

**ANNUAL REPORT**  
for  
**January 1 to December 31, 2015**



**Dundas Street Centre United Church**  
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**Annual General Meeting**  
**Sunday, February 28, 2016**

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

**Mission Statement:**

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

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

This Annual Report for the period January 1 to December 31, 2015 was compiled by Laura Wilkes, Church Secretary. Submissions may have been edited for format, grammar, punctuation, spelling or content by Kenneth Conn, Linda Varty, and Laura Wilkes.

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## 1. Minutes of 2015 Congregational Meetings

February 22, 2015

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### DUNDAS STREET CENTRE UNITED CHURCH (DSCUC) ANNUAL GENERAL MEETING (AGM)

Devotions: Rev. Keith Rameshwar opened the meeting with prayer.

Motion moved and seconded to award voting privileges to adherents in attendance at the meeting. Carried.

Motion moved and seconded that Linda Varty be the recording secretary for the AGM. Carried.

Motion moved and seconded to approve the agenda as printed and distributed. Carried.

#### Correspondence:

No correspondence.

Motion moved and seconded to approve the minutes of the 2014 Annual General Meeting held on March 16, 2014, as printed on Pages 4-6 in the 2014 Annual Report. Carried.

Motion to approve the minutes of the Congregational Meeting held on November 30, 2014, as printed on Pages 6-10 in the 2014 Annual Report. Carried.

#### Presentation of Item 3. Statistical Information on Pages 13-14:

Motion moved and seconded to accept Item 3. Statistical Information on Pages 13-14 in the 2014 Annual Report. Rev. Keith Rameshwar led a silent prayer for those passed. Carried.

#### Presentation of reports from Unified Board Standing Committees and Sub-Committees of the Standing Committees on Pages 16-35 and Appendix A (Pages 45-51):

Motion moved and seconded to accept Item 6.1. Worship/Christian Growth and Development Committee and Sub-Committee reports on Pages 16-20 in the 2014 Annual Report. Carried.

Motion moved and seconded to accept Item 6.2. Membership and Visitation Committee and Sub-Committee reports on page 20 in the 2014 Annual Report. Carried.

Motion moved and seconded to accept Item 6.3. Outreach and Social Justice Committee and Sub-Committee reports on Pages 21-25 in the 2014 Annual Report. Carried.

Motion moved and seconded to accept Item 6.4. Stewardship Committee and Sub-Committee reports on Pages 25-32 and Appendix A Statement of Revenue and Expenditures December 31, 2014 (Pages 45-46); Balance Sheet (Page 47); Equity and Bond Investments (Pages 48-49); and 2015 Budget (Pages 50-51) in the 2014 Annual Report. Carried.

Motion moved and seconded to accept Item 6.5. Property and Sub-Committee reports on Pages 32-33 in the 2014 Annual Report. Carried.

Motion moved and seconded to accept Item 6.6. Ministry and Personnel report on Pages 33-34 in the 2014 Annual Report. Carried.

Motion moved and seconded to accept Item 6.7. Trustees report on Pages 34-35 in the 2014 Annual Report. Carried.

Presentation of reports from Item 7. DSCUC Unified Board Ad Hoc Committees on Pages 35-36:

Motion moved and seconded to accept reports from Item 7. DSCUC Unified Board Ad Hoc Committees on Pages 35-36 in the 2014 Annual Report. Carried.

Presentation of reports from Item 8. Fundraising Activities on Pages 36-39:

Motion moved and seconded to accept reports from Item 8. Fundraising Activities on Pages 36-39 in the 2014 Annual Report. Carried.

Presentation of Item 9. United Church Women (UCW) Report on Pages 39-44:

Motion moved and seconded to accept Item 9. United Church Women (UCW) report on Pages 39-44 in the 2014 Annual Report. Carried.

Motion moved and seconded to approve the Slate of Officers of the Unified Board for the period between the 2015 AGM and the 2016 AGM, as printed and distributed. Refer APPENDIX A (2 Pages).

One correction is brought forth: Page 2, Ministry and Personnel, remove the asterisk from Rebecca Clark. Carried.

Ken reviewed the new format with the congregation and said that the Annual Report will be online soon.

Edward Avey brought forth a Motion, moved and seconded, to thank those who put together the Annual Report and noted that DSCUC is in need of a second presbytery representative.

Adjournment

Motion to adjourn.

Rev. Keith Rameshwar closed the meeting in prayer.

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Kenneth Conn, Chair, Unified Board

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Linda Varty, Recording Secretary

DUNDAS STREET CENTRE UNITED CHURCH (DSCUC) CONGREGATIONAL MEETING

The Congregation of DSCUC met on Sunday, June 14, 2015 11:45 AM

There were 55 members and adherents in attendance, made up of 30 members and 25 adherents.

Debbi Jarvis, Pastoral Charge Supervisor representing Presbytery, chaired the meeting. Debbi explained the role of the DSCUC and Rowntree Memorial United Church (RMUC) interview team and the process that led to this point in the search and selection for a new Minister.

Debbi continued that Linda Varty has volunteered to be the secretary of today`s meeting and will also be reading the motion as she is part of the Joint Interview Team. Debbi also reminded the congregation that you must be a member of DSCUC to vote today for a Minister, but then the floor will be open to questions from everyone in attendance.

Debbi said a prayer and announced that the congregational meeting of DSCUC is now open.

Linda Varty read the following:

I am very pleased on behalf of the joint selection team from Dundas St. Centre and Rowntree Memorial United Churches to recommend the Reverend Wendy Noble as Minister for our congregations. Wendy comes to us as the unanimous choice of the joint committee.

Wendy received her BA from Western University and her Masters of Divinity from the Atlantic School of Theology in Halifax. She brings a total of 10 years` experience as Staff Associate Minister serving at three pastoral charges in the London area, a combined 6 years as Student Supply for 2 nearby pastoral charges and most recently has served the two congregations of St. Andrew`s Westminster and Littlewood United Churches south of London for 4 years. She therefore clearly has experience serving two congregations which is the nature of our call.

The Unified Board of Dundas St. Centre will know Wendy as she was our Presbytery supervisor for the first year after Michelle Down left, and attended our Board meetings. She left this role last year when she assumed greater responsibilities within Middlesex Presbytery as Chair.

Dundas St. Centre was represented on the joint selection committee by Linda Varty, Nancy Colbert and Howard Rundle and they were joined by 3 members of Rowntree; Jo Ann Horn, Debbie Betchen and Brad McMurray. Debbi Jarvis provided Presbytery support. This call is being issued at Rowntree Memorial United Church today, at this same time. If the call is approved by both congregations, it will go forward to Middlesex Presbytery for final approval. Wendy will commence her new role on Sept. 1, 2015.

I want to thank Debbi Jarvis for all of her support and am pleased to move the following motion: It is moved that Dundas Street Centre United Church approve a call of Rev. Wendy Noble to the position of minister of Dundas St. Centre and Rowntree Memorial United Churches.”

The motion was seconded by Nancy Colbert.

The floor was then opened for questions and discussion. Only one question came forward which required Debbi Jarvis to explain that today’s vote is a CALL to Rev. Wendy Noble to be the Minister at DSCUC going forward.

The vote was then taken. 27 members voted in favour of the motion; 1 member voted no; there were two abstentions (Edward Avey).

The motion Carried.

Debbi Jarvis thanked everyone for participating and thanked the interview team for their work during the process.

Debbi closed the meeting with prayer.

Adjournment - Moved to adjourn at 12:00 PM.

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Debbi Jarvis, Pastoral Charge Supervisor,  
Presbytery Representative

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Linda Varty, Recording Secretary

## **2. Unified Board Membership 2015/16**

The following appointees (members and adherents) were presented for ratification as Officers of the Unified Board for the period between February 22, 2015 AGM and February 28, 2016 AGM (\* indicates new appointments since the 2014 AGM and ^ indicates staff members):

### EXECUTIVE COMMITTEE

Past Chair – James Traquair  
Chair – Kenneth Conn  
1st Vice-Chair – James Traquair  
2nd Vice-Chair – Howard Rundle  
Recording Secretary – Linda Varty  
Treasurer – Janice Lewis  
Chairs of Standing Committees

Presbytery Representatives  
Pastoral Charge Supervisors – Jo Ann Silcox\* and Debbi Jarvis\*

PRESBYTERY REPRESENTATIVES – Edward Avey

MEMBER(S) AT LARGE – Lois Bezeau

UCW REPRESENTATIVE – Betty-Ann Shelestynsky

STANDING COMMITTEES:

Worship/Christian Growth and Development

James Traquair (Chair)	James Traquair Mary Ann Conn^ (ex officio), Sunday School Coordinator Lois Bezeau* Linda Varty Norman Abbott^ (ex officio), Director of Music
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Membership and Visitation

Jan Bearchill (Chair)	Jan Bearchill Mary Dow Judy Finlay
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Outreach and Social Justice

Paul Harding (Chair)	Paul Harding Fred Faas Betty-Ann Shelestynsky Fred Baarbe Diane Cuppels
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Stewardship

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

Kenneth Conn (Chair)	Kenneth Conn Fred Baarbe Dianne Allen
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Ministry and Personnel

Rebecca Clark* (Chair)	Rebecca Clark Fern Heslop Jeannette Morelli
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## Trustees

Steve Clark (Chair)

Steve Clark  
Paul Harding  
Lynda Rundle  
Janice Lewis

## SUB-COMMITTEES OF THE STANDING COMMITTEES:

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

## PROPERTY

Architect Liaison

Mary Harding

Archives

Ross Andrewes

Heritage

Mary Harding (Chair), Janice Lewis (Treasurer), Kenneth Conn (Property), and Howard Rundle (Stewardship)

## OUTREACH AND SOCIAL JUSTICE

Webmasters

Diane Cuppels, Janice Lewis (Assistant), and James Traquair (Advisor)

Newsletter

Diane Cuppels (Editor), Dianne Allen (Production), Jan Bearchill (Mailing Lists, Delivery Coordinator), and the following deliverers: Dianne Allen, Barbara Brennan, Heather Boyd, Helen Andrin, Jan Bearchill, Wilbur Bearchill and Joan Taylor, Lois Bezeau, Lavarre Clark, Barbara and Bill Dousett, Fred and Eleanor Faas, Judy Finlay, Audrey and Bruce Gibson, Margaret Grant, Velma and Del Hillis, Kathy Johnson, Maggie Jones, Olga Minthorn, Jeannette Morelli, Sharon and Al Parson, Judith Pickering, and Ola Morley.

LIFT Housing Representative Fred Faas

Rental Coordinators

Paul Harding (Chair), Mary Harding, and Kenneth Conn (Property)

## WORSHIP/CHRISTIAN GROWTH AND DEVELOPMENT

Choral Scholarship

Diane Cuppels

## MEMBERSHIP AND VISITATION

Lay Visitation

Jan Bearchill (Coordinator), Barbara Dousett, Judy Finlay, Maggie Jones, Olga Minthorn, Jeannette Morelli, Ola Morley, Dianne Allen, and Betty-Ann Shelestynsky.

Note: Some changes in membership occurred between the 2015 AGM and the end of the year:

- A new sub-committee (Accessibility) was created under the Property Committee on May 9.
- Dianne Allen became a member of the Accessibility Sub-Committee on June 13.
- Jo Ann Silcox and Debbi Jarvis ceased to be Pastoral Charge Supervisors for DSCUC on August 31.

- Rev. Wendy Noble became Minister at DSCUC on September 1.
- Betty-Ann Shelestynsky completed the term of office as president of UCW and was replaced as the UCW representative on the Unified Board by the new UCW president (Fern Heslop) on September 12.
- Lois Bezeau resigned from the Worship/Christian Growth and Development Committee on September 12.
- Paul Harding resigned from the Outreach and Social Justice Committee, Trustees Committee, Rental Co-ordinators Sub-Committee, and the Unified Board on September 12.
- George Rowaan became a Presbytery Representative on September 12.
- Ola Morley resigned from the Lay Visitation Sub-Committee on September 12.
- Ross Andrewes resigned from the Archives Sub-Committee on September 12.
- Lois Bezeau became a member of the Rental Coordinators Sub-Committee on September 12.
- Nancy Colbert became a member of the Archives Sub-Committee on September 12.
- Diane Cuppels became chair of the Outreach and Social Justice Committee on September 12.
- Mary Harding became chair of the Rental Coordinators Sub-Committee on September 12.
- The Membership and Visitation Standing Committee was changed to a sub-committee under the Worship/Christian Growth and Development Standing Committee on September 12.
- The Lay Visitation Sub-Committee, which was under the Membership and Visitation Standing Committee, became a sub-committee under the Worship/Christian Growth and Development Standing Committee on September 12.
- Jan Bearchill and Judy Finlay became members of the Worship/Christian Growth and Development Standing Committee on September 12.
- Lois Bezeau became a member of the Stewardship Committee on October 10.
- Lynda Rundle became a member (as chair) of the Accessibility Sub-Committee on November 14.
- Jennifer Winder became a member of the Accessibility Sub-Committee on November 14.

Submitted by Kenneth Conn

### **3. Statistical Information**

#### SERVICES RECORDED IN OUR HISTORICAL RECORDS

(as performed by clergy associated with DSCUC)

##### MARRIAGES

Wendy Hunt and Doug Jarman – September 12, 2015

##### FUNERALS AND MEMORIALS

Mary Dow – May 6, 2015

Gerald Lewis – July 24, 2015

## BAPTISMS

Jack William Harrison Peak – May 17, 2015

Ruth Hart – November 15, 2015

## DSCUC STATISTICS

Members received by Transfer 0

Members received by Profession of Faith 7

*(Adrienne Bennett, Brad Bennett, Brenda Furhman, Ruth Hart, George Rowaan, Jordan Varty, Linda Varty)*

Members removed by Death 3

*(Mary Dow, Gerald Lewis, Robert Thomson)*

Members removed by Transfer 2

*(Andrew Kent, Joyce Payne)*

Total Members including Non-Resident 116

Adherents removed by Death 3

*(Jean Barlow, Candace Robinson, Jennifer Winder)*

Total Adherents 92

Submitted by Laura Wilkes, Church Secretary

## 4. Minister's Report

A blessing

has been waiting for you for a long time.

While you have been making your way here this blessing has been gathering itself making ready biding its time praying.

This blessing has been polishing the door oiling the hinges sweeping the steps lighting candles in the windows.

This blessing has been setting the table

as it hums a tune from an old song

it knows, something about a spiraling road and bread

and grace.

All this time

it has kept an eye on the horizon, watching, keeping vigil, hardly aware of how it was leaning itself in your direction.

And now that

you are here

this blessing

can hardly believe

its good fortune

that you have finally arrived, that it can drop

everything at last

to fling its arms wide to you, crying *welcome,*

*welcome, welcome.* *(Jan Richardson)*

There is a custom, rooted in Ireland, of celebrating Epiphany (January 6) as Women's Christmas. Called *Nollaig na mBan* in Irish, Women's Christmas originated as a day when the women, who often carried the domestic responsibilities all year, took Epiphany as an occasion to celebrate together at the end of the holidays, leaving hearth and home to the men for a few hours. Celebrated particularly in County Cork and County Kerry, the tradition is enjoying a revival.

Whether your domestic commitments are many or few, Women's Christmas offers a timely opportunity to pause and step back from whatever has kept you busy and hurried in the past weeks or months. As the Christmas season ends, this is an occasion both to celebrate with friends and also to spend time in reflection before diving into the responsibilities of this new year.

I have imagined an image of the Magi or Wisemen as potentially being women and as I imagine this image I wonder at what wisdom they might bring. Years have passed since those wise women showed up in my life. My journey has taken me across much terrain—some that I had dreamed of, some that I never could have anticipated even in dreams. This image of the wise women continues to travel with me, posing questions that linger with me still.

This year, many of the wise women's questions have had to do with thresholds, those between-places we experience when we have left something that was familiar—a place, a person, a job, a way of being—but the way ahead has not become clear. The threshold has been a recurring image for me, a resonant metaphor as I navigate my life as an individual, family member, friend, fibre artist, writer, and minister.

The changes in my ministry and pastoral charges have propelled me onto a threshold that has been marked by grace and blessed by wise women and men who have accompanied me in this time. Changes are sometimes difficult and uneasy times but can also be a time of renewal and new discoveries and journeys. The new journey of shared ministry leadership between Rowntree Memorial United Church and DSCUC feels exciting and joyous. I hope that we can share in celebration of this shared venture.

As I continue to find my way, I am grateful for your company. Within the pages of this Annual Report may you find an invitation to contemplate the threshold—to notice where you are and to discern how you will enter the coming year. In this space between what has been and what lies ahead, may you have room to pray, to imagine, to rest, and to dream. May your way be marked in grace and wisdom.

Blessings, *Wendy*

Reverend Wendy Noble

## **5. Presbytery Representative's Report**

The Presbytery Representative(s) attend meetings of Middlesex Presbytery providing a lay perspective on such matters/motions raised in that court. In addition each representative is expected to serve on at least one committee of Presbytery in an area of his/her interest or expertise. Thus a means of communicating from the congregation to Presbytery and from Presbytery to the congregation on relevant matters is established.

As mandated by The Manual (based on membership), DSCUC has two representatives.

Presbytery representative (1)	Edward Avey
Presbytery representative (2)	George Rowaan
Alternate Presbytery representative	vacant

Middlesex Presbytery is not immune to the general trends of the United Church. Aging and smaller congregations mean fewer people are able actively participate in the work of Presbytery and more limited monetary resources are available. The United Church as a whole has been aware of these trends, and this resulted in a series of recommendations being made at General Council 42 in August 2015. The major change is from a four court model to a three council model for governance. To prepare the commissioners, as well as obtaining feedback, many planning and educational opportunities comprised the first half of the Presbytery year. The second half resulted in much time being spent on the implications of mandated changes and their implementation. At the same time, and with the same people, necessary work of the Presbytery must continue, but resources have been very strained, and many are feeling the burden of this work.

I am certainly aware of this as chair of the Pastoral Oversight Committee. The number of people willing to serve on this committee has shrunk to four or five people. Even the Presbytery has been unable to find a chair elect. Therefore the next few months until the “Rise of Conference” will be challenging to all. As Cathy Larmond (President of London Conference) noted in her visit to Middlesex Presbytery this fall, we need lots of Geese honking loudly to encourage those serving the wider church to complete the responsibilities they have promised to undertake.

I feel honoured that I was able to contribute to this work, and believe that the new models will allow us to best address the realities of the 21st century. So as the new models of governance are introduced, don’t forget to “honk” to encourage those undertaking that challenge!

Submitted by Edward Avey

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

### **6.1. Worship/Christian Growth and Development**

The mandate of our joint committee and the Sunday School is to provide worship and witness opportunities, education, and Christian fellowship for adults and children at DSCUC. Members include James Traquair (Chair), Mary Ann Conn (Sunday School Coordinator, *ex officio* member), Linda Varty (Sunday School Assistant), Olga Minthorn (retired in June) and Lois Bezeau (resigned in September). In September, the Membership Committee and the Lay Visitation Committee were added as sub-committees of our joint Worship/Christian Growth and Development Committee and Jan Bearchill and Judy Finlay were appointed as members of our joint committee.

We are sincerely thankful for the blessing of so many other talented and faithful volunteers and helpers. They have pitched in to help maintain a regular and busy schedule of worship and in the absence of ministerial staff up to September when Rev. Wendy Noble arrived as half-time minister. A Covenanting Service was held jointly with Rowntree Memorial United Church (RMUC) on November 15 at RMUC. Worship services at DSCUC were coordinated with those of RMUC through several shared worship meetings of representatives of the two partner churches. Our worship, fellowship and education mission was fulfilled with the help of Rev. Noble and pulpit supply including Rev. Keith Rameshwar (retired minister), Kerry Stover (First-St. Andrew's United Church) and local worship leaders (George Rowaan, James Traquair and Fred Faas) within our DSCUC family.

### Worship Activities

Communion services were organized and officiated by Rev. Keith Rameshwar on Palm Sunday in March and Pentecost Sunday in May and by Rev. Wendy Noble on World Wide Communion Sunday in October and First Advent Sunday in November. We thank Nan Finlayson and Marlene Kellogg for their skills and commitment in communion preparation and clean-up.

A baptismal service was led by Rev. Rameshwar on May 17 for Jack William Harrison Peak, son of David Peak and Jacqueline Truax (long-time friends of Rev. Rameshwar). Rev. Wendy Noble led a wedding service on September 12 for Douglas Jarman and Wendy Hunt, daughter of Rev. Ronald Hunt, a former minister at DSCUC.

The 90<sup>th</sup> anniversary of United Church Union was celebrated on June 7 with a special cake and light lunch following the Sunday Service led by Rev. Keith Rameshwar. A special potluck continental breakfast celebrating World Food Day was held on October 18 prior to the worship service. The 169<sup>th</sup> Anniversary Service for DSCUC on October 25 was led by Rev. Wendy Noble with guest speaker and singer, Ali Matthews from Stratford, ON. A joint Good Friday service with Metropolitan United Church (MCC London) was organized by James Traquair and Rev. Paul Whiting (MCC London). This congregation worships in our sanctuary on Sunday evenings.

A joint service with the MCC London was held also on Christmas Eve, led by Rev. Wendy Noble and Rev. Bruce Lee (MCC London). We worshiped with Rowntree Memorial United Church at RMUC on December 27. We thank Norm Abbott for his musicianship and choir leadership. Piano and organ supply in 2015 was provided by Dr. Donald Cook. Throughout the year (see 6.1.1 Choir and 6.1.2 Choral Scholarship Reports) the musical message was strengthened by vocal solos and duets by choir members (Edward Avey, Lois Bezeau, Morvan MacGee, Edmund Ward and James Traquair), by choral scholars (Jillian Law, Lisa Mulgrew, Bethany Routledge and Megan Robertson), by guest singers (Ali Mathews, George Andrin and Nancy Quinn).

On May 30, with the help of the Outreach and Social Justice Committee, a special fundraiser

featuring Eduard and Christine Klassen (Paraguayan harpist and keyboard accompanist, respectively) from Stratford, ON was organized in support of the Mission and Service Fund of the United Church of Canada and netted \$370.99 after expenses.

### Christian Growth and Development Activities

On February 14 congregational members offered Valentine cards to the Sunday School children. The congregation and Sunday School participated in creating a prayer “fish” flag for the 42<sup>nd</sup> General Council meeting in Corner Brook, NL in August 2015. This committee also offered free subscriptions to the United Church Observer to those individuals who became new members in November 2015.

### Sunday School Activities

The Sunday School children have been active in exploring their faith through classroom time, gift projects, special events, and worship under the continued guidance of Mary Ann Conn. The curriculum being used consists of “Grow Proclaim Serve” (Jan-Jun) and “Deep Blue” (Sept-Dec) both of which are “One Room Sunday School” by Abingdon Press. We are very blessed and gratefully appreciate Linda Varty and others from the congregation for their generous support of this program.

The Sunday School children made gift projects and cards for the following occasions: Valentine’s Day, Easter, birthdays, get well, and thank you items. In February the children handed out Valentine cards, Family Day kits, and worked on a Lenten Project of collecting summer hats for children and adults. In May the children handed out marigold plants to our congregation in celebration of Christian Family Sunday. In June the children celebrated their commencement and potluck picnic at DSCUC. In August for four consecutive Saturday mornings the children and church volunteers helped out with creating a Lemon-AID stand. This program offered free cold drinks and hats from February’s Lenten collection project. In November the children and congregation participated in the “Operation Christmas Child” shoe box program as well as our annual “Advent Adventure” (pizza supper, Advent worship, Hot Chocolate fundraising, and Santa Parade). In December the children participated in collecting “White Gifts” from the congregation and presented their “Christmas Story Countdown” by creating little pictures they created to be added to mural picture through scripture.

Submitted by James Traquair Chair of the Joint Worship and Christian Growth and Development Committee, and Mary Ann Conn, Sunday School Coordinator

#### **6.1.1. Choir**

The choir is a part of the pulpit leadership team. Our very capable director, Norman Abbott, chooses music (other than hymns) to support the lectionary and liturgy.

The year 2015 was memorable for the DSCUC Choir because of the dynamics of its

membership and its repertoire. With four choral scholars from Western University through the year's first half, along with Edward Avey, Lois Bezeau, Mary Ann Conn, Diane Cuppels, Paul Harding, Morvan MacGee, James Traquair and Edmund Ward, the choir enriched worship with solos, ensembles and anthems. The music ranged from secular songs with sacred texts to oratorio selections. The four scholars, Jillian Law, Lisa Mulgrew, Megan Robertson and Bethany Routledge, sang at the mid-March UCW Potato Bash; the audience also was treated to Megan's step-dancing.

In the summer, Nancy Pratt played the piano while a 'chorus of monks' (from the choir) sang Albert Ketelbey's, "In a Monastery Garden." Nancy Pratt, Nancy Quinn, Dr. Donald Cook, Annele Robertson, Ali Matthews and Sig Martin's Strings are to be thanked sincerely for their contributions to our Sunday services.

Although we were very sorry to lose tenor Betty-Ann Shelestynsky in 2015, we were delighted that choral scholar Jillian Law decided to sing with us for another year. We are a fun-loving group and would welcome warmly any new members.

Submitted by Norman Abbott, Lois Bezeau and Diane Cuppels

### **6.1.2. Choral Scholarship**

The Lottie Brown Choral Scholarship originated in 1996 as a community outreach initiative in recognition of the ministry of music at DSCUC and in support of the choir by Mrs. Lottie Brown. In 2001, an additional endowment came from Dr. Alan Coote and his wife Jean to create a second choral scholarship. Both endowments are administered by the London Community Foundation. Interest from these two endowments and contributions to the local Choral Scholarship Fund from private individuals and from the choir have been used to grant scholarships to promising voice students in the London community. Auditions for the scholarships are usually held in September but can occur throughout the church year. The selection committee is made up of the Music Director, the Choral Scholarship Coordinator, the Worship Chair and selected members of the choir and congregation. Three of the four choral scholars that sang at the church from September 2013 to April 2015, Lisa Mulgrew, Megan Robertson and Bethany Routledge, have graduated with Master of Music degrees from Western University. The fourth scholar, Jillian Law, a graduate student in Voice at Western University, is currently in her third year with the choir. Over the years, our scholars have contributed their musical talents to various events at the church including benefit concerts and various UCW gatherings. In April, 2015, the Choral Scholarship Fund received \$2,560 from the London Community Foundation.

Submitted by Diane Cuppels, Choral Scholarship Coordinator



## **6.2. Membership and Visitation**

Some of the responsibilities of this committee include scheduling ushers, greeters and special needs helpers for Worship services, overseeing Lay Visitations, and coordinating the distribution of plants, letters, and cards to sick and shut-in congregational members and adherents. Members of this committee are Jan Bearchill (Chair), Judy Finlay, and the late Mary Dow (May 2015).

In 2015, 48 visitors signed the Guest Book. We have 21 subscribers to the Observer. The Membership and Visitation Committee and Choir Executive hosted a reception following the joint worship service with MCC London on Christmas Eve.

Jan Bearchill and Judy Finlay, on a weekly basis, scheduled our faithful Ushers and Greeters. We also thank those who regularly assist persons with special needs. We are truly grateful to the Rev. Keith Rameshwar who provided Pastoral Care when needed.

Submitted by Jan Bearchill

Note: The Membership and Visitation Committee was changed to a sub-committee under the Worship/Christian Growth and Development Committee on September 12, 2015 by the Unified Board. For this 2015 annual report, it was decided to keep it as a separate committee report since the change occurred late in the year. Next year it will be combined with the Worship/Christian Growth and Development Committee report. (Ken Conn, Chair of Unified Board)

### **6.2.1. Lay Visitation**

The Lay Visitation Team visits sick and shut-in DSCUC family and friends which allows us to keep in contact. I want to thank everyone who delivered Easter Plants (in March), Christmas Plants (in December), and Newsletters (February, June and October). We appreciate your involvement.

Submitted by Jan Bearchill, Coordinator

Note: The Lay Visitation Sub-Committee was moved to a sub-committee under the Worship/Christian Growth and Development Standing Committee on September 12, 2015 by the Unified Board. For this 2015 annual report, it was decided to keep it with the Membership and Visitation Committee report since the change occurred late in the year. Next year it will be combined with the Worship/Christian Growth and Development Committee report. (Ken Conn, Chair of Unified Board)

### **6.3. Outreach and Social Justice**

DSCUC's 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.

This committee is composed of Diane Cuppels (Chair), Fred Baarbe, Fred Faas, and Betty-Ann Shelestynsky. In October 2015, Paul Harding, former Chair, resigned from the Committee and the Unified Board. We are very grateful to Paul for his many years of invaluable service to DSCUC; he will be greatly missed.

We promote communication with the congregation by publication of the newsletter *The Centre Spoke* and the church website. Every third Sunday of the month, a member of the Outreach Committee delivers 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."

There are a number of outreach programs and activities associated with DSCUC: we support the London Innerscity Faith Team (LIFT) program and affordable housing; we run an Out of the Cold meals program; we have a Good Samaritan Cupboard (sponsored by UCW); various recovery programs use our church facilities (Quintin Warner House, Westover Treatment Centre, Alcoholics Anonymous, and Recovery Canada); the Girl Guides of Canada (Pathfinders and Rangers) meet weekly at our church; the church's paper rollers use some of their proceeds to support the Home of Loving Faithfulness Fellowship in Hong Kong; and the church yard sale provides low income families in the surrounding community with an inexpensive source of household items.

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

Submitted by Diane Cuppels

#### **6.3.1. Out of the Cold**

Out of the Cold is staffed by four teams of volunteers who provide a hot meal to needy community members. Those who come to our meals are called guests. Guests are treated with care, respect and without judgment. Approximately 80 volunteers, including Sunyoung who washes our pots and pans and dishes every week, were involved. We served 3,768 meals in 2015 with an average of 111 meals each week. Our cost was \$1.99 per meal for

the 35 Wednesdays. We did not serve meals during the summer. Out of the Cold made a contribution to DSCUC for maintenance and utilities.

Mary Harding and Betty Ball head team three and Chris Mockler leads team four. Fred Faas is the leader for teams one and two. Quintin Warner House men set up the tables and chairs each week. Rebecca and Steve Clark continue to purchase and deliver our canned goods and supplies. Siloam United Church donated hams and turkeys. We were saddened to learn that Bishop Cronyn Memorial Anglican Church closed at the end of 2015. Their members who were part of team two will continue to help us.

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

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

Submitted by Fred Faas

### **6.3.2. Website**

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

Submitted by Diane Cuppels, Webmaster

### **6.3.3. Newsletter**

The church's newsletter, called *The Centre Spoke*, is produced three times a year (in 2015: March, June and October). It provides members and adherents with a means of

transmitting and receiving news about church events and people in our church community. The newsletter opens with a message from the minister followed by the Worship Chair's list of upcoming services. *News and Gossip* compiled and written by Dianne Allen, Diane Cuppels and Jan Bearchill, is a very popular section of the *Spoke*. *UCW Happenings* also is a popular feature. 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. The newsletter also has a *Spotlight on Church Volunteers and Staff* section; in 2015, the spotlight was on Mary Ann Conn (June), Sunday School Coordinator, Norm Abbott (October), Music Director, and Laura Wilkes (March), church secretary. The back pages of the newsletter are reserved for the *Coming Events* section. Many people are involved in the writing, editing, printing and delivery of the *Centre Spoke* but special thanks goes to Dianne Allen (reporter/writer), Laura Wilkes (printing) and Jan Bearchill (reporter/writer and delivery coordinator). If you have an item that would be of interest to our church community, please let Dianne, Jan, Laura or me know (electronic copy preferred). Photographs of church events and people are always enjoyed by our readers.

Submitted by Diane Cuppels, Editor

#### **6.3.4. LIFT Housing**

LIFT (*London Innercity Faith Team*) Housing meets five times a year to oversee the care and upkeep, maintenance, and the financial records of LIFT Housing as required by the government. LIFT Housing has 75 apartments in three buildings.

We have eight members on the board of directors from five churches in the LIFT group of 10 churches. In the past year, some of the larger concerns that needed attention were the painting of the common areas in LIFT House and Elaine Lucas Place. The fire alarm panels at these two buildings had to be replaced. When a vacancy occurs units may need paint and touch up and sometimes the disposing of items left behind. We have had problems with theft and vandalism to the laundry machines at Victory House. Coinamatic, the company that looks after them, is considering their removal.

Our property manager, Tilley Holmes Inc., do well in looking after the special needs of our tenants. Some tenants have problems understanding the process involved in living in a community. The buildings are well looked after with very few vacancies and our financial records are excellent.

Submitted by Fred Faas

### **6.3.5. 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, set-up, and clean-up. The members include Paul Harding (Chair - 6 months), Mary Harding (Chair - 6 months), Kenneth Conn (Property Representative), Lois Bezeau, and we work closely with Laura Wilkes (DSCUC Secretary).

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

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

In 2015, this sub-committee oversaw the use of our facilities for a number of groups including:

- a) Weekly rehearsals (January to May, September to December), dress rehearsals, auditions, and six concerts for our two resident orchestras - London Community Orchestra and London Youth Symphony.
- b) Recitals for several individuals or their students.
- c) Barrage, a group of eight strings, filmed a music video in our sanctuary.
- d) Weekly rehearsals (January to June, September to December) for Sig Strings.
- e) "String Camp" was held in July, a weekend workshop, run by Sigmar Martin.
- f) Weekly voice and violin lessons with end of term recitals provided by Roland Fix and Sigmar Martin.
- g) Dress rehearsal and concert for the Valleyview Male Chorus (60 members) in June.
- h) Several recovery programs including two weekly Alcoholics Anonymous meetings, two Westover Treatment Centre meetings, multiple meetings/programs of Quintin Warner House, and weekly meetings of Recovery Canada.
- i) Weekly meetings (January to June, September to December) with Girl Guides of Canada (Pathfinders and Rangers).

Submitted by Mary Harding

### **6.4. Stewardship**

The Stewardship Committee handles the financial matters of the church and oversees the operation of the church office. The membership in 2015 consisted of Howard Rundle (Chair), Janice Lewis (Treasurer), Mary Harding and Eleanor Faas. Lois Bezeau joined the committee

late in the year.

From an operating perspective we achieved a balance at year end with no deficit or surplus. This proved only possible thanks to the contribution from the Out of the Cold Fund to utilities and maintenance costs as well as using the Fall Food and Art Fair income and most of the two years of accumulated income from Shop and Support and Paper Rollers. Last year we did not draw on these funds because of a significant surplus. This outcome, while good for 2015, sets us a challenge for 2016 and beyond because we are now paying a full year of our share of the minister's salary.

Income at \$162,940 was over \$5,000 more than last year but this includes the contributions mentioned above. Regular givings for operations were down by about \$14,000 which was offset slightly by increased investment income of \$2,000. The total financial picture for 2015 is to be derived by examining the balance sheet. Assets have increased by \$11,000 largely because of the increase in book value of our equities (\$249,826). The market value is well above this book value at \$289,085 although this is about \$3,000 less than last year because of the decline in the stock market.

Membership equity has increased over last year by \$3,000 to a total of \$351,485.

The value of our buildings and equipment is included only as a footnote to the Balance sheet which makes it easier to read. If we take all of our various cash, stocks, certificates and other investments and subtract funds and endowments that are restricted, we are left with the unrestricted money we have and this year it decreased to \$233,310, from \$261,082 last year.

Mission and Service givings didn't quite make our goal of \$10,000 at \$9,572 which nevertheless is the second consecutive increase year over year.

Submitted by Howard Rundle

#### **6.4.1. 2015 Financial Reports**

##### REPORT ON FUND ACCOUNTS

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

##### Fulkerson Fund

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

Interest fund at Dec. 31, 2014	\$ 3,769
Income 2015	\$ 317
Expense 2015	<u>\$ 500</u>
Interest fund at Dec. 31, 2015	\$ 3,586

#### 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 expenditures from the fund this year.

Fund at Dec. 31, 2014	\$ 868
Income 2015	\$ 2,235
Expense 2015	<u>-\$ 0</u>
Fund at Dec. 31, 2015	\$ 3,103

#### 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 \$573 was generated in 2015. This amount appears in the Statement of Revenue, under Sunday School, with all of it attributed to Christian Growth and Development. These funds are used to support the cost of Sunday School curriculum and supplies.

#### 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 as well as income from the scholars' concert. This has allowed the support of four scholars in for first half of the year and one for the second.

Fund at Dec. 31, 2014	\$ 5,764
Income 2015	\$ 2,860
Expense 2015	<u>-\$ 3,790</u>
Fund at Dec. 31, 2015	\$ 4,834

#### Youth Programs Fund

This fund was established through directed donations. It supports any form of youth programming sponsored by our Worship and Christian Growth & Development Committee.

Fund at Dec. 31, 2014	\$ 1,538
Income 2015	\$ 260
Expenses 2015	<u>-\$ 511</u>
Fund at Dec. 31, 2015	\$ 1,287

### Out-of-the-Cold

This fund has been established to provide financial support for our Out-of-the-Cold meals program from October to May inclusive. It has always been sufficient to fully cover all costs of this program. The fund was well supported this year from a fundraising concert and numerous donations.

Fund at Dec. 31, 2014	\$ 23,643
Income 2015	\$ 13,543
Expense 2015	<u>-\$ 13,505</u>
Fund at Dec. 31, 2015	\$ 23,681

### Robert Gibson Music Fund

This fund was created in 2006 with a significant donation to support on-going 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 Board has chosen to remember his gift in this way. There were no expenses this year.

Fund at Dec. 31, 2014	\$ 17,992
Income 2015	\$ 7,600
Expenses 2015	<u>-\$ 0</u>
Fund at Dec. 31, 2015	\$ 25,592

### Good Sam

This fund results from the transfer of monies previously held in a separate account for use of Good Sam. Use of this fund was changed significantly this year at the request of the UCW. Funds that they were holding for Good Sam were transferred to the church account and all expenditures and income for Good Sam are now processed through this fund. Income of about \$115 comes from interest from \$5,344 of Bonds invested and held in church accounts. The largest part of "income" to this fund last year was the transfer of \$3,944 from the UCW.

Fund at Dec. 31, 2014	\$ 0
Income 2015	\$ 4,790
Expenses 2015	<u>-\$ 1,950</u>
Fund at Dec. 31, 2015	\$ 2,840



### Botham Building Fund

This fund was created to support the never ending need to keep our facilities in good repair and undertake Board approved renovations. It was initiated by a generous legacy from the estate of Wes and Vera Botham. Direct donations to the fund have been received. The expense this year was to clear most of the asbestos from our building.

Fund at Dec. 31, 2014	\$ 68,095
Income 2015	\$ 6,586
Expenses 2015	<u>-\$ 6,780</u>
Fund at Dec. 31, 2015	\$ 67,901

### Audio System Fund

This fund is to raise money to cover the costs of upgrading and maintaining our audio system. During the year the Board expanded it to include visual systems as well. Currently it uses only audio tape technology. There were no expenditures this year.

Fund at Dec. 31, 2014	\$ 15,242
Income 2015	\$ 300
Expenses 2015	<u>-\$ 0</u>
Fund at Dec. 31, 2015	\$ 15,542

### Shop and Support

This fund constitutes the money received and paid out for shopping cards and our church makes a profit from their use. The fund transferred most of its profit for the past two years which amounted to a total contribution to church operations of \$5,246.

Fund at Dec. 31, 2014	\$ 3,206
Income 2015	\$ 56,765
Expenses 2015	<u>-\$ 59,789</u>
Fund at Dec. 31, 2015	\$ 181

### Paper Rollers

This fund results from the sale of rolled newspaper and supports a mission in Hong Kong as well as making annual contribution to church expenses. The fund contributed \$2,005 to our church operations.

Fund at Dec. 31, 2014	\$ 1,028
Income 2015	\$ 3,075
Expenses 2015	<u>-\$ 3,159</u>
Fund at Dec. 31, 2015	\$ 944

## STATEMENT OF REVENUE AND EXPENDITURES DECEMBER 31, 2015

The statement of 2015 operating revenues and expenditures as at December 31, 2015 with comparison to 2014 is attached as Appendix A on page 40.

## BALANCE SHEET

The Balance Sheet appears in Appendix A on page 42.

## CUMULATIVE SURPLUS/DEFICIT

Although operating funds are important to the financial health of the church, the complete financial picture becomes apparent only when examining the Balance Statement. It may be instructive, in addition, to review our operating status over the last two decades or so. (See table below.) This is the third consecutive year without a deficit.

<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		
1997	\$ 997	2007	\$ 1,729		
1998	\$ 5,770	2008	0		
1999	\$ 8,536	2009	\$ (17,905)		

## INVESTMENTS

This report appears in Appendix A on page 43 and shows all investment holdings as at December 31, 2015 including any transactions which occurred during that year. Most of our investments including all of our equity investments are held in an account at RBC and a second account at Scotiabank holds a small number of GICs and a bond fund. We are gradually moving all of these holdings into the one account at RBC.

Dividend income last year was \$9,207 representing a yield of 3.18%. GIC and bond interest was \$1,985 at RBC and \$2,179 at Scotiabank representing yields in the range of 1.8 to 2.6%. The Russel Canadian Fixed Income Pool is used as a savings account and money can be deposited and removed readily. It yields only 1.44%.

The only transactions last year were the maturing of two Scotiabank GICs and the money was transferred to RBC and two stock acquisitions. There was a minor distribution capital gain of \$6 on our stocks but the market value on December 31 at \$289,085 is a healthy unrealized capital gain of over the book value of \$249,826.

Submitted by Howard Rundle

#### **6.4.2. 2016 Budget**

The proposed 2016 budget is presented in Appendix A on page 44. This budget was approved by the Unified Board at its December 2015 meeting. The table shows comparisons with 2015 both budget and actual expenditures. The 2015 expenditures in this table exclude the HST rebate for comparison purposes. We are no longer budgeting this rebate as a negative expense which has been done in previous years.

1. The big challenge for 2016 is meeting our increased expenditures resulting in part by having our minister for the whole year and not just part of it. We have also increased our secretary's hours slightly in response to the large increase in rental activity. Property maintenance expenses continue to rise as well. Altogether we will need income which is over 10% more than last year.
2. The M&S target has been set at \$10,000, which although it is the same as last year and we missed it, we came very close and so we will therefore challenge ourselves to meet this target in 2016.

Submitted by Howard Rundle

#### **6.4.3. 2014 Independent Reviewer's Report**

February 4, 2016

Dear Mr. Rundle,

I have completed my review of your Balance Sheet and Income Statement for the year 2014. 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).

## **6.5. Property**

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

A qualified contractor was retained for the removal of Asbestos from DSCUC following the requirements outlined in Policy D-04, Section 6. The work began on February 2 and was completed on February 5. All work was compliant with the Master Asbestos Management Plan and included both Immediate Action (Phase 1) and Prompt Action (Phase 2) areas as directed by the Unified Board on November 8, 2014 and subsequently approved at the January 10, 2015 Unified Board meeting. The cost was \$6,780. In addition, during the removal procedure, thermal insulation “air-cell” material on pipes in some rooms not listed in the phase 1 or phase 2 lists was removed at no additional cost. These included the basement Good Sam rooms, both basement washrooms, and the steam boiler room.

In June plumbers were retained to determine the reason for the poor drainage of the washrooms in the basement. They found that the drain from the toilets was feeding upstream into a main drain. They dug up the floor and changed the pipe to feed downstream into the main drain. The toilets in the basement now flush properly.

The washrooms in the basement were given a make-over in October by Ken Conn and plumbers. A new floor was laid, new vanities and taps installed (by plumbers), and the washrooms painted.

I want to thank our sound system operators (Sean Lewis, Howard Rundle, Steve Clark, and Fred Faas) for their important role in Sunday Worship Service and other events. They set up the microphones for the Minister and other speakers so everyone can hear the Service. Each is on duty for three weeks in a row. They make audio-cassette tapes of the Service for anyone who is interested. There is also a portable sound system that is principally used for events in the Sunday School Auditorium. It can be used with a regular microphone setup, a remote clip-on microphone, or a remote hand-held microphone. There is also a sound system in the Chapel.

I want to thank our custodians, Norm Allan and Lisa Smith, for their efforts in keeping the church clean; Paul Harding and Fred Baarbe for taking care of various problems arising on a weekly basis; Dave Wilkes for helping repair some holes in the roof, fixing door closing issues, and replacing exit light bulbs; Quintin Warner House men for cutting grass and snow removal from sidewalks; and to all the other volunteers who helped out with various property projects.

Thank you,  
Submitted by Kenneth Conn

### **6.5.1. Heritage and Architect Liaison**

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

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

Submitted by Mary Harding

### **6.5.2. 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. At the start of 2015 this sub-committee consisted of Ross Andrewes. In September, Ross resigned and Nancy Colbert took over. Please talk to Nancy if you have any historical documents that you wish to add to the archives or if you have any questions about the history of the congregation at DSCUC.

Thank you Ross and Nancy for your efforts.

Submitted by Kenneth Conn

## **6.6. Ministry and Personnel**

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

In fulfilling its responsibilities the M&P Committee has met a number of times throughout the year. A staff appreciation luncheon was provided on November 26, the day staff performance reviews were conducted.

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

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

Submitted by Rebecca Clark, Chair of the Ministry and Personnel Committee

## **6.7. Trustees**

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

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

Your Trustee Committee at DSCUC includes our Chair Steve Clark as well as other committee members including Lynda Rundle and Janice Lewis. While our minister also has the option to be included as a Trustee (ex officio), she has chosen not to hold a position on the committee at this time.

Activities in 2016 will include the ongoing review of insurance costs to make sure they meet our needs throughout the year considering the diverse number of uses and activities in our

facilities including rentals, outreach programs, social events and tenants. As a cost saving measure we continue to be part of a larger insurance buying group called UCC Protect which enables churches to access improved rates and comprehensive coverage unique to church congregations and operations.

Trustees also embarked on a project to bring DSCUC into compliance regarding asbestos management. As directed by the Unified Board in 2013 a complete engineering assessment was commissioned and a full inventory of asbestos locations within the building was completed early in 2014 and the removal of friable asbestos materials was completed in 2015 bringing the building into full compliance with provincial regulations. In addition, an asbestos management plan was established to provide guidance for the control and management of any asbestos risks that may relate to future renovations and construction projects within the building.

Following board approval in late 2015, a new sound system is to be installed in the sanctuary in early 2016 and will be a major asset for the church as well as benefit the various orchestras and rental groups using our facilities for years to come.

In 2016 we will continue to work closely with the Property and other committees to ensure our building and its assets continue to remain secure and protected for future generations.

Submitted by Steve Clark, Chair of Trustees

## **7. Reports from DSCUC Unified Board Ad Hoc Committees**

### **7.1. Minister Selection Committee**

The joint minister selection committee of DSCUC and Rowntree Memorial United Church was formed previously and our members included Nancy Colbert, Howard Rundle, and Linda Varty. We were joined by three representatives from RMUC, Brad McMurray who chaired, Debbie Betchen and Jo Horn, ably assisted by Presbytery representative, Debbi Jarvis.

We followed the hiring process as outlined in the London Conference Handbook and were delighted to be able to unanimously recommend to each congregation the appointment of Rev. Wendy Noble as our new shared minister. It was a very meaningful process and allowed us each to learn much more about our new partner church. We were very pleased to be asked to participate in the covenanting service for Rev. Wendy which was held at Rowntree this past fall. The selection committee was thanked at that time and formally disbanded.

Submitted by Howard Rundle

## 7.2. Policy Committee

This committee was created over a year ago to identify existing Unified Board policies and propose new ones to the Unified Board, in a standard format, to create a DSCUC Policy Manual. The membership consists of Kenneth Conn, Rebecca Clark, and Howard Rundle. These policies are maintained electronically and in print format in a Policy Manual maintained in the church office. They are also accessible on the DSCUC website.

There were not nearly as many new policies brought forward in 2015 as there were the previous year because most of the work was focused on revising policies that had already been created. The most significant new policy approved by the Unified Board is one on Membership which sets out for the first time the various categories of members and how individuals are added or deleted from these categories.

The committee still has a small amount of work to do in 2016 and hopefully can complete it this coming year.

Submitted by Howard Rundle

## 8. Fundraising Activities

### 8.1. Shop and Support

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

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
<b>Total</b>	<b>\$476,975</b>	<b>\$17,927</b>	<b>\$17,746</b>



Thank you to everyone who ordered cards and who keep ordering cards in 2016. For additional information about this program please contact Kenneth Conn (519-453-5432).

Submitted by Kenneth Conn

## **8.2. Fall Food and Art Fair**

The purpose of this event was to raise money to support the Mission and Ministries of DSCUC. It is a replacement for our Talents & Treasures Auction, which was started back in 2001. It was held in the Chapel on October 3, 2015; items went on sale starting at 1:30 pm, with the doors closing at 4:30 pm. On sale were homemade food items (muffins, breads, cakes, pickles, jams, chili sauce, etc.) and many handicrafts (watercolour paintings, oil paintings, acrylic paintings, drawings, knitwear, quilts, silk floral arrangements, photographs, Christmas ornaments, greeting cards, etc.). A delicious fall harvest lunch prepared by Mary Harding and her team of volunteers was served in the Sunday School Auditorium at 12:30 pm. Forty-one lunch tickets at \$15 each were sold. We raised \$3,005.00; expenses totaled \$120.98, resulting in net revenue of \$2,884.02. 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

## **8.3. Yard Sale**

The Yard Sale is an annual fundraising event to raise money for the Mission and Ministries of DSCUC. Dianne Allen is the main coordinator of this event. This year it was held in the gym on May 2. Total sales for the year were \$2,664.90.

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 pack-up,
- our café workers,
- Quintin Warner House men for table set-up and carrying boxes.

Submitted by Kenneth Conn and Dianne Allen

## **8.4. Plant Sale**

The purpose of the plant sale is to raise money to support the mission and ministry work of the

church. It was organized and run by the Outreach and Social Justice Committee (Fred Baarbe, Diane Cuppels, Fred Faas, Paul Harding, and Betty-Ann Shelestynsky), Jim Traquair, Ken Conn and Eleanor Faas. In 2015, the sale was held in the Sunday School Auditorium on Saturday, May 23 from 9 am to 1 pm. The congregation donated a wide range of perennials, garden annuals and houseplants. Also sold were pots, planters and gardening books. The gross and net income from this event was \$ 488.90.

Submitted by Diane Cuppels

### **8.5. Out of the Cold Benefit Concert**

The purpose of this concert, held in the fall of each year, is to raise money for DSCUC's Out of the Cold meals program. Originally, the concert committee had decided to forego an Out of the Cold concert for 2015. However, members of the Western Division of the Barbershop Harmony Society of Ontario, led by Middlesex Centre's Forest City Fire, offered to provide a Christmas Concert in support of our meals program. The Unified Board readily accepted. The concert, held on Sunday, November 22 at 2 PM, was organized by the president of Forest City Fire, Wood Hustler, and Diane Cuppels, chair of our concert committee. No tickets were sold but a freewill offering was collected during the concert. Approximately halfway thru the concert, just before the collection was taken, Fred Faas told the audience about our meals program and stressed the importance of private donations to the continuation of this important part of our church's outreach program. The performers were (1) Men of Accord (London), (2) Vocal Federation (Strathroy) (3) Bluewater Chordsmen (Sarnia), (4) Harmony Kings (Seaforth) and (5) Forest City Fire (Middlesex Centre). Interspersed among the performances of the five choruses were four Christmas carols that were sung by both the performers and the audience. The last number was performed by a massed chorus of all the groups. There was a reception after the concert, which was organized by Diane Cuppels and Jim Traquair. The collection totaled \$3,500.70; after expenses (\$90.41) the net was \$3,410.29. Many thanks to all those who volunteered their time to make this event such a success!

Submitted by Diane Cuppels, Chair of the Out of the Cold Benefit Concert Planning Committee

### **8.6. Paper Rolling**

Members of the exclusive Paper Rolling Community meet on most of the first and third Saturday mornings of each month. In 2015 we delivered about 15,000 pounds of rolled paper to Chalifour Canada - now Orgill Canada. Chalifour Canada is a distribution centre/warehouse for building supply and hardware retailers across Canada. Our rolled paper is used in packing their supplies for distribution across Canada.

Paper rollers support the Mission and Ministries of DSCUC which includes the Home of Loving

Faithfulness Fellowship in Hong Kong.

Average attendance was about 16 cheerful characters who, while rolling the newspaper, engage in cheerful banter to the enjoyment of all. In our mid-morning coffee break we sometimes enjoyed at least 14 different baked things in 2015.

Submitted by Fred Faas

## 9. United Church Women (UCW) Report

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

### UCW EXECUTIVE

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

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

### MEMBERSHIP - Women and Gentlemen (on occasion) of the Congregation

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

On February 4 we enjoyed refreshments at 9:30 am followed by our own ladies telling of how volunteering originated in our Church. Sharon Parson spoke of Good Sam; Olga Minthorn spoke about Paper Rolling which started in 1969 and that they sponsored a project in Hong Kong called "Home of Loving Faithfulness" under the Leadership of Walton Tong. Vivian Lord spoke about the Out Of the Cold program which started in 1997.

The World Day of Prayer service was held at St. George's Anglican Church on Friday March 6 at 11:00 am. Judith Pickering was our representative and she also participated in the service. There was a lovely luncheon provided following the service. The food was prepared using recipes from the Bahamas.

The Potato Bash took place on Saturday, March 14 at 1 pm. As usual this was a fun event and we had a very good turnout. Our own notorious Howard Rundle was our Master of Ceremonies. The entertainment consisted of our four Choral Scholars, Jillian Law, Lisa Mulgrew, Bethany Routledge and Megan Robertson. They entertained in song and dance. It was lovely. We also enjoyed a sing-along with Norman singing some Irish tunes.

The Spring Luncheon and Boutique took place Thursday, April 2 at 9:00 am. Our guest speaker was Steve Harwick from the London Police and his topic was "Safety for Seniors".

On Monday, April 27 the ladies were invited to Putnam for a potluck lunch and this was hosted by the Reynolds Creek UCW After lunch we had fun with a cake decorating demonstration and the ladies were allowed to try some of the techniques.

On May 13 the ladies enjoyed refreshments at 9:30 am followed by our guest Mr. Doug Kennedy, a family friend of the Johnson Family. He spoke of his many experiences as a Sheep Shearer and of the competitions he took part in. He followed this up with a lovely picture presentation of a trip to New Zealand.

On June 13 the ladies met for refreshments at 9:30 am. Jan Bearchill introduced our guest for the morning, Rev. Keith Rameshwar. This was a question and answer session reflecting on Rev. Keith's spiritual journey over the years. He gave us some very emotional, meaningful and interesting responses.

On September 9 the ladies met at the home of Maggie Jones for lunch. Rev. Wendy Noble was our guest this morning. She took the opportunity to introduce herself and get somewhat acquainted with the ladies.

On October 7 the ladies met at 9:30 am for refreshments. Connie Wilbee introduced the guest speaker. Her name was Barbara Vanrassal and she spoke to us about Organ Donors and Transplants.

The Christmas Luncheon and Boutique was held on Thursday, November 5. The Boutique was open at 9:00 am and the ladies were able to enjoy a cup of java while they shopped. The meeting started at 10:00 am and Betty-Ann introduced our guest speaker who was Jon DeActis from Quintin Warner House. This was a very interesting meeting.

On December 2, it was a regular monthly meeting and our activity this morning was flower

arranging with Jim Traquair.

Respectfully Submitted by Judith Pickering

### **9.1. Boutique**

The Boutique is a fundraising activity that provides a variety of items for sale to raise money for the Mission and Ministries of DSCUC's UCW. Some items are displayed all year long in the two cabinets located by the ramp door entrance. Twice a year (April and November) a Boutique sale is held in the Chapel. Dianne Allen is the coordinator of the Boutique. 2015 was another good year with sales around \$893.

Also many thanks to:

- all who help with setting up for our Spring and Christmas Boutiques, help with the selling of items and then come back to pack up items not sold.
- The Quintin Warner men who carry boxes from one location to another.
- Laura Wilkes (church secretary) who sells many items from the Boutique cupboards during the year.

Your generosity in donating both your time and good quality items has made shopping a happy event for many people.

Thanks again,  
Submitted by Dianne Allen

### **9.2. Good Samaritan Cupboard**

The Good Samaritan Cupboard collects used clothing and kitchen items for community members in need. The following are the agencies that use our services: Ark Aid, Children's Aid Society, London Abused Women Centre, London Cares, Addiction Services of Thames Valley, Cross Cultural Learner Centre including St. Joseph's House, London Health Sciences Centre, Middlesex-London Health Unit, Mission Services of London including Quintin Warner House, Salvation Army, Wilfred Jury Elementary School and WOTCH/Canadian Mental Health Association including My Sister's Place, Regional Mental Health, and Parkwood Institute Mental Health Care. We meet every Monday morning, except for statutory holidays.

In 2015 we filled the following requests:

Quintin Warner House	173	Adult Clothing	173
Children's Clothing	170	Baby Layettees	30
Bedding	96	Kitchen Wares	105

Towels	56	Maternity	5
Curtains	20	TOTAL REQUESTS	828

The quilters made and tied 27 quilts.

Clothing is sent out weekly to Ark Aid and the Unity Project. Del Hillis and Wilbur Bearchill take care of the deliveries. There were 307 bags and 389 boxes sent to Goodwill, Mission Services, Ark Aid and the Unity Project. We also send clothing yearly to the London Psychiatric Hospital.

Submitted by Joan Taylor and Barb Dousett

### 9.3. Financial Report

BALANCE ON HAND JANUARY 1, 2015		\$	2,273.71
<u>RECEIPTS</u>			
Boutique	\$	983.50	
Unit	\$	796.55	
Good Sam for purchases made	\$	372.50	
Potato Bash	\$	651.50	
T.O.	\$	436.05	
Donation	\$	375.00	
From Investment Account	\$	5,000.00	
From Memorial Account	\$	3,909.27	
HST Rebate	\$	144.56	
Reception	\$	250.00	\$ 12,918.93
			\$ 15,192.64
<u>EXPENSES</u>			
Middlesex Presbytery UCW Dues	\$	111.00	
UCW National Communications	\$	37.00	
Treasurer U.C. of Canada M&S	\$	1,000.00	
Good Sam purchases	\$	372.50	
Kitchen Supplies	\$	300.00	
Dundas Centre to invest for UCW	\$	5,000.00	
Dundas Centre Church for Good Sam	\$	3,909.27	
Camp Kee-Mo-Kee (Thank Offering)	\$	170.00	
Sundries & Supplies	\$	50.86	
Repairs and Maintenance	\$	257.07	
E.L.U.C.O. (Thank Offering)	\$	266.05	
Gratuities	\$	250.00	
Program Speakers & Entertainment	\$	450.00	
Cheque Order	\$	32.72	

Transfer to Memorial Account	\$	80.00	\$ 12,286.47
BALANCE ON HAND DECEMBER 31, 2015			\$ 2,906.17
TD Canada Trust Investment Account			
BALANCE ON HAND JANUARY 1, 2015			\$ 3,273.39
<u>RECEIPTS</u>			
Matured GIC	\$	4,121.05	\$ 4,121.05
			\$ 7,394.44
<u>DISBURSEMENTS</u>			
To DSCUC for investment	\$	5,000.00	\$ 5,000.00
Balance on Hand December 31, 2015			\$ 2,394.44
TD Canada Trust Memorial Account			
BALANCE ON HAND JANUARY 1, 2015			\$ 4,696.59
<u>RECEIPTS</u>			
In memory of Candace Robinson, Mary Dow, Jean Barlow, Jennifer Winder	\$	80.00	\$ 80.00
			\$ 4,776.59
<u>DISBURSEMENTS</u>			
Good Sam Purchases	\$	372.50	
Petty Cash	\$	100.00	
Transfer to General Account	\$	3,909.27	\$ 4,381.77
Balance on Hand December 31, 2015			\$ 394.82

#### GIC/Term Deposit Holdings – Canadian \$ Investments

Issue Date	Maturity Date	Number	Interest Type	Interest Rate (%)	Principal	Accrued Interest (\$)	Current Value (\$)	Maturity Value (\$)
<b>Issuer: TD Mortgage Corporation</b>								
<b>SECURITY GIC PLUS</b>								
Dec 23/13	Dec 21/17	8648461-11	Compound	1.0000	2,000.00	0.62	2,061.22	2,102.02
<b>FINANCIAL GIC PLUS</b>								
Dec 23/13	Dec 22/18	8648461-12	N/A	0.0000	4,000.00	0.00	4,000.00	4,000.00
<b>FINANCIAL GIC PLUS</b>								
Feb 24/14	Feb 24/19	8648461-13	N/A	0.0000	10,000.00	0.00	10,000.00	10,000.00
<b>Total Issued by TD Mortgage Corporation</b>							16,061.22	16,102.02
<b>TOTAL CDN \$ INVESTMENTS</b>							16,061.22	16,102.02

Submitted by Eleanor Faas, UCW Treasurer

## 10. Appendix A

### STATEMENT OF REVENUE AND EXPENDITURES DECEMBER 31, 2015

<u>REVENUE:</u>	<u>Dec 31/14</u>	<u>Dec 31/15</u>
<b>LOCAL INCOME</b>		
Net from Unified Funds	\$ 42,090	\$ 39,562
Designated for Local Use	\$ 69,841	\$ 72,510
Reduce the Deficit/Appeal for Local Funds	\$ 140	\$ -
Observer	\$ 510	\$ 420
Projects	\$ -	\$ 489
Yard Sale	\$ 2,494	\$ 2,665
Rental	\$ 32,052	\$ 32,484
Interest - Housing	\$ 2,329	\$ 2,008
Sunday School	\$ 100	\$ 573
Interest/Dividend Income	\$ 8,129	\$ 10,224
UCW Contribution	\$ -	\$ -
Paper Rollers' Contribution	\$ -	\$ 2,005
<b>TOTAL:</b>	<b><u>\$ 157,686</u></b>	<b><u>\$ 162,940</u></b>
<b>TOTAL INCOME FOR LOCAL USE:</b>	<b>\$ 157,686</b>	<b>\$ 162,940</b>
<b>LESS TOTAL EXPENSES:</b>	<b><u>\$ 138,460</u></b>	<b><u>\$ 162,940</u></b>
<b><u>SURPLUS (DEFICIT)</u></b>	<b><u>\$ 19,226</u></b>	<b><u>\$ 0</u></b>
<b>MISSION &amp; SERVICE</b>		
Net from Unified Funds	\$ 7,428	\$ 6,981
Designated for M. & S.	<u>\$ 2,005</u>	<u>\$ 2,591</u>
	<b><u>\$ 9,433</u></b>	<b><u>\$ 9,572</u></b>
<b><u>EXPENDITURES:</u></b>		
<b>PROPERTY EXPENSES</b>		
Custodians	\$ 31,154	\$ 32,220
Facilities Improvement	\$ -	\$ 576
Heat	\$ 17,880	\$ 17,005
Insurance	\$ 12,587	\$ 13,257
Landscaping	\$ -	\$ 76
Repairs & Maintenance	\$ 11,429	\$ 16,938
Utilities	<u>\$ 8,253</u>	<u>\$ 8,683</u>
	<b><u>81,302</u></b>	<b><u>88,755</u></b>
<b>WORSHIP</b>		
Advertising	\$ 388	\$ 163
Minister's Social Services Fund	\$ -	\$ -
Music	\$ 32	\$ 125
Other Worship	\$ 1,691	\$ 2,201
Pulpit & Organ Supply	<u>\$ 7,550</u>	<u>\$ 6,450</u>
	<b><u>9,660</u></b>	<b><u>8,939</u></b>



	<u>Dec 31/14</u>	<u>Dec 31/15</u>
<b>CHRISTIAN EDUCATION</b>		
Adult Education	\$ -	\$ -
Library	\$ 136	\$ 84
Nursery	\$ -	\$ 66
Sunday School	\$ 557	\$ 820
Family Ministry	\$ -	\$ -
Workshops	<u>\$ -</u>	<u>\$ -</u>
	<b>693</b>	<b>971</b>
<b>MEMBERSHIP</b>		
Hospitality	\$ 105	\$ 247
Seasonal Plants & Gifts	\$ 594	\$ 1,108
Observer	<u>\$ 520</u>	<u>\$ 420</u>
	<b>1,220</b>	<b>1,775</b>
<b>OUTREACH</b>		
Other	<u>\$ 50</u>	<u>\$ 40</u>
	<b>50</b>	<b>40</b>
<b>ADMINISTRATION</b>		
Minister	\$ -	\$ 11,254
Education	\$ -	\$ 241
Minister's Telephone	\$ -	\$ 100
Minister's Travel	\$ -	\$ 138
Music Director	\$ 20,800	\$ 21,000
CE Director	\$ 4,413	\$ 4,456
Secretary	\$ 18,563	\$ 18,689
Copies/Miscellaneous	\$ 2,714	\$ 4,360
Internet	\$ 545	\$ 542
Postage	\$ 426	\$ 65
Printing & Stationery	\$ 446	\$ 26
Payroll Service Charges	\$ 150	\$ 153
Telephone	<u>\$ 986</u>	<u>\$ 948</u>
	<b>\$ 49,042</b>	<b>\$ 61,973</b>
<b>UNCLASSIFIED EXPENSES</b>		
Archives	\$ -	\$ -
Bank Charges/Service Fees	\$ 235	\$ 411
Equipment Purchase	\$ 85	\$ 1,492
GST/PST Rebate	\$ (6,086)	\$ (4,063)
Presbytery Assessment	\$ 2,055	\$ 2,475
Special Events	\$ -	\$ 172
Sundry	<u>\$ 205</u>	<u>\$ -</u>
	<b>\$ (3,507)</b>	<b>\$ 486</b>
<b>TOTAL EXPENSES FOR LOCAL USE:</b>	<b><u>\$ 138,460</u></b>	<b><u>\$ 162,940</u></b>

## BALANCE SHEET

<b><u>ASSETS:</u></b>	<b><u>2013</u></b>	<b><u>2014</u></b>	<b><u>2015</u></b>	
<b>Current Assets:</b>				
RBC Cash	\$ 464	\$ 445	\$ 684	
Petty Cash	\$ 150	\$ 100	\$ 200	
Bank - TDCanada Trust	\$ 17,422	\$ 59,261	\$ 38,003	
Accounts Receivable	\$ 4,525	\$ 2,788	\$ 4,853	
	<b>\$ 22,561</b>	<b>\$ 62,594</b>	<b>\$ 43,739</b>	
<b>Other Assets - Investments:</b>				
Bowman Investment GIC	\$ 10,000	\$ 10,000	\$ 10,000	
Fulkerson Investment GIC	\$ 10,000	\$ 10,000	\$ 10,000	
Good Sam Investment GIC/RBC	\$ 5,344	\$ 5,344	\$ 5,344	
Housing Fund Investment GIC/RBC/Scotia	\$ 99,106	\$ 99,106	\$ 99,039	
Warder/Gibson Investment GIC/RBC	\$ 23,200	\$ 23,200	\$ 23,200	
RBC Equity Stocks - Book Value	\$ 189,857	\$ 231,712	\$ 249,826	1,3
RBC Savings	\$ 3,381	\$ 5,086	\$ -	
RBC Bonds(unallocated)	\$ 12,748	\$ 42,855	\$ 59,945	
	<b>\$ 353,636</b>	<b>\$ 427,304</b>	<b>\$ 457,353</b>	4
<b>TOTAL</b>	<b>\$ 376,197</b>	<b>\$ 489,898</b>	<b>\$ 501,092</b>	
<b><u>LIABILITIES:</u></b>				
<b>Current Liabilities:</b>				
Accounts Payable	\$ 20	\$ (0)	\$ 115	
Audio System Fund	\$ 1,583	\$ 15,242	\$ 15,542	
Choral Scholarship Fund	\$ 3,236	\$ 5,764	\$ 4,834	
Enter the Centre Fund	\$ 10,063	\$ -	\$ -	
Flush & Floor Fund	\$ (8,631)	\$ -	\$ -	
Fulkerson Interest Fund	\$ 3,938	\$ 3,769	\$ 3,586	
Good Sam Fund	\$ (0)	\$ (0)	\$ 2,840	
Botham Building Fund	\$ -	\$ 68,095	\$ 67,901	
Memorial Fund	\$ 1,802	\$ 868	\$ 3,103	
Out-of-the-Cold Fund	\$ 12,958	\$ 23,643	\$ 23,681	
Paper Rollers	\$ 181	\$ 1,028	\$ 944	
Robert Gibson Music Fund	\$ 10,462	\$ 17,992	\$ 25,592	
Roof Fund	\$ (11,326)	\$ -	\$ -	
Shop and Support	\$ 1,341	\$ 3,406	\$ 181	
Youth Programs	\$ 1,394	\$ 1,538	\$ 1,287	
	<b>\$ 46,978</b>	<b>\$ 141,344</b>	<b>\$ 149,607</b>	
<b>Membership Equity:</b>	<b>\$ 329,218</b>	<b>\$ 348,554</b>	<b>\$ 351,485</b>	2
<b>TOTAL</b>	<b>\$ 376,197</b>	<b>\$ 489,898</b>	<b>\$ 501,092</b>	
Footnotes:				
<sup>1</sup> Dec. 31 Market Value	\$ 215,604	\$ 291,890	\$ 289,085	
<sup>2</sup> 2011 Insured Value	\$ 9,064,006	\$ 9,064,006	\$ 9,064,006	
<sup>3</sup> Realized Capital Gains (Loss)	\$ 699	\$ (15,109)	\$ 289.05	
<sup>4</sup> Does not include \$5,000 GIC held for UCW				

## EQUITY AND BOND INVESTMENTS

### EQUITIES:

<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>2015 Dividends Received</u>	<u>Value on Dec 31/15</u>	<u>Current Yield Dec 31/15</u>
Altagas	Oct 23/14	400	\$ 10,431				\$ 460	\$ 6,464	7.11%
ARC Resources	Jun 22/05	500	\$ 10,142				\$ 600	\$ 8,350	7.19%
BCE New	Total	800	\$ 30,449				\$ 2,054	\$ 42,768	4.80%
Bank of Montreal	Total	390	\$ 22,852				\$ 1,264	\$ 30,451	4.15%
Bank of Nova Scotia	Dec 20/01	400	\$ 9,680				\$ 680	\$ 13,993	4.86%
Brookfield Asset Management A	May 19/15	62.5	\$ -						
Brookfield Asset Management A		-0.5	\$ -	\$ 21	May 22/15	\$ 6			
Brookfield Asset Management A	Aug 17/15	125	\$ 5,645						
Brookfield Asset Management A	Total	312	\$ 12,082						
Imperial Oil	Nov 20/15	240	\$ 10,042						
Imperial Oil	Total	1970	\$ 90,948				\$ 917	\$ 88,808	1.03%
Manulife Financial Corp	Total	500	\$ 14,038				\$ 333	\$ 10,370	3.21%
National Bank of Canada	May 28/03	450	\$ 8,147				\$ 918	\$ 18,140	5.06%
Suncor Energy Inc	Total	400	\$ 6,531				\$ 456	\$ 14,288	3.19%
Thomson Reuters Corp	Total	500	\$ 22,993	\$ -			\$ 869	\$ 26,205	3.31%
Pfizer	Oct 24/14	350	\$ 11,531				\$ 504	\$ 15,631	3.22%
<b>Book Value</b>			<b>\$ 249,826</b>				<b>\$ 9,207</b>	<b>\$ 289,085</b>	<b>3.18%</b>

### BONDS/GIC'S:

	<u>Purchased</u>	<u>Matures</u>	<u>Cost</u>	<u>Interest</u>		
Home Trust GIC	Jan 28/13	Jan 28/16	\$ 27,500	\$ 591	\$ 28,046	2.15%
Home Trust GIC	Mar 26/15	Mar 27/17	\$ 25,000	\$ -	\$ 25,339	1.77%
TD Mort/Homeq GIC	Feb 11/14	Feb 11/19	\$ 27,500	\$ 715	\$ 28,133	2.60%
National Bank GIC	May 29/15	May 29/20	\$ 13,800	\$ -	\$ 13,989	2.32%
Russel Canadian Fixed Income	Total		\$ 47,300	\$ 679	\$ 47,197	1.44%
<b>Total Bonds/GIC's</b>			<b>\$ 141,100</b>	<b>\$ 1,985</b>	<b>\$ 142,704</b>	<b>2.54%</b>

### **TOTALS RBC**

			<b>\$ 390,925</b>	<b>\$ 21</b>	<b>\$ 6</b>	<b>\$ 11,192</b>	<b>\$ 431,790</b>	<b>2.97%</b>
<b>Unrealized Gain (Loss)</b>							<b>\$ 40,864</b>	

### **SCOTIABANK:**

10000000NRCYK GIC	Apr 23/12	Oct 23/15	\$ 1,000			\$ 33		2.20%
10000000RCNLT GIC	Sep 18/12	Mar 18/15	\$ 25,000			\$ 248		2.00%
10000000TCMSM GIC	Jan 8/13	Jan 8/18	\$ 11,150			\$ 251	\$ 11,150	2.25%
1000000101JXF GIC	Apr 21/14	Apr 21/19	\$ 35,200			\$ 1,012	\$ 35,200	2.30%
Scotiabank Bond Fund	Total		\$ 25,000			\$ 635	\$ 24,933	2.55%
<b>TOTALS SCOTIABANK</b>			<b>\$ 71,350</b>			<b>\$ 2,179</b>	<b>\$ 71,283</b>	<b>2.38%</b>

## 2015 BUDGET

	BUDGET 2016	BUDGET 2015	ACTUAL 2015	% BUD/BUD	% YR END VAR	% BUD/ACT
<b>PROPERTY EXPENSES</b>						
Custodial Service	\$ 31,171	\$ 30,550	\$ 32,220	2.0%	5.5%	-3.3%
Facility Improvement	\$ 1,000	\$ 1,000	\$ 576	0.0%	-42.4%	73.5%
Heat	\$ 18,000	\$ 18,000	\$ 17,005	0.0%	-5.5%	5.9%
Insurance	\$ 13,600	\$ 13,000	\$ 13,257	4.6%	2.0%	2.6%
Landscaping	\$ 100	\$ 100	\$ 76	0.0%	-23.8%	31.1%
Repairs & Maintenance	\$ 10,000	\$ 8,000	\$ 16,938	25.0%	111.7%	-41.0%
Utilities	\$ 9,500	\$ 8,500	\$ 8,683	11.8%	2.2%	9.4%
	<b>\$ 83,371</b>	<b>\$ 79,150</b>	<b>\$ 88,755</b>	<b>5.3%</b>	<b>12.1%</b>	<b>-6.1%</b>
<b>WORSHIP/CHRISTIAN GROWTH</b>						
Advertising	\$ 500	\$ 1,000	\$ 163	-50.0%	-83.7%	206.0%
Minister's Soc. Fund	\$ 50	\$ 50	\$ -	0.0%	-100.0%	
Music	\$ 400	\$ 400	\$ 125	0.0%	-68.8%	220.0%
Organ Supply	\$ 600	\$ 600	\$ 300	0.0%	-50.0%	100.0%
Other Worship	\$ 1,500	\$ 1,200	\$ 2,201	25.0%	83.4%	-31.8%
Pulpit Supply	\$ 900	\$ 5,850	\$ 6,150	-84.6%	5.1%	-85.4%
<i>CHRISTIAN GROWTH &amp; DEV.</i>						
Adult Education	\$ -	\$ 50	\$ -	-100.0%	-100.0%	
Library/Video Licence	\$ 220	\$ 250	\$ 84	-12.0%	-66.4%	161.7%
Nursery	\$ 100	\$ 100	\$ 66	0.0%	-33.9%	51.3%
Sunday School	\$ 900	\$ 670	\$ 820	34.3%	22.5%	9.7%
Family Ministry	\$ -	\$ 50	\$ -	-100.0%	-100.0%	
Workshops	\$ -	\$ 50	\$ -	-100.0%	-100.0%	
<b>MEMBERSHIP EXPENSES</b>						
Hospitality	\$ 300	\$ 300	\$ 247	0.0%	-17.5%	21.3%
Seasonal Plant & Gifts	\$ 400	\$ 750	\$ 1,108	-46.7%	47.7%	-63.9%
Observer	\$ 420	\$ 520	\$ 420	-19.2%	-19.2%	0.0%
	<b>\$ 6,290</b>	<b>\$ 11,840</b>	<b>\$ 11,685</b>	<b>-46.9%</b>	<b>-1.3%</b>	<b>-46.2%</b>
<b>OUTREACH EXPENSES</b>						
Other	\$ 100	\$ 50	\$ 40	100.0%	-19.2%	147.5%
	<b>\$ 100</b>	<b>\$ 50</b>	<b>\$ 40</b>	<b>100.0%</b>	<b>-19.2%</b>	<b>147.5%</b>
<b>MINISTRY &amp; PERSONNEL</b>						
Staff Development	\$ 500	\$ -	\$ -			
Staff Appreciation	\$ 450	\$ -	\$ -			
	<b>\$ 950</b>	<b>\$ -</b>	<b>\$ -</b>			

	BUDGET 2016	BUDGET 2015	ACTUAL 2015	% BUD/BUD	% YR END VAR	% BUD/ACT
<b>STEWARDSHIP</b>						
church	\$ 33,793	\$ 17,972	\$ 11,256	88.0%	-37.4%	200.2%
Education	\$ 700	\$ 350	\$ 241	100.0%	-31.0%	189.9%
Telephone	\$ 210	\$ 210	\$ 100	0.0%	-52.4%	110.0%
Minister's Travel	\$ 500	\$ 400	\$ 138	25.0%	-65.5%	262.6%
Music Director	\$ 21,420	\$ 21,000	\$ 21,000	2.0%	0.0%	2.0%
CE Director	\$ 4,610	\$ 4,472	\$ 4,524	3.1%	1.2%	1.9%
Secretary	\$ 20,865	\$ 18,516	\$ 18,772	12.7%	1.4%	11.2%
Copies/Miscellaneous	\$ 3,000	\$ 2,500	\$ 4,360	20.0%	74.4%	-31.2%
Internet	\$ 550	\$ 600	\$ 542	-8.3%	-9.7%	1.6%
Postage	\$ 500	\$ 600	\$ 65	-16.7%	-89.1%	666.9%
Printing & Stationery	\$ 500	\$ 500	\$ 26	0.0%	-94.8%	1817.1%
Telephone	\$ 1,000	\$ 1,200	\$ 948	-16.7%	-21.0%	5.5%
<i>UNCLASSIFIED EXPENSES</i>						
Archives	\$ 50	\$ 50	\$ -	0.0%	-100.0%	
Bank Charges/Service Fees	\$ 400	\$ 300	\$ 411	33.3%	36.9%	-2.6%
Equipment Purchase	\$ 1,500	\$ 1,500	\$ 1,492	0.0%	-0.6%	0.6%
Presbytery Assessment	\$ 1,980	\$ 2,200	\$ 2,475	-10.0%	12.5%	-20.0%
Special Events	\$ 200	\$ 100	\$ 172	100.0%	71.6%	16.5%
Sundry	\$ 50	\$ 50	\$ -	0.0%	-100.0%	
	<b>\$ 91,828</b>	<b>\$ 72,520</b>	<b>\$ 66,522</b>	<b>26.6%</b>	<b>-8.3%</b>	<b>38.0%</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>\$ 182,539</b>	<b>\$ 163,560</b>	<b>\$ 167,003</b>	<b>11.6%</b>	<b>2.1%</b>	<b>9.3%</b>
<b>Mission &amp; Service</b>	<b>\$ 10,000</b>	<b>\$ 10,000</b>	<b>\$ 9,572</b>	<b>0.0%</b>	<b>-4.3%</b>	<b>4.5%</b>

<sup>1</sup> Restated to exclude HST rebate