANCE ON HAND JANUARY 1, 2018 \$ 1,574.00

RECEIPTS

DISBURSEMENTS

BALANCE ON HAND DECEMBER 31, 2018 \$ 1,574.00

GIC/Term Deposit Holding - Canadian \$ investment

Issuer: TD Mortgage Corporation

Financial GIC Plus 8022628-13 - Maturity value \$10,000

Maturity date - 24 Feb 2019

Submitted by Eleanor Faas, UCW Treasurer

1. Appendix A

STATEMENT OF REVENUE AND EXPENDITURES DECEMBER 31, 2018

REVENUE:	<u>Dec 31/16</u>	<u>Dec 31/17</u>	<u>Dec 31/18</u>
LOCAL INCOME			
Net from Unified Funds	\$ 36,048	\$ 33,307	\$ 36,173
Designated for Local Use	\$ 68,394	\$ 66,993	\$ 65,987
Reduce the Deficit/Appeal for Local Funds	\$ 8,125	\$ 6,366	\$ 4,140
Observer	\$ 455	\$ 500	\$ 415
HST rebate	\$ 5,070	\$ 5,729	\$ 6,588
Fundraising Projects	\$ 7,308	\$ 7,762	\$ 5,074
Rental	\$ 39,034	\$ 37,331	\$ 35,422
Interest - Housing	\$ 1,722	\$ 2,235	\$ 2,779
Sunday School	\$ 573	\$ 599	\$ 602
Interest/Dividend Income	\$ 12,237	\$ 11,849	\$ 10,808
U.C.W. Contribution	\$ 2,000	\$ 1,000	\$ -
Paper Rollers' Contribution	\$ 700	\$ 1,042	\$ 411
TOTAL:	<u>\$ 181,668</u>	<u>\$ 174,713</u>	<u>\$ 168,399</u>
TOTAL INCOME FOR LOCAL USE:	\$ 181,668	\$ 174,713	\$ 168,399
LESS TOTAL EXPENSES:	<u>\$ 185,352</u>	<u>\$ 194,143</u>	<u>\$ 191,896</u>
<u>SURPLUS (DEFICIT)</u>	<u>\$ (3,684)</u>	<u>\$ (19,430)</u>	<u>\$ (23,497)</u>
MISSION & SERVICE			
Net from Unified Funds	\$ 6,361	\$ 5,878	\$ 6,383
Designated for M. & S.	\$ 1,810	\$ 2,733	\$ 1,630
	<u>\$ 8,171</u>	<u>\$ 8,611</u>	<u>\$ 8,013</u>
EXPENDITURES:	<u>Dec 31/16</u>	<u>Dec 31/17</u>	<u>Dec 31/18</u>
PROPERTY EXPENSES			
Custodians	\$ 32,710	\$ 33,001	\$ 29,121
Facilities Improvement	\$ 5,928	\$ 3,564	\$ 341
Heat	\$ 12,811	\$ 16,922	\$ 18,046
Insurance	\$ 12,660	\$ 13,599	\$ 13,599
Landscaping	\$ 163	\$ 103	\$ 49
Repairs & Maintenance	\$ 12,373	\$ 19,509	\$ 22,653
Utilities	\$ 9,736	\$ 8,675	\$ 8,326
	<u>86,380</u>	<u>95,373</u>	<u>\$ 92,136</u>

EXPENDITURES:	Dec 31/16	Dec 31/17	Dec 31/18
SPIRITUALITY			
Advertising	\$ 195	\$ 192	\$ 497
Minister's Social Services Fund	\$ 100	\$ 100	\$ -
Music	\$ 501	\$ 351	\$ 437
Other Worship	\$ 795	\$ 825	\$ 780
Pulpit & Organ Supply	\$ 1,448	\$ 1,637	\$ 1,921
Adult Education	\$ 54	\$ 31	\$ -
Library	\$ 268	\$ 204	\$ 126
Sunday School	\$ 764	\$ 726	\$ 417
Hospitality	\$ 132	\$ 143	\$ 273
Seasonal Plants & Gifts	\$ 575	\$ 393	\$ 160
Observer	\$ 455	\$ 500	\$ 450
	\$ 5,287	\$ 5,101	\$ 5,059
OUTREACH			
Other	\$ 175	\$ 172	\$ 433
	\$ 175	\$ 172	\$ 433
MINISTRY & PERSONNEL			
Staff Development	\$ 142	\$ 445	\$ -
Staff Appreciation	\$ 559	\$ 695	\$ 434
	\$ 701	\$ 1,140	\$ 434
STEWARDSHIP			
Minister	\$ 33,699	\$ 34,897	\$ 35,488
Education	\$ 793	\$ 623	\$ 650
Minister's Telephone	\$ 300	\$ 300	\$ 600
Minister's Travel	\$ 372	\$ 361	\$ 445
Music Director	\$ 21,420	\$ 21,656	\$ 21,959
CE Director	\$ 4,549	\$ 4,556	\$ 4,715
Secretary	\$ 21,196	\$ 21,106	\$ 21,419
Copies/Miscellaneous	\$ 3,203	\$ 3,339	\$ 3,060
Internet	\$ 542	\$ 609	\$ 595
Postage	\$ 146	\$ 108	\$ 220
Printing & Stationery	\$ 423	\$ 389	\$ 419
Payroll Service Charges	\$ 161	\$ 172	\$ 182
Telephone	\$ 956	\$ 951	\$ 948
Archives	\$ -	\$ -	\$ -
Bank Charges/Service Fees	\$ 616	\$ 585	\$ 403
Equipment Purchase	\$ 1,350	\$ -	\$ -
Presbytery Assessment	\$ 1,980	\$ 632	\$ 75
Special Events	\$ 132	\$ 2,073	\$ 2,656
Sundry	\$ 972	\$ -	\$ -
	\$ 92,809	\$ 92,356	\$ 93,834
TOTAL EXPENSES FOR LOCAL USE:	\$ 185,352	\$ 194,143	\$ 191,896

BALANCE SHEET

<u>ASSETS:</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	
Current Assets:				
RBC Cash	\$ 1,353	\$ 1,266	\$ 192	
Scotia Cash	\$ 2,697	\$ 3,264	\$ 448	
Bank - TDCanada Trust	\$ 30,535	\$ 21,269	\$ 20,431	
Accounts Receivable	<u>\$ 7,544</u>	<u>\$ 1,960</u>	<u>\$ 2,440</u>	
	\$ 42,129	\$ 27,759	\$ 23,512	
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	\$ 2,844	\$ 2,844	
Housing Fund Investment GIC/RBC/Scotia	\$ 99,106	\$ 99,106	\$ 99,106	
Warder/Gibson Investment GIC/RBC	\$ 23,200	\$ 23,200	\$ 23,200	
RBC Equity Stocks – Book Value	\$ 245,070	\$ 252,275	\$ 205,011	1,3
RBC Savings	\$ -	\$ 1,266	\$ 192	
RBC Bonds/GICs(unallocated)	<u>\$ 70,573</u>	<u>\$ 37,144</u>	<u>\$ 21,250</u>	
	\$ 463,293	\$ 435,836	\$ 371,603	4
TOTAL	<u>\$ 505,422</u>	<u>\$ 463,595</u>	<u>\$ 395,114</u>	
<u>LIABILITIES:</u>				
Current Liabilities:				
Accounts Payable	\$ 4,187	\$ 0	\$ 400	
Audio System Fund	\$ 25	\$ (0)	\$ -	
Choral Scholarship Fund	\$ 5,794	\$ 4,498	\$ 4,126	
Fulkerson Interest Fund	\$ 3,720	\$ 3,598	\$ 3,813	
Good Sam Fund	\$ 1,472	\$ 2,834	\$ 3,336	
Botham Building Fund	\$ 68,201	\$ 68,201	\$ 61,633	
Memorial Fund	\$ 5,166	\$ 5,691	\$ 300	
Out-of-the-Cold Fund	\$ 22,589	\$ 16,888	\$ 15,895	
Paper Rollers	\$ 622	\$ -	\$ -	
Robert Gibson Music Fund	\$ 35,777	\$ 42,913	\$ (2,312)	
Shop and Support	\$ -	\$ -	\$ -	
UCW GIC	\$ 5,000	\$ 5,000	\$ 5,000	
Youth Programs	<u>\$ 1,425</u>	<u>\$ 1,357</u>	<u>\$ 1,384</u>	
	\$ 148,978	\$ 145,981	\$ 88,575	4
Membership Equity:	<u>\$ 356,444</u>	<u>\$ 317,614</u>	<u>\$ 306,540</u>	2
TOTAL	<u>\$ 510,422</u>	<u>\$ 463,595</u>	<u>\$ 395,114</u>	

Footnotes:

¹Dec. 31 Market Value \$ 321,874 \$ 344,956 \$ 254,662

²2011 Insured Value of Facilities \$ 9,064,006 \$ 9,064,006 \$ 9,064,006

³Realized Capital Gains (Loss) \$ (2,586) \$ 28 \$ 9,922

⁴Does 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>(\$)</u>	<u>Sold at</u> <u>(\$)</u>	<u>Date Sold</u>	<u>Profit/ Loss</u> <u>(\$)</u>	<u>2018</u>	<u>Value on</u>	<u>Current</u>	<u>Portfolio</u> <u>(%)</u>
							<u>Dividends</u> <u>Received</u> <u>(\$)</u>	<u>Dec 31/18</u> <u>(\$)</u>	<u>Yield Dec</u> <u>31/18 (%)</u>	
ARC Resources	Jun22/05	500	10,142				300	4,050	7.41	0.9
Brookfield Asset Management A	Aug28/18	115	6,519							
Brookfield Asset Management A		-262		12,708	Apr11/18	1,575				
Brookfield Asset Management A	Total	415	19,257				334	21,713	1.54	5.1
Bank of Montreal		-140		13,285	Apr11/18	5,129				
Bank of Montreal	Total	250	14,649				1,075	22,298	4.82	5.2
Bank of Nova Scotia	Dec20/01	250	9,680				820	17,013	4.82	4.0
BCE	Total	800	30,449				2,386	43,144	5.53	10.1
Fortis	Mar10/16	600	24,037				1,035	27,306	3.79	6.4
Imperial Oil		-480		16,749	Apr11/18	-4,670				
Imperial Oil		-200		8,562	Jul11/18	-362				
Imperial Oil		-200		8,271	Sep27/18	8,271				
Imperial Oil	Dec12/18	250	9,060							
Imperial Oil	Total	850	35,834				776	29,402	2.64	6.9
Manulife Financial Corp	Total	500	14,038				455	9,685	4.70	2.3
National Bank of Canada	May28/03	450	8,147				1,098	25,223	4.35	5.9
Suncor Energy Inc	Total	400	6,531				576	15,252	3.78	3.6
Thomson Reuters Corp		-200		9,921	Apr11/18	723				
Thomson Reuters Corp		-28		1,769	Nov29/18	482				
Thomson Reuters Corp	Total	272	12,508				655	17,933	3.65	4.2
Pfizer	Oct24/14	350	11,531				617	20,834	2.96	4.9
Book Value/Totals			205,865	71,265		11,147	10,127	253,851	3.99	59.5
<u>PREFERRED SHARES</u>										
Altagas	Oct23/14	400	10,431				338	5,868	5.76	1.4
RBC Canadian ETF	May15/17	1100	25,965				1,053	23,133	4.55	5.4
Book Value/Totals			36,396			0	1,391	29,001	4.80	6.8
<u>BONDS/GIC'S:</u>										
	<u>Purchased</u>	<u>Matures</u>	<u>Cost</u>				<u>Interest</u>			
TD Mort/Homeq GIC	Feb11/14	Feb11/19	27,500				715	28,133	2.60	6.6
Natcan Trust GIC	Feb11/16	Feb11/21	27,500				622	28,050	2.26	6.6
National Bank GIC	May29/15	May29/20	13,800				320	13,989	2.32	3.3
Russell Canadian Fixed Income				65,482		-1,225				
Russell Canadian Fixed Income	Total		21,326				426	21,250	1.75	5.0
Total Preferred Shares/ Bonds GIC's			126,521	65,482			3,473	120,423	2.88	28.2
TOTALS RBC			332,387			9,922	13,600	374,273	3.63	
<u>SCOTIABANK:</u>										
1000000101JXF GIC	Apr21/14	Apr21/19	28,160				648	28,449	2.30	6.7
Scotiabank Bond Fund	Nov15/12		25,000				561	24,005	2.34	5.6
TOTALS SCOTIABANK			53,160				1,208	52,454	2.30	12.3
TOTAL 'FIXED INCOME'							4,681	172,877	2.71	40.5
<u>GRAND TOTAL</u>			385,547			9,922	14,808	426,727	3.47	100.0

2019 BUDGET

	BUDGET 2019 (\$)	BUDGET 2018 (\$)	ACTUAL 2018 (\$)	ACTUAL 2017 (\$)	% BUD/BUD	% YR END VAR	% BUD/ACT
PROPERTY							
Custodial Service	32,285	35,169	29,121	33,001	-8.2%	-17.2%	10.9%
Facility Improvement	1,000	1,000	341	3,564	0.0%	-65.9%	193.1%
Heat	20,000	17,500	18,046	16,922	14.3%	3.1%	10.8%
Insurance	14,000	14,000	13,599	13,599	0.0%	-2.9%	2.9%
Landscaping	100	150	49	103	-100.0%	-67.1%	-100.0%
Repairs & Maintenance	15,000	12,500	22,653	19,509	20.0%	81.2%	-33.8%
Utilities	9,000	9,500	8,326	8,675	-5.3%	-12.4%	8.1%
	91,385	89,819	92,136	95,373	1.7%	2.6%	-0.8%
SPIRITUALITY							
Advertising	1,500	500	497	192	200.0%	-0.7%	202.1%
Minister's Soc. Fund	100	100	0	100	0.0%	-100.0%	
Music	500	500	437	351	0.0%	-12.6%	14.4%
Organ Supply	600	600	150	600	0.0%	-75.0%	300.0%
Other Worship	1,000	1,000	780	825	0.0%	-22.0%	28.3%
Pulpit Supply	1,800	1,500	1,771	1,037	20.0%	18.0%	1.7%
Adult Education	50	100	0	31	-50.0%	-100.0%	
Library/Video Licence	200	300	126	204	-33.3%	-57.9%	58.4%
Sunday School	1,000	1,000	417	726	0.0%	-58.3%	140.1%
Hospitality	250	200	273	143	25.0%	36.4%	-8.4%
Seasonal Plants	500	500	160	393	0.0%	-68.0%	212.5%
Observer	500	500	450	500	0.0%	-10.0%	11.1%
	8,000	6,800	5,059	5,101	17.6%	-25.6%	58.1%
OUTREACH							
Speakers	300	0	0				
Hampers	100	0	0				
Hampers GIK	200	0	0				
Other	50	300	433	172	-83.3%	44.4%	-88.5%
	650	300	433	172	116.7%	-42.7%	277.9%
MINISTRY & PERSONNEL							
Staff Development	300	450	0	445	-33.3%	-100.0%	
Staff Appreciation	500	750	434	695	-33.3%	-42.1%	15.2%
	800	1,200	434	1,140	-33.3%	-63.8%	84.4%

	BUDGET 2019 (\$)	BUDGET 2018 (\$)	ACTUAL 2018 (\$)	ACTUAL 2017 (\$)	% BUD/BUD	% YR END VAR	% BUD/ACT
STEWARDSHIP							
Minister	37,895	36,144	35,496	34,905	4.8%	-1.8%	6.8%
Education	708	697	650	623	1.6%	-6.7%	8.9%
Telephone	600	600	600	300	0.0%	0.0%	0.0%
Minister's Travel	500	500	445	361	0.0%	-10.9%	12.3%
Music Director	22,310	21,959	21,959	21,656	1.6%	0.0%	1.6%
CE Director	4,852	4,890	4,802	4,638	-0.8%	-1.8%	1.1%
Secretary	21,921	21,775	21,506	21,188	0.7%	-1.2%	1.9%
Copies/Miscellaneous	3,000	3,000	3,060	3,339	0.0%	2.0%	-2.0%
Internet	650	1,000	595	609	-35.0%	-40.5%	9.2%
Postage	200	200	220	108	0.0%	10.0%	-9.1%
Printing & Stationery	450	400	419	389	12.5%	4.8%	7.4%
Telephone	1,200	1,500	948	951	-20.0%	-36.8%	26.6%
Archives	0	50	0	0	-100.0%	-100.0%	
Bank Charges/Service Fees	650	650	403	585	0.0%	-38.0%	61.3%
Equipment Purchase	1,000	1,000	75	632	0.0%	-92.5%	1233.3%
General Council Assessment	2,921	2,656	2,656	2,073	10.0%	0.0%	10.0%
Sundry	200	200	0	0	0.0%	-100.0%	
	99,057	97,219	93,834	92,356	1.9%	-3.5%	5.6%
TOTAL OPERATING EXPENSES	199,892	195,338	191,896	194,143	2.3%	-1.8%	4.2%
Mission & Service	8,000	9,000	8,013	8,611	-11.1%	-11.0%	-0.2%