

**ANNUAL REPORT**  
for  
**January 1 to December 31, 2019**



**Dundas Street Centre United Church**  
**482 Dundas Street**  
**London Ontario N6B 1W6**  
**519-434-9173**  
**[www.dundasunited.com](http://www.dundasunited.com)**  
**[outofthecold@golden.net](mailto:outofthecold@golden.net)**

**Annual General Meeting**  
**Sunday, February 23, 2020**

In the Sanctuary during the Sunday Worship Service.  
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, 2019 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 2019 Congregational Meeting

February 24, 2019

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### DUNDAS STREET CENTRE UNITED CHURCH (DSCUC)

#### ANNUAL GENERAL MEETING (AGM)

Sunday February 24, 2019

Rev. Wendy Noble began the Worship Service with the official opening of the Annual General Meeting at 11:10 am. She asked for the nomination of a chairperson for the AGM. Fred Faas nominated Howard Rundle who by acclamation from the congregation was elected as chairperson. Rev. Noble asked for the nomination of a recording secretary for the AGM. Fred Faas nominated Linda Varty who by acclamation from the congregation was elected as recording secretary.

Rev. Noble continued with the Worship Service. Some committees made AGM presentations throughout the Worship Service:

Mary Ann Conn introduced the Spirituality Committee during Children's Time and explained the function of this committee through story.

At 11:40 am Rev. Noble continued the Worship Service.

At 12:00 pm the Worship Service was suspended. Fred Faas presented the many activities of the Outreach and Social Justice Committee.

At 12:07 pm the AGM commenced. Howard Rundle took the pulpit and asked for a motion to allow adherents voting privileges throughout the AGM.

Motion moved (Fred Faas) and seconded (Janice Lewis) to allow voting privileges to adherents present. Carried.

Howard Rundle asked for a motion to approve the minutes of the 2018 Annual General Meeting.

Motion moved (Lois Bezeau) and seconded (Edward Avey) to approve the minutes of the 2018 Annual General Meeting February 25, 2018, as found on pages 4-7 of the 2018 Annual Report. Carried.

Howard Rundle reviewed the Statistical Reports, Reports from the Minister and Voluntary Associate Minister. He then asked for any questions from the congregation. Hearing none, a motion was made.

Motion moved (Edward Avey) and seconded (Fred Faas) to receive the Statistical Report and Reports from the Minister and the Voluntary Associate Minister, found on pages 9-11 of the 2018 Annual Report. Carried.

Howard Rundle reviewed the committee and sub-committee reports found on pages 11-37 of the 2018 Annual Report. These reports explain the responsibilities of each committee.

He noted that some errors had come to light. 1. The Gibson Fund should have a balance of (\$2,312) at December 31, 2018, 2. Where Jan Bearchill and Judy Finlay are listed as corresponding secretaries, please change to Potato Bash Coordinators, 3. Correct the spelling of

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*February 24, 2019*

Wilbur Bearchill. These errors will be corrected on subsequent copies. The final copy will be correct.

Motion moved (Norman Abbott) and seconded (Fred Faas) to receive the Reports of the Unified Board Standing Committees, Sub-Committees, Groups and Organizations of Dundas St. Centre United Church, with corrections, found on pages 11-37 of the 2018 Annual Report. Carried.

Howard Rundle reviewed the Financial Statements, explaining key points of the report. There were no questions raised.

Motion moved (Fred Faas) and seconded (Janice Lewis) to receive the 2018 Financial Statements found on pages 38-41 of the 2018 Annual Report. Carried.

During the presentation of the 2019 Budget, Howard Rundle reviewed the Board's approach to growing our membership including radio ads, ideas for advertising in the community, and finding other uses for our building. He explained we have spoken to other churches about amalgamating. At this time, one congregation is interested. Ultimately we must increase our membership or amalgamate.

Motion moved (Janice Lewis) and seconded (Edward Avey) to approve the 2019 Budget found on pages 42-43 of the 2018 Annual Report. Carried.

Howard Rundle directed the congregation's attention to the slate of members and officers for the coming year.

Motion moved (Norman Abbott) and seconded (Janice Lewis) to approve the Members and Officers of the Unified Board for the period between the 2019 AGM and the 2020 AGM found on pages 7-8 of the 2018 Annual Report. Carried.

Howard Rundle opened the floor to questions. One question was raised, requesting that a summary of Board activities be added to the Sunday morning announcements or placed in the weekly bulletin. It was agreed this would be looked into.

Hearing no further questions, he officially adjourned the meeting.

Motion to adjourn the AGM at 12:37 pm.

Prior to concluding the Worship Service, Rev. Noble took a moment to thank some of those who help DSCUC each week; Norman Abbott for the wonderful music and choir, the sound system operators, Rev. Keith Rameshwar, Laura Wilkes for completing all the tasks she is asked to do, volunteers Louis Dillon, Ken Conn, and Dave Wilkes.

[39 Members and Adherents attended today's Annual General Meeting, however five left prior to adjournment.]

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Howard Rundle, Chair, AGM

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Linda Varty, Recording Secretary, AGM

## **2. Unified Board Membership 2020/2021**

The following appointees (members and adherents) are presented for ratification as Members/Officers of the Unified Board for the period between February 23, 2020 AGM and the 2021 AGM (\* indicates new appointments since the 2019 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  
   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  
   Eleanor Faas  
   Lois Bezeau  
   Janice Lewis (ex officio), Treasurer

### Property

Kenneth Conn (Chair)     Kenneth Conn  
   Steve Clark

### Ministry and Personnel

Jim Traquair (Chair)     Jim Traquair  
   Brenda Fuhrman

### Trustees

Janice Lewis (Chair)     Janice Lewis  
   Lynda Rundle  
   Wilbur Bearchill

## 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                             Mary Ann Conn

## 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 - None

#### FUNERALS AND MEMORIALS

John Parr Weston – August 20, 2019, service on August 26, 2019

Delbert Hillis – October 22, 2019, service on October 26, 2019

Dorothy Ogglesby – October 23, 2019, service on October 29, 2019

William “Barry” Stewart – April 11, 2019, inurnment on December 21, 2019

Harry Custer – December 21, 2019, service on January 10, 2020

BAPTISMS - None

#### DSCUC STATISTICS

Members received by Transfer 1

*(James Traquair)*

Members received by Profession of Faith 0

Members removed by Death 4

*(Matthew Gibson, Del Hillis, Dorothy Ogglesby, Barry Stewart)*

Members removed by Transfer 2

*(Fern Heslop, Kathy Johnson)*

Members removed by the Unified Board 0

Total Members including Non-Resident 89



Adherents added 3  
Adherents removed by Death 0  
Adherents removed by the Unified Board/Office 1  
Total Adherents 60

Submitted by Laura Wilkes

#### 4. Minister's Report

We move from one year into another and we have occasion to reflect on our accomplishments as well as plan for the future. We get a chance to "update" how we function with a view to being more responsive, more effective and more connected. I am reminded of the caption that reads, "Please be patient, God isn't finished with me yet!"

My cell phone recently updated to a new operating system overnight. I had a message of the news, and then quickly realized how much had changed. My email functions looked very different (apparently printing is now a low priority, because the print option is now hard to find).

This new operating system got me thinking... I've had a lot of updates, too. I'm at Wendy 4.7 of my internal operating system.

Wendy 1.0 was a sponge, taking in the world around her with big dreams. Wendy 2.0 was about people pleasing and had a few bugs. Wendy 3.0 was about partnership and motherhood. Wendy 4.0 left ministry as a Staff Associate to go to seminary.

Each version of Wendy has become more rooted in who she is, what she values, and finding her purpose. Each version has had less ego and more compassion. Each version speaks more truth and finds more courage. Along the way, Wendy became less 'How does this benefit me?' and more 'How can I help?'

I can see the changes and the desire to keep upgrading as I reflect on my life. I still have issues to work on, but so far, every version is better than the last. I like Wendy 4.7. She is the most authentic version yet. But I also look forward to the version updates that lie ahead. God just keeps refining me and guiding me toward more light, love, truth, and grace.



Every day brings an opportunity for a system upgrade. We can choose to rise to a new version of ourselves. I think this is what Paul illustrates when he says, “change the former way of life that was part of the person you once were, corrupted by deceitful desires. Instead, renew the thinking in your mind by the Spirit and clothe yourself with the new person created according to God’s image in justice and true holiness” (Ephesians 4:22-24). We (with God) get to do that. It’s just acting on a decision to upgrade the way we live in the world.

The stuff we aren’t proud of—arrogance, greed, lying, cheating—we can upgrade out of with a decision to let God guide us.

We can choose to be the love in the room every day. We get to determine how we show up in the world. We can do the work to change our habits, tendencies, and thinking. We can keep getting better, bit by bit. And we can help each other. My versions have been heavily influenced by people helping me grow and by opportunities that were offered to me. We help each other live into our potential. We grow as a community of faith in the same way. And if we are all moving toward God's light, imagine the possibilities for the church, our community and the world ahead!

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 in 2019, I led in worship during the month of July and shared the 173<sup>rd</sup> anniversary service in October with the Rev. Noble. I also performed funeral services for the late Del Hillis and Dorothy Ogglesby.

Beginning in April 2019, I have been at Ilderton United Church doing pulpit supply for their minister who has been on medical leave. I expect to be with the congregation until the Rev. Barbara Clark is able to return after which I look forward to being back at DSCUC.

Respectfully Submitted,  
Rev. Keith Rameshwar

## 5. Report from Antler River Watershed Regional Council

*As DSCUC has no representative this report is provided by RTM's Regional Council Representative.*

### Short Summary of the Antler River Watershed Regional Meeting May 2019

2019 is witnessing one of the biggest changes in the United Church's history – its basic structure has changed. Presbyteries and Conferences are out, taken over by Regions. With that many other changes are happening. Ministers have a new oversight and accreditation body, the Office of Vocation, and there are other changes.

Rowntree elected two Regional Reps in our last Annual Meeting, myself and Val Hodgins. Rev. Noble is automatically in. The first meeting of our region, Antler River Watershed, was May 24-26, 2019. Actually there were three regions who met so it was a big meeting, over 500 attended at the Unifor Centre at Port Elgin.

The meeting had a good theme speaker, Cameron Trimble, who combined her two big interests; church leadership and flying. She was quite young and a dynamic speaker – one quote was “If it won't kill you, try it”. Comparing flying to being a church; the plane's medium is air, church's medium is trust. Church leaders (fly higher and) have a broader vision of where to go. But all have to remember that not everyone has the vision – they may resist or only do a minimum effort. We need to generate enough trust to hold the vision.

Indigenous Ministries will determine themselves how they will fit into the structure. Joyce Payne was elected our region President. We were introduced to 3 Candidates for Ministry - Karlene Brown-Palmer, Jacob Shaw and Kerry Stover. Kerry is moving to a church in the Toronto area. Karlene gave a firecracker speech. We set a property policy regarding renovation costs versus income. We heard that Five Oaks Education Centre and Retreat is thriving when 18 months ago it seemed it would close.

### White Privilege Workshop (this was one of six workshops)

Canadian Indigenous people only gained the federal vote (without losing Status) in 1960. We all should know whose land this was, which band, to find out see [www.native-land.ca](http://www.native-land.ca). Check out the actual treaty for the land your house is on ([www.aadnc-aandc.gc.ca](http://www.aadnc-aandc.gc.ca)). We compartmentalize racism. One black minister refuses to take speaking jobs in February (Black history month) because often it's the only time he is called to be a guest speaker. There was info on Dr. Peter Bryce, Ontario's first Public Health Chief who moved to the federal government and published his findings that Residential Schools were 'TB factories'. His research was ignored by many in government including Duncan Campbell Scott, his boss. The deaths in residential schools kept happening for years. In summary, most white people really have no idea how much the scales are tilted in their favour; a few examples are easier access to better jobs and less suspicion by police and security officials. Few whites get carded by police.

Closing remarks came from our Executive Minister, Cheryl-Ann Stadelbauer-Sampa, who gave a good farewell message about hope. “We as church leaders must inspire by showing and demonstrating hope. Hope is based on God’s love which is not a maybe, it’s certain.”

Written by by Brad McMurray

Submitted by Rev. Wendy Noble

## **6. Reports from DSCUC Unified Board and Standing Committees**

Most of the work of the Unified Board is undertaken through its various committees and reports from each of them follow in this section. The purpose of this report is to cover any matter of significance which does not flow through a standing committee.

The most significant issue the Unified Board focused on last year and continues to focus on this year is the future of our church given the shrinking size of our congregation. Clearly, if this trend continues, we cannot continue to function as a viable congregation.

To address this issue we have created three strategies which are being pursued and we receive updates at every Unified Board meeting. The eventual outcome of each strategy must consider not only the viability of our continued worship services but the future for our magnificent (although costly) building and the outreach services that are so valuable to the community. The latter includes the Good Samaritan Cupboard and the Out of the Cold program in particular as well as other community services.

The first strategy is to make every reasonable effort to increase the size of our congregation. This is being led by Victor Fulcher and involves new forms of recruitment which have not been tried in the past. This past year focused on radio advertising on FaithFM and an initiative to build a mailing list of non-members who are interested in receiving emails about events at the church. This has just been started and we have a small list of six names so far. Efforts are being made to grow this list. Our newest initiative will explore Facebook advertising targeted to this area of the city. We have provided a \$2,000 budget for such promotional activities.

Our second strategy is to find other uses for our building which would help cover the cost of its maintenance and upkeep. This is the single greatest cost of our operation. This initiative is being led by Diane Cuppels with help from Brenda Fuhrman and very recently, the addition of Martha Harding. There are a number of possibilities here including the use of our sanctuary as a concert venue (which it currently is with both the London Community Orchestra and the London Youth Symphony). In many ways our sanctuary is ideal for such a use and also Shambleau Hall can be adapted for office or other use.

Should both of the above strategies be unsuccessful, it will not be our intention to simply close our church and walk away. This would abandon the outreach services we can provide and the disposition of our financial resources would be at the discretion of the United Church of Canada although we can make recommendations. Our approach would be to seek a partner for amalgamation in which case all of our resources both financial and property would belong to the amalgamated church. I will lead this initiative and have made a tentative enquiry. The Unified Board has decided that we should not openly pursue this strategy as yet to give some time for the first two strategies to be effective. They are being pursued simultaneously.

Whatever the long range outcome, we have faith that there will be a purpose for all of us to continue in some way to serve God through service to others and we trust we will have full congregational support in this endeavor.

Respectfully submitted,  
Howard Rundle, Unified Board Chair

## **6.1. 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 (Chair and Sunday School Coordinator), Victor Fulcher, James Traquair and Linda Varty (Sunday School Assistant).

### 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 Rev. Rameshwar, Rev. Bruce Lee and Rev. Ann Corbet. Guest speakers included Barry Orr, Warren Hayden and Jenn Brown.

Summer worship services were shared with RMUC at 10:30 am. Rev. Rameshwar and Mark Robinson preached from July 7 to August 4 at DSCUC and Rev. Noble preached from August 11 to September 8 at RMUC.

Seasonal candle meditation was offered during the seasons of Lent and Advent.

Communion services were organized and officiated by Rev. Noble at the start of the Lenten Season, Pentecost Sunday, World Wide Communion Sunday and the Fourth 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 at RMUC on April 19. A highlight was a “We Were There” anthem by Graig Courtney from the two congregation choirs accompanied Nikki Ludziejewski, RMUC Music Director.

A lay service developed by the Outreach Committee entitled “Caring for God’s Gifts” with guest speaker Barry Orr had a message of “Protecting Our Water Environment – Toilets Are Not Garbage Cans” was offered for Conference Sunday on May 29. A Blessing of the Pets Service using photographs was led by Rev. Noble on September 29. The 173<sup>rd</sup> Anniversary Service for DSCUC on October 20 was led by Rev. Noble with guest speaker Rev. Rameshwar, with congregants of RMUC being invited and followed by fellowship in the Sunday School Auditorium. DSCUC had a joint Remembrance Service with RMUC at their church led by Rev. Noble with guest speaker Warren Hayden who shared his personal reflections. The White Gift Service included guest lay ministry student Jenn Brown and collected clothing to support the Good Samaritan Cupboard. DSCUC congregation and choir were invited to a Christmas Eve family service led by Rev. Noble at 7:30 pm at RMUC where Norman Abbott led the joint choir in “Christmas Sanctus”. A café-style service on December 29 of “Lesson and Carols” was led by Rev. Noble in the Sunday School Auditorium at tables and chairs while assorted drinks and potluck sweets were made available during the service.

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

### Music and Choir

We thank Norman Abbott for his musicianship and choir leadership. Throughout the year the musical messages were strengthened by vocal solos, duets and trios. Our Choir consisted of sopranos: Hanna Renee Byrne-Wolfson (choral scholar), Daniela Castellon (choral scholar), Mary Ann Conn, Diane Cuppels, Barbara Rose; altos: Emma Battel (choral scholar), Lois Bezeau, Victoria Hoshowsky (choral scholar January to June 2019), Hannah Marie Nickel (choral scholar); tenor: Jim Traquair; basses: Edward Avey and Victor Fulcher. Guest performers included Nancy Quinn (soprano), Fraser Gibson (piper) and Steve Davidson (trombonist). Piano and organ supply in 2019 was provided by Dr. Donald F. Cook.

### Christian Growth and Development Activities

We thank the lay worship readers Howard Rundle, Victor Fulcher, Jim Traquair, Diane Cuppels, Edward Avey, Linda Varty, Beckie Clark, and Mary-Ann Conn for their messages from various bible versions. Mary-Ann Conn continues the process of organizing the Taylor Library and set up displays of new and special books from the collection. We thank all of you that participated in our annual Indoor Potluck Congregational Picnic on June 30. Victor Fulcher also arranged a series of radio ads with FaithFM and signage through the year to promote our church community.

### Sunday School Activities

Mary-Ann Conn shares with Rev. Noble in leading “Time With All Of God’s Children” as part of the worship services. Our Sunday School used the “Deep Blue – One Room” curriculum with great interest from January to August. Thanks go out to volunteers Linda Varty (assistant) and Marlene Kellogg. We had a very quiet and low attendance that challenged the program being offered. The program changed in September from a full seasonal program to Sunday by Sunday sessions. Welcome Back Sunday included an ice cream sundae bar reception following the service. Non-perishable food items were collected for the Food Bank on World Food Sunday. Donated “Coins of Change” collected for the year went towards the work of the church. Donations of clothing were offered for White Gift Sunday.

### Membership and Visitation Activities

We thank Jan Bearchill, Judy Finlay, Marlene Kellogg, and Lavare Clark for organizing the many faithful volunteers scheduled as weekly ushers, greeters, special needs helpers, and reception conveners (drinks and snacks) for our worship services and fellowship time. A special thank you goes out to Brenda Fuhrman who provided sweet treats for post-worship fellowship in the Sunday School Auditorium. We thank Jan Bearchill for her special attention to sending greeting cards to congregants and “Seniors at Home” (i.e. those that are homebound). We also thank the DSCUC community in helping out with the organizing, purchasing, and delivery of 27 Christmas plants to our “Seniors at Home”. These plants included a message from the congregation and Rev. Noble.

Submitted by Mary-Ann Conn

#### **6.1.1. Choral Scholarship**

The Lottie Brown Choral Fund and the Allan and Jean Coote Choral Fund are administered by the London Community Foundation (LCF). In May, the church received \$2,275 from these funds. This money, in combination with contributions from the choir and private individuals (approximately \$3,700) 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 James Traquair and Lois Bezeau 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 (2019-2020) scholars are Emma Battel (mezzo-soprano), Hannah Byrne-Wolfson (soprano), Daniela Castellon (soprano), and Hannah Nickel (soprano).

Over the years, our scholars have contributed their musical talents not only to the church services but also to various church events including the Hot Potato Bash and various benefit concerts such as the Organ Fundraising Concert (see section 7.3).

Contributions from private individuals are vital to the continued success of this program.

Submitted by Diane Cuppels

## **6.2. 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. In 2019, 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 and Joan Taylor, representative for the Good Samaritan Cupboard.

In 2019, 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 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.

### The Hamper Program

In 2019, the Committee was working with the Mennonite Central Committee to provide hampers for individuals leaving a residential facility to set up living accommodations. Rebecca Clark and her nephew, Ethan Meulendyks, prepared a laundry hamper full of essential cleaning and personal care items monthly. Items were kindly purchased and donated by DSCUC members and friends. The Mennonite Central Committee had not contacted us in several months about collecting the hampers so, before Christmas, the Clarks delivered four hampers to the Caring Cupboard in a senior’s building at 30 Baseline Rd W. Three residents of the building had set up the Cupboard and a food bank to support building residents with limited means. The Committee has deemed it a very worthwhile cause. We decided to continue the hamper program and donate the hampers to the Caring Cupboard. A list of items needed for the hampers is on the Outreach Bulletin Board. Please consider donating to this worthy cause.



### The City of London's *Your Turn* Fats Collection Program

We continue to collaborate with the City in providing the congregation with biodegradable cups to collect used household fat, oil and grease (FOG). We take these filled cups to an EnviroDepot which delivers them to a company that converts the fat into green electricity (a pilot project of the City).

### Church Service

On May 26, the Committee led the Sunday worship service. The theme was 'Caring for God's Gift of Creation.' During the Call to Worship, a United Church video called '*Earth Day 2019: For the Love of All Creation*' was shown. Our guest speaker was Barry Orr, Sewer Outreach and Control Inspector for the City of London. He gave a very informative and interesting talk on how we can protect the water environment. The closing thought, read by Rebecca Clark, was a quote from Jane Goodall about how our own individual choices can collectively help save the environment. The service was held in the Sunday School Auditorium; coffee, tea and cold drinks plus an assortment of coffee-time treats were available throughout the service. Handed out after the service were green mesh produce bags as a replacement for the commonly-used plastic produce bags. Also distributed was Brenda Fuhrman's cartoon booklet urging the City to set up a green bin collection program.

### Luncheon Talk

On November 17, the Committee hosted a luncheon talk after the Sunday service. Winifred Wake, Chimney Swift Liaison for Nature London, was our guest speaker. Her talk, entitled 'Chimney Swifts: Mysterious Little Birds in Trouble,' presented an overview of this threatened species: what they look like, their behaviour patterns, their habitat, their diet, why they are in trouble and what Nature London is doing to help them. The talk was preceded by an Outreach-hosted soup luncheon. A delicious bean soup, prepared by Fred Faas, was accompanied by rolls and followed by cake for dessert. On behalf of the church, our committee presented Winifred with a cheque (\$150) to assist Nature London in their efforts to help the Swifts. Winifred presented DSCUC with a Swift Friendly building plaque because some of the church chimneys are used by these little birds for roosting and nesting,

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. Many thanks to those who have donated to the Hamper Program over the past year.

Submitted by Diane Cuppels and Rebecca Clark

### 6.2.1. Good Samaritan Cupboard

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

There were 23 volunteers that regularly volunteered in the Cupboard on Monday mornings (except for statutory holidays): Fred, Jans, Wilbur, Sylvia, Suzanne, King, Margaret, Rachel, Marnie, Barb, Bill, Gladys, Brian, Anne, Inge, Brydon, Sharon, Gail, Avril, Joan, Marie, Dave, and Amanda.

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

- Middlesex-London Health Unit (72 requests/3 appointments/15 workers)
- Cross Cultural Learner Centre including Joseph's House (9 requests/50 appointments/8 workers)
- Canadian Mental Health Association including Nicole's Choice, Housing First, My Sister's Place, Transitional Residential Treatment and Youth Apartments (53 requests/2 appointments/23 workers)
- London Cares (34 requests/12 workers)
- Children's Aid Society (30 requests/10 workers)
- Mission Services of London including Quintin Warner House (2 requests/26 appointments/1 worker)
- College B'Oreal (6 requests/1 appointment/3 workers)
- St. Joseph's Health Care including the Assertive Community Treatment Team (4 requests/3 workers)
- Anova (3 requests/3 workers)
- City of London Social Services/Ontario Works and London Health Sciences Centre's Psychosis Early Prevention Program (each had 3 request/2 workers)
- Atlohsa Native Family Healing Services (3 requests/1 worker)
- Glen Cairn Neighbourhood Resource Centre (2 requests/1 appointment/1 worker)
- London Abused Women Centre and Thames Valley District School Board's JP Robarts School (each had 3 requests/1 worker)
- Crouch Neighbourhood Resource Centre, London InterCommunity Healthcare, and Family Services Thames Valley (each had 2 requests/1 worker)
- Refuge Ministries, Goodwill's Circle Program, Unity Project, Urban Haven, and John Howard Society (each had 1 request/1 worker)

Another 17 requests were filled in other outreach capacities. We cannot always meet every need of the clients but there were only five requests that we had to call a worker to tell them we could not fill the entire request.

In 2019 we helped 669 individuals by filling 336 requests. Requests for clothing have dropped but household item requests have increased significantly.

Adult Clothing	170	Kitchen	157	Bathroom	120
Children's Clothing	98	Bedding	153	Other	94

The quilters made and tied 16 quilts throughout the year.

Clothing was sent out weekly to Ark Aid and the Unity Project with Brian Harris and Wilbur Bearchill taking care of the deliveries. Mission Services picked up donations each week. We also sent donations to Animal Alert, Cinderella Project, Clothing Works, East London Animal Hospital, East London United Church Outreach, Goodwill Industries, Humane Society, My Sister's Place, Parkwood Institute Mental Health Care and the Salvation Army's Christmas Hamper Program.

Donations were received any day that the church was open. The May Court Shop, Mission Services Store, local churches, social workers, neighbours, friends and family members of, as well as Cupboard volunteers and congregation members have contributed in the past year. We couldn't have sent out as many things without everyone's donations.

The Children's Room had some damage when the hot water heater sprung a leak in June. Most of the clothing and material was saved. The floor tiles lifted creating a significant tripping hazard. Thanks to Ken Conn and Dave Wilkes for removing the tiles. We are still waiting for something to be done with the stained concrete floor.

Our budget was \$2,000. We placed items from the Cupboard in both yard sales, allowing for some income to help with our expenses. We purchased cutlery and pillows from Ikea, as well as children's clothing, linens, appliances, kitchen and bath items from various second hand stores. We gratefully received many donations of clothing and household items including those from White Gift Sunday in December and gift-in-kind donations (\$1,828.93) which put our total expenses at \$3,171.28.

Submitted by Joan Taylor and Barb Dousett

### **6.2.2. 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 Avenue 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 Street 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 negotiating with the City of London and CMHA to transfer ownership of Victory House. With sincere thanks, Tilley Holmes has continued to provide service until a satisfactory outcome is achieved.

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. There have been many, 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, continued his quiet manner of caring for his fellow tenants. He arranged 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

### **6.2.3. Newsletter**

The church's newsletter, called *The Centre Spoke*, was produced three times in 2019: February, June and November. 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, 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. 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 2019. The persons responsible for the newsletter's publication are: Diane Cuppels (editor), Jim Traquair (reporter and 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, Jim, Jan, or Laura know (electronic copy preferred). Photographs of church events and people are always enjoyed by our readers.

Submitted by Diane Cuppels

#### **6.2.4. Out of the Cold**

Out of the Cold is staffed by four teams of volunteers, who prepared or served a hot meal to needy community members. We served about 2,800 meals in 2019 with an average of 90 meals each week. Our cooks, Chris Mockler, Anne Humberstone and Fred Faas took turns leading each team. We did not serve meals from June to September. Al Parsons and Louis Dillon provided security. 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 donated bread. Maggie Jones washed the dishes each second Wednesday.

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

Submitted by Fred Faas

#### **6.2.5. 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 contracts with the London Community Orchestra, London Youth Symphony and Middlesex Presbytery Resource Centre (ended January 2019), and the agreements with Metropolitan Community Church London (ended April 2019) and Quintin Warner House.

In 2019, this sub-committee oversaw the use of our facilities for a number of organizations including:

- a) Middlesex Presbytery Resource Centre – Officially closed in 2018, the MPRC gave notice to end their rental agreement in January 2019.
- b) Metropolitan Community Church London – Weekly worship service, monthly board meetings, and special events (appreciation event for outgoing staff Rev. Bruce Lee, special meetings, the final service held in March as their congregation voted to dissolve).
- c) Recovery Canada – After many years at DSCUC, they officially closed the group in April due to a lack of participation and not enough people to consistently meet weekly.
- d) Quintin Warner House – Multiple weekly meetings/programs and special events (Alumni Christmas Dinner, memorial service).
- e) Westover Treatment Centre – Two to three weekly meetings/programs.
- f) Alcoholics Anonymous – Two weekly meetings.
- g) London Community Orchestra – Weekly rehearsals (January to May, August to December), dress rehearsals and concerts (March, 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 recitals.
- i) Roland Fix – Weekly voice lessons (January to June, September to December) with end of term recitals.
- j) Monette Benjamin – Three classes a month (January to June, August to December) of faith-based yoga.
- k) Girl Guides of Canada (Pathfinders and Rangers) – Bi-weekly meetings (January to June, September to December), and special events (overnight camp, day camp).
- l) Fanshawe London Chorus – Rehearsals, dress rehearsals and concerts (March and April).
- m) Amabile Children’s Choral Festival – Workshops and concert (March).
- n) Catholic Central Secondary School – Recording for music competition (April).
- o) Special Event – Surprise birthday party for Frank Muxfeldt (April).
- p) Valleyview Male Chorus – Dress rehearsal and concert (June).
- q) London Singer’s Beal Singers and London Symphonia – Rehearsals, dress rehearsal and concert (November).
- r) A Capella Association of Western – Concert cancelled due to weather (December).

We are grateful for the many volunteers that assisted with these organizations being in our building including those that helped with receptions and provided security when no staff members were in the building. We also extend thanks to the following organizations that allowed us to use their parking lots for various special events including rental events: York

Property Management, Southwestern Ontario Aboriginal Health Access Centre, Dufferin Hall, and Catholic Central Secondary School.

Submitted by Laura Wilkes

### **6.2.6. 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](http://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. From the index page one can access 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. The registration for our domain name ([dundasunited.com](http://dundasunited.com)) was renewed in November for another 5 years at a cost of \$104.70. Registration was 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

### **6.3. Stewardship**

The Stewardship Committee handles the financial matters of the church and oversees the operation of the church office. The membership in 2019 consisted of Howard Rundle (Chair), Janice Lewis (Treasurer), Lois Bezeau, and Eleanor Faas. Mary Harding was a long time loyal and valuable member who had to retire from the Unified Board mid-year. We thank her for her service.

From an operating perspective we incurred a deficit in 2019 of \$20,803 which can be covered from our reserves but is better than last year by \$2,700. Although income fell by \$12,700



arising from lower giving and lower rental income this was more than offset by lower expenses of \$15,400. This will present a challenge for next year though because the main savings in 2019 came from a greatly reduced caretaker service which we cannot sustain.

Our contribution to M&S was \$5,713 which is down by over \$2,000 from the previous year but this is not entirely unexpected nor as serious a decline as it appears. In the past, the United Church of Canada funded its own operation from the M&S givings and this practice has been discontinued with the new organizational structure of the United Church. The result was that our assessment which we must pay increased so we have lowered the portion of Unified Givings directed to M&S from 15% to 12% to achieve some balance. The effect of the reduced M&S givings is thus not as great as it appears.

The total financial picture for 2019 is to be derived by examining the balance sheet. Assets actually increased last year despite the deficit because of the performance of our investments. We realized a gain of \$9,474 from the sale of stocks and this is not included in the operating statements. This membership equity is the best indicator of our financial health and it is seen to increase last year by \$9,000 despite our deficit. In addition to that we had an unrealized gain (i.e. an increase in the value of our investments which were NOT sold) by about \$30,000. This figure is included in the footnote #1 of the Balance Sheet. Such a gain however is not real unless investments are sold and unrealized losses can and have occurred over the years.

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

### **6.3.1. 2019 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.

#### **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. Last year the fund was in deficit because of the large expenditure to digitize our organ. The goal this year was to eliminate that deficit. This was achieved with some extra, there being no expenditures this year,

Fund at Dec. 31, 2018	(\$ 2,312)
Income 2019	\$ 3,822
Expenses 2019	<u>-\$ 0</u>
Fund at Dec. 31, 2019	\$ 1,510

#### Fulkerson Fund

A trust fund of \$10,000 was donated, the interest from which is used by the Unified Board to meet 'people needs'. There were no funds expended this year.

Interest fund at Dec. 31, 2018	\$ 3,813
Income 2019	\$ 260
Expense 2019	<u>-\$ 0</u>
Interest fund at Dec. 31, 2019	\$ 4,073

#### 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. The fund was substantially depleted in 2018 to help refurbish the organ and so was built up this year with virtually no expenses.

Fund at Dec. 31, 2018	\$ 300
Income 2019	\$ 3,425
Expense 2019	<u>-\$ 17</u>
Fund at Dec. 31, 2019	\$ 3,708

#### Youth Programs Fund

This fund was established through directed donations. It supports any form of youth programming sponsored by our Spirituality Committee. There was no activity in the fund this year.

Fund at Dec. 31, 2018	\$ 1,384
Income 2019	\$ 0
Expenses 2019	<u>-\$ 0</u>
Fund at Dec. 31, 2019	\$ 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, 2018	\$ 15,895
Income 2019	\$ 8,394
Expense 2019	<u>-\$ 9,871</u>
Fund at Dec. 31, 2019	\$ 14,417

### 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 four scholars.

Fund at Dec. 31, 2018	\$ 4,126
Income 2019	\$ 5,915
Expense 2019	<u>-\$ 4,700</u>
Fund at Dec. 31, 2019	\$ 5,341

### 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 2019. This amount appears in the Statement of Revenue, under Sunday School.

### Good Sam

This fund supports the operation of the Good Samaritan Cupboard. Income came from contributions, the white gift service, interest earned on a GIC fund of \$2,844 and many gifts in kind which are reflected as both income and expense.

Fund at Dec. 31, 2018	\$ 3,336
Income 2019	\$ 3,446
Expenses 2019	<u>-\$ 3,171</u>
Fund at Dec. 31, 2019	\$ 3,611

### 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 expenditures this year were to install

cameras and window shields on the ground floor to improve security. There had been a number of break-ins the previous year.

Fund at Dec. 31, 2018	\$ 61,633
Income 2019	\$ 300
Expenses 2019	<u>-\$ 13,690</u>
Fund at Dec. 31, 2019	\$ 48,243

### 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 \$33,975 was collected which produced a total net income of \$1,142. This was transferred to “fundraising projects” in our income statement.

### Paper Rollers

This fund results from the sale of rolled newspaper. Although there was one sale the previous year there was no activity this past year. We are now looking to dispose of the rolled paper we have accumulated as we see no prospect of further sales.

## STATEMENT OF REVENUE AND EXPENDITURES DECEMBER 31, 2019

The statement of 2019 operating revenues and expenditures as at December 31, 2019 with comparison to 2018 and 2017 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 held was amalgamated with \$25,000 from the UCW when they closed their accounts. At the request of the last UCW, these funds are invested to create income for a new “Kitchen/Events” Fund which annually the Unified Board can allocate either to support kitchen operations or to Good Sam wherever the need is judged to be greater. This new fund does not appear in the Balance Sheet this year because there was no investment income into it in the first year.

The increase in Membership Equity which is the best measure of our financial health actually increased by \$9,000 over last year. It will reflect the funds received from the UCW, realised capital gains of \$9,000 but offset by our deficit of \$20,000.

Overall the market value of all unrestricted stocks on December 31 at \$269,211 shows a healthy unrealized capital gain of \$80,520 compared to Book Value (purchase cost). This was an extraordinarily good year for investments and is not likely to be repeated in the near

future. Indeed losses may well occur in unrealized gains but long term, the trend has always been positive.

### CUMULATIVE SURPLUS/DEFICIT

It may be instructive, in addition, to review our operating status over the last two decades or so. (See table below). 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)	2019	\$ (20,803)

### INVESTMENTS

This report appears in Appendix A on page 40 and shows all investment holdings as at December 31, 2019 including any transactions which occurred during that year. Transactions are shown in bold print in the table. As indicated in this report last year, we have closed our investment account with Scotiabank and all investments are now held at RBC.

Dividend income last year was \$9,812 representing a yield of 3.64%. We use preferred shares as “fixed income” although technically they are still equities. Preferred shares, GIC and bond interest was \$3,938 at an overall yield of 2.37% 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 Nova Scotia and Imperial Oil. In addition we sold our Scotiabank Bond Fund and closed our account at Scotiabank. All of our investments are therefore now held at RBC.

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. Stewards review investment

regularly and produce quarterly reports for the Unified Board and at this time are holding those stocks over 5% because of excellent dividend returns. We will rebalance the portfolio from time to time. We show a significant capital gain of \$9,474 from the sale of stocks mentioned above. This has the effect of mitigating our deficit.

Submitted by Howard Rundle

### **6.3.2. 2020 Budget**

The proposed 2020 budget is presented in Appendix A on page 41. This budget was approved by the Unified Board at its December 2019 meeting. The table shows comparisons with 2019 both budget and actual expenditures as well as the actual expenditure in 2018.

1. Although this budget is 5.5% less than last year's budget, it is a 7% increase over our actual expenditures in 2019. The 2019 expenses were unusually low because we were without a custodian for the better part of the year. We cannot continue in this way as our church was suffering from a cleanliness standpoint and we were drawing too heavily on volunteers as it was. We have therefore added a security/custodial position this year. The budget would be even greater but for the offer of Mary Ann Conn to provide whatever support is needed for any children on a volunteer basis. Thus the CE Director position under Stewardship, and the Sunday School costs under Spirituality are eliminated saving nearly \$6,000.
2. The M&S target has been set at \$7,500 which will present a challenge as it exceeds our contributions in 2019 by about \$1,800.

Submitted by Howard Rundle

### **6.3.3. 2018 Independent Reviewer's Report**

September 17, 2019

Dear Mr. Rundle,

I have completed my review of your Balance sheet and Income Statement for the year 2018. 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).

#### **6.4. Property**

The Property Committee is responsible for the care and maintenance of the DSCUC building and the contents within. In 2019, the committee consisted of Kenneth Conn (Chair) and Steve Clark.

Ken Conn and Dave Wilkes finished installing conduit and cables for the upgrade to the security camera system and data network in January. There were 11 more cameras installed by Forest City Fire Protection in the spring bringing the total to 15. The data network is now hardwired into several locations at DSCUC solving the problematic wireless internet connections. Thank you to Dave for many days of volunteer help.

Louis Dillon did a lot of outside painting over the summer making DSCUC look much better. He painted many of the windows at the rear of DSCUC, the kitchen entrance, garbage shed doors, windows on the east side of Shambleau Hall, all hand rails leading up to DSCUC doors, and the fire escape stairs at the rear of DSCUC. Thank you Louis.

Other repairs/upgrades completed included: east Narthex door (which had been removed after damage from a 2018 break-in) was repaired and put back; west Narthex door was repaired from accidental damage; new dead bolts placed on all Narthex doors to make them more secure; numerous boiler issues including multiple pipe leaks and actuator (valves controlled by thermostats) failures; replacement of the hot water heater in Shambleau Hall that sprung a leak which also damaged many of the tiles in the Good Sam children's room; removal of the damaged floor tiles in the Good Sam room by Ken Conn and Dave Wilkes; new taps for one of the sinks in the kitchen by Ken Conn; replacing the worn out metal doors on the garbage shed with wooden doors by Ken Conn; unclogging all the kitchen sinks which had clogs in the pipes; and switching over from a traditional landline to internet phone service.

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. Each is on

duty for three weeks in a row. They set up the microphones for the minister and other speakers so everyone can hear the service. 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. In 2019 they fiddled with the quality of the sound in the Sanctuary and in the Sunday School Auditorium with great success. There were only a few minor glitches.

I want to thank our custodians: Louis Dillon who worked Tuesday to Thursday with two shifts on Wednesday (January to November) and is still working the Wednesday evening shift; Karen Bergeron who worked some in January; volunteer help for week days from Ken Conn, Dave Wilkes, and Jim Traquair (January to November); volunteer help for Sunday morning from Ken Conn, Jim Traquair, and Howard Rundle; and to our new custodian, Peter St. Amour, who as of December is working Monday to Thursday morning shifts.

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 the 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

#### **6.4.1. 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. If anyone is aware of issues please draw them to our attention.

Submitted by Lynda Rundle

#### **6.4.2. 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.

Laura handled two of the three archived material requests that came in during 2019 by



preparing documents that could be used as a substitute for a marriage certificate. Rev. Noble signed the documents to authenticate them.

Submitted by Laura Wilkes and Kenneth Conn

## **6.5. Ministry and Personnel**

The Ministry and Personnel (M and 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 and P Committee has met several times throughout the year. Annual performance reviews were held for the lay staff on November 12 and November 22. On November 14, a performance review for Rev. Noble was held with a shared M and P Committee where representatives from both DSCUC and RMUC were in attendance. The Committee also participated in the selection of new custodial and janitorial services for DSCUC.

Submitted by James Traquair

## **6.6. Trustees**

The purpose of your DSCUC Trustees is to oversee the protection of all assets and property for the use and benefit of the congregation including the provision of insurance to cover any loss and/or liability relating to the building and its operations.

Trustees are accountable to and are directed by the Unified Board and meet as a committee on an “as needed basis”.

Trustees for 2019 were Janice Lewis (chair), Lynda Rundle, Wilbur Bearchill and Rev. Noble.

In collaboration with the Stewards Committee activities in 2019 included the annual review of church property, assets and insurance coverage and costs to make sure they meet our needs throughout the year.

Submitted by Janice Lewis

## **7. Fundraising Activities**

### **7.1. 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 19. Doors opened at 10:00 am and closed at 4:00 pm. On sale were homemade baked goods, pickles, jams, relishes, paintings, knitwear, quilts, floral arrangements, photographs, greeting cards, etc. The Dundas St. Centre Café, which was set up in the Sunday School Auditorium, sold freshly-made donuts, coffee and tea. Peter St. Amour, assisted by Lavarre Clarke and Marlene Kellogg, prepared the donuts. Judy Finlay was cashier for the café. Fair and cafe sales plus private donations came to \$1,775.50. Expenses totaled \$27.91, resulting in net revenue of \$1,747.59. 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

### **7.2. Hot Potato Bash**

The Unified Board decided to hold the Potato Bash on Saturday, March 16 which was traditionally organized by the former United Church Women. Victor Fulcher agreed to take this event on and changed the name to the Hot Potato Bash. He was also responsible for the posters, advertising and made several purchases for the event including the shamrocks for the tables. Judy Finlay sold 51 tickets prior to the event and at the door. Lavarre Clark agreed to take on the large task of running the kitchen which included shopping for many of the groceries, finding kitchen volunteers, cooking, serving and cleaning up afterwards. Fred Faas provided the tickets and entertained those in attendance as emcee. Norman Abbott led the sing song and he accompanied solo performances. Thank you to everyone that volunteered to help and that attended this event. After expenses the Hot Potato Bash raised approximately \$480 for DSCUC.

Submitted by Laura Wilkes

### **7.3. Organ Fundraising Concert**

The purpose of the event, entitled *Spring Concert at Dundas St. Centre*, held on Saturday April 6 at 7:30 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 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 Norman Abbott (on organ and as an accompanist), DSCUC Choral Scholar Victoria Hoshowsky, organist Paul Merritt, the Cantorion Choir under the direction of Kimberley Nikkel, and the Valleyview Male Chorus under the direction of Kimberley Nikkel and Henry Boldt. The audience was invited to join the performers in singing *Guide Me, O Thou Great Jehovah* just before the collection. There was a reception after the concert, which was organized by Rebecca Clark and Lynda Rundle. The collection totaled \$3,037.83; after expenses (\$123.35) the net was \$2,914.48. Many thanks to all those who volunteered their time to make this event such a success!

Submitted by Diane Cuppels, Chair  
Organ Fundraising Concert Planning Committee

#### 7.4. 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 2020. For additional information about this program please contact Kenneth Conn (519-453-5432).

Submitted by Kenneth Conn

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
2019	\$ 33,975	\$ 1,142	\$ 1,142
<b>Total</b>	<b>\$660,472</b>	<b>\$24,346</b>	<b>\$24,346</b>

## **7.5. Yard Sale & Boutique Cabinets**

The Yard Sale is an annual fundraising event to raise money for the mission and ministries of DSCUC. Some items are displayed all year long in the two “Boutique” cabinets located by the ramp door entrance.

In 2019, we had two Yard Sales. The first was held on June 1 in the basement of Shambleau Hall with a café upstairs in S7. On the day of the sale \$1,199 was raised. The second was held on September 28 in the basement of Shambleau Hall with refreshments and seasonal items upstairs in the Gym. On the day of the sale \$1,292 was raised. The Boutique cabinets raised around \$50. In total, yard sale items brought in \$2,950.

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 carrying boxes up from the basement,
- Mitch Rowat for playing the piano during the first sale,
- Gail Sneddon for pricing and placing items in the Boutique cabinets,
- to Laura Wilkes (church secretary) who often sells items on display in the Boutique cabinets during the year.

Submitted by Laura Wilkes and Kenneth Conn

# 1. Appendix A

## STATEMENT OF REVENUE AND EXPENDITURES DECEMBER 31, 2019

<u>REVENUE:</u>	<u>Dec 31/17</u>	<u>Dec 31/18</u>	<u>Dec 31/19</u>
<b>LOCAL INCOME</b>			
Net from Unified Funds	\$ 33,307	\$ 36,173	\$ 32,471
Designated for Local Use	\$ 66,993	\$ 65,987	\$ 57,206
Reduce the Deficit/Appeal for Local Funds	\$ 6,366	\$ 4,140	\$ 3,105
Broadview	\$ 500	\$ 415	\$ 425
HST rebate	\$ 5,729	\$ 6,588	\$ 15,713
Fundraising Projects	\$ 7,762	\$ 5,074	\$ 6,230
Rental	\$ 37,331	\$ 35,422	\$ 26,286
Interest - Housing	\$ 2,235	\$ 2,779	\$ 3,025
Sunday School	\$ 599	\$ 602	\$ 599
Interest/Dividend Income	\$ 11,849	\$ 10,813	\$ 10,653
U.C.W. Contribution	\$ 1,000	\$ -	\$ -
Paper Rollers' Contribution	<u>\$ 1,042</u>	<u>\$ 411</u>	<u>\$ -</u>
<b>TOTAL:</b>	<b><u>\$ 174,713</u></b>	<b><u>\$ 168,404</u></b>	<b><u>\$ 155,714</u></b>
 <b>TOTAL INCOME FOR LOCAL USE:</b>	 <b>\$ 174,713</b>	 <b>\$ 168,399</b>	 <b>\$ 155,714</b>
 <b>LESS TOTAL EXPENSES:</b>	 <b><u>\$ 194,143</u></b>	 <b><u>\$ 191,896</u></b>	 <b><u>\$ 176,517</u></b>
 <b><u>SURPLUS (DEFICIT)</u></b>	 <b><u>\$ (19,430)</u></b>	 <b><u>\$ (23,497)</u></b>	 <b><u>\$ (20,803)</u></b>
 <b>MISSION &amp; SERVICE</b>			
Net from Unified Funds	\$ 5,878	\$ 6,383	\$ 4,428
Designated for M. & S.	<u>\$ 2,733</u>	<u>\$ 1,630</u>	<u>\$ 1,285</u>
	<b><u>\$ 8,611</u></b>	<b><u>\$ 8,013</u></b>	<b><u>\$ 5,713</u></b>
 <b>EXPENDITURES:</b>	 <b><u>Dec 31/17</u></b>	 <b><u>Dec 31/18</u></b>	 <b><u>Dec 31/19</u></b>
<b>PROPERTY EXPENSES</b>			
Custodians	\$ 33,001	\$ 29,121	\$ 11,975
Facilities Improvement	\$ 3,564	\$ 341	\$ -
Heat	\$ 16,922	\$ 18,046	\$ 16,119
Insurance	\$ 13,599	\$ 13,599	\$ 13,781
Landscaping	\$ 103	\$ 49	\$ 144
Repairs & Maintenance	\$ 19,509	\$ 22,653	\$ 17,477
Utilities	<u>\$ 8,675</u>	<u>\$ 8,326</u>	<u>\$ 7,959</u>
	<b><u>95,373</u></b>	<b><u>\$ 92,136</u></b>	<b><u>67,456</u></b>

<b>EXPENDITURES:</b>	<b>Dec 31/17</b>	<b>Dec 31/18</b>	<b>Dec 31/19</b>
<b>SPIRITUALITY</b>			
Advertising	\$ 192	\$ 497	\$ 1,325
Minister's Social Services Fund	\$ 100	\$ -	\$ -
Music	\$ 351	\$ 437	\$ 218
Other Worship	\$ 825	\$ 780	\$ 1,007
Pulpit & Organ Supply	\$ 1,637	\$ 1,921	\$ 1,740
Adult Education	\$ 31	\$ -	\$ -
Library	\$ 204	\$ 126	\$ 46
Sunday School	\$ 726	\$ 417	\$ 347
Hospitality	\$ 143	\$ 273	\$ 879
Seasonal Plants & Gifts	\$ 393	\$ 160	\$ 206
Broadview	\$ 500	\$ 450	\$ 425
	<b>\$ 5,101</b>	<b>\$ 5,059</b>	<b>\$ 6,194</b>
<b>OUTREACH</b>			
Speakers			\$ 182
Hampers			\$ 55
Hampers Gifts in Kind			\$ 51
Other	\$ 172	\$ 433	\$ 101
	<b>\$ 172</b>	<b>\$ 433</b>	<b>\$ 389</b>
<b>MINISTRY &amp; PERSONNEL</b>			
Staff Development	\$ 445	\$ -	\$ 20
Staff Appreciation	\$ 695	\$ 434	\$ 460
	<b>\$ 1,140</b>	<b>\$ 434</b>	<b>\$ 480</b>
<b>STEWARDSHIP</b>			
Minister	\$ 34,897	\$ 35,488	\$ 37,823
Education	\$ 623	\$ 650	\$ 737
Minister's Telephone	\$ 300	\$ 600	\$ 600
Minister's Travel	\$ 361	\$ 445	\$ 392
Music Director	\$ 21,656	\$ 21,959	\$ 22,310
CE Director	\$ 4,556	\$ 4,715	\$ 4,781
Secretary	\$ 21,106	\$ 21,419	\$ 21,971
Copies/Miscellaneous	\$ 3,339	\$ 3,060	\$ 3,048
Internet	\$ 609	\$ 595	\$ 948
Postage	\$ 108	\$ 220	\$ 467
Printing & Stationery	\$ 389	\$ 419	\$ 176
Payroll Service Charges	\$ 172	\$ 182	\$ 261
Telephone	\$ 951	\$ 948	\$ 920
Bank Charges/Service Fees	\$ 585	\$ 403	\$ 366
Equipment Purchase	\$ 632	\$ 75	\$ 1,027
General Council Assessment	\$ 2,073	\$ 2,656	\$ 2,921
Sundry	\$ -	\$ -	\$ 3,250
	<b>\$ 92,357</b>	<b>\$ 93,834</b>	<b>\$ 101,997</b>
<b>TOTAL EXPENSES FOR LOCAL USE:</b>	<b>\$ 194,144</b>	<b>\$ 191,896</b>	<b>\$ 176,517</b>

## BALANCE SHEET

<b><u>ASSETS:</u></b>	<b><u>2017</u></b>	<b><u>2018</u></b>	<b><u>2019</u></b>
<b>Current Assets:</b>			
RBC Cash	\$ 1,266	\$ 192	\$ 2,343
Scotia Cash	\$ 3,264	\$ 448	
Bank - TDCanada Trust	\$ 21,269	\$ 20,431	\$ 46,247
Accounts Receivable	<u>\$ 1,960</u>	<u>\$ 2,440</u>	<u>\$ 3,673</u>
	<b>\$ 27,759</b>	<b>\$ 23,512</b>	<b>\$ 52,263</b>
<b>Other Assets - Investments:</b>			
Bowman Investment	\$ 10,000	\$ 10,000	\$ -
Fulkerson Investment	\$ 10,000	\$ 10,000	\$ -
UCW GIC/RBC	\$ 5,000	\$ 5,000	\$ 29,000
Good Sam Investment GIC/RBC	\$ 2,844	\$ 2,844	\$ 2,844
Housing Fund Investment GIC/RBC	\$ 99,106	\$ 99,106	\$ 65,946
Warder/Gibson Investment GIC/RBC	\$ 23,200	\$ 23,200	\$ 23,200
RBC Equity Stocks – Book Value	\$ 252,275	\$ 205,011	\$ 188,685
RBC Savings	\$ 1,266	\$ 192	\$ 2,343
RBC Bonds/GICs(unallocated)	<u>\$ 37,144</u>	<u>\$ 21,250</u>	<u>\$ 44,907</u>
	<b>\$ 440,836</b>	<b>\$ 376,603</b>	<b>\$ 356,925</b>
TOTAL	<b><u>\$ 468,595</u></b>	<b><u>\$ 400,114</u></b>	<b><u>\$ 409,187</u></b>
<b><u>LIABILITIES:</u></b>			
<b>Current Liabilities:</b>			
Accounts Payable	\$ 0	\$ 400	\$ (0)
Choral Scholarship Fund	\$ 4,498	\$ 4,126	\$ 5,341
Fulkerson Interest Fund	\$ 3,598	\$ 3,813	\$ 4,073
Good Sam Fund	\$ 2,834	\$ 3,336	\$ 3,611
Botham Building Fund	\$ 68,201	\$ 61,633	\$ 48,243
Memorial Fund	\$ 5,691	\$ 300	\$ 3,708
Out-of-the-Cold Fund	\$ 16,888	\$ 15,895	\$ 14,417
Robert Gibson Music Fund	\$ 42,913	\$ (2,312)	\$ 1,510
Youth Programs	<u>\$ 1,357</u>	<u>\$ 1,384</u>	<u>\$ 1,384</u>
	<b>\$ 145,981</b>	<b>\$ 88,575</b>	<b>\$ 82,286</b>
<b>Membership Equity:</b>	<u>\$ 322,614</u>	<u>\$ 311,540</u>	<u>\$ 326,901</u>
TOTAL	<b><u>\$ 468,595</u></b>	<b><u>\$ 400,114</u></b>	<b><u>\$ 409,187</u></b>
Footnotes:			
<sup>1</sup> Dec. 31 Market Value	\$ 344,956	\$ 254,662	\$ 269,211
<sup>2</sup> 2011 Insured Value of Facilities	\$ 9,064,006	\$ 9,064,006	\$ 9,064,006
<sup>3</sup> Realized Capital Gains (Loss)	\$ 28	\$ 9,922	\$ 9,474

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## 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>	2019	Value on	Current	<u>Portfolio</u> <u>(%)</u>
							<u>Dividends</u> <u>Received</u> <u>(\$)</u>	<u>Dec 31/19</u> <u>(\$)</u>	<u>Yield Dec</u> <u>31/19 (%)</u>	
ARC Resources	Jun22/05	500	10,142				300	4,090	7.33	0.9
<b>Brookfield Asset Management A</b>	<b>Aug27/19</b>	<b>100</b>	<b>6,772</b>							
<b>Brookfield Asset Management A</b>		<b>-115</b>		<b>7,694</b>	<b>Oct3/19</b>	<b>1,881</b>				
Brookfield Asset Management A	Total	400	20,217				371	30,012	1.24	6.9
Bank of Montreal	Total	250	14,649				1,015	25,160	4.03	5.8
<b>Bank of Nova Scotia</b>	<b>Dec20/01</b>	<b>250</b>	<b>9,680</b>	<b>17,784</b>	<b>Apr29/19</b>	<b>8,104</b>	430			
BCE New	Total	800	30,449				2,506	48,128	5.21	11.1
Fortis	Mar10/16	600	24,037				1,097	32,328	3.39	7.4
<b>Imperial Oil</b>		<b>-250</b>		<b>9,855</b>	<b>Apr29/19</b>	<b>-684</b>				
<b>Imperial Oil</b>	<b>Dec16/19</b>	<b>91</b>	<b>3,032</b>							
Imperial Oil	Total	691	28,327				540	23,736	2.27	5.5
Manulife Financial Corp	Total	500	14,038				500	13,180	3.79	3.0
National Bank of Canada	May28/03	450	8,147				1,197	32,436	3.69	7.5
Suncor Energy Inc	Total	400	6,531				672	17,024	3.95	3.9
Thomson Reuters Corp	Total	272	12,508				518	25,266	2.05	5.8
Pfizer	Oct24/14	350	11,531				666	17,851	3.73	4.1
<b>Book Value/Totals</b>			<b>180,578</b>			<b>9,301</b>	<b>9,812</b>	<b>269,211</b>	<b>3.64</b>	<b>61.9</b>
<b><u>PREFERRED SHARES</u></b>										
Altagas	Oct23/14	400	10,431				338	6,140	5.50	1.4
RBC Canadian ETF	May15/17	1100	25,866				1,079	22,044	4.90	5.1
<b>Book Value/Totals</b>			<b>36,297</b>			<b>0</b>	<b>1,417</b>	<b>28,184</b>	<b>5.03</b>	<b>6.5</b>
<b><u>BONDS/GIC'S:</u></b>										
	<u>Purchased</u>	<u>Matures</u>	<u>Cost</u>				<u>Interest</u>			
Natcan Trust GIC	Feb11/16	Feb11/21	27,500				622	27,733	2.26	6.4
National Bank GIC	May29/15	May29/20	13,800				320	13,826	2.32	3.2
Equitable Bank GIC	Feb11/19	Feb11/22	27,500				715	28,215	2.94	6.5
Homeequity GIC	Apr29/19	Apr29/20	25,000					24,095	2.41	5.5
Russell Canadian Fixed Income	Total		43,397		<b>Apr29/19</b>	187	865	43,891	1.75	10.1
<b>Total Preferred Shares/ Bonds GIC's</b>			<b>173,495</b>				<b>3,938</b>	<b>165,945</b>	<b>2.37</b>	<b>38.1</b>
<b>TOTALS RBC</b>			<b>390,369</b>			<b>9,488</b>	<b>13,750</b>	<b>435,156</b>		<b>100.0</b>
<b>Unrealized Gain (Loss)</b>								<b>80,520</b>		
<b>Scotiabank Bond Fund</b>	<b>Nov15/12</b>		<b>25,000</b>	<b>24,986</b>	<b>Dec10/19</b>	<b>-14</b>	<b>518</b>			
<b>TOTALS SCOTIABANK</b>			<b>0</b>				<b>518</b>	<b>0</b>		
<b>TOTAL 'FIXED INCOME'</b>			<b>173,495</b>			<b>-14</b>	<b>4,457</b>	<b>165,945</b>		



## 2020 BUDGET

	BUDGET 2020 (\$)	BUDGET 2019 (\$)	ACTUAL 2019 (\$)	ACTUAL 2018 (\$)	% BUD/BUD	% YR END VAR	% BUD/ACT
<b>PROPERTY</b>							
Custodial Service	19,564	32,285	11,975	29,121	-39.4%	-62.9%	63.4%
Facility Improvement	1,000	1,000	0	341	0.0%	-100.0%	
Heat	20,000	20,000	16,119	18,046	0.0%	-19.4%	24.1%
Insurance	14,500	14,000	13,781	13,599	3.6%	-1.6%	5.2%
Landscaping	150	100	144	49	-100.0%	44.4%	3.9%
Repairs & Maintenance	17,000	15,000	17,477	22,653	13.3%	16.5%	-2.7%
Utilities	9,000	9,000	7,959	8,326	0.0%	-11.6%	13.1%
	<b>81,214</b>	<b>91,385</b>	<b>67,456</b>	<b>92,136</b>	<b>-11.1%</b>	<b>-26.2%</b>	<b>20.4%</b>
<b>SPIRITUALITY</b>							
Advertising	2,000	1,500	1,325	497	33.3%	-11.6%	50.9%
Minister's Soc. Fund	100	100	0	0	0.0%	-100.0%	
Music	500	500	218	437	0.0%	-56.4%	129.1%
Organ Supply	600	600	150	150	0.0%	-75.0%	300.0%
Other Worship	1,000	1,000	1,007	780	0.0%	0.7%	-0.7%
Pulpit Supply	1,800	1,800	1,590	1,771	0.0%	-11.7%	13.2%
Adult Education	50	50	0	0	0.0%	-100.0%	
Library/Copyright Licences	450	200	46	126	125.0%	-76.9%	875.5%
Sunday School	0	1,000	347	417	-100.0%	-65.3%	-100.0%
Hospitality	1,000	250	879	273	300.0%	251.6%	13.8%
Seasonal Plants	500	500	206	160	0.0%	-58.9%	143.1%
Broadview	500	500	425	450	0.0%	-15.0%	17.6%
	<b>8,500</b>	<b>8,000</b>	<b>6,194</b>	<b>5,059</b>	<b>6.3%</b>	<b>-22.6%</b>	<b>37.2%</b>
<b>OUTREACH</b>							
Speakers	300	300	182	0	0.0%	-39.2%	64.5%
Hampers	100	100	55	0	0.0%	-44.5%	80.2%
Hampers GIK	100	200	51	0	-50.0%	-74.7%	97.7%
Other	150	50	101	433	200.0%	102.1%	48.4%
	<b>650</b>	<b>650</b>	<b>389</b>	<b>433</b>	<b>0.0%</b>	<b>-40.1%</b>	<b>66.9%</b>
<b>MINISTRY &amp; PERSONNEL</b>							
Staff Development	300	300	20	0	0.0%	-93.3%	1400.0%
Staff Appreciation	500	500	460	434	0.0%	-8.0%	8.7%
	<b>800</b>	<b>800</b>	<b>480</b>	<b>434</b>	<b>0.0%</b>	<b>-40.0%</b>	<b>66.7%</b>

	<b>BUDGET 2020 (\$)</b>	<b>BUDGET 2019 (\$)</b>	<b>ACTUAL 2019 (\$)</b>	<b>ACTUAL 2018 (\$)</b>	<b>% BUD/BUD</b>	<b>% YR END VAR</b>	<b>% BUD/ACT</b>
<b>STEWARDSHIP</b>							
Minister	39,016	37,895	37,833	35,496	3.0%	-0.2%	3.1%
Education	708	708	737	650	0.0%	4.2%	-4.0%
Telephone	600	600	600	600	0.0%	0.0%	0.0%
Minister's Travel	500	500	392	445	0.0%	-21.6%	27.5%
Music Director	22,734	22,310	22,310	21,959	1.9%	0.0%	1.9%
CE Director	0	4,852	4,906	4,802	-100.0%	1.1%	-100.0%
Secretary	23,140	21,921	22,097	21,506	5.6%	0.8%	4.7%
Copies/Miscellaneous	3,200	3,000	3,048	3,060	6.7%	1.6%	5.0%
Internet	1,000	650	948	595	53.8%	45.8%	5.5%
Postage	300	200	467	220	50.0%	133.6%	-35.8%
Printing & Stationery	450	450	176	419	0.0%	-60.8%	155.3%
Telephone	1,000	1,200	920	948	-16.7%	-23.3%	8.7%
Bank Charges/Service Fees	500	650	366	403	-23.1%	-43.8%	36.8%
Equipment Purchase	1,500	1,000	1,027	75	50.0%	2.7%	46.0%
General Council Assessment	2,921	2,921	2,921	2,656	0.0%	0.0%	0.0%
Sundry	200	200	3,250	0	0.0%	1525.0%	-93.8%
	<b>97,769</b>	<b>99,057</b>	<b>101,997</b>	<b>93,834</b>	<b>-1.3%</b>	<b>3.0%</b>	<b>-4.1%</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>188,933</b>	<b>199,892</b>	<b>176,517</b>	<b>191,896</b>	<b>-5.5%</b>	<b>-11.7%</b>	<b>7.0%</b>
<b>Mission &amp; Service</b>	<b>7,500</b>	<b>8,000</b>	<b>5,713</b>	<b>8,013</b>	<b>-6.3%</b>	<b>-28.6%</b>	<b>31.3%</b>