

# ST. PAUL'S UNITED CHURCH 2013 ANNUAL REPORT & FINANCIAL STATEMENTS

308 King Street, Midland, Ontario L4R 3M6

Phone 705-526-6077 Fax 705 526-4020

Email: [stpaulsunited@rogers.com](mailto:stpaulsunited@rogers.com) website [stpaulsmidland.org](http://stpaulsmidland.org)



Worship & Junior Church @ 10am

Office Hours Monday thru Friday 9am-12pm and 1-4pm

Ministers - All the People of God

Rev. Karen Ptolemy-Stam

Rev. Bev Irwin

Director of Music - Paul Sloan

Administrator - Judy McConnell

Custodian - Mary Ellen Petticrew

## **St. Paul's 2013 Annual Report**

The year ending December 31, 2013

Annual Meeting on Sunday, February 23<sup>rd</sup>, 2014

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## From the Chair of the Official Board

St Paul's United Church, Midland is a community. It is a place where people gather on Sunday morning and on Monday's, Tuesdays and most days of the week. And in all of these gatherings there is a sense of being with friends in the presence of God. If you've had a conversation with any of the people who are new to our community they all say the same thing, that we are a welcoming community. This doesn't happen because of the work of one or two members. Many people in the congregation make an effort to ensure that everyone feels at home. Our coffee hour on Sunday morning has become an extension of the service of the sanctuary and is really an integral part of our worship. The coffee is willingly prepared by members of committees and its good coffee. The spirit that is evident in the way we greet each other and newcomers is vital to the health and growth of our St Paul's United Church.

Our Faith Formation program hit a few speed bumps during the past year. We recognize that this is a key element in growing our community and have endeavoured to find a person to shepherd this program. Our search during 2013 was unsuccessful but in January we appointed Rev Bev Irwin to assist us during the first six months of 2014. Bev will assess the state of our program, develop a plan and begin to implement during the winter and spring. We will continue to look for a longer term solution to staffing, using trust funds to manage the costs.

Technology arrived in a big way during the year with the introduction of new cameras, lights and sound systems. The projection of parts of the service has been widely accepted and we are able to generate many DVD's for distribution to our shut-ins. Renovations to the kitchen were undertaken solving some long standing issues. The remainder of the approved Phase 1 project dealt primarily with exterior renovations and contracts were signed to have this carried out. The work was deferred until the spring of 2014. A small committee has explored changes to the interior of the church and while no decisions have been made, this planning is ongoing.

We are grateful to Minister Karen for her thoughtful leadership in theological studies. The number of participants remains high and is being joined by members of other faiths. These studies challenge people to examine their faith and better understand how the life of Christ has meaning in today's world. Indeed we continued to be blessed in many ways from Karen's spiritual leadership. Her Sunday services continually guide us with insightful words and prayerful consideration of people inside and outside our community.

Due to the loss of generous contributors during the past year we incurred a deficit that will have to be covered by trust funds. By managing our costs judiciously and drawing attention to the need for contributions we are optimistic that we can avoid a deficit in 2014.

The number of members in St Paul's Church has remained constant thanks to the influx of new members. This is in sharp contrast to membership in many United churches across Canada. Many are closing. Our church demographics look like this: Children -12%, Teens 13-19 1%, Young

adults 20-30 - 5%, Mid adults 31-60 - 12%, **Older adults - 69%**. It doesn't take a mathematician to see where we are headed. With these daunting facts in front of us we have started a "Visioning" team which is challenged to map a positive future for the church. We are faced with the need to change to attract new families. Change is a road that is filled with hazards but it is a road that has to be travelled, albeit carefully. We plan to have many conversations with long term members of St Paul's, with people outside the church and with other churches who have travelled this road successfully in the past. Your input and cooperation will be essential if we are to create a vision that promises a healthy future for St Paul's.

*I can see from the faces of people at St Paul's that this is a special church, a wonderful place to grow our faith, to help others and provide a valuable community service, in the name of Jesus Christ. With the help of all of the members of the Official Board we can continue to grow in spirit and community.*

**Terry MacPherson, Chair of the Official Board**



### **From the Minister – The Rev. Karen Ptolemy-Stam – 2013**

If you have just finished reading our Chair of the Board, Terry MacPherson's report, you will see that a lot has been happening in the congregation in 2013. As you continue to read the various reports you will gain insight into the life of St. Paul's United Church here in Midland, as well as catch glimpses of our sense of call in ministry. With the work of all of our committees and groups, together we are the body of Christ in our community and our world.

2013 started with major decisions around Phase One of needed repairs to our building structure and updating of our 1950's camera equipment to enable DVD's to go out to those unable to attend the service. It also had us go through a difficult time while we discerned our response to a request for a same gender marriage service. We learned a lot about each other. We heard differing voices and opinions, engaged this issue of our day, and in the end voted to move forward in this area. For some it was a good decision, for others it was a painful struggle. For all of us it has meant that we have had to work to listen to each other; honour differences; and continue to be the church to each other and those in our community. I have joined with you and observed many quiet moments in which the Spirit of God is present among us. Laughter and tears have brought us together in celebrations and remembering loved ones who have passed away. Thirty new members were officially welcomed into the congregation this year. Volunteers have stepped forward in a myriad of ways to support the work of the church and our ministry and outreach beyond our doors. We are blessed in this congregation with competent and compassionate leaders. We are also blessed with those who work behind the scenes and contribute so much of their time and energy. I am grateful for all that you do.

A new initiative this year was the Prayer Shawl ministry. Some donated wool and yarn, while others knitted or crocheted shawls, praying as they worked on them. It is our hope that whoever receives this gift will sense the presence and grace of God in whatever situation they

find themselves in. We blessed the shawls in worship and prayed again. Anyone can take a prayer shawl to a person you think might appreciate it. We only ask that you give us the name of the individual and touch base with the church office. This helps us to ensure that the same person is not having several shawls taken to them. We gave away 60 prayer shawls in ten months. Some went to people who were ill, others to those who are grieving, some to those who had moved away, others to newborns. We have received a number of heartfelt thank you notes.

We made the decision, when we could not fill our Faith Formation position, to have the Rev. Bev Irwin join our staff team for six months at half time starting in Jan. 2014. Bev has been well received and this gives us time to sort out how to move forward with our staffing needs. It is a delight to work with all the staff - Judy McConnell, Mary Ellen Petticrew and Paul Sloan. Gail Wilcox and Nah Doh supplement the team when Judy or Mary Ellen is on holidays. We are blessed. Thank you for allowing me to be your minister as together we are Christ to the world.

*Blessings, In Christ, Karen Ptolemy-Stam*

### **From The Associate Minister - Greetings from 'Revy Bevy'**



Words on paper do not express my deep appreciation to the St. Paul's congregation for the opportunity to be part of your community. I am honoured to be involved in your work and deeply honoured to be part of your vibrant team of volunteers and staff. Thank you!

I come to you out of a deep passion for people in their search for spiritual health and well-being. My faith journey has been one of process and transformation. It's been a long time since I served two tiny congregations in Niagara Falls while commuting to Waterloo for my Arts courses (1960). Those were the days! I had dreams for ministry. My life spread out ahead of me like the ocean on a beautiful day. Since then I have served communities scattered over the prairies feeling the gentle and not so gentle pushing and pulling of the Spirit. The Church has evolved just as the world in which we live has evolved. Since coming back 'home' to Ontario, my passion for ministry has not waned even though the focus of ministry has changed immensely.

There are those who think I have lost it when I say, "I wish I had 50 more years to give to ministry." I have a dream for us who continue to creatively embrace the vision of transformation for the church and for the world. I have a dream for those of us who dare to walk with the Holy Mystery to create a new vision for loving the world. God has a surprise for us as we listen and discern what our mission is for the next millennium. I believe we will move beyond our infrastructure and dogma to a rich expression of being transformed by the Spirit of Right-Relationship. I want to be part of that daring dream team! I don't want to be left out just because the years have moved me along.

It amuses me that St. Paul's called me to be part of the Youth and Young Adult Ministry. At the same time I believe I'm exactly where I should be, you and the Spirit invited me here. I'm a

'nurturing spirit' at heart. I love children and youth and particularly those who are willing to learn and spread their wings beyond convention. My mother, who was in her nineties, shared that enthusiasm, always ready to learn and always open to the surprises of the Holy. She inspired me long before Spong and Borg and Tex Semple and Phyllis Tickle. They have provided a framework and theological rationale as I continue to evolve in my thinking and my being.

**St. Paul's United Church**  
**Youth and Young Adults**

I believe in a vibrant ministry for all but particularly a vibrant ministry for youth and young adults, for they nourish the ongoing ministry of the whole. Youth and young adults bring special gifts to the whole through their vision that is innovative, creative, and free to risk. There is a built-in enthusiasm, 'enthusia' - filled with the Spirit.

I believe there is great potential here for a vibrant youth and young adult ministry. In the coming months I will be available to connect with young people, young families, single parents, teens, blended families, alternate lifestyles,... I encourage you to assist me. Do you know anyone who is searching for community where they will be accepted? Invite them. Do you know of folk who are hurt or disillusioned by 'the dogma of church'? Invite them. Life questions, faith questions, you name it this may be the opportunity they have been waiting for to share in a safe environment. Depending on the responses and the creativity of all - intergenerational activities will be planned: fun time, quiet time, discussion time, music, interest groups - but wait, there's more! ..

Call the Church 705-526-6077 and ask Judy to transfer you to 'Revy Bevy'.

*Bev Irwin*



## **St. Paul's United Church Annual Congregational Meeting Minutes**

Sunday, February 24, 2013 at 11:15 AM.

1. The meeting was called to order by the Chair, Louise Leck.  
Rev. Karen Ptolemy-Stam led the congregation in an opening prayer. The meeting was attended by 104 people.
2. Karen read the memorial names from 2012.
3. **Congregational Chair and Secretary for 2013**  
**Motion:** That *the congregation of St. Paul's United church, Midland appoints Terry MacPherson as Congregational Chair and Byron Metzgar as Congregational Secretary for 2013. Moved by Zena Pendlebury and seconded by Heather Wilson. Carried.*  
Terry MacPherson assumed the chair. In his opening remarks as the new "Chair of the Board", he thanked Louise Leck for all her hard work over the last two years as Chair of the Board, and her awesome leadership. Sheila Thompson presented Louise Leck with flowers to thank her for her dedication to the church and the Board.

**4. Permission for Adherents to Vote**

**Motion:** *that all adherents listed in the Church Directory are allowed to vote at this meeting.*

**Moved by:** Brenda Fleming and seconded by Tom Hazell. Carried.

**5. Minutes of the Annual Meeting of St. Paul's United Church, Midland, held on January 29, 2012**

**Motion:** *That the minutes of the 2011 Annual Meeting be approved as circulated. See*

*pages 5-8 in the Annual Report. Moved by Byron Metzgar and seconded by Tom Barber.*

**Carried.**

**6. Nominations Committee Report**

See pages 18-20 in the Annual Report. (Nominations Committee Chair, Sheila Thompson)

**a. Recognition of three Official Board Members retiring today or earlier in 2012**

**Motion:** *That the congregation of St. Paul's United Church, Midland extends its thanks to Joe Faragher, Louise Reynolds and Fred Earl for their contributions as members of the Official Board. Moved*

**by Sheila Thompson and seconded by Tom Hazell. Carried.**

Sheila Thompson spoke on all the contributions Fred Earl made to the church over his years as Chair of the Stewardship committee. Joe Faragher was presented with a rose; unfortunately Louise and Fred were absent from the meeting, so that they could not be thanked in person.

**b. Slate of Officers, Members of the Official Board and Representatives to other bodies for 2013. Note: Add Don Penrose to Board nominees for 2013, retiring in 2016**

**Motion:** *That the congregation of St. Paul's United Church, Midland approves the Slate of Officers, members of the Official Board and representatives to other bodies as presented in the Nominations Committee Report, with the addition of Don Penrose to the Official Board. Moved by Bea Nayduk and seconded by Sheila Thompson. Carried*

**c. Welcome to new Official Board members**

**Motion:** *That Tom Barber, Peter Hakkenberg and Don Penrose be welcomed as new members of the Official Board. Moved by Sheila Thompson and seconded by Bea Nayduk. Carried*

**d. Resignation of Trustee, Edith Bell**

**Motion:** *That the congregation accepts the resignation of Edith Bell from the Board of Trustees. Moved by Bruce Wilcox and seconded by Cathy Metzgar. Carried. Edith was presented with a rose to thank her for her years of dedication to the Board of Trustees.*

**7. Revised Bylaws for St. Paul's United Church Midland**

Bylaw document circulated separately. (George Leck, Bylaw Committee Chair)

**Motion:** *That the Congregation approves the Bylaw document as printed; and sends it to Northern Waters Presbytery for approval. Moved by George Leck and seconded by Brenda Fleming. Carried.*

George noted that the previous bylaw had been last reviewed in 1984. He thanked his committee for their hard work writing the new bylaws, and expressed his appreciation to the team of reviewers who assisted in vetting the final version and tightening up its language.

8. **2012 Annual Report of St. Paul's United Church, Midland** (excluding financial reports)  
**Motion:** *That the Annual Report for 2012, excluding financial reports, be accepted as printed. Moved by Louise Leck and seconded by Carol Morrison. Carried.* Louise encouraged everyone to take the time to read the reports as they demonstrate the excellent contributions of the many volunteers who have worked hard during the year on St. Paul's behalf.
  
9. **Trust Fund Report** See pages 25-26 of the Annual Report. (Bruce Wilcox, Chair of the Board of Trustees)  
**Motion:** *That the Trust Fund financial statement from January 1, 2012 - December 31, 2012 reporting \$755,936 in the Reserve Fund and \$744,731.15 in the Special Project Fund as of December 31, 2012 be accepted as printed. Moved by Bruce Wilcox and seconded by Marlis Dupuis. Carried.*
  
10. **Additional Staffing As Approved in JNAC Report** See pages 15-16 of the Annual Report.  
**Motion:** *That the Congregation supports the decision of the Official Board to add 14 hours per week (on average) additional staffing for responsibilities approved in the 2011 JNAC Report; and to fund it for three years with up to \$20,000/year from the Special Project Fund. Results to be evaluated annually. Moved by Rachel Leck and seconded by Byron Metzgar. Carried.*  
 Rachel explained that there would be two positions - one would average 10 hours per week and the second would average four hours per week, on a flexible basis when the second person was needed. They have not as yet advertised for the positions but will be after the motion is passed.
  
11. **Capital Campaign Committee Presentation** See pages 9-12 of the Annual Report. Chair, Tom Barber showed slides of the deterioration of the building exterior which had been identified by Empire Restorations, a company hired to provide a professional assessment of the exterior of the building. He also described the recommended improvements in each of the four other elements of Phase One before introducing the following motion:  
**a. Motion:** *That the Congregation approves tendering in 2013 for the following five projects, known as Phase One, subject to approval of Northern Waters Presbytery: selected exterior brick, gutter and flashing repair and restoration; stained glass windows/wooden frames repair and restoration; installation of a handicap door system and washroom for the Easy Street entrance; lighting system improvements in the sanctuary; and audio/video improvements in the sanctuary. The estimated cost of these improvements is \$446,342.*

During the ensuing discussion, it became evident that some people were not comfortable with the proposed audio-video changes so after discussion on this motion it was felt that each

element of phase one should be voted on separately. Karen asked people to refrain from clapping for individual comments so that people are not uncomfortable about presenting their questions/opinions.

**(a.1) First and second parts of original motion:** *That the congregation approves tendering in 2013 for the following project in Phase one subject to approval of Northern Waters Presbytery: exterior repairs needed to the church including exterior brick, gutter and flashing repair and restoration of stained glass windows/wooden frames repair and restoration.* **Motion moved by Tom Barber and seconded by Bruce Wilcox. Carried.**

**(a.2) Third part of original motion:** *That the congregation approves tendering in 2013 for the following project in Phase one subject to approval of Northern Waters Presbytery: installation of a handicap door system and washroom for the Easy Street entrance.* **Moved by Tom Barber and seconded by Bruce Wilcox. Carried.**

**(a.3) Fourth part of the original motion:** *That the congregation approves tendering in 2013 for the following project in Phase one subject to approval of Northern Waters Presbytery: Lighting of the sanctuary.* **Moved by Tom Barber and seconded by Clifford Rudyk. Carried.**

**(a.4) Fifth part of the original motion:** *That the congregation approves tendering in 2013 for the following project in Phase one subject to the approval of Northern Waters Presbytery: Audio Video improvements in the Sanctuary.* **Moved by Tom Barber and seconded by Clifford Rudyk. Carried (six people opposed).**

**b. Motion:** *That Trust Funds, to a maximum of \$500,000, be used to complete the repair and upgrading of our church facility as outlined in Phase One of a Capital Campaign.* **Moved by Tom Barber seconded by Byron Metzgar. Carried.**

**c. Motion:** *That the Congregation supports the continued development by the Property Committee and the Capital Campaign Committee of Phase Two of the Capital Campaign, to make our building friendlier and more welcoming; safer and more accessible -- making recommendations to the Board/Congregation within one year.* **Moved by Tom Barber and seconded by Bruce Wilcox. Carried.**

## 12. "St. Paul's Goals and Actions 2013 - 2015 and Beyond"

See document circulated separately. (Terry MacPherson)

**Motion:** *That the document, "Goals and Actions 2013 - 2015 and Beyond", be accepted as printed.* **Motion moved by Cathy Metzgar and seconded by Marlis Dupuis. Carried.**

## 13. Stewardship Committee Report and Financial Statements

See pages 30-34 in the Annual Report. Peter Hakkenberg, our Treasurer, explained the Cash Flow report to the congregation with slides and explanations.

**a. Motion:** *That the Mission and Service Congregational Pledge for 2013 be \$33,500 (World Development, \$1,500; M&S Congregation, \$27,000; UCW Donation, \$5,000)*  
**Motion moved by Peter Hakkenberg and seconded by Marlis Dupuis. Carried.**

**b. Motion:** *That the Cash Flow Statement for the period January 1, 2012 December 31, 2012 accepted as printed.* **Moved by Peter Hakkenberg and seconded by Don Edwards. Carried.**

**c. Motion:** *That the 2013 Budget prepared by the Stewardship Committee/approved by the Official Board be accepted as printed.* **Motion moved by Peter Hakkenberg, seconded by Clifford Rudyk. Carried.**

#### **14. New Business: Staff Appreciation**

Terry MacPherson, who had been Chair of the M&P Committee during 2012, noted that the staff have been evaluated and performance reviews completed with input from a survey sent to persons in the congregation who had interaction with the staff on a regular basis. Terry thanked Karen, Judy, Paul and Mary Ellen for a job well done, and mentioned the strengths and positive contributions of each.

Karen closed with prayer and a sung benediction, and thanked everyone for their time.  
 Motion to adjourn at 1:15pm - Moved by Terry MacPherson, Seconded by Clifford Rudyk. Motion carried.

#### **Congregational Statistics**

##### ***Burials 2013***

\*Nellie Irene Atkinson

Mark Aberdeen Belfry

\*Robert Aldon Bell

\*Doreen Bray

\*Shirley Elinor Cable

Johanna Goatcher

Kathleen Godfrey

\*Dorothy Hamilton

\* Tom Hazell

\*Mary Margaret Elvira Isard

Capt. Beverley Lorne Jewett

Dr. Ken Sydney Lewis

Francis Murray Keith Perliusi

Helene Joan Thibideau

\*Denotes members of St. Paul's

##### ***Marriages performed at St. Paul's in 2013-5***

##### ***Baptisms in 2013 - 10***

Christopher David Hopkins<sup>(adult)</sup>

Sandra Susan Lamoureux<sup>(adult)</sup>

Xavier Davenand Sagar

Kaitlyn Hope Todd

Kaydence Georgia Hopkins

Mackena Elizabeth Murray

Emma May Stevens

Jackson Christopher Hopkins

Iris Alexandre Sagar

Alexandria Michelle Todd

##### ***New Members in 2013-29***

Marjorie Baks

Amanda Clarke

Chris Hopkins

Pauline Kelly

John McGrory

Cathy Barker

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Sharlene Dunk-Hayward	Bruce Middleton	Earl Kelly
Jackie Hopkins	Eric Barker	Debbie McGrory
Susie Lamoureux	Steve Hayward	Melissa Middleton
Don Penrose	Sharon Penrose	Doug Reed
Nell Reed	Liz Rogers	Bill Sheffield
Doris Sloan	Jean Stainton	Ian Sutherland
D.J. Thorpe	Marjolyn Van Der Well	Paul Van Der Well
Jean Wagg	Max Wagg	

## Historical Church Roll

Statistical Report as of December 31<sup>st</sup>. 2013

Total members as of January 1, 2013 299

In year 2012

Members joined by Profession of Faith

Or transferred in 29

Members removed (7)

Member's deceased (7)

Non-Resident (7)

Resident Members 307

Total membership as of Dec 31/13 307

The above figures apply to registered members only and do not include the approximate 266 adherents and children recorded in our current directory and cared for by St. Paul's.

## A Capital Campaign

The Capital Campaign Committee has completed the tendering of Phase 1, the repairs to the exterior of our building and work will begin in the spring. The contractor, Empire Restoration, has already supported the crumbling bricks in the west arch of the bell tower to prevent any injury to pedestrians.

The interior projects connected to Phase 1 have been completed, those being the upgrading of the audio/video equipment and the lighting. We have also improved the Internet connectivity throughout the building.

In conjunction with the Property Committee and the Accessibility Advisory group we continue to work on Phase 2 of the capital plan, which is to improve the accessibility, functionality and safety of our interior space. At the January Board meeting funds were allocated to hire a professional engineer to advise us on the feasibility of our plans from a structural standpoint. It is our hope to have a plan for your consideration by the fall.

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A major focus of the interior work will be meeting new government mandates on accessibility. The issues are, wheelchair friendly doors and washrooms, better sight lines and signage, access to all levels of the building using a lift suitable for the handicapped and creating a more welcoming and useful environment for all.

As the number of worshipers and related groups increases and new uses are found for this fine building it is our responsibility to keep it safe and welcoming for all, now and in the future. If you have any questions or concerns about Phase 2 please feel free to contact any committee member.

**Tom Barber, Chair**

## **The Circle**

The Circle meets on the 3rd Monday of the month. This year we did varied programs, such as card making with Cathy Metzgar, painting on stones with Diana Scott, Brain Gym with Jean Dove, and others. We wound up the summer with a BQ at the Whiteside's thanks to Sharon and Colin. We welcome all ladies to join us for our next meeting will be on Monday, February 17<sup>th</sup> in the parlour at 7pm.

**Gail Wilcox, Chair**

## **Communication Committee Report**

Another year in the life of St. Paul's United Church in Midland has come to a close and it's time to review what we accomplished in 2013 and address our plans and goals for 2014.

The Communication committee has continued to create and maintain lines of contact between our church families. We are responsible for organizing social time after worship every Sunday, producing and delivering the church newsletter three times a year, over-sight of the web-site, delivery of the DVDs of Sunday worship and the visitors' programme.

Social time, where hot and cold beverages and treats are served, has become very popular, often with close to a hundred people staying for some refreshment and fellowship. It's great to see the tables full and our church family getting to know each other better and enjoying their company. Thank you to the various church groups and committees who take turns in hosting this valuable communication tool.

We have about 40 volunteers who deliver the newsletter before Easter, before September and before Advent. Some of these people have been doing this job for many years and we appreciate their time and dedication. There are a few St. Paul's folk who receive their newsletter electronically, but the majority still like to have the hard copy in their hands and the volunteers make this possible. Thank you! Grateful thanks as well to Judy and her volunteer assistants who organize, print and assemble the newsletter.

Our web-site, and new presence on Facebook, is an effort to connect with the techie age. We realize that we have to promote both of these ventures to get the best results from them and

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will be looking at ideas for this in the New Year, check us out!

The new video equipment installed as part of the church renovations earlier in 2013 have allowed us to create more DVDs, faster, than we had been able to do in the past. We now deliver close to 20 DVDs each week to members of the St. Paul's family who are unable to attend worship. We also have a DVD library available for those who may have missed a worship service, or enjoyed it so much that they'd like to see it again. The Communication committee is indebted to the dedicated team that operates the video and sound equipment each week, enabling these DVDs to be created. They are a loyal team and include Colin Whiteside, Bruce Wilcox, Don Edwards, Earl Kelly, David Todd and Christie Bath. Again, these DVDs are delivered by volunteers and this is greatly appreciated by those receiving them. Thank you!

Our visitor's programme is nearing the end of its second year and we have about twenty visitors who regularly connect with close to forty people who have expressed an interest in having someone from the church visit with them. We have had much positive feed-back from both the visitors and those being visited and consider this programme a success.

Communication is a two-way street and is constantly shifting as to methods, requirements and results. This is our challenge and we strive to accomplish the best communications possible. My committee of George Leck, Gary Price, Kim Hakkenberg and Brenda Fleming are enthusiastic and dedicated and I appreciate their support and hard work. Brenda is retiring from Communication after many years of loyal service. I will miss her presence and contributions to our committee. Thank you!

**Sheila Thompson**

### **Faith Formation Committee/Christian Education Committee (FFCE)**

2013 was a successful, challenging and frustrating year in the life of the Faith Formation committee of St. Paul's.

Our committee organized and hosted a number of Family Fun Nights including a sleigh-ride, bowling, pumpkin-fest, hobbies and crafts, making Christmas decorations and doing good deeds throughout our community. These events attracted a varying number of people, from a few to many, who all seemed to enjoy the opportunity to share fellowship with each other. This was one of our successes and these events will continue, so please feel free to participate in any or all of them.

Another ongoing success is Karen's Bible Study. The numbers participating have increased significantly since Karen began at St. Paul's and those attending enjoy the study and discussions in a relaxed and accepting atmosphere.

Sunday school for the children of St. Paul's continues to be a challenge. We have a core of children but there is little consistency in numbers attending on any given Sunday. This makes

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programming difficult as we don't know the ages or abilities of those that will be there that particular day. We are looking at creating a class for the junior children (late elementary and early high school) and perhaps splitting the other age groups into two classes. We have a schedule in place for care for the nursery children (two and under). This work is ongoing and we hope to be able to put it together early in 2014 with the assistance of volunteers interested in promoting Sunday school.

We welcome Bev Irwin to St. Paul's to provide the experienced leadership that we lack in this kind of work. All the enthusiasm and good intentions in the world can't replace the training and experience required to form a vital Sunday school that will encourage and inspire and nurture our young people.

We were disappointed that the planned hiring of a Christian Education associate wasn't successful but we are grateful that Bev will be with us for six months and that work is being done to create a new position and begin the hiring process. We enjoyed and appreciated having Kelsi Maracle work with us at St. Paul's last summer. She was energetic and enthusiastic and allowed our teachers the chance to have a summer break. She also did some mid-week work with the children and our seniors who enjoyed the opportunity to share a meal and fellowship.

I would like to extend sincere thanks to Karen for her ongoing support, input and enthusiasm, Bev Truax for her many years of dedication to the Sunday School and especially the Christmas services, Joan Lavin for lining up candle-lighters for every Sunday, Ian Sutherland for stepping in and organizing and leading the Sunday School and his extra help at Christmas, and the rest of the committee for their ongoing support and their assistance whenever needed and called upon.

The Faith Formation committee consists of Sheila Thompson, Angie Leis, Yvette Todd, Joan Lavin, Ian Sutherland and Rachel Leck. We could really use another person or two, as well as someone - or two, to assist in the Sunday school. If you feel that you could perhaps contribute to this work in your church please contact me, Bev or Karen for further information.

**Sheila Thompson**

## **Fellowship Club**

This year we decided to have a games night in January, however the weather did not co-operate we had to cancel. It was decided by the hosting committee to hold it at our February 4<sup>th</sup> meeting.

We have some new members on our executive so our leadership for 2014 is:

Presidents: Sharon and Colin Whiteside

Vice Presidents: Debbie and John McGrory

Secretary: Marjorie Baks and Al Borrow

Treasurer: Diane and Tom Marr

Sunshine Fund Co-ordinators: Bev and Clint Truax

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Coffee after church co-ordinator: Jackie Hebert

The fellowship club meets the first Tuesday of the month at 7:00 pm in the church.

The members form teams responsible for the monthly programs. This past year we had an evening at the museum, the birds of prey and we were taught how to pole walk. We usually enjoy one or two pot luck meetings and this year we had an indoor corn roast!

We have a beef dinner in September and a Christmas Dinner in December both are always well attended. We welcome new members and new ideas. So if you enjoy people and having fun come out to our March 4<sup>th</sup> meeting and see what we are all about.

**Yours in fellowship, Doreen Gunson**

## **Memorial Fund**

The balance unspent at the end of 2012 was \$1295.00. During 2013, we had \$4975.00 donated to the Memorial Fund in memory of the following people. Expenditures from the memorial funds in 2013 purchased a panic button system; cost was \$1473.24. The balance in the memorial funds is \$4796.76.

### *Love ones remembered...*

Nellie Atkinson	Doreen Bray	Shirley Cable	Tom Hazell	Bill Heeley
Margaret Held	Elvira Isard	Mark Jewett	Dr. Ken Lewis	Jim McCullough
Cliff Pendlebury	Barbara Reckzin	Patricia Walton	Wally Wilson	

We acknowledge as well the floral memorials placed in the sanctuary at Easter and Christmas and throughout the year which have been listed in our weekly bulletin.

## **Men's Breakfast Group**

This group usually meets on the last Saturday of each month at MOM'S RESTAURANT where we are each served a breakfast of our own choice.. The main purposes of the group are for friendship, fellowship and getting to know one another. Hence the conversations are many and extremely varied including comments and suggestions re. St. Paul's U.C. Attendance is variable from five to fourteen since we first met, and unknown until all have arrived at 8:30 AM. We invite all men of St. Paul's to try us out.

**Art Campbell**

## **Ministry and Personnel Committee Report on 2013 Goals (January 2014)**

During 2013 the M&P Committee met monthly, kept written minutes and addressed the following 2013 goals:

*Enhance the performance review process:* The 2012 congregational staff performance survey was up-dated and a staff self assessment questionnaire, including items related to violence and harassment as per policy, was introduced. We assisted Toronto Conference in critiquing its first

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draft of a new performance review tool for Ministry Personnel and pilot tested the revised product in Karen's 2013 review. Performance reviews for all four staff were completed by December/13. Feedback from 18 congregational surveys, Committee Chairs and the M&P Committee highlighted the competence and dedication of each of our four staff, with no performance concerns and many positive attributes identified. Job descriptions have subsequently been modified to address changes recommended during performance review discussions. We are truly blessed to have their excellent contributions to our congregational life.

*Make salary recommendations to the Board via the Stewardship Committee for inclusion in the 2014 budget:* Salary adjustments for the Director of Music position were made in September when the part time staff position was created; the remainder made in November.

*Implement all tasks related to the church policy on violence and harassment:* We developed a pamphlet and provided it to the Board in September as a review. The policy has been posted at the church and on our website. Security and risk factors were reviewed with staff during annual performance appraisal discussions in November/December. Personal security devices were provided to staff and linked to the Police Station and exterior lighting and security cameras added at the Easy Street entrance.

*Review practice re vulnerable person record checks:* The United Church provides guidance about how church governance bodies should approach the question of screening staff/volunteers who work with vulnerable populations such as children, seniors and persons with disabilities. Ministry personnel are already required by Conference to provide Vulnerable Person Record Checks when appointed/called and then every three years, with the records maintained by Conference. The document provides guidance about how to make policy to prevent/reduce risk to vulnerable persons. A draft policy was prepared in December 2013 for consideration by the Board in 2014.

*Hire new part time employee to assist with Faith Formation and Christian Development:* A job description for a congregational appointment of a 12 hours/week Faith Formation Coordinator was developed by M&P and approved by Northern Waters Presbytery. Two candidates were interviewed but the position was not filled. The Board called a special meeting on November 26 and approved the following staffing strategy for presentation to the congregation on December 15. Elements of the strategy included:

1. Hire retired minister Bev Irwin half time from January 1-June 30/14 to support volunteers in Sunday School and Youth/Family programs and assist Karen in providing pastoral care (up to \$20,000 from Trust funds)
2. Increase Faith Formation Coordinator position hours up to 20/week (Up to \$35,000/year from Trust funds for three years after annual evaluation) beginning in July 2014
3. Seek partnerships with other United Churches to increase hours for Faith Formation

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position to 30 or more and seed funding from Presbytery for "New Ministries" development

4. Apply for Federal Government funding for a 16 week Community Outreach Worker/Coordinator position
5. Implement the Annual Mission Identity/Goal Setting Process required by Toronto Conference as part of its Effective/Leadership Project (during January-June/14 using an outside consultant to assist us -- from Trust Funds up to \$3,000)

In addition to these identified goals, the M&P Committee managed the selection and evaluation of two federally funded summer student positions in 2013. To enhance our effectiveness members of the committee attended United Church training sessions on conducting performance reviews, implementing the new Ministry Personnel performance review process, understanding the updated United Church Manual, and conducting the new Mission Identity/Goal Setting process.

Thanks to 2013 members Eleanor Hunter, Byron Metzgar, Carole Morrison and Mike Nihill (resigned mid-year) for their contributions to the achievement of these goals.

**Louise Leck, Chair**

## **Nominating Committee Report for the year 2014**

**Retired During or at the End of 2013.** Members of St. Paul's United Church Official Board who have completed their terms and are not returning to the board, or who resigned during 2013- Bill Coveyduck, Brenda Fleming, Stephan Kramp, Rachel Leck and Zena Pendlebury, and retiring from the Board of Trustees, Joan Lavin.

### **Congregational Officers for 2014**

The following have agreed to serve in 2014:

Congregational Chair: Terry MacPherson

Congregational Secretary: Judy Hazell

### **Members of the Board of Trustees**

Bruce Wilcox - chair; Tom Barber, Gunter Freund, Dr. Norman Grieve, & Shawn Leis.

### **Members of St. Paul's United Church Official Board For 2014 Officers for 2014**

Official Board Past-chair: Louise Leck

Official Board Chair: Terry MacPherson

Official Board Vice-chair: Don Penrose

Treasurer: Peter Hakkenberg

Official Board Secretary: Judy Hazell

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Recording Secretary: Judy McConnell

**Honorary Member**

Gunter Freund

**Nominees for the year 2014, retiring 2017:** Judy Hazell, Terry MacPherson, Byron Metzgar, and Sheila Thompson.

**Nominees from 2013 retiring in 2016:** Peter Hakkenberg, Louise Leck, Cathy Metzgar, Bea Nayduk, Don Penrose, Gary Price, Bruce Wilcox, Gail Wilcox, Colin Whiteside.

**Nominees from 2012 retiring in 2015:** Antje Clarke, Sharon Foster, Eleanor Hunter, Carol Morrison, Mike Nihill, Virginia Nihill, Lois McQuirter.

**Presbytery Representatives:** Milne Dick, George Leck

**Minister:** Rev. Karen Ptolemy-Stam,

**Associate Minister for Faith Formation and Pastoral Care -** Rev. Bev Irwin

**Committee/Group Chairs for 2014**

**Archivist:** George Leck

**Capital Campaign Committee Chair** (for committee duration): Tom Barber

**Choir:** Gail Wilcox

**Communication:** Sheila Thompson

**Faith Formation:** Sheila Thompson

**Fellowship Club:** - Colin Whiteside

**Ministry and Personnel:** Louise Leck

**Outreach:**

**Property:** Bruce Wilcox

**Stewardship:** Don Penrose

**Trustees:** Bruce Wilcox

**The Circle:** Gail Wilcox

**Worship:** Cathy Metzgar

**U.C.W:** Bea Nayduk

**Representative to Simpresca Board:** Joanne Zeitz

**Youth Liaison to Camp Simpresca:** Iris Sagar

The Nominating committee welcomes new members to the Official Board of St. Paul's and is grateful for the support of these people who offer their time and commitment to their church. We also acknowledge the dedication of those who have retired from the Board and thank them for their years of loyal service.

**Sheila Thompson, Chair**

## Outreach

During Lent in the spring, the congregation contributed over \$14,000 for the Guesthouse (formerly called the Out of the Cold program), which is the permanent shelter for the homeless in the Midland area, presently located in Knox Presbyterian Church. In addition to generous donations from the congregation, there was a significant donation from an anonymous donor, as well as \$5000 from 1:1 matching from the St. Paul's Special Projects Account. The funds will be used to furnish the lounge area of the shelter. This is a significant contribution to our community, and thanks to all for helping the less fortunate in our area.

In June, St. Paul's provided Dah Dah Eh with a \$500 educational grant to assist her in taking the Personal Support Worker course at Georgian College in Barrie starting in the fall. Upon completing the first semester, an additional \$500 educational grant was given to Dah Dah for the second semester starting in January 2014. Good luck to Dah Dah; we are all very proud of her.

In the fall, we were pleased to have Dr. Peter Vander Zaag talk to the congregation about the great work that the Canadian Foodgrains Bank (CFGB) does, as well as his personal experiences with CFGB in Ethiopia last summer. It was a very enlightening sermon, and it was gratifying to hear from Peter what a difference Canadian Food Grains Bank is making in other people's lives.

The congregation generously donated over \$7000 to the CFGB. This included a very generous donation from an anonymous member of our congregation. With the 1:1 matching from the St. Paul's Special Projects Account and the 4:1 matching from the federal government, our CFGB donations translate to over \$60,000 worth of food to help to feed the hungry. The Outreach Committee continues to be amazed by the generosity of the congregation; what a caring congregation we have at St. Paul's.

On Saturday November 30th, under the leadership of Lois McQuirter, we served hot chocolate again in the front of the church during the Santa Claus parade. This year we served hot chocolate to approximately 250 people (mainly children), and everyone seemed to enjoy themselves.

In December, under the leadership of Jim Sinclair as well as Deb and John McGrory, we worked with Christian Island United Church and Covenant Community Church in Penetang to provide Christmas hampers to needy families on Christian Island. This year we supplied food and toys to 41 families, including 60 children. Covenant Community Church provided the toys again this year. St. Paul's provided 41 crock pots from an anonymous donor in our church, as well as starter food packages and crock pot recipes from our Benevolent Fund. The starter food packages included 5 lbs of various meats, and approximately 20 cans or packages of tomatoes, beans, pasta, soups, seasoning, etc, allowing these Christian Island families to learn how to prepare 5 different meals in their new crock pots.

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Several members of the congregation helped to assemble the hampers, as well as to load the hampers onto 3 trucks for delivery to Christian Island on Saturday December 21<sup>st</sup>. Well done St. Paul's, and thank you on behalf of the families on Christian Island.

On December 24<sup>th</sup>, under the leadership of Bea Nayduk and Judy McConnell, a Christmas dinner with all the trimmings was served to approximately 60 needy people in the Midland area. Many members of the congregation volunteered to prepare this meal, in the spirit of Christmas and helping others. Thank you to everyone for helping.

The members of the Outreach Committee include Barb Nicholls, Jim Sinclair, Ken Woods, Lois McQuirter, John and Deb McGrory, Antje Clarke, Karen Ptolemy-Stam and Greg Rothwell. We sincerely thank the congregation for helping to take care of the less fortunate, both locally and around the world.

**Greg Rothwell, On behalf of the Outreach Committee**

### **Outreach - Benevolent Fund Report**

The Benevolent Fund is used to help those in need in our community. It may be for unexpected expenses and food vouchers, transportation, special needs equipment. We have a working arrangement with the Salvation Army where we direct needy people to the Salvation Army for Assessment. The Salvation Army will give individuals and families in need non-perishable food items. We help by giving food vouchers for a local grocery store for meat and vegetables, etc. The grocery store then bills us on a monthly basis.

Most of our money for the benevolent fund comes from our Christmas Eve offering. Some people make gifts to the Benevolent Fund throughout the year. Our church Administrator gives out the vouchers to the people sent over from the Salvation Army.

### **Benevolent Fund Financial Statement for 2013**

Balance as of December 31, 2012	\$2,451.69
Donations made in 2013	\$4,347.17
Bank Charges	30.29
Benevolent Expenses	\$2,100.46
Disbursements for Groceries, etc. for the year	<u>\$2,605.01</u>
Balance as of December 31, 2013	<u>\$2,063.10</u>

### **Property Committee**

Members of the Property Committee met on January 14, 2014. We welcomed Terry MacPherson, Official Board Chair, to our meeting. The minutes of our last meeting on Nov. 12, 2013, as well as minutes from the Capital Campaign Committee meeting of Dec. 17, 2013, were reviewed and any business arising was dealt with. The building expenses for Nov. 2013 were also reviewed. We have several projects on the go which need to be completed. The installation of a new Security Camera over the Easy Street door will be done shortly. The plaster repairs in the

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Sanctuary have been deferred until the out side work related to Phase 1 has been completed. The trees on the front lawn will be trimmed once the snow subsides a little. Floyd Tilson has agreed to look after the extension of the AV table in the Sanctuary.

We were asked by the Faith Formation Committee to remove and dispose of an old television, which was done after the meeting. The heating pipes in the old choir room were secured to the ceiling. A brace had detached its self. A Heat Pump stopped working and was replaced. We were asked by the Worship Committee to relocate the Banners. They are now located at the back of the Sanctuary, under the balcony. Other banners will be displayed in the hallway leading into the Great Hall.

Cam & Tom brought us up to date on the Capital Campaign projects and the planning of Phase 2. We have received another letter from the Town of Midland concerning the designation of our building as a Heritage Building. Terry MacPherson will contact the town and arrange for a meeting to discuss this matter. We received a letter from Vox in response to our letter to them concerning the condition of the Chancel floor the day after their Christmas Concert. We will be meeting with them to discuss this matter.

We also feel it is time that we look at our policy and procedures as it relates to concerts, rentals and rates. Bruce will arrange to call a meeting of the committee established to look after this. The security camera, located just behind the new TV screen in the Sanctuary needs to be lowered to afford us maximum coverage. Colin will look after this. It was suggested that a permanent foldable ladder be installed in the area leading to the ceiling in the Balcony. Tom will look into this.

At our Sept/13 meeting we all agreed that a policy as to the use of the new AV equipment, for weddings, funerals, concerts, as well as fees, needs to be developed. We are asking the Official Board to form a sub committee to help develop this policy. The meeting was adjourned at 8:45 p.m. Members of the Property Committee in attendance included Bruce Wilcox, Colin Whiteside, George Leck, Hans Muller, Floyd Tilson, Tom Barber, Earl Kelly, Cam Bonner and Rev. Karen. Missing members included Bill Coveyduck and Bruce Middleton.

Bruce Wilcox, Property Chair

### **Simpresca Representative**

All is now quiet at the camp after a summer filled with excitement, adventure, new experiences of friendship and fun. A total of 489 Campers registered this year so we came very close to our goal of 500 campers. Many groups are making great use of the facilities at Camp Simpresca in the off-season, but there are still spaces available. If your group or church would like to take a retreat at camp next spring or fall email [registrate@simpresca.net](mailto:registrate@simpresca.net) or call 705-355-0115.

**Handy People needed:** The cross at the chapel area where vespers is held each night broke over the last winter. It has had a temporary fix and was presentable enough to use this

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summer. Is there a talented craftsman out there in one of our churches who would be willing to make a new cross for the chapel? Keep in mind that this is an outdoor setting in the woods and the cross will need to be able to withstand the elements. We also have several maintenance projects we need help with: Pulling water pumps for cleaning/repair, backhoe operator to put in drainage tiles - preventing the office basement from flooding and installation of a new generator. To help with any of these projects, please contact Colin @ 705-322-2587.

**Written by Richard Austin and presented by Jo-Anne Zeitz**

## **Trustees Report 2013**

The trustees of St. Paul's for 2013 were Tom Barber, Gunter Freund, (Hon), Dr. Norman Grieve, Joan Lavin, Shawn Leis, Karen Ptolemy-Stam and Bruce Wilcox (Chair). Property and liability insurance provided to the United Church of Canada by Hub International was renewed for 2013 by the trustees of St. Paul's. Property and contents coverage in the amount of \$5,573,240 contained an adjustment for inflation. The premium for this coverage was \$7,581.00 (tax excluded) which was a decrease of \$267.36 from 2012.

As of December 31, 2013 the general funds of St. Paul's owes the Organ and chancel renovation fund \$9,045.96. This amount has been carried over from 2011 and remains outstanding. In February/13 funds in the amount of \$5,000.00 were transferred to the General Fund. This represented Architect Fees with regard to the Capital Campaign Phase 1. Also funds in the amount of \$1,075 were transferred to the General Fund. This was for the Audit fees associated with the audit of the trusts for the year 2011. Both amounts were transferred from the Project Account.

In February/13 funds in the amount of \$5,035.00 were transferred to the General Fund. This represented the 2011 hold back of the 2011 Interest on the Reserve Fund.

In February/13 interest in the amount of \$8,155.00, earned by the reserve account less 1.2% for inflation, was transferred to the general funds.

In March/13 funds in the amount of \$50,000.00 (\$25,000.00 from the Reserve account and \$25,000.00 from the Project account) were transferred to the General Fund. This represents the first draw for Phase 1 Capital Campaign projects. These draws are part of a \$500,000.00 Phase 1 Capital Campaign which was authorized and approved by the Congregation.

In June/13 \$5,000.00 was transferred from the Project Fund to the General Fund. This represents matching funds for the Lenten Offerings as approved by the Official Board. Also \$325.00 was transferred to the General Fund to cover Educational Expenses, (Lay Worship) as approved by the Official Board.

In July/13 \$500.00 was transferred from the Project Fund to the General Fund. This represents tuition expenses for Dah Dah and was approved by the Official Board. Also an

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additional \$325.00 was transferred to the General Fund to cover Educational Expenses, (Lay Worship) as approved by the Official Board.

In Oct/13 funds in the amount of \$10,000.00 were received from the Doreen Bray Estate. These funds were placed in the money market account with in the Reserve Fund pending direction from the Official Board.

In Oct/13 Funds in the amount of \$50,000.00 (\$25,000.00 from the Reserve account and \$25,000.00 from the Project account) were transferred to the General Fund. This represents the second draw for Phase 1 Capital Campaign projects. These draws are part of a \$500,000.00 Phase 1 Capital Campaign which was authorized and approved by the Congregation.

In Dec/13 funds in the amount of \$5,000.00 were transferred to the General Fund from the Project fund. This represents matching funds for the Food Grains project as approved by the Official Board. In early 2014 \$ 12,216.19 will be transferred to General Funds of St.Paul's which represents the interest earned on Reserve funds less the 2013 Inflation Rate as set by the Bank of Canada (.90%)

The trustees express their sincere appreciation to the custodial staff and the Property committee for their devotion to the continued care and maintenance of St. Paul's facilities.

**Bruce Wilcox, Chair of the Trustees (2013)**

#### **Trustee's Financial Report**

Value of Trusts and Estates as of December 31, 2013 \$1,417,957.02

Trusts, Estates and Interest Re-invested

RBC Short Term GIC	\$ 100,000	1.20%	March 17/14	\$100,046.00
Bank of Nova Scotia	\$ 100,000	3.25%	December 17/14	\$100,124.66
National Bank	\$ 60,000	2.96%	June 23/16	\$ 60,929.36
Resmor Trust Co.	\$ 60,000	3.00%	June 23/16	\$ 60,941.92
HSBC Bank	\$ 100,000	2.70%	December 20/16	\$100,081.37
Homequity Bank	\$ 100,000	2.70%	December 20/16	\$100,081.37
Equitable Trust	\$ 100,000	2.40%	December 19/17	\$100,078.37
RBC Canadian Market Fund				\$ 87,197.31
Cash Account				<u>\$ 11,051.00</u>
Total Reserve Account				<u><u>\$720,531.89</u></u>

#### **Project Account**

RBC Short Term GIC	\$ 100,000	1.20%	December 17/14	\$ 100,046.00
Resmor Trust	\$ 50,000	3.25%	December 17/14	\$ 50,062.33
National Bank	\$ 60,000	3.32%	April 1/16	\$ 61,495.36
B2B Trust	\$ 70,000	2.95%	June 23/16	\$ 71,080.59
Resmor Trust	\$ 50,000	3.00%	June 23/16	\$ 50,784.93
Laurentian Bank	\$ 33,000	2.90%	July 26/16	\$ 33,414.26
HSBC Bank	\$ 67,000	2.70%	December 28/16	\$ 67,014.87
Pacific & Western	\$ 100,000	2.71%	December 28/16	\$ 100,022.27
RBC Prem. Money Market				\$ 47,114.56
Cash Account				\$ 107,344.00
Owed to Project Account by Congregation				<u>\$ 9,045.96</u>

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Total Project Fund

\$ 697,425.13

## **2013 United Church Women**

We welcome and encourage any ladies of the congregation to join us in our meetings. We meet on the second Tuesday of the month at 12:30, in the Ladies' Parlour. Please bring a bag lunch - desserts, tea and coffee will be served.

Our fund raising activities include catering, the two large Rummage/Garage Sales, and the Bakeless Bake sale. Your help is always needed at the Rummage Sales; bringing in items for sale, unloading, selling, and then packing the truck later in the afternoon. Perhaps you could keep April 25<sup>th</sup> in mind, as that is the date of our next Rummage Sale. We truly appreciate the great generosity of the members of the congregation in these endeavours.

Sarah Jenkins was our speaker at the Conference Sunday service, the last Sunday of May. Sarah's son had volunteered in Thailand for the United Nations and she had visited the refugee camps in that country.

We always arrange the church service for Conference Sunday when Karen is away to Conference. Our Semi-permanent chair person is now Brenda Fleming. Thanks, Brenda, for all that you do to keep us up to date with commitments and responsibilities.

Two of our ladies passed away this year. After many years of attendance and taking responsibilities for the "Sleeping Children Around the World fund", Elvira Isard passed away on October 10<sup>th</sup> in 2013. 'Thank you' to Elvira for her commitment. That fund is now being carried by Bernice Matthews. We regularly send out money for new bed kits, for these children. The other lady who passed away will be remembered by long time church members - Nellie Atkinson. She moved from Midland into a Residence in Toronto some years ago.

December is a time of fun at our UCW meeting, and this year we were once again entertained by Diana Scott and Lorna Bywater, with a theme of Gingerbread Men. Good stories, great gifts, and Diana rushing about disguised as the Gingerbread Man. Lots of fun.

Please read our Financial Report, prepared by Helen French, to review our receipts and disbursements.

We do always keep in mind the United Church Women's Purpose about our loyalty and devotion to Jesus Christ, in Christian witness, study, fellowship and service.

We wish everyone Good Health and Happiness in this New Year. With each dawn comes a New Creation in God.

**Wilma Plews- UCW**

### **UCW Financial Report 2013**

Balance on Hand –December 31, 2013

\$6,666.33

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**Receipts:**

General Offering	\$1,063.50	
Donations	170.00	
Projects	5,519.40	
Kitchen & Catering	4,778.50	
Bank Interest	.64	<u>\$11,532.04</u>
Total		\$18,198.37

**Disbursements:**

Allocation to M&S	\$5,000.00	
Presbyterial Assessment	218.75	
UCW Expenses	222.98	
Kitchen & Catering	1,194.17	
St. Paul's Kitchen Fund	1,250.00	
Out of the Cold	150.00	
St. Vincent de Paul	300.00	
Salvation Army(Midland)	300.00	
Habitat for Humanity	150.00	
Anglican United Refugee	200.00	
Camp Simpresca	900.00	
Life Vest-Simpresca	45.19	
Fred Victor Mission	200.00	
Massey Centre	200.00	
Wendat	100.00	
Leprosy Mission – Canada	200.00	
Gift Certificates for Staff	135.00	
Projects	922.63	
Total		\$11,688.72
Balance		\$6,509.65
Bank balance December 31, 2013	\$6,586.57	
Less o/s Cheques	\$400.00	
o/s Deposits	<u>\$265.00</u>	
Cash on Hand	<u>58.08</u>	
Total	\$6,509.65	
In Memoriam Account	\$457.39	

Helen French - Treasurer UCW

**Worship Committee**

What a wonderful and blessed year we have had. Our committee members are Antje Clark, Jean Dick, Pat Cowden, Bea Nayduk, Heather Wilson, Colin Whiteside, Sharon Whiteside (our new secretary) Sharon Foster (who recruits our scripture readers), me, Cathy Metzgar and our minister Karen. Sadly our dear Tom Hazell passed away this year, leaving a space not to be replaced by anyone. His perspective and input will be greatly missed.

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Most of our goals have been completed and new ones listed to work on. Along with all members we have people who agreed to be designate spotters of 'NEW PEOPLE" who visit our Church and introduce themselves to help them feel comfortable here.

We have an up and running library located outside Karen's office. Our "New to the Church Package" is an ongoing work in progress. This is updated as needed.

We have seen a variety of worship services from explaining scripture readings, Youth Participation, dialogue services and props to help enhance the understanding of the message.(broom) Our lighting and projection add to the ease of the service. The Bell Choir, varied musical participation, the Karen Family sing and Christmas Cantata along with numerous guest musicians have enhanced our Worship.

All of these have been supervised by our competent, energetic and articulate Minister.

We were able to fill all our Pulpit Supply this year.

We welcomed 29 new members. We had 10 baptisms.

The faithful members of this committee are diligent in overseeing the work of your Worship Committee. If you have any questions or constructive input please let us know. Transparency and inclusiveness are important to us.

The Worship Committee has submitted our Goals and Action Plan for the Future. Please read them and keep informed so that we as a Church join together and celebrate the Good News.

Jesus is our Saviour. Miracles happen all the time.

Keep your eyes and ears open to the work of the Holy Spirit.

God Bless everyone. God will help us discern the path our Church is to take and we, your Worship committee, will listen.

All who labour and are heavy burdened, come, and God will give you rest.

**Prayerfully Submitted by Cathy Metzgar, chairperson.**

## **Meals-on-Wheels**

I have some very faithful volunteers who have stuck with me through thick and thin. We now have to pick up at Waypoint which means extra driving for the Midland people.

Dianne and Graham Patchell, Lenore and Ivan Price, Betty Ann Bell, Antje Clarke, Jaqueline Hebert, Joan and Don Hough, Marg Heeley is a runner when needed, Ron Tumber, and Roy and Joan Lavin cover every Tuesday. We have anywhere from two to eight clients.

Thank you to my volunteers who get the job done.

**Joan Lavin, Co-ordinator**

## **Stewardship Committee Report**

Part of the responsibilities of your Stewardship Committee is to monitor the givings and expenses. We are to inform the congregation and Board of any trends we notice.

On a positive note most expenses were at or below the budgeted 2013 amounts. However we have been below our projected contributions budget throughout the year. This was due to death of some of our significant contributors, and members moving away. We also faced an increase in pension contributions to the employee's pension fund. It is common for the church to be in a slight deficit position at different times of the year, but this year we have been in a deficit the whole year.

The total deficit at the end of 2013 was \$32,550. This was offset by a request for a "Special Gift" which the congregation generously donated in the amount of \$14,830. The final deficit is \$17,720.74. Total contributions including the "Special Gift" was \$208,846. Other income from fundraising, Trustee contribution, and miscellaneous income brought our total income to \$255,109.17

You may ask, so where did all the money go? The following is a general breakdown of our expenses:

Administration: \$28,270.59

Building Expenses: \$33,593.88

Committee Expenses: \$10,358.31

Employer Expenses: \$194,067.13

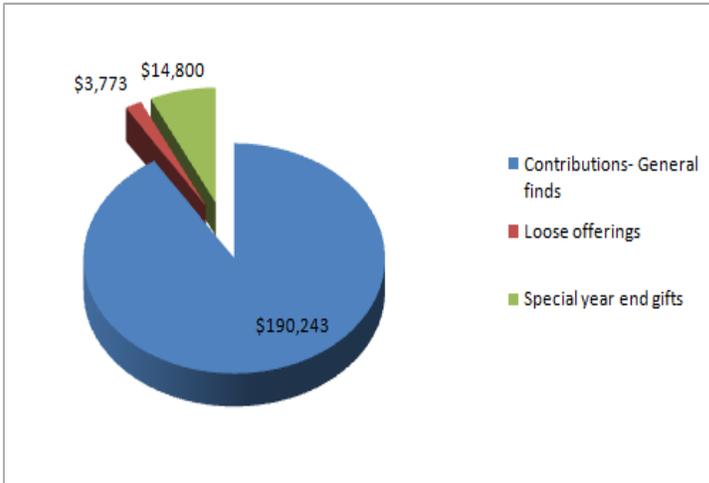
The Stewardship Committee has prepared a proposed budget to be presented to the Official Board with a saving of approximately \$25,000. This was not an easy task. The savings proposed will not impact the operation of the church. We want to thank all of the committee members for reviewing their budget needs and reducing as much as they did. We would like to thank all of the members who contributed this year to the "Special Gift" at year end. Even with the savings we are still left with a projected deficit and we will need everyone's co-operation to minimize this during the year.

### **What can the congregation do to help?**

Complete your pledge cards to assist us in budget planning. Only 22% have completed to date and increase your contribution. Enrol in PAR, (Authorized Remittance Plan). This gives the church a consistent income projection. Support any fund raising activities throughout the year...Come out for the Roast beef dinner, Talent auction, and any other fundraisers.

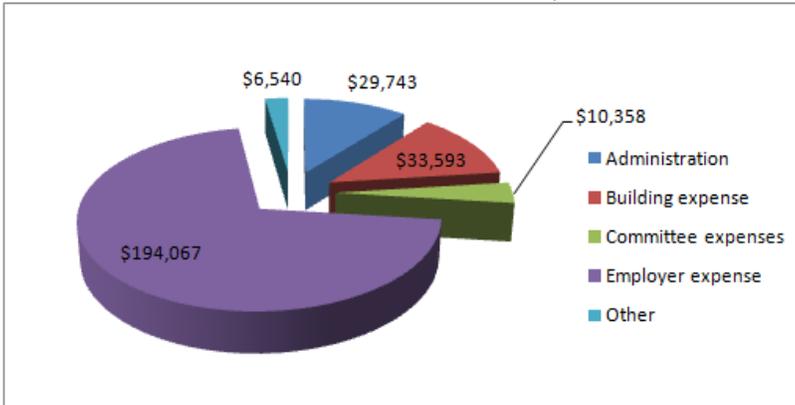
**Don Penrose, Chair of Stewardship**

**PIE CHART for 2013 Donations to General Funds**



Legend – Income - Donations	
General Contributions	\$ 190,243
Loose Offerings	\$ 3,773
Special Gift	\$ 14,800

**PIE CHART for 2013 Expenses**



Legend - Expenses	
Administration	\$ 29,743
Building Expense	\$ 33,593
Committee Expense	\$ 10,358
Employer Expense	\$194,067
Other	\$ 6,540

**Contribution Range Report 2013**

Contribution Range	#of Contributors	Total Given	\$Average per Contributor
\$0	32	\$0.00	0.00
\$1-	30	\$1,850.00	61.67
\$101-	17	\$2,590.25	152.37
\$201	27	\$7,036.90	260.63
\$301-	8	\$2,873.00	359.13
\$401-	11	\$5,326.00	484.18
\$501-	31	\$18,369.12	592.55
\$751-	16	\$13,406.00	837.88
\$1,001-	40	\$48,453.37	1,211.33
\$1,501-	33	\$62,671.68	1,899.14
\$2,501-	13	\$41,958.69	3,227.59
\$5,001	6	\$40,693.36	6,782.23
<b>Total</b>	<b>264</b>	<b>\$245,228.37</b>	<b>\$928.90</b>

**Find yourself on this report---can you bring your givings up one more level!**

**St. Paul's United Church**  
**Balance Sheet**  
As of December 31, 2013

	<b>Dec 31, 13</b>
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Chequing/Savings</b>	
Bank of Nova Scotia	-992.84
Petty Cash	200.00
<b>Total Chequing/Savings</b>	-792.84
<b>Other Current Assets</b>	
HST Federal rebate	3,741.54
HST Provincial Rebate	9,558.77
<b>Total Other Current Assets</b>	13,300.31
<b>Total Current Assets</b>	12,507.47
<b>TOTAL ASSETS</b>	<b>12,507.47</b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
<b>Other Current Liabilities</b>	
Accumulated Wedding Depo...	865.00
<b>Capital Renovations</b>	
Capital Income Trust Funds	9,899.24
<b>Total Capital Renovations</b>	9,899.24
Memorial Funds	4,796.76
<b>Total Other Current Liabilities</b>	15,561.00
<b>Total Current Liabilities</b>	15,561.00
<b>Total Liabilities</b>	15,561.00
<b>Equity</b>	
Accumulated Commitments	-465.00
Retained Earnings	15,132.21
Net Income	-17,720.74
<b>Total Equity</b>	-3,053.53
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>12,507.47</b>

## Cash Flow Statement 2013 Actual vs Budget and 2014 Budget

	2013 Actual	Budget 2013	\$ Over Budget (under)	2014 budget	Increase (decrease) on actual
Ordinary Income/Expense					
Income					
Contributions					
General Funds	\$190,243.57	\$222,403.96	(\$32,160.39)	\$210,000.00	
Loose Offerings	\$3,773.42	\$5,000.00	(\$1,226.58)	\$4,000.00	
Special Gift 2013	\$14,830.00		\$14,830.00		
<b>Total Contributions</b>	<b>\$208,846.99</b>	<b>\$227,403.96</b>	<b>(\$18,556.97)</b>	<b>\$214,000.00</b>	<b>\$5,153.01</b>
Contributions Organ Fund					
Organ Fund	\$6,000.00	\$6,000.00		\$0.00	
<b>Total Organ Fund</b>	<b>\$6,000.00</b>	<b>\$6,000.00</b>	<b>\$0.00</b>		<b>(\$6,000.00)</b>
Fundraising					
Camp Simpresca	\$900.00	\$900.00	\$0.00	\$900.00	
Talent Auction	\$5,041.00	\$3,000.00	\$2,041.00		
Fundraising thru the year				\$10,200.00	
<b>Fundraising Income</b>	<b>\$5,941.00</b>	<b>\$3,900.00</b>	<b>\$2,041.00</b>	<b>\$11,100.00</b>	<b>\$5,159.00</b>
Other Income					
Miscellaneous Income	\$1,899.48	\$800.00	\$1,099.48	\$1,400.00	(\$499.48)
New Employees	0	\$20,000.00	(\$20,000.00)		
Trustee Fund Contribution	\$16,265.00	\$16,265.00	\$0.00	\$12,216.00	(\$4,049.00)
Use of Space Donations	\$11,038.50	\$10,000.00	\$1,038.50	\$12,760.00	\$1,721.50
Other Income 2013	\$900.00	\$0.00	\$900.00		(\$2,373.24)
<b>Total Other Income</b>	<b>\$30,102.98</b>	<b>\$47,065.00</b>	<b>(\$16,962.02)</b>	<b>\$26,376.00</b>	<b>(\$3,726.98)</b>
Trustees Church Project Funds					
Accounting fees 2013	\$3,118.20	\$3,000.00	\$118.20		(\$3,118.20)
Payroll Bev Irwin				\$18,246.00	\$18,246.00
Continuing Education-Lay	\$1,100.00	\$0.00	\$1,100.00		(\$1,100.00)
<b>Total Trustees Church Project Funds</b>	<b>\$4,218.20</b>	<b>\$3,000.00</b>	<b>\$1,218.20</b>	<b>\$18,246.00</b>	<b>\$14,027.80</b>
<b>Total Income</b>	<b>\$255,109.17</b>	<b>\$284,368.96</b>	<b>(\$29,259.79)</b>	<b>\$269,722.00</b>	<b>\$14,612.83</b>
<b>Expense</b>			(under)		(decreased)
Administration					
Accounting Fees	\$3,118.20	\$3,000.00	\$118.20	\$0.00	(\$3,118.20)
Bank Charges	\$836.12	\$700.00	\$136.12	\$800.00	(\$36.12)
Conference AGM Expenses	\$806.79	\$550.00	\$256.79	\$550.00	(\$256.79)
Miscellaneous	\$3,655.90	\$2,500.00	\$1,155.90	\$1,900.00	(\$1,755.90)
Observer Expense	\$1,582.10	\$1,650.00	(\$67.90)	\$1,600.00	\$17.90
Office Expense	\$7,997.67	\$8,000.00	(\$2.33)	\$7,000.00	(\$997.67)
Panic Button Monitoring Fee	\$77.92		\$77.92	\$312.00	\$234.08
Presbytery Assessment	\$8,193.00	\$8,193.00	\$0.00	\$8,888.00	\$695.00
Staff Continuing Education	\$210.00	\$210.00	\$0.00		(\$210.00)
Telephone Expense	\$1,365.47	\$1,392.00	(\$26.53)	\$1,375.00	\$9.53
Website	\$427.42	\$450.00	(\$22.58)	\$430.00	\$2.58
<b>Total Administration</b>	<b>\$28,270.59</b>	<b>\$26,645.00</b>	<b>\$1,625.59</b>	<b>\$22,855.00</b>	<b>(\$5,415.59)</b>
Building Expenses					
Building Maintenance Expense	\$11,913.04	\$15,000.00	(\$3,086.96)	\$12,000.00	\$86.96
Building Repairs 2013		\$3,000.00	(\$3,000.00)		
Consumers Gas	\$7,203.29	\$8,000.00	(\$796.71)	\$8,000.00	\$796.71
Electric PUC	\$4,605.03	\$4,700.00	(\$94.97)	\$5,000.00	\$394.97
Insurance Expense	\$8,074.44	\$7,560.00	\$514.44	\$8,200.00	\$125.56
Sound System	\$986.38	\$2,000.00	(\$1,013.62)	\$0.00	\$986.38
Water & Waste Expense	\$811.70	\$840.00	(\$28.30)	\$850.00	\$38.30
<b>Total Building Expenses</b>	<b>\$33,593.88</b>	<b>\$41,100.00</b>	<b>(\$7,506.12)</b>	<b>\$34,050.00</b>	<b>\$456.12</b>

<b>2013 Actual vs 2014 Budget</b>						
	<b>2013 Year</b>	<b>Budget 2013</b>	<b>Over Budget</b>	<b>2014 Budget</b>	<b>Increase</b>	
<b>Committee Expenses</b>			<b>(under)</b>			<b>(decrease)</b>
Communication Committee	\$1,687.84	\$1,000.00	\$696.51	\$1,500.00		(\$187.84)
Drop-in-Centre	\$415.92	\$500.00	(\$84.08)	\$0.00		(\$415.92)
Faith Formation Committee & C.D.	\$1,481.23	\$3,500.00	(\$2,018.77)	\$2,500.00		\$1,018.77
M&P Committee	\$242.85	\$1,100.00	(\$857.15)	\$400.00		\$157.15
Music, Choir & Organ Expenses	\$3,303.68	\$3,500.00	(\$196.32)	\$3,000.00		(\$303.68)
Outreach Committee	\$201.96	\$300.00	(\$98.04)	\$300.00		\$98.04
The Circle	\$117.15	\$300.00	(\$182.85)	\$300.00		\$182.85
Worship Committee	\$2,907.68	\$4,000.00	(\$1,092.32)	\$3,000.00		\$92.32
<b>Total Committee Expenses</b>	<b>\$10,358.31</b>	<b>\$14,200.00</b>	<b>(\$3,841.69)</b>	<b>\$11,000.00</b>		<b>\$641.69</b>
<b>Employer Expenses</b>						
CPP Expense	\$5,516.25	\$5,376.60	\$139.65	\$6,055.98		\$539.73
EI Expense	\$3,143.96	\$2,714.35	\$429.61	\$3,486.00		\$342.04
Living Expenses	\$18,500.04	\$18,500.00	\$0.04	\$18,500.00		(\$0.04)
Minister Dev. & Book Allowance	\$805.32	\$2,000.00	(\$1,194.68)	\$2,000.00		\$1,194.68
Minister Travel Expenses	\$2,398.91	\$2,400.00	(\$1.09)	\$2,400.00		\$1.09
New Staff Member in 2013	\$1,055.00	\$10,000.00	(\$8,945.00)			(\$1,055.00)
Payroll Service Charges	\$285.63	\$300.00	(\$14.37)	\$350.00		\$64.37
Pension & Group	\$24,380.42	\$22,862.88	\$1,517.54	\$24,684.32		\$303.90
Music Director Expense	\$15,680.19	\$14,036.00	\$1,644.19	\$0.00		(\$15,680.19)
Salary Expense	\$120,883.73	\$122,433.36	(\$1,549.63)	\$142,841.90		\$21,958.17
Summer Students Expense	419.18		419.18	\$420.00		0.82
Workers' Comp	\$998.50	\$986.63	\$11.87	\$1,100.00		\$101.50
<b>Total Employer Expenses</b>	<b>\$194,067.13</b>	<b>\$201,609.82</b>	<b>(\$7,542.69)</b>	<b>\$201,838.20</b>		<b>\$7,771.07</b>
<b>Fundraisings Expenses</b>						
Camp Simpresca	\$900.00	\$900.00	\$0.00	\$900.00		\$0.00
The Circle Expenses	\$4,540.00					(\$4,540.00)
<b>Total Fundraisings Expenses</b>	<b>\$5,440.00</b>	<b>\$900.00</b>	<b>\$4,540.00</b>	<b>\$900.00</b>		<b>(\$4,540.00)</b>
<b>Trustee Church Project Fund</b>						
Continuing Education-Lay	\$1,100.00					(\$1,100.00)
Payroll Bev Irwin				\$18,246.00		\$18,246.00
<b>Total Trustee Church Project Fund</b>	<b>\$1,100.00</b>			<b>\$18,246.00</b>		<b>\$17,146.00</b>
<b>Total Expense</b>	<b>\$272,829.91</b>	<b>\$284,454.82</b>	<b>(\$11,624.91)</b>	<b>\$288,889.20</b>		<b>\$16,059.29</b>
<b>Net Ordinary Income</b>	<b>(\$17,720.74)</b>	<b>(\$85.86)</b>	<b>\$17,634.88</b>	<b>(\$19,167.20)</b>		<b>deficit</b>

Continued on next page

## Other Income and Donations

Other Income & Donations	2013	Budget	Over (under)	2014	Increase (decrease)
<b>Special Projects</b>					
Bakeless Bake Sale UCW	\$1,063.00	\$1,000.00	\$63.00	\$1,000.00	(\$63.00)
Benevolent	\$3,938.25	\$3,000.00	\$938.25	\$3,000.00	(\$938.25)
Bequest	\$10,000.00		\$10,000.00		(\$10,000.00)
Camp Simpresca	\$3,580.00	\$1,000.00	\$2,580.00	\$1,000.00	(\$2,580.00)
Foodgrains Bank	\$7,576.00	\$4,000.00	\$3,576.00	\$5,000.00	(\$2,576.00)
Foodgrains Matching Funds	\$5,000.00	\$4,000.00	\$1,000.00	\$5,000.00	\$0.00
Lenten Funds	\$9,328.85	\$4,000.00	\$5,328.85	\$5,000.00	(\$4,328.85)
Lenten Matching funds	\$5,000.00	\$4,000.00	\$1,000.00	\$5,000.00	\$0.00
UCW Donations	\$1,065.00		\$1,065.00		(\$1,065.00)
<b>Total</b>	<b>\$46,551.10</b>	<b>\$21,000.00</b>	<b>\$25,551.10</b>	<b>\$25,000.00</b>	<b>(\$21,551.10)</b>
					<b>Increase (decrease)</b>
<b>Mission &amp; Service</b>	<b>Actual</b>	<b>Budget</b>	<b>Over(under)</b>	<b>2014</b>	<b>Increase (decrease)</b>
World Development	\$600.00	\$1,500.00	(\$900.00)	\$1,500.00	\$900.00
Mission & service	\$28,392.20	\$27,000.00	\$1,392.20	\$27,000.00	(\$1,392.20)
UCW Mission & service	\$5,000.00	\$5,000.00	\$0.00	\$5,000.00	\$0.00
<b>Total</b>	<b>\$33,992.20</b>	<b>\$33,500.00</b>	<b>\$492.20</b>	<b>\$33,500.00</b>	<b>(\$492.20)</b>
<b>Other Projects</b>					
Kitchen renovation	\$14,689.15				
Phase 1 from Trust funds	\$82,848.41				
<b>Other Projects Total</b>	<b>\$97,537.56</b>				
<b>Total Other Income &amp; Donations</b>	<b>\$178,080.86</b>				
<b>COMBINED</b>					
Total Income	\$255,109.17	\$284,368.96	(\$29,259.79)	\$269,722.00	\$14,612.83
Total Expense & Distributions	\$272,829.91	\$284,454.82	(\$11,624.91)	\$288,889.20	\$16,059.29
Net Surplus/(Deficit)	(\$17,720.74)	(\$85.86)	(\$17,634.88)	(\$19,167.20)	(\$1,446.46)