

# **ANNUAL REPORT**

for  
**January 1 to December 31, 2020**



**Dundas Street Centre United Church**  
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**Annual General Meeting**  
**Sunday, March 21, 2021**

On Zoom following the Sunday Worship Service.

**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.”

## TABLE OF CONTENTS

1. Minutes of Congregational Meeting (February 23, 2020).....	3
2. Unified Board Membership 2021/2022.....	5
3. Statistical Information.....	6
4. Minister’s Report .....	7
4.1. Volunteer Associate Minister’s Report .....	8
5. Report from Antler River Watershed Regional Council .....	9
6. Reports from DSCUC Unified Board, Standing and Ad Hoc Committees .....	10
6.1. Spirituality .....	11
6.1.1. Choral Scholarship .....	13
6.2. Outreach and Social Justice .....	14
6.2.1. Good Samaritan Cupboard .....	14
6.2.2. LIFT Housing .....	16
6.2.3. Newsletter .....	16
6.2.4. Out of the Cold .....	17
6.2.5. Rental Coordinators.....	17
6.2.6. Website .....	18
6.3. Stewardship .....	19
6.3.1. 2020 Financial Reports .....	20
6.3.2. 2021 Budget .....	24
6.3.3. 2019 Independent Reviewer’s Report .....	25
6.4. Property .....	26
6.4.1. Accessibility Committee .....	28
6.5. Ministry and Personnel .....	28
6.6. Trustees .....	28
6.7. Ad Hoc Reopening Committee .....	29
7. Fundraising Activities .....	30
7.1. Fall Food and Art Fair .....	30
7.2. Hot Potato Bash .....	30
7.3. Shop and Support .....	30
7.4. Yard Sale & Boutique Cabinets .....	31
8. Appendix A .....	32

*Please note that DSCUC will stand in place of “Dundas Street Centre United Church”, RMUC will stand in place of “Rowntree Memorial United Church”, ARWR will stand in place for “Antler River Watershed Region”, and UCC will stand in place of “United Church of Canada”.*

*This Annual Report for the period January 1 to December 31, 2020 was compiled by Laura Wilkes, Administrative Assistant. Submissions may have been edited for format, grammar, punctuation, or spelling.*

## 1. Minutes of Congregational Meeting (February 23, 2020)

February 23, 2020

Page 2020-11

DUNDAS STREET CENTRE UNITED CHURCH (DSCUC)  
ANNUAL GENERAL MEETING (AGM)  
Sunday, February 23, 2020

Rev. Wendy Noble began the Worship Service with the official opening of the AGM at 11:12 am. She asked for the nomination of a chairperson for the AGM. Steve Clark nominated Howard Rundle, seconded by Gloria Bezeau, who by acclamation of the congregation was elected as chairperson. Rev. Noble asked for the nomination of a recording secretary for the AGM. Steve Clark nominated Linda Varty, seconded by Judy Finlay, who by acclamation of the congregation was elected as recording secretary.

Rev. Noble continued with the Worship Service. Diane Cuppels, chair of the Outreach Committee presented their report during the Worship Service. She introduced the committee members and briefly outlined the many outreach activities they undertook last year.

At 12:00 pm the AGM commenced. Howard Rundle took the pulpit and asked for a motion to allow adherents voting privileges throughout the AGM.

Motion moved by Edward Avey and seconded by Janice Lewis to allow voting privileges to adherents present. Carried.

Howard Rundle asked for a motion to approve the minutes of the 2019 Annual General Meeting.

Motion moved by Lois Bezeau and seconded by Norman Abbott to approve the minutes of the 2019 Annual General Meeting February 24, 2019, as found on pages 4-6 of the 2019 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 by Janice Lewis and seconded by Marlene Kellogg to receive the Statistical Report and Reports from the Minister and the Voluntary Associate Minister, found on pages 8-12 of the 2019 Annual Report. Carried.

Howard Rundle reviewed the committee and sub-committee reports found on pages 12-36 of the 2019 Annual Report. These reports explain the responsibilities of each committee.

He noted that the first section is new. It is a report from the Unified Board as a whole, which touches on any issue that doesn't arise from a committee. The focus of this report deals with how the Board is addressing the challenge of a shrinking congregation. It outlines three strategies that are being pursued and stresses that it will not be our intention to close. The strategies include membership growth, alternate uses of our building and if neither of these is successful, seeking a partner Church for amalgamation.

The committee reports were touched upon and any questions were solicited. There being none, the following motion was moved:

Motion moved by Beckie Clark and seconded Gail Stewart to receive the Reports of the Unified Board and its Standing Committees, Sub-Committees, Groups and Organizations of Dundas St. Centre United Church found on pages 12-36 of the 2019 Annual Report. Carried.

*Page 2020-12*

*February 23, 2020*

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

Motion moved by Wilbur Bearchill and seconded by Marlene Kellogg to receive the 2019 Financial Statements found on pages 37-40 of the 2019 Annual Report. Carried.

The 2020 Budget was presented and it was noted that we do our best to limit expenses. We have hired a custodian/security person, which will increase expenses in 2020. However, thanks to Mary-Ann Conn, who will now cover any Sunday School costs voluntarily, some costs will be saved. There being no questions the following motion was moved:

Motion moved Judy Finlay and seconded by Lavarre Clark to approve the 2020 Budget found on pages 41-42 of the 2019 Annual Report. Carried.

Howard directed the congregation's attention to the slate of members and officers for the coming year. He noted there were no new board members but we would love to have more people involved. There would be room on most any committee to match ones interests, but we particularly would like someone to take the vacant role as our delegate to the Antler River Watershed Council (replacing the old Presbytery and Conference structure). This would not be an onerous role and although Rev. Noble is a member we should have a lay member as well. The report from Council in our Annual Report was written by the lay member of RMUC since we have no lay member. Please speak to Howard or Rev. Noble if you have an interest in ANY role on our Board. Board Members can be added at any time during the year.

The following motion was moved:

Motion moved Janice Lewis and seconded by Fred Faas to approve the Members and Officers of the Unified Board for the period between the 2020 AGM and the 2021 AGM found on pages 6-8 of the 2019 Annual Report. Carried.

Rev. Noble took a moment to thank the dedicated staff and volunteers who help DSCUC each week. She also thanked Norman Abbott for the wonderful music and choir direction, Laura Wilkes who works diligently behind the scenes, and she welcomed our new custodian, Peter St. Amour noting his contributions have made a positive difference already.

Howard acknowledged the leadership Rev. Noble provides under the challenging circumstances of serving two congregations successfully, serving both DSCUC and RMUC as well.

Motion to adjourn the AGM at 12:28 pm.

[37 Members and Adherents attended today's Annual General Meeting.]

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Howard Rundle, Chair, AGM

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Linda Varty, Recording Secretary, AGM

## **2. Unified Board Membership 2021/2022**

The following appointees (members and adherents) are presented for ratification as Members/Officers of the Unified Board for the period between March 21, 2021 AGM and the 2022 AGM. (\* indicates new appointments since the 2020 AGM and ^ indicates contract/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)     Linda Varty  
   Jim Traquair  
   Rev. Wendy Noble^ (ex officio), Minister  
   Norman Abbott^ (ex officio), Director of Music

#### Outreach and Social Justice

Diane Cuppels (Chair)     Fred Faas  
   Rebecca Clark  
   Brenda Fuhrman

#### Stewardship

Howard Rundle (Chair)     Lois Bezeau  
   Janice Lewis (ex officio), Treasurer

#### Property

Kenneth Conn (Chair)     Steve Clark  
   Victor Fulcher

#### Ministry and Personnel

Jim Traquair (Chair)     Brenda Fuhrman

## Trustees

Janice Lewis (Chair)      Lynda Rundle  
   Wilbur Bearchill  
   Rev. Wendy Noble^ (ex officio)

## 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

## OUTREACH AND SOCIAL JUSTICE

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

## SPIRITUALITY

Choral Scholarship          Diane Cuppels

Submitted by Howard Rundle

## **3. Statistical Information**

### SERVICES RECORDED IN OUR HISTORICAL RECORDS

#### MARRIAGES

Nathan Richard Hayes and Sheila May Nadon on June 27, 2020 in Sheddon  
(Rev. Noble and Jenn Brown)

#### FUNERALS AND MEMORIALS

Paul Harding (September 28, 2020) service on September 30, 2020 (Rev. Noble)  
Marilyn Squire (September 29, 2020) service on October 2, 2020 (Rev. Rameshwar)

### DSCUC STATISTICS

Members received by Transfer 0  
Members received by Profession of Faith 0  
Members removed by Death **3**                      (*Paul Harding, Gary Lewis and Ola Morley*)  
Members removed by Transfer 0  
Members removed by the Unified Board 0  
Total Members including Non-Resident **86**

Adherents added 0

Adherents removed by Death **3** (Ray Thornton, Charles Tunks, Edmund Ward)

Adherents removed by the Unified Board/Office 0

Total Adherents **57**

Submitted by Laura Wilkes

#### 4. Minister's Report

*In those days Mary set out and went with haste to a Judean town in the hill country, where she entered the house of Zechariah and greeted Elizabeth. (Luke 1. 39–40)*

The archangel Gabriel has extended his astounding invitation. Mary has given her astonishing yes. now she is alone—suddenly, entirely, dangerously alone—save for the unlikely child she now carries.

She flees: toward her kinswoman, toward refuge, toward sanctuary.

In the home of Elizabeth, in the company of her cousin who is herself pregnant in most unusual circumstances, Mary finds what she most needs. Elizabeth gathers and enfolds her. welcomes her. blesses her.

In response to Elizabeth's blessing, Mary sings. and how she sings! she sings of a God who brings down the powerful, who lifts up the lowly, who fills the hungry with good things. strangely, wonder- fully, Mary sings of a God who not only *will do* these things, but who *has done* these things. she sings as if God has already accomplished the redemption and restoration of the world.

This is what a blessing has the power to do. The blessing that Elizabeth speaks and enacts through her words, her welcome, her gift of sanctuary: such a blessing has the power to help us, like Mary, speak the word we most need to offer. such a blessing gives us a glimpse of the redemption that God, in God's strange sense of time, has somehow already accomplished. such a blessing stirs up in us the strength to participate with God in bringing about this redemption in this time, in this world.

Where will we go, like Mary, to find and receive such a blessing? how will we open our heart, like Elizabeth, to offer it?

#### **A Blessing Called Sanctuary**

You hardly knew  
how hungry you were  
to be gathered in,  
to receive the welcome that invited you to  
enter entirely—  
nothing of you  
found foreign or strange, nothing of your life

that you were asked  
to leave behind  
or to carry in silence  
or in shame.

Tentative steps  
became settling in, leaning into the blessing  
that enfolded you,  
taking your place

in the circle  
that stunned you  
with its unimagined grace.

You began to breathe again, to move without  
fear,  
to speak with abandon  
the words you carried  
in your bones,  
that echoed in your being.

You learned to sing.

But the deal with this blessing  
is that it will not leave you alone, will not let  
you linger  
in safety,  
in stasis.

The time will come  
when this blessing  
will ask you to leave,  
not because it has tired of you but because it  
desires for you to become the sanctuary  
that you have found—  
to speak your word  
into the world,  
to tell what you have heard with your own  
ears,  
seen with your own eyes, known in your own  
heart:

that you are a beloved,  
precious child of God,  
beautiful to behold,  
and you are welcome and more than  
welcome here.

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This is the hope of our faith communities. That each of us can find sanctuary, find our voice, sing praise of God and the coming of God's Kingdom. That we will then go to the world to offer sanctuary to others.

Sanctuary is more than just a physical place. This year we have experienced what it is like to be a displaced people. But the mission and ministry of the community of faith continued and will continue. We have found new ways of being and doing. We have learned new skills while still relying on old ones as we find God among us, and within us, as we live and move and have our being.

May we continue to see with our eyes and know in our hearts that we too are beloved, precious children of God, beautiful to behold. And may we affirm this in those we meet. How can we keep from singing!

Blessings,  
Rev. Wendy Noble BA. M. Div.

#### **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 2020, I shared the 174<sup>th</sup> anniversary service in October with the Rev. Noble. I also performed a funeral service for the late Marilyn Squire.



I have spent a portion of 2020 providing pulpit supply for Dorchester United Church. This has meant going in and recording a service in the sanctuary which is then posted on to YouTube.

Respectfully Submitted,  
Rev. Keith Rameshwar

## **5. Report from Antler River Watershed Regional Council**

As DSCUC has no representative this report was copied from the "*Rowntree Memorial United Church Annual Report 2020*" pages 16-17.

*The Rev. Michael Blair began as our new General Secretary on November 1, 2020. The role of General Secretary provides leadership in the direction, management and co-ordination of the affairs of the church, working in close collaboration with the Moderator.*

*Adele Halliday has been appointed as the Anti-Racism and Equity Officer of the UCC. This is a new role created to help the church explore long-standing matters and to find ways to move towards a more equitable life together. The tri-Regional Councils of Horseshoe Falls, Western Ontario Waterways and Antler River Watershed look forward to hearing from Adele early this year.*

*In December, 2020 the tri-Regional Councils approved the Call of the Rev. Thérèse Samuel as Minister of Right Relations and Social Justice effective March 1, 2021. We look forward to the leadership and ministry Thérèse has to offer.*

*A satellite Christian Resource Centre is open in London, at the former Fairmont United Church, 29 Tweedsmuir Avenue, London. The hours are Tuesday, Wednesday and Friday from 10:00 am – 2:00 pm.*

*For church's coping with Covid 19, there are many temporary easing of the rules regarding pastoral charges ie – when congregational meetings can be held, what normally restricted funds may be used for... to assist communities of faith.*

*As part of the new covenant each congregation must establish with the Antler River Watershed Region, a checklist to ensure Rowntree is complaint with all policies required by the governments and the United Church of Canada must be completed each year. One of the items highlighted this year was the harassment policy. Rowntree's policy has been rewritten to comply with provincial regulations.*

*Looking for ideas on innovative worship or pilot programs? Check out Embracing the Spirit - they have Innovative Grants from \$500- \$5,000 for communities of faith who try something new; new programme, new garden. For example, Kilworth United was given money late in 2020 to look into live streaming their service.*

*Our list of ministries and community of faith prayer cycles are found on [www.prayercycles.ca](http://www.prayercycles.ca). Wayne Irwin took on this task after the former Hamilton Conference ended and has expanded it.*

*Let's live out our God-given mandate, "to pray for one another," by providing regular, confidential prayer support that connects us to the total ministry of the community of faith.*

### **Notes from the online Antler River Regional Meeting – Oct 31 to Nov 1, 2020**

*Jan Van Patter was elected new President.*

*The order of Ministry was changed to include all gender identities (from male and female).*

*Lots of good stories of work done by the United Church, locally and in the world – i.e. ELUCO's valuable work in the east end of London, and The London Community Chaplaincy in White Hills had a good video on what they do; providing support to children and families for some of London's most needy.*

*The General Council Report mentioned the Israeli army's regular detention of Palestinian children without adults and asked people to sign the e-petition from the UN regarding this - see <https://unjppi.org/childrens-rights.html>*

*For more info on Antler River Watershed Regional Council (replaces former Middlesex Presbytery and London Conference) see web site- [www.arwrcucc.ca](http://www.arwrcucc.ca) . Also see the United Church's web site at [www.united-church.ca](http://www.united-church.ca).*

*Submitted by Brad McMurray and Debbie Betchen.*

## **6. Report from DSCUC Unified Board, Standing and Ad Hoc Committees**

Most of the work of the Unified Board is undertaken through its various committees. Reports from each of the committees 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 development of course has been the ongoing lockdown because of the pandemic. Initially the Board continued to meet in the optimistic belief that the shutdown would be short, and we focused on changes we would need to make when we reopened. Diane Cuppels led an ad hoc committee which developed a plan to the changes and precautions we would have to take to reopen, which at that time we thought would be September 2020. Of course, the situation only got worse and not only was reopening not possible but even our Board meetings moved online through Zoom. Meetings are now occurring regularly on this platform and we thank Laura for attending and hosting these meetings.

As to reopening for in-church worship services, we continue to monitor the situation, but it seems unlikely this will occur in the near future. Regarding the use of our building by other groups, this will be possible sooner depending on the health restrictions we are under. At the time of this writing, London is in the red zone which would permit a very small group to use the facilities and procedures have been implemented in our building even now. The size of groups which may use it will grow if the zone colour moves to green but any user must abide by all health restrictions in place at the time.

Our strategies for the future of our church regrettably had to be put on hold because of the lockdown but we are getting to know RMUC members much better through the weekly Sunday Zoom services.

Notwithstanding the shutdown, Diane Cuppels with her many helpers ran a very success Fall Fair with a colorful catalog. In addition to raising much needed funds and enjoying the food and other purchases we were able to make it a nice outreach opportunity as we visited some of those members of our congregation when we delivered their purchases. Rev. Noble has been able to continue her support of Quintin Warner House clients via Zoom and her Tuesday knitting group also found itself online. Unfortunately, we had to postpone planning for events to recognize that 2021 will be the 175<sup>th</sup> anniversary of DSCUC but we hope we will be together before the year is out and plan some appropriate activities.

May the future post pandemic period arrive sometime this year and the sooner the better for most of us. Stay healthy by following all recommendations to beat this virus.

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), Victor Fulcher, James Traquair and Linda Varty.

### Worship Activities

Worship services at DSCUC were coordinated with those of RMUC through worship meetings of representatives of the two partner churches. We thank Jan Bearchill and Diane Cuppels for organizing and presenting worship time announcements on location from January to March. Worship services at both churches were combined through the online streaming service “Zoom” from March to December at 10:30 am due to the COVID-19 virus. Worship leadership was provided by Rev. Bruce Lee on July 5 thru August 2 and November 1 in Rev. Noble’s absences.

Seasonal and virtual candle meditations were 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. From March to December communion was held virtually with congregation invited to provide their own elements to partake in worship.

We give immense thanks to Rev. Noble and worship team for providing spiritual leadership and throughout the year for the various forms of worship services including: Reader’s Theatre,

video messages, Holy Week (Palm/Passion Sunday on April 5, Good Friday service on April 10, Easter Sunday on April 12), a Blessing of the Pets service by using photographs submitted by the congregations on September 27, the 174<sup>th</sup> Anniversary service for DSCUC on October 18 with the congregations invited to make paper homemade flags, a Remembrance Sunday service on November 8 with guest bagpiper musician Fraser Gibson, the White Gift Service on December 6 encouraged DSCUC congregation to make donations to My Sister's Place and the Men's Mission, a Christmas Eve family service on December 24 at 7:30 pm, and a *Café-style at Home* service on December 27 of "Lesson and Carols".

#### Music and Choir (adapted from Norman Abbott's Choir report 2020)

We give overflowing gratitude to Norman Abbott for his musicianship/choir leadership and Edwards Avey for his skillful technical engineering in the recordings as well as hymn leadership for every regular and "Zoom" Sunday worship. Piano and organ was supplied by Mitch Rowat on January 5. During our "Zoom" worship it required pre-recording liturgical hymns/chants and solo/ensemble repertoire. Edward Avey invested in sound studio equipment to improve the online quality. With technical collaboration we thank Brianne Horner of RMUC and Laura Wilkes of DSCUC for inserting these recordings into electronic PowerPoint presentations for Sunday services that Brad McMurray and Brian Kominek from RMUC ran each week on "Zoom".

The Choir contributed to worship services by leading the congregation in hymn singing and by performing anthems that enhanced the worship experience by performing solos or singing in small ensembles. The soprano section included Choral Scholar Hannah Byrne-Wolfson, Choral Scholar Daniela Castellon (January to April), Mary-Ann Conn, Diane Cuppels, and Barbara Rose; the alto section included Choral Scholar Emma Battel, Lois Bezeau, and Choral Scholar Hannah Nickel; the tenor section was Jim Traquair; the bass section included Edward Avey and Victor Fulcher. In 2020 we lost two former, long-time members of the Church Choir's bass section: Edmund Ward and Paul Harding. To our Choral Scholars Emma Battel, Hannah Byrne-Wolfson and Hannah Nickel, former Choral Scholar Daniela Castellon, guest Nancy Quinn of First-St. Andrew's United, choir members Jim Traquair and Edward Avey, our gratitude for colourful solo choices that well-illuminated our joint worship services We also give huge thanks to all those presenting their vocal and instrumental talents for our worship services.

#### Christian Growth and Development Activities

We thank the lay worship readers Edward Avey, Beckie Clark, Mary-Ann Conn, Diane Cuppels, Victor Fulcher, Janice Lewis, Rev. Keith Rameshwar, Howard Rundle, Jim Traquair, Linda Varty, and selected congregational members from RMUC for their messages from various bible versions. Mary-Ann Conn continues to manage the Taylor Library and archival materials.

#### Sunday School Activities

Mary-Ann Conn shared with Rev. Noble in leading "Time with All of God's Children" as part of the worship services from January to March. The Sunday School program was suspended due to lack of participation and will resume when there becomes a change in attendance.

### Membership and Visitation Activities

We thank Laura Wilkes and the volunteers: Lavarre Clark, Jan Bearchill, Judy Finlay, Marlene Kellogg, and Linda Varty, for the many needs such as weekly ushering, greeting, special needs helpers, connecting to “Zoom” worship, supportive phone calls made, and reception conveners for our worship services and fellowship time. We thank Jan Bearchill for her special attention to sending greeting cards to congregants and “Seniors at Home” (i.e. those that are homebound).

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. In June, LCF provided us with an additional grant of \$1,500. This money in combination with contributions from the choir and private individuals (approximately \$5,600 as of September 2020) was used to grant scholarships to our returning Choral Scholars: Hannah Nickel (soprano), second year graduate student, Emma Battel (mezzo-soprano), fourth year undergraduate, and Hannah Byrne-Wolfson (soprano), second year undergraduate, all enrolled in the Don Wright Faculty of Music at Western University. 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. This year (September 2020 to April 2021), our senior scholar will receive \$1,900 and our junior scholars will receive \$1,600. Because there have been no in-church services since mid-March, the scholars have been preparing, in collaboration with Norman Abbott, audio or video recordings to be used in the Zoom services. They continued to provide these audios/videos throughout the summer months of 2020.

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.

On February 2, a “Difference Maker” event took place after the Sunday service to celebrate all that Paul and Mary Harding have done for DSCUC. This event raised over \$1,000 for the Choral Scholarship Fund. Many thanks to all that volunteered, attended, and donated to show their appreciation for Paul and Mary.

Financial support from private individuals to the DSCUC’s Choral Scholarship Fund is 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 UCC 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 2020, 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, Rental Coordinators.

In 2020, we promoted communication within the congregation by publication of two issues of the newsletter *The Centre Spoke* (February and December) and with the surrounding community through the church website [www.dundasunited.com](http://www.dundasunited.com). Normally, the Committee delivers a monthly Minute for Mission (obtained from the *Minutes for Mission Booklet* published on the UCC website) during the worship service. Because we were not meeting for in-church worship due to the COVID-19 pandemic, these presentations were canceled mid-March until further notice.

In 2019, the Outreach Committee had decided to continue into 2020 delivering hampers full of essential cleaning and personal care items to The Caring Cupboard at 30 Baseline Rd. West, a community housing residence for seniors. The Cupboard had been set up by community-minded seniors from the building to help other building residents that were struggling to make ends meet. Unfortunately, the COVID-19 pandemic forced the Committee to temporarily suspend this activity. However, since the Outreach Committee was not able to continue with our speaker program in 2020, we decided to donate \$300 to the Caring Cupboard. The money was very gratefully received. We hope to resume our speaker program and other outreach activities in the fall of 2021.

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

### **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 16 volunteers that regularly volunteered in the Cupboard on Monday mornings (except for statutory holidays) from January to March 9: Fred, Sylvia, Suzanne, King, Margaret, Rachel, Barb, Bill, Brian, Anne, Inge, Sharon, Gail, Avril, Joan, and Dave. Laura, Marie and Gail packed occasional “emergency” orders through the closure for agencies listed below with an asterisk (\*). Anne and Wilbur brought in much needed banana boxes.

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

- London Cares (18 requests/9 workers)\*
- Middlesex-London Health Unit (15 requests/9 workers)\*
- Canadian Mental Health Association including Nicole's Choice, Housing First and Transitional Residential Treatment (10 requests/6 workers)
- Children's Aid Society and Unity Project (each had 3 requests/2 workers)
- Cross Cultural Learner Centre including Joseph's House (2 requests/9 appointments/2 workers)
- Mission Services of London including Quintin Warner House\* (2 requests/6 appointments/1 worker)
- London InterCommunity Healthcare (2 requests/1 worker)
- Glen Cairn Neighbourhood Resource Centre\*, London Health Sciences Centre's Psychosis Early Prevention Program and St. Leonard's Society\* (each had 1 request/1 worker)

In 2020 we were only able to help 131 individuals by filling 72 requests (13 after closing). Considering that we were only open nine weeks compared to last year's 44 weeks, it is not an insignificant number. Once again, household requests were up compared to clothing but encouraging workers to order clothing has helped as feedback indicated that some workers didn't realize there was clothing to be had. After March 2020, all orders packed had a request for clothing.

The quilters made and tied three quilts with one still underway. They donated fabric four different times to the Canada Sews group that was providing free masks, scrub hats and other coverings to organizations looking for these items.

Clothing was sent out weekly to Ark Aid and the Unity Project with Brian Harris taking care of the deliveries. Bill and/or Fred delivered to Goodwill Industries. Mission Services picked up donations twice a month. We also sent donations to East Village Animal Hospital and East London United Church Outreach.

Donations were received any day that the church was open. During the pandemic closure, if someone called or emailed about items to donate, either pick ups or deliveries were often arranged. 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 this past year.

We are still waiting for something to be done with the stained concrete floor in the Children's Room. After the hot water heater leaked and damaged the tiles, the tiles were removed. We requested that the new flooring be laid before we came back into the building.

Our budget was \$2,000. We purchased pillows from Ikea, as well as bedding and bath

items from thrift stores. We gratefully received many donations of clothing and household items and gift-in-kind donations (\$406.41) which put our total expenses at \$692.44.

Submitted by Gail Sneddon and Laura Wilkes

### **6.2.2. LIFT Housing**

LIFT Housing has 75 apartments in three buildings. They all are classified as affordable housing. Adults (16 years and older) apply for this housing at London's Housing Access Centre. Many have challenges but they must be able to carry out essential day-to-day activities.

Due to the pandemic, the board meets regularly by email to review the property manager's report on the finances and the maintenance of each of our buildings.

In one building, repairs and costs associated with plumbing, locksmiths, junk removal, replacement of fixtures continue to increase, largely associated with tenant behaviour and the condition of units. Our reserves funds are rapidly depleting with excessive costs for repairs. We are negotiating, slowly, to have the City assume ownership of this building.

Fred Faas, President

### **6.2.3. Newsletter**

*The Centre Spoke*, our church newsletter, is normally produced three times a year. In 2020, because of the COVID-19 pandemic, we limited the publication to two issues: February and December. It provided 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 2020. The persons responsible for the creation of the newsletter are: Diane Cuppels (editor/writer), Jim Traquair (editor/writer), Jan Bearchill (reporter/writer) and Laura Wilkes (reporter/writer/publisher). We send out both email and printed versions of the publication. Normally, the printed versions are in black and white but this year the December issue was in colour. 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. Our cooks, Chris Mockler, Anne Humberstone and Fred Faas took turns leading each team serving our guests a nutritious meal each Wednesday at 5:30 pm until March 11.

The following four weeks we served a bag lunch at the ramp door. We could not allow any guests to come into the church. The number of people we served gradually declined during this period. We learned that three different groups in our neighbourhood were serving takeout meals daily. We have not served a meal since.

The food at risk of expiring in our freezers and cupboards was distributed to other charities including RMUC's hospitality meal and Quintin Warner House.

We do appreciate those members and friends of DSCUC as well as groups and organizations for their financial and volunteer support including those that organized the February 13 Bruce Vogt Concert. This concert raised \$1029. 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 and we hope to be able to serve our community again soon.

Submitted by Fred Faas

#### **6.2.5. Rental Coordinators**

The purpose of the Rental Coordinators is to receive all proposed bookings for space at DSCUC. If approved, they arrange, either directly or through the Church Secretary, for booking the facilities, staff or volunteers for security, setup, and cleanup. Coordinators 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. Those using the facility during the pandemic were required to sign several additional documents.

The Unified Board has oversight on the rental contracts with the London Community Orchestra (LCO) and London Youth Symphony (LYS) and the agreements with Quintin Warner House (QWH).

In 2020, this sub-committee oversaw the use of our facilities from January to March 16 for a number of individuals and organizations including:

- a) QWH – Multiple weekly meetings/programs and special events (graduation, memorial service).
- b) Westover Treatment Centre – Two weekly meetings.
- c) Alcoholics Anonymous – Two weekly meetings.
- d) LCO – Weekly rehearsals, dress rehearsal and concert (March). The LCO was able to have five “strings only” rehearsals during November and December.
- e) LYS – Weekly rehearsals, dress rehearsal and concert (February). The LYS cancelled their 2020-2021 season.
- f) Norman Abbott – Weekly rehearsals with Nancy Quinn. They were able to use the sanctuary in October, November and December.
- g) Roland Fix – Weekly voice lessons.
- h) Monette Benjamin – Three classes a month of faith-based yoga.
- i) Girl Guides of Canada (Pathfinders and Rangers) – Bi-weekly meetings.
- j) Fanshawe London Chorus – Rehearsal, dress rehearsal and concert (March).
- k) London Singer’s – Three rehearsals (February to March).

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 in the first few months of the year including rental events: York Property Management, Southwestern Ontario Aboriginal Health Access Centre, 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. Since the middle of March, when the Unified Board closed the church due to the COVID-19 pandemic, the website has provided a page for each worship service where the various portions of a worship service (ministry of music, the reflection, prayers, etc) are made available thru audio clips. The audio clips were prepared by Rev. Noble and Norman Abbott. The home page also has an illustrated list of upcoming church services and special notices/letters

from Rev. Noble and the Unified Board. 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 ensure 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 2020 consisted of Howard Rundle (Chair), Janice Lewis (Treasurer), Lois Bezeau, and Eleanor Faas.

From an operating perspective we incurred a deficit in 2020 of \$20,576 which can be covered from our reserves and was almost the same as 2019. This is in fact the fourth year in a row of deficits around \$20,000. However, how we got there in 2020 was very different. Virtually all our income was significantly reduced because of the lockdown. Rental income for example plunged from \$26,286 in 2019 to \$10,096 this year. Of most concern is that givings dropped from about \$90,000 to about \$70,000. We are very appreciative of those who continue to contribute and support the work of the church which is ongoing, but we should try and reach out to those who expected we could reopen quickly and therefore have not contributed.

Although expenses were less because of the lockdown, the reduction was about \$30,000 which was far from adequate to make up for lost income. Our financial situation would have been much worse than what it was if we had not received government support. These programs included the Canadian Emergency Wage Subsidy (CEWS) which covered up to 75% of all salaries for several months and the Canada Emergency Business Account (CEBA) which is a loan of \$60,000. This loan must of course be repaid by the end of 2022, but the best part is that we can keep \$20,000. In our financial statements we have recognized \$10,000 of this amount as income in 2020 under "HST rebate and subsidies". We will recognize the other \$10,000 in 2021. We would also like to recognize the generosity of RMUC who volunteered, without being asked, to cover half of Norman Abbott's contract during the lockdown as he is providing the musical support each week for our Zoom services which are shared by both churches.

Our contribution to the UCC's Mission and Service Fund (M&S) was \$5,296 which is only \$400 less than last year. Once again, we are very appreciative of this support for M&S during the lockdown.

The total financial picture for 2020 is to be derived by examining the balance sheet. Assets increased last year largely because of the \$60,000 loan we received from the CEBA program. By itself this doesn't really help because there is an offsetting liability of the loan amount under "CEBA Loan" in "Current Liabilities." The line "Membership Equity" is the best place to see our overall financial health and represents money we have available to cover deficits. At \$302,740 you can see how it has dropped \$18,000 from last year caused largely by our deficit.

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

The value of our stock investments can be seen by comparing the purchase price of all of our holdings shown under "RBC Common Stocks – Book Value" in the Other Assets section with the value on December 31, 2020 in footnote number one (1). Our stocks are worth about \$60,000 more than we paid for them. The not so great news is that this is \$14,000 less than last year because the stock market was still depressed a bit after COVID-19. We did not realize any capital gains in 2020 because we didn't sell anything.

Submitted by Howard Rundle

### **6.3.1. 2020 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. There were no funds expended this year.

Fund at Dec. 31, 2019	\$ 1,510
Income 2020	\$ 1,000
Expenses 2020	<u>-\$ 0</u>
Fund at Dec. 31, 2020	\$ 2,510

#### 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 \$759 was generated in 2020. This amount appears in the Statement of Revenue, under Sunday School. As we have no Sunday School operating the Board agreed that this income can be used to promote Christian growth through any advertising or activities intended to try and increase membership or Christian education.

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, 2019	\$ 4,073
Income 2020	\$ 327
Expense 2020	<u>-\$ 0</u>
Interest fund at Dec. 31, 2020	\$ 4,400

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. There were no funds expended this year.

Fund at Dec. 31, 2019	\$ 3,708
Income 2020	\$ 625
Expense 2020	<u>-\$ 0</u>
Fund at Dec. 31, 2020	\$ 4,333

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, 2019	\$ 1,384
Income 2020	\$ 0
Expenses 2020	<u>-\$ 0</u>
Fund at Dec. 31, 2020	\$ 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. This program had far less activity this year than normal because of its suspension due to the pandemic. No contributions to operating costs were made this year.

Fund at Dec. 31, 2019	\$ 14,417
Income 2020	\$ 2,959
Expense 2020	<u>-\$ 3,429</u>
Fund at Dec. 31, 2020	\$ 13,947

### 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. In addition, there are direct donations to the fund from individuals. This has allowed the support of four scholars.

Fund at Dec. 31, 2019	\$ 5,341
Income 2020	\$ 6,178
Expense 20120	<u>-\$ 6,675</u>
Fund at Dec. 31, 2020	\$ 4,843

### Good Sam

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

Fund at Dec. 31, 2019	\$ 3,611
Income 2020	\$ 541
Expenses 2020	<u>-\$ 692</u>
Fund at Dec. 31, 2020	\$ 3,459

### Botham Building Fund

This fund was created to support the never ending need to keep our facilities in good repair and undertake Unified Board approved renovations. It was initiated by a generous legacy from the estate of Wes and Vera Botham. There have been some direct donations and the expenditures were for new flooring for the Good Samaritan cupboard.

Fund at Dec. 31, 2019	\$ 48,243
Income 2020	\$ 565
Expenses 2020	<u>-\$ 2,592</u>
Fund at Dec. 31, 2020	\$ 46,217

### Kitchen Events

This fund results from the contribution of UCW legacy funds which have been invested to provide income to support the operation of our kitchen to support church events and coffee hour. There can be donations received as well. There were no expenditures this year because of the pandemic.

Fund at Dec. 31, 2019	\$ 0
Income 2020	\$ 948
Expenses 2020	<u>-\$ 0</u>
Fund at Dec. 31, 2020	\$ 948

### 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 \$35,565 was collected which produced a total net income of \$1,062. This was transferred to “fundraising projects” in our income statement.

### CEBA Loan

This is not a fund in the usual sense but recognizes the Canadian Emergency Business Assistance Loans we have received from the Canadian Government. We have received the maximum loan of \$60,000 and must pay back \$40,000 by the end of 2022. We have recognized \$10,000 as income in 2020 and will recognize the remaining \$10,000 in 2021.

### STATEMENT OF REVENUE AND EXPENDITURES DECEMBER 31, 2020

The statement of 2020 operating revenues and expenditures as of December 31, 2020 with comparison to 2019 and 2018 is attached as Appendix A on page 32.

You will notice that we had an operating deficit of \$20,576 very similar to last year. This was only because of significant Government emergency grants since our income was down in virtually every other category including givings. These grants will reduce next year so we must hope for reopening and restoration of revenue.

### BALANCE SHEET

The Balance Sheet appears in Appendix A on page 34. It should be noted that some of the numbers under “Other Assets” for 2019 have been restated from last year’s annual report to make comparisons to this year more meaningful.

The list of “Liabilities” includes the new Kitchen Fund created with the income from the UCW legacy. Because of the shutdown, this fund was not used last year. Also, a new liability is the CEBA Loan. We were eligible to receive, and the Unified Board approved our applying for the \$60,000 loan which was part of the government’s COVID-19 relief program. This loan must be paid back by the end of 2022. The best news is that \$20,000 of the loan does not need to be repaid. We have therefore taken \$10,000 of that into income in 2020 and will take the other \$10,000 into 2021. The liability therefore stands at \$50,000 at the end of 2020.

The change in Membership Equity which is the best measure of our financial health decreased by \$18,000 from last year. This largely reflects our operating deficit of \$20,000 but still leaves us with just over \$300,000.

Overall, the market value of all common stocks on December 31 at \$255,449 which although it is about \$14,000 less than last year because the market had not fully recovered from the COVID-19 drop it is still a healthy unrealized capital gain of \$68,813 compared to Book Value (purchase cost).

## 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>
2000	\$ 8,804	2010	\$ (7,957)	2020	\$(20,576)
2001	\$ (5,491)	2011	\$ (31,045)		
2002	\$ (7,244)	2012	\$ (11,367)		
2003	\$ (14,894)	2013	\$ 208		
2004	\$ 4,443	2014	\$ 19,226		
2005	\$ 9,782	2015	0		
2006	\$ 13,104	2016	\$ (3,684)		
2007	\$ 1,729	2017	\$ (19,430)		
2008	0	2018	\$ (23,497)		
2009	\$ (17,905)	2019	\$ (20,803)		

## INVESTMENTS

This report appears in Appendix A on page 35 and shows all investment holdings as of December 31, 2020 including any transactions which occurred during that year. Transactions are shown in bold print in the table.

Dividend income last year was \$9,525 representing a yield of 3.73%. We use preferred shares as “fixed income” although technically they are still equities. Preferred shares, GIC and bond interest was \$5,790 at an overall yield of 3.14% 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 the acquisition of 140 shares of Brookfield Asset Management and 43 shares of Viatris which cost nothing because it was a spin off from Pfizer. Two GIC’s matured and this was invested in the Russell Canadian Fixed Income Pool as the interest from GIC’s then and even now was very low.

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 had no capital gain this year as we sold nothing.

Submitted by Howard Rundle

### **6.3.2. 2021 Budget**

The proposed 2021 budget is presented in Appendix A on page 35. This budget was



approved by the Unified Board at its December 2020 meeting. The table shows comparisons with 2020 both budget and actual expenditures as well as the actual expenditure in 2019.

1. This budget is 2.9% more than last year's budget but is 31.6% more than we spent in 2020. This is a bit artificial because the lower expenditure in 2020 was entirely because of the lockdown. In proposing this budget, we are proposing a "non-COVID-19" budget. In other words, this is the budget we would expect of there were no COVID-19. Depending upon when the lockdown ends, we will spend less than this again in 2021 BUT our income unfortunately drops by at least this amount and usually more so it doesn't help us.
2. This budget assumes a permanent custodian as opposed to the part timers we used in the past. Note that the General Council Assessment by the UCC has remained unchanged at \$2,921.
3. M&S contributions in 2020 were pretty good at \$5,296 notwithstanding the shutdown so we have set a target next year at \$5,500 which will be a stretch.

Submitted by Howard Rundle

### **6.3.3. 2019 Independent Reviewer's Report**

February 22, 2021

Dear Mr. Rundle,

I have completed my review of your Balance sheet and Income Statement for the year 2019. 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 found only one material modification that should be made to the financial statements. This adjustment would be the reclassification of December Westover Treatment Centre Rental and HST Rebate of \$16,441.47 from the TD Bank account to Accounts Receivable at December 31, 2019 on the Balance Sheet. This amount was received into the bank on January 7, 2020 after the year end. Other than this modification 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 2020, the committee consisted of Kenneth Conn (Chair) and Steve Clark.

In 2019 the floor in the Good Sam children's room was damaged from a water heater that sprung a leak. In February and March 2020 Dave Wilkes and Ken Conn removed the damaged tiles from the whole room. New flooring has been purchased which will be installed in early 2021 by Ken Conn and other volunteers.

In 2019 a water leak was observed in the north-west corner of the Parlour. At first, we thought it was from the roof but it was leaking continuously so we wondered if it was from a leaking water pipe. In March 2020 Ken Conn and Dave Wilkes removed some of the flooring near the radiator in the Archives room which is just above the Parlour. It was found that the pipe taking the condensed steam away from the radiator was leaking somewhere between that room and the UCW room next door. Some flooring was also removed from the UCW room. Hessey plumbing replaced the leaking pipe. Dave Wilkes then replaced the flooring.

In October Dave Wilkes removed the fence surrounding the flower beds at the north-west corner of DSCUC. It had become a real eye sore after some sections started falling down or were torn down by vandals. That whole area looks much better now.

In October Dave Wilkes and a roofing friend of his (Brian Brooks) rented a boom lift to clean out the eavestroughs around the Sanctuary. Several eavestrough cleaning companies had been contacted to do this but they declined. Dave and Brian found some of the eavestroughs and down spouts were plugged with leaves and old cords used to melt snow. These were causing water to overflow the eavestroughs. This should reduce/eliminate the water leaks that were in the Sanctuary/Narthex.

In December Davey Tree Expert Company trimmed the trees in the DSCUC parking lot removing a number of the lower branches. This should protect vehicles and the building from falling tree branches.

In the fall the boiler under the Sanctuary would not start. Hessey plumbing found that the main controller unit needed replaced which cost about \$2,000. Mike Hessey indicated that the rest of the boiler is in excellent condition with no rust. He attributed this to the fact that only deionized water is used in the boiler. Mike said that this boiler is in better condition than most of the boilers they look after.

A new snow removal company (Doug's Snowplowing & Sanding Ltd.) was hired for the 2020-21 winter season as the previous company (Stew Kraft) got out of the snow removal business. Stew Kraft recommended Doug's Snowplowing for their replacement. Doug's Snowplowing is doing a better job of cleaning the parking lot as they use a tractor with a bucket rather than a truck with a plow on the front. Unfortunately, while piling the snow up in the north-east corner of the parking lot they knocked over the fence between the DSCUC property and the property

to the north. The company has agreed to fix the fence.

In August there was a break-in at DSCUC. Access was gained by pushing in a window air conditioner in the lower level of Shambleau Hall. No internal damage was done and nothing of significance was stolen. The cameras captured images of the person allowing the police to identify him and a warrant for his arrest was issued. The air conditioner units in all the Shambleau Hall rooms were secured by Ken Conn, Dave Wilkes, and Mitch Rowat so this cannot happen again.

In October there was another break-in at DSCUC, this time through the kitchen door. The fellow broke into several rooms damaging doors and door frames. He did not get too many items of value; the most valuable being the TV from the main office that was used to display the cameras. His movements both outside and inside DSCUC were caught by the cameras but his face was covered so there was not a good photo of his face. The cameras did help us ascertain that he broke in through the kitchen door. He pulled hard enough on the door to break the lock. After the break-in the lock still engaged but not enough to prevent it from being pulled open again. A new lock was immediately installed on the door. On recommendation from the locksmith installing the new lock, the outer door handle was mostly removed to prevent someone from applying a lot of force on the door by pulling the door handle. We are still waiting for the insurance company to give the go ahead to get the other repairs done.

While DSCUC has been closed due to COVID-19 there has been a big problem with people leaving garbage around DSCUC and camping out at the kitchen door, Narthex doors, and especially the ramp entrance door. From April to August there was no custodian working. During this time Ken Conn, Dave Wilkes, Laura Wilkes, and Mitch Rowat were periodically checking on DSCUC to make sure everything was okay at DSCUC and clean up the garbage. The reduced activity at DSCUC made this problem worse compared to normal times. To help with visibility on the ramp entrance some of the bushes were removed so people could not hide as easily. Also, during this time someone broke the lock of the garbage shed and was living in the shed until a new lock was put on.

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 in early 2020 before DSCUC closed due to COVID-19. Each was 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.

I want to thank our custodians: Peter St. Amour, who worked Monday to Thursday morning shifts from December 2019 to March 2020; Louis Dillon who worked the Wednesday evening shift until March 2020; and our new custodian Mitch Rowat who started work on August 31, 2020 working Monday to Thursday. Mitch has been involved at DSCUC for quite a few years. He was one of the musicians for MCC London when they held their services on Sunday nights at DSCUC. He was also granted permission by the Unified Board to practice playing on the piano and organ in exchange for volunteer work at DSCUC. He usually does this in the

evenings or on weekends. Mitch is a member of the Royal Canadian College of Organists and is a Lecturer in Writing at Western University. I would also like to thank the volunteers (Jim Traquair and Howard Rundle) who helped me do security/custodial work Sunday mornings for January to March 2020.

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

#### **6.5. 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 met several times throughout the year. Annual performance reviews were held for the lay staff in November using telephone or online technology through Zoom. On December 9, a performance review for Rev. Noble was held by Zoom with a shared M&P Committee where representatives from both DSCUC and RMUC were in attendance. Several other meetings were held to address safety and security concerns. Representation from the M&P Committee was given to the ad hoc Reopening Committee which developed a protocol for reopening in-house meeting activity and worship services.

Submitted by James Traquair

#### **6.6. Trustees**

The purpose of your DSCUC Trustees 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 2020 were Janice Lewis (chair), Lynda Rundle, Wilbur Bearchill and Rev. Noble.

In collaboration with the Stewards Committee activities in 2020 included the annual review of church property, assets and insurance coverage and costs to make sure they meet our needs throughout the year and are in accordance with UCC requirements.

Submitted by Janice Lewis

### **6.7. Ad Hoc Reopening Committee**

The church building was closed due to the COVID-19 pandemic in mid-March 2020. At the June 16, 2020 Unified Board meeting a motion was made and seconded to create an Ad Hoc Reopening Committee whose goals were: 1) to determine what health and safety procedures and actions were deemed necessary (to prevent the introduction and spread of COVID-19) before the church could be re-opened for worship services, renters and outreach activities, 2) to prepare and present a report to the Unified Board that lists and describes these procedures and actions, and 3) to recommend possible dates for the resumption of worship services and group use of the building. Members of the Ad Hoc Reopening Committee are: Norman Abbott, Edward Avey, Ken Conn, Mary-Ann Conn, Diane Cuppels (appointed Chair), Brenda Fuhrman, Rev. Wendy Noble, and Laura Wilkes.

A survey was sent to church members and adherents in mid-July asking a) if they would like to attend in-church services when the building reopens, b) if they would like to continue participating in worship as they currently are (Zoom services, website audio files, etc) and c) if they are not participating in worship, what can the church do so that they will participate. In summary, there were 52 replies; 35 would like to attend in-church services and 17 would like to continue as they are. There were no replies to item c). The Committee met three times (June 29, August 5 and August 31) via Zoom. The Committee presented their final report to the Unified Board on September 12 2020. The recommendations were based on information obtained from the Ontario Government's COVID-19 Advice: Religious Services, Rites or Ceremonies, Version 2, August 21 2020, the Middlesex-London Health Unit's COVID-19 Guidance and Resources for Workplaces and Community Settings, and the UCC/Antler River Watershed Region's Re-Opening Check List Template for Communities of Faith. The Committee suggested that in-church worship services should not start until mid-November at the earliest. The Committee also recommended that user groups should be phased in gradually beginning with The Good Samaritan Cupboard, Quintin Warner House and the London Community Orchestra. The complete report from the Reopening Committee is available upon request from the church office. Since the date of the church's full reopening is unknown, it was suggested that the re-opening plan may have to be revisited and updated

accordingly.

Submitted by Diane Cuppels, Chair

## **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 the functioning of DSCUC. Due to the COVID-19 pandemic, this event could not be held with traditional in-person shopping. In late October, a catalog of the items that would be for sale was sent by email and by Canada Post (to those without email) to church members and adherents. It contained an illustrated list of the sale items, which included baked goods, preserves, and frozen soups, as well as knitted wear, artwork and floral arrangements. Also included with the catalog was an order form. Buyers filled out the form and sent it in by email or they phoned the church office with their orders. Curbside pickup at the church occurred on November 13 and 14; buyers picked an arrival time and paid by cheque or exact cash. Orders were delivered to those who could not come to the church. Proceeds from this event were \$1410; expenses (postage and catalog colour printing) were \$58.15 and thus the net was \$1351.85. Many thanks to all those who contributed homemade items and to the volunteers who made this year's Fall Fair possible.

Submitted by Diane Cuppels and Jim Traquair

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

The Unified Board decided to again hold the Hot Potato Bash on Saturday, March 14 which was traditionally the Potato Bash organized by the former United Church Women. It was a last-minute decision to go ahead with this event despite COVID-19 and only a few people chose not to attend. Victor Fulcher was responsible for the posters and advertising. Judy Finlay sold 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 \$315 for DSCUC.

Submitted by Laura Wilkes

### **7.3. 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 including RMUC's Christmas Hamper Program and to everyone who will keep ordering cards in 2021. 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
2020	\$ 35,565	\$ 1,257	\$ 1,257
<b>Total</b>	<b>\$696,037</b>	<b>\$25,603</b>	<b>\$25,603</b>

#### 7.4. Yard Sale & Boutique Cabinets

The Yard Sale is an annual fundraising event to raise money for the mission and ministries of DSCUC. In 2020, we had planned for two sales but with the building closure and gathering limits, Gail Sneddon and Laura Wilkes did some photos and sold a few things online and through friends. Hoping to stop a break-in we emptied and/or moved the Boutique cabinets at the ramp door entrance so they were out of sight. Items continued to be donated for the yard sale plus the "Boutique" items normally stored upstairs were brought into the Sunday School Auditorium. The upper and lower level of Shambleau Hall has now been set aside for a large yard sale when all the restrictions are lifted, and donations are making their way there. In the meantime, a big THANK YOU to all those who have and continue to donate items, for those sorting, pricing, packing, and selling items. For those that set up tables, carried boxes, etc.

Submitted by Laura Wilkes and Kenneth Conn

## Appendix A

### STATEMENT OF REVENUE AND EXPENDITURES DECEMBER 31, 2020

<u>REVENUE:</u>	<u>Dec 31/18 (\$)</u>	<u>Dec 31/19 (\$)</u>	<u>Dec 31/20 (\$)</u>
<b>LOCAL INCOME</b>			
Net from Unified Funds	36,173	32,471	30,720
Designated for Local Use	65,987	57,206	39,936
Reduce the Deficit/Appeal for Local Funds	4,140	3,105	25
Broadview	415	425	270
HST rebate & subsidies	6,588	15,713	29,467
Fundraising Projects	5,074	6,230	3,065
Rental	35,422	26,286	10,096
Interest - Housing	2,779	3,025	3,241
Sunday School	602	599	759
Interest/Dividend Income	10,813	10,653	9,620
Paper Rollers' Contribution	411	0	0
<b>TOTAL:</b>	<b>168,404</b>	<b>155,714</b>	<b>127,199</b>
<b>TOTAL INCOME FOR LOCAL USE:</b>	<b>168,404</b>	<b>155,714</b>	<b>127,199</b>
<b>LESS TOTAL EXPENSES:</b>	<b>191,896</b>	<b>176,517</b>	<b>147,774</b>
<b><u>SURPLUS (DEFICIT)</u></b>	<b><u>-23,492</u></b>	<b><u>-20,803</u></b>	<b><u>-20,576</u></b>
<b>MISSION &amp; SERVICE</b>			
Net from Unified Funds	6,383	4,428	4,516
Designated for M&S	1,630	1,285	780
	<b>8,013</b>	<b>5,713</b>	<b>5,296</b>
<u>EXPENDITURES:</u>	<u>Dec 31/18 (\$)</u>	<u>Dec 31/19 (\$)</u>	<u>Dec 31/20 (\$)</u>
<b>PROPERTY EXPENSES</b>			
Custodians	29,121	11,975	8,945
Facilities Improvement	341	0	0
Heat	18,046	16,119	12,012
Insurance	13,599	13,781	15,992
Landscaping	49	144	0
Repairs & Maintenance	22,653	17,477	14,163
Utilities	8,326	7,959	5,440
	<b>92,136</b>	<b>67,456</b>	<b>56,553</b>



<b>EXPENDITURES:</b>	<b>Dec 31/18 (\$)</b>	<b>Dec 31/19 (\$)</b>	<b>Dec 31/20 (\$)</b>
<b>SPIRITUALITY</b>			
Advertising	497	1,325	287
Minister's Social Services Fund	0	0	0
Music	437	218	654
Other Worship	780	1,007	849
Pulpit & Organ Supply	1,921	1,740	648
Adult Education	0	0	0
Library	126	46	43
Sunday School	417	347	0
Hospitality	273	879	0
Seasonal Plants & Gifts	160	206	0
Broadview	450	425	275
	<b>5,059</b>	<b>6,194</b>	<b>2,755</b>
<b>OUTREACH</b>			
Speakers		182	200
Hampers		55	100
Hampers Gifts in Kind		51	14
Other	<u>433</u>	<u>101</u>	<u>0</u>
	<b>433</b>	<b>389</b>	<b>314</b>
<b>MINISTRY &amp; PERSONNEL</b>			
Staff Development	0	20	115
Staff Appreciation	<u>434</u>	<u>460</u>	<u>575</u>
	<b>434</b>	<b>480</b>	<b>690</b>
<b>STEWARDSHIP</b>			
Minister	35,488	37,823	38,769
Education	650	737	708
Minister's Telephone	600	600	600
Minister's Travel	445	392	120
Music Director	21,959	22,310	14,682
CE Director	4,715	4,781	0
Secretary	21,419	21,971	23,294
Copies/Miscellaneous	3,060	3,048	2,366
Internet	595	948	846
Postage	220	467	772
Printing & Stationery	419	176	262
Payroll Service Charges	182	261	244
Telephone	948	920	929
Bank Charges/Service Fees	403	366	45
Equipment Purchase	75	1,027	366
General Council Assessment	2,656	2,921	2,921
Sundry	<u>0</u>	<u>3,250</u>	<u>538</u>
	<b>93,834</b>	<b>101,997</b>	<b>87,463</b>
<b>TOTAL EXPENSES FOR LOCAL USE:</b>	<b><u>191,896</u></b>	<b><u>176,517</u></b>	<b><u>147,774</u></b>

## **BALANCE SHEET**

<b><u>ASSETS:</u></b>	<b><u>2018 (\$)</u></b>	<b><u>2019 (\$)</u></b>	<b><u>2020 (\$)</u></b>
<b>Current Assets:</b>			
RBC Cash	192	2,343	2,973
Scotia Cash	448		
Bank - TDCanada Trust	20,431	46,247	53,884
Accounts Receivable	2,440	3,673	4,100
	<b>23,512</b>	<b>52,263</b>	<b>60,957</b>
<b>Other Assets - Investments:</b>			
Bowman Investment GIC	10,000	10,000	10,000
Fulkerson Investment	10,000	10,000	10,000
UCW Investment	5,000	29,000	29,000
Good Sam Investment	2,844	2,844	2,844
Housing Fund Investment	99,106	99,106	99,106
Warder/Gibson Investment	23,200	23,200	23,200
RBC Common Stocks - Book Value	205,011	180,578	186,635
RBC Cash	192	2,343	2,973
RBC Bonds/GICs/Pfd (unallocated)	21,250	-6,414	10,325
	<b>376,603</b>	<b>350,656</b>	<b>374,083</b>
TOTAL	<b>400,114</b>	<b>402,919</b>	<b>435,040</b>
<b><u>LIABILITIES:</u></b>			
<b>Current Liabilities:</b>			
Accounts Payable	400	0	258
Choral Scholarship Fund	4,126	5,341	4,843
Fulkerson Interest Fund	3,813	4,073	4,400
CEBA Loan	0	0	50,000
Good Sam Fund	3,336	3,611	3,459
Botham Building Fund	61,633	48,243	46,217
Kitchen Fund	0	0	948
Memorial Fund	300	3,708	4,333
Out-of-the-Cold Fund	15,895	14,417	13,947
Robert Gibson Music Fund	-2,312	1,510	2,510
Youth Programs	1,384	1,384	1,384
	<b>88,575</b>	<b>82,286</b>	<b>132,300</b>
<b>Membership Equity:</b>	311,540	320,632	302,740
TOTAL	<b>400,114</b>	<b>402,919</b>	<b>435,040</b>
Footnotes:			
<sup>1</sup> Dec. 31 Market Value	254,662	269,211	255,449
<sup>2</sup> 2011 Insured Value of Facilities	9,064,006	9,064,006	9,064,006
<sup>3</sup> Realized Capital Gains (Loss)	9,922	9,474	0

## EQUITY AND BOND INVESTMENTS

### EQUITIES:

#### COMMON SHARES

<u>Company</u>	<u>Purchased</u>	<u># Shares</u>	<u>Bought at (\$)</u>	<u>Sold at (\$)</u>	<u>Date Sold</u>	<u>Profit/Loss (\$)</u>	<u>2020</u>		<u>Current Yield Dec 31/20</u>	<u>Portfolio %</u>
							<u>Dividends Received (\$)</u>	<u>Value on Dec 31/20 (\$)</u>		
ARC Resources	Jun 22/05	500	10,142				145	3,000	4.83%	0.7%
<b>Brookfield Asset Management A</b>	<b>Sep 22/20</b>	<b>140</b>	<b>6,058</b>							
Brookfield Asset Management A	Total	740	26,275				407	38,939	1.05%	8.9%
Bank of Montreal	Total	250	14,649				1,060	24,195	4.38%	5.5%
BCE	Total	800	30,449				2,632	43,544	6.04%	9.9%
Fortis	Mar 10/16	600	24,037				1,163	31,200	3.73%	7.1%
Imperial Oil	Total	691	28,327				588	16,695	3.52%	3.8%
Manulife Financial Corp	Total	500	14,038				560	11,325	4.94%	2.6%
National Bank of Canada	May 28/03	450	8,147				1,278	32,238	3.96%	7.3%
Suncor Energy Inc	Total	400	6,531				438	8,540	5.13%	1.9%
Thomson Reuters Corp	Total	272	12,508				553	28,337	1.95%	6.4%
Pfizer	Oct 24/14	350	11,531				701	16,410	4.27%	3.7%
<b>Viatrix</b>	<b>Nov 16/20</b>	<b>43</b>	<b>0</b>					1,026		0.2%
<b>Book Value/Totals</b>			<b>186,635</b>			<b>0</b>	<b>9,525</b>	<b>255,449</b>	<b>3.73%</b>	<b>58.1%</b>
<b><u>PREFERRED SHARES</u></b>										
Altagas	Oct 23/14	400	10,431				330	5,628	5.86%	1.3%
RBC Canadian ETF	May 15/17	1100	25,866				1,178	22,110	5.33%	5.0%
<b>Book Value/Totals</b>			<b>36,297</b>			<b>0</b>	<b>1,508</b>	<b>27,738</b>	<b>5.44%</b>	<b>6.3%</b>
<b><u>BONDS/GIC'S:</u></b>										
	<u>Purchased</u>	<u>Matures</u>	<u>Cost</u>				<u>Interest</u>			
Can. Tire Bank GIC	Apr 29/19	May 1/23	25,000					25,340	2.02%	5.8%
Natcan Trust GIC	Feb 11/16	Feb 11/21	27,500				622	28,052	2.26%	6.4%
				<u>May</u>						
National Bank GIC	May 29/15	May 29/20		<b>29/20</b>	<b>13,800</b>		320		2.32%	0.0%
Equitable Bank GIC	Feb 11/19	Feb 11/22	27,500				809	28,218	2.94%	6.4%
Homeequity GIC	Apr 29/19	Apr 29/20		<b>Apr 29/20</b>	<b>25,000</b>		603			0.0%
Russell Canadian Fixed Income	Total		71,893				1,929	75,127	1.75%	17.1%
<b>Total Preferred Shares/ Bonds/GIC's</b>			<b>188,190</b>				<b>5,790</b>	<b>184,475</b>	<b>3.14%</b>	<b>41.9%</b>
<b>TOTALS RBC</b>			<b>374,826</b>			<b>0</b>	<b>15,315</b>	<b>439,924</b>		<b>100.0%</b>
<b>Unrealized Gain (Loss)</b>								<b>60,254</b>		

### 2021 BUDGET

	<u>BUDGET 2021 (\$)</u>	<u>BUDGET 2020 (\$)</u>	<u>ACTUAL 2020 (\$)</u>	<u>ACTUAL 2019 (\$)</u>	<u>% BUD/BUD</u>	<u>% YR END VAR</u>	<u>% BUD/ACT</u>
<b>PROPERTY</b>							
Custodial/Security Service	23,691	19,564	8,945	11,975	21.1%	-54.3%	164.9%
Facility Improvement	1,000	1,000	0	0	0.0%	-100.0%	
Heat	18,000	20,000	12,012	16,119	-10.0%	-39.9%	49.8%
Insurance	15,500	14,500	15,992	13,781	6.9%	10.3%	-3.1%
Landscaping	150	150	0	144	-100.0%	-100.0%	
Repairs & Maintenance	17,000	17,000	14,163	17,477	0.0%	-16.7%	20.0%
Utilities	9,000	9,000	5,440	7,959	0.0%	-39.6%	65.4%
	<b>84,341</b>	<b>81,214</b>	<b>56,553</b>	<b>67,456</b>	<b>3.9%</b>	<b>-30.4%</b>	<b>49.1%</b>

	BUDGET 2021 (\$)	BUDGET 2020 (\$)	ACTUAL 2020 (\$)	ACTUAL 2019 (\$)	% BUD/BUD	% YR END VAR	% BUD/ACT
<b>SPIRITUALITY</b>							
Advertising	2,000	2,000	287	1,325	0.0%	-85.7%	598.1%
Minister's Soc. Fund	100	100	0	0	0.0%	-100.0%	
Music	500	500	654	218	0.0%	30.9%	-23.6%
Organ Supply	200	600	0	150	-66.7%	-100.0%	
Other Worship	1,000	1,000	849	1,007	0.0%	-15.2%	17.9%
Pulpit Supply	1,800	1,800	648	1,590	0.0%	-64.0%	177.8%
Adult Education	100	50	0	0	100.0%	-100.0%	
Library/Copyright Licence	450	450	43	46	0.0%	-90.4%	946.8%
Sunday School	0	0	0	347			
Hospitality	1,000	1,000	0	879	0.0%	-100.0%	
Seasonal Plants	600	500	0	206	20.0%	-100.0%	
Broadview	300	500	275	425	-40.0%	-45.0%	9.1%
	<b>8,050</b>	<b>8,500</b>	<b>2,755</b>	<b>6,194</b>	<b>-5.3%</b>	<b>-67.6%</b>	<b>192.2%</b>
<b>OUTREACH</b>							
Speakers	300	300	200	182	0.0%	-33.3%	50.0%
Hampers	100	100	100	55	0.0%	0.0%	0.0%
Hampers GIK	100	100	14	51	0.0%	-86.4%	637.5%
Other	150	150	0	101	0.0%	-100.0%	
	<b>650</b>	<b>650</b>	<b>314</b>	<b>389</b>	<b>0.0%</b>	<b>-51.8%</b>	<b>107.3%</b>
<b>MINISTRY &amp; PERSONNEL</b>							
Staff Development	300	300	115	20	0.0%	-61.7%	160.9%
Staff Appreciation	500	500	575	460	0.0%	15.0%	-13.0%
	<b>800</b>	<b>800</b>	<b>690</b>	<b>480</b>	<b>0.0%</b>	<b>-13.8%</b>	<b>15.9%</b>
<b>STEWARDSHIP</b>							
Minister	40,292	39,016	38,779	37,833	3.3%	-0.6%	3.9%
Education	708	708	708	737	0.0%	0.1%	-0.1%
Telephone	600	600	600	600	0.0%	0.0%	0.0%
Minister's Travel	500	500	120	392	0.0%	-76.0%	316.6%
Music Director	23,234	22,734	14,682	22,310	2.2%	-35.4%	58.2%
CE Director	0	0	8	4,906			-100.0%
Secretary	23,973	23,140	23,521	22,097	3.6%	1.6%	1.9%
Copies/Miscellaneous	3,200	3,200	2,366	3,048	0.0%	-26.1%	35.2%
Internet	1,000	1,000	846	948	0.0%	-15.4%	18.2%
Postage	600	300	772	467	100.0%	157.3%	-22.3%
Printing & Stationery	200	450	262	176	-55.6%	-41.8%	-23.6%
Telephone	1,000	1,000	929	920	0.0%	-7.1%	7.6%
Bank Charges/Service Fees	400	500	45	366	-20.0%	-91.0%	788.5%
Equipment Purchase	1,500	1,500	366	1,027	0.0%	-75.6%	309.7%
General Council Assessment	2,921	2,921	2,921	2,921	0.0%	0.0%	0.0%
Sundry	500	200	538	3,250	150.0%	168.8%	-7.0%
	<b>100,628</b>	<b>97,769</b>	<b>87,463</b>	<b>101,997</b>	<b>2.9%</b>	<b>-10.5%</b>	<b>15.1%</b>
<b>TOTAL</b>							
<b>OPERATING EXPENSES</b>	<b>194,469</b>	<b>188,933</b>	<b>147,774</b>	<b>176,517</b>	<b>2.9%</b>	<b>-21.8%</b>	<b>31.6%</b>
<b>Mission &amp; Service</b>	<b>5,500</b>	<b>6,000</b>	<b>5,296</b>	<b>5,713</b>	<b>-8.3%</b>	<b>-11.7%</b>	<b>3.8%</b>