

The Western Manitoulin Pastoral Charge of The United Church of Canada



2024 Annual Report

"Worshipping and Serving in God's World"

St Andrew's United Church
34 Front St, Meldrum Bay, Ont, P0P 1R0

St Andrew's United Church
20336 Highway #540, Silver Water, Ont, P0P 1Y0

Elizabeth Bay United Church
466 Morden-Noakes Rd, Evansville, Ont, P0P 1E0

The Pastoral Charge Office is at St Andrew's United, Silver Water.
705-348-0430 wmpc@vianet.ca website: wmpc.church

TABLE OF CONTENTS

OFFICERS of the COURT	3
ADDITIONAL MEMBERS of the OFFICIAL BOARD	3
OTHER COMMITTEES	3
MINISTER'S MESSAGE	4
MILESTONES	6
MEMBERSHIP STATISTICS	6
WESTERN MANITOULIN PASTORAL CHARGE	7
MINUTES of the 2023 PASTORAL CHARGE ANNUAL MEETING.....	7
CANADIAN SHIELD REGIONAL COUNCIL (CSRC) REPORT	8
OFFICIAL BOARD REPORT	9
MINISTRY & PERSONNEL COMMITTEE REPORT.....	9
WORSHIP & MUSIC COMMITTEE REPORT	10
COMBINED SESSION REPORT	10
STEWARDSHIP TEAM.....	11
CENTRAL TREASURER'S NARRATIVE REPORT	11
WESTERN MANITOULIN PASTORAL CHARGE FINANCIAL STATEMENT 2024	12
WESTERN MANITOULIN PASTORAL CHARGE PROPOSED BUDGET 2025.....	13
ST ANDREW'S UNITED, MELDRUM BAY	14
ST ANDREW'S UNITED, MELDRUM BAY, TRUSTEES' REPORT	16
ST ANDREW'S UNITED, MELDRUM BAY, OUTREACH REPORT.....	16
ST ANDREW'S UNITED, MELDRUM BAY, TREASURER'S NARRATIVE REPORT	17
ST ANDREW'S UNITED, MELDRUM BAY. FINANCIAL REPORT 2024	18
ST ANDREW'S UNITED, SILVER WATER	19
MINUTES of the 2023 ST ANDREW'S UNITED, SILVER WATER, ANNUAL MEETING.....	19
ST ANDREW'S UNITED, SILVER WATER, TRUSTEES' REPORT	21
ST ANDREW'S UNITED, SILVER WATER, OUTREACH REPORT	21
ST ANDREW'S UNITED, SILVER WATER, TREASURER'S NARRATIVE REPORT	22
ST ANDREW'S UNITED CHURCH, SILVER WATER, FINANCIAL REPORT 2024.....	23
ST ANDREW'S UNITED, SILVER WATER, UCW REPORT.....	24
ST ANDREW'S UNITED, SILVER WATER, UCW FINANCIAL REPORT 2024	24
ELIZABETH BAY UNITED	25
MINUTES of the 2023 ELIZABETH BAY UNITED ANNUAL MEETING	25
ELIZABETH BAY UNITED TRUSTEES' REPORT.....	26
ELIZABETH BAY UNITED CHURCH, TREASURER'S NARRATIVE REPORT	27
ELIZABETH BAY UNITED CHURCH FINANCIAL REPORT 2024.....	27

WESTERN MANITOULIN PASTORAL CHARGE

OFFICERS of the COURT

Chair – Doug Wismer
Vice Chair – Jan Joyce
Past Chair – Ron Vollick
Secretary – Myra Duncanson
Central Treasurer and Mission & Service Fund Treasurer – Jane Wismer

Ministry Personnel – Rev Janice Frame
Minister Emeritus – Pastor Erwin Thompson

ADDITIONAL MEMBERS of the OFFICIAL BOARD

Canadian Shield Regional Council Representatives

MB: *vacant*
SW: Linda Thiessen
EB: *vacant*

Ministry & Personnel Committee

MB: Peggy Morrison
SW: Kathleen Everett
EB: Art Hayden
Minister's Rep: Lorna Cambria

Combined Session

MB: Peggy Morrison, Diane Jones
SW: Lorna Cambria, Irene Duncanson, Myra Duncanson, Kathleen Everett, Eric Thiessen, Lois Wismer
EB: Molly Ainslie, Linda Harper, Art Hayden, Joyce Morrell

Stewardship Team

Central Treasurer: Jane Wismer
MB: Colin Frame (MB Treasurer), Jan Joyce
SW: Myra Duncanson (SW Treasurer), Tom Rumley, Ron Vollick, Doug Wismer
EB: Marty Ainslie (EB Treasurer)
UCW Rep: Lois Wismer

Congregational Trustees

MB: Lynette Burton, Joan Sheppard, Janice Frame (*ex officio*)
SW: Eric Thiessen, Ron Vollick, Doug Wismer, Janice Frame (*ex officio*)
EB: Marty Ainslie, Art Hayden, Nicole Lipartiti, Janice Frame (*ex officio*)

OTHER COMMITTEES

Congregational Officers

MB: Rev Janice Frame (Chair), Wendy VanEvery (Secretary)
SW: Doug Wismer (Chair), Myra Duncanson (Secretary)
EB: Colin Frame (Chair), Cora Hayden (Secretary)

Financial Examiners

MB: Dave Clarke
SW: Colin Frame
EB: Colin Frame
Pastoral Charge: Heather Strain

MINISTER'S MESSAGE

Did you know... that The United Church of Canada recognizes several streams of ministry, and that a person ordained to a Ministry of Word, Sacrament, and Pastoral Care is only one of them? The United Church maintains standards for minimum salary, benefits, and Continuing Education provision for ministry personnel, in what is hoped to be a "faithful and mutually beneficial" relationship between ministers and the congregations they serve.

*Take, O take me as I am;
summon out what I shall be;
set your seal upon my heart and live in me.*
(John L Bell and Graham Maule, *More Voices* 85)

I love this song, maybe because it reminds me that "God isn't finished with me yet," as the poster of a mischievous kitten dangling from a crossbar read in the '70s. I am a work in progress, like each of us and like the Western Manitoulin Pastoral Charge as a whole. And 2024 provided me – and us! – time and opportunity to grow.

I began the year with a three-month Sabbatical Leave. The United Church of Canada mandates that ministry personnel have the option of taking such a leave every five years, recognizing the value of time set aside for professional development, spiritual growth, and personal rest. My sabbatical was a much appreciated break from the routine, allowing me to 1) complete three online courses ("Dying, Death, and Grief" offered by my old stomping grounds, the Atlantic School of Theology; the first of an 8-part certificate course on Thanatology, offered by Durham College; "Foundations of MAID in Canada," offered by the Canadian Association of MAID Assessors and Providers), 2) travel to Yellowknife and southern Florida to visit family, and 3) begin packing boxes for the move to our new house. My thanks to Justin Coutts for providing consistent worship leadership in Silver Water, to Jamie Nelder and Elaine Bradley for facilitating once-a-month service in Meldrum Bay, and to everyone who took on extra tasks until my return in early April.

On the wider church front, 2024 provided me the opportunity to continue my work with Canadian Shield Regional Council's Licensed Lay Worship Leader Resource and Support Team, where I serve as secretary. As well, I have continued to support Kim Inglis, Candidate for Diaconal Ministry presently ministering at Trinity Manitoulin Pastoral Charge in Mindemoya, and I have been active with Manitoulin's Ecumenical Pastors Group, strengthening collegial relationships among the various denominations across our Island. In 2024 specifically, I was pleased to attend the Covenanting Service binding the Rev Susan Peverley with the United Church's Manitowaning-Tehkummah Pastoral Charge, and the ordination service of the Rev Catherine Hazlitt, the Anglican priest serving Manitoulin. Ever a fan of life-long learning, I was privileged to contribute to the research conducted by Pastor Joel Lock as he works toward his Doctor of Practical Theology degree from McMaster Divinity College. And it was an honour to be invited to participate in Sheshegwaning First Nation's Remembrance Day Service.

Closer to home, weekly worship preparation – including special services like the 25th Anniversary of the "new" St Andrew's in Silver Water, the outdoor baptism of Bear and marriage of Mary and Jaxon – encourages a continual expansion of my Biblical literacy and spiritual growth. My

pastoral skills are constantly evolving as I walk with grieving families, celebrate significant milestones – birthdays, anniversaries, and retirements – within our communities, or laugh at our collective klutziness at community exercise or line-dancing classes. And there are always insightful conversations to be had over lunches or coffee dates, while tying knots as part of Meldrum Bay's *Kits and Quilts* program, and following *Movies in Meldrum* screenings.

I am grateful that after nearly 12 years here, you of the Western Manitoulin Pastoral Charge continue to “take me as I am,” and welcome me into your lives. I am grateful for key leaders – among them musicians, “bean counters,” hospitality experts, outreach hands-and-hearts, and maintenance gurus – who offer so much of themselves and their energies to the well-being and vibrancy of our communities. I am grateful for the anonymous crafters who support our Prayer Shawl Ministry – by my reckoning, we distributed 20+ shawls in 2024. I am grateful for Maya taking on the clerical work in the church office, and doing so with such grace and competence.

As you read through the various reports contained in the WMPC 2024 Annual Report, take note of the breadth and depth of ministry that has been offered, and supported, by the men and women who find a spiritual home in our faith communities, whether year-round or seasonal. Take note, too, of where we – individually and collectively – are “God’s works in progress”... accepted for who we are, and ever striving to become what we shall be.

With love,
Janice

MILESTONES

Baptisms

Bear Dawson Vanderform – September 1 – Dawson Township

~ "... baptize them in the name of the Father, the Son, and the Holy Spirit..." Matthew 28:19b ~

Deaths

2023

Jessie Marie (Honess) Bell – December 15 – Gore Bay

2024

Roy Graham – January 29 – Gordon Township

Arthur Edgar Addison – February 21 – Silver Water

Morris Emery – April 8 – Gore Bay

Calvin Dale Harper – January 15 – Burpee-Mills Township

Phyllis Ellen "Willie" (Sloan) Munro – May 6 – Gore Bay

Joseph Knox Baker – May 25 – Gore Bay

Michael Thomas Meeker – June 6 – Evansville

Chester Wayne Witty – July 15 – Gordon Township

Lillian Aldene (Bell) Crate – August 20 – Mindemoya

Lenna Doreen (Hore) Fogal – November 18 – Gore Bay

~ "Blessed are those who mourn, for they will be comforted." Matthew 5:4 ~

Marriages

Jaxon Robert Allan Perry and Mary Elizabeth Pearl Hore – September 28 – Gordon Township

~ ... and they become one. Genesis 2:24b ~

MEMBERSHIP STATISTICS

Did you know... that in United Church of Canada polity, membership to a particular congregation is granted by Confirmation of baptism vows, a public Profession of Faith, or a Transfer of Good Standing from another congregation? Only those whose names appear on the official Membership Roll may exercise certain privileges. Adherents, meaning those active in the congregation but not listed on the Membership Roll, do not hold the same privileges.

St. Andrew's United, Meldrum Bay

Members (Resident + Non-Resident): 10

St. Andrew's United, Silver Water

Members (Resident + Non-Resident): 45

Elizabeth Bay United

Members (Resident + Non-Resident): 14

WESTERN MANITOULIN PASTORAL CHARGE

Did you know... that Western Manitoulin Pastoral Charge is one of five United Church of Canada pastoral charges on Manitoulin Island, and the only one with three active congregations?

MINUTES of the 2023 PASTORAL CHARGE ANNUAL MEETING

Thursday 8 February 2024 @ 1 P.M.

*Lorna Cambria and Marty Ainslie

Motion to appoint Doug Wismer to chair the meeting, when Ron is sick.
cd.

Doug Wismer gave an acknowledgement to the Natives of this land, who have been here for at least 10,000 years.

We offered a welcome to Rev. Susan Peverley, who travelled from Manitowaning to attend our meeting.

Attendance (15) Lorna Cambria, Kathleen Everett, Pastor Erwin Thompson, Joyce McDonald, Joyce Morrell, Larry Bednarz, Lynette Burton, Colin Frame, Lois Limbeek Wismer, Doug and Jane Wismer, Jan Joyce, Marty and Molly Ainslie, and Rev. Susan Peverley.

*Lynette Burton and Kathleen Everett

Motion to accept the printed minutes. (pg. 6 & 7)
cd.

Business arising from Minutes

Correspondence - none

WMPC Website - Colin Frame stated it is going well.

Since we no longer have a land line church telephone - Lyons Memorial United Church has been given the phone number of Rev. Janice Frame for their records.

*Colin Frame and Molly Ainslie

Motion to accept the printed Reports for information. (pg. 7-9)
cd.

*Jane Wismer and Jan Joyce

Motion to accept Western Manitoulin Pastoral Charge financial statement. (pg.10)
cd.

*Marty Ainslie and Colin Frame

Motion that each church will pay its own insurance and Silver Water Church will make the appropriate arrangements at their annual meeting.
cd.

*Jane Wismer and Jan Joyce

Motion regarding the budget that the finances draw down from Central fund as required.
cd.

Nominations - Rev. Susan Peverley took the chair

Chairperson -Doug Wismer nominated Jan Joyce - declined

-Jan Joyce nominated Marty Ainslie - declined

-Colin Frame nominated Doug Wismer

Vice Chairperson

*Molly Ainslie and Doug Wismer

Motion that Jan Joyce be Vice Chairperson
cd.

Secretary -Molly Ainslie nominated Myra Duncanson acclaimed

Central Treasurer -Jan Joyce nominated Jane Wismer acclaimed

Financial Examiner - Lyons Memorial treasurer Heather Strain acclaimed

Balloons and Bouquets

Marty Ainslie to Jane Wismer for doing a great job on books and annual report

Colin Frame to Joan Sheppard who got Insurance for both Meldrum Bay and Elizabeth Bay Church

Molly Ainslie to Doug Wismer for taking Chairperson

Colin Frame to Jan Joyce for Kits and Quilts project

Kathleen Everett to Lorna Cambria for her work cleaning

Jan Joyce to Myra Duncanson for the card ministry

Lorna Cambria to Kathleen for her music

A consensus that we will set dates for each individual church annual meeting after Rev. Janice Frame returns.

Rev. Susan Peverley gave a closing prayer

*Joyce Morrell and Erwin Thompson

Motion to adjourn

Myra Duncanson
Secretary, WMPC Official Board

CANADIAN SHIELD REGIONAL COUNCIL (CSRC) REPORT

Did you know... that Canadian Shield Regional Council (CSRC) is our middle layer of The United Church of Canada's governance structure, as the bridge connecting individual pastoral charges to the UCC General Council? CSRC includes all United Church congregations – all 83 of 'em! – from Val d'Or, Que, in the east, to Thunder Bay in the west, Kapuskasing in the north, and Katrine in the south. Active and retired Ministry Personnel and elected representatives from individual congregations hold membership in CSRC.

I had the pleasure of attending the Covenanting Service to celebrate the relationship between Canadian Shield Regional Council, the Manitowaning-Tehkummah Pastoral Charge, and the Rev Susan Peverely in late April. It's good to have permanent ministry personnel in the five United Church of Canada pastoral charges on Manitoulin filled again!

CSRC held its 2024 Annual General Meeting in Sault Ste Marie, May 3-5. Included in the business of that meeting was the acknowledgement of the death of Joan VanEvery, long-time Meldrum Bay rep to the former Sudbury Presbytery. As well, two people were ordained to the Ministry of Word, Sacrament, and Pastoral Care, and another commissioned to the Diaconal Ministry of Education, Service, Social Justice, and Pastoral Care.

On September 17, CSRC held a special meeting to elect its 10 commissioners to the UCC General Council. The “most local” of the commissioners is Rev Whitney Bruno, of Little Current Pastoral Charge.

At this time, only the Silver Water congregation has a CSRC rep. If you are a member of the Meldrum Bay or Elizabeth Bay congregations, please consider representing your community in the wider church. Elections for CSRC reps typically take place at the congregational Annual Meetings.

Rev. Janice Frame

OFFICIAL BOARD REPORT

Did you know... that the Official Board is the body that makes decisions around the things our three congregations have in common, i.e. ministry personnel, administrative issues, etc.

The Official Board has not had to meet since the Annual Meeting. The Committees have done an excellent job, along with Rev. Janice, resulting in the smooth operation of the Charge. It brings to mind Paul's comparison of the church (the Body of Christ) to our own bodies which works smoothly because all of the members work together. We are blessed to have the many volunteers who make things run smoothly.

Doug Wismer

Chair of the Official Board

MINISTRY & PERSONNEL COMMITTEE REPORT

Did you know... that the Ministry & Personnel Committee is essentially the Human Resources Dept. of the pastoral charge, responsible for staffing issues? M&P “reports and recommends” to the Official Board, where all final decisions are made.

We held only one meeting to discuss hiring a secretary for the Church office and then had several phone discussions. Our secretary, Peggy, compiled a job description for the secretary position and Lorna handed these out to a few interested people in all three charges. Maya Baumann replied and we met with her to ask and answer questions and then welcomed her aboard.

We missed having a Fall meeting to discuss Janice's salary and mileage, continuing education and book allowances, etc. We were so happy to have Janice back from sabbatical that we forgot to set up a meeting!

With no other concerns in sight we are grateful to have had a quiet year.

Lorna Cambria
Chair

WORSHIP & MUSIC COMMITTEE REPORT

Did you know... that the Worship & Music Committee are supporting worship leaders who plan and oversee Worship in collaboration with Ministry Personnel? This includes all the details such as flowers and décor in the Sanctuary, arranging or supporting pulpit supply, and contracting musicians for Ministry.

Our committee is Elaine Bradley, Jan Joyce, Peggy Morrison, Kathleen Everett, Irene Duncanson, Lorna Cambria, Myra Duncanson, Molly Ainslie, Joyce Morrell and Rev. Janice Frame.

We arranged for 3 month Sabbatical Leave less 1 Sunday and Good Friday by Justin Coutts (11).

We had wonderful volunteers for pulpit supply:

Myra Duncanson 1, Jane Wismer 2, Norm Morrell 3, Rev. Melody Duncanson Hales 2,
Lorna Cambria 1, Eric Thiessen 2, Linda Thiessen 1.

We truly appreciate what a wonderful minister we have in Rev. Janice Frame!

Myra Duncanson
Chair

COMBINED SESSION REPORT

Did you know... that the Session (made up of Elders from each congregation) is responsible for all spiritual matters for WMPC? Session determines dates for Communion and special worship services, approves recommendations from the minister re baptisms and weddings, and oversees pastoral care and spiritual development/religious education.

The Combined session met only once this year; a short meeting following the church service in November. At that time we discussed plans for the Christmas eve service which was to be an after-noon service at 3:00 p.m. on Dec. 24th with no services on Christmas day. As in the past, both Meldrum Bay and Elizabeth Bay churches close for the winter months and we welcome their attendance with us until they re-open in the spring.

We are Blessed with friends as we gather together each week and share our faith and the wisdom of Christ.

Irene Duncanson
Clerk of Session

STEWARDSHIP TEAM

Did you know... that the Stewardship Team includes the three congregational Treasurers + the Central Treasurer, and other representatives from the congregations? The Stewardship Team supports the wise and faithful use of financial contributions, although each congregation manages its finances independently.

This year there is not much to report as the committee did not meet.

From the treasurer's reports it looks like our incomes were slightly lower than our expenses but not to put us in a panic mode. Unfortunately this is a sign of the times, both with goods and services costs raising at a rapid rate and our congregations are slowly shrinking. On the bright side I am sure we will survive as we have before with guidance from above.

I would like to thank the treasurers - Jane, Colin, Marty and Myra - for their hard work this year.

Respectfully submitted,

Tom Rumley
Chairman, WMPC Stewardship Team

CENTRAL TREASURER'S NARRATIVE REPORT

Did you know... that the Central Treasurer forwards monies from the central fund to ADP (the United Church payroll system for ministry personnel) and the United Church head office for WMPC's annual assessment, reimburses the minister for appropriate mileage and Continuing Education claims, and pays for all office-related expenses, including our new secretary's honourarium? In addition, the Central Treasurer forwards contributions to the national Mission & Service Fund.

"Worshipping and Serving in God's World" in relation to Charge Finances.

Again this year the churches of this pastoral charge have faithfully contributed to the Central Fund so that our deficit was not as high as was expected. St. Andrew's Silver Water contributed an extra monthly payment which closely matched the cost of insurance for the church for the year. I am thankful for all of the faithful supporters of this charge. We are blessed and can continue to worship and serve in God's world.

Jane Wismer
WMPC Central Treasurer

WESTERN MANITOULIN PASTORAL CHARGE FINANCIAL STATEMENT 2024

INCOME

--Meldrum Bay	\$	16,800.00	
--Silver Water	\$	75,400.00	
--Elizabeth Bay	\$	<u>9,600.00</u>	\$101,800.00
Bulletins	\$	0	
Repayments	\$	150.00	
Misc	\$	964.04	
M&S – Meldrum Bay	\$	0	
Silver Water	\$	4,684.25	
Elizabeth Bay	\$	665.00	
UCW	\$	0	
M&S Bake Sale	\$	0	
Interest	\$	<u>6,463.29</u>	
Total Receipts			\$108,263.29

EXPENSES

Salary	\$	64,149.00
Home Phone Allowance	\$	540.00
Travel	\$	4,291.77
Book Allowance and Con. Ed.	\$	551.87
Receiver General	\$	4,890.05
Group Insurance/Pension	\$	12,171.84
HST	\$	162.86
Office	\$	1,452.70
Secretarial	\$	675.00
Pastoral Charge Insurance	\$	5,966.15
Mission and Service	\$	7,099.75
National Fees	\$	5,689.00
Pulpit Supply / Supervision	\$	3,154.00
Repayables	\$	150.00
ADP	\$	<u>320.90</u>
Subtotal		\$ 111,264.89

Summary Yr Bank Balance

Bank Balance Jan 1, 2023	\$	19,901.67
Income to Acc't, Jan – Dec 30	\$	<u>108,263.29</u>
Total	\$	128,164.96
Expenses from Acc't	\$	<u>111,264.89</u>
Bank Balance, Dec 31, 2023	\$	16,900.07

Assets Jan 1, 2023

Bank Balance	\$	19,901.67
Manse Sale Investment	\$	38,365.59
Sifferd House Investment	\$	6,812.86
5 Investments (\$5000 each)	\$	<u>25,000.00</u>
Total Assets	\$	90,080.12

Bank Reconciliation

Bank balance Dec 31/24	\$	17,536.15
Less outstanding	\$	636.08
Actual balance	\$	16,900.07

Assets Dec 31, 2023

Bank Balance	\$	16,900.07
Manse Sale Investment	\$	41,145.04
Sifferd House Investment	\$	8,118.48
5 Investments (\$5,000 each)	\$	<u>24,976.69</u>
Total Assets	\$	91,140.28

Assets Jan 1/24	\$	90,080.12
Assets Dec 30/24	\$	<u>91,140.28</u>
Net Change	\$	1,060.16

Report prepared by: Jane Wismer, Treasurer

WESTERN MANITOULIN PASTORAL CHARGE PROPOSED BUDGET 2025

	Budget 2024	Actual 2024	Proposed Budget 2025
EXPENSES			
Salary	\$ 64,149	\$64,149	\$ 66,070
Travel	\$ 5,000	\$4,292	\$ 5,000
Gov't Ded	\$ 4,526	\$4,890	\$ 5,055
UCC pens. Etc.	\$ 11,379	\$12,171	\$ 13,000
ADP	\$ 315	\$321	\$ 350
Minister's phone	\$ 540	\$540	\$ 540
Cont. Ed.,etc.,	\$ 1,543	\$552	\$ 1,689
Sabbatical Expenses		<u>\$3,154</u>	\$ -
Insurance	\$ 7,000	\$5,966	\$ 6,200
Assessment	\$ 4,691	\$5,689	\$ 5,472
Secretarial		\$675	\$ 1,500
Office Supp	\$ 1,000	\$1,453	\$ 1,500
M&S		\$7,100	
Bank Charges			
HST		\$163	
Misc.		<u>\$500</u>	<u>\$ 500</u>
Total Expenses	\$ 100,143	\$111,615	\$ 106,876
INCOME			
Meldrum Bay	\$ 16,800	\$16,800	\$ 16,800
Silver Water	\$ 63,600	\$75,400	\$ 75,400
Elizabeth Bay	\$ 7,200	\$9,600	\$ 9,600
Interest	\$ 350		\$ 6,156
M&S	\$ 4,500	\$5,349	
Misc: (insurance refund)	<u>\$ -</u>	<u>\$964</u>	
Total Income	\$ 92,450	\$108,113	\$ 107,956
Net Income	\$ 1,000	\$1,453	\$ 1,500

ST ANDREW'S UNITED, MELDRUM BAY

Did you know... that there has been a place of worship in Meldrum Bay since 1897, when the village school was used for Anglican and Presbyterian services? The current church building was erected in 1920 as St Andrew's Presbyterian Church, but became St Andrew's United Church in 1925. The Eaton Company of Canada made a substantial donation to cover the construction costs of the church, supplementing contributions made by the community.

St. Andrew's United Church, Meldrum Bay April 22, 2024

Present: Janet Joyce, Janice Frame, Joan Sheppard, Colin Frame, Diane Jones, Peggy Morrison, Rose Van Every, Elaine Bradley, Wendy Van Every

The meeting was called to order by Janice at 4:06 p.m.

Voting privileges granted to adherents motioned by Jan and seconded by Joan.
Carried.

Approval of agenda was motioned by Peggy and seconded by Diane.
Carried.

The minutes of the April 2, 2023 meeting were read by Wendy. Approval of minutes were motioned by Rose and seconded by Peggy.
Carried.

Business arising from minutes were:

- Insurance has been regained for church for liability
- Quotes were received for new roof
- Will table ad/hoc visioning committee for now

2023 Reports:

- Trustees report by Joan. Thanks to DCIA and Lafarge for their support. Roof was repaired by bell tower and old chimney was removed. Insurance reinstated.
- Outreach report by Jan. Donations were made to local organizations and quilts and hygiene kits were distributed by Mennonite Central Committee.
- Treasurer narrative report by Colin. Thanks to volunteers and donors, our contribution to central charge increased in 2023.

Motion to receive reports made by Diane and seconded by Colin.
Carried.

Treasurer 2023 Financial Statement made by Colin. We had surplus of \$3816 in 2023. We made donations to DCIA, Angel Bus, Card Ministry, Gore Bay Medical Centre. Motion to receive report made by Elaine and seconded by Wendy.
Carried.

Budget for 2024 was discussed. We decided to make same contribution of \$16,800 to central charge. Motion to contribute \$16,800 to central fund made by Colin and seconded by Joan.
Carried.

Building repair and maintenance. Joan described roof repairs made by Willis; the old chimney was removed and the area around the bell tower was sealed. Willis felt roof was not completely done, may have few years left. The windows need to be sanded

and repainted on exterior. Jan received two quotes on replacing roof. We discussed waiting one year and monitor roof condition. Motion to revisit roof replacement in 2025 made by Jan and seconded by Elaine.
Carried.

Organ Repair or Replacement Organ no longer works well. The keyboard currently being used is Mildred's and stand belongs to Elaine. We need to send thank you to Mildred for loan of keyboard. We need to dispose of old organ.

Nominations and Elections

Chair - Janice, Secretary -Wendy, Treasurer -Colin, Financial Examiner -Dave Clarke
Motion to nominate the above slate of officers made by Peggy and seconded by Diane.
Carried.

Dates for 2024

- Start weekly services on May 5
- Special services -Strawberry Social on July 21, Pot luck dinner on Aug. 25 and Sunrise service for Easter 2025
- Start monthly services with pot luck lunch starting Dec. 1, Jan. 5, Feb. 2 and Mar. 2
- Hold Movies in Meldrum on the 2nd and 4th Monday of each month starting May 27
- Picnic on South Shore at end of July

Donations

- Card ministry \$250
- Gore Bay Medical Centre \$250
- Mindemoya Hospital Auxillary \$250
- Angel Bus \$500
- Food Cupboard \$500

Andrew Connery had questions. Could the services be provided via zoom? Could donations be made by e-transfer? Colin said he will look into this.

Balloons and Bouquets

Jan thanked Joan for organizing roof repair.
Peggy thanked Joan for setting up zoom meeting.
Wendy thanked Colin for treasurer work.
Peggy thanked Wendy for secretary work.
Elaine thanks to Janice for winter service and Friday updates.
Elaine thanked Peggy and Diane for muffins.
Jan thanked Janice for her work.
Joan thanks Jamie Nelder For helping out.
Janice thanked all of us for supporting church.

Motion to adjourn meeting made by Diane and seconded by Elaine at 5:38 p.m.

ST ANDREW'S UNITED, MELDRUM BAY, TRUSTEES' REPORT

Did you know... that the Trustees are responsible for ensuring the good repair of the church building, and that adequate insurance is secured?

The Trustees are grateful that Lafarge Canada (Meldrum Bay) continues to provide furnace oil for our church, and that the Dawson's Citizens Improvement Association covers our electrical costs and provides lawn maintenance. Thank you, Lafarge and DCIA!

It was agreed at the 2023 Annual Congregational Meeting to continue monitoring the condition of the roof rather than going ahead to re-shingle it at this time. As well, an eye will be kept on the condition of the exterior window frames, which are beginning to show signs of deterioration. The furnace was inspected and cleaned in the fall. The locally-sourced live-edge countertop has been installed in the church's on-going kitchenette project, and the liability-only insurance policy has been renewed for another year with no increase in premiums. Thanks to Jan and Peggy, the little storage shed behind the church that had been in disrepair for years was torn down, and the debris trailered to the VanEvery burn pit.

Our sincere thanks to any and all who have contributed in any way to the day-to-day cleaning and maintenance of our church building.

Rev Janice Frame
ex officio Trustee

ST ANDREW'S UNITED, MELDRUM BAY, OUTREACH REPORT

Did you know... that vibrant outreach, whether local or global, is a sign of committed Christian discipleship?

St Andrew's United Church Meldrum Bay OutReach 2024

Six years ago when our Kits and Quilts project began, stories of Syrian fleeing oppression within their homeland touched our hearts. The work of our hands was included in Mennonite Central Committees (MCC) shipments of humanitarian aid sent to refugee camps in Jordan and Lebanon. Gifts of comforters, hygiene kits, school kits and new born infant clothing were sent with our prayers, that the recipient might know they were not forgotten. These were gifts of hope to help sustain men, women and children through incredibly difficult circumstances.

In 2024, we continued gathering to do this work, ever mindful that we are serving as the hands and feet of Christ. Included in the MCC shipments were our gifts of 1500 hygiene kits (containing a hand towel, bar of soap, comb, nail clippers and a toothbrush), 30 large comforters, 20 infant quilts and 400 pieces of infant clothing (flannel night gowns and knit hats). Sea containers have been sent to Ukraine, Gaza and Sudan.

I gratefully acknowledge the many hours of time, talent and good humour offered by our volunteers. You make Tuesday mornings work bees' a joyous time. Avon customers again this year, donated all bar soap. Manitoulin Transport transported 17 large boxes of hand towel from the wholesaler in

Mississauga. Several people have stepped up to transport our completed kits, quilts and infant clothing to the warehouse in New Hamburg. Gifts in-kind and cash donation provided for fabric and supply requirements. For all of this, thank you.

Our congregation provided monetary gifts in support of the Angel Bus, WMPC Card Ministry, Lyons Memorial Food Cupboard, and the Mindemoya Hospital Auxiliary.

Watching event unfold in Syria over the past few week, I feel our prayers have been heard. The people are returning to their homeland with full of hope and optimism.

Perhaps the Syrians experience can help us find our courage and resilience as we face the challenges that lay before us.

Jan Joyce
Project Lead

ST ANDREW'S UNITED, MELDRUM BAY, TREASURER'S NARRATIVE REPORT

Did you know... that the congregational Treasurer accounts for all financial contributions to the congregation, and invests and disperses funds as directed by the congregation? St Andrew's contributes to the WMPC Central Fund to help cover the commonly-held expenses, i.e. ministry personnel salary and benefits, office expenses, etc.

I would like to thank everyone who has made 2024 another successful year for St. Andrews United Church, Meldrum Bay. I would especially like to thank Jan Joyce for all the work she has done in organizing the Kits and Quilts Project, including keeping track of all the donations made to that venture.

In 2024 the Meldrum Bay Congregation continued to contribute \$1400.00 per month (\$16,800.00 per year) to the Western Manitoulin Pastoral Charge Treasury. Unfortunately, our income this year was down significantly, so I urge all members and adherents to remember the church when planning their charitable donations.

Thanks for your support!

Colin Frame
Treasurer

ST ANDREW'S UNITED, MELDRUM BAY. FINANCIAL REPORT 2024

Statement of Income and Expenses, January 1, 2024 to December 31, 2024

INCOME

Local Donations	\$ 12,734.00
PAR Donations	\$ 660.00
M&S Donations	\$ 0
Memorial Donations	\$ 25.00
Kit Bag Project	\$ 1,780.00
UCW Donation	\$ 500.00
Bank Interest	\$ 0
GIC Interest	\$ 1,547.53
Events	\$ 539.00
TOTAL INCOME	\$ 17,785.53

EXPENSES

WMPC Central Fund	\$ 16,800.00
PAR Fee	\$ 6.00
Bank Service Charge	\$ 48.00
Paul Hyotte Insurance	\$ 675.00
Willis Sheppard Contracting	\$ 2,914.84
KC's Home Comfort	\$ 299.45
Kit Bag Supplies	\$ 5,000.00
Lyons Memorial	\$ 500.00
Gore Bay Medical Centre	\$ 250.00
Card Ministry	\$ 250.00
Angel Bus	\$ 500.00
M & S Remittance	\$ 0.00
TOTAL EXPENSES	\$ 27,243.29

Balance Sheet Financial Position

Assets January 1, 2023

Bank Balance	\$ 18,835.43
Investments	\$ 52,057.08
Total Assets	\$ 70,892.51

Assets Dec 31, 2023

Bank Balance	\$ 11,520.65
Investments	\$ 49,914.10
Total Liquid Assets	\$ 61,434.75

NET CHANGE: defecit - \$ 9,457.76

Report prepared by: Colin Frame, Treasurer

ST ANDREW'S UNITED, SILVER WATER

Did you know... that there has been a place of worship in Silver Water since 1878, when the first settlers arrived in the area? The current church building was erected in 1999, replacing the former 100-year old structure that stood on this same site, first as St Andrew's Presbyterian Church, then in 1925 as St Andrew's United Church.

MINUTES of the 2023 ST ANDREW'S UNITED, SILVER WATER, ANNUAL MEETING

Sunday 28 April 2024 12 PM @ Church

Rev. Janice Frame opened with a prayer

Acknowledgement of land of Aboriginal People - Doug Wismer

Called to Order - Doug Wismer

Attendance - 16 Rev. Janice Frame, Doug & Jane Wismer, Irene Duncanson, Marie Leeney, Lois Wismer, Maya Baumann, Eric Thiessen, Kathleen Everett, Lorna Cambria, Don & Evelyn Nelson, Ron Vollick, Colin Frame, Donnakay McDonald, Myra Duncanson

*Lorna Cambria & Donnakay McDonald

Motion that we accept our attendance as a quorum. cd.

*Irene Duncanson & Kathleen Everett

Motion that adherents have the right to vote. cd.

The agenda was approved. - consensus

*Don Nelson & Eric Thiessen

Motion to accept the minutes of the 2023 St. Andrew's United Church Silver Water Annual Congregational as printed page 16 - 17.
cd.

Business Arising from Minutes

*Irene Duncanson & Don Nelson

Motion that the ad hoc group (Linda Thiessen, Jane Wismer, Lois Wismer and Joanne Smith) complete the task of the committee Living Faith Strong before the end of the year, using the 2012 JNAC as a guide.

Trustees will look after painting the belfry.

*Myra Duncanson & Colin Frame

Motion to receive congregational treasurer's St. Andrew's United Church 2023 Financial Statement for information.
cd.

*Donnakay McDonald & Lois Wismer

Motion to accept the printed reports pages 18 - 19. cd.

UCW Report 2023 and Financial Statement page 21

*Donnakay McDonald & Lorna Cambria

Motion to receive UCW report and 2023 financial statement for information cd.

*Don Nelson and Lois Wismer

Motion that the annual commitment to Central Fund be amended to \$69,600. or \$5,800.00 per month.
cd.

Nominations - Rev. Janice Frame took the chair

*Ron Vollick and Don Nelson

Motion that Chair Doug Wismer, Sec. Treas. Myra Duncanson and
Financial Examiner Colin Frame keep their positions cd.

*Lorna Cambria nominated Kathleen Everett to the Ministry & Personnel
committee - Rev. Janice Frame called three times

Stewards

*Eric Thiessen & Marie Leeney

Motion for steward renewal terms.

1 year term - Doug Wismer 2024

2 year term - Tom Rumley 2025

3 year term - Ron Vollick 2026
- Myra Duncanson 2026

UCW Representative Lois Wismer cd.

Elders

Motion Kathleen Everett & Donnakay McDonald

Motion for Elder renewal terms

1 year term - Lois Wismer 2024
- Eric Thiessen 2024

2 year term - Kathleen Everett 2025
- Myra Duncanson 2025

3 year term - Irene Duncanson 2026
- Lorna Cambria 2026 cd.

Trustees

*Lorna Cambria & Colin Frame

Motion to reinstate trustees Eric Thiessen, Ron Vollick and Doug Wismer cd.

Balloons and Bouquets

Rev. Janice Frame to Kathleen Everett for her music
to UCW for all the work they do and outreach support
to Myra Duncanson for books and card ministry
Eric Thiessen to all the positions that people take in the congregation.

Honorarium

*Irene Duncanson and Marie Leeney

Motion that Myra Duncanson receive a \$500. treasurer's honorarium. cd.

Adjournment

*Lorna Cambria & Maya Baumann

Rev. Janice Frame gave a closing prayer.

Myra Duncanson
Secretary

ST ANDREW'S UNITED, SILVER WATER, TRUSTEES' REPORT

Did you know... that the Trustees are responsible for ensuring the good repair of the church building, and that adequate insurance is secured?

There has not been any major tree removal from the west and north west side of the church but I did remove one branch which was hanging over Rev. Janice's parking spot as it looked as if it might rearrange the metal on her car roof.

I did have an offer for the painting of the belfry. However I do not put a whole lot of stock in the probable follow through.

Occasionally we have an issue where water accumulates in the bottom of the chimney and the water then runs back into the furnace room and if it overflows from the oil catchment pan which is right under the problem area, it can migrate sideways into the offices. The water problem is caused by the chimney being too cool in wet weather. Water vapour resulting from the combustion in the furnace, condenses in the cool chimney when the furnace is not coming on frequently enough to keep the chimney warm. The only way to prevent that is to have the furnace set to operate at a higher temperature in the shoulder seasons or during mild spells in the winter time.

I will try some window screening over the pan to try to prevent splash back.

Doug Wismer
Chair

ST ANDREW'S UNITED, SILVER WATER, OUTREACH REPORT

Did you know... that vibrant outreach, whether local or global, is a sign of committed Christian discipleship?

Our church sends cards each week and also a special mailing on Easter and Christmas. The cards go to those who have birthdays, anniversaries, sympathy, get well & thinking of you, as well as celebratory things like new babies, new homes, graduations and retirements. Not everyone gets a birthday card each year, if you are between 20 and 80 years the cards are sent only every 5 years and only to those for whom I have good addresses. This year 2024 we sent 1443 from Sunday services, 321 for Easter and 327 for Christmas for a total of 2091. I really appreciate getting an email or a text if someone is not well or for any reason and could use a card from our church family. Rev. Janice Frame is an excellent contact for any personal needs as well, or our Minister Emeritus Erwin Thompson, if you are more comfortable calling with a good address. We can do our best to send a card or whatever is appropriate.

We try to reach out to others to let them know they are thought of and prayed for and to show that they are loved and are a part of our church family.

We sent dozens of invitations to friends and neighbours to join us to celebrate 25 years for our new church building on 7 July, 2024 - Huge success!

At the entrance to the church is a food basket in which to put non perishable goods to go to help those in need. As well we have been collecting Farquhar Milks - 2000 in 2024 - to go to CC McLean Public School (they get \$50.00 for each 1000 bags). Farquhars do what they need to do to get a few different things, mostly for the homeless, perhaps to make mats to make the ground a little less hard and cold. Please keep saving bags - they can be given directly to me, left at the church, left at Bank Montreal Gore Bay or left at Loco Beanz in Gore Bay. All very much appreciated. We collect used postage stamps, pop tabs (or beer or whatever), used eye glasses all to help others. Special Thank You to Bank of Montreal, Loco Beanz, and Lyons Memorial United Church for collecting for us. It is so important that our family, friends and neighbours know that they are important to us that they are cared about and we want the opportunity to include them in our church family. You are needed.

Myra Duncanson
Outreach Enthusiast

ST ANDREW'S UNITED, SILVER WATER, TREASURER'S NARRATIVE REPORT

Did you know... that the congregational Treasurer accounts for all financial contributions to the congregation, and invests and disperses funds as directed by the congregation? St Andrew's contributes to the WMPC Central Fund to help cover the commonly-held expenses, i.e. ministry personnel salary and benefits, office expenses, etc.

What a joy it is to receive letters and cards in the mail. When they come addressed for our place of worship, it makes our church family feel so much closer. We have been blessed to have such a strong family these last years. On anniversary times, Memorial times, Bobby Burns times, Valentine times, St. Patrick times, Remembrance times -you name it, we have so much to be thankful for.

Many send or bring tokens to help all celebrate. Cheques, cash, e-money transfers and Par keep us alive and thriving. "To help us in the quiet time of the year", if you are interested in making an automatic contribution on a monthly basis, please just mention it to me and we can easily set it up. We are happy to see our church grow and stay strong. It is, I am sure, in no small part to having a top notch minister in Rev. Janice Frame. Spreading all the love and caring we can to our friends and family, we appreciate your continued support and joining us in love and fellowship. All the best for 2025.

Myra Duncanson
Treasurer

ST ANDREW'S UNITED CHURCH, SILVER WATER, FINANCIAL REPORT 2024

INCOME

Local Donations	\$	58,182.19	
PAR Donations	\$	12,260.00	
Loose M & S	\$	1,735.25	
PAR M & S	\$	2,580.00	
Memorial Donations	\$	6,765.00	
Leprosy Relief Canada	\$	1,153.17	
UCW	\$	800.00	
Building	\$	1,120.00	
Envelopes & Stamps	\$	176.26	
Total Donations	\$	84,771.87	\$84,771.87
Events / Sales / Other			
Various Dinners	\$	0	
Church Rental	\$	0	
Angel Bus	\$	932.25	
Bank Interest	\$	1,556.88	
Total	\$	2,489.13	\$ 2,489.13
TOTAL INCOME			\$ 87,261.00

EXPENSES

WMPC Central Fund	\$	75,400.00
M & S	\$	4,309.25
Organist	\$	2,660.00
Oil + Furnace Service	\$	2,114.23
Hydro	\$	1,182.97
H2O System Maintenance	\$	0
Fire Extinguisher Maint	\$	0
Custodian Honourarium	\$	900.00
Sec-Treas Honourarium	\$	0
Postage/Angel Bus/Build/Env.	\$	2,265.39
Batteries/Tax/Vacuum Bags	\$	202.76
PAR Fees / Bank Fees	\$	134.40
Misc / Yr-End Entries	\$	1,634.43
TOTAL EXPENSES	\$	90,803.43

NET CHANGE: deficit **\$ -3,542.43**

Balance Sheet Financial Position

Assets Jan 1, 2024

Bank Balance	\$	43,975.98
Investments	\$	42,917.27
Total Assets	\$	86,893.25

Assets Dec 31, 2024

Bank Balance	\$	30,433.55
Investments	\$	53,225.35
Total Assets	\$	83,658.90

NET CHANGE: deficit **\$ -3,234.35**

Report prepared by:
Myra Duncanson, Treasurer

ST ANDREW'S UNITED, SILVER WATER, UCW REPORT

Did you know... that the United Church Women (UCW) is the primary women's group associated with, but separate from, the United Church of Canada? The UCW was formed in 1962, when the Woman's Association (local church and community focus) and the Woman's Missionary Society (education and world mission) were merged. The UCW has a participatory role within the Official Board and Stewardship Team, but manages its work and finances independently.

Each month we paid for caretaking of our church, made donations of items to Gore Bay United Church for their yard sales. Bake sale in Nov which money went to Mission & Service. We had a large yard sale in June plus 1st July picnic with BBQ and silent auction. Loonie table in Dec. our donations, funeral caterings, other markets & fundraisers are attached. We also gave Valentine cards to the residents of Gore Bay Nursing Home.

DonnaKay McDonald
UCW President

ST ANDREW'S UNITED, SILVER WATER, UCW FINANCIAL REPORT 2024 Statement of Income and Expenses, January 1, 2024 to December 31, 2024

Open Balance Jan 1, '24 \$ 11,733.68

INCOME

Sock Fund	\$ 206.15
Mission & Service Jar	\$ 641.45
Membership Fees	\$ 182.00
Caterings	\$ 4,400.00
July 1 Picnic	\$ 2,473.45
Donations	\$ 1,052.25
Markets (Summer, Christmas)	\$ 2,811.75
Rent, Funerals etc	\$ 95.00
Yard Sale (+ coffee/muffins)	\$ 581.75
Fund Raisers	\$ 1,615.00
Miscellaneous	\$ 3,335.58

EXPENSES

Church Custodian	\$ 1,500.00
Membership Remittance	\$ 280.00
July 1 Picnic Expenses	\$ 545.50
Donations	\$ 5,002.15
Rent for SWCH	\$ 580.00
Catering Expenses	\$ 854.00
Ministry/Cards	\$ 800.00
Statement Fee	\$ 0.40
Board of Stewards	\$ 1,500.00
Misc.	\$ 1,139.27

TOTAL INCOME \$17,394.38 \$ 17,394.38

TOTAL EXPENSES \$ 12,201.32

Open Balance + Income \$ 29,128.06

Profit for 2024 \$ 4,400.22

GIC Investment (term)

1. mature date, Dec 2024 \$ 2,394.58

Bank Balance Dec 31, 2024 \$ 16,926.74

Report prepared by: Marie Leeney, Treasurer

ELIZABETH BAY UNITED

Did you know... that the church in Elizabeth Bay began as a dream in 1912, and progressed to a labour of love – and labour of community – in 1914? After construction was delayed by World War I, the Presbyterian project was renewed in 1921 when local farmers carted field stones to a small plot of land purchased from William Ainslie for \$1, and mortared them together to create Elizabeth Bay United Church, which was officially opened and dedicated in 1926.

MINUTES of the 2023 ELIZABETH BAY UNITED ANNUAL MEETING

The annual general Meeting of the Elizabeth Bay United Church was held on Thursday, August 8, 2024, at the church.

Present: Colin Frame (Chair), Marty Ainslie, Molly Ainslie, Lynda Harper, Nicole Lipartiti, Joyce Morrell, Erwin Thompson, Rev Janice Frame (Acting Secretary).

Colin welcomed all and called the meeting to order at 7pm.

Janice volunteered to serve as Acting Secretary, and offered an Opening Prayer.

Moved by Molly, seconded by Marty, that voting privileges be extended to adherents. Carried.

Moved by Lynda, seconded by Molly, that the Draft Agenda as corrected be the agenda for the meeting. Carried.

Moved by Joyce, seconded by Molly, that the Minutes of the 2022 Elizabeth Bay United Annual Meeting, as printed in the Western Manitoulin Pastoral Charge 2023 Annual Report, be accepted. Carried.

Business Arising from the Minutes

Organ in Storage Room

The old organ in the storage room has been disposed of.

Building Maintenance

Fred Lewis made the necessary repairs to the roof of the privy, at no cost, with the supplies provided by Joyce and Norm Morrell. Richard Orford scraped and painted the front and back exterior doors. The bell rope has not yet been repaired/replaced. Nicole and Bruce filled cracks in the stonework at the back of the church.

2023 Reports

Congregational Standing Committee Reports

Moved by Marty, seconded by Joyce, that the Trustees Report and the Treasurer's Narrative Report be received for information. Carried.

Treasurer's 2023 Financial Statement

Moved by Marty, seconded by Lynda, that the Treasurer's Elizabeth Bay United 2023 Financial Statement be received for information. Carried.

New Business

Building Maintenance

It was agreed that the unusable organ in the sanctuary be moved to the back storage room, and the peeling paint on the south interior wall be scraped and repainted. The bell rope will be repaired/replaced at the same time.

Marty will contact Campbell's Heating re furnace (and possible ductwork) cleaning. Janice will research products suitable to "spruce up" the cedar stairs and banister at the front entry.

Contribution to WMPC Central Fund

Moved by Marty, seconded by Joyce, that Elizabeth Bay United's 2024 contribution to the WMPC Central Fund be increased to \$800/month (\$9,600/year). Carried.

Additional Financial Notes

It was agreed that the long-standing tradition of donating \$70/year to the *Sleeping Children Around the World* organization be continued. As well, it was agreed that \$300/year be donated to

the United Church of Canada's Mission and Service Fund in addition to the M&S contributions received through offering envelopes.

Important Dates

It was agreed that Elizabeth Bay United remain open-for-the-season up to and including World Wide Communion Sunday (Oct 6).

Nominations/Elections of Officers of the Court

The following were nominated and acclaimed:

Chair: Colin

Secretary: Cora Hayden

Treasurer: Marty

Financial Examiner: Colin

Trustees*: Marty, Art Hayden, Nicole Lipartiti

Steward + WMPC Stewardship C'ttee: Marty, Colin

WMPC Ministry & Personnel C'ttee: Art Hayden

Moved by Erwin, seconded by Molly, that the above terms be for one year. Carried.

* As is required by United Church of Canada policy, Janice serves as an ex officio Trustee.

Nominations/Elections of Representative to Canadian Shield Regional Council

No nominations were made. The position remains vacant.

Congregational *Living Faith* Story

Janice will forward to the congregation a copy of the most recent (2012) Elizabeth Bay Community Profile to Joyce and Erwin for review and update.

Motion to Adjourn

Moved by Nicole, seconded by Lynda, at 7:30pm. Carried. Janice offered a closing prayer.

Rev Janice Frame
Acting Secretary

ELIZABETH BAY UNITED TRUSTEES' REPORT

Did you know... that the Trustees are responsible for ensuring the good repair of the church building, and that adequate insurance is secured?

Not much Maintenance was done at the church this year as the building is in quite good condition.

Front and rear doors were scraped and painted and the furnace was cleaned and inspected by Campbell Heating. The bell rope did not get fixed but we have been promised it will be in the spring. There is some paint peeling on the wall inside above the entrance way. We will try and get that fixed this summer

Martin Ainslie
Trustee

ELIZABETH BAY UNITED CHURCH, TREASURER'S NARRATIVE REPORT

Did you know... that the congregational Treasurer accounts for all financial contributions to the congregation, and invests and disperses funds as directed by the congregation? Elizabeth Bay United contributes to the WMPC Central Fund to help cover the commonly-held expenses, i.e. ministry personnel salary and benefits, office expenses, etc.

Although we were only open for the summer months we had a pretty good year thanks to the members and all who helped. We were able to raise our contribution to the central fund from \$600 to \$800 a month for the year and still only end up \$722 less than we started the year with. Year end balance was \$10,974.36. Thanks to everyone that helped make it happen

Martin Ainslie, Treasurer

ELIZABETH BAY UNITED CHURCH FINANCIAL REPORT 2024

Statement of Income and Expenses: January 1, 2024 to December 31, 2024

INCOME

Local Donations	\$ 5,337.00
PAR Donations	\$ 3,900.00
M & S Donations	\$ 365.00
Memorial Donations	\$ 1,220.00
Special Donations	\$ 500.00
Total Donations	\$ 11,322.00
Book Sales	\$ 0.00
Events and Sales	\$ 0.00
TOTAL INCOME	\$ 11,322.00

EXPENSES

WMPC Central Fund	\$ 9,600.00
M & S	\$ 665.00
Regular Organist	\$ 0
Sleeping Children	\$ 70.00
PAR Fee	\$ 18.00
Bank Service Charge	\$ 48.00
Hydro	\$ 380.38
Molly A.	\$ 180.00
Insurance	\$ 675.00
Campbell heating Furnace	\$ 248.60
Richard Orford	\$ 160.00
TOTAL EXPENSES	\$ 12,044.98

NET CHANGE: deficit \$ -722.98

Balance Sheet Financial Position

Assets Jan 1, 2024

Bank Balance	\$ 11,697.34
Investments	\$ 0
Total Assets	\$ 11,697.34

Assets Dec 31, 2024

Bank Balance	\$ 10,974.36
Investments	\$ 0
Total Assets	\$ 10,974.36

NET CHANGE: deficit \$ -722.98

Report prepared by: Martin Ainslie, Treasurer