

# Mount Forest – Woodland Pastoral Charge Annual Report 2024



For as the body is one, and hath many members,  
and all the members of that one body, being many,  
are one body: so also is Christ.

1 Corinthians 12:12

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## Minister's Message

Greetings for 2025!

As 2024 has come to a close, I am so grateful for the year that was.

Personally it was a year of incredible upheaval and transition, but looking back, I would also say, one of transformation in answering God's call to change our lives as a family, and for me to return to ministry. As a church community, it has been a time of many changes for you as well. And even more, for all of us as we stand on what feels like a precipice of the unknown looking into our conflicted world, changing before our eyes even as we grow into our new pastoral relationship.

Charles Dickens wrote: It was the best of times, it was the worst of times.

We all know that quote!

But he went on to write:

It was the age of wisdom, it was the age of foolishness.

It was the epoch of belief, it was the epoch of incredulity.

It was the season of light, it was the season of darkness.

It was the spring of hope, it was the winter of despair.

Dickens is talking about **liminality**. A word which refers to the in between spaces. Or the threshold of a door before you have passed through it. We are living in liminal times.

We are the church, but not the church we were.

We are the church, but not the church yet to be.

So we stand, together, on the threshold and here live, but here we cannot stay.

Thankfully, we have the grace and time to explore what this means for us as we strive to follow Jesus and be God's people in this time and place. This is our work.

And it is work that we will continue to do together in the coming year as we tell our stories, and listen for God's voice in our midst.

This is the work of **discernment**. Listening, learning and then going forward into God's future with intention: embracing best times, wisdom, belief, light & hope.

Liminal times are anxiety producing, but we journey together and with our God.

We don't know what the future holds, but we know God holds our hands.

*"You will be my people, and I will be your God." Exodus 6:7*

It is truly a delight to be your minister.

And I look forward to all that the new year will bring as we gather together in this shared life of ours.

Let's dream big and make this the year of the Lord's favour for all.

Rev. Lori

# MINUTES OF THE 2024 MOUNT FOREST UNITED CHURCH ANNUAL MEETING

Sunday, February 11, 2024.

## Mount Forest United Church Annual Meeting

After a lovely service of fellowship by the Reverend Diane Eurig, the congregation enjoyed a delicious pot luck luncheon.

Norm Eygenraam led us in the blessing and opening prayer.

Bob McFarlane read the church member memorial of the past year. At that point it was noticed that Mary Reeves had been omitted from the list Annual Report. It was noted that Mary would be added to such list.

Jack Watkin moved that Bob McFarlane & Laurie Aitken be co-chairs for today's meeting and that in the absence of Patty Sinnamon that Neil Aitken be Secretary for today. 2nd by Al Leach...carried

Moved by Nancy Harper that we accept the agenda printed for today. 2<sup>nd</sup> by Mary Allen...carried

Moved by Daphne Rappard that adherents be allowed to vote. 2nd by Norm Eygenraam...carried

Betty Seminowicz moved that we accept the minutes from the previous year's Annual Meeting. 2nd by Caroline Wollis...carried

Finance Chair Al Leach took the floor to give us the Financial Report. Al began by giving a big thanks to Juliann Ellis and Annette Connelly. "They do the heart of the work." Al gave us a revenue picture for the coming year. "Thank you to everyone for your financial donations as well as a thank you to Dan McArthur for the mountain of work he does behind the scene. Thanks to Donna McFarlane and the worship committee for one and a half years of planning worship services. And thanks to John Moore for reviewing our reports."

We made \$43,500 surplus without the expense of a minister. Our budget for this year is prepared under the belief that we have a minister for ten months. Heating is a huge part of the budget. Also we have lost families: In 2014 we had 196 families. In 2023 we are only 121 families. Despite this loss of families our contributions continue to rise. PAR is still a big promotion by the finance committee.

Question from Janice Benson regarding big donations if they are just donations or if they are designated. Answer they are designated. Question from Barb Schellenberger about the insurance money discrepancy. Answer from Trustee Chair Laurie that the insurance is deducted from the general account.

Question from Norm Eygenraam about the budget planning a minister in March. Answer: that it was just optimistic. Bob McFarlane thanked Al and the financial committee.

Jack Watkin moved that we accept the financial documents for the year ending December 31, 2023. 2nd by Donna McFarlane...carried

Moved by Al Leach that we approve the 2024 budget, 2nd by both Ellen Watkins and Guido Gardin...carried

Moved by Nancy Harper that Bill Kreps & Bob McClure continue for 2024 as the financial reviewers. 2nd by Shawn McLeod...carried

Laurie Aitken read the UCW Report. Sadly, we lost a cornerstone of the group in Past President Judy Hilgartner. There were bazaars in June and December. Fifteen funeral luncheons, and a Pancake Tuesday coming up in just two days.

Laurie Aitken read the report from the Search Team. They have six members and have done admirably considering all the setbacks and loopholes they have jumped through. Now that our church's search is finally been uploaded to

the HUB we have 9 applications. One from Canada and eight from around the world. If we have new members join this committee, they will have some training to go through for interviewing, mostly via videos.  
Lene MacLean moved that we accept the 2024 Annual General Report. 2nd by Carrie Hale...carried.

The Leadership Team for the past year was introduced. Bob McFarlane informed us that contrary to how the new model was set up for bi-monthly meetings, they found it necessary to have monthly meetings to get through all the business of the churches. Most months we have a full slate of committees reports and the addition of the church Wi-Fi has allowed those who can't attend to join following ZOOM. If anyone in the church wants to attend a meeting they can, or ask to join in on the ZOOM.

Moved by Norm Eygenraam that the Leadership Team be allowed to appoint committee members throughout the year as needed. 2nd by Mary Allen...carried

Question from Nancy Harper that with the new format shouldn't the committees be half on and half off? They all can't come off at once? Answer: Meeting next week will address this.

Moved by Donna McFarlane that Daphne Rappard & Betty Seminowicz share the 'member at large' on the Leadership Team. 2nd by Jack Watkin...carried

Laurie Aitken asked for us to please consider filling the two open positions on the Search Team. We need open minds and open hearts to consider all the applicants.

Question from Donna McFarlane as to how much of the original training would members joining the team have to go through. Answer from Reverend Sue Campbell was that there would be videos to watch and online profiles, the same as we would expect from the members of every committee. Reverend Sue went on to explain that only three people enrolled in Emanuel College last year. She suggests that we start looking through the lists of ministers that have been in a congregation for four or more years and querying them by mail. Sue suggested offering new job attractions such as summers off. Work is different than it was in the past. Many foreign ministers are looking towards Canada.

Norm Eygenraam reported from the pastoral support commission and the human relations commission. Different things going on in churches. This has been a benefit to Norm as it has allowed him to have a closer connection to the greater church. Norm let us know that our voices have been heard on the Executive Review. They got an earful from churches across Canada regarding search committees. Norm would like to volunteer to help search because he knows what chains to rattle. However, he is hesitant to volunteer but he is still thinking.

Question from Bob McFarlane regarding vacancies in the churches. Answer from Norm was that out of 135 churches in WOW, there are 45 vacancies....and WOW is one of the better ones!

Lene MacLean informed us about the annual report stating two members have left the search team for health reasons. She wanted us to know that only one has left for health reasons and that she left the committee because of litigations arising from worries that she was not a member of the church despite being an active member for over thirty years. Reverend Sue Campbell responded with an offer to come to an upcoming service where she would confirm Lene (and others) and make them members of the church. Donna McFarlane stated that Lene was amazing and we need to stand behind her.

Questions from Betty Seminowicz, Wilma Crockford, and Al Leach. More discussions arose to Donna McFarlane and the worship committee about summer worship, informal gatherings, interdenominational, and upbeat modern music services.

Bob reiterated that every month we have a meeting and anyone is allowed to attend.

Karon Falk informed us that since so many churches in town are also without a minister that the Ministerial Committee has kind of stopped. It is important to bring this back. The old age homes need this support and the ministers themselves need the support of one another.

Barb Schellenberger thanked the teams and committees.

Reverend Sue Campbell finished the meeting with a reading from Isaiah 40:28-31. Do you not know? Have you not heard? The Everlasting God, the LORD, the Creator of the ends of the earth Does not become tired or grow weary; There is no searching of His understanding. He gives strength to the weary, and to him who has no might He increases power.

Meeting adjourned by Al Leach and Janice Benson.

**Attendance:** Mary Allen, Dorothy Cook, Lene MacLean, Annabelle Kelly, Mary Norris, Kerry Hale, Nancy Harper, Caroline Wollis, Donna McFarlane, Harold Wollis, John Moore, Barb Schellenberger, Norm Eygenraam, Dan MacArthur, Shawn McLeod, Heather McLeod, Daphne Rappard, Ellen Watkin, Jack Watkin, Janice Benson, Al Leach, Donna Leach, Paul Hincks, Guido Gardin, Wilma Crockford, Gerald Crockford, Betty Seminowicz, Laurie Aitken, Neil Aitken, Bob McFarlane.

Addendum to the Annual Report from the Finance Committee:

**FINANCE COMMITTEE REPORT to Feb. 10, 2024, MFUC AGM Meeting**  
**Budget Presentation Report**

1. The Budget is made up from a number of components including exact figures for the Ministry & Personnel and WOW budgets and best estimates for revenue projection and expenditures from other Church committees.
2. 2023 started with a shortfall of approx. \$9,700, however a donation of approx. \$30,000 was received in January which put the financial picture in a positive position.
3. At the Feb. 2023 AGM a budget was presented and approved showing a projected surplus of \$13,000 at year end.
4. The year ended with a \$43,900 surplus which basically put us on targeted projection when we subtract the \$30,000 donation received in January.
5. The 2024 budget was prepared considering a new Minister for 10 months and shows a projected deficit of \$48,500.
6. With a \$43,500 budget surplus from 2023 and the possibility of not having a new minister by March, the Church could finish the year without a deficit.
7. Of note, we have confirmation of a yet to be received estate donation of \$25,000 for this year, which is towards general operations and has been included in the revenue projection.
8. The Church Treasurer & I have established a cashable GIC with a local bank to generate some interest on our current surplus funds.
9. Our current milder winter also should save some snow plowing costs on our Grounds budget; however, we cannot predict this coming December's snowfall.
10. Heating costs continue to be high for both the Church and Church House and are the major expense items for the year. The 2024 budgets have included an increase based on the last couple of year comparisons.
11. Of note, in the past 10 years we have dropped about 75 families giving to the Church, down from 196 in 2014 to 121 in 2023. This reflects a steady decrease each year, although the average giving's have increased significantly from approx. \$750 to \$1,250 per giver.
12. In summary, in 2024 Church finances should be in fairly decent shape while we still must be cognizant of our ability to operate in the positive into and beyond 2025.

Report respectively submitted:

*Al Leach, Chair Finance & Stewardship John Moore, Committee Member*

## MOUNT FOREST UNITED CHURCH 2024 COMMITTEE AND GROUP REPORTS

### *Report from the Mount Forest United Church Leadership Team*

The Leadership Team has a combined membership from Mount Forest and Woodland Pastoral Charges. We have continued to meet on the 3<sup>rd</sup> Tuesday of each month in the Fellowship Hall. Rev. Sue Campbell was with us to supervise and provide guidance up until we welcomed our new minister, Rev. Lori Campbell in June. Rev. Lori has been a great resource and provides spiritual leadership to our group.

We are grateful to our 3 Licensed Lay Worship Leaders and the worship committee to provide a message from the pulpit every week while we were without a minister. This helped to maintain spiritual leadership and set our congregations up well to receive a new minister. Rev. Lori provides a report to our committee every month and will help with spiritual guidance going forward.

Al Leach, our finance member, provides detailed monthly reports on the financial status of our church in conjunction with Juliann Ellis at the church office. We have remained in a good financial position over this past year but will feel some pressure in the coming years. Al and the finance committee will give a full review of this past year and bring forth the proposed budget for 2025 at our annual meeting.

The committees of both churches have functioned well and continue to keep us viable and informed. We are always looking for new people to be involved on the various committees with fresh ideas to support our members and outreach into our community and beyond.

The Raw Carrot program, which meets on Tuesday mornings, is one such outreach program from our church. There are 2 supervisors and 8 individuals working to prepare the soup and a host of volunteers to help. We have just signed a new 3-year contract that will ensure the program continues at our church.

The members of the Leadership Team this past year have been Laurie Aitkin, Bob McFarlane, Al Leach, Betty Seminowicz, Daphne Rappard, Diane Johnson, Gerry Wilkinson, Lene MacLean, Rick Sinnamon, Neil Aitken, Norm Eygenraam and Rev. Lori.

Dan MacArthur has also attended to provide information from property and M&P.

It has been our pleasure to serve and support both pastoral charges this past year.

Respectfully submitted, Bob McFarlane, Chair

## **Worship Committee**

God has certainly been good to our congregation and our committee this year! After two years of guiding our congregation's services without a permanent minister in the pulpit, Mount Forest and Woodland United Welcomed Rev. Lori Campbell with open arms and sighs of relief. She has been the answer to all of our prayers and it is a wonderful feeling for us to have a spiritual leader directing our work once again. I have to say that it has been fabulous to be able to have communion regularly and not have to worry how we will be able to have a minister visit and lead us in this important sacrament. We are certain that everyone in the congregation is enjoying Rev. Lori's warm manner, engaging services and creative, inclusive programming and outreach. She has many wonderful ideas in store for us and we, her committee, are happy to follow her lead.



We would like to thank the many people who helped us function well while we waited for Rev. Lori to find us. Derek, our praise band and choir have continued to provide musical leadership each Sunday as well as providing wonderful spring and Christmas concerts. Lay worship leaders Patty Sinnamon, Norm Eygenraam, and Karon Falk put great effort and thought into the many services which they led. Lene MacLean inspired us on several occasions from the pulpit and many of our congregants also rose to the occasion and led services. Rev. Sue Campbell, Rev. Bonnie Holliday, and Rev. Diane Eurig were invaluable in the support and guidance they gave our committee as well, while also providing leadership from the pulpit.

Our greatest focus since Rev. Lori's arrival has been to help her to feel comfortable and supported as she learns the customs and routines of our congregations. We believe that our services this fall, under Rev. Lori's direction, have been excellently done and the advent and Christmas season had the unity that can only come with a permanent minister in the pulpit! Lucky us! We now have one of those!

Respectfully submitted by Donna McFarlane on behalf of the Worship Committee

## **Membership & Fellowship**

The Membership and Fellowship has a very small report to give to you this year. As usual we have been able to keep up the after church fellowships and give the congregation something to look forward to. Thank you to all the individuals that help to make this happen. We continue to celebrate birthdays every other month and enjoy a Birthday Cake for the event.

Due to a lack of a minister and COVID there were no new members added to our roster.

Thank you again for the very active members of my committee for their work in the past year. Shawn McLeod, Jim Hilgartner, Lene MacLean.



We are always looking for new members for this committee so please volunteer to be a part.

Respectively presented Mary Ruth Job



## **Ministry & Personnel**

The Ministry and Personnel Committee is comprised of the following members; Al Leach (Chair Finance) Lene MacLean (UCW Pres), Mike Burke (Trustee), Flora Burke (Choir Rep), George Harris (Woodland Rep), Dan MacArthur (Committee Chair). Many thanks to the committee for their efforts during the past year.

During the first half of the year the search committee with help from members of the M & P Committee, continued the search for a new minister. By the month of May, we had a candidate apply for the minister's position and it was with great pleasure we welcomed Reverend Lori Campbell to Mount Forest and Woodland United Churches.

The Committee and its members look forward to working closely with Reverend Lori as she brings her years of experience and her perspective to our congregations.

Salary and any adjustments were done accordingly, based on approved 2025 budgets.

Our custodial staff (Vanessa and Corey) continue doing a good job at maintaining the required standards for our Church building. This contract was renewed at the end of December 2024 for another year.

Again, as part of my ongoing commitment to our Church and the M & P Committee, I continually strive to keep lines of communication open.

The Committee would also like to thank Derek for our ongoing Ministry of Music, Juliann for keeping the Church office running smoothly, and Kelly for looking after the Church House.

Respectively submitted, Dan MacArthur, Chair

## **Property**

Property Members: Guido Gardin, Bill Kreps, Neil Aitken, Dan MacArthur, Scott Vandepas and Carolyn Bye.

- Arbro Excavating has been retained again this year for snow removal services.
- Rural Routes pest control attends to the property quarterly to keep the mice problem at bay.
- Several stones have been added to the Memory garden.
- The gardens around the Church and Church house have been maintained.
- Scott Vandepas maintains the grass.
- The fellowship hall has been updated with fresh paint, some electrical work has been done to update the wiring for the ceiling lights.
- The boiler continues to need ongoing maintenance.

Respectfully submitted, Carolyn Bye, Chair



## **Pauline Brown Resource Centre**

The Resource Centre has been quiet this year. However, two interested ladies have volunteered to help in the cleanup of the room (finding new homes for equipment and decorations). We are starting in January of 2025. If you have ideas of how we could utilize this space to encourage more interest in the Resource Centre, please do contact me and let me know your thoughts.

Submitted by Mary Allen

## **Raw Carrot Soup Enterprise**

The Raw Carrot has completed another year of providing part-time supported employment to people with disabilities. Leadership is now in the very capable hands of Lynne Felkar who has done an amazing job running the Raw Carrot in 2024. Our staff has remained committed to our organization, and our wonderful group of volunteers has grown and flourished. We continue to expand our product line beyond soup, and now make granola and pancake mix.

In June the Raw Carrot organization celebrated their 10-year anniversary! The organization continues to grow and thrive! You can read the whole story of the Raw Carrot at their website <https://therawcarrot.com>.

Like so many other organizations we have faced the challenges of rising costs which have impacted our bottom line. Please keep us in your prayers as we face challenges ahead.

Submitted by Janice Benson

## **Pastoral Care Team**

We are thankful to share that our group has continued to support and provide pastoral care for yet another year to those who are part of our church. There have been difficult situations, but it is good to know that God is always there for the sick, suffering, dying and their caregivers, and has provided guidance to our team and our church members who care for each other.

We met four times in 2024 – January, March, September and November; the September and November meetings happily included our new minister, Rev. Lori. We are blessed to have her with us and appreciate her dedicated, helpful input.

Prior to the pandemic, we had started providing communion for shut-ins; that was put on hold, but resumed early in 2024. We are in the process of fine-tuning an updated procedure for this.

We have added some Raw Carrot Soup (purchased from the Raw Carrot team) to our casserole ministry. We know that this is appreciated!

Our other programs – i.e. visiting, offering prayers, providing prayer shawls created by volunteers from the congregation, continue and we pray that people are being blessed by them. Asking or receiving help from our committee members remains confidential, so please do not hesitate to reach out.

If you have any input or questions about our committee, please feel free to ask, discuss; your opinions are important.

Members in 2024 are: Daphne Rappard, Gerry Wilkinson, Paula Solway, Jackie Holtom, Karon Falk, Bill Kreps, Kelley Eves, Betty Seminowicz.

Respectfully submitted – Betty Seminowicz and Daphne Rappard – co-chairs

## **Broadcast Ministry**

For the calendar year 2024, a total of 53 videos were uploaded to YouTube and Eastlink. Besides the regular worship service videos edited to fit our one-hour Wightman time slot: Eastlink required a slightly shorter (56-58:30 min) window; this requires a separate re-edit. The two Christmas Cantatas were the most popular videos with about 150 hits each. The regular church services averaged 42 hits per Sunday. The interview with Motus O about the “Prisoner of Tehran” is still available online and the numbers are slowly growing as is the interview with Andrea Bird.

Nothing has changed in the uploading process. I have access through EastLink’s own internal network distribution centre, and the material goes directly to the appropriate site (Master Broadcast Centre, Halifax). Since this is the largest video, it takes anywhere between 45 minutes and 1½ hours to upload. Adam Olivero at Wightman Telecom downloads the video directly from YouTube as this is convenient for both of us. I am uploading this video at a higher resolution than I would’ve if I was sending it to him directly. I am using the Church’s Wi-Fi instead of the former Big Brothers office as the Internet connection is somewhat faster, I have more room to work and I don’t have to climb 2 flights of stairs.

As for the videos themselves, the words to the copyright-free hymns are added into the video as is the text for the responsive readings and prayers. In this way, our electronic audience can participate in the worship service. Occasionally, the artificial intelligence at YouTube that checks for copyright infringement flag some of the hymns that we use in our service. This is often because the music is similar to modern arrangements that have been performance copyrighted. I have never had a takedown order from YouTube about copyright infringement. Issues about the length of the service is not a problem as there is extreme flexibility in the editing process. I have a written stylesheet that specifies what can be added or subtracted without losing either the dignity or sanctity of the service. Just one added note, announcements made for the coming week are usually deleted as they are untimely. I try to leave in announcements that have a 2-week or more lead time. The radio file is edited directly from the video edit.

The broadcast Ministry is a work in process, a learning process. I am experimenting with 4 camera shots; it seems to be working out well. However, I try to be conscious of the fact that some people are uncomfortable on camera. Lastly because the front of the church is such a confined space it is difficult to get a good audio balance between the choir, the piano and the organ. I’m constantly looking for better ways to record. Also, unfortunately, we can’t do retakes. I do welcome constructive criticism.

Respectfully submitted, Klaus Seibert



## *Christian Education Committee*

In 2024, our Sunday School program has been charging ahead. Rosters for a leader have been distributed among our Committee to ensure there is someone scheduled for each Sunday. Again, the children made journals with entries for each Sunday reflecting what they learned that day. The journals were then given to the children in June at the end of the Sunday School season.

Easter Parade, Palm Sunday: The children paraded in the Sanctuary and then went to Sunday School.

Family Movie Night: Friday, April 19, 2024 a movie night was held for children and families.

June 9, 2024: The children received their journals at the end of the Sunday School season. Journals were delivered to any children who were not at church that day.

Vacation Bible School: VBS was held August 6-9, 2024. The theme was Jesus is the Reason for the Party. Children liked their lessons and activities and between 16-19 attended (some could not make it every day). The adults enjoyed it also and it was great to have some different helpers as well as the constant ones.

Trunk or Treat October 26, 2024: Attendance was good - both people handing out goodies from their trunks and children gathering treats. Over 200 children attended.

Compassion Child: Our committee continues to sponsor a child through "Compassion Canada". Our sponsored child is 12-year-old Fernanda, from Guatemala. The children communicate with her throughout the year and she sends responses or writes to us. She is very appreciative of the assistance she receives.

Christmas Pageant: the children participated in a pageant called Waiting for the Saviour, and they had fun. The service was followed by a pizza lunch.

We now have more children attending Sunday School. YEAH!

CE Committee Members: Mary Allen, Sharon Duncan, Nancy Harper, Jessica McFarlane, Jenn Vandepas.



If other members of the congregation are interested in assisting and/or joining this Committee, please contact any one of us.

Thank you to the other helpers who lead Sunday School as well.

Submitted by Mary Allen



## Green Team

To date we have 33 members on the Green Team. Eight attend our church and the remainder are from the community.

Our mission statement:

The Green Team works to educate, advocate, and implement ideas in our community to “live with respect in creation” to make Mount Forest a greener place, and help to combat the climate crisis.

April 20, 2024 - Garbage clean-up day in Mount Forest

- Earth Day Bingo
- Earth Day Scavenger Hunt

May 8, 2024 – Before our Green Team meeting, we planted an oak tree at the Catholic Cemetery in memory of former Green Team member, Mary McIntee.

May 2024 – Joined the Tree Trust as a chapter. Erin Kiers is our liaison with this organization from Elora.

May 12, 2024 – Planted over 120 saplings from Green Legacy including hickory, buckeye, white oak, choke cherry, tamarack near the Wastewater Treatment Plant.

Garlic mustard cleanup on the community trail by the Sports Complex.

Green Team donation options at the Funeral home.

Sept 2024 – Started collecting milk bags for Birmingham Retirement where they are made into mats for overseas and the homeless.

Saturday, September 21, 2024 - First Tree Trust Legacy Tree Event. This event was held behind the Post Office. Speakers about the Green Team, Tree Trust, Green Legacy, Municipal representatives, music and refreshments. An Amur Cork tree was pruned. Two tulip trees were planted nearby.

Saturday, October 19, 2024 – A Nature Appreciation Walk on the community trail by the Sports Complex led by Caela Butt. 20 people were in attendance.

Sunday, December 8, 2024 - Green Team Hike and Social afterwards.

Submitted by Rhoda Seibert, Green Team Chair





## *Finance and Stewardship*

Financially, the Church started 2024 in a positive financial position with a surplus of revenue of approximately \$43,300. This was due to a number of factors, not the least of which was significant savings in the Ministry & Personnel budget due to the Church being without a minister for all of 2023. Despite the lack of a Minister during 2023, we were blessed with some excellent speakers at our Sunday services including three of our own “Licensed Lay Ministers”. A big thank you is given to the Worship committee for keeping the services relevant, lively and spiritual throughout 2023 and into the first ½ of 2024 until our new minister started.

The 2024 approved budget had been set with a new minister’s salary starting in early March. As this was not the case, there was some additional savings in the M&P budget for the first half of 2024. A number of Church committees (12 of 15) were also underspent in their 2024 approved budgets. While a few Committee expenditures exceeded the projected budget, the net result was an under expenditure by the various committees in 2024 of approximately \$62,250. The Church also received a donation of \$25,000 in the spring of 2024 which was a boost to the operating income and helped to keep the finances in a positive position for most of the year. General contributions in the **operating income budget** averaged approx. \$12,050 per month and **total operating income** averaged \$15,650 per month during 2024. **Operating expenses** averaged \$17,140 monthly during 2024 while the **total income** averaged slightly above this amount.

As a summary, the MFUC Church ended the fiscal year with revenue exceeding expenses by approximately **\$35,350**. As such the Church financially starts 2025 with this budget surplus.

The number of members using the PAR option to support the Church increased during 2024. This regular monthly remittance program also makes the Treasurer’s work lighter as a monthly tally sheet is received for these donations. The use of the PAR donation program is open to all members and ensures that your support of the Church is there every month even you if you are unable to attend Church on a regular basis. Anyone wishing to sign up for the PAR program, need only speak to Juliann, the office manager/treasurer.

The use of the Benevolent fund was suspended during 2024 and will be revisited in 2025.

The Finance Committee prepared and submitted monthly reports for the Leadership Team’s review throughout 2024.

The Committee would like to express its thanks to John Moore for his support on the Committee and to Juliann Ellis, the Office Manager/Treasurer for her continued due diligence and support throughout 2024.

*Al Leach*, F&S Chairperson

*John Moore*, F&S Committee member

## **Board of Trustees**

The Board of Trustees for 2024 consisted of Mike Burke, Mary Allen-Dippel, Robert Harper Jr., Paul Hincks, Bill Kreps and Chair Laurie Aitken.

The Board met several times this year both formerly and informally. Discussions pertained to changes to bank signatories, investment interest rates for current and ongoing investments, insurance rates/policies as well as bequests.

The search for a new minister necessitated a change in investment protocol. While all capital continues to be reinvested at the time of maturity of each investment, interest garnered from the capital is being saved and earmarked for ministerial salary. This process will continue for the foreseeable future.

Thanks to the Board members for their ongoing support of the Church, with special thanks to Juliann Ellis, our church office manager.

Respectfully submitted, Laurie Aitken, Chair

## **Western Ontario Waterways (W.O.W.) Report for 2024**

Serving as your regional representative at Western Ontario Waterway meetings has been a privilege. Mount Forest United is entitled to send 3 representatives due to its size. I would urge each member who might be interested in finding out how the larger United Church works, to consider volunteering. You will be enriched by the experience.

Please do so if you have not already subscribed to the bi-monthly W.O.W. newsletter. It is a wonderful way, especially for Committee chairs, to raise awareness of upcoming workshops and seminars on all church functions.

There were two regional meetings in 2024. The spring meeting was in person on May 24, 25 and 26 in Port Elgin. The Fall meeting was over Zoom on November 16.

The spring meeting (theme: Life Together) was with representatives of two neighbouring regions, Antler River Watershed and Horseshoe Falls. Mark Laird, formerly the minister in Drayton, is now the executive minister for these 3 regions. The three regions share a few more positions. This reporting and decision work was done communally.

A prominent part of the early discussions had to do with getting out of our comfort zones, doing church differently, so that we can reach new audiences and grow the church.

A true highlight of the weekend was to hear the new United Church moderator speak. Carmen Lansdowne is the first indigenous person to fill this role. She is an absolutely delightful woman who does not sugarcoat anything. She has this unique ability to kick you in the butt when it is needed and you say "thank you". It is her custom to start a speech by describing what she looks like and what she's wearing. This is done for the benefit of the visually impaired, but it is done with humour. Despite being raised to overcome racism and prejudices; she does not dwell on it much or take herself too seriously. There were lots of laughs. She talked about how the church had restructured and no sooner had we settled into figuring all of that out, then the world restructured due to COVID. There has been a lot of hurt and hurtful words. Carmen reminded us about how the United Church is known for its daring justice and bold discipleship even when we are struggling. It is critical that we live FOR each other instead of WITH each other. Our communities of Faith are a gift to the community. Our mission, discipleship and evangelism are the life blood of the church but they are also often triggers to bad things for those outside the church. We have to be prepared to do things differently. We often pray for patience. God does not give people patience. He gives them opportunities to be patient. The same is true for courage.

There was also time to do W.O.W. specific business. This part of the meeting was led by our president Jennifer Irving. Part of this time was dedicated to working on our slate of commissioners who will go to General Council 45 next year. It was wonderful to see the positive spirit that prevailed even through contentious issues. The moderator spoke again to our group. It was mainly a Q&A. She did not shy away from the hard questions, particularly addressing the Palestinian issue with compassion.

There were also discussions on what will be happening next year as we celebrate the 100<sup>th</sup> anniversary of the United Church. A map has been created of our region. It has been divided into 145 pieces, one for each community of faith to be decorated as they see fit. It should make for a colourful piece of art. Each region has three commissions that deal with church issues at the local level. These are Pastoral Relations, Human Resources, and Discipleship. These commissions also provide wonderful opportunities for interested individuals to get involved in the work of the larger church. I speak from personal experience when I say it is a rewarding experience.

The fall meeting (theme: We Are One) was an intense one-day, seven-hour Zoom session on Nov. 16 with 129 participants. There weren't any huge issues discussed, but there were a lot of points of discussion. There was a good use of technology so that it was not hard to ensure you had a chance to say what you needed to when

you needed to. In the get acquainted break out rooms, we discussed what our local church is planning to do for the 100<sup>th</sup> anniversary of the United Church in 2025. There was also discussion on different points that could be presented as motions to General Council 45 which will take place this summer.

Part of the budget time discussion included raising awareness of grants that are available to communities of faith reaching into new areas of ministries. There was a detailed presentation by Brenna Baker on stewardship, both what and how we are doing things, and in asking for people to contribute in more ways. It was emphasized that none of these things are to be considered “quick fixes”. Some clarity was given on what happens when a church disbands and some options for funds and buildings.

The spring meeting in May will be a hybrid event taking place in Port Elgin and online.

Thank you for the opportunity to be your representative. Norm Eygenraam

## *Choir*

Mount Forest United Church continues to enjoy dedicated and energetic membership in both choir and praise band. We remain grateful and blessed by the leadership of Derek Moore in steering music ministry in creative pathways of music ministry.

Once again, Cheryl and Paul Hincks graciously hosted our annual get together in the late summer before resuming practices in September.

Various activities throughout the year, outside of Sunday worship service participation have included the annual Spring music night concert in late April, and participating in the Gospel Night fundraiser to support Cancer Patient Services at First Baptist Church in November. Our Christmas Celebration concert was held on December 13, and was well attended. We appreciate those extra voices who joined for the Christmas performance, and some have chosen to continue with membership on a permanent basis.

Many of our Choir team were part of the North Wellington Community choir which raised money to support our food bank programs through contributions received at the performance in our sanctuary on December 22, and at St. John's RC Church in Arthur on December 23.

It is a privilege to be able to use our voices in prayer and praise!

### **RECEIPTS**

Contribution of annual membership dues - \$200.00

Year End Balance in account Dec 2023 - \$57.65

### **EXPENSES**

Memorial donations - \$25.00

Christmas gift for Mr. Moore - \$150.00

Petty cash on hand \$21.00

Final balance in account December 2024 \$67.67

Respectfully submitted,

Kelley Eves, Choir secretary-treasurer





# TRANSITIONS 2024

## Funerals, Committals and Memorial Services

### *Gone but Not Forgotten*

*Ken Houston (January 15) \**  
*Leslie Byers (February 1) \**  
*Verna Ropchan (February 3) \**  
*Janet Moore (May 16) \**  
*Joan Eccles (August 17) \**  
*Frances Ross (November 17) \**

*Ron Acheson (January 16)*  
*Raymond Ross (February 3) \**  
*William Walker (March 11)*  
*Beulah Aitken (May 20)*  
*Margaret Trommelen (October 2)*  
*Leona Read (December 6) \**

*\* Member*



### Memorial Donations

**Donations were received in loving memory of the following people:**

Ken Houston, Leslie Byers, Verna Ropchan, Beulah Aitken, Joan Eccles, Frances Ross

\*\*\*\*\*

# MOUNT FOREST UNITED CHURCH FINANCIAL REPORTS

## BALANCE SHEET - DECEMBER 31, 2024

	<u>2024</u>	<u>2023</u>
<b>ASSETS</b>		
<b>CURRENT ASSETS</b>		
General Account BMO	\$134,738.00	\$127,643.83
<b>ACCOUNTS RECEIVABLE</b>		
Woodland	2,292.23	2,002.06
G.S.T. Rebate	1,070.78	418.60
Provincial Tax Rebate	2,156.18	1,626.03
Raw Carrot	1.99	0.00
Subtotal Accounts Receivable	<u>5,521.18</u>	<u>4,046.69</u>
Subtotal Current Assets	<u>140,259.18</u>	<u>131,690.52</u>
<b>FIXED / OTHER ASSETS</b>		
<b>EQUIPMENT</b>		
Short Term Cashable GIC	<u>25,000.00</u>	<u>0.00</u>
<b>TOTAL ASSETS</b>	<u><u>\$165,259.18</u></u>	<u><u>\$131,690.52</u></u>
<b>LIABILITIES</b>		
<b>CURRENT LIABILITIES</b>		
Mission & Service Payable	\$1,327.17	\$1,682.17
Payable - Trustees	57,057.67	53,599.45
Accounts Payable - Misc	<u>1,140.00</u>	<u>1,140.00</u>
Subtotal Current Liabilities	<u>59,524.84</u>	<u>56,421.62</u>
<b>TOTAL LIABILITIES</b>	<u>59,524.84</u>	<u>56,421.62</u>
<b>OPERATING FUNDS</b>		
General Fund Balance	\$81,952.84	\$51,509.45
Benevolent Fund	3,755.01	3,355.01
Grant Funded Projects	4,163.57	4,163.57
Office & Media Equip Fund	<u>828.36</u>	<u>1,617.25</u>
Subtotal Operating Funds	<u>90,699.78</u>	<u>60,645.28</u>
<b>NON-OPERATING FUNDS</b>		
Retained Camp Funds	7,544.94	7,544.94
Refugee Sponsorship	0.00	432.18
Strategic Planning	0.00	3,588.27
Skill Sharing	0.00	(55.72)
Green Team	<u>7,489.62</u>	<u>3,113.95</u>
Subtotal Non-operating Funds	<u>15,034.56</u>	<u>14,623.62</u>
<b>TOTAL FUND BALANCE</b>	<u>105,734.34</u>	<u>75,268.90</u>
<b>TOTAL LIABILITIES AND FUND BALANCE</b>	<u><u>\$165,259.18</u></u>	<u><u>\$131,690.52</u></u>

**STATEMENT OF INCOME AND EXPENSE**  
**January 1 – December 31, 2024**

**Statement of Income and Expenses**  
**January 1 – December 31, 2024**

	2024 Actual	2024 Budget	2023 Actual	2025 Budget
<b>INCOME</b>				
<b>OPERATING</b>				
<b>RECEIPTABLE</b>				
General Contributions	\$161,989.20	\$160,000.00	\$156,325.98	\$163,000.00
Initial Offering	0.00	200.00	210.00	200.00
Choir Concerts	2,940.00	1,500.00	2,233.00	2,500.00
Easter	2,130.00	750.00	860.00	1,000.00
Christmas	2,850.00	2,500.00	2,980.00	2,500.00
Anniversary	1,510.00	1,000.00	810.00	1,100.00
TV Ministry	0.00	500.00	600.00	500.00
Benevolent	400.00	1,500.00	1,300.00	1,500.00
Bulletin Dedication	100.00	300.00	350.00	300.00
Memory Garden	1,500.00	500.00	0.00	500.00
Subtotal Receiptable	173,219.20	168,750.00	165,648.98	173,100.00
<b>NON-RECEIPTABLE</b>				
Loose Offering	4,707.92	1,800.00	2,540.81	2,800.00
Woodland Expense Contrib	0.00	5,100.00	1,542.09	5,100.00
Use of Building	3,885.00	3,000.00	3,355.00	3,000.00
General Fundraising	3,086.72	0.00	74.87	0.00
Choir / Concerts	1,184.70	250.00	245.00	250.00
Sunday School - Loose	44.00	0.00	40.00	0.00
M&S Fundraising	5,780.05	4,000.00	7,347.40	4,000.00
Raw Carrot Shared Expense	0.00	500.00	500.00	500.00
UCC Foundation	0.00	0.00	29,971.85	0.00
Bequests (Pending)	25,000.00	25,000.00	0.00	0.00
Transfer of Non Operating	3,984.73	0.00	0.00	0.00
Subtotal Non-receiptable	47,433.12	39,650.00	45,616.82	15,650.00
Subtotal Operating	220,652.32	208,400.00	211,265.78	188,750.00
<b>NON-OPERATING</b>				
<b>RECEIPTABLE</b>				
UCC M & S	13,838.34	14,000.00	14,551.04	14,000.00
UCW Unit Contributions	3,600.00	0.00	0.00	0.00
Pastoral Care Designated	250.00	0.00	0.00	0.00
Subtotal Ucw Unit Contributions	3,850.00	0.00	0.00	0.00
Green Team - Memorial	25.00	0.00	0.00	0.00
Subtotal Receiptable	17,713.34	14,000.00	14,551.04	14,000.00
<b>NON-RECEIPTABLE</b>				
Green Team (NR)	5,194.37	0.00	0.00	0.00
Subtotal Non-operating	22,907.71	14,000.00	14,551.04	14,000.00
<b>TOTAL INCOME</b>	<b>243,560.03</b>	<b>222,400.00</b>	<b>225,816.82</b>	<b>202,750.00</b>

## Statement of Income and Expenses

January 1 – December 31, 2024

	2024 Actual	2024 Budget	2023 Actual	2025 Budget
<b>EXPENSE</b>				
<b>OPERATING EXPENSE</b>				
<b>MINISTRY &amp; PERSONNEL</b>				
Minister - Salary	\$36,703.30	\$50,778.00	\$0.00	\$77,660.00
Minister - Cont Education	430.12	1,367.00	0.00	1,689.00
Minister - Telephone	135.43	456.00	0.00	456.00
Minister -Travel	80.85	834.00	0.00	859.00
Minister - Moving Expense	5,410.21	1,000.00	0.00	0.00
undefined Ministerial	0.00	0.00	91.66	0.00
Employment Insurance	1,570.18	2,500.00	758.03	2,500.00
Canada Pension Plan	3,696.81	5,000.00	1,650.21	6,800.00
Group Pension	5,502.83	7,500.00	2,103.29	7,725.00
Group Insurance	6,177.28	8,000.00	2,137.82	8,240.00
Payroll Admin Fee	393.96	400.00	320.73	412.00
Office Manager	25,229.80	28,500.00	26,431.65	29,664.00
Administration Assistant	0.00	10,000.00	7,288.00	10,000.00
Custodial - Church	24,504.00	24,500.00	24,000.00	25,240.00
Custodial - Ch House	640.00	850.00	411.50	900.00
Choir Director / Organist	26,465.14	25,500.00	24,462.92	26,265.00
<b>Subtotal Ministry &amp; Personnel</b>	<b>136,939.91</b>	<b>167,185.00</b>	<b>89,655.81</b>	<b>198,410.00</b>
<b>WORSHIP COMMITTEE</b>				
<b>SERVICE</b>				
Ministerial Supply	2,806.50	3,500.00	6,248.00	3,500.00
Ministerial Supply Travel	432.68	300.00	539.14	300.00
Bulletin & Advertising	0.00	75.00	109.55	75.00
Guest Speaker	247.00	200.00	0.00	200.00
Worship Supplies	1,150.03	2,800.00	3,338.30	2,800.00
Anniversary Sunday	0.00	300.00	0.00	300.00
Gathering subscription	0.00	80.00	103.94	80.00
<b>Subtotal Service</b>	<b>4,638.21</b>	<b>7,255.00</b>	<b>10,338.93</b>	<b>7,255.00</b>
<b>CHORAL</b>				
Sheet Music	308.57	300.00	514.84	300.00
Choir Supplies&Equipment	311.77	300.00	710.42	300.00
Dues, Fees & Copyright	755.00	475.00	0.00	475.00
Organ & Piano Maintenance	322.21	700.00	706.78	700.00
Guest Musicians	0.00	100.00	0.00	100.00
<b>Subtotal Choral</b>	<b>1,697.55</b>	<b>1,875.00</b>	<b>1,932.04</b>	<b>1,875.00</b>
<b>Subtotal Worship Committee</b>	<b>6,333.76</b>	<b>9,130.00</b>	<b>12,270.97</b>	<b>9,130.00</b>
<b>PASTORAL CARE TEAM</b>				
Resources & Supplies	148.68	200.00	107.74	200.00
Educational Events	0.00	720.00	75.69	720.00
Casserole Ministry	0.00	400.00	0.00	400.00
<b>Subtotal Pastoral Care Team</b>	<b>148.68</b>	<b>1,320.00</b>	<b>183.43</b>	<b>1,320.00</b>

## Statement of Income and Expenses

January 1 – December 31, 2024

	2024 Actual	2024 Budget	2023 Actual	2025 Budget
<b>CHRISTIAN EDUCATION</b>				
Sunday School	57.18	150.00	0.00	150.00
Compassion Canada	317.00	600.00	871.00	600.00
Vacation Bible School	180.06	250.00	92.86	250.00
Grant Funded Projects	0.00	3,580.00	61.35	0.00
Christian Ed Programs	0.00	1,000.00	0.00	2,000.00
Resource Centre Programs	0.00	150.00	0.00	150.00
Subscriptions	222.16	125.00	50.00	125.00
<b>Subtotal Christian Education</b>	<b>756.40</b>	<b>5,855.00</b>	<b>1,075.21</b>	<b>3,275.00</b>
<b>MISSION &amp; SERVICE</b>				
Outreach	0.00	2,000.00	5,176.75	2,000.00
Supplies	370.00	1,500.00	2,170.65	1,500.00
Literature/Learning Mtrls	0.00	50.00	0.00	50.00
Speaker expense	0.00	200.00	0.00	200.00
<b>Subtotal Mission &amp; Service</b>	<b>370.00</b>	<b>3,750.00</b>	<b>7,347.40</b>	<b>3,750.00</b>
<b>BENEVOLENT</b>				
Assistance Funding	0.00	2,500.00	1,260.26	2,500.00
<b>MEMBERSHIP &amp; FELLOWSHIP</b>				
Printing	0.00	150.00	215.10	150.00
Baptism & Confirmation	0.00	200.00	191.88	200.00
Coffee Hour Supplies	298.23	600.00	183.91	600.00
Welcome Night Supplies	0.00	100.00	0.00	100.00
Cards, Supplies	160.65	100.00	0.00	100.00
Socials & Recreational	0.00	400.00	0.00	400.00
<b>Subtotal Membership &amp; Fellowship</b>	<b>458.88</b>	<b>1,550.00</b>	<b>590.89</b>	<b>1,550.00</b>
<b>MEDIA</b>				
Communications	692.59	600.00	662.68	670.00
<b>PROPERTY COMMITTEE</b>				
<b>CHURCH</b>				
Water & Sewer	1,101.29	1,500.00	1,136.19	1,500.00
Heat	6,983.35	13,000.00	11,974.78	10,000.00
Hydro	2,863.40	4,500.00	3,337.90	4,500.00
Repairs & Maint - Church	4,201.96	7,500.00	8,817.76	7,500.00
Custodial Supplies Church	741.78	1,500.00	317.22	750.00
Cleaning Equip & Repairs	0.00	250.00	0.00	250.00
Maintenance Equipment	0.00	150.00	0.00	150.00
Lift Maintenance/Licence	1,432.36	1,500.00	1,372.17	1,500.00
<b>Subtotal Church</b>	<b>17,304.14</b>	<b>29,900.00</b>	<b>26,956.02</b>	<b>26,150.00</b>
<b>CHURCH HOUSE</b>				
Heat	1,549.94	4,500.00	3,650.79	4,000.00
Utilities	2,684.48	2,400.00	2,408.79	2,500.00
Repairs & Maintenance-CH	343.58	500.00	340.28	500.00
Custodial Supplies CH	164.39	120.00	28.02	200.00
Rental Equipment	136.56	140.00	136.56	150.00
<b>Subtotal Church House</b>	<b>4,878.95</b>	<b>7,660.00</b>	<b>6,564.44</b>	<b>7,350.00</b>

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

	2024 Actual	2024 Budget	2023 Actual	2025 Budget
<b>GROUNDS</b>				
Equipment Maint & Repairs	0.00	100.00	0.00	100.00
Grounds Expense	0.00	500.00	207.48	500.00
Snow Removal	4,404.79	9,000.00	5,012.49	9,000.00
Equipment	1,454.12	0.00	0.00	0.00
Memory Garden	623.64	0.00	0.00	0.00
Subtotal Grounds	6,482.55	9,600.00	5,219.97	9,600.00
Subtotal Property Committee	28,665.64	47,160.00	38,740.43	43,100.00
<b>FINANCE ADMIN STEWARDSHIP ADMINISTRATION</b>				
Postage	201.22	400.00	286.86	350.00
Telephone	982.63	1,000.00	983.54	1,000.00
Internet	2,289.24	1,000.00	1,412.79	2,150.00
Printing	1,581.60	1,650.00	1,584.11	1,650.00
Office Supplies	1,311.89	900.00	1,586.34	900.00
Support software, website	497.73	400.00	393.73	430.00
Office Equipment & Repair	224.63	450.00	633.26	550.00
Comp Equip & Depreciation	788.89	0.00	0.00	0.00
Bank Serv Charge/Interest	597.42	600.00	487.03	600.00
Subtotal Administration	8,455.25	6,400.00	7,367.66	7,630.00
<b>WOW REGIONAL COUNCIL</b>				
Denominational Assessment	10,660.04	8,400.00	8,400.00	8,400.00
Conference expense	144.00	250.00	238.00	250.00
Supervising Minister	393.75	1,000.00	0.00	1,000.00
Subtotal Wow Regional Council	11,197.79	9,650.00	8,638.00	9,650.00
<b>FUNDRAISING</b>				
Advertising	18.92	100.00	0.00	100.00
Supplies	185.00	100.00	0.00	100.00
Administration	0.00	100.00	0.00	100.00
Subtotal Fundraising	203.92	300.00	0.00	300.00
Subtotal Finance Admin Stewardship	19,856.96	16,350.00	16,005.66	17,580.00
Subtotal Operating Expense	194,222.82	255,400.00	167,792.74	281,285.00
<b>NON-OPERATING EXPENSE TRANSFERS/ DESIGNATED</b>				
Summer Camp Bursary	0.00	1,000.00	0.00	1,000.00
Green Team	843.70	400.00	200.00	400.00
Mission & Service	14,063.34	14,000.00	14,526.04	14,000.00
Subtotal Non-operating Expense	14,907.04	15,400.00	14,726.04	15,400.00
<b>TOTAL EXPENSES</b>	<b>209,129.86</b>	<b>270,800.00</b>	<b>182,518.78</b>	<b>296,685.00</b>
<b>EXCESS INCOME/EXPENSES</b>	<b>\$34,430.17</b>	<b>(\$48,400.00)</b>	<b>\$43,298.04</b>	<b>(\$93,935.00)</b>

Statistical Comparison of Receiptable Givings (10 years)

Year	# of Families giving to:				Total # of families	# of Visitors giving to:								
	Receiptable Operating Contributions	Restoration Contributions	Mission & Service	Designated Funds*		Total Receipts	Operating	Restoration	Mission & Service	Designated Funds				
2015	155,123	16,553	11,974	20,078	203,728	190	172	43	57	61	23	16	0	17
2016	158,077	14,280	12,422	10,594	195,373	185	167	44	47	49	40	41	0	3
2017	169,278	38,210	12,790	8,570	228,848	183	176	32	60	47	19	13	0	5
2018	14,838	14,838	14,027	4,457	48,160	177	168	20	66	42	21	12	0	3
2019	188,096	17,214	15,593	15,689	236,592	169	158	38	69	52	27	31	0	81
2020	193,999	39,575	14,945	10,392	258,911	151	138	31	55	31	23	19	0	9
2021	157,777	149,650	13,838	5,085	326,350	134	116	39	47	35	22	34	0	20
2022	199,026	10,700	14,642	2,581	226,949	133	127	16	43	27	31	2	0	7
2023	165,648	10,100	14,551	1,812	192,111	121	114	24	43	26	31	2	0	1
2024	173,219	9,600	14,088	1,913	198,821	139	123	11	38	24	21	3	0	0

Year	Average Givings per giver to:			Overall Average Givings
	Operating	Restoration	Mission & Service	
2015	795.50	280.56	210.07	889.64
2016	763.66	168.00	264.30	734.48
2017	868.09	849.11	213.17	1,064.41
2018	78.51	463.69	212.53	229.33
2019	1,016.74	249.48	225.99	1,042.26
2020	1,204.96	791.50	271.73	1,341.51
2021	1,143.31	2,050.00	294.43	1,717.63
2022	1,259.66	594.44	340.51	1,367.16
2023	1,142.40	388.46	338.40	1,247.47
2024	1,202.91	685.71	370.75	1,219.76

Contribution Range	Operating Contributions Data – 2024		Average per giver
	# of Givers	Total of Givings	
1	100	1,150.00	37.10
100.01	200	1,860.00	155.00
200.01	300	1,725.00	246.43
300.01	400	1,470.00	367.50
400.01	500	2,448.00	489.60
500.01	1,000	14,324.00	682.10
1,000.01	1,500	34,788.20	1,242.44
1,500.01	2,500	19,614.00	1,961.40
2,500.01	5,000	48,110.00	3,207.33
5,000.01	10,000	29,690.00	5,938.00
10,000.01 ---->	1	18,040.00	18,040.00
<b>Total</b>	<b>139</b>	<b>\$173,219.20</b>	<b>\$1,246.18</b>

This data includes received operating contributions only.  
It does not include donations to the Mission & Service Fund nor any of the initiative specific funds

## BOARD OF TRUSTEES FINANCIAL REPORTS

### BALANCE SHEET @ DECEMBER 31, 2024

	2024	2025
<b>ASSETS</b>		
<b>CURRENT ASSETS</b>		
TD / Canada Trust	\$20,602.25	\$20,591.95
Kindred Credit Union	30,633.17	18,144.77
<b>ACCOUNTS RECEIVABLE</b>		
Restoration Contributions	19,893.46	361.70
Memorial Funds	4,444.40	1,365.00
Bequests	19,742.44	19,742.44
Interest	12,977.37	1,518.39
MFUC - Other	0.00	30,611.92
Subtotal Accounts Receivable	57,057.67	53,599.45
<b>SHORT TERM INVESTMENTS</b>		
Short Term / Cashable GIC	434,113.51	284,725.43
Subtotal Current Assets	542,406.60	377,061.60
<b>FIXED / OTHER ASSETS</b>		
<b>LONG TERM INVESTMENTS</b>		
Long Term GIC's	0.00	149,388.08
<b>TOTAL ASSETS</b>	<b>\$542,406.60</b>	<b>\$526,449.68</b>
<b>NON-OPERATING FUNDS</b>		
Restoration Funds	\$197,186.12	\$194,931.99
Capital Reserve Funds	118,616.08	104,913.29
Bequest Funds	226,604.40	226,604.40
<b>TOTAL FUND BALANCE</b>	542,406.60	526,449.68
<b>TOTAL LIABILITIES AND FUND BALANCE</b>	<b>\$542,406.60</b>	<b>\$526,449.68</b>

### Trustee Investments

*Guaranteed Investment Certificates:*

<u>Institution</u>	<u>Maturity Date</u>	<u>Interest Rate</u>	<u>Principal</u>
Kindred Credit Union	February 2, 2025	5.00 %	\$ 75,000.00
Kindred Credit Union	April 20, 2025	5.00 %	\$ 76,237.50
Kindred Credit Union	September 19, 2025	4.40 %	\$102,876.01
Bank of Montreal	December 5, 2025	3.75 %	\$ 30,000.00
Bank of Montreal	June 25, 2026	3.75 %	\$ 30,000.00
Bank of Montreal	July 2, 2026	3.50 %	\$ 50,000.00
Bank of Montreal	December 7, 2026	3.60 %	\$ 20,000.00
Bank of Montreal	January 2, 2027	3.40 %	\$ 50,000.00
			\$434,113.51
<i>Other: Kindred Credit Union Owner Shares</i>			\$ 306.97
	<b>Total Investments:</b>		<b>\$434,420.48</b>



# BOARD OF TRUSTEES FINANCIAL REPORTS

## Statement of Income and Expense – January 1 to December 31, 2024

	2024 Actual	2024 Budget	2023 Actual	2025 Budget
<b>INCOME</b>				
<b>RECEIPTABLE</b>				
Restoration Contributions	\$9,600.00	\$10,200.00	\$10,100.00	\$10,200.00
Memorial Contributions	2,918.00	1,500.00	1,435.00	1,500.00
<b>Subtotal Receiptable</b>	<b>12,518.00</b>	<b>11,700.00</b>	<b>11,535.00</b>	<b>11,700.00</b>
<b>NON-RECEIPTABLE</b>				
Account Interest	87.63	150.00	663.00	150.00
GIC Interest	23,831.45	6,200.00	5,881.86	6,200.00
<b>Subtotal Non-receiptable</b>	<b>23,919.08</b>	<b>6,350.00</b>	<b>6,544.86</b>	<b>6,350.00</b>
<b>TOTAL INCOME</b>	<b>36,437.08</b>	<b>18,050.00</b>	<b>18,079.86</b>	<b>18,050.00</b>
<b>EXPENSE</b>				
<b>RESTORATION</b>				
Interior restoration cost	\$10,263.87	\$0.00	\$0.00	\$0.00
<b>CAPITAL</b>				
<b>INSURANCE</b>				
Property & Liability Ins	10,216.29	14,350.00	13,770.51	14,350.00
<b>TOTAL EXPENSES</b>	<b>20,480.16</b>	<b>14,350.00</b>	<b>13,770.51</b>	<b>14,350.00</b>
<b>EXCESS INCOME/EXPENSES</b>	<b>\$15,956.92</b>	<b>\$3,700.00</b>	<b>\$4,309.35</b>	<b>\$3,700.00</b>

## MFUC FINANCIAL REVIEWER'S REPORT


### FINANCIAL REVIEWER'S REPORT

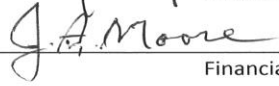
We have reviewed the accounting documents and records and have made tests of the records and supporting evidence, as we thought necessary under the circumstances.

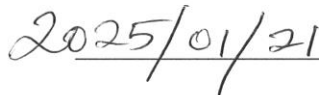
We have reviewed the following:

- The Balance Sheet (showing Assets & Liabilities of the Mount Forest United Church) as at December 31, 2024 and the monthly statements of Income and Expenses for the period January 2024 to December 2024.
- The Balance Sheet of the Mount Forest United Church Trustee Account as at December 31, 2024.

The above noted documents show a fair record of the Church's work during the year 2024.

  
 \_\_\_\_\_  
 Financial Reviewer

  
 \_\_\_\_\_  
 Financial Reviewer

  
 \_\_\_\_\_  
 Date

# MOUNT FOREST UCW

## UCW Financial Statement

### Banking Summary MFUCW - 2024

2024-01-01 through 2024-12-31

Category	2024-01-01- 2024-12-31
<b>INCOME</b>	
Bazaar	3,143.40
Christmas Dinner - Inc	1,395.00
Funeral - Luncheons	8,881.97
Luncheon	848.98
Pancake Supper	2,630.00
UCW Dinner	440.00
Unit Offering	1,490.00
<b>TOTAL INCOME</b>	<b>18,829.35</b>
<b>EXPENSES</b>	
Christmas Dinner - Exp	1,267.20
Donation	6,500.00
Fellowship Hall	321.87
Gifts	150.00
Groceries	4,143.59
Kitchen Supplies	303.73
Mission & Service	2,000.00
Service Charge	6.36
Speaker	50.00
UCW Dinner - Exp	700.00
<b>TOTAL EXPENSES</b>	<b>15,442.75</b>
<b>Balance Forward</b>	
Bal Fwd MT FOREST UNITED CHURCH WO...	35,994.44
<b>TOTAL Balance Forward</b>	<b>35,994.44</b>
<b>OVERALL TOTAL</b>	<b>39,381.04</b>



# WOODLAND UNITED CHURCH FINANCIAL STATEMENTS

## Balance Sheet - December 2024

	2024	2023
<b>ASSETS</b>		
<b>BANK ACCOUNTS</b>		
Operating Account	\$16,202.26	\$5,052.03
<b>INVESTMENTS</b>		
Short Term GIC's	23,210.94	10,484.36
Long Term GIC's	0.00	11,780.61
Subtotal Investments	<u>23,210.94</u>	<u>22,264.97</u>
<b>OTHER ASSETS</b>		
GST receivable	34.81	270.54
PST Receivable	118.04	1,079.29
Subtotal Other Assets	<u>152.85</u>	<u>1,349.83</u>
<b>TOTAL ASSETS</b>	<u><u>\$39,566.05</u></u>	<u><u>\$28,666.83</u></u>
<b>LIABILITIES</b>		
<b>CURRENT LIABILITIES</b>		
<b>NON-ARM'S LENGTH</b>		
Mount Forest UC	\$1,962.23	\$1,652.06
<b>PASS THRU CONTRIBUTIONS</b>		
M & S (receiptable)	330.00	405.00
<b>TOTAL LIABILITIES</b>	<u>2,292.23</u>	<u>2,057.06</u>
<b>NET ASSETS</b>		
<b>UNRESTRICTED</b>		
Unrestricted Net Assets	<u>\$37,273.82</u>	<u>\$26,609.77</u>
<b>TOTAL EQUITY</b>	<u>37,273.82</u>	<u>26,609.77</u>
<b>TOTAL LIABILITIES AND EQUITY</b>	<u><u>\$39,566.05</u></u>	<u><u>\$28,666.83</u></u>

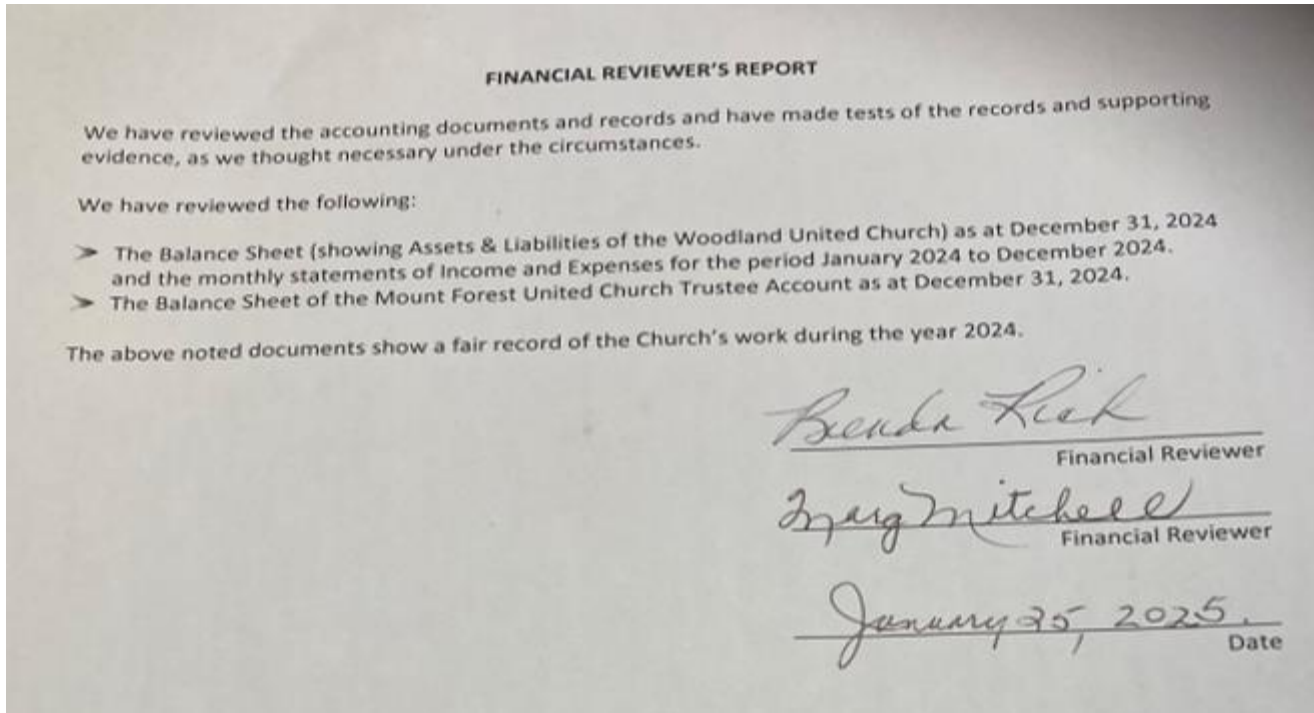
### INVESTMENTS

<u>GIC Issuer</u>	<u>Issue Date</u>	<u>Maturity Date</u>	<u>Principal</u>	<u>Interest Rate</u>
TD Canada Trust	04-Aug-23	04-Aug-26	\$10,914.22	4.10%
TD Canada Trust	12-Nov-24	12-Nov-26	\$ 6,122.45	3.50%
TD Canada Trust	23-Dec-24	23-Dec-26	<u>\$ 6,174.27</u>	3.25%
			\$23,210.94	

## Woodland United Church Income and Expense Statement – January 1 to December 31, 2024

INCOME	2024 Actual	2024 Budget	2023 Actual	2025 Budget
<b>RECEIPTABLE CONTRIBUTIONS</b>				
General Operating	\$22,740.04	\$14,400.00	\$13,085.04	\$22,000.00
UCC Mission & Service	1,380.00	2,000.00	1,560.00	2,000.00
Initial Offering	0.00	20.00	10.00	0.00
Anniversary	3,190.00	2,300.00	324.00	2,500.00
Memorial / Bequests	875.00	0.00	5,000.00	0.00
Christmas	0.00	150.00	50.00	160.00
Subtotal Receiptable Contributions	28,185.04	18,870.00	20,029.04	26,660.00
<b>NON-RECEIPT CONTRIBUTIONS</b>				
Loose contributions	2,736.16	1,800.00	1,730.00	2,000.00
Fundraising	2,460.00	0.00	0.00	2,000.00
Subtotal Non-receipt Contributions	5,196.16	1,800.00	1,730.00	4,000.00
<b>INTEREST INCOME</b>				
Banking Interest	0.94	0.00	1.00	0.00
Investment Interest	945.97	255.00	723.51	265.00
Subtotal Interest Income	946.91	255.00	724.51	265.00
<b>MISCELLANEOUS INCOME</b>				
Miscellaneous Income	0.00	100.00	0.00	100.00
<b>TOTAL INCOME</b>	<b>34,328.11</b>	<b>21,025.00</b>	<b>22,483.55</b>	<b>31,025.00</b>
<b>EXPENSES</b>				
<b>STAFF COST</b>				
Minister Salary Package	\$4,209.79	\$5,000.00	\$0.00	\$7,620.00
Office Support	1,166.00	1,300.00	1,085.20	1,400.00
Bookkeeper	233.20	1,500.00	1,255.50	1,500.00
Custodian	2,998.00	3,000.00	2,540.00	3,100.00
Musician	1,685.00	1,400.00	800.00	1,500.00
Subtotal Staff Cost	10,291.99	12,200.00	5,680.70	15,120.00
<b>ADMINISTRATIVE EXPENSE</b>				
Presbytery allocation	901.96	830.00	756.00	1,040.00
Bank Charges	87.81	24.00	19.00	100.00
Office & Supply	309.29	300.00	283.93	200.00
Postage	0.00	30.00	0.00	30.00
Subtotal Administrative Expense	1,299.06	1,184.00	1,058.93	1,370.00
<b>BUILDING &amp; GROUNDS</b>				
Hydro	516.08	1,000.00	542.50	800.00
Heat	2,792.03	2,000.00	1,541.69	3,100.00
Property & Liability Ins.	1,986.01	2,050.00	1,847.22	2,255.00
Custodial Supplies	0.00	0.00	12.45	0.00
Repairs/Maintenance	1,401.56	500.00	81.07	1,000.00
Grounds & Supplies	715.39	450.00	77.95	495.00
Subtotal Building & Grounds	7,411.07	6,000.00	4,102.88	7,650.00
<b>COMMITTEES</b>				
<b>OUTREACH</b>				
Memorial donations	25.00	0.00	0.00	0.00
<b>WORSHIP</b>				
Supply Minister & Travel	3,135.15	3,250.00	5,418.60	3,250.00
Anniversary	371.79	500.00	450.77	500.00
Church Supplies	0.00	120.00	72.16	120.00
Subtotal Worship	3,506.94	3,870.00	5,941.53	3,870.00
Subtotal Committees	3,531.94	3,870.00	5,941.53	3,870.00
Subtotal Expenses	22,534.06	23,254.00	16,784.04	28,010.00
<b>TRANSFERS</b>				
UCC Mission & Service	1,130.00	2,000.00	1,560.00	2,000.00
<b>TOTAL EXPENSES</b>	<b>23,664.06</b>	<b>25,254.00</b>	<b>18,344.04</b>	<b>30,010.00</b>
<b>EXCESS INCOME/EXPENSES</b>	<b>\$10,664.05</b>	<b>-\$4,229.00</b>	<b>\$4,139.51</b>	<b>\$1,015.00</b>

# Woodland United Church Financial Reviewer's Report



## Woodland Cemetery Board

<u>Receipts</u>		<u>Disbursements</u>	
<i>Opening Balances, January 1, 2024:</i>			
General Account	\$ 2,040.08	Caretaking	\$ 1,666.75
Perpetual Care Account	514.57	Bank Charges	30.00
Interest	962.12	Safety Deposit Box Fee	67.80
GIC Maturities (Perpetual Care)	13,500.00	Burials	50.00
Plot Sales and Burials	450.00		
Memorial Donations	1,430.00		
Safety Deposit Box –Refund	33.90		
		<i>Closing Balances, December 31, 2024:</i>	
		General Account	2,693.42
		Perpetual Care Account	922.70
<b>Total</b>	<b>\$ 18,930.67</b>	<b>Total</b>	<b>* \$ 18,930.67</b>
<i>GIC investments:</i>		* Includes BMO GIC's Renewed	
Bank of Montreal (Perpetual Care)	<u>\$ 13,500.00</u>	<i>Report prepared by Brenda Harris</i>	
<b>Total</b>	<b>\$ 13,500.00</b>	<i>Reviewed by Juliann Ellis, January 17, 2024</i>	