

First United Church

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Purpose: Building relationships. Living God's transforming love.

140th Annual Report
2022

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Annual General Meeting Minutes**Sunday, February 27, 2022****Online by Zoom****Chair:** Rick Heemskerk**Secretary:** Joan Westcott

Attendees: Lorraine Armstrong, Harold Arnett, Alice Bieman, Lynne Blake-Dickson, Mary Joan Brooker, Walt, Brooker, Greg Case, Lori Case, Marg Colmer, Edith Coyle, Marg Dickson, Harry Disher, Douglas Facey, Michelle Fisher, Pat Fisher, Marilyn Gerriets, Lois Hall, Vern Hall, Jana Heemskerk, Rick Heemskerk, Jean Hoffmann, Bryan Hughes, Debbie Hughes, Shirley Irish, Deborah Jones, Kate Kennedy, Kathleen King Martin, Doug Leask, Marg Leask, Bruce Lennox, Nancy Lennox, Lynda McDowell, Ken Mott, Nola Mott, Muriel Omand-Naylor, Dave Parrott, Paula Roberts, Eric Saunders, Kathy Saunders, Shirley Schweitzer, Debora Smith, Kristin Snell, Cathie Stewart Savage, Sandra van der Meulen, Rose Ann Vita, Joan Westcott, Pauline Williams, Lee Willingham, Andy Yuan

1. Call to Order

Rick Heemskerk called the meeting to order at 2:04 p.m.

2. Opening

In recognition of the plight of the Ukrainian nation we watched the performance of 'Prayer of Ukraine' by the Kyiv Symphony Chorus.

Rev. Harry Disher offered an opening prayer. He then called for the election of the congregational chair and congregational secretary.

Motion: It was moved by Nancy Lennox and seconded by Edith Coyle that Rick Heemskerk be appointed to chair this annual meeting

As there were no further nominations, Rick Heemskerk was acclaimed as chair of the meeting.

Motion: It was moved by Lynda McDowell and seconded by Marg Dickson that Joan Westcott be appointed as secretary for this meeting.

As there were no further nominations Rev. Disher declared Joan Westcott acclaimed as the secretary for this meeting.

These two appointments are to be in place from the opening of this meeting to the end of the next annual meeting.

3. Chairperson's Remarks

Rick Heemskerk assumed the chair of the meeting and noted that names of movers and seconders must be recorded so requested that movers and seconders show their hand or speak up.

4. Consent Docket

Motion: It was moved by Deborah Jones, seconded by Shirley Irish that the congregation approve the agenda, the minutes of the Annual General Meeting of February 21, 2021 and the right of adherents to vote at this meeting.

There were no additions to the agenda. Two corrections were noted for the minutes of the February 21, 2021 meeting: on Trustees in 7. line 3 and an s on persons in 11 line 3.

There being no one opposed, the motion was declared carried.

5. Annual Report 2021

There were no questions on the report that had been sent by email and mailed to those requesting a printed copy.

6. Treasurer's Report

Treasurer Andy Yuan used a PowerPoint presentation to report on the financial picture as of the end of 2021.

Highlights included the following:

General Fund Income	
Contributions	\$223,462
Fundraising	\$ 13,693
Rental Income	\$ 66,935
Wage Subsidy	\$ 9,815
Other Income	\$ 15,470
Total General Fund Income	\$329,375

Total transfers from the Funds held by the Trustees \$185,132.66

To the operating fund	
Millennium Fund Interest	\$ 10,357.01
Russell Fund	\$ 5,000.00
Faith Development	\$ 44.70
10% of the Millennium Fund	\$ 19,730.95
To the Capital Fund for the new boiler	\$150,000.00

As a result of the transfer of invested funds from the Trustees, the balance of the invested funds at the end of the Trustees' 2021 fiscal year was \$408,694.73 compared to October 31, 2020 of \$516,449.76

A summary of the General Fund expenses showed:

Salaries and benefits	\$284,795
Property (Non-capital)	\$ 61,417
Other	\$ 41,056
Total General Fund expenses	\$387,268

resulting in a deficit of -\$57,892

Andy pointed out that this was not a good picture, but it was very close to the budgeted deficit of -\$54,606

A review of the current cash balance indicated that the liability is \$1811 more than the current cash balance so additional cash will be needed for the current year.

Andy then presented donor statistics using 2014 as a base. In 2014 just under 400 persons made a financial contribution to First United. In 2021 that number is just under 200. Using total giving's of \$500 or more, the number in 2014 was about 175 while in 2021 it was slightly above 100. He pointed out that those donors have increased their average giving's from \$2000 in 2014 to \$2700 in 2021. In response to a question, Andy indicated that these figures were total contribution so included the contributions to the Mission and Service funds which are sent onto the United Church.

Andy completed his report by thanking the congregation for their generosity.

Motion: It was moved by Andy Yuan, seconded by David Parrott that the Congregation direct the Trustees to release \$30,000 from the Millennium Fund to cover expenses.

Andy pointed out that this was the minimum amount that will be needed and that he hoped it would be enough for the year.

There being no one opposed, the motion was declared carried.

Motion: It was moved by Andy Yuan, seconded by Nancy Lennox, that The Treasurer's report be accepted.

There being no one opposed, the motion was declared carried.

7. Receipt of the 2021 Annual Reports

Motion: It was moved by Mary Joan Brooker, seconded by Jana Heemskerk that the Congregation receive the Annual Reports for 2021.

It was noted that this motion does not include the budget. There was one correction in the In Memoriam, to correct one name to Mike Costigan.

There being no one opposed, the motion was declared carried

8. Stewardship Motions

Motion: It was moved by Nancy Lennox, seconded by Shirley Irish that First United Church set the Mission and Service giving goal for 2022 at \$42,000.

There being no one opposed, the motion was declared carried

Motion: It was moved by Nancy Lennox, seconded by Lynne Blake-Dickson that the congregation of First United Church designate the special offerings for 2022 to be distributed as follows:

- Easter: SHOW and Community Justice Initiatives
- Thanksgiving: Vera's Place and Shalom Counselling Centre
- Christmas: World Development and Relief

There being no one opposed, the motion was declared carried

9. Budget 2022

Finance and Stewardship Committee Chair Nancy Lennox reviewed the proposed budget for 2022. The document provided a recommended budget and for information, a fourth column showing what it would have looked like if both ministers were with us for the whole year. Rev. Vita is leaving in May.

The proposed general income of \$215,000 is based on the returns received during the stewardship appeal and for those who did not provide a return card, the amount included is the same as they gave in 2021. It is hoped that the rental income will continue to increase so the building is well used. The total income in the draft budget is \$363,000.

The largest expense is for salaries; the other major expense is for maintaining the building.

Responses to questions provided the following:

If the budget is approved as presented, it indicates a commitment to one minister as of late May, something the Transition Team will need to consider. Nancy indicated that the Board had not made a decision about staffing.

If the budget comes to pass as presented, there will have to be a request to the Trustees to release further funds. The Trustees have estimated that these regular requests for funds could go on only for four more years before the funds would be totally used.

There may be some people who are holding back funding until after the interim ministry and they see what direction the church is going and when a new minister has been called.

Motion: It was moved by Nancy Lennox, seconded by Shirley Irish that the congregation approve the proposed budget for 2022 as distributed and presented.

There being no one opposed, the motion was declared carried.

10. Nominating Committee Report

Mary Joan Brooker reported on behalf of the Nominating Committee.

Motion: Moved by Mary Joan Brooker, seconded by Marg Dickson that the congregation of First United approves the Congregational Treasurer for 2022 as listed in the nominating report.

There being no one opposed, the motion was declared carried

Mary Joan noted some changes to the list of members of the Board of Trustees: (Treasurer) should be beside Kristin Snell not Scott Craig and the ex-officio removed from Kristin's name. The list should then include six trustees plus the two Ministers Rev. Harry Disher (2020) and Rev. Rose Ann Vita (2021).

Motion: Moved by Mary Joan Brooker, seconded by Marg Dickson that the congregation of First United approves the members of the Board of Trustees for 2022 as listed in the nominating report and amended.

There being no one opposed, the motion was declared carried

Referring to the members of the Church Board, Mary Joan expressed appreciation for the three persons who would not be on the new Board. Muriel Omand Naylor has finished her term as Past Board Chair. Greg Case is stepping down as Chair of Worship and will be focusing on communication and transition work and was thanked particularly for his efforts with online ministry. Outreach Chair Mike Savage who passed away this past year always encouraged the congregation to take risks.

Mary Joan welcomed Lee Willingham who will be Worship Chair and also noted that Harold Arnett should be added to the membership of the Worship Committee.

Motion: It was moved by Mary Joan Brooker, seconded by Muriel Omand-Naylor that the congregation of First United approves the members of the Board and Committees for 2022 as listed in the amended nominating report.

There being no one opposed, the motion was declared carried

Motion: It was moved by Mary Joan Brooker, seconded by Edith Coyle, that the congregation of First United authorizes the Church Board to fill vacancies on the Church Board and the Committees throughout the year.

There being no one opposed, the motion was declared carried

Mary Joan ended her report by thanking all who have been willing to have their name stand for these positions.

11. Outreach – Proposal on Climate Change

Shirley Irish spoke about Faith Climate Justice Waterloo Region which invites all local faith communities to work together for climate justice. Our church could become a member and hang a banner then work to bring the climate crisis to the forefront in this community.

In response to questions Shirley indicated that the membership had no fee, but the banner would cost about three hundred dollars. Taking this action would mean that we should form a justice team. Eric Saunders added that the United Church has identified two components, worship and property management, so any climate justice team would need to coordinate with the worship and property committees.

Motion: It was moved by Shirley Irish, seconded by Marilyn Gerriets that First United Church Waterloo create a Climate Justice Team, become a participating member of Faith Climate Justice (FCJ) Waterloo Region and hang the FCJ banner outside our building.

There being no one opposed, the motion was declared carried

12. Transition Team – Stepping into The Future

Transition Team member Greg Case made a presentation resulting from the input from the participants in the recent asset mapping process. Greg raised three questions for consideration:

Where do you see your passions in these ideas?

What is our ministry as a congregation and what is your ministry?

Where can you contribute your gifts to make these things a reality?

Identified assets were grouped in five areas: personal and group assets, community connections, spiritual assets, economic assets, and physical assets. A word map was expanded as input from each category was reviewed.

Next steps will involve redefining the information, seeking further input from the congregation, and using the information to write our Living Faith Story and a position description for a new minister.

We are church together and the secret to making this work will be as we

- tell our story
- enjoy the presence of one another
- work together
- have fun, and
- trust in God.

13. Thank You to Staff

Nola Mott, a member of the Ministry and Personnel Committee expressed appreciation to the staff who have worked so well during these two challenging years singling out each: Harry, Rose Ann, Kathleen, Sheena, Jay, Craig and Harold with specific comments. She also thanked Andy for his work as Treasurer, an unpaid position.

14. Closing Remarks

In closing the meeting, Rick Heemskerk thanked all for taking the time to attend the meeting. He expressed hope that this would be the last annual meeting on Zoom.

15. Closing

Rev. Rose Ann Vita invited all to participate in reciting the United Church Creed.

She then invited all to hold a minute of respect and gratitude for those who have helped build our church and faith but have died this past year, as she read the list of those who had passed away during this past year. The list was printed in the annual report.

Rose Ann then offered a prayer of thanksgiving.

16. Adjournment

Lee Willingham moved that the meeting be adjourned.

The meeting adjourned at 3:50 p.m.

Rick Heemskerk, Chair

Joan Westcott, Secretary

Congregational Meeting Minutes

**Sunday, May 29, 2022
on Zoom at 2:00 p.m.**

Congregational Chair: Rick Heemskerk

Congregational Secretary: Joan Westcott

Attendees: Bruce Lennox, Carol Rhodenizer, Cathie Stewart Savage, Carol Stephenson (regional rep), Dave Henry, Dave Parrott, Debora Smith, Doug Leask, Douglas Facey, Edith Coyle, Greg Case, Rev. Harry Disher, Jana Heemskerk, Jean Hoffmann, Joan Westcott, Joanne MacPhail, Kathleen King Martin, Kathy Saunders, Lois Hall, Lorraine Armstrong, Lynda McDowell, Lynne Blake-Dickson, Marg Colmer, Marg Dickson, Marg Leask, Marilyn Henry, Mary Joan Brooker, Muriel Omand-Naylor, Nancy Lennox, Owen Rhodenizer, Pauline Williams, Rick Heemskerk, Sandra Peel, Sandy Van der Meulen, Sharon Gowland, Shirley Irish, Shirley Schweitzer, Walt Brooker

1. Call to Order

Rick Heemskerk called the meeting to order at 2:06 p.m. This special congregational meeting was called to approve documents from the Transition Team and the members of the search committee for new minister.

2. Eligibility to Vote

Motion: It was moved by Mary Joan Brooker, seconded by Nancy Lennox that Adherents of Frist United Church be allowed to vote on the matters coming before this congregational meeting.

Rick asked for anyone opposed. No one was opposed so Rick declared the motion Carried.

3. Approval of the Agenda

Rick asked for any additions to the agenda. There were none.

Motion: It was moved by Muriel Omand-Naylor and seconded by Jana Heemskerk that the agenda be approved as printed.

Rick asked for anyone opposed. No one was opposed so Rick declared the motion Carried.

4. Opening Prayer

Rev. Harry Disher opened the meeting with prayer.

5. Living Faith Story

The "Living Faith Story" document had been emailed to the congregation and was on the church website.

It was pointed out that the word 'to' should be deleted in 2) c. on page 3. It was suggested that the organ and grand piano be mentioned in the third paragraph of 3. on page 2.

Motion: It was moved by Cathie Stewart Savage and seconded by Shirley Irish that the congregation approve the Living Faith Story document dated 2022-05-10 as amended.

Rick asked for anyone opposed. No one was opposed so Rick declared the motion Carried.

Any further suggested word changes are to be forwarded to the Transition Team who will do a final edit on the document before forwarding it to the Western Ontario Waterways region (WOW) for approval.

6. Minister Job Description

The draft Position Description for Minister had been emailed to the congregation and was on the church website.

Comments included the high expectations for such a person, the suggestion to include online ministry in the Purpose and General Description and to include videos in the examples in Worship c., on page 2.

Rick reminded the meeting that this will be a working document open for amendment as conditions change.

Motion: It was moved by Cathie Stewart Savage and seconded by Mary Joan Brooker that the congregation approve the Minister Job Description document dated May 2022.

Rick asked for anyone opposed. No one was opposed so Rick declared the motion Carried.

7. Search Committee

On behalf of the Nominating Committee Mary Joan Brooker presented the names of the individuals recommended for the Search Committee. She noted two spelling corrections to the names in the agenda.

In response to a question whether the committee is large enough Mary Joan responded that the Manual says the governing body can appoint as many as necessary to the search committee. The Nominating Committee feels that the congregation is represented well by the nominees. Rick indicated that the Board could add to the committee but for now the names need to be forwarded to the region so things can get underway.

To the concern that the members named might search for a facilitator not a leader Harry Disher suggested that the committee would take this information under advisement.

Motion: It was moved by Mary Joan Brooker and seconded by Marg Dickson that the congregation approve the following nominees for the minister search committee: Kristin Snell, Joan Westcott, Isaac Morland, Greg Case (member of the Transition Team), Marilyn Gerriets and Carol Stephenson (regional rep)

Rick Heemskerk asked for anyone opposed. No one was opposed so Rick declared the motion Carried.

8. Other Information

The Transition Team has other documents that need final tweaking. The Living Faith Story and the position description will go the Western Ontario Waterways for posting and will also be loaded on our church website.

9. Closing Remarks

Chair Rick Heemskerk thanked the members of the Transition Team and those who helped collect data for their work. We are taking a big key step as we move to call a new minister. He also expressed a big thank you to Rev Disher for his work with us as Interim Intentional Minister.

10. Closing Prayer

Rev. Disher offered a closing prayer.

11. Adjournment

The meeting adjourned at 2:32 p.m.

Rick Heemskerk, Chair

Joan Westcott, Secretary

Reflection from the Supply Minister

"We do not think ourselves into new ways of living, we live ourselves into new ways of thinking."

"Most of us were taught that God would love us if, and when we change. In fact, God loves you so that you can change. What empowers change, what makes you desirous of change is the experience of love."

Richard Rohr

Dear Friends in Christ,

Grace and peace to you as together we take the time of our Annual Meeting to reflect on the year that has passed and as we look to the coming year.

I thank you for the warm welcome that you have offered to me. It can be challenging to welcome, yet another short-term minister and you have addressed that challenge with grace.

Thank you to Sheena, Kathleen, Jay, Craig, and Harold for their supportive welcome and for the fine work they do in supporting and enabling the minister of First United Church. Together they are a wonderful staff team.

To all who live their discipleship through service on the Board, Committees, Choir, the Livestream Team, Children's' Programming, Fridays at First, Praying with Scripture, Book Club, providing food for the Noon Hour Concerts, providing a meal for the dinner for the Blind, organizing congregational meals, and doing whatever each can do to support the various ministries of First, THANK YOU!

To all who live their discipleship through service to the wider community in which we live, well done good and faithful servants. It strikes me that, as has been my experience in many congregations, we are often unaware of those contributions that folks make to life in the wider community.

In the pages which follow you will find the reports of First's ministries in 2022 and the budget and nominating report for 2023. May God continue to bless your ministry together.

Yours in Christ, Fred Monteith

Director of Music

Praise God on our days of gladness for the summons to rejoice.
 Praise God in our times of sadness for the calm, consoling voice.
 R. B. Y. Scott, VU 244

Throughout all the changes of this year, we continue to rejoice and praise God with music and singing. The Gallery choir, Handbell choir, Junior choir, and newly formed Family choir continue to be faithful in practicing, leading worship music, and making a joyful noise together. The congregation has been able to sing at services this year as COVID restrictions have been lessened, and what a joy it has been!

The year started with pre-recorded and live stream services, with a soloist or small group singing the hymns. In March, we were able to have services in person with a small, masked choir. Handbell groups rehearsed with masks and separate tables, spread 6 feet apart. Jr. choir resumed with masking and distancing. Various soloists and family groups rounded out our ministry of music during this time. Summer services had soloists as usual for us. The fall of 2021 brought a more normal season for the choirs. A new Family choir was formed, with young singers and their parents or grandparents. This has been a creative way to support these very young singers, and to learn to sing together.

The Gallery choir has been a smaller but equally musical and faithful group, offering a ministry of music and leading hymns at nearly every service. The Handbell choir has had a new surge of popularity with a full complement of ringers and several designated supply ringers. The Armstrong-Galt family formed a handbell ensemble and recorded several pieces to use in our recorded services. The Junior choir sang at Holy week and Spring services. The Family choir sang several times in the fall, complete with rhythm instruments.

During the fall, we partnered with Martin Luther University College for 8 services covering a wide range of current topics. As part of that partnership, we welcomed Dr. Debbie Lou Ludolph to lead the singing of new hymns and some “paper-less” music with the congregation. This brought a new spark to our congregational and choral singing.

The following soloists contributed greatly to our services in 2022: Beth Horst; Autumn Debassige; Cydney Morris (choral scholar); Nathan Martin; Leah Mezo-Willingham; Kelly Laurila; Emily Burnett; Laura Pudwell; Paul Mitchell; the Mezo-Willingham family.

I want to thank Jan Overduin, organist emeritus, and Dr. Lee Willingham for their encouragement and for covering all the music when I was injured or on vacation. I give my heartfelt gratitude to all the individuals who gave their time and musical skills to enrich the worship services here at First.

Respectfully submitted,
 Kathleen King Martin, Director of Music

AV Technician

I officially started as the First United Church Tech in August 2021. We have provided an online service that the church members can watch on Sunday or any time during the week. We have replaced a projector and are looking to replace the second one when the funds become available. We have added TVs to the balcony for those leading worship to see what is on the screens without having to turn their heads or point.

I would like to say a big thank you to all who donated to the online Ministry Fund that helped us install gear to make the online live streaming a reality. I have been borrowing gear to help with the stream and would really like to stop doing this going forward. If you can donate to the Online Ministry Fund to buy the remaining equipment that is needed, that would be greatly appreciated.

I also need to thank Greg Case and Matthew Savage.

We are always looking for new volunteers!

First United Church Tech
Harold W. Arnett

Message from Board Chair 2023

Covid restrictions continued in January 2022 limiting in-person activities. The skill of our sound, video and graphics crew allowed for a professional Worship service to be available online for our congregation and the wider community. These restrictions remained in place until March 13, 2022 when the provincial government eased them, and the Safe Start Committee provided suggestions and guidelines for opening.

The Reverend Rose Ann Vita bid us farewell May 15th, 2022. She was presented with our gifts and prayer shawl made by Joanne MacPhail at a reception after the service. Thanks were given by multiple people for her ministry of Sunday services, visitation and participation in the life of the church. We wished her all the best on her retirement as she moved back to the US to be with her family and new grand daughter.

Interim ministry with the Reverend Harry Disher continued, culminating in the congregational meeting on May 29th where all required reports were approved along with a new job description for a full time minister. This allowed nomination of a search team.

Subsequently, the Reverend Harry Disher requested an end of his appointment as Intentional Interim Minister effective the end of August 2022. He left the board with information on alternative government options which was a part of the requested items when called as interim minister but that the board did not feel were prepared to move on. The board thanked him for his ministry and efforts in getting us to the point where we could move on and call a new minister.

The congregation gave thanks on Sunday July 31 for the ministry of the Reverend Harry Disher at First United Church. We wished Harry many blessings in his next interim ministry assignment. He was presented with a prayer shawl and cards from the congregation. After the service we celebrated his time with us with cake and ice cream.

One of the responsibilities of the board is to have up to date Committee Descriptions which were completed by December. Some non active committees had draft Descriptions prepared by Harry.

Another responsibility is the maintaining the Policy Handbook. The current one was distributed to all board members. Committees were asked to update policies as required. Many have not been revised since 1992.

In September we welcomed back the Reverend Fred Monteith as contract part time minister. The term initially was to December 31 but extended to end of January and then to the end of April 2023. We look forward to his time with us.

An anthem the choir is working on at the time of writing, Lead Me, Guide Me by Doris Akers speaks to me in the words:

Lead Me, Guide Me along the way.
For if you lead me, I cannot stray,
Lord, let me walk each day with you,
Lead me my whole life through.

Words to live by!

Respectfully Submitted by
Rick Heemskerk
Board Chair

R.E.S.P.E.C.T. – Respectful Communication Guidelines

First United, Waterloo is an affirming congregation seeking to practice inclusivity and accepting community. As we explore more about who we are, who God is calling us to become, and where God is inviting us to engage in ministry and mission, some questions arise. How shall we behave as we worship God and live as “church” together? How will that play out as we communicate with one another at coffee hour, during meetings or study groups, at social gatherings, or through our electronic devices? How will we seek to respect the dignity of every human being as we do that?

Rev. Eric Law, Episcopal Priest, founder of the Kaleidoscope Institute, a consulting agency in San Francisco, has developed Respectful Communication Guidelines to uphold the well-being and integrity of community. We can endeavour to use them at First United, Waterloo.

R = RESPONSIBILITY. Take Responsibility for what you say and feel without blaming others. This means using “I” statements such as “I think”, “I feel”, or, “I believe”, instead of using “You” statements such as --“You make me feel ...”, or “You said this”

E = EMPATHY. Use Empathetic Listening. Listen not just to words; listen to the whole person. Try to feel and see the world as the person who is speaking/writing sees and feels.

S = SENSITIVE. Be Sensitive to differences in communication styles. Remember when people communicate in different styles; do not simply interpret another’s behaviour from your own assumptions. Ask clarifying questions such as, “I wonder”, or “I noticed”.

P = PONDER. Ponder what you hear and how you feel before you speak or respond directly or electronically. Consider what you are going to say before you say it.

E = EXAMINE. Examine your own assumptions and perceptions. This involves asking “What caused me to think or feel a certain way now?” “Were there personal experiences that I need to explore further before I speak?”

C = CONFIDENTIALITY. Keep Confidentiality. Keeping confidentiality differs from keeping secrets. Secrets are kept to hold power or protect the interests of those who know. Keeping confidentiality upholds the well-being of the faith community that is being formed.

T = TRUST. Trust ambiguity because we are not here to debate who is right and wrong. In a diverse faith community there will be inevitable differences of experience, understanding, and opinion. There will be ambiguity.

Biblical reference: Matthew 18:15-19

Board of Trustees

The Board of Trustees met three times in 2021/22. There are 7 members of the Board of Trustees, including the Minister. The Chairperson of the Finance Committee and the Church Treasurer also attend the meetings if available but are not Trustees.

At the end of the Trustee's fiscal 2022 year, the book value of investments (cost of investments when purchased) was \$365,655, a decrease from \$408,694 in the previous year. This decrease is a direct reflection of the \$30,000 withdrawal from the Millennium Fund passed at last year's AGM to cover ongoing operating costs and the 10% withdrawal of the principal in the amount of \$19,731 approved by the Board. When we liquidated some holdings to cover the \$30,000 the markets had begun to drop, however, we were still able to sell above the price we purchased, realizing a gain of \$16,144. Total donations and bequests received by the Trustees for the year were \$1,500 and total income and gains from the Memorial and Trust funds allocated to the funds was \$35,981. The fiscal year-end of the Trustees is Oct. 31st which differs from the church's year-end of Dec. 31st. Therefore, some of the total income from \$35,981 disbursements to the church will appear in the Trustees' financial statements next year but the disbursements show up in the church's current year. The balance of the Millennium fund after disbursement of the 2021/22 income is \$144,163.

While we thought we had successfully changed signing authorities on all RBC accounts, the bank had our investment account assigned to a separate profile and therefore missed it in their paperwork and therefore, the signing authorities did not change. This has been corrected. We have also, finally been able to access accounts online, so we can see up-to-date investment income. As well, although we thought the signing authorities at TD were resolved at the end of last year, they weren't and resolving that continued to drag well into 2022. These authorities are now correct.

Respectfully submitted, W. Vernon Hall, Chair of the Board of Trustees

COMMITTEE REPORTS

Ministry and Personnel Committee

NOT ONE NOT TWO BUT THREE MINISTERS

In 2022, we said goodbye to two ministers. Firstly, Rev. Rosa Ann Vita left us in May. She decided to retire and consequently had to move back to the US. She was amazing in her creativity, connecting to people and embracing technology especially throughout the pandemic. She returned to her home country to be with her family and enjoy the arrival of a new grandchild. While we miss her, we are happy that she is back with her family and launching her career as a therapist.

Then in August we said goodbye to Rev. Harry Disher. Harry worked tirelessly for us in trying to prepare us for a new minister. Due to his hard work and dedication, we were able to produce a good profile of our faith community and a position description for the new minister. He worked closely with our Transition Team to try to accomplish the goals expected for intentional interim ministry. We wish him well and much success in his future endeavours.

Over the summer we started the process of looking for a supply minister to fill in until the Search Committee was able to find us a full-time minister. This turned out to be a bit of challenge. Most ministry people that submitted their names as supply ministers had already accepted appointments elsewhere until we found one who hadn't decided on an appointment as yet. That was the Rev. Fred Monteith. We felt so fortunate that he was available and wanted to become our Supply Minister beginning September 6 to December 31 2022. He has been such a blessing to us over these last few months and help us prepare for our new minister. He is going to stay into 2023 with us - until April 30th. Thank you, Fred for all that you do and continue do for our faith community. It has been such a pleasure to get to know you these last few months. As most of you may know First United is where Fred grew up and was ordained - it has been like having one of own come home again.

MUSIC MINISTRY AT FIRST

When we think of music ministry at First United it means the work and dedication of one incredible individual - Kathleen King Martin. We have our Bell Choir and our Gallery Choir back - rehearsals happening every Thursday. One choir that I have the absolute joy to participate in is the Family Choir. We are a very small but very energetic group - well at least the children are. I have always been amazed at the many gifts Kathleen has so freely shared with us over the years. Now I get to experience that firsthand. This choir has some very young children - two are only 3 and 4 years old. With the Kathleen magic she made this Family choir come together and be able to sing at the Christmas services. The children love Mrs. Martin. Thank you, Kathleen for bringing music into our services and our lives.

LIVE STREAM, MICROPHONES, SCREENS OH MY!

In the balcony, each Sunday are three gentlemen who faithfully appear to ensure that the live streaming of our services happens seamlessly, the microphones are ready for the next speaker or singer and the screens have the information needed for the services. Harold Arnett and his team Greg Case and Matthew Savage are the three gentlemen. They have been so dedicated, reliable and talented in ensuring all the technology we need for our services and other activities at the church are functioning properly. You often see Harold running around before the service begins setting up microphones and adjusting wires. At the Noon Hour Concert, you see Matthew making sure the microphones are set up. Greg is there every Sunday to help ensure the live streaming is going well and he also maintains our website as well as many other tasks in our church. But they are getting tired and badly need some help. We are in need of volunteers to help and work with these three talented gentlemen. We would like to give Harold, Greg and Matthew a break from being there every Sunday

and available for other activities. They would be happy to talk to anyone who is interested and give the training that is required. Please think about it! The service these three gentlemen provide is vital to our faith community.

Thank you, Harold, Matthew and Greg - our Tech Team!

SUNDAY BULLETIN, REPORTS, ACCOUNTING, RENTALS AND ANSWERING QUESTIONS - WHO DOES ALL THAT!!

The answer to that question is our amazing Sheena. She does all that and more with always a smile on her face. Sheena has been the main stay in our church and that cheerful voice on the phone. No task seems to be too great or small for her. Sheena was the anchor that kept things running in the church when we closed during the pandemic. She has very capably dealt with the increase in rentals at our church - making sure they have what they need, they follow the rules and pay their rent. She also ensures our bills are paid and the payroll for the staff is processed accurately and timely. As said in the beginning she is amazing. We are truly blessed to have her as a part of our staff. Thank you, Sheena for your tireless dedication to our faith community.

WHO KEEPS THIS PLACE CLEAN, MAINTAINED AND HEATED

Our Jay and Craig are the two guys who keep our church running smoothly, clean and organized. They know what each of the rentals need in setup and ensure it is ready for them. They also do a few repairs jobs around the church like painting, fixing things or call if someone is needed. They are the valuable custodians of our building and property.

Jay is our calm, cool Custodian and boiler expert. He kept our old boiler running longer than anyone of us thought it would last. Jay continues to ensure that things run smoothly with our new boiler. He is willing to take on any task we need done. He freely shares his many talents with us. We are truly fortunate to have Jay on our staff.

Craig our Assistant Custodian is always there Sunday mornings ensuring that snow is shoveled, the washrooms are well stocked, and chairs are setup in Hilliard Hall for coffee after church. He also looks after many other tasks during the week. He is always willing to do whatever is asked of him.

Thank you, Jay and Craig, for all that you do for us. Your hard work keeps our church a welcoming place for all.

I am not sure how many of these reports I have written over the years for the Annual Report (it has been a few) but it is always a pleasure to be able to take the time to pay tribute in a small way to our wonderful staff. Our staff never stop amazing me in all that they do for us. Each of them is such an integral part of our faith community.

Once again, a huge thank you to Fred, Kathleen, Harold and his Tech Team, Sheena, Jay and Craig - you are truly a blessing.

Joanne MacPhail, Nola Mott, Joan Westcott, Joan Lapp, Marg Dickson and Suzanne Armstrong. Your Ministry & Personnel Team

Transition Team

The work of the Transition Team wrapped up in June 2022.

Much of our work was done in 2020 and 2021 and reported last year. As outlined, we did a lot of work beyond our mandate, and so for 2022 we refocused on our core work so as to put us in a position to begin our search for a new minister.

We engaged the congregation in more asset mapping. We wanted to have a clearer idea of where we want to be in five years. What assets do we have? What assets will we need? What leadership skills will get us to where we want to be? We were very pleased to have about 40 people involved in this in spite of the lockdown restrictions.

We needed to complete many things to be ready for a call. These were all done in a timely manner that allowed us to start the search process:

- Finalized a budget for new minister
- Created a Congregational Profile and Living Faith Story
- Created a job description
- Congregational meetings to present Vision/Proposal and obtain approval of Living Faith Story
- Submitted all documents to Region (Congregational Profile, Living Faith Story, Job Description)

As has been said many times, the Interim Ministry process is not an easy one. It requires a congregation to take a close, sometimes critical look at themselves. The ministers who lead this work need to have many skills and, sometimes, a very thick skin! We were blessed to have Rev. Harry Disher lead us through what has to have been the most convoluted and ever-changing Transition process ever! It would have been challenging in normal times, but in a pandemic, even more so!

Respectfully, Cathie Stewart Savage, on behalf of the now disbanded committee,
Shirley Irish, Debora Smith, Mary Joan Brooker, Greg Case, Rev. Harry Disher
and Carol Stephenson (Regional Representative)

Search Team

The members of the search team were named and appointed at a congregational meeting on May 29, 2022. Those appointed from the congregation were Greg Case, Marilyn Gerriets, Isaac Morland, Kristin Snell, and Joan Westcott. The Western Ontario Region appointed Carol Stephenson as liaison to the Region.

We contacted the Region and took part in the training provided for search committees on June 12, 2022. We were set up on “Church Hub” which allowed us to view ministers that are available and allowed ministers that are searching to see our information. We decided as a group that we would be working on a consensus model of decision making and would share the work. During 2022 we met 24 times, both as a whole or in sub-groups. During those meetings we reviewed information, looked at applications sent to us and invited ministers to apply. We also contacted applicants, prepared information, and interviewed applicants.

The team has worked well together, and we have been pleased with our progress. We will continue to update the congregation and hope that 2023 will see a successful conclusion to our work.

Respectfully, Greg Case, Marilyn Gerriets, Isaac Morland, Kristin Snell, and Joan Westcott.

Faith Development

In June 2022 we shared a survey with our families with children and youth. Many families responded. From that survey it was clear that there was strong interest in resuming in-person faith formation activities for these age groups.

This fall a group of young children have been gathering in the Labyrinth Room on the Sundays Family Choir sings in the service. We have been enjoying a story, crafts and snack together, and some fun and games as well. A big thank-you to Joanne, craft expert extraordinaire, for all her help organizing activities for this energetic group.

We look forward to the possibility of expanding activities for children and youth. We welcome any interested volunteers.

Respectfully, Suzanne Armstrong

Worship Committee Report

March 13, 2022 marked the first in-person service since the pandemic required on-line worship services. Since that time worship has been conducted in person simultaneously with live stream broadcasts that are subsequently archived in the First United Church YouTube Channel. The worship committee is deeply grateful to the tech team of Harold Arnett, Greg Case, and Matt Savage for their professional and faithful dedication to this ministry.

Pulpit Supply

Members of the Worship Committee provided leadership for Sunday morning worship on the following:

- Family Sunday, May 15, 2022
- Indigenous Day of Prayer, June 19, 2022, with guest Kelly Laurila and partner Al
- July 24 UCW 60th Anniversary Celebration (UCW provided leadership)
- Labour Day Sunday, September 4, 2022 (Introduction of fall theme partnership with presentations by Sharon Gowland, Nancy Lennox, Cathie Savage, and Greg Case.

We welcomed the Rev. Fred Monteith as part time supply minister beginning September 11, 2022. His leadership has provided stability, fresh insights, and challenging perspectives. The Worship Committee is very grateful for his ministry.

Technology

Harold Arnett procures and manages the audio visual and live streaming equipment in order to provide a professional quality broadcast to online worshippers. This year, both projectors needed to be replaced. Augmenting the funds in the Online Ministry Fund, a new projector was purchased and installed in October. The second projector failed just before Christmas, and steps are taken now to purchase a replacement. It was recommended that an appeal for donations be announced to the congregation, both online and in services.

Fall Theme Partnership

Building on the mission statement, "Building relationships, living God's transforming love," a partnership with Martin Luther University College was established to ask the question, what is the Christian's response to this statement in these days of change and uncertainty. With the support of Rev. Monteith and the church board, the following themes and guests were offered to the congregation, with a roundtable discussion following three of the services.

September 25 and October 2

As the earth warms, how do people of faith respond?

SPEAKERS: Dr. Mary (Joy) Phillip, Rev. Anne Anderson

October 23 and 30

What is the Christian response to government, politics, and civic responsibilities.

SPEAKERS: Rev. Dr. David Pfrimmer, Dr. John Milloy

November 13 and 20

Becoming ourselves in a broken-hearted world. How to maintain mental and spiritual health in the midst of searching for identity?

SPEAKERS: Rev. Dr. Kristine Lund, Dr. Daniel Rzonczinski, Deacon Sherry Coman

December 4 and 11

Imago Dei: Expanding the Image of God: A Christian response to Ableism and Social Prejudice

SPEAKERS: Rev. Dr. Allen Jorgenson, Dr. Laura MacGregor

Congregational Guest Song Leader: Dr. Debbie Lou Ludolph

Special thanks to Edith Coyle and her team for the delicious lunches of soup and the trimmings!

Holy Week

The Rev. Harry Disher provided leadership for Easter Sunday and reported that Holy Week services were worshipful and appropriate with good cooperation from all four United Churches involved; the music was inspiring and on point with participation from all three choirs thanks to Kathleen's efforts – attendance on Good Friday in person was 93 plus 68 online and for Easter was 69 in person including children, with 8 (?) online; hot cross buns were made available for in person enjoyment or for pickup in Hilliard Hall on Good Friday. The Rev. Rose Ann Vita held a very meaningful online Easter Vigil Saturday night before Easter.

Advent and Christmas

Various members of the Worship Committee and congregation participated in Advent candle lighting and readings in each of the four Sundays.

The 7pm Christmas Eve service welcomed families and children for a joyous celebration of carols, choir music, bell choir, and readings. Special thanks to Rev. Fred and Kathleen for creating a service that appealed to all ages. Members from other local churches joined in this service where weather concerns prevented their own church from meeting.

A communion service was included in Christmas Sunday morning worship.

Communion

The Worship Committee thanks John MacPhail for many years of preparing the table and organizing the servers for First United's communion services. In the fall, Cathie Savage generously agreed to step in John's role. Communion services resumed the practice of members of the congregation coming forward and being offered communion in person.

Communion services were held on Easter, April 17, 2022, October 2, 2022 (World Communion Sunday)

Advent 1, November 27, 2022, and Christmas Sunday morning, December 25, 2022.

Baptisms

The baptism of Emerson Bailey and Madison Oakland, children of Tyler and Stephanie Brown, and Sawyer, child of John and Kayl Monahan was held on July 10, 2022. On July 31, 2022, we held an adult baptism for Huang Hua from the Yuan family.

Usher

Joe Hipperson coordinates usher duties for Sunday worship and other public church events. Part of the usher role is to provide attendance statistics. At the time of this report writing, Joe reports that attendance is slowly increasing. His hearty welcome and that of the usher team's faithful work in processing the light and word, bulletin distribution, and general servicing of worship needs are deeply appreciated by all.

Tuesday Noon Hour Concerts

Sharon Gowland reports monthly on the attendance, budget, and artists for this well attended event. Since in-person concerts have resumed, an enthusiastic response from the community has affirmed that this ministry through music is an important legacy of the church, approaching its 45th anniversary! Thank you, Sharon, for your inspired leadership in these events.

In conclusion, I thank the Worship Committee for their faithful attention to the worship needs of this congregation. In close partnership with Rev. Fred Monteith and Kathleen King Martin, their care and concern for both quality and accessibility in worship has ensured that the public services offered by First United provide a variety of spiritual resources, food for the soul, inspiration for the mind, and tangible ways of living God's transforming love in the community.

Respectfully Submitted, Lee Willingham, Chair

Safe Start Team Report to Annual Meeting of First United

As we move more and more into the new normal of living with COVID, flu and the other contagious illnesses that we are all so much more aware of, the Safe Start Committee has become much more of a consultative group rather than an active group. We still consult over email or phone as things come up but are not meeting on a regular basis.

Many restrictions were lifted over the year, and we followed those when we felt it was safe to do so.

The staff continue to follow sanitation and cleaning protocols that were implemented during the height of the pandemic lockdowns.

Sanitizer and masks are kept available, and we continue to have the sign in sheets for weekday visits.

We are delighted to see worshipers, renters and visitors coming back into our building and feeling safe when they come!

Your Safe Start Team,

Ken Arnett, Jay Brooker, Sheena Curwood, Joe Hipperson, Kathleen King Martin, Cathie Stewart Savage, Ron Taylor.

Pastoral Care

In 2022 we started to realize that we are facing some changes in how we provide pastoral care at First United. With the decision on May 29 to have only one full-time minister, the time available for pastoral care in the new job description will be considerably less than we have been accustomed to in the past.

We began 2022 with Rose Ann's strong and innovative leadership. May 15 was her last service as our minister of worship and pastoral care and also the celebration of her retirement. In May we also had the last gathering of Caring Community and the last seasonal letter by regular mail to keep in touch with those without internet access. We continue with our card and prayer shawl ministries and contact by phone.

Harry was able to do some visiting and conduct 2 funeral services before he left in the summer.

In September Paula Roberts died. Paula was a long-time member of First United and a dedicated member of the pastoral care committee. We are missing her as part of the pastoral care team.

Fred arrived in September and has been encouraging us to strengthen our pastoral care team with a new minister coming. We know that pastoral care happens in many ways and in everything we do as part of our community at First United.

During the year there were 13 deaths in our congregation: Jean Arnett, Trish Chambers, Jack Dunn, Gwen Jones, Ron Gohl, Albert Lamb, Pat McCormick, Eva McFadden, Paula Roberts, Theda Saunders, Peter Sprung, Diane Tyssen, Herb Whitney.

Thanks to the extensive group who are part of the pastoral care team at First United and to committee members Marg Colmer-Shantz, Shirley Irish and Sandy van der Meulen. Thanks also to staff: Kathleen, Sheena, Jay, Craig, Harold, Harry, Rose Ann and Fred.

Mary Joan Brooker (Chair)

Property Committee Annual Report 2022

Utility costs are in line with previous years and under control. The heating system still has some quirks, but they are being addressed. Savings have been realized with much less repair/maintenance required for the new boiler and the programmable HVAC system.

Bladerunner Inc. became our new snow maintenance company as our previous supplier stopped offering to smaller locations.

Projects completed this Year:

- Parlour floor replacement with click floor for easier cleaning
- Steam coils in second minister's office, staff room and admin office replaced
- Benches and front rail in the sanctuary were removed to increase frontal area for groups and distancing during Covid. Later in the year the front rail was replaced in its' new location and removed benches dismantles and put into storage.

Projects still under way or being investigated:

- Replacement of the wooden tabletops in Hilliard Hall
- Doors under stage in Hilliard Hall to be replaced/repared
- Parking lot re-lining (a paint applicator wand has been purchased so we can do it ourselves as required)

The volunteer landscaping group comprised of: Doug and Vicki Pollock, Ralph Szilock and Jana Heemskerk, maintains the grounds in good shape, cleans up the garbage accumulated and replaces plants and shrubs as needed. Craig Lennox does much of the grass mowing with help from Bruce Lennox. The two raised bed garden boxes on Caroline Street were again utilized by many locals. Thanks to all who contributed their time and finances.

Custodian Jay Brooker has become quite knowledgeable about the boiler and maintains it very well. He has completed many small jobs around the church from plumbing to woodwork. We very much appreciate Jay and Craig Lennox for their diligence and care and hard work over the past year.

Your Property committee: Ken Arnett, Walt Brooker, Doug Gowland, Joe Hipperson, and Ron Taylor. Many thanks for serving.

Respectfully Submitted by Rick Heemskerk, chair

Outreach Report 2022

We believe that Outreach is one of the human faces of the church as we engage in a two-way interchange with the community. Outreach focuses outward, rather than inward on the congregation and the “Business of being the Church”. Outreach consists of two main components:

- ***Education: on how we as church and as individuals can transform our lives and our ways of thinking and acting to improve the world around us for others and those who follow us and,***
- ***Action: to live out our mission of Building Relationships, Living God’s Transforming Love by being the hands and feet of Christ in our local community.***

We do this by promoting social, economic and political justice for all while living as Christ’s representatives in caring for community and creation.

We have continued to meet via zoom this year and had five meetings.

In January we discussed presenting the congregation with the opportunity of joining others and supporting environmental actions including displaying our own Faith Climate Justice Banner. This was adopted by the congregation at the annual meeting.

We arranged to move the orange ribbons representing the children who did not survive Residential Schools off the fence and onto neighbouring trees in preparation for the ESL children returning. The ribbons later disappeared. A more permanent representation should be considered.

The Marillac Baby Bottle Campaign that usually runs between Mother’s Day and Father’s Day was looked at but did not seem to be active this year.

A special gift was given to Fridays at First to be used for individuals in particular need. This appears to be very similar to the purpose of the benevolence fund and it was decided to request that the funds reside there.

We continued to support various activities through the year including food drives, Fridays at First, White Gift Sunday and the Holiday Meal.

If you have a passion for outreach, let us know! This group has been together for many years and would welcome some new members with new ideas!

Your Outreach Committee:

Marilyn Gerriets, Dave Parrott, Eric Saunders, Kathy Saunders, Catherine Stewart Savage.

Justice Team report for 2022

Last year at the Annual Meeting, a motion to form a ‘Justice Team’ was passed. The most pressing issue was to align the congregation with Faith Climate Justice-Waterloo Region and to display the banner ‘ACT NOW’ to show our association and stance against continued mis-use of our planet’s resources.

The banner was purchased by the Outreach Committee, and placed prominently on the King Street side of the church, thanks to the Property Committee (specifically Rick and Jana Heemsker). It is a strong statement to the city that we are working as faith-filled people to help keep the warming of our climate to an acceptable degree.

In the fall, when the Ontario Government was about to pass Bill 23, a mega-bill which threatened to take land from the Greenbelt for development plus other harmful actions, we had a petition against the bill, signed by 36

members and adherents. The bill passed in spite of the opposition, but that fight continues. Some of us joined rallies against the bill and walked in support of Health Care workers.

Justice issues include other concerns—relations with Indigenous Peoples, LGBTQ2S+ rights, anti-racism, anti-ableism, and others. Several members walked with local Indigenous Peoples on special days of remembrance: remembering Missing and Murdered Indigenous Women and Girls; National Day for Truth and Reconciliation (orange-shirt day).

The team used the Church Newsletter to inform the congregation of upcoming events and encouraged members to take part in them.

I hope to further organize the team to do more in the coming months.

Respectfully submitted by Shirley Irish on behalf of the team: Marilyn Gerriets, Muriel Omand-Naylor and Matt Savage.

OTHER REPORTS

UCW Annual Report 2022

Our UCW members—and friends—are very busy dedicated women. We have had another successful year despite Covid and other crisis. Many of our meetings are on Zoom and we invite all women to join us.

We have participated at a Picnic in the Waterloo park, a Harvest lunch, a Beatrix Potter tea, Artisan bake sale, rummage sales, funerals, a special Christmas party for our congregation and many other gatherings.

Western Ontario Waterways Regional UCW have sponsored special gatherings—sometimes on Zoom. We were very happy to have approximately 60 women attend (in person) our Fall gathering at Calvary United Church in St. Jacobs. We enjoyed singing, worshipping, sharing a brown bag lunch, and being entertained by “Randy and Shirley”—a musical couple from Elmira., and a very inspirational speaker, Rev Anne Harbridge. Theme—One More Step Along the Way.

One highlight for four of us was attending the 60th UCW Anniversary in Sidney Nova Scotia! It was a special joy to share time with over three hundred women from across Canada! Our National project for the past five years was to support women and girls of Zambia—we had two Zambian people attending who shared many stories of how our financial support has helped in their country.

For the next five years, our National project will be to support Indigenous Women and girls! WOWUCW will be hosting an event (on Zoom) on Feb 11, 2023 with a special speaker, Joni Shawana, who is the UCC coordinator for The Healing Fund. Please watch for further details and the link to join us.

UCW has several events planned for this new year. We look forward to your participation and thank you for your support.

I also want to personally thank our members for their devotion and support in seeking to fulfill our purpose “to unite women of the congregation ---to express their Christian witness through study, fellowship, and service”

Blessings, Edith Coyle UCW President

Rummage Sales 2022

There was a Spring and a Fall rummage sale.

These sales made \$3953.00 for the work of the U.C.W.

For 2023 we need 4 people to step up and take charge of 4 different areas of the sale.
This amounts to each person being responsible for 3 hours at the church on a sale weekend.

The next sale is May 5th and 6th, 2023.

Respectfully submitted, Alice Bieman

Funeral receptions

There were 2 funeral receptions in 2022.

Mike Savage - April 23rd, 2022

Paula Roberts - October 13th, 2022.

The U.C.W. will do funeral receptions for church members. The cost is \$9.00 per person.

If the reception is catered by someone else the charge is \$2.00 per person for setup, clean up, serving and supplying refreshments.

Respectfully submitted, Alice Bieman

Choir Auxiliary – Noon Hour Lunches & Concerts 2022

Our 44th season started late due to another Covid shutdown, however there were no further hiccups. From Feb. 1 to April 14, 2022, eleven live concerts took place with the following precautions in place: pre-ordered lunches were picked up after the concerts and the wearing of masks was still compulsory.

From Sept. 20 to Nov. 29, 2022, eleven live concerts were offered, and pre-registration and the wearing of masks were no longer required. The pre-ordered lunches could now be eaten in the sanctuary during the concerts. We were very pleased that our audience rose to 154 by the end of the year. Our concerts featured several members of both the WLU Faculty of Music & KWS, the Laurier Singers, the Maureen Forrester Singers, the WLU Chamber student ensembles as well as other local professionals.

Our lunchroom volunteers under the leadership of Jean Hoffmann and Barb Blain, are to be commended for their ability to adapt to the ever-evolving Covid situation, since without the proceeds from the sale of our lunches we could not have paid our musicians. Generous donations were also gratefully received from several audience members. We are grateful for the continued co-sponsorship from the Music Performance Trust Fund by our Local Musicians' Union for our 8 larger ensembles.

Even though we did not fare as well financially because of the reduced number of lunches purchased, the Concerts provided much needed **JOY** for everyone involved, especially for the musicians and attendees, some of whom were visiting from outside Waterloo Region.

Special thanks are offered to our fabulous team of lunch volunteers who persevered: Barb Blain & Jean Hoffmann (Lunch Conveners), Judy Berthin, Adelle Blain, Edith Coyle, Jana Heemskerk, Shirley Irish (Treasurer) June Logan, Lynda McDowell, Audrey Nichols, Shirley Schweitzer, Pauline Williams, as well as Joe Hipperson (Usher), Matthew Savage (A.V. Technician) and Sharon Gowland (Concert Coordinator).

Thanks are also extended to the Board and Staff Members: Reverends Harry Disher and Fred Monteith for their support, Sheena Curwood (Church Administrator) for printing the schedules and answering several queries, Kathleen King Martin (Director of Music) for generously rescheduling to free up the sanctuary Tuesday mornings, and Jay Brooker and Craig Lennox (Custodians)

Submitted by Sharon Gowland, Concert Coordinator

Fridays at First

2022 started with another lockdown requiring us to do takeout only. That continued for four weeks then transitioned to a hybrid of takeout and eat in until the end of March when we closed the program for the season. It started up in November as an eat in program.

Over the year we served 783 meals that were adapted to meet the changing needs as we went.

In March we were delighted to have a brass quintet from WLU provide some dinner music. These wonderful students not only provided music but answered questions and gave an overview of their many instruments. The guests and volunteers were certainly entertained, and we all learned some things too!

Over the summer, a memorial bench was installed outside the William St. entrance. This is in memory of all those we have lost, both volunteers and guests. It has already been well used.

In September, we connected with A Better Tent City and the Waterloo Region Foodbank to partner with them in providing meals to them at the same time we are preparing for our guests. Each week we provide a main course for approximately 60 people. (4 roasting pans full).

So far, it has worked out OK. We are getting food delivered and creating our menus on the fly depending on what is available each week. It's a bit of a challenge, but also an adventure and we are expanding our skills as we go!

Our own guests get the same main course plus soup, salad, and dessert. The cost of food, especially fresh vegetables has been a challenge too, so again we have varied the salads more than in the past, but the guests look forward to seeing what we come up with, and, with one exception, all meals have been a total success!

Cathie Stewart Savage
Coordinator of Fridays at First

Fundraising Report

1. Grants

This fall the second projector in the audiovisual equipment in the sanctuary died during one of our Sunday morning services. To start the fundraising to replace it our application to the UP Fund of the Waterloo Extension Council (formerly of Waterloo Presbytery) resulted in a grant of five thousand dollars.

2. Resiliency Fund

Thanks to the additional contributions by church participants, we have been able to successfully complete the fourth year of repayments of the loan from the Waterloo Presbytery Extension Council for the mold abatement, without having to access operating funds. Just one more year to go!

3. Artisans at First – October 15

No one was more anxious to have us host this craft market again this year than the creative persons who were vendors. There were 36 vendor spaces spread out in Hilliard Hall, the coatrack hall and the Narthex. Complimentary spaces were provided for First United crafts and for Community Justice Initiatives to sell gift cards created at the Grand Valley Institution for Women. Thanks to Muriel Omand-Naylor and Lynne Blake-Dickson who looked after the needs of the vendors on arrival and throughout the day.

Thanks to Edith Coyle and her team who organized the highly successful bake sale. Thanks to all who brought in baking for the sale and those who helped organize and staff the bake sale site.

Thanks to Cathie Stewart Savage who headed up the lunchroom: the preparation of the food, overseeing the operation of the lunchroom and the cleanup. Thanks to all who helped prepare the food, those who served and the cashiers.

This event could not have been successful without the assistance of the crew who came to setup on Friday and those who were on hand to clear away the tables and chairs at the end.

This event clearly showed that many hands make a successful event. \$3,687.23 was raised for the operating funds of the church.

4. Online Auction

This year's online auction ran from November 26 – December 4 netting \$3083.84 for our operating funds from the 165 items available for bidding.

The first 35 items arrived on October 15th, donated by vendors at Artisans at First. Thanks to all who personally donated items or baking for the auction or who sourced items. Again Muriel Omand-Naylor deserves mention for the 64 items that she sourced.

Thanks to Lynne Blake-Dickson and Muriel Omand-Naylor for their assistance on pickup day, December 10th.

Joan Westcott

5. DeliWorks Meals

During 2022 we had two successful dinners from Deliworks for Valentine's and Easter.

Angus and the restaurant staff as well as the volunteers from First who helped make it all happen were a great group of caring people. We also appreciated the support from our church community and from friends, relatives and neighbours who chose to participate.

Muriel Omand-Naylor

4th Waterloo Scouting report

Another year, and the continued Covid restrictions have limited the rebuilding of 4th Waterloo Scout Group. Scouter Lloyd stepped up as our replacement Group Commissioner and started up a partial program last fall with Troop and Venturer sections. Troop has 8 registered youth and 3 leaders. Four of our older previous Scouts returned and registered in Venturer section, with an adult supervisor.

During the fall, semi normal indoor program was allowed for Vaccinated youth/leaders under Scouts Canada Covid guidelines. Most youth participated in the modified "popcorn fundraiser" (partially online) that Scouts Canada organized. Again, Covid related supply chain issues resulted in certain product delivery still outstanding.

We still need to recruit and train new leaders to be able to open up the Beaver and Cub Sections. At this point the aim is to have them in place for next fall. Amalgamation with other area Scouting groups may be necessary to find leadership. We hope that the church support will still be available at that time.

Many thanks to the current Scout leadership for continued youth program support in these trying times.

Bruce (4th rep)

Taking Care of \$\$ Contributions During 2022

Most regular donations are received in one of two ways:

Some donors at First have opted to make their contributions using Pre-Authorized Remittance (PAR) which are processed by the Church Administrator and Treasurer

Some prefer to submit 12 monthly post-dated cheques at the beginning of the New Year, while others place an envelope with cash or cheque on the collection plate each Sunday they are in church.

There are a variety of additional donations received for special projects or memorials, usually by cheque or cash.

All cheques and cash are processed by a team from the congregation, who verify and tally, then prepare a record for Church Administrator and Treasurer, prepare a bank deposit and take it to the bank.

Since COVID, we are seeing more contributions arrive by mail during the week, and have begun preparing the bank deposits during the weekdays, at the beginning and end of each month and as necessary during the rest of the month.

I am grateful to the following people who have helped me complete this work during the past year.

Sheena Curwood, Karen Fries, Nancy Lennox, Jean MacLean, Jan and Jud Maillette, Linda Mascotto, Joan Westcott and Pauline Williams

Co-Ordinator: Muriel Omand-Naylor

Holiday Meal 2022

We were back in person this year! It was a wonderful feeling seeing so many volunteers and so many guests face to face, some for the first time in two years!

There were a lot of hiccups and last-minute adjustments as we dealt with various health issues, weather events, and the uncertainty of the state of COVID/Flu/RVS restrictions and infections, but we made it happen! A special thank you to everyone that stepped in, either as part of your regular holiday plans, or at the last minute when called on. I must admit there were times when I was ready to panic as people had to drop out, but before that could happen, someone else would step in and we could carry on.

I would like to give a special thanks to Darcie Burrell, Cheryl Burrell, Eric and Kathy Saunders for sharing their expertise and/or pre-meal preparations; Anne Detzler for stepping into the kitchen role at the last minute, Darcie's sister Dee for bringing the organization charts etc. and all the people who came for set up, serving and cleanup. Your cheerful willingness to pitch in wherever needed is just what makes this such a welcoming event for everyone!

The donations for this meal were also fantastic! Once again, Brady's Meats donated all the ham. Grand River Transit donated bus cards this year too. And there were so many and such a variety of desserts. On top of that, we should have enough apple juice to do Fridays at First and coffee hours for most of the year!

In total we fed about 150-180 people. 60 plus volunteers at the meal, another 30 or so on Friday, and sent enough food to A Better Tent City to feed at least 60. (I heard back from them that they were frying the last of the ham for breakfast on Sunday.) On top of that, we had desserts for one more Friday.

Again, thank you to all who participated and/or donated and a special thanks to Brady's Meats and Grand River Transit.

Cathie Stewart Savage
Outreach Committee

STATISTICS

Membership 2022

Resident members, January 1, 2022	217
Removed by Death:	9
Removed by request:	2
Resident Members, December 31, 2022	206
Non-resident members, December 31, 2022	73
Total membership, December 31, 2022	279
Adherents	48
Number of Households	
Average weekly attendance	49

In Memoriam:

Jean Arnett	Trish Chambers
Jack Dunn	Ron Gohl
Gwen Jones	Pat McCormick
Eva McFadden	Paula Roberts
Theda Saunders	John Peter Sprung
Diane Tyssen	

FINANCIAL REPORTS

First United Church - UCW Year-end 2022

	Budget 2022	Actual 2022	Budget 2023
Opening Balance		534.00	
<u>Receipts</u>			
Envelope Givings	800.00	1307.00	800.00
Funeral Receptions		1225.00	
Kitchen Rental	800.00	1100.00	900.00
Zambia Project		70.00	
HST Refund	100.00	395.53	250.00
Misc. Donation		50.00	
Total Receipts	1700.00	4147.53	1950.00
Projects (Net)			
Rummage Sale	1000.00	3953.00	1000.00
Cdn. Council for Blind		1319.92	
Beatrix Potter Tea		694.00	
Harvest Dinner		258.10	
Total Projects	1000.00	6225.02	1000.00
Total Receipts	2700.00	10372.55	2950.00
<u>Expenditures</u>			
Allocations			
M & S	1000.00	1000.00	1000.00
Presbyterial/Conf. Assess.	80.00	60.00	60.00
National UCW	30.00	24.00	24.00
Zambia Project	0.00	70.00	0.00
Total Allocations	1110.00	1154.00	1084.00
Congregational			
Christian Development/S.S.	300.00	300.00	300.00
Flowers/Sick & Bereaved	100.00	167.80	150.00
Memorials	150.00	160.00	150.00
Total Congregational	550.00	627.80	600.00
Maintenance			
Kitchen Supplies	150.00	103.15	150.00
Dishwasher Exp.	150.00	0.00	150.00
Kitchen Capital	140.00	523.16	200.00
Parlour		0.00	
Total Maintenance	440.00	626.31	500.00
UCW Expenses			
Office Supplies & Support	100.00	100.00	150.00

Programs	150.00	0.00	150.00
Gifts	200.00	200.00	200.00
Funeral Expenses	100.00	405.21	100.00
Library		34.76	
Bank Charges	50.00	48.00	48.00
Misc. - Misc. expenses		0.00	118.00
Total UCW Expenses	600.00	787.97	766.00
Total Expenditures	2700.00	3196.08	2950.00
Net Surplus/Deficit		7710.47	0.00

Year-end Disbursement

Total to disburse	6,710.47	
M & S Fund	2684.19	40%
First United General Acct.	2348.66	35%
United Church Projects	1006.57	15%
Community Projects	671.05	10%
Total	6710.47	

Capital Equipment Account

Opening Balance	\$6,786.26
Income - Interest	26.42
HST Rebate	176.00
Total Income	202.42
Payouts	
Service Charges	55.50
Parlour Floor Cost	1929.89
Total Payout	1985.39
Closing Balance	\$5,003.29

Motion #1 - That all but \$1,000 be disbursed as per the formula agreed upon at 2020 UCW Annual Meeting.

Motion #2 - That the disbursement funds in 2022 take place after the year-end in Nov./2023 with the exception of 1/2 of the budgeted M&S Funds and the Christian Development amount which will be disbursed in June if possible.

Motion #3 - That the UCW Executive recommends the acceptance of the 2023 budget presented.

FRIDAYS AT FIRST (00TC) TREASURER'S REPORT 2022

Balance, January 1 2022	2,167.16
Donations	<u>7,386.00</u>
Total Income	7,386.00

Expenses:

Groceries	2,169.41
Food Safety training	0.00
Supplies	755.79
<u>Bank Charges</u>	<u>47.40</u>
Total costs	2,972.60

pans, printer, etc,

Disbursement to Benevolent Fund	1,000.00
Total : expenses+distribution	3,972.60
Income-(expenses+distribution)	3,413.40
Jan.1 balance+ Income-(exp+distr.)	<u>5,580.56</u>

to be distributed in small amounts (\$50?) as needed.

Bank Balance, Dec. 31, 2022	4,780.56
Cash on hand	800.00
End of year balance	<u>5,580.56</u>

Petty Cash:

Opening Balance	45.25
<u>Stamps</u>	0
Balance on hand	45.25

Choir Auxiliary Treasurer's Report 2022							
				Total Auxiliary	Concerts	Bell Choir	Organ Maintenance
<u>True Bank Balance, Dec. 31, 2021</u>				\$ 18,475.06	\$ 3,756.92	\$ 748.06	\$ 13,970.08
Income:							
	Lunch			\$ 8,218.36	\$ 8,218.36		\$ -
	Donations			\$ 1,246.78	\$ 1,246.78		\$ -
	Music Maration			\$ 872.00	\$ 872.00		
	Musicians' Union (co-pay)			\$ 950.00	\$ 950.00		\$ -
	Special MFP JAM			\$ 3,486.56	\$ -		
<u>Total income</u>				<u>\$ 14,773.70</u>	<u>\$ 11,287.14</u>	<u>\$ -</u>	<u>\$ -</u>
Expenses:							
	Lunch expenses			\$ 1,302.39	\$ 1,302.39		
	Music Maration Expense			\$ 117.50	\$ 117.50		
	Honoraria			\$ 6,960.00	\$ 6,960.00		
	SOCAN license			\$ 59.72	\$ 59.72		
	Bank Charges Inc. new chqs			\$ 59.52	\$ 59.52		
	Special MPF JAM			\$ 3,486.56	\$ -		
<u>Total Expenses</u>				<u>\$ 11,985.69</u>	<u>\$ 8,499.13</u>	<u>\$ -</u>	<u>\$ -</u>
<u>Income minus Expenses:</u>				<u>\$ 2,788.01</u>	<u>\$ 2,788.01</u>	<u>\$ -</u>	<u>\$ -</u>
Other disbursements.							
	Celebrations-re Trish C.			\$ 50.00	\$ 50.00		
	Remembrance day Musician			\$ 200.00	\$ 200.00		
				\$ 250.00	\$ 250.00		
<u>Income-expenses and disbursments</u>				<u>\$ 2,538.01</u>	<u>\$ 2,538.01</u>		
Bank Balance Jan 1, 2022				\$ 18,475.06	\$ 3,756.92	\$ 748.06	\$ 13,970.08
<u>Bank Balance, Dec.31, 2022</u>				\$ 21,410.82	\$ 6,692.68	\$ 748.06	\$ 13,970.08
<u>less outstanding cheques #295, 300</u>				<u>\$ (400.00)</u>	<u>\$ (400.00)</u>		
<u>True Bank Balance, Dec. 31, 2022</u>				<u>\$ 21,010.82</u>	<u>\$ 6,292.68</u>	<u>\$ 748.06</u>	<u>\$ 13,970.08</u>
reconciliation							
	initial+income-expenses			\$ 21,013.07	\$ 6,294.93	\$ 748.06	\$ 13,970.08
	in bank			\$ 21,010.82	\$ 6,292.68	\$ 748.06	\$ 13,970.08
	Error			\$ (2.25)	\$ (2.25)		

Faith Development Committee
Financial Statement
Ending December 31, 2022

Opening Balance (January 1, 2023) \$ 3703.13

Income

Total Income	\$ 0.00
--------------	---------

Expenditures

Total Expenditure	\$ 0.00
-------------------	---------

Assets

Closing balance (Dec 31, 2022)	\$ 3703.13
--------------------------------	------------

Note: UCW givings for 2022 were received in January 2023 and will be reflected on the 2023 report.

Fundraising Account 2022

(First on Stage)

Income

Expense

Opening Balance		79.21
-----------------	--	-------

Valentine's Dinner Feb 12

Payments 129 dinners	3364.5	
----------------------	--------	--

Transfer to First United		3364.5
--------------------------	--	--------

Easter Dinner April 16

Payments 92 dinners	2412	
---------------------	------	--

Transfer to First United		2412
--------------------------	--	------

Artisans at First

Vendor fees	1885	31.17
-------------	------	-------

Bake Table	1126.5	202.7
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Lunchroom	993.5	275.91
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First's Craft Table	192	
---------------------	-----	--

Transfer to First United		3687.23
--------------------------	--	---------

Bidding At First Online Auction

Income from Purchasers	3342.25	
------------------------	---------	--

Fees to 32 Auctions		208.6
---------------------	--	-------

Paypal Fees		49.81
-------------	--	-------

Transfer to First United		3083.84
--------------------------	--	---------

Closing Balance		79.21
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Notes:

1. This account was also used to receive and forward donations for parting gifts for H Disher and R A Vita and Christmas gifts for the staff.

2. This account is with the Kindred Credit Union

J. Westcott

Notice to Reader

The Income Statement and Balance Sheet of the First United Church were compiled based on information provided, as at December 31, 2022.

I have not performed an audit or a review engagement in respect of these financial statements and, accordingly, I express no assurance thereon.

Readers are cautioned that these statements may not be appropriate for their purposes.



March Chen, CPA, CGA

January 25, 2023

First United Church
Income and Expense Statement (Capital)
For the Year Ended December 31, 2022

39

	Actual 2022	Budget 2022	Actual 2021
INCOME			
CONTRIBUTIONS			
Capital Campaign - ECLoan	13,465	-	12,440
Capital - Heating	-	-	650
Capital - Boiler/Heating	-	-	5,000
Trustee Fund Transfer	-	-	150,000
Subtotal Contributions	13,465	-	168,090
SPECIAL FUNDRAISING			
Property Income			
Property Receipted	-	-	70
Subtotal Special Contributions	-	-	70
TOTAL INCOME	13,465	-	168,160
EXPENSES			
PROPERTY EXPENSES			
Capital & Major Repair	-	10,000	-
Roof Expenses	-	30,000	-
Boiler /Heating Expens	-	47,000	159,588
Interest - Extn. Council	483	-	785
Subtotal Property Expenses	483	87,000	160,373
TOTAL EXPENSES	483	87,000	160,373
EXCESS INCOME/EXPENSES	12,982	(87,000)	7,787

First United Church
Balance Sheet (All Funds)
As December 31, 2022

40

Current Year

ASSETS

CURRENT ASSETS

CASH

TD Canada Trust Bank	83,586
Bank Account - Capital	3,870
TD Bank - Credit Card	1,007
Receivable from Trustees	10,792
TD Bank - GIC	70,515
GST on Purchases	2,015
PST on Purchases	5,899

TOTAL ASSETS 177,683

LIABILITIES

CURRENT LIABILITIES

OUTSTANDING PAYABLES

Accounts Payable	2,388
M&S Fund Payable	3,825
Out Cold Receipt Payable	8,881
Holiday Meal Payable	1,784
Christmas Payable	1,745
WSIB Payable	197

Subtotal Outstanding Payables 18,821

Subtotal Current Liabilities 18,821

LONG TERM LIABILITIES

Loan - Extension Council
Choral Student Fund
Communion Fund
TCOW
Irene Welsh Tax Fund
Messy Church
Flowers
Refugee Support
Piano Fundraising
Minister's Sabbatical Acc
Congregational Renewal
Social Cards
Online Ministry fund
Benevolent Fund
Leaving Gifts

Balance	Income	Expenses	Balance
Dec. 31, 2021	2022	2022	Dec. 31, 2022
20,897		10,293	10,604
6,090	2,675	790	7,975
3,324	95		3,419
160			160
3,916		327	3,589
1,335			1,335
1,380			1,380
73,390	51,000	8,730	115,660
100		100	-
7,922		1,432	6,490
3,911			3,911
463			463
9,010	10,572	13,268	6,314
-	2,000	499	1,501
10	1,235	1,245	-

Subtotal Long Term Liabilities 162,801

TOTAL LIABILITIES 181,621

FUND BALANCE

General Fund Balance Before Trustee Transfer
Funds Transferred from Trustee
General Fund Balance with Trustee Transfer

Capital Fund Balance

Balance	Income	Expenses	Balance
Dec. 31, 2021	2022	2022	Dec. 31, 2022
(1,811)	334,803	360,197	(27,204)
			30,000
			2,796
(19,717)	13,465	483	(6,735)

TOTAL FUND BALANCE (3,939)

TOTAL LIABILITIES AND FUND BALANCE 177,683

First United Church
Income and Expense Statement (Operating and M&S)
For the Year Ended December 31, 2022

41

	Actual 2022	Budget 2022	Actual 2021
INCOME			
OPERATING FUND INCOME			
CONTRIBUTIONS			
General Fund Local	192,626	215,000	208,149
Initial Offering	1,000	-	25
Loose Offering	667	300	247
Broadview	605	-	700
General-Non-Receipted	12,017	8,000	8,865
Godly Play	-	700	-
Music	264	-	192
Grant - Wage Subsidy 75%	-	-	9,815
Special Purposes Receipts	250	-	980
Subtotal Contributions	207,429	224,000	228,973
SPECIAL FUNDRAISING			
General Fundraising	10,265	10,000	8,883
Summer Blooms	4,305	4,000	4,810
Subtotal Special Fundraising	14,570	14,000	13,693
RENTAL INCOME			
Regular Rental	41,268	28,000	25,456
Kitchen Rental	-	-	(60)
English School	52,915	42,000	41,539
Subtotal Rental Income	94,183	70,000	66,935
MISCELLANEOUS INCOME			
Bequest & Memorials	2,332	2,000	4,304
Millenium Fund Interes	10,792	6,000	10,357
Bank Interest Income	497	-	113
Russel Fund Distribution	5,000	5,000	5,000
Misc Income	0	-	(0)
Subtotal Miscellaneous Income	18,621	13,000	19,774
Subtotal Operating Fund Income	334,803	321,000	329,375
MISSION FUNDS INCOME			
M & S Fund - Receipts	40,528	42,000	41,797
OUTREACH FUNDS			
Easter - Receipts	3,281	-	1,985
Christmas - Receipts	1,765	-	2,665
Holiday Meal - Receipts	2,575	-	696
Out of the Cold-Receipts	820	-	1,606
Fall Thank - Receipts	1,635	-	405
Subtotal Outreach Funds	10,076	-	7,357
Subtotal Mission Funds Income	50,604	42,000	49,154
TOTAL INCOME	385,407	363,000	378,530

First United Church
Income and Expense Statement (Operating and M&S)
For the Year Ended December 31, 2022

42

	Actual 2022	Budget 2022	Actual 2021
EXPENSES			
OPERATING FUND EXPENSES			
SALARIES & BENEFITS			
ADMINISTRATION			
Salaries/Ministerial	79,954	91,222	112,038
Pulpit Supply	600	500	-
Salaries/Lay	132,664	132,585	122,109
Organ Supply	550	500	275
Subtotal Administration	213,769	224,806	234,422
ALLOWANCES			
Car & Phone	4,120	6,030	8,250
Book Allowance	-	750	55
Education & Conf. (Staff)	105	3,500	1,232
Subtotal Allowances	4,225	10,280	9,537
EMPLOYER EXPENSES			
Employment Insurance	3,917	3,950	3,978
Canada Pension	6,707	7,400	7,158
Workplace Safety	578	800	1,035
United Church Pension	12,498	12,500	13,505
United Church Group Ins.	13,664	11,800	12,760
Personnel Changes	(10)	500	-
Subtotal Employer Expenses	37,354	36,950	38,436
Ministers Sabbaticals Acc	-	-	2,400
Subtotal Salaries & Benefits	255,348	272,036	284,795
PROPERTY EXPENSES			
Maintenance	12,584	20,000	24,363
Landscaping	2,414	1,000	903
Heating Fuel	19,031	12,000	8,484
Hydro	14,703	14,000	12,801
Insurance	13,147	13,000	12,904
Water	2,941	4,000	1,962
Subtotal Property Expenses	64,820	64,000	61,417
OFFICE EXPENSES			
Office Expenses	3,613	4,000	3,443
Telephone	1,929	2,000	1,794
Postage	807	1,000	1,214
Duplicating Expenses	3,003	3,000	2,897
Office Equipment	-	1,000	701
Network Upgrade	2,602	2,000	2,575
Subtotal Office Expenses	11,954	13,000	12,624

First United Church
Income and Expense Statement (Operating and M&S)
For the Year Ended December 31, 2022

43

	Actual 2022	Budget 2022	Actual 2021
COMMITTEE EXPENSES			
WORSHIP COMMITTEE			
Worship	6,225	2,500	7,365
Flowers	-	-	48
Music	900	500	1,100
Organ Expenses	515	500	702
Multimedia	417	500	704
Subtotal Worship Committee	8,057	4,000	9,918
BOARD & OTHER COMMITTEE			
Stewardship	-	100	-
Celebration Sunday	-	100	-
Outreach	-	100	-
Broadview	625	800	900
Coffee Fund	95	100	-
Pastoral Care	276	200	-
Program Expense	-	100	-
Church Board	121	300	-
Subtotal Board & Other Committee	1,117	1,800	900
Subtotal Committee Expenses	9,174	5,800	10,818
FINANCIAL EXPENSES			
Bank Charges	1,442	1,500	1,524
Presbytery Fees	16,419	16,361	15,050
Audit / Review Fees	1,039	1,039	1,039
Subtotal Financial Expenses	18,900	18,900	17,614
Subtotal Operating Fund Expenses	360,197	373,736	387,268
MISSION FUNDS DISBURSEMENT			
M & S - Payments	40,528	42,000	41,797
OUTREACH DISBURSEMENT			
Easter - Payments	3,281	-	1,985
Christmas - Payments	1,765	-	2,665
Holiday Meal - Payments	2,575	-	696
Out of the Cold -Payments	820	-	1,606
Fall Thank - Payments	1,635	-	405
Subtotal Outreach Disbursement	10,076	-	7,357
Subtotal Mission Funds Disbursemen	50,604	42,000	49,154
TOTAL EXPENSES	410,801	415,736	436,422
EXCESS INCOME/EXPENSES	(25,393)	(52,736)	(57,893)
Funds Transferred from Trustee	30,000		
Excess Income/Expenses after Transfer	4,607		

**First United Church - Board of
Trustees
Financial Information
For the Year Ended October 31, 2022**

**First United Church - Board of Trustees
Financial Information
For the Year Ended October 31, 2022**

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Compilation Engagement Report

On the basis of information provided by trustees, we have compiled the financial report of the Board of Trustees of First United Church as at October 31, 2022, for the year then ended, and Note 1, which describes the basis of accounting applied in the preparation of the compiled financial information (the financial information).

Trustees are responsible for the accompanying financial information, including the accuracy and completeness of the underlying information used to compile it and the selection of the basis of accounting.

We performed this engagement in accordance with Canadian Standard on Related Services (CSRS) 4200, *Compilation Engagements*, which requires us to comply with relevant ethical requirements. Our responsibility is to assist management in the preparation of the financial information.

We did not perform an audit engagement or a review engagement, nor were we required to perform procedures to verify the accuracy or completeness of the information provided by management. Accordingly, we do not express an audit opinion or a review conclusion, or provide any form of assurance on the financial information.

Readers are cautioned that the financial information may not be appropriate for their purposes.

BDO Canada LLP

Chartered Professional Accountants, Licensed Public Accountants

Waterloo, Ontario
February 9, 2023

First United Church Financial Report of The Board of Trustees October 31, 2022

Memorial and Trust Funds

The Board of Trustees is responsible for the administration of certain Trust Funds, originating as gifts or donated as memorials, for the benefit of the Congregation of First United Church or special purpose funds transferred from the Church Treasurer.

They presently are:

Barbara Grigg Memorial Fund

The Barbara Grigg Memorial Fund provides assistance for youth development programs. The investment income is allocated in the form of grants on recommendations of the Christian Development Committee. The original capital was \$5,000.

Opening balance, November 1, 2021	\$ 16,448.88
Memorial donations	1,500.00
Investment income	<u>1,343.68</u>
Closing balance, October 31, 2022	<u>\$ 19,292.56</u>

Wilf Schweitzer & Peter Miller Memorial Funds

The income from these funds provides money for landscaping expenses for the Church grounds and interior courtyard. Because of the similarity of the funds, they were combined in 2005. The original capital was \$6,200.

Opening balance, November 1, 2021	\$ 11,008.87
Investment income	<u>824.14</u>
Closing balance, October 31, 2022	<u>\$ 11,833.01</u>

Robert M. Laing Memorial Fund

The Robert M. Laing Memorial Fund was set up to provide support for the First Step Pre-Kindergarten. Investment income earned was allocated to First Step expenditures. When that program closed, the First Step Board passed a motion to have these funds allocated to offset Christian education expenses until such time as an outreach program to help children is started. The original capital was \$11,900.

Opening balance, November 1, 2021	\$ 12,559.74
Investment income	936.89
Income distributed	<u>(44.70)</u>
Closing balance, October 31, 2022	<u>\$ 13,451.93</u>

First United Church Financial Report of The Board of Trustees October 31, 2022

Out of the Cold Reserve Fund

This fund was established by the church board in March 2010 to hold excess funds above current requirements. In December 2021, at the request of Out of the Cold, the Board passed a motion to release the remaining funds to Out of the Cold.

Opening balance, November 1, 2021	\$ 123.12
Closure	<u>(123.12)</u>
Closing balance, October 31, 2022	<u>\$ -</u>

Marion Honsberger Outreach Fund

A bequest within the will of the late Marion Honsberger in favour of First United Church designated funds for Mission or Outreach Programs within the Dominion of Canada. Since that time, other funds received from outreach activities are channelled through this fund, including the holiday meal.

Opening balance, November 1, 2021	\$ 43,861.06
Donation	25.00
Income distributed	(1,922.40)
Investment income	<u>3,141.46</u>
Closing balance, October 31, 2022	<u>\$ 45,105.12</u>

Choral Student Fund

This fund was established by the Church Board in April 2007 to provide a monthly stipend from earnings of the fund to musical students participating actively in the choir. This fund was activated in June 2007 with a \$10,000 anonymous donation. Additional contributions are welcome. An additional bequest of \$37,028.61 was received in 2009.

Opening balance, November 1, 2021	\$ 52,366.99
Income distributed	(2,674.83)
Investment income	<u>3,720.03</u>
Closing balance, October 31, 2022	<u>\$ 53,412.19</u>

First United Church Financial Report of The Board of Trustees October 31, 2022

Marion Schweitzer Growth Bequest Fund

At the end of December 2004, the Church received \$180,000 as a bequest from the Marion Schweitzer Estate. At a meeting held in November 2005, the Church Board decided that 40% of this money (\$72,000) together with interest on that amount should be transferred to a separate fund. Of this amount, \$36,000 (20% of the total bequest) is for 'Growing the Congregation' and \$36,000 (20% of the total bequest) is for 'Maintaining Financial Stability'. Investment income is to be accumulated in the fund and withdrawals made at the discretion of the Board. An additional \$20,000 bequest was received in 2006. In January 2008, the trustees decided, for ease in administration, to have two funds. \$50,571.80 was approved to be transferred to a stability fund.

Opening balance, November 1, 2021	\$ 4,540.06
Investment income	<u>339.88</u>
Closing balance, October 31, 2022	<u>\$ 4,879.94</u>

The Millennium Fund

The Millennium Fund was established in 1999 to allow members of the Congregation to continue their support into the future. All bequests and special gifts, not designated for specific purposes are to be deposited in this Fund and the net annual income is to be transferred to the Church operating budget at the end of each year. Under certain circumstances, up to 10% of the Capital can be used in any one year at the direction of the Church Board. During the year, the Church withdrew funds to cover the operational deficit and a boiler expense. The Congregation approved an additional \$30,000 transfer of capital.

Opening balance, November 1, 2021	\$ 202,766.53
Investment Income	10,792.28
Capital transfer to church operating account	(53,146.31)
2021 income distributed	<u>(5,457.01)</u>
Closing balance, October 31, 2022	<u>\$ 154,955.49</u>

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Louise & Edward Russell Property & Maintenance Fund

This fund was established in November 2010 through a donation by Louise and Edward Russell. The fund is to be used for and by the Property Committee or its successor with an allocation of \$5,000 per calendar year for general repairs and maintenance to the church property and an additional, non-cumulative \$2,500 per year towards property improvement, if requested.

Opening balance, November 1, 2021	\$ 29,204.87
Investment income	1,812.01
Income distributed	<u>(5,000.00)</u>
Closing balance, October 31, 2022	<u>\$ 26,016.88</u>

Outreach Short Term Fund

This fund was established by the Outreach committee with a contribution of \$10,000 to hold excess funds above current requirements on a short term basis. During the year, the Board approved transfer and distribution of the fund to Out of the Cold.

Opening balance, November 1, 2021	\$ 14,419.63
Transfer to Out of the Cold	(13,683.10)
2021 Investment income distributed	<u>(736.53)</u>
Closing balance, October 31, 2022	<u>\$ -</u>

Noreen Blake Memorial Fund

During 2014, the Church received a memorial donation in the amount of \$2,100.00. These funds are to be used for Christian Development purposes and can be disbursed at the discretion of the Minister with reporting to the Faith Development Committee.

Opening balance, November 1, 2021	\$ 4,406.50
Investment income	<u>329.88</u>
Closing balance, October 31, 2022	<u>\$ 4,736.38</u>

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Calculation of Investment Income for Transfer to Funds

Undistributed – November 1, 2021	\$ 16,988.49
Total investment income	<u>40,810.80</u>
	<u>57,799.29</u>
Less:	
Accounting fees	(2,569.34)
Bank charges and fees	<u>(17.79)</u>
	<u>(2,587.13)</u>
Net available for transfer	55,212.16
Allocated to Memorial/Trust Funds	<u>(23,240.25)</u>
Undistributed – October 31, 2022	<u><u>\$ 31,971.91</u></u>

Summary of Memorial/Trust Funds

Barbara Grigg Memorial Fund	\$ 19,292.56
Wilf Schweitzer & Peter Miller Memorial Funds	11,833.01
Robert M. Laing Memorial Fund	13,451.93
Out of the Cold Reserve Fund	-
Marion Honsberger Outreach Fund	45,105.12
Choral Student Fund	53,412.19
Marion Schweitzer Growth Bequest Fund	4,879.94
The Millennium Fund	154,955.49
Louise & Edward Russell Property & Maintenance Fund	26,016.88
Outreach Short Term Fund	-
Noreen Blake Memorial Fund	<u>4,736.38</u>
	333,683.50
Undistributed income	<u>31,971.91</u>
Total Funds	<u><u>\$ 365,655.41</u></u>

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Schedule of Investments as at October 31, 2022

250	BCE Inc.	6,962.50
40	Brookfield Asset Management	2,095.40
1,136	I Shares CDN S&P/TSX 60 ETF	19,749.80
1,220	I Shares CDN SEL DIV ETF	26,830.96
152	Canadian Life CO Split Corp A	3,003.37
2,112	ISHRS 1-5Y LADD CP BD ETF	57,875.89
1,760	ISHRS CDN S/T Bond Fund	41,909.46
TD Waterhouse Cash Account		1,471.12
Canoe Asset Allocation Portfolio Class Series D		198,111.85
RBC Money Market		1,099.85
RBC Trust bank account		<u>6,545.21</u>
Total Investments		<u>\$365,655.41</u>

Included in the investments above is the TD Waterhouse brokerage account with a cost base of \$159,898.50 and a market value of \$175,241.50.

The church initially invested \$205,000 with Fiera Capital Management (formerly Canoe Funds) as they manage funds for the United Church of Canada Foundation. In 2020, the Fund Management group was acquired by Frontier Capital Funds who are now managing the portfolio. As of October 31, 2022, the fair market value of this investment was \$267,941,32.

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Notes to the Annual Financial Report

1. The financial report for the Board of Trustees is prepared using the following policies:
 - a) Donated amounts are reported in separate funds according to the intended use of the donations.
 - b) Investments are recorded at cost.
 - c) Income and expenditures are reported on a cash basis where income is reported when received and expenditures are recognized when paid.
2. The following amounts have not been reflected in the figures reported in the annual financial report:
Interest earned to October 31, 2022, but not yet received \$ 193.91