

2019

Annual Report



Rosedale United Church
Learn. Grow. Serve.

Our Vision for Rosedale United Church

We are not alone.
Living in God's world, and as followers of Jesus Christ,
we gather in community to worship God,
to care for others, to support one another,
and to strengthen our faith.

Rosedale United Church lives out this mission through:

Encouraging Individuals To Become A Community of Faith:

As a welcoming church community;
With a collegial well-led ministry team, and responsible stewardship of resources;
Where relevant ministries encourage new members, sustain and stimulate
existing members;
With respectful attentive caring for one another;
Nurturing broadly based lay leadership and involvement; and
With proactive encouragement of youth.

Nurturing the Community through:

Fostering spiritual growth;
Providing Pastoral Care;
Providing an engaging and diverse worship experience;
Meeting spiritual needs of all ages, from children and youth to elders.

Reaching Out as a Community by:

Being attentive and responsive to community needs;
Being aware of other faiths,
A compassionate and diverse response
to local and global needs;
Being a responsible congregation of the United Church of Canada.

We gather to learn, to grow and to serve.

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Rosedale United Church

BOARD DIRECTORY 2019

Joanne Gooding - Clerk of Session
Robert Duncanson -Deputy Clerk of Session
Jocelyn Anderson - Board Secretary
Warren McCann - Administration and Finance - Treasurer
Seana Massey - Christian Development
Wendy Dryden - Social Ministries Council
Bill Deacon - Property
Bob Lord - Trustees
Joannah Lawson - Worship and Music
Norm Sabapathy - Ministry & Personnel
Sandy Watson-Greaves - Community & Congregational Care Committee
Lorna McKay - Stewardship

Board Members At Large

Year 3 - Katherine Lake-Berz
Year 1 - John Hill

Committee Reporting to Social Ministries Council

Jennifer Wooten (2019), Mary Morison (2020) - Agency Outreach Funding
Caroline Duncanson (2020) - Environment / Climate Change / Green Committee
Sue Vanstone, Gibimishkaadimin
Rev. Kristin Philipson, Wendy Dryden - Good Samaritan Fund
Judy Lalonde - CCCC Meals on Wheels Christmas Bags
Rev. Roberta Howey - Red Door Shelter Youth Summer Camp
Rev. Kristin Philipson, Wendy Dryden (Interim Co-Chairs) - Refugee & Newcomer Program
Anna Buchanan (Jan - March 2019) - Tuesday Lunch Program at the CRC
Sheelagh Martin - Wychwood Clothing Bank
Susan Vance - Youth Impact Grant
Members without Portfolio; Joy Gray-Donald & Marg Metzger

Rosedale United Church

Trustees

Bob Lord - Chair

Erik Mathiesen - Treasurer

Tim Price

R-J Gilbert

Warren Laing

Doug Greaves

Sally Wright

Brian Lawson

Gail MacNaughton

Wayne Shaw

Janet Stubbs

Ex-Officio - Joanne Gooding, Warren McCann, Rev. Kristin Philipson

Staff

Rev. Kristin Philipson - Minister, Worship & Spiritual Care

Rev. Roberta Howey - Interim Minister of Community and Youth Engagement

Susan Suchard - Interim Director of Music

Christine Hanson - Organist

Ben Graham - Sound Technician

Cynthia McDonald - Administration

Kelly Buxton - Custodian

Maureen Bulley & Steve Muise - Evening & Sunday Custodians

Jesalva Esperanza - Sunday Nursery Care

ROSEDALE AGM 2019 CLERK'S REPORT

Our hands were full last year dealing with a huge changeover in staff at Rosedale. Our search for our team lead ended in a standing ovation as Kristin Phillipson was elected into the role of Minister, Worship and Spiritual Care. Cynthia McDonald was hired as Church Administrator and both our Custodians returned to full schedules. Roberta Howey was hired as the interim minister of Community and Youth Engagement to support Kristin as we transitioned into a two-person ministry team. A huge thank you to all our staff that have supported our congregation on our path to learn, grow and serve together.

You will read in our Stewardship report and in the financial statements that we have seen a decline in our givings which caused a deficit to close out the year. Our donor base is declining, and we will need to attract new families, ask existing donors to re-evaluate their pledges in order to keep our outreach programs and ministry well funded.

With the retirement of two long time ministers at Rosedale the Board felt it was time to simplify the reporting structure of the staff to better allow the operations of the church to be handled by the ministry staff, who work in the building on a daily basis, and allow the Board to focus on the governance of the church. The custodians report to our church administrator, who in turn now reports to Kristin. Susan Suchard, music director through July of 2021, will report to Kristin as well. Rosedale will now employ two full time ministers who will report to the Clerk with oversight to Worship and Music and support from Ministry and Personnel.

I would like to express my gratitude to the members of the Board who have worked tirelessly this year on many difficult issues. This year we say goodbye to Katharine Lake-Berz, who has worked on countless initiatives over the years as a seasoned volunteer at Rosedale. Also leaving is Warren McCann who has been the keeper of the accounts and worked closely with Cynthia McDonald and Clyde Harris to bring us our budgets and annual financial statements. We thank Lorna McKay who has chaired Stewardship and has had the unenviable task of asking for your pledges. Joannah Lawson steps down after 6 years being on our Board. Joannah has most recently chaired Worship and Music and has brought her talents and energy to help re-structure the ministry roles, write our Living Faith story which was essential to getting our searches underway and generally contributed whenever asked to take on more tasks at Rosedale. Heartfelt thanks to Maureen Bulley for her expert leadership of the Holly Berry Fair and to all of you Holly Berry volunteers. Please read all of committee reports to understand how grateful we are to these volunteers who help keep Rosedale running smoothly.

A heartfelt thank you to the many volunteers that don't get mentioned that give their time and energy to the countless programs and initiatives that make belonging to this wonderful congregation so meaningful for all.

In working closely with Bob Duncanson this past year I know Rosedale is in good hands as he takes on the role of Clerk. Under Bob's leadership the search committee worked with efficiency and focus to come to our final recommendation, and I know he will offer guidance to our next search team with the same passion. He has been a long-standing member of Rosedale and has worn many hats, which sets him up to lead us into an exciting stage for Rosedale with a vibrant and energized staff team.

Joanne Gooding

Clerk of Session

REV. KRISTIN PHILIPSON

Shift and change...no doubt this was the theme of 2019 at Rosedale United Church. We said goodbye - unexpectedly, and before we were ready - to a number of staff and welcomed an almost entirely new staff team. Collectively, we have mourned enormous loss - of leaders we loved, of congregational members who were mentors to us and dear friends, and of a sense of our congregation as immovable. And the theme of shift and change continues into these early months of 2020, as we respond to a global health crisis.

Shift and change are constants in our lives and spiritual journeys as human beings. Change asks us to respond to situations in which we could have never previously imagined ourselves, to process emotions we didn't think we'd have to feel and, in so doing, change reveals in us an incredible *capacity*. We surprise ourselves with our ability to adapt and adjust, to meet our challenges. Change affirms our values as a spiritual community: we can learn, we can grow, we can serve!

What hasn't changed in the past year, and what continues even now is Rosedale United Church's powerful heart. As you read through this report, you'll be amazed at how *much* there is in this community. We have a dedicated and creative staff team, a robust and responsive music program, a competent, thoughtful, and gifted board, and committees bursting with compassion and

momentum. From Green initiatives, to cards, goodies, and care packages for the vulnerable; from the operation of an entire clothing bank to yoga programming; from youth programs that tackle the realities of local homeless and the national work of truth and reconciliation, to the support of refugees and newcomers, our response to powerful shifts and change is to partner with God and to help unleash the Spirit's power.

I want to thank our membership for your commitment to this community; you've been flexible, understanding, generous, and compassionate. Your consistency has helped us move forward. I am also grateful to the leadership of our Board. As Clerk of Session, Joanne Gooding has been cheerful, connected, considerate, and beyond capable. I cannot thank Joanne enough for her very careful stewardship of our community. As Deputy Clerk, Bob Duncanson's leadership and care for this congregation has been essential. I also want to thank each one of you who has put in more hours than usual at your church this past year; your volunteer work and love for this congregation make us the spiritual hub of learning, growth and service that we aspire to be.

And so here we are, stepping into a new season! I know there are challenges ahead, but I also know that we are not alone. God's Spirit has been and continues to be with us, as we engage our sense of call to become a community hub - a *spiritual* hub - in this community. I'm looking forward to having conversations and to listening as we articulate the *why* behind our sense of call and then to helping us navigate what this looks like and how it plays out. Shift happens and we survive; we discover our capacity; we thrive!

It is an honour to learn, to grow, and to serve with each of you and to share in your spiritual journey.

Grace and peace,

~Kristin

REV. ROBERTA HOWEY MINISTER REPORT

Stepping into this position was like stepping into the eye of a hurricane: the immediate surroundings may be calm, but there was a tiny bit of chaos in our midst. Fortunately, I am thrilled to report that it has also been an amazing nine (as of submission) months at Rosedale UC.

I was hired by a congregation with a feeling that they were ready to try something new. Not to ignore the excellent work of previous generations and staff, but to explore what the next steps of this congregation could be. The call and hiring of Rev. Kristin was an excellent response to this desire, and she has been a fantastic team leader. Because of her efforts, I was able to go into the position with confidence and support.

This position was designed to really be an experimental one, as we determined what would fit in the new model and what would need adjusting. Because of that, my activities at Rosedale have ranged from preaching on a monthly basis, working with the Social Ministries Committee, including Wychwood Clothing Bank, directing a summer camp and Christmas pageant, officiating a number of weddings, developing the website and social media accounts, leading the youth on retreat, and encouraging as many as I can to explore what it means to listen to the Spirit. A wide-range of roles, and I am thrilled to be doing them all.

It has been a gift to be at Rosedale. I am grateful to all of you, for you were willing to take a chance on a relative rookie after having seasoned clergy at the helm. Knowing this was not just a growing experience for you, but for me, I have learned more in the past year than I would have ever thought possible. You have pushed me to be a better minister, and to know that I have only grown a fraction of my potential here and am eager to see how much more we can learn, grow, and serve, together.

May God Bless you and Keep you,

Rev. Roberta Howey

MUSIC DIRECTOR - SUSAN SUCHARD

History:

Through the years, the organists and music directors at Rosedale United Church built a thriving music program for the congregation. Ernest Gray was organist in 1914, when Rosedale was known as Northern Congregational Church. Charles Peaker, a renowned performer and teacher, led the music program from 1930-1936 and another master performer and teacher, Gerald Bales, was organist from 1941-43. John Bradley served as organist in the 70s and 80s before the arrival of conductor, organist and opera artistic director Wayne Strongman, whose 30-year tenure at

Rosedale was a musical highlight for the church. While keeping the classical choral tradition flourishing at Rosedale, Wayne programmed works in the folk, jazz, gospel and contemporary genres to satisfy all musical tastes.

2019:

From January to June, the music programme at Rosedale featured Sundays with the full choir, an octet or, occasionally, a quartet. Once a month, an Ensemble of musicians featuring a violinist, percussionist, and mezzo-soprano Jessica Lloyd with guitarist / keyboardist Louis Simão - both choir members - added their contemporary sounds to worship. As usual, the Junior Choir, conducted by Julie Wildgoose, sang at several services throughout the season. Good Friday and Easter Sunday were important musical services, with the reprise of selections from Allegri's *Miserere* on Good Friday and joyous anthems at Easter. On Wayne's invitation, women from the congregation joined the choir to sing on Mother's Day, as did the men on Father's Day. In July, soloists from Rosedale's choir, accompanied by assistant organist Christine Hanson, added their voices and solo repertoire to summer services.

A new season began in September with the return of the full choir.

In early October, Wayne Strongman went on leave and I was asked to fill in as Acting Music Director. My colleagues in the choir have been an incredible support to me as I stepped into the role, suggesting music titles, reminding me about the time changes, helping to prepare musical scores, and providing much-appreciated advice and guidance. Catherine Morrow and Norm Nurmi, in particular, have been immensely helpful in keeping the music programme vibrant, with Catherine providing informative music notes each week and Norm conducting on occasion and providing arrangements for the choir. Jessica Lloyd and Louis Simão continued to share their versatile talents on Ensemble Sundays through performance and, in Louis's case, through some wonderful arrangements of contemporary repertoire. Resourceful and inventive percussionist Derek Gray joined the choir for the last service of 2019 and will continue to appear throughout 2020 to add rhythm for select repertoire.

At the piano and organ from September through December, during Christine Hanson's maternity leave, was Megan Watt, a recent graduate from Western University's Collaborative Piano Studies Masters' Program. Christine returned for the final service in December, while guest organist Eric Robertson was at the console for the two major Christmas services.

The third quarter of 2019 came with its challenges; but, with Ministers Kristin Philipson and Roberta Howey, as well as the Worship and Music Committee providing counsel and creative

input, Rosedale's music team remains strong. All Rosedale musicians are committed to providing a meaningful musical ministry to the congregation and to augmenting the joy and blessings for which services at Rosedale are noted.

With promises of further joyful and contemplative musical offerings for 2020,

Susan Suchard

WORSHIP & MUSIC COMMITTEE

Committee Members:

Clare Barry, Jim Harbell, Rev. Roberta Howey, Mary Lee Laing, Jane Lavelle Farris (in-coming chair), Joannah Lawson (out-going chair), Gail MacNaughton, Patricia Martin (out-going), Mary Morison, Rev. Kristin Philipson, Greg Richards, Elizabeth Riddell-Dixon, Judy Roberts, Larry Ward (out-going), Julie Wildgoose

The committee meets approximately 5 times per year for discussion to further the mandate of the committee which exists to support the vision and mission of Rosedale United Church.

Mandate:

- 1) Guide public worship to support and inspire the congregation.
- 2) Develop knowledge on United Church approaches and RUC past practices regarding the fundamentals of worship including communion, baptism, liturgy, hymnology, prayer and preaching.
- 3) Support the staff worship team in fulfilling the Vision and Mission of RUC relating to worship and music.
- 4) Provide policy direction and operational input when appropriate or sought, on worship matters, based on contributing as key stakeholders to the performance review process and collecting and analyzing congregational feedback.
- 5) Recommend change to worship and music, when in the best interest of the spiritual development of the current and future members of the congregation, keeping in mind inclusivity, intergenerational and inter-faith concepts.
- 6) Ensure budgets and operations under the Committee's mandate are fiscally responsible and well-managed.

The current focus of the committee is to support the Worship Team during a time of transition with an interim Music Director in place. A subcommittee of Worship and Music will solicit input from the RUC community on changes to the music program to take effect in 2021.

The Committee wishes to thank Susan Suchard for stepping into the role of Interim Music Director along with other members of the choir; Norm Nurmi, Catherine Morrow and Louis Simao who are partnering with her to provide leadership as needed.

MINISTRY AND PERSONNEL COMMITTEE

Committee Members:

Elizabeth Forster, John Hill, Helen McArthur, Jennifer Norman, Norm Sabapathy (chair), Judy Ward

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The Ministry and Personnel (M&P) Committee's mandate is detailed by both the United Church of Canada and Rosedale United Church (RUC), and the following is a brief summary of the M&P Committee's role:

The Ministry and Personnel Committee provides a consultative and supportive vehicle for Church staff and for members and adherents of the Congregation for the overall benefit of the Church. Members of the Committee act as liaisons for staff members to support a variety of human resources related items, including partnering with the relevant committee chair to which each staff member reports in providing an annual feedback and performance review.

Responsibilities of the Committee include making recommendations to the Board regarding policies, practices, and compensation, supporting relationships among Church staff and relationships between staff and Congregation, managing performance review and development processes, as well as reinforcing clear role responsibilities and objectives.

As a majority of matters the M&P Committee handles are confidential, the Committee does not provide regular reports to the Board of Directors or the Congregation. However, the following are some points of note from the past year:

- Supported transitions related to multiple staff roles, including Doug Norris, Karen Bowles, Kristin Philipson, Roberta Howey, Music Director, Church Administrator, and Custodians
- Facilitated organizational structure, role mandates and goal setting
- Handled the performance review and feedback process
- Facilitated the police/background check process
- Handled compensation items

- Provided liaison support for RUC staff
- Handled a variety of human resources related items

During 2019, the M&P Committee welcomed John Hill as a member. John is an experienced Human Resources professional across multiple global industries, and is currently Head of HR for Atlantic Gold Corporation. We also welcomed back to the Committee, Elizabeth Forster, an experienced lawyer, who is retired after a long career specializing in employment law.

Thank you to all M&P Committee members for their caring, faithful and dedicated service. Much of the work of the M&P Committee happens behind the scenes, but their efforts make a tremendous difference in the life and work of RUC.

CHURCH COMMUNITY CARE COUNCIL

Members: Sandy Watson Greaves (Chair), Sheelagh Martin, Caroline Duncanson, Clare Barry, Sarah Graham, Judy LaLonde, Edna Kempster, Anne Richards-Bentley, Rev. Kristin Philipson.

2019 was a busy year for the Church and Community Care Council members with activities including the following:

Rosedale United Church Book Club 2019: held monthly Monday evening meetings throughout 2019, from January to June, and September to December. Most book titles were fiction, including the classic *Middlemarch* by George Eliot (not an easy read but one we were all glad to have pushed through), a book set in early 20th century Denmark titled *Sofie and Cecilia*, and a number of books by Canadian authors. Two recent, *Bellevue Square* by Michael Redhill and *Evening Chorus* by Helen Humphries and two older ones. *White Bone* by Barbara Gowdy and *Jade Peony* by Wayson Choy. Non-fiction was not left out. The favourite book for many was our December pick, *Becoming* by Michele Obama. Our June book potluck meeting was once again held at the home of Anne Richards and Bob Bentley - a highlight as always.

As in previous years, some of our readers are regular attendees while others come to one or two as the book and date work for them. We have a few new faces at our meetings including some from the neighbourhood who do not attend RUC and we are happy to have them join our community.

2020 will bring a couple of author events (in January and April) which give the larger RUC community a chance to enjoy some of the authors too!

Respectfully submitted, Caroline Duncanson cduncanson@sympatico.ca

Green Team

Accomplished in 2019:

- January Waste event, including workshop on “what goes where”, information on the City of Toronto’s Long-range Waste Strategy, and information about ocean plastics. A number of experts were present to answer people’s questions.
- April Climate Change event: Dianne Saxe (former Environmental Commissioner of Ontario) inspired the audience to action with her presentation titled Climate Changes Everything.
- Continued monitoring of our energy use through the Faith & the Common Good Benchmark Program.
- Some procurement policies have changed e.g. water bottles are no longer used in congregational events, and an alternative to salt is used to deal with ice.
- Some Green Tips and other notices included in KIT.
- Improved signage for waste receptacles particularly in the basement kitchen area.
- A “green lens” is starting to become the norm for all operations and functions including Sunday Services.

Plans for 2020:

- Full energy audit (held over from 2019)
- Increase committee membership, to include a representative from all church committees
- Weather stripping to be continued
- Hoping to book speaker re Amazon indigenous area – timing dependent
- Continue to work of procurement policies

Submitted by Caroline Duncanson cduncanson@sympatico.ca

Christmas Gift Bag Initiative 2019 (Meals on Wheels)

In 2019 Dixon Hall asked Rosedale United to increase the number of gift bags prepared by our church from 100 to 120. We agreed to provide this assistance, but this meant quite a bit more shopping and expense. The December 2019 Packing of the Bags event, aptly titled Gifts of Hope, was held on Dec.11th. About 20 women packed bags accompanied by Christmas music provided by Christine Hanson and Mariana Bell, followed by a tea. Dixon Hall representatives attended and after facing a challenge to load the packed bags into their van because of roadwork surrounding the church they were successful in getting our bags to their destination to be enjoyed on Christmas Day by 120 people.

Submitted by Judy LaLonde - judlal@hotmail.com

Christmas "Goodie" Plates: the preparation and delivery of "Goodie" plates to those of our congregation who may not get out to church very much. This is all co-ordinated by Penny McClure and then they are delivered by members of the congregation.

Prayer Circle

The mission is to pray for others, to nurture prayer and to cultivate community. The group meets monthly and continually has new people to pray for daily. It maintains a confidential prayer list to support others when going through difficult times. Members of the prayer circle commit to praying each day for those who have made prayer requests. All prayer lists are held in strict confidence and are shredded when updated. Requests to be on the prayer list come from the prayer box located at the back of the sanctuary or through the ministry team or Clare Barry. Clare can be reached at clarebarrey@me.com

Elder Cards

Cards are sent yearly to those over 80 for birthdays and other occasions by Sarah Graham.

Soup Lunches

Rev. Kristin and all members of the committee have been involved in making these lunches such a success. Volunteers are urgently needed to help. Please contact Rev. Kristin and become one of our volunteers!

Welcomers and Coffee Hour Volunteers

Anne Richards-Bentley graciously co-ordinates all aspects of these groups and is in great need of volunteers to help, especially at coffee hour. Please contact her at: richardsbentley@rogers.com

University/College Cards

Rev. Roberta arranged for a small package to be sent to all students leaving home for university/college in the fall. If you are aware of any young person who fits this category, please contact her at: rhowey@rosedaleunited.org

Yoga Classes

Currently we offer 3 weekly classes in the sanctuary. Wednesday evenings classes are taught by John Campbell and Sarah Campbell, with offerings of both Hatha and Kundalini Yoga. Mostly Chair Yoga on Tuesday mornings and Floor Yoga on Thursday mornings are with an independent instructor.

Clothing Bank

We continue our clothing distribution days twice a month on Wednesdays from November until March. The STOP at Wychwood Open Door, drop-in centre clothing bank is located in the basement of St. Matthew's United Church. As a result of the winter mitts/socks challenge we received a large number of warm woollen socks, mitts, gloves, scarves and hats which has meant that we have only had to purchase a small number of waterproof gloves this winter. We also received a large donation from a group of school children to add to the number. Due to the lack of donated clean, gently used jeans, warm, waterproof winter jackets, hoodies and long underwear for men, we have had to purchase new jackets and briefs/long underwear. We are desperately in need of volunteers. Respectfully submitted by Sheelagh Martin, Co-ordinator. Please contact Sheelagh at: martwyl@rogers.com

Church Picnic

Rosedale United Church Picnic 2019 was held on Sunday, June 9, 2019 at Whitney Park. This was the third year it was held at Whitney Park and again was a huge success! Even with all the street construction we still were able to enjoy the beautiful day in the park. Lots and lots of food was had by all. Music was once again provided by the Toronto All Star Steel Pan Youth players who had many people up swaying and dancing. Many thanks to my helpers: Bill Deacon, Sheelagh Martin, Wendy Dryden, Edna Kempster, Judy LaLonde, Roger Martin, and Kelly, Regards, Chair, Sandy Watson Greaves: thegreaves@rogers.com



Women's Advent By Candlelight

Women's Advent By Candlelight 2019, the Eleventh, was held at Rosedale United Church on Monday, December 2, 2019 with 96 women in attendance. Thanks to my wonderful hostesses: Sheelagh Martin, Martina Pocuchova, Wilma Spence, Wendy Dryden, Marilyn McKelvey, Caroline Duncanson, Joanne Gooding, Karin Shaddick, Pat McQuaid, Laurie Young and myself, for once again making this evening one to remember. Thank you each and everyone one of you. To Kristin Philipson, Robert Howey, Anne Simmonds, Christine Hanson, Maureen Bully, Kelly and Steve and especially to Sheelagh Martin my many thanks for your part in making this evening happen!!!!!! The music, the worship, the food, and the fellowship are all a wonderful way for us to start the season of advent.

Reminder/Advance Notice

Women's Advent By Candlelight 2020 is Monday, November 30, 2020. See you there.

Thanks to all: Chair, Sandy Watson Greaves - thegreaves@rogers.com



CHILDREN AND YOUTH COMMITTEE

The CYC (formerly the CDC, Christian Development Committee) has gone under a few changes in 2019. I am fortunate to be able to work with the youngest members of our congregation and celebrate their gifts in our community.

Mabel tends to the nursery with professionalism and joy. We are grateful to her continued work with our infants and toddlers this year and look forward to her work in 2020.

Our Sunday School continues to develop. We have hosted Children's Ministry Leader training sessions so the youth leading the sessions are fully prepared to teach lessons in pairs, and to troubleshoot any problems that may arise. The current curriculum (Seasons of the Spirit) is providing a solid base for lesson planning.

Our youth continue to flourish. Julian Munro, our contracted youth leader, and I, have also connected with the youth online, allowing those who are away for the week to stay in touch as jobs and other commitments demand time. But they are still growing and learning.

We were thrilled to be able to celebrate 18 confirmands in June 2019. We congratulate all of our youth and look forward to seeing them grow into their callings in life.

Youth events from the past year have included a September overnight retreat, an October scavenger hunt, a November murder mystery party (featuring a theft of a priceless pterodactyl egg), and the December Christmas pageant. They were all a rousing success, and the youth have expressed a strong interest in continuing these events into 2020.

Finally, we are pleased to announce that the youth and children's ministry of Rosedale UC have begun the North Toronto Cluster Youth Group, combining all the youth groups of the ten UCC congregations in the cluster for bi-monthly events at different churches. This will culminate in April 2020 with an overnight sleepover at Rosedale UC, where we will develop an action plan to partner with an organization dealing with teen homelessness. We plan to continue this partnership through the GO project in the fall of 2020.

The CYC extends its gratitude to all the parents, grandparents, children, volunteers, and congregants who continue to support our programming. I am very excited for the future of the programming at Rosedale United Church.

Blessings,

Rev. Roberta Howey

SOCIAL MINISTRIES COUNCIL

The Social Ministries Council ("SMC") is the umbrella committee responsible for the coordination of the numerous compassionate outreach individual event and program initiatives undertaken and supported by Rosedale United Church.

In 2019, the focus of SMC included the following:

Agency Outreach Funding - in 2019, we added \$15,000 to the budget for this group to replace the CRC annual donation that in previous years had come from this group. This allowed this group to focus 100% on identifying small grass roots initiatives requiring incubator/venture capital support during their start up years.

These extra new initiative funds allowed for:

- an extended donation to the MJKO youth charity previously supported by Agency funds and,
- an initial donation to RJHO, the Restorative Justice Housing Ontario initiative launched in 2019 by Rosedale's Jim Harbell. Stay tuned as you will be hearing more about from RJHO from us in 2020.

At the end of 2019, Jennifer Wootton stepped down as Chair of this Committee having served in this role since 2018. In 2020, Mary Morison has agreed to take on these responsibilities.

Gibimishkaadimin - in 2019, Rosedale continued to support this Reconciliation Youth canoeing trip. While no Rosedale youth were available to attend the trip this past year, we hosted the winter reunion weekend at Rosedale and covered the costs of the video highlighting the trip's activities.

For further information about our 2020 activities, please speak to Sue Vanstone, the Rosedale member of the Gibimishkaadimin Board.

Good Samaritan Fund - in 2019, the SMC continued to support this fund used at the discretion of our Ministers to support members of the congregation, and members of the larger Toronto and area communities with emergency financial support.

Habitat for Humanity - in 2019, Aaron Fenton stepped down as Chair of this effort. While we had budgeted for a 2019 build, a logical time, location and group of interested individuals didn't come together.

Consequently, we reallocated our \$10,000 build funds to our neighbouring church, Metropolitan United to provide funding for a year of their **Outreach in the Park** program.

Meals on Wheels Christmas Bags - in 2019, the SMC continued to provide financial support for this CCCC initiative lead by Judy Lalonde.

Mission and Service (United Church of Canada) - in addition to the activities lead by members of the Rosedale congregation, Rosedale United, through an annual donation of \$25,000 from SMC funds to the national church supports outreach efforts nationally and internationally.

Out of the Cold at the CRC - a small group of dedicated volunteers continued Rosedale's support of preparation and service of hot and healthy lunches for 150 to 200 clients of the CRC on Tuesdays from January through March.

In the Fall, based on the small number of volunteers able to provide regular support for the cold weather Tuesday lunch program, we advised the CRC that we would be discontinuing this Rosedale organized effort. The members of the Rosedale congregation who volunteer on a variety of activities at the CRC year-round will now do so as individuals coordinating directly with the CRC.

While the lunch program volunteer effort has been discontinued, our annual contribution of \$15,000 toward CRC food support programs continued.

Red Door Shelter Summer Camp - Rosedale continues to support the weeklong day camp for younger children living at the Red Door Shelter as well as their Halloween party.

This year, additional funds were allocated to provide a new back to school support - backpacks were purchased and filled with school supplies by Rosedale youth for children living at the shelter at the beginning of the school year. In addition, funds were provided to allow shelter staff to purchase more back packs and school supplies for any children who arrived after our delivery.

Refugee & Newcomer Program - in 2019, the largest portion of SMC funds was allocated to the support of the three latest families of new arrivals. These 15 Kurdish newcomers were welcomed at Rosedale with a special Sunday morning service in the Spring and an evening dinner with previous newcomers to introduce them to our wider newcomer family.

Rosedale's support included coverage of their transportation expenses to Canada, their immigration related government fees and a monthly housing support payment of \$2,000 for each of the three families for their first 12 months living in Canada.

Rosedale Fellowships at Emmanuel College - in addition to our support of outreach initiatives in support of individuals, the SMC supports the educational development of future ministers who will one day influence compassionate outreach efforts in their future calls. The SMC was asked to top up the generous support of several individual members of the Rosedale congregation with a donation of \$1,250 in 2019.

Wychwood Clothing Bank - 2019 marked the third year Rosedale volunteers resourced warm clothing donations and purchases to stock the cupboards with needed indoor and outdoor garments for distribution to Wychwood Drop-In clients at St. Matthew's United Church on St. Clair Avenue West. Every other Wednesday morning from November through March, our volunteers serve on average 50 clients with their essential clothing needs.

In 2019, we extended our support of the Wychwood Clothing Bank to become a year-round effort, opening once a month during the April through October to help Wychwood staff distribute lighter weight clothes for the warmer weather months. This incremental effort by our regular group of volunteers was greatly appreciated by the clients and staff. It was also a good opportunity for us to distribute the warmer weather clothes donations we had received from congregation members.

In October, management of Wychwood Open Door programs was taken over by The Stop, a group people may be familiar with for their support of food banks in Toronto neighbourhoods.

Youth Impact Grants - In 2019, we funded two grants.

Due to delayed implementation of an art therapy program developed by an award winner, no funds were distributed in 2018. The art therapy program began sessions in February 2019.

The second 2019 grant was to the GSA committee at Marc Garneau Collegiate Institute at Flemington Park.

You will recall the Committee leaders and their teacher were invited to speak to the congregation during our June Pride service. Their grant provided funds to support professional training of Grade 11 student trainers to develop and deliver Gender Awareness/Acceptance workshops for Grade 9 and 10 students.

In February 2020, Chair Susan Vance participated in the unveiling of the second part of the project supported by Rosedale - a mosaic art installation for the main hallway of the school. You will have seen photos of it in recent editions of KIT.

ART COMMITTEE

In 2019 the Rosedale United Church Art Committee welcomed 8 artists to our gallery space. We had a very interesting variety of art exhibited including oils, abstracts, photography, watercolours, and prints. The work was well received here at the church and the artists were grateful to have the opportunity to show their works in such a lovely space. We continue to source out new artists and we also continue to receive requests by artists to exhibit at Rosedale United Church.

We are fully booked for 2020 and we are now booking out to 2021.

Thank you to the committee for their ongoing dedication to this committee. Our members include: Wendy Cameron, Peter Campbell, Sean Gosnell, Ann Marie Higgins, Sue Howe, Judy Lalonde, Jane Ricketts, Michele Scholes, Karin Shaddick, Wilma Spence and Vanessa Vanderwalt.

Respectfully submitted by Wendy Pitblado, Chair, Art Committee

STEWARDSHIP COMMITTEE

Our Campaign was organized in October and Stewardship Sunday was November 3rd. The packages were mailed out the following week with the request that they be returned by the end of November.

We were blessed this year with a Matching Opportunity. If we received an increase of \$10,000 in pledges from current and new donors we would receive a match of \$10,000 from an anonymous donor. As we reviewed the Pledge List comparison between 2019 and 2020 it was heartwarming to see that we were able to handily meet the match from loyal members who increased their donation and/or pledge - the range of increase from as little as \$25 to as much as \$1,000 or more. To these members we thank you for your support and generosity.

However, in spite of many increased donations and pledges, as we analyze the results of the campaign we are aware of a smaller donor base and as a result our revenues are declining.

We have completed a comparison of donors between 2018 and 2019 based on Tax Receipts for contributions over \$1,000. In 2018 our donor base was 141; in 2019 it was 110 and in 2020 **Pledges** only it was 90 (Hopefully this will increase, as it has historically, as Members who have not

pledged will make donations). Our Donations **decreased** by over \$100,000 between 2018 and 2019.

We want to bring to your attention our smaller Donor base and decline in revenues. Although the Stewardship campaign is over we are hopeful that we will continue to receive new pledges and ongoing donations so that we can support the important Ministry and Compassionate Outreach of Rosedale United Church.

We are very grateful to all our Members who loyally support our Stewardship Campaign and who increase their Donation and Pledge each year. It allows us to support our Ministry, our Music Programs and our Community programs as well as maintain our beautiful building. We could not do what we accomplish without your loyal and generous support. Thank you.

Respectfully Submitted

Lorna McKay

PROPERTY REPORT

Property's significant capital expenditure of 2019 was the restoration of the church's exterior west wall and replacement of the flat roof deck above. The work was completed by Ultimate Construction out of Barrie, Ontario. Similar work will be required on other exterior walls and roofs over the next decade, but for 2020 our focus will be on the interior.

The manse at 6 Whitney Avenue was rented for the final third of the 2019 and the first three months of 2020 on a short-term lease agreement and will be available for lease in April 2020. We intend to again offer it for a term of up to one year, during which time we will endeavor to sever the manse from the church property, thus enabling the board to consider the possible sale of the manse.

The sanctuary's extremely live acoustics, while suiting the choir, fall short in allowing for effective communication of the spoken word. In the coming weeks we will consult with audio specialists to obtain recommendations to adjust and improve the acoustics of the sanctuary while not interfering with the choral sound. As well, we will obtain estimates to refurbish and restore full operation of our chancel lighting system. The two projects may be tackled simultaneously or separately

depending on the estimated cost of each, however, improving the acoustics for the spoken word is the critical objective for property's building betterments in 2020.

I wish to express my appreciation to my predecessor, Peter Fyvie, for his guidance regarding the church's maintenance and improvements, and to our office administrator, Cynthia McDonald, and our custodian, Kelly Buxton, as well as custodial assistants Stephen Muise and Maureen Bulley, for co-ordinating daily and weekly tasks that are required in the upkeep of the church properties and activities.

Respectfully submitted,

Bill Deacon

SEARCH COMMITTEE

In 2019 we turned a significant chapter in the life of Rosedale United Church. We said goodbye to two long serving Ministers, Doug Norris and Karen Bowles. These departures lead to the striking of a Search Committee to find a new Lead Minister to take us forward into the 2020s. After months of searching, reviewing of resumes and interviews, we found the "best of the best" - Rev Kristin Philipson. Her call was received with a standing ovation and was unanimously approved by the congregation. We look forward to working under Kristin's leadership as we continue in the mission of our Church.

Thanks go to the following Search Committee members who worked hard and diligently on this task; Wendy Dryden, Bob Medland, Pat Fenton, David Shephard, Chandra Colbear, Bob Goodings, Kirsten Clarke and Joanne Gooding (who served in an ex officio capacity).

Respectfully Submitted

Bob Duncanson - Chair of the Search Committee

ADMINISTRATION AND FINANCE

2019 was an especially challenging year for our church financially as we navigated staff changes, costly renovations and major physical disruption on Glen Road which literally made it difficult to get to church. As a result, revenues were down, and we incurred a significant operating deficit. Fortunately, our contingency reserve was able to absorb the loss. We also took on some major repairs of the building exterior - drawing down our capital expenditure fund. The manse has been rented out and is expected to contribute to increased rental income in the coming year while a longer term plan is developed.

Although this report is written during considerable market turmoil in 2020, our endowment funds grew markedly in 2019 which will serve us well in the long run, as 4.5% of our endowment balances is transferred to operations annually. Trustee Endowment Fund income provides stable funding for the building capital maintenance as well our various outreach initiatives, with other annual revenues funding core church operations. Looking ahead, expense management will continue to be a challenge both inside and outside our 107 year old building.

The finance and accounting functions are in good shape as our administrator, bookkeeper and auditor have gained another year of experience, and work well together. We were especially pleased to confirm Cynthia McDonald's regular employee status as office administrator.

The 2020 Operating Budget projects a small surplus based on conservative planning assumptions and continued investment in our outstanding music program. Considerable progress has been made in recent years in documenting our administrative processes. This will continue to serve us well as we continue with both staff and congregation renewal.

In closing, I would like to thank Warren McCann for stepping in as treasurer under difficult circumstances. We appreciate the comprehensive church knowledge of our bookkeeper Clyde Harris. And of course, Cynthia keeps things calm and well organized on a day to day basis.

Respectfully submitted,

Erik Mathiesen, Trustee Treasurer

FINANCIAL STATEMENTS

ROSEDALE UNITED CHURCH

December 31, 2019

Rosedale United Church
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December 31, 2019

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INDEPENDENT AUDITOR'S REPORT

To the Congregation of
Rosedale United Church:

Qualified Opinion

I have audited the financial statements of **Rosedale United Church**, which comprise the statement of financial position as at December 31, 2019 and the statements of revenue, expenses and changes in fund balances, and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In my opinion, except for the possible effects of the matter described in the Basis for Qualified Opinion section of my report, the accompanying financial statements present fairly, in all material respects, the financial position of **Rosedale United Church** as at December 31, 2019 and the results of its operations and its cash flows for the year then ended in accordance with Canadian generally accepted accounting standards for not-for-profit organizations.

Basis for Qualified Opinion

In common with many not-for-profit organizations, **Rosedale United Church** derives revenue from contributions and fundraising activities, the completeness of which is not susceptible to my obtaining evidence I considered necessary for the purpose of the audit. Accordingly, the evidence obtained of these revenues was limited to the amounts recorded in the accounts of **Rosedale United Church**. Therefore, I was unable to determine whether any adjustments might have been found necessary with respect to revenue, excess of revenue over expenses and cash flows from operations for the years ended December 31, 2019 and 2018, current assets as at December 31, 2019 and 2018, and fund balances as at January 1 and December 31 for both the 2019 and 2018 year-ends. My conclusion on the financial statements as at and for the year ended December 31, 2018 was modified accordingly because of the possible effects of this limitation in scope.

I conducted my audit in accordance with Canadian generally accepted auditing standards. My responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of my report. I am independent of the not-for-profit in accordance with the ethical requirements that are relevant to my audit of financial statements in Canada, and I have fulfilled my other ethical responsibilities in accordance with these requirements. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my qualified opinion.

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INDEPENDENT AUDITOR'S REPORT

Responsibilities of Management's and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian generally accepted accounting standards for not-for-profit organizations and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the not-for-profit's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the not-for-profit or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the not-for-profit's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, I exercise professional judgement and maintain professional skepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

MAUREEN A. PARRY PROFESSIONAL CORPORATION

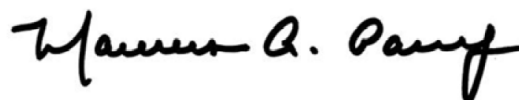
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INDEPENDENT AUDITOR'S REPORT

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the not-for-profit's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the not-for-profit's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the not-for-profit to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

I communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during my audit.



Toronto, Ontario
March 3, 2020

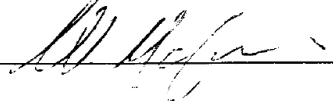
CPA, CA, Professional Corporation
Authorized to practice public accounting by
The Chartered Professional Accountants of Ontario

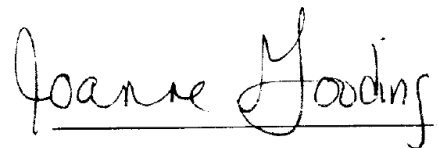
Rosedale United Church
STATEMENT OF FINANCIAL POSITION

December 31	Unrestricted		Endowment Funds		Restricted Funds		Total Funds	
	Operating Fund							
	2019	2018	2019	2018	2019	2018	2019	2018
	\$	\$	\$	\$	\$	\$	\$	\$
ASSETS								
Cash and cash equivalents	67,588	120,348	666	663	158,761	212,140	227,015	333,151
Accounts receivable	4,414						4,414	
Harmonized sales tax rebate receivable	26,273	8,635					26,273	8,635
Prepaid expenses	6,826	6,135					6,826	6,135
Interfund balances	<u>1,022</u>				<u>146,830</u>	<u>342,989</u>	<u>147,852</u>	<u>342,989</u>
	106,123	135,118	666	663	305,591	555,129	412,380	690,910
Investments [note 2]		268,071	4,093,232	3,768,225	61,141	68,103	4,154,373	4,104,399
Property and equipment [note 3]	515,895	397,055					515,895	397,055
	<u>622,018</u>	<u>800,244</u>	<u>4,093,898</u>	<u>3,768,888</u>	<u>366,732</u>	<u>623,232</u>	<u>5,082,648</u>	<u>5,192,364</u>
LIABILITIES AND FUND BALANCES								
Accounts payable and accrued liabilities	80,807	61,888	9,765	9,983			90,572	71,871
Contributions received in advance	45,577	71,168					45,577	71,168
Interfund balance		<u>270,133</u>	<u>147,852</u>	<u>72,856</u>			<u>147,852</u>	<u>342,989</u>
	<u>126,384</u>	<u>403,189</u>	<u>157,617</u>	<u>82,839</u>			<u>284,001</u>	<u>486,028</u>
FUND BALANCES								
General Endowment Fund			3,039,429	2,847,066			3,039,429	2,847,066
The MacGregor and Catherine Grant Trust			568,476	531,850			568,476	531,850
MacNaughton Fund			328,376	307,133			328,376	307,133
Externally restricted					309,082	415,843	309,082	415,843
Internally restricted					57,650	207,389	57,650	207,389
Invested in property and equipment	515,895	397,055					515,895	397,055
Unrestricted	<u>(20,261)</u>						<u>(20,261)</u>	
	<u>495,634</u>	<u>397,055</u>	<u>3,936,281</u>	<u>3,686,049</u>	<u>366,732</u>	<u>623,232</u>	<u>4,798,647</u>	<u>4,706,336</u>
	<u>622,018</u>	<u>800,244</u>	<u>4,093,898</u>	<u>3,768,888</u>	<u>366,732</u>	<u>623,232</u>	<u>5,082,648</u>	<u>5,192,364</u>

see accompanying notes

Approved on behalf of the Official Board:





Rosedale United Church
STATEMENT OF REVENUE, EXPENSES AND CHANGES IN FUND BALANCES

Year ended December 31	Unrestricted		Endowment Funds		Restricted Funds		Total Funds	
	Operating Fund							
	2019	2018	2019	2018	2019	2018	2019	2018
	\$	\$	\$	\$	\$	\$	\$	\$
REVENUE								
Operating Fund Revenue								
Contributions	470,369	574,795		10,000			470,369	584,795
Restricted funds (see schedule, page 8)					180,962	267,095	180,962	267,095
	<u>470,369</u>	<u>574,795</u>		<u>10,000</u>	<u>180,962</u>	<u>267,095</u>	<u>651,331</u>	<u>851,890</u>
Other								
Investment income, net [note 2]	(8,335)	5,074	423,232	(37,247)	48,509	553	463,406	(31,620)
Rental income	181,395	165,216					181,395	165,216
Holly Berry Fair, net [note 4]	26,546	34,337					26,546	34,337
Other income	11,542	578					11,542	578
	<u>211,148</u>	<u>205,205</u>	<u>423,232</u>	<u>(37,247)</u>	<u>48,509</u>	<u>553</u>	<u>682,889</u>	<u>168,511</u>
Total revenue	<u>681,517</u>	<u>780,000</u>	<u>423,232</u>	<u>(27,247)</u>	<u>229,471</u>	<u>267,648</u>	<u>1,334,220</u>	<u>1,020,401</u>
EXPENSES								
Operating Fund Expenses (see schedule, page 6)								
Salaries and related costs	478,463	544,499					478,463	544,499
Choir and Music	75,401	60,552					75,401	60,552
Occupancy	124,082	92,508					124,082	92,508
Operating	155,016	138,449					155,016	138,449
Amortization	23,432	19,161					23,432	19,161
Restricted Fund expenses (see schedule, page 8)					385,515	380,925	385,515	380,925
Total expenses	<u>856,394</u>	<u>855,169</u>			<u>385,515</u>	<u>380,925</u>	<u>1,241,909</u>	<u>1,236,094</u>
Excess (deficiency) of revenue over expenses	(174,877)	(75,169)	423,232	(27,247)	(156,044)	(113,277)	92,311	(215,693)
Fund balances, opening	397,055	405,348	3,686,049	3,887,630	623,232	629,052	4,706,336	4,922,030
Interfund transfers [note 5] -								
Endowment Funds to other Funds (see schedule, page 7)	14,051	13,948	(173,000)	(174,333)	158,949	160,385		
Restricted Funds to Operating Fund (see schedule, page 8)	259,405	52,928			(259,405)	(52,928)		
Fund balances, closing	<u>495,634</u>	<u>397,055</u>	<u>3,936,281</u>	<u>3,686,050</u>	<u>366,732</u>	<u>623,232</u>	<u>4,798,647</u>	<u>4,706,337</u>

see accompanying notes

Rosedale United Church
SCHEDULE OF OPERATING FUND EXPENSES

Year ended December 31	2019	2018
	\$	\$
Salaries and related costs		
Ministers and associates	240,377	312,837
Administrative and bookkeeping	166,414	142,925
Pension and group insurance	49,722	62,362
Government costs	<u>21,950</u>	<u>26,375</u>
	<u>478,463</u>	<u>544,499</u>
Choir and Music	<u>75,401</u>	<u>60,552</u>
Occupancy		
Property maintenance	61,266	27,111
Electricity, heat and water	32,104	36,656
Insurance and taxes	23,236	21,937
Sexton's supplies	5,144	4,802
Organ and piano maintenance	<u>2,332</u>	<u>2,002</u>
	<u>124,082</u>	<u>92,508</u>
Operating		
Presbytery fees	24,434	22,213
Worship	23,696	15,081
Wedding and funeral costs	20,467	29,784
Other professional fees	20,213	1,413
Postage, printing and supplies	20,023	18,946
Accounting fees	16,319	17,596
Marketing, congregational and pastoral	9,638	15,042
General	7,272	2,460
Telephone and website	5,455	8,250
Christian development	5,113	4,717
Equipment	1,533	1,199
Search committee	821	
Publications	<u>32</u>	<u>1,748</u>
	<u>155,016</u>	<u>138,449</u>
Amortization of property and equipment	<u>23,432</u>	<u>19,161</u>
Total expenses	<u>856,394</u>	<u>855,169</u>

see accompanying notes

Rosedale United Church
SCHEDULE OF ENDOWMENT FUNDS

	Opening balance	Contributions and other revenue	Investment income(loss)	Expenditures	Transfer to other Funds	Closing balance
Year ended December 31, 2019	\$	\$	\$	\$	\$	\$
General Endowment Fund	2,847,066		326,832		(134,469)	3,039,429
The MacGregor and Catherine Grant Trust	531,850		61,106		(24,480)	568,476
MacNaughton Fund	307,133		35,294		(14,051)	328,376
Total endowment funds	3,686,049		423,232		(173,000)	3,936,281
Year ended December 31, 2018	\$	\$	\$	\$	\$	\$
General Endowment Fund	3,002,115	10,000	(28,819)		(136,230)	2,847,066
The MacGregor and Catherine Grant Trust	561,348		(5,343)		(24,155)	531,850
MacNaughton Fund	324,167		(3,086)		(13,948)	307,133
Total endowment funds	3,887,630	10,000	(37,248)		(174,333)	3,686,049

see accompanying notes

Rosedale United Church
SCHEDULE OF RESTRICTED FUNDS

Year ended December 31, 2019	Opening balance	Contributions and other revenue	Investment income(loss)	Expenditures	Interfund transfers	Transfer from Endowment Funds	Transfer to Operating Fund	Closing balance
	\$	\$	\$	\$	\$	\$	\$	\$
Externally restricted								
Outreach Agency Funding		11,066		(40,434)	29,368			
Mission and Service	1	8,994		(8,995)				
Refugee Fund	51,477	2,859	4,028		(58,364)			
Out of the Cold		3,725			(3,725)			
Syrian Refugee Program	<u>212,140</u>	<u>115,311</u>		<u>(230,345)</u>	<u>61,652</u>			<u>158,758</u>
	<u>263,618</u>	<u>141,955</u>	<u>4,028</u>	<u>(279,774)</u>	<u>28,931</u>			<u>158,758</u>
Good Samaritan	8,282	1,700		(10,128)	1,365			1,219
Millennium Fund	48,309		5,729					54,038
Flower Committee	15,183	4,144		(4,555)				14,772
Youth and Children		2,500						2,500
Young Musician Fund	1,087		129					1,216
Compassionate Outreach	36,391	28,048			(31,505)			32,934
Congregation and Community Care	2,102	2,615		(11,651)	6,934			
Ministers' Education Fund	<u>40,871</u>		<u>4,829</u>	<u>(2,055)</u>				<u>43,645</u>
	<u>152,225</u>	<u>39,007</u>	<u>10,687</u>	<u>(28,389)</u>	<u>(23,206)</u>			<u>150,324</u>
	<u>415,843</u>	<u>180,962</u>	<u>14,715</u>	<u>(308,163)</u>	<u>5,725</u>			<u>309,082</u>
Internally restricted								
Social Ministries' Council	30,326		6,209	(77,352)	1,209	50,000		10,392
Capital Maintenance Fund	27,945		10,145			100,000	(137,847)	243
Contingency Reserve Fund	95,497		12,046		(6,934)	8,949	(109,558)	
Ministers' Sabbatical Fund	26,389		3,130					29,519
Christian Education Development Chair	<u>27,232</u>		<u>2,264</u>				<u>(12,000)</u>	<u>17,496</u>
	207,389		33,794	(77,352)	(5,725)	158,949	(259,405)	57,650
Total restricted funds	<u>623,232</u>	<u>180,962</u>	<u>48,509</u>	<u>(385,515)</u>		<u>158,949</u>	<u>(259,405)</u>	<u>366,732</u>

see accompanying notes

Rosedale United Church
STATEMENT OF CASH FLOWS

Year ended December 31	2019	2018
	\$	\$
CASH FROM OPERATING ACTIVITIES		
Excess (deficiency) of revenue over expenses for the year	92,311	(215,693)
Items not requiring an outlay of cash -		
Amortization of property and equipment	23,432	19,161
Change in ending fair value of investments	<u>(215,022)</u>	<u>257,842</u>
	(99,279)	61,310
Changes in non-cash working capital items -		
Accounts receivable	(4,414)	3,190
Harmonized sales tax rebate receivable	(17,638)	61,504
Prepaid expenses	(691)	(928)
Accounts payable and accrued liabilities	18,701	(49,325)
Government remittances payable		(96)
Contributions received in advance	<u>(25,591)</u>	<u>32,624</u>
	<u>(128,912)</u>	<u>108,279</u>
INVESTING ACTIVITIES		
Proceeds on sale of investments, net of purchases	165,048	(10,131)
Purchase of property and equipment	<u>(142,272)</u>	<u>(10,868)</u>
	<u>22,776</u>	<u>(20,999)</u>
Net change in cash and cash equivalents during the year	(106,136)	87,280
Cash and cash equivalents , beginning of year	333,151	245,871
Cash and cash equivalents , end of year	<u>227,015</u>	<u>333,151</u>

see accompanying notes

Rosedale United Church
NOTES TO FINANCIAL STATEMENTS

December 31, 2019

MISSION OF THE CHURCH

Rosedale United Church (the Church) was formerly The Northern Congregational Church that upon the union in 1925 of the Congregational Church of Canada, The Methodist Church in Canada and the Presbyterian Church in Canada, became part of the United Church of Canada. The Northern Congregational Church came into existence in 1867 and moved to Rosedale in 1914. The Church is a registered charity and is exempt from income taxes under section 149 of the Income Tax Act.

The Church's mission is to live in God's world, and as followers of Jesus Christ, to gather in community to worship God, to care for others, to support one another, and to strengthen our faith. We gather to learn, to grow and to serve.

The mission of the Board of Trustees is to act as stewards in managing the physical property and financial assets of the Church and seeking to maximize the contributions these assets make to the life of the Church.

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

These financial statements have been prepared in accordance with Canadian accounting standards for not-for-profit organizations ("ASFNPO") established by the Chartered Professional Accountants of Canada ("CPA Canada"). These standards are in accordance with Canadian generally accepted accounting principles and include the following significant policies:

Fund accounting

The Church uses fund accounting in order that limitations and restrictions placed on the use of resources available are maintained. Under fund accounting, resources for various purposes are classified for accounting and reporting purposes into funds in accordance with activities or objectives specified. The Church follows the restricted fund method of accounting for contributions.

The funds of the Church include the following:

Operating Fund

This fund includes the day-to-day operating transactions of the Church. Its fund balance is not restricted.

Endowment funds -

General Endowment Fund

The General Endowment Fund (General) serves as a long-term capital resource for Rosedale United Church.

The MacGregor and Catherine Grant Trust

The MacGregor and Catherine Grant Trust (Grant) was established in 1987 through bequests from the estate of Dr. Gordon MacGregor Grant. The income arising from the Trust is to be used for maintaining the building of Rosedale United Church.

Rosedale United Church
NOTES TO FINANCIAL STATEMENTS

December 31, 2019

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Fund accounting (continued)

Endowment funds (continued) -

MacNaughton Fund

The MacNaughton Fund was established in 2013. The income arising from this fund is to provide support for Rosedale United Church's Christian Education, Pastoral Care and Outreach programs.

Externally Restricted Funds -

These funds consist of donations for particular purposes specified by donors and expenditures, which are made in accordance with these specifications:

Outreach Agency Funding

Historically, reflected donor designated gifts plus any Church Board allocated amounts. In 2018, the funding model changed to reflect allocations from the Social Ministries Council supplemented with donor designated gifts. Recipient agencies are chosen by the Agency Outreach Committee subject to selection criteria.

Mission and Service

Historically, reflected donor designated gifts plus any Church Board allocated amounts to the Mission and Service Fund of the United Church of Canada. In 2018, the funding model changed to reflect allocations from the Social Ministries Council supplemented with donor designated gifts. Social Ministries Council funds are remitted once annually. Donor designated gifts are held in trust and are remitted regularly.

Refugee Fund

Historically, reflected donor designated gifts plus any Church Board allocated amounts to the longstanding church refugee sponsorship program. In 2018, the funding model changed to reflect allocations from the Social Ministries Council supplemented with donor designated gifts. Monies may accumulate depending on the timing and number of active sponsorships

Out of the Cold

Reflects residual balance of a program that is not active at this time. In 2018 the remaining funds were transferred to Social Ministries Council to be used to support shelters providing spaces for the homeless during the winter.

Syrian Refugee Program

Reflects donor designated gifts and operating activity related to a major refugee sponsorship effort beginning in 2016. The Church acts as a fundholder for the funds raised by the sponsors in accordance with the memorandum of understanding with the sponsors. Monies are held in separate bank accounts for each sponsorship.

Good Samaritan

Traditionally, the Christmas Eve collection is directed to this fund. In 2018, the funding model changed. Christmas Eve collections were directed to Compassionate Outreach. Going forward, the Good Samaritan Fund will reflect allocations from the Social Ministries Council supplemented with donor designated gifts. The ministry team is authorized to pay bills and disburse monies and/or food cards to meet urgent individual needs at times of crisis.

Rosedale United Church
NOTES TO FINANCIAL STATEMENTS

December 31, 2019

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Fund accounting (continued)

Externally Restricted Funds (continued) -

Millennium Fund

This fund was established in 2001 to provide bursary awards to deserving youth. Applications are invited from the broader community, including the various outreach agencies the Church supports.

Flower Committee

This fund reflects donor designated gifts used for providing floral arrangements for the Church. This fund's purpose is under review.

Youth and Children

This is a grant received in 2019 from the United Church of Canada's Embracing the Spirit Fund (funded through Mission & Service) to support the North Toronto Church Cluster (NTCC) Joint Youth Program.

Young Musician Fund

This is a fund established by donation which will be used to assist students in music programs.

Compassionate Outreach

This fund was established in 2017. This fund reflects donor designated gifts to be allocated towards our various outreach activities as determined by the Social Ministries Council.

Congregation and Community Care

This fund reflects funds raised in support of some of our congregation and community initiatives. This fund's purpose is under review.

Ministers' Education Fund

This fund was established in 1996 through a bequest from the Corrigan family. The income arising from this fund is to provide the Ministers of Rosedale United Church with financial assistance for educational purposes. Any disbursements are approved by the Ministry and Personnel Committee.

Internally Restricted Funds -

These funds represent Church in-house funds, which are administered by separate committees within the congregation:

Social Ministries' Council

This body was created in 2013 to help coordinate our many outreach activities. It is funded by a combination of donor designated gifts to the Compassionate Outreach Fund and an annual transfer of investment income from the endowment funds. The Social Ministries' Council allocates available funds to the individual outreach committees to be disbursed subject to their specific selection criteria.

Rosedale United Church
NOTES TO FINANCIAL STATEMENTS

December 31, 2019

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Fund accounting (continued)

Internally Restricted Funds (continued) -

Capital Maintenance Fund

This fund reflects our commitment to maintaining both the church and manse. It is funded primarily by the annual transfer of investment income from the endowment funds. Expenditures are managed by the Property Committee.

Contingency Reserve Fund

This fund was established in 2005 to provide a buffer in the event of annual deficits. It is funded by a combination of any operating surpluses, designated gifts, trustee allocations and the annual transfer of investment income from the endowment funds.

Ministers' Sabbatical Fund

This fund was established to fund the additional costs associated with the ministers entitlement to a sabbatical every five years. It was funded primarily by allocations from the Operating Fund.

Christian Education Development Chair

This fund was established in 1997 to help provide financial support towards the cost of a Christian Education Co-ordinator at Rosedale United Church. In recent years an amount of \$12,000 has been allocated to the Operating Fund.

Financial instruments

The Church initially measures its financial assets and liabilities at fair value. Subsequently financial assets and liabilities are measured at amortized cost, except for investments in marketable securities that are quoted in an active market which are measured at fair value. Changes in fair value are recognized in excess (deficiency) of revenue over expenses. Transaction costs that are directly attributable to the acquisition of investments are recognized in net income in the period incurred.

Financial assets measured at amortized cost include cash and cash equivalents, and accounts receivable.

Financial liabilities measured at amortized cost include accounts payable.

Financial assets measured at fair value include investments that are quoted in an active market.

Cash and cash equivalents

Cash and cash equivalents consist of cash on deposit and certificates of deposit that are redeemable at any time, and short-term interest bearing deposits with maturities of less than 90 days that are readily convertible to cash.

Rosedale United Church
NOTES TO FINANCIAL STATEMENTS

December 31, 2019

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Property and equipment

Property and equipment in excess of \$1,000 are capitalized at cost, those costing less are fully expensed to operations in the year of acquisition. Contributed property and equipment are recorded at fair value at the date of contribution. Amortization is provided on the following basis over the useful life of the assets, as follows:

Computers	20%	Declining balance
Equipment	10%	Declining balance
Pianos	4%	Declining balance
Building Betterments	4%	Declining balance

In 1998, the Church retroactively changed its accounting policy for property and equipment from expensing when acquired to capitalizing and amortizing over the estimated useful life of the asset. All material assets, with the exception of the land, original church building and the manse, were retroactively capitalized and amortized. The records for the cost of the land, original church building and the manse were not available. The Church determined that land would have been acquired at a nominal cost and the cost of the original church building and manse would have been fully amortized, so the net book value would be nil.

Revenue Recognition

The Church uses the restricted fund method of accounting for contributions whereby donations are recorded to a restricted fund according to the donor's directions. Restricted contributions related to general operations are recognized as revenue of the Operating Fund in the year in which the related expenses are incurred. All other restricted contributions are recognized as revenue of the appropriate restricted fund. Contributions for endowment are recognized as revenue of the appropriate Endowment Fund.

Unrestricted contributions are recognized as revenue of the Operating Fund in the year received, unless they are designated for a later year. Pledges are not recorded until received for the designated year.

The Church holds two investment accounts that are pooled for ease of administration. Investment income earned by the pooled investment fund (comprising interest, dividends, gains on sale of securities and change in fair value, net of investment counsel fees and loss on sale of securities) is allocated to each Fund based on the average market value of each Fund, taking contributions and withdrawals made by each Fund during the year into account. Income allocated to the Operating Fund is further allocated to restricted funds that are not flowthrough and are intended to be invested to attract income to support the purpose of the restricted fund.

Contributed Services

Volunteers contribute an undeterminable, but substantial number of hours during the year to assist the Church in carrying out its mission. Because of the difficulty of determining their fair market value, contributed services are not recognized in the financial statements.

Rosedale United Church
NOTES TO FINANCIAL STATEMENTS

December 31, 2019

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)

Transfers between funds

The Church accounts for all transfers between funds as a reduction in the fund balance of the fund making the transfer and as an increase in the fund balance of the recipient fund.

Internally restricted amounts are not available for unrestricted purposes without approval of the Board.

Loans between funds may be made from time to time.

Use of estimates

The preparation of the financial statements in conformity with Canadian generally accepted accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. By their nature, these estimates are subject to measurement uncertainty and the effect on the financial statements of changes in such estimates in future periods could be significant. The most significant estimate in the financial statements is the amortization of property and equipment.

2. INVESTMENTS

	2019		2018	
	Book Value	Fair Value	Book Value	Fair Value
	\$	\$	\$	\$
Burgundy Balanced Foundation Fund	1,209,141	1,494,906	1,501,165	1,709,705
Edgepoint Global Growth and Income Fund	2,149,410	2,659,467	2,022,434	2,394,694
Total	3,358,551	4,154,373	3,523,599	4,104,399

Investment income consists of the following:

	2019	2018
	\$	\$
Change in fair value of investments	215,022	(257,842)
Interest and dividends	185,260	122,037
Realized gains	99,748	142,537
	500,030	6,732
Investment counsel fees	36,624	38,353
	463,406	(31,621)

Rosedale United Church
NOTES TO FINANCIAL STATEMENTS

December 31, 2019

3. PROPERTY AND EQUIPMENT

	Cost \$	Accumulated amortization \$	Net book value	
			2019 \$	2018 \$
Building betterments	510,658	(47,108)	463,550	343,582
Piano	38,172	(16,555)	21,617	22,285
Equipment	33,238	(7,773)	25,465	26,217
Computers	8,961	(3,698)	5,263	4,971
	591,029	(75,134)	515,895	397,055

4. FUNDRAISING

	2019 \$	2018 \$
Holly Berry Fair		
Revenue	31,908	36,298
Expenses	5,362	1,961
Net revenue	26,546	34,337

5. INTERFUND TRANSFERS

The policy of the Trustees has been to annually transfer 4.5% of the average of the three most recent year-end market values of the investments held by the Endowment Funds. This resulted in a distribution in the current year of \$173,000 (2018 - \$174,333), to the following funds:

	2019 \$	2018 \$
Capital Maintenance Fund	100,000	90,000
Social Ministries Council	50,000	60,000
Contingency Reserve Fund	8,949	10,835
Operating Fund	14,051	13,498
	173,000	174,333

The Trustees have approved a distribution of \$172,646 for 2020.

Rosedale United Church
NOTES TO FINANCIAL STATEMENTS

December 31, 2019

5. INTERFUND TRANSFERS (continued)

The Church also approved the following interfund transfers to the Operating Fund from the following funds:

	2019	2018
	\$	\$
Christian Education Development Chair - in support of christian education	12,000	12,000
Capital Maintenance Fund - for investment in property and equipment	137,847	
Contingency Reserve Fund - to offset deficit	109,558	20,928
Ministers' Sabbatical Fund - in support of salaries paid to minister while on sabbatical		20,000
	259,405	52,928

6. RISK MANAGEMENT AND FINANCIAL INSTRUMENTS

The Church's financial instruments consist of cash and cash equivalents, funds invested with Board of Trustees, accounts receivable and accounts payable.

Credit risk

Credit risk arises from the potential that one party to a financial instrument will fail to discharge an obligation and cause the other party to incur a financial loss. The Church's financial assets that are exposed to credit risk consist of cash and cash equivalents, investments and accounts receivable. Cash and cash equivalents consists of deposits with a major Canadian bank. Investments consist of two income funds professionally managed by Burgundy Asset Management Ltd. and Edgepoint Wealth Management Inc. and are held by a major Canada trust company. The Church is subject to credit risk through its accounts receivable. Credit risk is limited due to the small number of receivables owed to the Church.

Market risk

Market risk is the risk that the value of a financial instrument will fluctuate as a result of changes in market prices, whether those changes are caused by factors specific to the individual instrument or its issuer or factors affecting all instruments traded in the market. The Church is exposed to market risk on its investment in the two income funds. The Trustees seek to minimize the potential adverse effects of this risk by regularly monitoring the investment's position, market events and diversifying of the investment portfolio within the constraints of its Investment Policies. The Trustees do not use derivatives to alter its exposure to these risks.

Rosedale United Church
NOTES TO FINANCIAL STATEMENTS

December 31, 2019

6. RISK MANAGEMENT AND FINANCIAL INSTRUMENTS (continued)

Interest rate risk

Interest rate risk is the risk that the value of a financial instrument will fluctuate as a result of changes in market interest rates. The Church's investments are exposed to interest rate risk on the interest bearing investments held in the two income funds. The Church seeks to minimize the potential adverse effects of this risk by regularly monitoring the investment's position, market events and diversifying of the investment portfolio within the constraints of its Investment Policies. The Trustees do not use derivatives to alter its exposure to these risks.

Fair Value

The fair value of cash and cash equivalents, accounts receivable and accounts payable is approximately equal to their carrying value due to their short-term maturity dates. The quoted market value at December 31, 2019 was used to estimate the fair value of the investments.

7. CONTINGENT LIABILITY

The Church has been served with a lawsuit filed with the Ontario Superior Court of Justice on February 7, 2020, brought by a former employee of the Church for wrongful dismissal. Management feels the lawsuit is without merit and the Church will be filing a defence denying the claims. At this early stage the outcome of the lawsuit is unknown, so no amount has been reflected in the financial statements for this contingent liability.

ROSEDALE UNITED CHURCH BOARD OF TRUSTEES

Chair - Bob Lord

Treasurer - Erik Mathiesen

Trustees - R-J Gilbert, Warren Laing, Brian Lawson, Tim Price, Sally Wright, Doug Greaves

Ex Officio - Kristin Philipson, Joanne Gooding, Warren McCann

Beginning in 2017, the trustee funds have been included in the consolidated financial statements of the church. Accordingly, there are no longer separate financial statements for the funds overseen by the Trustees. The investment returns produced by our two investment managers were much improved over the previous year and in line with the better overall performance of financial markets in 2019. The funds returned a gain of approximately \$423,000 after management fees amounting to approximately 11.5% for the year.

The performance over the past three years of our endowment funds will result in a 2020 annual distribution to the church of \$ 172,646 based on a 4.5% three year rolling average of fund balances. This is a slight decrease (\$354) from the previous year.

During 2017, the Trustees approved a special advance to the church of \$ 300,000 from the endowment funds to provide financing for the renovations to Copp Hall. The church Board is continuing to develop a financial plan which will enable the church to repay this advance to the endowment funds in future years.

The endowment funds finished the year with a closing valuation of \$ 3,936,000 compared to \$3,686,000 for the prior year. This increase resulted from higher investment returns than we have experienced in recent years due to the relatively stronger overall performance of financial markets in 2019.

My thanks to all of the Trustees for their commitment and service to this institution. Also, special thanks to Erik Mathiesen, Treasurer for his significant contribution during the year to the Trustees.

Respectfully submitted,
Robert E Lord, FCPA, FCA - Chairman
February 18, 2020

ROSEDALE UNITED CHURCH 2020 DRAFT BUDGET - FOR APPROVAL

	2020 BUDGET	2019 BUDGET	2019 ACTUAL	2018 ACTUAL	2017 ACTUAL	2016 ACTUAL
<u>GENERAL REVENUE</u>						
Contributions - General	455,000	540,000	470,369	574,795	564,724	598,075
Contributions - Rentals, etc	204,000	201,000	181,395	165,216	93,240	78,485
Holly Berry Fair	28,500	28,000	26,546	34,337	29,060	28,158
Transfer from Christian Development	12,000	12,000	12,000	12,000	12,000	12,000
Trustee and Sabbatical transfer	19,500	13,947	14,051	13,947	21,964	12,494
Investment & other income	5,000	5,000	3,207	5,652	5,750	47,098
Sub-Total OPERATING INCOME	724,000	799,947	707,568	805,947	726,738	776,310
<u>Operating Expenses</u>						
Ministers, Associates (incl Search)	192,000	250,000	240,377	312,837	276,824	256,779
Administrative	130,500	150,000	166,414	142,925	138,563	224,916
Government Deductions	18,500	25,000	21,950	26,375	22,147	27,933
U.C Pension & Group Insurance	39,500	65,000	49,722	62,362	57,552	52,483
Choir & Music	83,200	48,000	66,731	47,000	42,698	47,622
Ensemble	5,500	9,000	8,670	13,552	7,000	0
Staff Costs Sub-Total	469,200	547,000	553,864	605,051	544,784	609,733
Congregational/Community Care	14,300	13,380	9,638	15,042	4,487	5,517
Christian Development & Education	5,000	6,160	5,113	4,717	6,738	7,344
Communications (Hospitality pre 2017)	0	10,000	0	0	3,909	2,481
Presbytery Fees	27,000	25,000	24,434	22,213	21,155	20,608
Worship	13,000	11,070	23,696	15,081	8,401	5,883
Committee Sub-Total	59,300	65,610	62,881	57,053	44,690	41,833
Event Rentals Related Costs	20,000	30,000	20,467	29,784		
Property Maintenance	30,000	27,000	61,266	27,111	30,341	19,110
Sexton Supplies	4,200	4,800	5,144	4,802	3,365	4,077
Organ & Piano Maintenance	2,400	2,000	2,332	2,002	3,007	6,140
Insurance and Taxes	23,800	20,000	23,236	21,937	21,997	20,763
Hydro - Heat - Water	31,500	30,000	32,104	36,656	33,516	34,864
Property - Mtce Sub-Total	111,900	113,800	144,549	122,292	92,226	84,954
Postage, Printing & Supplies/Observer	18,500	16,000	20,023	18,946	16,948	15,911
Equipment	1,500	2,500	1,533	1,199	618	2,887
Telephone & Website	5,600	6,000	5,455	8,250	5,912	6,604
Professional Fees	21,150	19,500	36,532	17,596	14,476	22,094
Miscellaneous	29,500	7,084	8,125	5,621	7,084	5,985
Administration Sub-Total	76,250	51,084	71,668	51,612	45,038	53,481
Sub-Total OPERATING EXPENSES	716,650	777,494	832,962	836,008	726,738	790,001
NET OPERATIONS SURPLUS (DEFICIT)	7,350	22,453	-125,394	-30,061	0	-13,691

COMMENTS

- 1 Rentals should increase due to full year manse rental
- 2 2020 Salaries expense lower due to reduction of one staff member
- 3 Music direct expenses will increase due to interm Music Director self employed 2020 projected fees
- 4 Amortization is a non cash expense and is not included
- 5 Miscellaneous expenses increased due to a number of potential uncertainties

**ROSEDALE UNITED CHURCH
ANNUAL GENERAL MEETING OF THE CONGREGATION
SUNDAY, MARCH 24, 2019**

1. Call to Order

Clerk of Session Joanne Gooding called the Annual General Meeting to order at approximately 12:45 p.m.

2. Opening Prayer

Rev. Doug Norris opened the meeting with a prayer of gratefulness and inspiration.

3. Remarks from the Clerk - Joanne Gooding

Motion to approve the meeting agenda: Raised by Joannah Lawson. Seconded by Bob Medland. Carried.

Motion to approve minutes of the 2018 Annual General Meeting: Raised by Wendy Pitblado. Seconded by Bob Goodings. Carried.

Joanne reflected on Rosedale United's year of change and the vibrancy of our congregation that will lead us forward. Recruitment for the Community and Youth Engagement Minister is well underway, and the Church Administrator position is likely to be filled permanently in spring. Bob Duncanson as Deputy Clerk will lead the search committee for the permanent Team Lead Minister role. Another committee has also been struck to review the manse as a church asset, with membership including Bill Deacon, Brian Lawson, and Warren Laing.

The congregation recognized and thanked Sarah Graham for 27 years of volunteering at the front door on Sunday mornings.

Joanne recognized Rosedale United's staff for pulling together effectively as a team during some absences this year. She also thanked departing Ministers Rev. Karen Bowles and Rev. Doug Norris for their commitment to the congregation. All wished Karen well at Metropolitan United. Doug will become Executive Director of the Abbey Retreat Centre in Haliburton, and will be honoured over the coming weeks. Rosedale United has been deeply blessed by their service. They will be missed.

Motion to receive the 2018 Rosedale United Church Annual Report: Raised by Doug Greaves. Seconded by Judy Brown. Carried.

4. Financial Reports and Budget

Treasurer Warren McCann walked the congregation through the draft Audited Financial Statements. While final statements are delayed by a couple of weeks due to church office staff changes, operations have been positive this past year.

Warren also spoke to the 2019 Budget, noting some items vary from the previous year due to staffing changes and the manse, which may be rented for part of the upcoming year. Reference was also made to the need for stability and patience as renewed administrative capacity is built. It was noted that space rentals in the church is a growing responsibility within the church's administrative workload.

Motion to receive the 2018 Financial Statements: Raised by Elizabeth Riddell-Dixon. Seconded by Caroline Duncanson. Carried.

Motion to review and approve the 2019 Budget: Raised by Bill Deacon. Seconded by Brian Gooding. Carried.

Motion to approve appointment of Maureen Parry as Auditor: Raised by Joannah Lawson. Seconded by Wendy Dryden. Carried.

5. Trustees Report

Erik Mathiesen spoke as Board of Trustees Treasurer, noting that investments are in top quartile results. While there is some variance from last year's returns, investments are managed by Trustees over the long term. One implication of lower returns is that Allocation Funds to the church for capital and outreach are reduced somewhat from last year.

Three Trustees are stepping down, and Erik thanked Gail MacNaughton, Janet Stubbs and Wayne Shaw for their service on the Board of Trustees.

Motion to approve appointment of the 2019/20 Board of Trustees (as noted below): Raised by Bob Medland. Seconded by Joy Gray-Donald. Carried.

Motion authorizing the Board of Trustees to fill any vacancies arising during the year: Raised by Sandra Pitblado. Seconded by Judy Lalonde. Carried.

6. Board Membership - Joanne Gooding

Joanne Gooding noted that a number of Board members are completing their terms of service, including Michael Barry (Member at Large), Corey Copeland (Past Clerk), Peter Fyvie (Chair of Property), and Sue Vanstone (Member at Large, Secretary). Past Clerk Corey Copeland was thanked in particular for his strong support to Joanne as Clerk of Session. New Board members

include Jocelyn Anderson (Secretary), Bill Deacon (Chair of Property), John Hill (Member at Large), and Sandra Watson Greaves (Chair of Congregational and Community Care).

Motion to approve appointment of the 2019/20 Church Board: Raised by Gail MacNaughton. Seconded by Mary Eleanor Morris. Carried.

Motion to authorize the Church Board to fill any vacancies arising during the year: Raised by Patsy Anderson. Seconded by Seana Massey. Carried.

7. Other business

No additional business was raised by the congregation.

8. Reading of Memorial Page and Closing Prayer - Ministerial Team

Rev. Doug Norris, Rev. Karen Bowles, and Rev. Kristin Philipson honoured Rosedale United members and friends we lost this year, inviting all to remember other family and friends who are no longer with us but remain with the Lord.

9. Adjournment

Motion to adjourn raised by Erik Mathiesen. Seconded by Ann Richards-Bentley. Carried. The meeting ended at 1:15 p.m.

2019/20 Church Board

Officers

Clerk of Session: Joanne Gooding

Deputy Clerk: Bob Duncanson

Finance and Administration, Treasurer: Warren McCann

Secretary: Jocelyn Anderson

Ex-officio: Rev. Kristin Philipson

Committee Chairs

Christian Development Committee: Seana Massey

Congregational and Community Care Committee: Sandra Watson-Greaves

Ministry and Personnel Committee: Norm Sabapathy

Property Committee: Bill Deacon

Social Ministries Council: Wendy Dryden

Stewardship Committee: Lorna McKay

Worship and Music Committee: Joannah Lawson

Board of Trustees representative (ex-officio): Bob Lord

Members at Large

John Hill (Year 1)

Katharine Lake Berz (Year 3)

2019/20 Board of Trustees

Chair: Bob Lord

Treasurer: Erik Mathiesen

R-J Gilbert

Doug Greaves

Warren Laing

Brian Lawson

Tim Price

Sally Wright

Ex-officio: Joanne Gooding, Warren McCann, Rev. Kristin Philipson

LIFE PASSAGES

It has been our privilege to gather with many families to honour significant moments through the rituals of the Church.

Baptisms

Sloan Elizabeth Toft Sorensen
Arabella Oksana Palanica
Isabel Ilson
Juliette Elizabeth Audrey Jackson

Marriages

Emma Jane Beqaj & Robert Brennan Moore
Kaylee Theakston Duncan & Edward Alexander Beqaj
Brittany Chin & Steven Mastropole
Anya Khomik & Matthew Goddard

Deaths & Memorials

Michael Barry
Marg Grisenthwaite
Maria Des Tombes
Mr. Trevor Eyton
David Stirling
Terry Vaudry
Nettie Hoffman
Susan Constance Simpson
Lisa Barbara Draper
Norm & Charlotte Smith
Corey Copeland
Andrew Kitchener Calder
David A. Leslie