

The Western Manitoulin Pastoral Charge of The United Church of Canada



2025 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

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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: *vacant*
EB: *vacant*

Ministry & Personnel Committee

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

Combined Session

MB: Peggy Morrison, Diane Jones
SW: Lorna Cambria, Irene Duncanson, Myra Duncanson, Kathleen Everett, Eric Thiessen
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.

The Western Manitoulin Pastoral Charge Annual Report is much more than simply an accountability report. It is our yearly opportunity to tell our story... where we've been, what we've done, and how the Spirit has been present and influential within our three communities of faith. And as you read the 2025 stories from our various groups, committees, and teams, I hope you feel encouraged, inspired, and connected because it's *your* participation and support – on the ground or from afar – that helps the ministries of St Andrew's United, Meldrum Bay, St Andrew's United, Silver Water, and Elizabeth Bay United continue to flourish.

Even after 12½ years, I still regard my story among you as a joy, and I never take for granted the privilege of sharing your faith journey. For me, the highlights of spending 2025 with you include:

Celebrating Special Services of Worship – the 100th Anniversary of the United Church of Canada, and the 100+5 Anniversary of St Andrew's, Meldrum Bay; the baptism of Lynette and Rose, and the Transfer of Membership of Pat in Meldrum Bay; the Gospel Music focus, featuring guest musicians John and Sharon MacDonald; the Easter Sunrise and Remembrance Day observances.

Pastoral Care Opportunities – accompanying the grieving and visiting the ill or troubled, often with gifts of Prayer Shawls; delivering Good Food Boxes, Manitoulin Family Resource Christmas Hampers, and other gifts from anonymous donors.

Community-Building Initiatives – preparing and distributing the weekly *Friday Check-in* newsletter; participating in the ongoing *Kits & Quilt* project; spearheading the summertime *Movies in Meldrum* series; supporting the UCW's activities, including serving sweet treats and coffee at the Gore Bay Market Café; participating in Sheshegwaning First Nation's Remembrance Day ceremony; accepting invitations to birthday, anniversary, and retirement parties, and other community events and dinners.

Ecumenical Connections – meeting regularly with pastors from across Manitoulin; supporting the School Backpack program; participating in Easter and Christmas Sing-a-Long events, to the benefit of the Manitoulin Family Resource Food Bank.

Canadian Shield Regional Council Support – serving the Licensed Lay Worship Leader Support and Resource Team as Secretary; acting as Tour Guide for CSRC's Pastoral Relations Minister Rob Smith on his first-ever visit to Manitoulin; maintaining supportive relationships with Island and North Shore United Church ministry personnel.

Professional Development Online Opportunities – continuing required course work to earn a Certificate in Thanatology from Durham College; learning from the best of international preachers

through the week-long Festival of Homiletics; attending CSRC workshops on finances/stewardship, the United Church pension program, and the *Toward 35: The Future of the United Church of Canada*.

As we step into 2026, it is my prayer that together we may continue to discern God's call and lean into the Spirit's creativity, and serve as the hand and feet and voice of Christ at the west end of Manitoulin Island, knowing that by love and grace, the impact of God's work through us travels farther and deeper than we can imagine. Bless you all!

With love,
Janice

MILESTONES

Baptisms

Lynette Fern Burton – September 7 – Meldrum Bay
Rose Marie VanEvery – September 7 – Meldrum Bay

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

Deaths

2024

Ronald Christopher Vollick – October 12 – Evansville
Pearl Kathleen (Wood) Thompson – December 15 – Gore Bay
Leila Marjorie (Hopkins) McDonald – December 21 -- Little Current

2025

Stella Flora Merette (McKinley) Campbell – February 27 – Wikwemikong
Juhani Arvo Paronen – March 15 – Elora
Nina Lynn Calback – March 27 – Seguin
Iain Thomson Macleod MacDonald – May 14 – Bedford, NS
Alvin Alexander "Sandy" Wright – July 7 – Gore Bay
Virginia Morrison – June 24 – Espanola
Gloria Joanne (Hodgson) Smith – December 15 – Mindemoya

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

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): 13

St. Andrew's United, Silver Water

Members (Resident + Non-Resident): 45

Elizabeth Bay United

Members (Resident + Non-Resident): 13

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 WMPC Official Board Meeting 2024

Sunday March 9, 2025 12:30 - after Church Service and Lunch

People re-gathered for meeting with singing "We are Part of the Family"

Chairman Doug Wismer Called the meeting to order.

Chairman Doug Wismer gave acknowledgement and honour to the Aboriginal people and early inhabitants were here 22,000 years ago.

Thank you was offered to Rev. Janice Frame for preparing the agenda.

Attendance 29 - Rev. Janice & Colin Frame, Donnakay McDonald, Lynda Harper, Jim & Joanne Smith, Don & Evelyn Nelson, Erwin Thompson, Tom & Linda Rumley, Kathleen Everett, Maya Baumann, Eric & Linda Thiessen, Joyce Morrell, Molly & Marty Ainslie, Lorna Cambria, Lynette Burton, Marie Leeney, Jan Joyce, Lois Wismer, Joyce McDonald, Wendy VanEvery, Irene Duncanson, Jane & Doug Wismer, Myra Duncanson.

Thank you to Melody & Murray Hore for kitchen clean up.

*Molly Ainslie & Colin Frame

Motion to grant voting privileges to adherents. cd.

*Martin Ainslie & Tom Rumley

Motion to approve agenda. cd.

*Lorna Cambria & Donnakay McDonald

Motion to accept the printed minutes of 2023 annual meeting. (pg. 7 & 8) cd.

Business arising from Minutes

Correspondence - We received a letter from Gore Bay Manitoulin Lodge -Sandy Cook regarding the annual \$1000.00 signage sponsorship - we are already \$624.60 paid for 2026.

FYI -We are having a pot luck St. Patrick's supper on Monday 17th March - donations only with proceeds for the Angel bus.

WMPC Website - Colin Frame stated it is going well. There is no tracking of usage.

*Irene Duncanson & Lois Wismer

Motion to accept the printed reports for information Pg. 4-5, 8,9,10,11 cd.

*Don Nelson & Jane Wismer

Motion to accept Western Manitoulin Pastoral charge Financial Statement (pg. 12) with the amendment of 5 investment (\$5,000.00 each) s/b \$ 25,976.69 instead of \$24,976.69 and net change \$2,060.16 instead of \$1,060.16. cd.

General discussion on insurance and now each point looks after their own.

Special Thank you to Jane Wismer for all her work from Rev. Janice Frame from all of us.

New Business - Rev. Janice Frame excused herself.

Discussion on ministers salary.

*Don Nelson & Wendy VanEvery

Motion that the M & P Committee review Rev. Janice Frame's salary based on an annual performance review to recognize her contribution, achievements and performance during 2024. The recommended annual salary for 2025 is \$69,000.00. cd.

Rev. Janice Frame invited back to meeting.

Nominations/Elections of Officers of the Court - Rev. Janice Frame presided
Chair - Molly Ainslie nominated Doug Wismer called 3 times - acclaimed
Vice Chair - Doug nominated Jan Joyce called 3 times - acclaimed
Secretary - Don Nelson nominated Myra Duncanson called 3 times - acclaimed
Central Treasurer - Joyce Morrell nominated Jane Wismer called 3 times - acclaimed

Financial Examiner is Heather Strain.

It was decided that Heather Strain should be sent a Thank you.

*Jane Wismer & Colin Frame

Motion the Heather examine the books again. cd.

Balloons and Bouquets

Molly Ainslie for the secretarial work she does

Doug Wismer thank you to Ron Noland for sanding the church yard for free

Doug Wismer for the great work preparing the annual report

Molly Ainslie to Doug & Jane Wismer, Rev. Janice & Colin Frame, Don & Evelyn Nelson.

Tom Rumley & Jane Wismer

Motion to Adjourn

Rev. Janice Frame led us in a printed closing prayer.

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 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.

Canadian Shield Regional Council is comprised of ministry personnel and lay people representing each United Church of Canada congregation from Val d'Or, Que, in the east, to Thunder Bay in the west, and from Kapuskasing in the north, to Katrine in the south. Various volunteer committees and teams within CSRC support, advise, and have oversight over those congregations and the ministry personnel who serve them.

The 2025 annual gathering of CSRC was held in Sudbury in June. It was a 3-day "non-business" *Festival of Faith* that hosted the Moderator of the United Church of Canada, the Rt Rev Dr Carmen Lansdowne, and internationally-renowned liturgist and hymn writer, Rev John Bell. The *Festival* offered a number of workshops and community gatherings, and celebrated the ordination of four to the Ministry of Word, Sacrament, and Pastoral Care.

With an eye to Manitoulin Island in particular, CSRC forwarded to the United Church national office the approval, with regret, of the sale of the United Church property in Mindemoya. The Trinity United congregation remains intact and continues to negotiate the rental of space from ecumenical partners within the Mindemoya area. The Diaconal Ministry student who had been serving Trinity United, Kim Inglis, moved to a Pastoral Charge in New Brunswick in October.

Rev Mercedes Hughes, who had served Lyons Memorial in Gore Bay for seven years, retired from that position in September, and moved to Courtis, Ont. Sadly, not long after that move, Mercedes' failing health took a sudden turn for the worse. I had the privilege of participating in her funeral at Humbercrest United Church, Toronto – Mercedes' home congregation – in November.

In August, representatives (commissioners) of CSRC attend the 45th General Council of the United Church of Canada. Among the business completed there was the election of a new Moderator, the Rt Rev Dr Kimberley Heath, of Brockville, Ont.

If you are a member of any of Western Manitoulin Pastoral Charge's three congregations, please consider representing your community in the wider Church by offering to stand for election as a CSRC rep. Elections 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.

As in 2024, 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.

Meetings held in 2025:

1) To review and approve Rev Janice's request for time away during 2025 for

Vacation, Study Leave, and a Sunday in months that have 5 Sundays

2) To review and approve a request from Rev Janice for time away from the Pastoral Charge in 2026 for Vacation, Study Leave, two Sundays in months with 5 Sundays, and one Sunday to attend the

Canadian Shield Regional Council Annual Meeting in Sault Ste Marie in June.
This request was approved and forwarded to the Worship and Music Committee.

3) The Committee held a review with Rev Janice on November 14 th, 2025

4) The Committee held a review with Maya Baumann on December 21 st, 2025
Recommendations for Rev Janice's 2026 Compensation package and for Maya's
2026 remuneration were submitted to the Official Board for their consideration.

In accordance with the United Church of Canada *Guidelines for Ministry and Personnel Committees*, an Annual Performance Review process was developed for Rev Janice Frame (ministry personnel) and Maya Baumann, Charge Secretary (lay personnel). The purpose of the Annual Review is intended to be a healthy process, which facilitates two-way communication between each ministry personnel and lay employee and the community of faith.

Don Nelson
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 most enthusiastic volunteer Norm Morrell left us this summer to go to be with Our Lord and Saviour. We miss him. He always said we could call him at the last minute and he would take the pulpit for a service.

It was a very busy year, with many changes as the year progressed from our original list of volunteers. We did not meet in person, but had many emails and chats back and forth.

What a wonderful group volunteered to take services. Thank you one and all !

Norm Morrell 1, Lorna Cambria 1, Jane Wismer 2, Myra Duncanson 1, Rev. Melody Duncanson Hales 1, Jim Kling 1, Eric Thiessen 2, Lorraine McDonald 1, Don Nelson 1, Linda Thiessen 1.

Rev. Janice Frame is very much appreciated for all the work that she does.

Our Committee consists of Jan Joyce, Peggy Morrison, Kathleen Everett, Maya Baumann, Irene Duncanson, Molly Ainslie, Joyce Morrell, Rev. Janice Frame and Myra Duncanson.

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 once this year; in Sept Lorna Cambria took over as chair following the resignation of the former chair.

One of the items discussed was Pulpit Supply. A program called "United in Worship" which is now available. This is a complete prepared worship service and is available by contacting Rev. Frame.

An honorarium and travel expenses was also discussed for pulpit supply and was turned down as there has not been a problem with those who have volunteered their gift to lead the worship service when asked.

Meldrum Bay received three new members this year and it is hoped more people would be interested in becoming members and take an active roll within the church family.

Father, may your continued Blessings be with this congregation in service to you.

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 the stewardship report is a complete carbon copy of last year's report as we did not meet in 2025. The situation has not changed as our income is still slightly less than our expenses but not alarming.

Again I thank the treasurers for their hard work in keeping us afloat. Jane, Colin, Marty and Myra

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 three churches of this pastoral charge have faithfully contributed to the Central Fund. As well, the interest on the largest of our investments, has meant that the expenses and income were almost identical this year. The interest on the investments coming due in December will only be about half of what we received this year and of course our costs have increased. We can be thankful for all the faithful supporters of this charge. We are blessed in so many ways and we can continue to worship and serve in God's world.

Jane Wismer
WMPC Central Treasurer

WESTERN MANITOULIN PASTORAL CHARGE FINANCIAL STATEMENT 2025

INCOME

--Meldrum Bay	\$ 16,800.00	
--Silver Water	\$ 75,400.00	
--Elizabeth Bay	<u>\$ 10,800.00</u>	\$103,000.00
Bulletins	\$ 0	
Repayments	\$ 150.00	
Misc	\$ 964.04	
M&S – Meldrum Bay	\$ 0	
Silver Water	\$ 4,442.25	
Elizabeth Bay	\$ 630.00	
UCW	\$ 596.00	
GIC & Interest	<u>\$ 41,155.50</u>	<u>\$ 46,953.75</u>
Total Receipts		\$149,953.75

EXPENSES

Salary	\$ 68,049.66	
Home Phone Allowance	\$ 540.00	
Travel	\$ 4,665.17	
Book Allowance and Con. Ed.	\$ 992.29	
Receiver General	\$ 5,155.32	
Group Insurance/Pension	\$ 13,277.43	
HST	\$ 151.96	
Office	\$ 1,640.02	
Secretarial & special music	\$ 1,300.00	
Pastoral Charge Insurance	\$ 6,162.48	
Mission and Service	\$ 6,535.25	
National Fees	\$ 5,472.00	
BMO charges + GIC Investment	\$ 35,001.25	
Repayables	\$ 150.00	
ADP	<u>\$ 329.34</u>	
Subtotal		\$ 149,422.17

Summary Yr Bank Balance

Bank Balance Jan 1, 2025	\$ 16,900.07	
Income to Acc't, Jan – Dec 30	<u>\$ 149,953.75</u>	
Total	\$ 166,853.82	
Expenses from Acc't	<u>\$ 149,422.19</u>	
Bank Balance, Dec 31, 2025	\$ 17,431.65	

Assets Jan 1, 2025

Bank Balance	\$ 16,900.07	
Manse Sale Investment	\$ 41,145.04	
Sifferd House Investment	\$ 8,118.48	
5 Investments (\$5000 each)	<u>\$ 25,976.69</u>	
Total Assets	\$ 92,140.28	

Assets Dec 31, 2025

Bank Balance	\$ 17,431.65	
Manse Sale Investment	\$ 35,030.68	
Sifferd House Investment	\$ 9,299.93	
5 Investments (\$5,000 each)	<u>\$ 27,100.60</u>	
Total Assets	\$ 88,862.86	

Bank Reconciliation

Bank balance Dec 31/25	\$ 17,550.40	
Less outstanding	\$ 118.75	
Actual balance	\$ 17,431.65	

Assets Jan 1/24	\$ 92,140.28	
Assets Dec 30/24	<u>\$ 88,862.86</u>	
Net Change		\$ (3,277.42)

Report prepared by: Jane Wismer, Treasurer

WESTERN MANITOULIN PASTORAL CHARGE PROPOSED BUDGET 2026

	Budget 2025	Actual 2025	Proposed Budget 2026
EXPENSES			
Salary	\$ 66,070	\$68,050	\$ 71,521
Travel	\$ 5,000	\$4,665	\$ 5,500
CPP, Ei, -church share	\$ 5,055	5,115	\$ 5,300
UCC pens. Etc.	\$ 13,000	\$13,277	\$ 13,761
ADP	\$ 350	\$330	\$ 350
Minister's phone	\$ 540	\$540	\$ 600
Cont. Ed.,etc.,.	\$ 1,689	\$993	\$ 1,733
Insurance	\$ 6,200	\$6,163	\$ 6,283
Assessment =UCC	\$ 5,472	\$5,472	\$ 5,842
Secretarial	\$ 1,500	\$1,150	\$ 1,500
Office Supp	\$ 1,500	\$1,640	\$ 1,800
M&S		\$6,535	
Bank Charges		\$ 1	
HST		\$152	
Misc.	\$ <u>500</u>	<u>\$150</u>	<u>\$ 500</u>
Total Expenses	\$ 106,876	\$114,233	\$ 114,692
INCOME			
Meldrum Bay	\$ 16,800	\$16,800	\$ 16,800
Silver Water	\$ 75,400	\$75,400	\$ 75,400
Elizabeth Bay	\$ 9,000	\$10,800	\$ 10,000
Interest	\$ 6,156	\$ 6,156	\$ 3,375
M&S		\$5,648	
Misc:	\$ <u>-</u>		
Total Income	\$ 107,956	\$114,804	\$ 105,575
Net Income	\$ 1,080	\$571	-\$ 9,117

Note: defecit

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.

MINUTES OF THE 2024 MELDRUM BAY UNITED ANNUAL MEETING

St. Andrew's United Church, Meldrum Bay March 23, 2025

Present: Colin Frame, Janet Joyce, Janice Frame, Diane Jones, Elaine Bradley, Peggy Morrison, Rose Van Every, Mildred Kelly, Bob Benedict, Lynette Burton, Joyce McDonald, Lois Wismer, Wendy Van Every.

By zoom: Andrew and Jo Ann Connery.

The meeting was called to order by Janice at 2:02 p.m.

Voting privileges extended to adherents motioned by Jan and seconded by Mildred. Carried.

Approval of amended agenda with addition of honorarium for organist to 2025 anticipated expenses was motioned by Diane and seconded by Lynette. Carried.

Approval of minutes of the April 22, 2024 meeting were motioned by Peggy and seconded by Rose. Carried.

Business arising from minutes were:

- Building repair and maintenance carried out were wood shed was removed, roof is being monitored (no leaks yet), trees near building need to be removed and windows need to be scrapped and painted.
- Organ repair/replacement -Elaine reported that organ is fine for now but new organist may want new one.

2024 Reports:

Trustees report by Janice, Outreach report by Jan and Treasurer narrative report by Colin were sent to all in the WMPC annual report.

Motion to receive reports for information made by Lynette and seconded by Wendy. Carried.

Treasurer 2024 Financial Statement made by Colin. Our income for 2024 was \$17,785 and our expenses was \$24,243. Jan asked about the Kit bag donations. Colin said he tracks the kit bag money separately but it is not shown. The kit bag donations and expenses are in the income and expense statement.

Motion to receive financial report made by Peggy and seconded by Lynette. Carried.

New Business

Anticipated income and expenses for 2025 were discussed. We decided to make same contribution of \$16,800 to central fund.

Motion to contribute \$16,800 to central fund made by Colin and seconded by Jan. Carried.

We decided to make the following donations: Lyons Memorial UC \$500, Gore Bay Medical Centre \$250, Card Ministry \$250, Angel Bus \$500 and DCIA \$1000. Motion to make the listed donations made by Colin and seconded by Peggy. Carried with one abstention.

We decided to make honorarium for organist of \$50 per service (\$1500 per year). Motion to make organist honorarium made by Colin and seconded by Diane. Carried.

We decided to streamline all roles and positions to one year terms. Motion to streamline all positions to one year terms made by Lynette and seconded by Diane. Carried.

Nominations and Elections

Chair - Wendy nominated Janice. No other nominations, Janice agreed.

Secretary -Janice nominated Wendy. No other nominations, Wendy agreed.

Treasurer -Lynette nominated Colin. No other nominations, Colin agreed. Financial Examiner -Wendy nominated Dave Clarke. No other nominations, Wendy reported that Dave agreed.

Representative to Canadian Shield Regional Council -no one was nominated, position is vacant.

Ministry and Personnel committee -Jan nominated Peggy. Peggy agreed.

Trustees -Janice nominated Joan and Rose nominated Lynette. They agreed.

Elders -Rose nominated Diane and Peggy. They agreed.

Stewardship Team - Colin is part of team as treasurer. Lynette nominated Jan. Jan agreed.

Important Dates 2025

- Sunrise Service on April 20, use marina building and have breakfast at hall
- Weekly services resume on May 18 and end on Thanksgiving Sunday, with Deer Season Sunday service
- 100 year Anniversary of United Church of Canada is June 8, we discussed how to celebrate and decided Elders can decide
- monthly services during Winter (Dec to April)
- Kits and Quilts will start on May 6, first and third Tuesday of every month
- Movies in Meldrum will be on second and fourth Monday of July and August

Balloons and Bouquets

Peggy made motion to get gift certificate for Elaine Bradley for her work as organist. Diane seconded. Carried.

Jan thanks Elaine for her dedication. Thanks to Janice for chairing the meeting. Thanks to Jan for all her work. Thanks to Colin for his treasurer work. Thanks to all in the congregation for work and dedication to community.

Diane motioned to adjourn at 3:13 p.m.

Wendy VanEvery
Secretary

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?

It has been decided that our Meldrum Bay church is important to our community and we have secured the company RSW Roofing to repair our roof on the church. The community has maintained the grounds and any repairs needed inside. Things will not start happening until spring.

Lynette Burton
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?

This was a banner year for making quilts!

We grateful received multiple donations of cotton fabric for our quilt production, and produce we did! Our team utilized about 280m of donated material to make 42 twin sized quilts and 29 flannel infant quilts.

The 325m of material used to fabricate 1300 drawstring bags was sourced primarily from Fabriclands discount drapery fabric section. These bags were filled with a hand towels, tooth brush, nail clippers, comb and a bar of soap. The contents were sourced from in-kind donations and bulk purchases.

Our knitters gifted 85 infant hats to accompany the 45 beautifully crafted infant flannel nightgowns.

These works are lovingly prepared by volunteers and gifted with our prayers. All were included in Mennonite Central Committee humanitarian relief shipments into Ukraine, Chad, Myanmar and Gaza.

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 2025 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 2025 the Meldrum Bay Trustees (and Congregation) determined that that roofing shingles on the church needed to be replaced as soon as possible. It has been estimated that that cost of shingling will be approximately \$25,000, so that is a significant goal for the congregation in 2026. To help achieve that goal a building fund has been established to hold money that has been contributed especially for that project.

Thanks for your support!

Colin Frame
Treasurer

ST ANDREW'S UNITED CHURCH, SILVER WATER, FINANCIAL REPORT 2025

General Fund

INCOME

Local Donations	\$ 12,038.00
Par Donations	\$ 970.00
Memorial Donations	\$ 30.00
Kits and Quilts	\$ 2,000.00
Other - UCW	\$ 1,000.00
Events	\$ 300.00
GIC Interest	\$ 323.29
TOTAL INCOME	\$ 16,661.29

General Fund Net Income -\$4,140.44

EXPENSES

WMPC Dues	\$ 16,800.00
PAR Fee	\$ 7.50
Bank Service Charge	\$ 48.00
Janice Frame	\$ 33.75
Paul Hyotte Insurance	\$ 675.00
Lyons Memorial	\$ 500.00
Gore Bay Medical Centre	\$ 250.00
Myra Duncanson	\$ 250.00
Angel Bus	\$ 500.00
DCIA	\$ 1,000.00
DCIA	\$ 75.00
Stop540	\$ 150.00
KC's Home Comfort	\$ 293.80
Miscellaneous	\$ 218.68
TOTAL EXPENSES	\$ 20,801.73

Kits and Quilts Fund

Balance Start of Year	\$ 2,157.39
Income	\$ 1,675.00
Expenses	\$ 2,000.00
Balance End of Year	\$ 1,832.39

Kits and Quilts Fund Net Income -\$325.00

Building Fund

Balance Start of Year	\$ 0.00
Income	\$ 4,000.00
Expenses	\$ 0.00
Balance End of Year	\$ 4,000.00

Building Fund Net Income \$4,000.00

Balance Sheet

Assets January 1 2025

Bank Balance	\$ 11,520.65
Investments	\$ 49,914.10
Total Assets Jan 1	\$ 61,434.75

Assets Dec 31 2025

Bank Balance	\$ 17,861.35
Investments	\$ 43,107.96
Total Assets Dec 31	\$ 60,969.31

Net Asset Change 2025 -\$465.44

Report Prepared by:
Colin Frame, Treasurer

ST ANDREW'S UNITED, MELDRUM BAY FINANCIAL REPORT 2025
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 2024 ST ANDREW'S UNITED, SILVER WATER, ANNUAL MEETING

Thursday April 17, 2025 1:30 PM @ Church

Call to Order - Doug Wismer on Thursday April 17, 2025 1:30 PM

Acknowledgement of Traditional Territories - noted that Zhiibaahaasing First Nation has started working on their new water system.

Attendance - 11 Doug & Jane Wismer, Rev. Janice Frame, Donnakay McDonald, Lois Wismer, Ron Vollick, Lorna Cambria, Eric & Linda Thiessen, Kathleen Everett, Myra Duncanson

Gathering Prayer led by Rev. Janice Frame - Voices United # 911

*Jane Wismer & Eric Thiessen

Motion that adherents have the right to vote. cd.

*Lorna Cambria & Donnakay McDonald

Motion that our attendance today be accepted as a quorum. cd.

*Lois Wismer & Jane Wismer

Motion to approve the agenda. cd.

Kathleen Everett & Lois Wismer

*Motion to approve Minutes of the 2023 St. Andrew's United, Silver Water, Congregational Annual Meeting (pg. 19-20). cd.

Business Arising from Minutes

*Ron Vollick & Lorna Cambria

Motion that the Trustees - Ron Vollick, Eric Thiessen, Doug Wismer - get the paint for the belfry. cd.

Living Faith Story - ad hoc group (Linda Thiessen, Jane Wismer, Lois Wismer and Joanne Smith get together and tweak each year)

2024 Reports

*Lois Wismer & Kathleen Everett

Motion to receive the reports of the Congregational Standing Committees - Trustees (p21), Outreach (p21-22), Congregational Treasurer's Narrative (p22) for information. cd.

*Linda Thiessen & Eric Thiessen

Motion to receive Treasurer's St. Andrew's United 2024 Financial Statement (p24) for information cd.

*Donnakay McDonald & Linda Thiessen

Motion to receive UCW Report and 2024 Financial Statement for information. cd.

New Business

Linda Thiessen & Jane Wismer

Motion to approve the St. Andrew's United, Silver Water, 2025 contribution to the WMPC Central Fund at \$75,400. annual or @ \$5,800.00 monthly for 13 months. "This includes insurance." cd.

*Lorna Cambria & Ron Vollick

Motion to amend Lay leadership rolls to 1 year terms - Stewards & Elders cd.

Lois Wismer resigned as Elder.

Nominations/Elections

Rev. Janice Frame took the chair

Chairperson - Eric Thiessen nominated Doug Wismer - called 3 times and accepted.

Doug Wismer took the chair

*Ron Vollick & Lorna Cambria

Motion that Secretary and Treasurer be one position. cd.

Secretary Treasurer - Lorna Cambria nominated Myra Duncanson - called 3 times accepted.

Financial Examiner - Jane Wismer nominated Colin Frame - called 3 times accepted by phone.

Representative to Canadian Shield Regional Council - Jane Wismer nominated Linda Thiessen called 3 times accepted.

Ministry & Personnel Committee - Jane Wismer nominated Kathleen Everett- called 3 times accepted and Kathleen Everett nominated Don Nelson - called 3 times accepted.

Trustees

*Jane Wismer and Donnakay McDonald

Motion that the Trustees remain - Ron Vollick, Eric Thiessen, Doug Wismer

*Eric Thiessen & Ron Vollick

Motion that the Elders/Session be returned

Eric Thiessen, Kathleen Everett, Myra Duncanson, Irene Duncanson, Lorna Cambria

*Lorna Cambria & Kathleen Everett

Motion that the Stewards be returned

Doug Wismer, Tom Rumley, Ron Vollick, Myra Duncanson

UCW Representative Lois Wismer

Balloons and Bouquets

Lorna Cambria to Rev. Janice Frame for keeping us on track/advice

Linda Thiessen to Doug Wismer doing many things unseen

Lorna Cambria to Doug Wismer for Electric fence

Rev. Janice Frame to everyone for everything on Sunday mornings

Myra Duncanson to Kathleen Everett, Eric Thiessen, Jim and Joanne Smith,
Maya Baumann and all our music makers - wonderful worship.

*Eric Thiessen & Doug Wismer

Motion to adjourn

Closing Prayer - Voices United # 915

Myra Duncanson
Secretary, Treasurer

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?

This year there had to be major tree removal and trimming. That took about a day with a chainsaw and a tractor and loader.

We almost had a serious roof leak around the septic system vent. Fortunately I saw the problem while I was trimming trees at the back of the church and Eric Thiessen and myself were able to correct the problem and reseal the area. It had been improperly installed during the last roofing replacement.

Repainting of the belfry has not yet occurred. A volunteer painter has the paint but, I presume, not the time to do the job.

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?

As a warm welcoming Church we do our best to reach out to all our friends and neighbours to let them know they are loved and thought of. Cards are sent to those that have special birthdays, anniversaries, sympathy cards, get well, thinking of you, weddings, new babies, and special events/achievements, also to seniors for Christmas and Easter. 2025 saw 2211 cards total be sent out. Each Sunday averaged 28 cards, 353 for Easter and 364 for Christmas.

These people are loved and are a part of our Church family.

For outreach we also collect used postage stamps (Bible Society), Farquhar Milk bags (Gore Bay Public school). They get \$50.00 for each 1000 bags neatly packaged to assist the homeless etc. Pop tabs go for wheel chairs - Janice & Gordon Hamilton took boxes to their United Church in Aylmer and Murray & Gladys Duncanson's 4 granddaughters took boxes to Espanola Public School. Used eye glasses go to help others.

You may leave your donations at the church, give them directly to me, leave them at the bank of Montreal Gore Bay, or Loco Beanz in Gore Bay. We have a basket in the entrance to the church to collect food items to help those in need for Lyons Memorial United or Mindemoya food bank. Our United Church Women's group supports many with their outreach.

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.

I am always so happy to pick up the mail to receive the year end church contributions. This year I would encourage those that do a one time only contribution to do it on a monthly basis called PAR it automatically comes from your account on the 20th of the month. Donations are most welcome at any time but this helps at those times when there are fewer people in the pews. The last couple of years we have increased our contribution to central fund to even out the financial situation - not to worry. God has provided well for us.

Fortunately many families have given our church as a spot for donations in at the time of the loss of a loved one. Others give for Valentines Day, St. Patrick's Day, Mothers Day, Fathers Day or just at Christmas. There is a lot of love and generosity out there. Thank you one and all. Our Church is very strong led by a fantastic minister Rev. Janice Frame. How did we get so lucky. The gift of worshiping with each other gives everyone a boost. God will carry us through. I wish I could remember some of Norm Morrell's wonderful teachings.

All the best for 2026 - Come to Church and bring your friends.

Myra Duncanson
Treasurer

ST ANDREW'S UNITED CHURCH, SILVER WATER, FINANCIAL REPORT 2025

INCOME

Local Donations	\$	56,683.18	
PAR Donations	\$	11,480.00	
Loose M & S	\$	1,842.25	
PAR M & S	\$	2,580.00	
Memorial Donations	\$	5,100.00	
Leprosy Relief Canada	\$	1,169.91	
UCW	\$	2,700.00	
Building	\$	1,054.50	
Benevolent Fund	\$	1,575.03	
Total Donations	\$	84,184.87	\$84,184.87

Events / Sales / Other

Various Dinners	\$	0	
Bulletins	\$	350.00	
Angel Bus	\$	1,233.18	
Bank Interest	\$	2,466.70	
Special Donation	\$	9.95	
Total	\$	4,059.83	\$ 4,059.83
TOTAL INCOME			\$ 88,244.70

EXPENSES

WMPC Central Fund	\$	75,400.00
M & S	\$	4,422.25
Organist	\$	2,520.00
Oil + Furnace Service	\$	2,300.50
Hydro	\$	1,104.18
Custodian Honourarium	\$	900.00
Building/Env./Benevolent	\$	2,007.07
Tax/Angel Bus	\$	1,418.45
PAR Fees / Bank Fees	\$	140.00
Misc / Yr-End Entries	\$	2,924.50
TOTAL EXPENSES	\$	93,136.95

NET CHANGE: deficit \$ **-4,892.25**

Balance Sheet Financial Position

Assets Jan 1, 2025

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

Assets Dec 31, 2025

Bank Balance	\$	18,541.30
Investments	\$	60,326.28
Total Assets	\$	78,867.58

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.

Throughout 2025 the UCW held fundraising events which enabled us to donate to various organizations such as Manitoulin Island Victims Services, Manitoulin Health Center, the new Gore Bay Nursing Home (St. Joseph's), Manitoulin Family Resources, Gore Bay Food Bank, and the Good Food Box in Gore Bay. We also gave a 500.00 bursary to a young student who started university in September. As well, we fundraise to support our Western Manitoulin Pastoral Charge.

Our annual picnic was quite successful and for the second year we held the silent auction which replaces the annual yard sale. Our mission is to help where we can and we will strive to continue to do so.

Yours in Community Service
Lynn Pickard
Treasurer

Each month we paid for caretaking of our Church. We invited people to come to the World Day of Prayer in 2025. We take Valentine's cards to residents of St. Joseph's Lodge Gore Bay. The December Christmas party featured a loonie table. We did many funeral caterings again this year. Donations went out this year to the Hamper Fund in Mindemoya, and to the Northshore Victim Services.

UCW President
DonnaKay McDonald

ST ANDREW'S UNITED, SILVER WATER, UCW FINANCIAL REPORT 2025

Statement of Income and Expenses, January 1, 2025 to December 31, 2025

Open Balance Jan 1, '25	\$ 16,926.74		
INCOME		EXPENSES	
Sock Fund	\$ 193.52	Church Custodian	\$ 1,500.00
Mission & Service Jar	\$ 596.90	Membership Remittance	\$ 161.00
Membership Fees	\$ 112.00	July 1 Picnic Expenses	\$ 619.62
Caterings	\$11,170.00	Donations	\$ 7,250.00
July 1 Picnic	\$ 3,423.25	Rent for SWCH	\$ 485.00
Donations	\$ 1,338.03	Catering Expenses	\$ 1,670.90
Markets (Summer, Christmas)	\$ 1,310.00	Ministry/Cards	\$ 1,000.00
Gore Bay Market	\$ 1,995.00	Office Supplies	\$ 14.01
Fundraisers/Fashion Show	\$ 920.00	Board of Stewards	\$ 4,700.00
		Funeral Rent	\$ 15.00
		St. Joseph's Lodge Don.	\$ 200.00
		Mission and Service	\$ 596.00
		Misc.	\$ 1,747.85
TOTAL INCOME	\$21,061.70	TOTAL EXPENSES	\$ 19,959.30
	\$ 16,926.74		
Open Balance + Income	\$ 37,988.44	Profit for 2025	\$ 1,102.40
		Bank Balance Dec 31, 2025	\$ 18,029.14

Report prepared by: Lynn Pickard, 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 2024 ELIZABETH BAY UNITED ANNUAL MEETING

Wednesday, December 3, 2025

Home of Janice and Colin Frame

1:30 pm

PRESENT: Janice Frame, Colin Frame, Molly Ainslie, Martin Ainslie, Joyce Morrell, Lynda Harper, Erwin Thompson, Cora Hayden, Art Hayden

- **Call to Order:**

Chair Colin Frame called the meeting to order at 1:30 pm. It was noted that the annual meeting for 2024 was not held in the summer as usual. Erwin Thompson offered an Opening Prayer.

- **Motion to Grant Voting Privileges to Adherents:**

MOVED by Art, seconded by Molly THAT adherents be allowed to vote at this meeting.....CARRIED.

- **Motion to Approve Agenda:**

MOVED by Erwin, seconded by Art THAT the agenda be approved as circulated....CARRIED.

- **Motion to Approve Minutes of the 2023 Elizabeth Bay United Congregational Annual Meeting:**

MOVED by Joyce, seconded by Erwin THAT the minutes of the Elizabeth Bay United Congregational Annual Meeting of August 8, 2023 be approved.....CARRIED.

- **Business Arising from Minutes:**

Building Maintenance:

- Martin reported that three items identified for repair included painting of the south interior wall, replacement of the bell rope and cleaning and staining of the cedar stairs have not been completed. Arrangements for these projects will be made in the spring.

- **2024 Reports:**

Congregational Standing Committee Reports:

MOVED by Erwin, seconded by Lynda THAT that the Treasurer's Narrative Report be received for information. CARRIED.

Treasurer's 2024 Financial Statement:

Martin reported that income for 2024 was \$11,322 and expenses were \$12,044.98 leaving a shortfall of \$722.98.

MOVED by Martin, seconded by Lynda, that the Treasurer's Elizabeth Bay United 2024 Financial Statement be received for information. CARRIED.

- **New Business:**

- **Review Anticipated Congregational Income and Expenses for 2025:**

Martin reported the financial standing for 2025 is expected to be a positive one. He reported the Mission and Services contribution is \$300 plus specific donations and the contribution to Sleeping Children is \$80.

MOVED by Martin, seconded by Joyce THAT the contribution to the WMPC Central Fund be increased from \$800 to \$900 per month retroactive to January 2025....CARRIED.

Discussion was held regarding the Card Ministry managed by Myra Duncanson and it was agreed the Elizabeth Bay Congregation should support this initiative financially.

MOVED by Art, seconded by Molly THAT the Elizabeth Bay congregation contribute \$250 to the Card Ministry....CARRIED.

- **Nominations/Elections:**

All incumbents agreed to retain their positions and the following slate was confirmed:

Chair: Colin Frame

Secretary: Cora Hayden

Treasurer: Martin Ainslie

Financial Examiner: Colin Frame

Representative to Canadian Shield Regional Council: Vacant

Ministry and Personnel Committee: Art Hayden

Trustees: Martin Ainslie, Art Hayden, Janice Frame

Elders/Session: Lynda Harper, Joyce Morrell, Molly Ainslie, Art Hayden

Stewardship Team: Martin Ainslie, Colin Frame

- **Purchase of Spare Church Pew and Kettling Stars:** Janice noted there are some spare pews in storage at the church and the stars made by Fritz Kettling for a special event are not being used, and requested to purchase a pew and the stars. It was

MOVED by Molly, seconded by Art THAT a pew and the starts be given to Janice and Colin as a housewarming gift.....CARRIED.

- **Building Maintenance:**

Molly suggested Richard Orford be hired to clean the church and the basement before opening. She will contact him to do this in the spring.

- **Opening Date:** June 14th was set as the tentative opening date for the Elizabeth Bay Church.

- **Motion to Adjourn:**

MOVED by Art, seconded by Lynda THAT the meeting be adjourned....CARRIED.

- **Closing Prayer:** Janice offered the closing prayer.

Cora Hayden
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 was done at the church this year. We still haven't got anyone to install a new bell rope. There is some paint is peeling on a spot inside the entrance way that needs to be scraped and repainted. The wooden front steps are looking a bit weathered but we haven't yet decided on the best way to treat them. The furnace and oil tank had the mandatory ten year inspection done so we can now get oil when needed. Glenn Harper donated some last summer which did for the fall but we will need to get the tank filled this year. During the inspection by Campbell Heating it was discovered that the furnace needed a minor part which they ordered. Not sure if that work was ever completed or not as it was supposed to happen after we closed for the season. I called twice to see if the work was done but no return call yet. Hopefully we can get these things all done before opening in the spring.

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 ended the year with a balance of \$9127.76. This is \$1846.60 less than we started the year with. I think that's pretty good considering we were able to increase our contribution to Western Manitoulin Pastoral Charge from \$800 to \$900 per month for the year. It helps having a few members on Par donations. If anyone is interested in signing up let me know and I could set it up. Thanks to everyone who helped make it another successful year.

Martin Ainslie
Treasurer

ELIZABETH BAY UNITED CHURCH FINANCIAL REPORT 2024
Statement of Income and Expenses: January 1, 2025 to December 31, 2025

INCOME

Local Donations	\$	4,443.00
PAR Donations	\$	3,900.00
M & S Donations	\$	320.00
Memorial Donations	\$	1,405.00
Special Donations	\$	<u>2,750.00</u>
TOTAL INCOME	\$	12,818.00

EXPENSES

WMPC Central Fund	\$	10,800.00
M & S	\$	630.00
Regular Organist	\$	0
Sleeping Children	\$	80.00
PAR Fee	\$	18.00
Bank Service Charge	\$	48.00
Hydro	\$	671.50
Molly A.	\$	100.00
Insurance	\$	1,296.00
Campbell heating Furnace	\$	531.10
Funeral Flowers	\$	180.00
Richard Orford	\$	<u>60.00</u>

TOTAL EXPENSES **\$ 14,664.60**

NET CHANGE: deficit **\$ -1,846.60**

Balance Sheet
Financial Position

Assets Jan 1, 2025

Bank Balance	\$	10,974.36
Investments	\$	<u>0</u>
Total Assets	\$	10,974.36

Assets Dec 31, 2025

Bank Balance	\$	9,127.76
Investments	\$	<u>0</u>
Total Assets	\$	9,127.76

NET CHANGE: deficit **\$ -1,846.60**

Report prepared by: Martin Ainslie, Treasurer