

First United Church

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

139th Annual Report
2021

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Annual General Meeting Minutes**Sunday, February 21, 2021****Online by Zoom****Chair:** Rick Heemskerk**Secretary:** Joan Westcott

Attendees: Lorraine Armstrong, Suzanne Armstrong, Harold Arnett, Kirk Blake-Dickson, Lynne Blake-Dickson, Mary Joan Brooker, Walt, Brooker, Marg Colmer-Shantz, Edith Coyle, Julie Dietrich, Harry Disher, Douglas Facey, Marilyn Gerriets, Lois Hall, Vern Hall, Jana Heemskerk, Rick Heemskerk, Dave Henry, Marilyn Henry, Bryan Hughes, Debbie Hughes, Laurel Imeson, Shirley Irish, Gordon Jones, Gwen Jones, Kate Kennedy, Kathleen King Martin, Doug Leask, Marg Leask, Nancy Lennox, John Lindsay, Joanne MacPhail, Lynda McDowell, Muriel Omand-Naylor, Paula Roberts, Michael Savage, Shirley Schweitzer, Debora Smith, Kristin Snell, Cathie Stewart Savage, Pam Stuart, Sandra van der Meulen, Rose Ann Vita, Joan Westcott, Pauline Williams, Lee Willingham, Andy Yuan

1. Call to Order

Rick Heemskerk called the meeting to order at 2:01 p.m. He thanked everyone for attending this first annual meeting by Zoom and thanked the Zoom operators John Lindsay and Muriel Omand-Naylor. He reviewed the Zoom instructions that were screened.

John Lindsay spoke to the process that would be followed for voting online. For most it would be clicking on the participants icon and clicking on yes or no at the bottom of the list of participants.

2. Opening

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

Motion: It was moved by John Lindsay and seconded by Muriel Omand-Naylor that Rick Heemskerk be the chair of this meeting. As there were no other nominations for congregational chair, Rev. Disher declared Rick Heemskerk acclaimed as the chair of this meeting.

Motion: It was moved by Muriel Omand-Naylor and seconded by Lynda McDowell that Joan Westcott be the secretary for this meeting. As there were no further nominations Rev. Disher declared Joan Westcott acclaimed as the secretary for this meeting.

3. Chairperson's Remarks

Rick Heemskerk assumed the chair of the meeting.

4. Consent Docket

Motion: It was moved by Shirley Irish, seconded by Nancy Lennox that this meeting approve the agenda, the minutes of the Congregational Meetings of 2020: 2020-02-05, the Annual General Meeting and 2020-11-04, the Special Meeting, the right of adherents to vote at this meeting and receipt of the 2020 Annual Report. Carried.

5. Annual Report 2020

Chair Rick Heemskerk asked if there were any questions or comments on the report except for the Nominating Committee report and the Financial Report. There were none.

6. Board Chairpersons' Reports

Cathie Stewart Savage reported on behalf of the four individuals who served as a panel of chairs during 2020. She reminded the meeting that in March when COVID-19 arrived everything needed to be reprioritized. A read through the annual reports shows that First United Church did not close down but continued doing the important work of meeting its purpose "Building Relationships, Living God's Transforming Love". She went on to thank those who have served on committees and teams including the Reference Group for the Congregational Renewal and the Transition Team who will be taking the initial lead on moving forward with the direction given. She closed by reminding everyone that while 2020 was a difficult year for most of us, it was also a year of new learnings and finding new strengths.

7. Trustees Remarks

Vern Hall, the Chair of the Board of Trustees updated the meeting on the changes to the Board of Trustees. He thanked Dave Beynon for his years of service as a Trustee and welcomed new members Jim Facey and Kristin Snell. At the end of the Trustees fiscal year, October 31, the assets that the Trustees look after were \$516,500 with \$321,000 of that in the Millennium Fund. With the approval by the Congregation in November to provide up to \$150,000 from the Millennium Fund for replacing the church boiler, \$171,000 will be left in the Millennium Fund.

Motion: It was moved by Vern Hall, seconded by Nancy Lennox that the report of the Board of Trustees be accepted. Carried

8. Treasurer's Report

Treasurer Andy Yuan reviewed the 2020 financial year using a PowerPoint presentation. 2020 was a special year with the arrival of COVID-19 but it did not stop activity at the church.

Fundraising included the Pancake Supper, Bidding at First, the Turkey Trot and the Grocery Cards. There was continued rental income since English at First continued to pay rent. Both the Choir Auxiliary and the UCW transferred funds to church projects. Bequests in 2020 totaled \$23,300 and \$48,681 had come in later 2019 so was included in the Trustees' current financial report because of their Nov – Oct fiscal year. In reviewing the transfers from the funds handled by the Trustees, Andy reminded the meeting that the interest transferred yearly from the Millennium Fund will be less now that the Funds will have only about half of the assets it had in 2020.

The General Fund income was supplemented by \$30,690 wage subsidy received from the federal government COVID-19 pandemic programs.

On the expense side Andy expressed appreciation for all of the efforts during the year to reduce expenditures.

Andy reminded the meeting that with all of the support of the church members we ended the year on the positive side. He reminded all that we continue to need everyone's support to stay positive in 2021.

In closing his report, Andy listed the many ways that contributions can be made to First United: PAR, cheque, cash, online donation through Canada Helps. He expressed appreciation for the support he has received.

No questions were asked about this report.

Motion: It was moved by Andy Yuan, seconded by Muriel Omand-Naylor, that the Treasurer's report be accepted as presented. Carried

9. 2021 Budget

Nancy Lennox, Chair of the Finance and Stewardship Committee, expressed thanks to Andy for his work as Treasurer and to the members of the Committee.

In presenting the 2021 budget Nancy indicated that it is based on the premise that we will be back in the building as of October. So more rental income is included for the last quarter of the year.

Total income for 2021 is budgeted at \$366,300.

She expressed concern that it will be a major challenge to overcome the proposed deficit of \$54,606. There will be a major problem having adequate cash especially during the summer months.

Nancy told the meeting she hoped that some property expenses will be less because of the new boiler and the plan to upgrade the heating system in the Labyrinth Room.

This is the first year that we have budgeted for capital expenses. \$10,000 will be needed to cover the loan payments in this third year of the five-year repayment. \$20,000 is budgeted for heating adjustments and \$50,000 for capital and major repairs.

\$35,000 in grants were received in 2020 for upgrading the heating system in Hilliard Hall. Nancy indicated that there may be a capital campaign if there are people dedicated enough to do that.

The budgeted deficit for the general funds is \$45,606. The deficit for the capital layout is \$30,766 making a total deficit of \$85,382

Motion: It was moved by Nancy Lennox and seconded by Andy Yuan that the 2021 budget be accepted as presented. Carried.

Questions were raised about the number of giving units and the current membership numbers, our current role in refugee support for the two families not yet in Canada, and our role with the last family the church supported.

10. Stewardship Report

Nancy Lennox, Chair of the Finance and Stewardship Committee proposed the goal for Mission and Service givings for 2021.

Motion: It was moved by Nancy Lennox, seconded by Shirley Irish, that the First United Congregation approve the Mission and Service giving goal for 2021 of \$45,000. Carried

Nancy reminded the meeting of the three special offerings each year. She proposed that the special offerings remain that same as for 2020.

Motion: It was moved by Nancy Lennox, seconded by Sandy van der Meulen, that the First United Congregation designate the Easter special offering for Skylight Festival, Rainbow Camp and SHOW, the Thanksgiving special offering for Vera's Place and Shalom Counselling Centre, and the Christmas special offering for World Development and Relief. Carried.

11. Nominating Committee Report

Mary Joan Brooker reported on behalf of the Nominating Committee members: Greg Case, Marg Dickson, Muriel Omand-Naylor and Mary Joan Brooker. She reminded the meeting of their role to consult with committee chairs and individuals to find person to fill the positions on the Church Board and Committees.

Motion: It was moved by Mary Joan Brooker and seconded by Lee Willingham that the First United Congregation approve the members of the Congregational Positions as listed. Carried.

Mary Joan noted that there will be two new members of the Board of Trustees: Jim Facey and Kristin Snell. The screened list included two changes from the printed report: the title is Board of Trustees and Rev. Harry Disher is added as an ex officio member.

Motion: It was moved by Mary Joan Brooker, seconded by Nancy Lennox that the First United Congregation approve the members of the Board of Trustees as screened. Carried.

Mary Joan expressed appreciation for everything that the Trustees do for us.

Moving to the list of Church Board and Committees, Mary Joan pointed out that John Lindsay and Edith Coyle had both joined the Church Board during the past year. Two new committees started in 2020 and will continue: the Transition Team started at the end of June since we were moving into intentional interim ministry and the Safe Start Team has been working since September to prepare for the time when the church is again open for in-person activities.

She noted that John Lindsay is joining the Transition Team not Pastoral Care as in the printed report. Lee Willingham is joining the Worship Committee. Lynne Blake-Dickson is not part of the Faith Development Enthusiasts as in the printed copy.

Motion: It was moved by Mary Joan Brooker, seconded by Vern Hall, that the First United Congregation approve the members of the Board and Committees for 2021 as screened. Carried

Motion: It was moved by Mary Joan Brooker, seconded by Joanne MacPhail, that the First United Congregation authorize the Church Board to fill vacancies on the Church Board and the Committees throughout the year. Carried.

12. Thank You to Staff

Joanne MacPhail, Chair of the Ministry and Personnel Committee thanked everyone for keeping up on their church givings which helped us in keeping our staff throughout the COVID-19 pandemic when so many others were laid off. She noted that Kellie McComb left her Ministry here at the end of March and Eva moved on in September. We were unable to express our appreciation in person as a congregation but both have been presented with a prayer shawl, thank you cards and the money that had been collected. In their place we have welcomed Harry Disher and Rose Ann Vita and for a few months in the fall, Bruce Sweet.

Joanne thanked the other members of the staff: Kathleen King Martin who has found so many ways to share music; Sheena Curwood who has worked hard on the Safe Start Committee and keeps things running in the office always with a smile on her face; Jay Brooker who did such a marvelous job with Marianne, the old boiler, and does so much to keep our church clean and safe; and Craig Lennox who works as a silent team member carrying out his custodial responsibilities.

Joanne invited the participants in the meeting to unmute to give a round of applause to the staff.

Meeting Chair Rick added his appreciation to staff and highlighted Jay's efforts at getting us heat in the church again.

13. Closing Remarks

Rick Heemskerk thanked everyone for making time to attend this meeting, noting that it was different being on Zoom but that it had worked well.

Lynne Blake-Dickson asked if a member of the Reference Group would speak about the three areas the congregation is choosing to work on as a result of the work with Betty Pries and Cayla Charles of Credence & Co.

Rev. Disher responded that that the work has been handed over to the Transition Team. A small group is starting work to continue Conversations That Matter in some ways. Rev Vita has already started on small groups in some ways. The online ministry is underway and will look for ways in addition to streaming Sunday services. The Board and the Transition Team will work on revitalizing the Board. He indicated that the plan is not just to address the first three areas identified but to keep going back to the whole list and deciding what to work on next.

Chair Rick expressed thanks to the Board and all committees for keeping things going at the church.

15. Closing Prayer

Rev. Rose Ann Vita noted that it was a pleasure to witness how we work. As a closing prayer she offered one which was written in memory of Oscar Romero. "We are the workers not the master builder."

16. Adjournment

Mike Savage moved that the meeting be adjourned. The meeting closed at 3:23 p.m.

Rick Heemskerk, Chair

Joan Westcott, Secretary

Intentional Interim Minister's Report

It remained a privilege and a delight to continue to serve as your Intentional Interim Minister during 2021. I enjoy opportunities to create and lead in services of worship, participate in a variety of committee meetings and small group studies, offer occasional pastoral care, and assist with faith formation for children and youth. I serve Western Ontario Waterways Region as a Pastoral Charge Supervisor for Knox United, Ayr, and as a mentor for clergy in the three-region area who are entering new pastoral charge situations.

I have worked with the Transition Team towards helping First United discern her future calling from God on the way to figuring out what form and skill set for ministry staff will be sought to help the congregation pursue that vision. Admittedly, progress has been slow and somewhat held up by also pursuing follow-up from the Credence and Co. report that was completed in 2020. The Team began to get back on track and will continue to guide the congregation through several next steps in the process in 2022. *(See the Transition Team report for a recap of what was undertaken in 2021. The timeline for the future in 2022 was outlined in a pre-Christmas Friday letter and has been repeated early in 2022).*

Transition is not easy and does take time, patience, prayer, and care. When I agreed to take on this ministry in your midst, it seemed most likely to me that, given the scope of what was hoped to be accomplished, the process might stretch over two and half to three years. Unfortunately, that along with other goals and reports on our progress was not clearly communicated to the congregation, or if they were, were not always fully understood. I share frustration and impatience some are feeling. In addition, all along, the ongoing presence of the Covid-19 pandemic has added to the difficulty of making progress. A lot of the "work" that needs to be done in an intentional interim time is best done in person and in large groups. Just not possible given current health and public safety advisory restrictions. So, we seek to adapt so that other means of getting the work done can happen. As a Christmas card I received from one member phrased it: "It's been a tough year". On the one hand, you are a faith-filled and caring community of faith. On the other hand, at times, you are a "tough crowd to play to" because of differing perspectives, expectations, and lack of cohesiveness. There are a variety of areas yet to be explored and other areas of concern to be addressed so that First United is in a healthful and Spirit-directed state for calling and welcoming new ministry staff. God being our Helper, and working together, we will get there.

Respectfully and prayerfully,
Rev. Harry Disher

Report of the Part-time Minister of Worship and Pastoral Care

I began ministering with you on January 1, 2021, during Covid. Most of my ministry was by telephone or Zoom and being virtually present with you has been interesting and surprisingly rewarding.

Over these 12 months we shared special moments that will remain with me.

- Do you remember my first online worship service which was Zoom-bombed? And our monthly *Birthday Celebrations* where we shared silly stories? And our weekly conversations over *Coffee Time* and spiritual musings during *Praying with Scripture*. Did you experience with me the tenderness of *Caring Community*? Do you remember our springtime mid-week evening online worship services during Lent and the Eastertime *Four Elements* series? Do you remember *Joys & Sorrows*, the prayer time before summer worship? Or the radically inquisitive think tank of *Courageous Church*? And what has lingered with you from our worship service with our Indigenous guests, Kelly Laurila and Al McDonald, or from the lighting of candles for loved ones during our All Saints Day service?

We certainly have shared our cares and concerns, have held one another in our hearts of prayer, have enjoyed learning about our everyday ups and downs, and have amused one another with our humanity. We have been a blessing for one another.

And then a turn of events: As this year came to an end, I learned that my Visitor Status in Canada will not be renewed. I will be returning to the States in June 2022 and my last day with you is May 31st. Now I am even more thankful for what we have shared and for who you are.

I am ending this year so deeply grateful.

- I give thanks for the faithful ministry of our Pastoral Care Team --- I am grateful for its chair, Mary Joan Brooker, and the members, phoners, and friends of that dedicated committee.
- I have great appreciation for the ministry of our Worship Committee: for Greg Case, its chair, for Kathleen King Martin's music ministry, for the choirs, the readers, the ushers, for Harold Arnett and our AV Team, and for all the devoted people who help make worship be a sacred space where we encounter God's presence.
- And of course, I gratefully acknowledge the steadfast service provided by our diligent staff, and the specialized interim work of my colleague, the Rev. Harry Disher. May their work continue to be faithful and fruitful as they serve the congregation.

I will fondly remember my ministry of pastoral care and worship with you. You will be held in my prayers as you move into a new year, enticed forward by God's grace. You! The people of First United Church who are the *Body of Christ* through which I experience God's love: May 2022 be a year in which you behold how truly blessed you are to be a blessing. May it be so!

With loving-kindness, the Rev. Rose Ann Vita

From our Candidate for Ministry, Jeff Learmonth

Blessings as we begin a new year! I wanted to take a moment to share with all of you my continued journey towards Ordained ministry as a Candidate from First. This past June marked the beginning of my third year at the Atlantic School of Theology and as such also marked a shift in my learning in ministry. I continue to serve at Mt. Pleasant U.C. but my placement has shifted to a Supervised Ministry Education (SME) placement. As such my learning is overseen by the Candidacy Board of the South Western Ontario Regions. I look forward to sharing more of my journey with you as I continue towards Ordination in the Spring of 2024.

I also want to take a moment to thank Eva Mezo, Greg Case and Muriel Omand-Naylor for being a part of my Circle of Accompaniment, being a source of support to myself and a connection to all of you at First.

Blessings in your continued ministry,
Jeff Learmonth

Director of Music

*Let my spirit always sing, though my heart be wintering,
Though the season of despair give no sign that you are there,
God to whom my days belong, let there always be a song.*
Shirley Erena Murray, *More Voices* 83

The year 2021 brought many challenges and joys as we pivoted our worship services from recorded, zoom, live in person, and livestreamed. We showed love to each other and to the whole community by doing our part to keep each other safe and healthy during the pandemic. Although there may have been some seasons of despair, we did not lose hope. There was always a song to lift our hearts with courage.

We started 2021 with recorded services, using the gifts and talents of congregation members and guest soloists who sang and played hymns and ministry of music for our services. I wish to thank each person who contributed in this way, during the times when music groups were not recommended: Lee Willingham, Eva Mezo, Leah Mezo-Willingham, Nora Mezo-Willingham, Kaitlyn Martin, Gerard Yun, Cydney Morris, Dana Yuan, Daphne Lin, Dasia Yuan, Lorraine Armstrong, Suzanne Armstrong, Lauren Galt, Madeleine Galt, Heather Galt, Karen MacLeod, Elizabeth Lepock, Laura Pudwell, Autumn Debassige, Rebecca McKay, Nathan Martin, Isabella (Giuliano) Martin, Kelly Laurila, Al McDonald, Jana Heemskerk, Rick Heemskerk, Bethany Horst, Debbie Lou Ludolph, Dylan Langan.

In the fall of 2021, we were able to have masked and physically distanced music groups of vaccinated people. The Handbell Choir rehearsed weekly with 12 members and played at a service and the Nov. 30 noon hour concert. We recorded several pieces which were used during services in December. The Gallery Choir made several choral recordings of anthems and hymns for services with each person recording their part separately, and then mixing them digitally. This was a challenge but wonderful for learning new audio and video recording and mixing skills. We were able to meet with a small group of 8-10 people and sang at services in the fall. We enjoyed singing together again, even with the challenge of singing with masks. We welcomed new choral scholar, Cydney Morris, a Laurier music student from the Port Elgin area, who joined us in October.

I pray that as we continue into 2022, that our spirits will always sing together.

Respectfully submitted by Kathleen King Martin, Director of Music

AV Technician

I started as First United Church's Tech in August 2021. After more than a year of providing an online service, we are continuing online delivery, and I do not see this changing anytime soon. In February 2021 we got things up and running for the online only concert series for the American Federation of Musicians. This series was a great success. We were also able to deliver Sunday morning services to allow our church members and anyone else to watch live or at any time during the week. We have also streamed some music concerts for other rental groups in the community.

I would like to say a big Thank You to all who donated to the online Ministry Fund that helped us install gear to make the online live streaming a reality at First United. I have been borrowing gear to help with the streaming that we have been doing. We are looking to expand the gear that we have installed so that we do not need to borrow items in the future.

I would like to thank the team that has helped along the way, Walt Brooker, Greg Case and Matthew Savage. We are always looking for new volunteers!

First United Church Tech
Harold W. Arnett

Message from the Chairs of the Church Board

The board met at regularly scheduled meetings 10 times and at specially called meetings 3 times in 2021.

Each of our meetings start with a time of reflection and worship to ground us. We receive reports from the committees and other working groups that are leading the mission actions of First. They end in a time of Prayer together. Throughout this year, the effects of Covid, our Transition process and the seriousness of our financial position were our major concerns. The continuing ministries, our congregation's embracing and adapting to so many new situations and our staff's commitment to us were our joys.

Highlights of the meetings are as follows:

January 12

- Received the report from Credence & Co. and referred some actions to the Transition Team.
- Passed a motion to apply for a grant to cover expenses to enhance our online ministry.
- Reviewed and approved changes to our Safe Start Guidelines and additions to rental forms to require compliance with public health mandates.

January 29

- Approved a budget to be presented at the Annual General Meeting

February 9

- Updated signing authority for church accounts.
- Approved a plan for ongoing financial support for our two refugee families after confirmation that this is allowed.
- Discussed possible change in governance structure as recommended in Credence & Co. Referred to Transition Team to bring a plan to the April meeting.
- Discussed further work on small group ministries, increased worship opportunities and how to handle bullying in the church.

March 9

- Discussed RESPECT principles. (See Attached)
- Discussed the need for a capital fund.
- Reviewed the Annual Meeting.

April 13

- Appointed two members to attend Extension Council AGM.
- Removed names from the roll.
- Discussed communications guidelines.
- Reviewed our COVID restrictions.

May 11

- Decided it might be safe to restart in person worship on September 12.

June 8

- New leadership model presented. Decided the board was not ready and redirected Transition Team to work on Core Values.
- Heard that a number of small groups are going well.
- Agreed that we need a permanent tech support position on staff.

August 31

- Final plan for return to in person worship presented.
- Core Values work presented and discussed. Approved for presentation to congregation.

September 14

- Discussion on purchasing HEPA systems for the church. (Later consultation determined it would be both expensive and ineffective).
- Transition Team presented Life Cycle of a Congregation and where First United seems to be.
- Rental groups and safe guidelines were discussed.

October 12

- Approved removal of front pews to allow more space and safer distance for musical presentations.
- Decided to stop requiring waivers be signed and to destroy any on file.
- Made the decision to require proof of vaccination or exemption to attend in person worship.
- Asked finance to re-establish a benevolent fund.
- Request Trustees to review trust funds to identify any funds that could be used for current expenses.
- Approved grant application to cover some additional boiler costs.

November 9

- Discussion of our poor financial situation.
- Directed trustees to release funds for Holiday Meal and the funds reserved for Out of the Cold/Fridays at First.
- Set date for Annual General Meeting as February 27 and discussed the format.

December 14

- Received letter of resignation, effective May 31, from Rev. Rose Ann Vita.

December 16

- Decision made to close in person worship in light of the new variant of COVID and the increase in the rate of infections.

Respectfully submitted by

Co-chairs: Mary Joan Brooker, Greg Case, Rick Heemskerk, Cathie Stewart Savage

Facilitator: Lynne Blake-Dickson

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

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

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

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

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

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

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

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

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

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

Biblical reference: Matthew 18:15-19

Board of Trustees

The Board of Trustees met twice in 2020. There are 8 members of the Board of Trustees (including the Ministers). The Chairperson of the Finance Committee and the Church Treasurer also attend the meetings if available but are not Trustees.

At the end of the Trustee's fiscal 2021 year, the book value of investments (cost of investments when purchased) was \$408,600, a decrease from \$516,400 in the previous year. This decrease is a direct reflection of the \$150,000 withdrawal from the Millennium Fund to cover the new boiler expense. However, because of a strong market, the market value of the investments has only decreased slightly from \$538,000 last year to \$531,000 this year. Total donations and bequests received by the Trustees for the year were \$29,261 and total income from the Memorial and Trust funds allocated to the funds was \$20,008. The fiscal year-end of the Trustees is Oct. 31st which differs from the church's year-end of Dec. 31st. Therefore, some of the disbursements to the church will appear in the Trustees' financial statements next year but the disbursements show up in the church's current year. For example, the Trustees distributed 10% of the principal of the Millennium Fund after the Trustee year-end. The balance in the Millenium Fund after this disbursement is \$181,600

This year we saw a change in the Trustee Treasurer role to Kristin Snell from Scott Craig. Sincere thanks to Scott for his work as Treasurer over the years and his support of Kristin as she has moved into the role.

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

COMMITTEE REPORTS

Ministry and Personnel Committee

Once again, we have travelled another pathway with this pandemic. 2021 started with high incidents of the COVID-19 but later in the summer and the fall things started to look very promising. We were able at First United to once again have in-person services with limitations. Then in December we were back in the lock down once again.

Thanks to Kathleen's ingenious thinking we were able to experience our Gallery Choir and Bell Choir at the in-person services. It was such a joy to see these choirs perform again and listen to the beautiful music. Kathleen has been our 'rock' through this pandemic. Keeping music in our lives and in our services.

It has been a challenging time for our ministers. Rev. Rose Ann Vita has found a lot of ways to make connections and meet members of our congregation. She 'Zooms' everywhere from her home in Mississauga. She has ensured that those in the congregation receive Pastoral Care when needed. It has been a pleasure to get to know her and share in her ministry with us. Unfortunately, we will be losing Rose Ann in 2022 (May 31st). It is sad for us but a happy time for Rose Ann. She will be connected to her family once again and await the birth of a grandchild in June.

Rev. Harry Disher has been busy with the Transition Team working on the various goals he has to bring us forward and ready for the call of a new minister. This summer some of his work was on our 'Core Values'. The next project is 'Asset Mapping' which we will work on this February 2022. Harry has led us in worship and tried to get us hiking around Kitchener and Waterloo this summer. The Book Club had the pleasure of reading and discussing his book 'Clouds Over Okotoks'. Our Harry has many talents that he has freely shared with us over the time he has been with us. We look forward to seeing the results of his hard work and that of the Transition Team as we prepare to call a new minister.

During these unprecedented times there has been one individual at our church who has made it possible for us to enjoy Worship at First United - whether we were in the pew for a while or in lock down at home. Harold Arnett who is one of our own - so many of us have watched him grow up in our church. He is now that man working diligently behind the scenes ensuring that our services live stream in a seamless manner and are enjoyed by many. We are so happy that he officially joined our staff in August of 2021.

There is a cheerful voice that we hear whenever we call the office at First United. Sheena has been that mainstay in the office keeping things organized and paying our bills. She has been an important member of Safe Start committee - ensuring that we follow the guidelines and keeping everyone safe. She also works with all of rentals and making sure they follow the guidelines set down by the Province. She is our partner (for Lynne and me) in getting the 'Friday Letter' to everyone on a timely basis and making any corrections or changes that are needed - even on her day off. She has been the 'anchor' that we have needed to keep things running during these difficult times.

There are two other important members of the staff and Safe Start Team that keep our church clean and disinfected. Jay and Craig have been key in keeping us safe. Every time there is a meeting or rental group or when we had in-person services they were there to either set up for the meeting or group and clean afterwards. Jay is also that cheerful greeter at the door when you come to the church - he is always good for a friendly chat in the parking lot. Craig is very conscientious in all that he does. Jay and Craig are a terrific team and we so appreciate all that they do for us.

Each year when I have written this report for the Annual Meeting I have a huge smile on my face when I think of this wonderful staff that we have and all that they do for us. They care about our church building and our faith community. Numerous times during the lock downs we have experienced I have heard from each staff

member how much they miss us not being in the building. We need to do all that we can to support these people in all that they do. They are an integral part of our faith community. We can't afford to lose them!

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

Transition Team

There is a traditional path for transitional ministry that clearly outlines a process of taking a close look at a congregation and its ministry in order to move forward to successful ministry in the future. This method has been used in the United Church, usually with success, for about 30 years.

When First United decided to enter interim ministry, we fully expected to follow the traditional path, with one variation. That variation was that we were in the midst of another process with Credence & Co that we hoped would cover some of the basics and give us a head start.

We were certainly not expecting the Credence & Co process to be so altered by COVID and we had no idea that COVID would be having such a big influence on our lives, both individually and as a church, and we were on our own to figure out how to do the work that needs to be done without the tried and true tools that usually come with the interim process.

The normal method for gathering the information needed and for deciding which changes, if any, need to be made to the way we do things is to meet with people, have open discussion, divide into groups and come back together into a large group to discuss and explore. It is to see each other, to listen to each other, to read faces and body language. This cannot be done in the regular way. Virtual gatherings work for some people, but not others, and the visual clues that we instinctively use are no longer there.

The Transition Team has created a midway review for the board that indicates all that has been done so far. A broad overview is included below, items marked with * are not usually a part of transition work:

Summer 2020:

- Regional Rep named to team
- Search begun for an Intentional Interim Minister
- Search added for Minister of Worship and Pastoral Care*
- Search added for a supply minister from Oct. – Dec.*

Fall 2020

- Identify Interim tasks, issues, and recommendations from Credence
- Begin gathering history
- Explore life cycle of congregations and where First might fit
- Discuss Safe Start and Online Ministry *
- Board requests that we take the lead on implementing Credence recommendations*

Winter 2021

- Exploring History of First United
- Plan launch of "Who Is Our Church As A Person"
- Updating congregation through annual report, newsletter articles
- Results of "Who Is Our Church As A Person" shared with Congregation
- Requested a member of the disbanded reference group for Credence to join us (did not happen)
- Held Conversations that Matter to discuss Credence recommendations*
- Began exploring small group ministry, online ministry, new governance models per Credence report and Conversations
- Explored conflict resolution

Spring 2021

- Planning for small groups*
- Further discussion on conflict resolution
- Proposal on alternative governance process
- More work with small groups * (Broadview, Book Study, Online tech support, community gardening, church landscape maintenance)
- Explored ways of connecting with 18-40 yr. old's
- Recommended immediate implementation of new governance model
- Discussed how to address harassment and disrespectful behaviour in the congregation
- Board requested we stop work on governance and switch to working on core values

Summer 2021

- Core Values video created and presented to the board
- Paper copies of Core Values created
- Paper and video of Core values distributed with a questionnaire
- Discussed fears and divisions on returning to in person worship*

Fall 2021

- Conversations on Core Values held, both in person and online
- Core Values focus of worship
- Individual feedback on Core Values gathered
- Courageous Church report received*
- Began review of our work to date

The next steps are to engage the congregation in asset mapping which we hope will help us all focus on what our future will be. The living faith story of the congregation can then be written and a job description for the new minister(s) can be created. Once this happens, the search can begin!

Respectfully,

Cathie Stewart Savage, Shirley Irish, Debora Smith, Mary Joan Brooker, Greg Case, Rev. Harry Disher and Carol Stephenson (Regional Representative)

Faith Formation

While at present there is no coordinating group of Faith Formation enthusiasts, a number of ongoing activities took place during 2021.

For Children and Youth there were several on-line Zoom gatherings. Three hosted and arranged in winter and spring by Heather Galt, Sarah Snyder, and Lynne Blake-Dickson. Both ministers also attended those sessions. Rev. Disher offered a Zoom gathering in December.

While First United opened for in-person worship in September, most all of our families with children and/or youth remained cautious about attending and chose to stay safe at home.

Rev. Disher prepared weekly activity pages for children under age 8 and for children and youth ages 9-16. We currently keep in contact with five children under age 8 and their families; and eighteen children and youth ages 9 to 16 and their families.

We thanked the Snyder family in early summer before they moved to Nova Scotia.

For Adults there were weekly sessions of “Praying with Scriptures” almost every week on both Tuesday and Thursday mornings. Anyone not already involved is welcome to attend by using the link available on our Church website.

Rev. Disher offered a six-week study/reflection on Brian McLaren’s *Faith After Doubt* in May and June. Rev. Vita offered sessions in the Spring on the four elements: Fire, Air, Water, Earth and a summer session (that extended into the Fall season) on Courageous Church.

Rev. Disher also offered some opportunities to walk on nature trails as a spiritual experience. There are some other small group discussion/reflection opportunities for adults that happen on a fairly frequent basis though they are not formally connected to Faith Formation. They would be the Book Club, and Let’s Talk About It (a group that reflects on articles in Broadview magazine).

Respectfully submitted,
Harry Disher

Worship Committee

Growing up, on a typical Sunday afternoon my mother would watch “Hymn Sing” on CBC. Sometimes she would knit, sometimes do a crossword puzzle, but always humming or singing along. She engaged with the worship music, and it seemed to be a sacred time for her. I thought of this as I reflected on “in-person” and “online” worship during 2021. “Online” has been with us since the advent of radio (in one form or another).

Worship is not about consuming a “product” or passively receiving. Worship is ours to engage, experience and process. Sometimes challenging, sometimes comforting, sometimes infuriating – all are a gift from God and help us learn and grow, but worship is not a spectator sport.

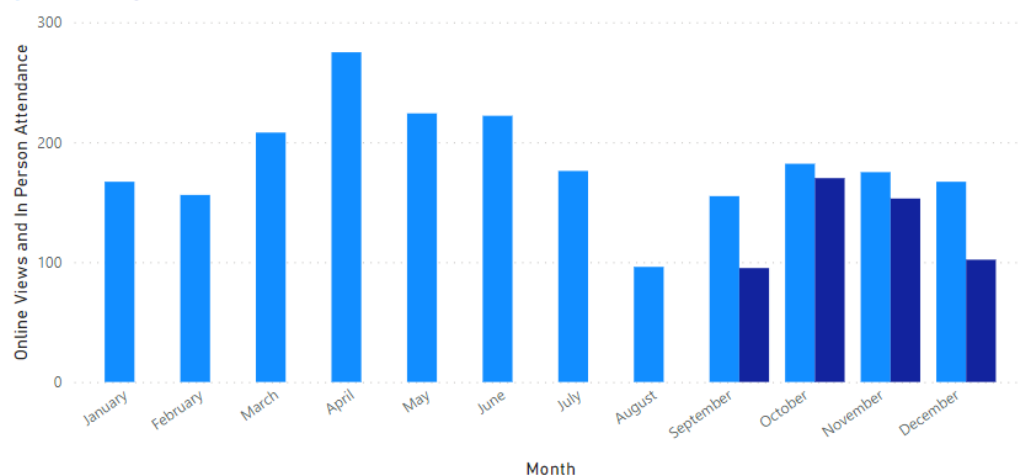
At First United, there are numerous people who contribute to our worship experience. I would name and thank our staff, the Reverend Harry Disher and the Reverend Rose Ann Vita, for their worship leadership, along with Kathleen King Martin who has continued strong music leadership. Thanks to Harold Arnett, who makes sure that each week the livestream is happening, and that the technology is running smoothly in the sanctuary. Additionally, I thank Sheena Curwood, Jay Brooker and Craig Lennox for their support behind the scenes. We also are indebted to all the volunteers who took part in our worship, some by preparing the sanctuary and greeting people as they arrived, others for providing wonderful music and still others by making sure we could return to in-person activities safely.

In 2021, we continued weekly streaming and were able, in the fall, to also have people join us in the sanctuary. A couple of rows of pews in the front of the sanctuary were removed to facilitate social distancing, especially for musicians. Noon hour concerts re-started online and then returned to in-person in the fall. We also experienced “new” forms of worship - “Happy Hour” church one Sunday each month and other Zoom church services that allow us to share and connect with each other.

For your information I am including a chart and a table, on the following page, showing the “attendance” in 2021 both online and in-person. Keep in mind that an online view could be several people viewing in one location or one person watching several times. Only church services that originated from First United and that were livestreamed were included.

Online Views and In Person Attendance by Month

● Online Views ● In Person Attendance



Month	Online Views	In Person	Services in Month
January	167		2
February	156		3
March	208		5
April	275		6
May	224		5
June	222		5
July	176		4
August	96		2
September	155	95	4
October	182	170	5
November	175	153	4
December	167	102	5
Total	2203	520	50

Last night I went for a walk through some trails in the woods, it was a clear night and there was a waxing gibbous moon – nearly full, reflecting on the snow and casting its shadow. While we all look forward to a brighter time, I was reminded that even in the dark there was some light, that the creek I stepped across still babbled under the ice, and the prints of small animals were still visible in the snow. Even in the dark God is present.

February will mark the end of my time on the Worship committee. I am thankful to the ministers, staff, and volunteers who I have had an opportunity to work with over the years. They have been a blessing to our congregation.

Respectfully submitted

Greg Case

Affirming (Inclusion) Committee

While there was no meeting of the Inclusion Committee this past year, First United, as an Affirming congregation, engaged in many activities that connected with individuals, groups and movements that we named in our affirming values statement in 2019.

In light of the mass, unmarked graves that have been found at former residential schools across Canada, many felt called to action. The ribbons on the fence, attendance at gatherings marking The National Day for Truth and Reconciliation, times of learning, listening and engagement, were all part of this work. Actively engaging in how we might all do our part to work towards reconciliation with the indigenous community.

We had times to listen, discuss and contemplate how we might be anti-racist.

We again celebrated PIE (Public, Inclusive and Explicit) Day. A time, along with Pride Sunday, when we stand and affirm those who identify as part of the 2-Spirit, Lesbian, Gay, Bisexual, Transgender and Queer folk, as well as others who identify as 2SLGBTQ+

Please consider how you might like to engage in inclusive and affirming actions within our congregation.

We are seeking those who may want to be on the inclusion committee to help coordinate and document all this wonderful work.

With Thanks, Greg Case

Safe Start Team Report to Annual Meeting of First United

The Safe Start Team has continued to monitor the variations of restrictions as they relate to activity at the church throughout the year. This has become more difficult as multiple sources give conflicting advice, but we prayerfully move forward (and then back again) as we creep towards a day when all restrictions are lifted. Our primary concern is the safety of all in our community.

We continue to modify safety procedures as new information and new guidelines emerge. Some of the things that happened this year are:

- Continued support of staff as they are the frontline in implementing COVID-19 protocols and procedures
- Recommended an end to the waivers
- Monitor and implement Federal, Provincial and Regional safety directives and COVID-19 protocols
- Provide recommendations to the Board, Worship Committee, and others
- Frequently communicate with the congregation (Friday letter)
- Work with renters and users of church space on the establishment of COVID-19 Safety Plans (Primarily led by staff, who are members of the team)
- Created safe entry, exit and movement plans for return to in person worship
- Returned to in person worship in September, halted in December
- Lay members of the committee served as greeters and ushers through the time we were open for Sunday morning worship

In spite of the hardships and the changes, we are still able to be the congregation of First United, with our streamed services, our zoom meetings, our phone ministries and so much more! Our building is still being used for essential services such as Fridays at First, Baileys Fresh Food, and NA meetings. Our renters can still manage their programs, and, as restrictions lower, limited concerts and worship will return!

We pray for your health, both physical and mental, as we all make our way through what we hope are the final days of COVID 19!

Your Safe Start Team,

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

safestartfirst@gmail.com

Pastoral Care

As we moved through the ever-changing stages of the pandemic we became aware that isolation is a deepening concern for all ages. Pastoral care was more important than ever at First United in 2021. Being part of a church community where we care about each other and find ways to communicate and connect with one another is a blessing.

On January 1, Rose Ann Vita began her ministry of worship and pastoral care at First United and somehow she has gotten to know many of us virtually and made connections with us through small groups, personal phone calls, new projects and some home visits where possible.

The pastoral care team continued with our prayer shawl and card ministries, making phone calls and offering Caring Community, an informal gathering of caregivers and care receivers and anyone else who enjoys being connected and conversing.

The Friday Letter (now every other Friday) helps our church keep in touch with the congregation by email. Pastoral Care provided a seasonal letter about upcoming events by regular mail to those without internet access and to let them know we haven't forgotten them.

Membership comes under Pastoral Care. In November, Rose Ann suggested that we call the entire congregation before Christmas to ask them how they are and how they were managing during the pandemic. 14 people volunteered to be part of this Phone Project which included 2 training sessions and a follow-up meeting. We made about 180 phone calls to members and adherents, families and individuals. Overall, calls were very much appreciated as phoners listened and people felt free to share their joys and sorrows as well as concerns. Follow-up continues with pastoral calls and dealing with concerns. There is talk of another phone project in 2022.

During the year there were 19 deaths in our congregation: Audrey Bergey, Corinne Caldwell, Carol Class, Patrick Costigan, Gary Facey, Fran Heath, Bob Jordan, Pat Kidd, Mary McTavish, Barb Parrott, Terence Parry, Ed Russell, Mike Savage, Madelyn Smith, Nikaya Snell, Ed Sulkowski, Richard Weckworth, Bob Winkler. John Wray.

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

Mary Joan Brooker (Chair)

Property Committee Annual Report 2021

Once the new boiler was up and running, we focused on the heating system control software installed in the office which now provides good and easy control of the building heating, making the building more comfortable and allowing us to save funds by reducing heat in unoccupied areas. Sheena, in the office, can now make schedule changes as they come up and secure remote access is now possible.

Utility costs are down, although not as much as we hoped during the pandemic, as the building still needs to be heated, lit and water supplied, so costs remain similar to previous years.

Projects completed this Year:

- Organ bench reengineered and refinished
- New boiler installed
- Automatic boiler blowdown system with drain control partially funded by a grant of \$5k from the UPFund to help protect the new boiler
- West transept foundation waterproofing and ABS downspout from roof scupper completed
- Kitchen water heater replaced
- Steam coil in hot air supply to sanctuary replaced
- City of Waterloo provided replacement trees for ones that died: new Gingko Biloba on William Street and Serviceberry on Caroline Street and planted by us
- BladeRunner Inc. is our new winter maintenance company when Good Nature indicated they no longer had staff to provide us service - \$60/ time, 2" accumulation automatic. Salt by request.
- G&A Lock installed the police recommended full length security door edge cover on the Caroline Street door to prevent future break-ins by this access point

Projects still under way or being investigated:

- Replacement of the wooden tabletops in Hilliard Hall
- Doors under stage in Hilliard Hall to be replaced/repared
- Parlour floor replacement with click floor for easier cleaning

- Parking lot re-lining and lighting
- Secondary water heater located in the HH stage upper north side storage area that provides hot water for the custodian and mop sink and laundry has failed and likely filled with scale needs to be replaced

Many items have been delayed indefinitely due to Covid-19 and put on hold.

The volunteer landscaping group maintains the grounds in good shape, cleans up the garbage accumulated and replaces plants and shrubs as needed. This group is comprised of: Doug and Vicki Pollock, Ralph Szilock and Jana Heemskerk. Craig Lennox does much of the grass mowing with help from Bruce Lennox. New this year were two raised bed garden boxes on Caroline Street built from donated skids, constructed by Jay and installed by Rick and Jana Heemskerk. Plants and seeds were obtained by Jay Brooker and Kathleen King-Martin. Many people weeded and watered over the growing season and much of the produce was gleaned by neighborhood people. Many thanks to all who contributed their time and finances.

Our custodian Jay Brooker continues to provide friendly services to all on the premises and completes maintenance jobs as he is able, many times before property even knows about them. We very much appreciate his diligence and care over the past year.

Thanks to your Property committee: Ken Arnett, Walt Brooker, Doug Clarke, Doug Gowland, Joe Hipperson, and Ron Taylor for serving. Doug Clark is stepping down in February and we thank him for his service over the years.

Respectfully Submitted by Rick Heemskerk, chair

Outreach Report 2021

Our Outreach committee continues to meet online and plan some activities. We are also very happy to hear of and promote, when possible, initiatives by other members of the congregation.

We are currently struggling along without the passion of Mike, who had chaired this committee for a number of years.

Some of the activities this committee led were:

- Food Drives
- Fridays at First
- Marillac Baby Bottle Campaign (online this year)
- Laying a wreath at the cenotaph on Remembrance Day
- Holiday Meal

We also wrote a letter to the Region of Waterloo with a request to support A Better Tent City with water and electrical connections to make the living conditions there more comfortable.

Members of the congregation continued raising awareness of justice issues particularly around the residential school and aboriginal justice issues and created two outdoor raised vegetable gardens which provided some fresh vegetables for the community.

While it feels like we were far apart, we still are able to do good. Thank you so much for all you do to for the community around us!

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

Other Reports

First United Church UCW ANNUAL REPORT 2021

HAPPY NEW YEAR to all UCW members and friends! What a challenging year this has been! However, our UCW has successfully lived through it and we are looking forward to a new year with hope and faith as we face new opportunities to fulfil our purpose:

“To unite all women of the congregation for the total mission of the church, to provide a medium through which they may express their loyalty and devotion to Jesus Christ in witness, study, fellowship, and service.”

We have had monthly meetings on Zoom with up to twenty-five women invited to attend, and I am pleased that many have participated. We have had guest speakers (ex; New Life Prison Ministry), our Pastoral Care Minister, Rose Ann Vita, and several of our own members providing interesting programs.

Grand River UCW (formerly Waterloo Presbyterial) celebrated its disbanding meeting in April on Zoom with a mixture of sadness and joyful anticipation. We are part of the new Western Ontario Waterways (WOW) which encompasses a much larger area of UCW members. Again, several of our women have attended WOW events on Zoom. In April, Dr. Naphet Ndhlova spoke on the progress of “Women for Change”, National UCW’s Zambia project – we have been contributing to that project – this year 11 boys and 33 girls in Zambia have been able to attend High School through this funding. Watch for more information from National UCW regarding this project!

In Oct, WOW sponsored a very interesting program on Climate Change with a team of speakers from the Bruce. They shared a video titled “Resilience” and left us with a challenge to do our part!

UCW will be celebrating their 60th Anniversary with a national gathering in Sydney, Nova Scotia. Our theme – “Continuing in Hope” – July 11-15, 2022. Four from our Unit are registered to be there as well as several others from our area. Over 200 women have registered from across Canada! Please pray that Covid concerns will not cancel this event!

With many thanks to several helpers, members and friends, and Deliworx, we were able to raise some funds through dinners (Strawberry Salad, Harvest) which enabled us to donate \$1500.00 each to 1st UC and M&S, plus \$215.00 to the UC Healing fund in memory of the Indigenous children. We also hosted a Christmas dinner for Canadian Council for Blind. Please see Nancy’s report.

We were not able to deliver poinsettias again this year, so have decided to wait until spring with the hope that a small flower plant might be possible. Jean Hoffmann has offered to look into this.

Please mark your calendars for possible events: Feb 12” WOW Tri-Regional Zoom event; Mar 4: World Day of Prayer; May 13-14: Rummage sale ?? !!!!

And now go with us, God, into the days ahead. Strengthen us for peace. God, give us wisdom. Keep us humble. May we live and work together and so striving build a new and better world for tomorrow.

I am so grateful for the love, support, and encouragement of our UCW members and friends.

May God bless and keep you safe.
Edith Coyle, UCW President

The Choir Auxiliary – Tuesday Noon Hour Lunches & Concerts 2021

The year 2021 was like no other because of restrictions caused by Covid 19.

Special thanks are offered to our fabulous team of volunteers who persevered: Barb Blain & Jean Hoffman (Lunch Conveners), Judy Berthin, Adelle Blain, Trish Chambers, Jana Heemkerk, Rick Heemskerk (Attendance), Joe Hipperson (Usher), Shirley Irish (Treasurer), Mary Wybrow, and Sharon Gowland (Concert Coordinator and Registration).

In November 2020, Paul Mitchell President of the Local Musicians' Union, offered us 100% sponsorship through the MPTF (Music Performance Trust Fund) for 8 winter concerts with the stipulations that they'd be live streamed from our sanctuary across Canada and the US, and not taped for any other viewing. No audiences were allowed due to the pandemic restrictions however, Kathleen King Martin, Director of Music, Rev. Harry Disher and Sharon Gowland were in attendance to support the musicians and extend their 'silent enthusiastic' applause.

With permission from the Church Board and Safety Committee, and the relaxing of covid protocols, we were allowed to resume on October 5th, with 9 Fall Noon Hour Concerts in front of live audiences and provide pre-ordered lunches. Because of our maximum 80 capacity seating, attendees had to pre-register, show Proof of Vaccination at the attendance table, wear masks, avoid socializing and adhere to the socially distanced seating indicated by cushions and roped off sections.

Even though we did not fare well financially because of the reduced number of purchased lunches, the Concerts provided much needed **JOY** for everyone involved, especially for the musicians and attendees, some of whom were visiting from Guelph, Ottawa, Toronto and Winnipeg!

Special thanks are also extended to Staff Members: Reverends Harry Disher and Rose Ann Vita for their support, Sheena Curwood (Church Administrator) for printing the schedules and answering several queries, Kathleen King Martin (Director of Music) for generously rescheduling to free up the sanctuary Tuesday mornings, Harold Arnett for his expertise with the live streaming equipment, and Jay Brooker and Craig Lennox (Custodians).

Submitted by Sharon Gowland, Concert Coordinator

Fridays at First

Last year I started by saying that it was one of the strangest reports I had ever written due to all the changes that the various stages of COVID lockdowns and restrictions we had encountered. This year is really not that different. Just when we think we have a workable solution to meet the requirements, the requirements change! The one thing we have learned is to adapt!

We started 2021 closed down due to the lockdown and then the changing of the boiler. Luckily, these somewhat coincided. When we came back, we were doing take out meals only and we ran that way until the end of March.

In November, we reopened as a hybrid of take out and eat in. This continued until Dec. 17, our Christmas meal. We closed down for Christmas Eve and New Years Eve with the hope that all the volunteers would be spending time with families. Little did we know that COVID would take another surge and we were more isolated again.

In March we connected with a community group and were able to provide meals that were delivered to people where they were staying.

In total, we served 451 meals over the course of 12 weeks.

We are now preparing to start again with take out meals only.

Cathie Stewart Savage
Coordinator of Fridays at First

Fundraising Report

1. Grants

We were fortunate to receive two grants in 2021, both from the United Possibilities Fund of the Waterloo Presbytery Extension Council. In March the \$4000 was for the Online Ministries. In December we received \$5000 towards the costs of the automatic boiler blowdown controls to extend the life of the new boiler.

In the spring we received word that our application in 2020 for a federal Horizons for Seniors grant towards the upgrading of the heating system in the Labyrinth Room was not approved.

2. Resiliency Fund

Thanks to the additional contributions by congregation members we have been able to successfully complete the third year of repayments of the loan from the Waterloo Presbytery Extension Council for the mold abatement, without having to access operating funds. Just two more years to go and I am sure we can count on everyone to continue the same support!

3. Online Auction

This year's online auction ran from November 20 – 28, netting \$5059.79 for our operating funds. Thanks to the items sourced or donated by members of the congregation we had 144 items for purchase. I want to particularly thank Debra and Bryan Hughes for donating time at their cottage and Muriel Omand-Naylor who sourced 29 of the items from local businesses. Reports suggest that there was lots of interest in reviewing and bidding on the items, and yes a few disappointed bidders who were outbid. There were nine bids registered in the last three minutes of the auction. Thanks to Lynne Blake-Dickson and Muriel Omand-Naylor for their assistance on pickup day.

4. Art Consignment

Early in the year some artwork that had previously come in for the rummage sale was sold on consignment.

Joan Westcott

5. DeliWorks Meals

Encouraged by the positive response to our Christmas Turkey Trot in December 2019, we worked with Angus and the staff at DeliWorks to offer three more dinners in 2021: Comfort Food in February, Celebration of Hope in April and Christmas Turkey Trot II this past December. All profits went to support the operating budget at First.

I am grateful for the ongoing support from the broader Church Community that helped us sell between 125 and 165 meals at each event. Special thanks to Lynda McDowell and Pauline Williams who helped take all your dinner orders, as well as the volunteers who helped assemble and distribute the meals.

Muriel Omand-Naylor

4th Waterloo Scouting report

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

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

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

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

Bruce Lennox (4th rep)

Statistics

Membership

Removed in 2021:	by death	13
	by board	12
	by request	2
	by transfer	1
Resident members, December 31 2021		217
Non-resident members, December 31, 2021		73
Adherents		47
Deaths among adherents, 2021		4
Number of Households		
Average attendance		

In Memoriam:

Audrey Bergey	Corinne Caldwell	Carol Class
Patrick Costigan	Gary Facey	Fran Heath
Bob Jordan	Pat Kidd	Mary McTavish
Barbara Parrott	Terence William Parry	Edward Gillies Russell
Michael Savage	Madelyn Smith	Nikaya Mingala Snell
Ed Sulkowski	Richard Weckworth	Bob Winkler
John Wray		

FRIDAYS AT FIRST (00TC) TREASURER'S REPORT 2021							
Balance, January 1 2021		\$ 1,359.30					
Donations		<u>\$ 2,817.00</u>					
Total Income		\$ 4,176.30					
Expenses:							
Groceries		\$ 1,246.75					
Food Safety training		\$ -					
Supplies		\$ 635.59					
Bus tickets		\$ -					
Taxi		\$ 79.40					
Gift cards (Christmas)		\$ -					
<u>Bank Charges</u>		<u>\$ 47.40</u>					
Total costs		\$ 2,009.14					
Bank Balance December 31, 2021		\$ 2,427.91					
still owing		<u>\$ (260.75)</u>		Cheques written in January, 2022			
True Bank Balance		<u>\$ 2,167.16</u>					
Petty Cash:							
Opening Balance		\$ 25.25					
<u>Stamps</u>		<u>\$ 20.00</u>					
Balance on hand		\$ 45.25					

Choir Auxiliary Treasurer's Report 2021						
		Total Auxiliary	Concerts	Bell Choir	Organ Maintenance	
Opening balance		\$ 14,938.67	\$ 4,144.86	\$ 428.06	\$ 10,365.75	
Income:	Lunch	\$ 2,845.15	\$ 2,845.15			
	Donations	\$ 5,319.35	\$ 196.00	\$ 170.00	\$ 4,953.35	
	Musicians' Union (co-pay)	\$ 670.00	\$ 670.00			
	Bell Choir Honorarium	\$ 150.00		\$ 150.00		
<u>Total income</u>		<u>\$ 8,984.50</u>	<u>\$ 3,711.15</u>	<u>\$ 320.00</u>	<u>\$ 4,953.35</u>	
<u>Expenses:</u>						
	Lunch expenses	\$ 946.73	\$ 946.73			
	Honoraria	\$ 3,305.00	\$ 3,305.00			
	SOCAN license	\$ 56.23	\$ 56.23			
	Bank Charges Inc. new chqs	\$ 51.63	\$ 51.63			
	<u>Organ Maintenance</u>	<u>\$ 1,349.22</u>			<u>\$ 1,349.22</u>	
	<u>Total</u>	<u>\$ 5,708.81</u>	<u>\$ 4,359.59</u>		<u>\$ 1,349.22</u>	
<u>Income minus Expenses:</u>		<u>\$ 3,275.69</u>	<u>\$ (648.44)</u>	<u>\$ 320.00</u>	<u>\$ 3,604.13</u>	
Bank Balance Jan 1, 2021		\$ 14,938.67	\$ 4,144.86	\$ 428.06	\$ 10,365.75	
<u>Bank Balance, Dec.31, 2021</u>		<u>\$ 18,885.89</u>	<u>\$ 4,167.75</u>	<u>\$ 748.06</u>	<u>\$ 13,970.08</u>	
<u>less outstanding cheques #254, 259</u>		<u>\$ (410.83)</u>	<u>\$ (410.83)</u>			
<u>True Bank Balance, Dec. 31, 2021</u>		<u>\$ 18,475.06</u>	<u>\$ 3,756.92</u>	<u>\$ 748.06</u>	<u>\$ 13,970.08</u>	
<u>reconciliation</u>	initial+income-expenses	\$ 18,214.36	\$ 3,496.22	\$ 748.06	\$ 13,970.08	
	in bank	\$ 18,475.06	\$ 3,756.22			
	Error	\$ 260.70	\$ 260.70			

Faith Development Committee
Financial Statement
Ending December 31, 2021

Opening Balance (January 1, 2021) \$ 2860.52

Income

UCW	\$ 900.00
Total Income	\$ 900.00

Expenditures

Youth Programming	\$ 53.39
Total Expenditure	\$ 53.39

Assets

Closing balance (Dec 31, 2019)	\$ 3703.13
--------------------------------	------------

FIRST ON STAGE ACCOUNT					
(The Fundraising Account)	Deposits	Withdrawals	Balance		
Opening Balance January 1, 2021			79.21		
Comfort Food fundraiser					
Paid dinner orders Jan 19 - Feb. 3	3342				
Transfer of income to First United Feb 4		3342	79.21		
Hope Dinner					
Paid dinner orders Mar 10 - Apr 8	2897				
Transfer of income to First United Apr 8		2897	79.21		
UCW Salad Supper					
Paid dinner orders June 2 - 29	1970				
Transfer 1 of income to UCW June 22		1700			
Transfer 2 of income to UCW June 29		270	79.21		
UCW Harvest Meal					
Paid dinner orders Oct 4 - 20	2110				
Tansfer of funds to UCW Oct 21		2110	79.21		
Online Auction					
Paid Purchases Nov 28 - Dec 7	5189.31				
Auction online platform fees		129.52			
Transfer 1 to First United Nov 30		3800			
Transfer 2 to First United Dec 13		1259.79			
Turkey Trot					
Paid dinner orders Nov 24 - Dec 15	3516				
Transfer 1 to First United Nov 30		1000			
Transfer 2 to First United Dec 16		2516	79.21		
Closing Balance December 31			79.21		
NET PROCEEDS - FUNDRAISING	Income	Expenses	Net		
Consignment art	123		123		
Comfort Food Dinner	3342	2143.76	1198.24		
Hope Dinner	2932	1818.95	1113.05		
Online Auction	5189.31	129.52	5059.79		
Turkey Trot	3516	2127.13	1388.87		
(not including any UCW proceeds)			8882.95	TOTAL	
prepared by Joan Westcott					

TRIM FINANCE CORPORATIONTel: 226-336-9500, E-mail: chenkuaijiTax@gmail.com

Notice to Reader

The Income Statement, Balance Sheet and 2022 Budget of the First United Church were compiled based on information provided, as at December 31, 2021.

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

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



March Chen, CPA, CGA

January 29, 2022

First United Church
Income and Expense Statement
 CAPITAL FUND ACCOUNT 03, For Year 2021

Page: 1

	Year to Date	Year to Date Budget	YTD Prior Year
INCOME			
CONTRIBUTIONS			
General-Non-Receipted	\$0.00	\$0.00	\$6,451.20
Capital Campaign - ECLoan	12,440.08	10,000.00	11,415.04
Capital - Heating	650.00	0.00	35,320.00
Capital - Boiler/Heating	5,000.00	20,000.00	0.00
Trustee Fund Transfer	150,000.02	150,000.00	0.00
Subtotal Contributions	168,090.10	180,000.00	53,186.24
SPECIAL FUNDRAISING			
Property Income			
Property Receipted	70.00	0.00	0.00
TOTAL INCOME	168,160.10	180,000.00	53,186.24
EXPENSES			
PROPERTY EXPENSES			
Capital & Major Repair	\$0.00	\$50,000.00	\$0.00
Roof Expenses	0.00	0.00	16,225.03
Boiler /Heating Expens	159,587.54	150,000.00	0.00
Capital - Heating System	0.00	0.00	41,576.00
Interest - Extn. Council	785.13	1,000.00	1,078.23
Subtotal Property Expenses	160,372.67	201,000.00	58,879.26
TOTAL EXPENSES	160,372.67	201,000.00	58,879.26
EXCESS INCOME/EXPENSES	7,787.43	(21,000.00)	(5,693.02)

First United Church
Balance Sheet
 (General, M&S, Capital Funds)
 As December 31, 2021

Amount

ASSETS

TD Canada Trust Bank	\$74,474.75
Bank Account - Capital	1,180.82
TD Canada Trust - GIC	40,114.48
GST on Purchases	2,100.20
PST on Purchases	7,450.36

TOTAL ASSETS

\$125,320.61

LIABILITIES

CURRENT LIABILITIES

Accrued Expenses	\$4,639.40
M&S Fund Payable	5,148.00
Out Cold Receipt Payable	1,106.00
Holiday Meal Payable	696.25
Fall Thank Payable	405.00
Christmas Payable	2,665.00
WSIB Payable	280.03

Subtotal Current Liabilities

14,939.68

LONG TERM LIABILITIES

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

Balance Dec. 31, 2020	Income 2021	Expenses 2021	Balance Dec. 31, 2021
30,888.50		9,991.11	20,897.39
6,590.49		500.00	6,090.49
3,323.57			3,323.57
160.35			160.35
3,974.57	99.40	157.60	3,916.37
1,334.94			1,334.94
1,379.69			1,379.69
80,140.00		6,750.00	73,390.00
100.00			100.00
5,522.02	2,400.00		7,922.02
3,910.62			3,910.62
462.60			462.60
16,315.27	10,139.00	17,444.12	9,010.15
10.00			10.00

Subtotal Long Term Liabilities

154,112.62 12,638.40 34,842.83 131,908.19

TOTAL LIABILITIES

146,847.87

FUND BALANCE

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

Balance Dec. 31, 2020	Income 2021.00	Expenses 2021.00	Balance Dec. 31, 2021
36,351.13	378,529.66	436,422.43	(21,541.64)
			19,730.95
			(1,810.69)
(27,504.00)	18,160.10	160,372.67	(169,716.57)
			150,000.00
			(19,716.57)

TOTAL FUND BALANCE

(21,527.26)

TOTAL LIABILITIES AND FUND BALANCE

\$125,320.61

First United Church
Income and Expense Statement (Operating and M&S)
For the Year of 2021

	Actual 2021	Budget 2021	Actual 2020
INCOME			
OPERATING FUND INCOME			
CONTRIBUTIONS			
General Fund Local	208,149	215,000	207,149
Initial Offering	25	-	325
Loose Offering	247	1,000	376
Broadview	700	700	700
General-Non-Receipted	8,865	6,000	5,137
Music	192	-	168
Grant - Wage Subsidy 10%	-	-	5,450
Grant - Wage Subsidy 75%	9,815	10,000	25,240
Special Purposes Receipts	980	-	-
Subtotal Contributions	228,973	232,700	244,545
SPECIAL FUNDRAISING			
Grocery Card Fundraising	-	12,000	10,300
Grocery Card Paym	-	(11,400)	(9,785)
General Fundraising	8,883	9,000	6,256
Summer Blooms	4,810	-	-
Subtotal Special Fundraising	13,693	9,600	6,771
RENTAL INCOME			
Regular Rental	25,456	18,000	17,066
Kitchen Rental	(60)	-	210
English School	41,539	42,000	40,791
Subtotal Rental Income	66,935	60,000	58,066
MISCELLANEOUS INCOME			
Bequest & Memorials	4,304	2,000	1,857
Millenium Fund Interes	10,357	12,000	18,276
Bank Interest Income	113	-	155
Russel Fund Distribution	5,000	5,000	5,000
Misc Income	(0)	-	568
Subtotal Miscellaneous Income	19,774	19,000	25,856
Subtotal Operating Fund Income	329,375	321,300	335,238
MISSION FUNDS INCOME			
M & S Fund - Receipts	41,797	45,000	43,080
OUTREACH FUNDS			
Easter - Receipts	1,985	-	1,057
Christmas - Receipts	2,665	-	1,390
Holiday Meal - Receipts	696	-	25
Out of the Cold-Receipts	1,606	-	2,125
Fall Thank - Receipts	405	-	1,200
Subtotal Outreach Funds	7,357	-	5,797
Subtotal Mission Funds Income	49,154	45,000	48,877
TOTAL INCOME	378,530	366,300	384,115

EXPENSES

OPERATING FUND EXPENSES

SALARIES & BENEFITS

ADMINISTRATION

Salaries/Ministerial	112,038	111,713	70,586
Pulpit Supply	-	1,000	5,250
Salaries/Lay	122,109	115,813	112,695
Organ Supply	275	500	150

Subtotal Administration	234,422	229,026	188,681
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ALLOWANCES

Car & Phone	8,250	1,680	543
Book Allowance	55	1,000	1,366
Education & Conf. (Staff)	1,232	3,950	1,299

Subtotal Allowances	9,537	6,630	3,208
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EMPLOYER EXPENSES

Employment Insurance	3,978	4,300	3,433
Canada Pension	7,158	7,500	6,784
Workplace Safety	1,035	1,000	870
United Church Pension	13,505	12,750	14,790
United Church Group Ins.	12,760	13,200	11,724
Personnel Changes	-	-	2,138

Subtotal Employer Expenses	38,436	38,750	39,740
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Ministers Sabbaticals Acc	2,400	2,400	2,400
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Subtotal Salaries & Benefits	284,795	276,806	234,029
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PROPERTY EXPENSES

Maintenance	24,363	20,000	17,021
Landscaping	903	500	513
Heating Fuel	8,484	13,000	11,944
Hydro	12,801	14,000	13,132
Insurance	12,904	12,000	12,117
Water	1,962	3,500	3,870

Subtotal Property Expenses	61,417	63,000	58,597
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OFFICE EXPENSES

Office Expenses	3,443	4,000	3,189
Telephone	1,794	2,000	1,771
Postage	1,214	800	756
Duplicating Expenses	2,897	4,000	3,877
Office Equipment	701	-	2,395
Network Upgrade	2,575	1,000	1,447

Subtotal Office Expenses	12,624	11,800	13,434
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COMMITTEE EXPENSES

WORSHIP COMMITTEE

Worship	7,365	2,000	4,089
Flowers	48	-	-
Music	1,100	750	250
Organ Expenses	702	-	1,377
Music Scholar Fund	-	-	50
Multimedia	704	500	26

Subtotal Worship Committee	9,918	3,250	5,792
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FAITH DEVELOPMENT COMMITTEE

Faith Development	-	250	(705)
Godly Play Expenses	-	250	52
Subtotal Faith Development Committ	-	500	(653)
STEWARDSHIP COMMITTEE			
Stewardship	-	100	-
Celebration Sunday	-	100	21
Subtotal Stewardship Committee	-	200	21
OUTREACH COMMITTEE	-	100	-
COMMUNICATION & INTEG. CO			
Communication & Integ.	-	200	224
Broadview	900	800	700
Coffee Fund	-	100	75
Subtotal Communication & Integ. Co	900	1,100	999
PASTROAL CARE COMMITTEE			
Pastoral Care	-	200	-
Program Expense	-	100	-
Subtotal Pastoral Care Committee	-	300	-
CHURCH BOARD			
Church Board	-	300	50
Archives	-	50	-
Subtotal Church Board	-	350	50
Subtotal Committee Expenses	10,818	5,800	6,209
FINANCIAL EXPENSES			
Bank Charges	1,524	2,000	1,435
Presbytery Fees	15,050	16,500	16,419
Audit / Review Fees	1,039	-	-
Subtotal Financial Expenses	17,613	18,500	17,853
Subtotal Operating Fund Expenses	387,268	375,906	330,122
MISSION FUNDS DISBURSEMEN			
M & S - Payments	41,797	45,000	43,080
OUTREACH DISBURSEMENT			
Easter - Payments	1,985	-	1,057
Christmas - Payments	2,665	-	1,390
Holiday Meal - Payments	696	-	25
Out of the Cold -Payments	1,606	-	2,125
Fall Thank - Payments	405	-	1,200
Subtotal Outreach Disbursement	7,357	-	5,797
Subtotal Mission Funds Disbursemen	49,154	45,000	48,877
TOTAL EXPENSES	436,422	420,906	378,999
EXCESS INCOME/EXPENSES	(57,892)	(54,606)	5,116
<i>Funds Transferred from Trustee</i>	19,731		
<i>Excess Income/Expenses after Transfer</i>	(38,161)		



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BDO Canada LLP
 150 Caroline Street S Suite 201
 Waterloo ON N2L 0A5 Canada

February 7, 2022

PRIVATE AND CONFIDENTIAL

Mr. Scott Craig
 First United Church - Board of Trustees
 16 William Street West
 Waterloo ON N2L 1J3

Dear Scott:

Re: First United Church - Board of Trustees - October 31, 2021

We enclose the following:

Financial Statements

One electronic PDF copy of the financial statements as at October 31, 2021.

We would like to take this opportunity to thank you for allowing us to be of service. Should you have any questions or concerns regarding these or any other matters, please do not hesitate to contact our office.

Yours truly,

Tim Sothern, FCPA, FCA, MBA
 Partner through a corporation
 BDO Canada LLP
 Chartered Professional Accountants, Licensed Public Accountants

/sw

Enclosures

First United Church
Financial Report of The Board of
Trustees
For the year ended October 31, 2021
(Unaudited – see Notice to Reader)

First United Church - Board of Trustees
Financial Report
For the Year Ended October 31, 2021
(Unaudited - see Notice to Reader)

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BDO Canada LLP
150 Caroline Street S Suite 201
Waterloo ON N2L 0A5 Canada

Notice to Reader

On the basis of information provided by the Board of Trustees of the First United Church, we have compiled the financial report of the Board of Trustees of First United Church for the year ended October 31, 2021 and a summary of significant accounting policies and other explanatory information (together, the "financial report").

We have not performed an audit or a review engagement in respect of the financial report and, accordingly, we express no assurance thereon.

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

BDO Canada LLP

Chartered Professional Accountants, Licensed Public Accountants

Waterloo, Ontario
February 7, 2022

**First United Church Financial Report of The
Board of Trustees**

October 31, 2021

(Unaudited – see Notice to Reader)

Memorial and Trust Funds

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

They presently are:

Barbara Grigg Memorial Fund

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

Opening balance, November 1, 2020	\$ 14,108.70
Memorial donations	1,500.00
Investment income	<u>840.18</u>
Closing balance, October 31, 2021	<u>\$ 16,448.88</u>

Wilf Schweitzer & Peter Miller Memorial Funds

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

Opening balance, November 1, 2020	\$ 10,446.55
Investment income	<u>562.32</u>
Closing balance, October 31, 2021	<u>\$ 11,008.87</u>

Robert M. Laing Memorial Fund

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

Opening balance, November 1, 2020	\$ 11,918.21
Investment income	641.53
Income distributed	<u>-</u>
Closing balance, October 31, 2021	<u>\$ 12,559.74</u>

**First United Church Financial Report of The
Board of Trustees
October 31, 2021
(Unaudited – see Notice to Reader)**

Out of the Cold Reserve Fund

This fund was established by the church board in March 2010 to hold excess funds above current requirements.

Opening balance, November 1, 2020	\$ 116.83
Investment income	<u>6.29</u>
Closing balance, October 31, 2021	<u>\$ 123.12</u>

Marion Honsberger Outreach Fund

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

Opening balance, November 1, 2020	\$ 41,620.70
Investment income	<u>2,240.36</u>
Closing balance, October 31, 2021	<u>\$ 43,861.06</u>

Choral Student Fund

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

Opening balance, November 1, 2020	\$ 44,738.61
Bequests received	4,953.55
Investment income	<u>2,674.83</u>
Closing balance, October 31, 2021	<u>\$ 52,366.99</u>

**First United Church Financial Report of The
Board of Trustees
October 31, 2021
(Unaudited – see Notice to Reader)**

Marion Schweitzer Growth Bequest Fund

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

Opening balance, November 1, 2020	\$ 4,308.16
Investment income	<u>231.90</u>
Closing balance, October 31, 2021	<u>\$ 4,540.06</u>

The Millennium Fund

The Millennium Fund was established in 1999 to allow members of the Congregation to continue their support into the future. All bequests and special gifts, not designated for specific purposes are to be deposited in this Fund and the net annual income is to be transferred to the Church operating budget at the end of each year. Under certain circumstances, up to 10% of the Capital can be used in any one year at the direction of the Church Board. During the year, the Church withdrew funds to fund the repair of the boiler system.

Opening balance, November 1, 2020	\$ 321,086.49
Bequests received	22,807.69
Investment Income	10,357.01
Transfer to Church Board	(146,584.66)
2021 Millennium Fund income advance	(4,900.00)
Income distributed	<u>-</u>
Closing balance, October 31, 2021	<u>\$ 202,766.53</u>

**First United Church Financial Report of The
Board of Trustees
October 31, 2021
(Unaudited – see Notice to Reader)**

Louise & Edward Russell Property & Maintenance Fund

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

Opening balance, November 1, 2020	\$ 32,713.13
Investment income	1,491.74
Transferred to Church Treasurer as allocated for 2021	<u>(5,000.00)</u>
Closing balance, October 31, 2021	<u>\$ 29,204.87</u>

Outreach Short Term Fund

This fund was established by the Outreach committee with a contribution of \$10,000 to hold excess funds above current requirements on a short term basis.

Opening balance, November 1, 2020	\$ 13,683.10
Investment income	<u>736.53</u>
Closing balance, October 31, 2021	<u>\$ 14,419.63</u>

Noreen Blake Memorial Fund

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

Opening balance, November 1, 2020	\$ 4,181.42
Investment income	<u>225.08</u>
Closing balance, October 31, 2021	<u>\$ 4,406.50</u>

**First United Church Financial Report of The
Board of Trustees
October 31, 2021
(Unaudited – see Notice to Reader)**

Calculation of Investment Income for Transfer to Funds

Undistributed – November 1, 2020	\$ 17,527.86
Total investment income	<u>21,294.23</u>
	<u>38,822.09</u>
Less:	
Accounting fees	(1,796.70)
Bank charges and fees	<u>(29.14)</u>
	<u>(1,825.84)</u>
Net available for transfer	36,996.25
Allocated to Memorial/Trust Funds	<u>(20,007.76)</u>
Undistributed – October 31, 2021	<u>\$ 16,988.49</u>

Summary of Memorial/Trust Funds

Barbara Grigg Memorial Fund	\$ 16,448.88
Wilf Schweitzer & Peter Miller Memorial Funds	11,008.87
Robert M. Laing Memorial Fund	12,559.74
Out of the Cold Reserve Fund	123.12
Marion Honsberger Outreach Fund	43,861.06
Choral Student Fund	52,366.99
Marion Schweitzer Growth Bequest Fund	4,540.06
The Millennium Fund	202,766.53
Louise & Edward Russell Property & Maintenance Fund	29,204.87
Outreach Short Term Fund	14,419.63
Noreen Blake Memorial Fund	<u>4,406.50</u>
	391,706.25
Undistributed income	<u>16,988.49</u>
Total Funds	<u>\$ 408,694.74</u>

**First United Church Financial Report of The
Board of Trustees
October 31, 2021
(Unaudited – see Notice to Reader)**

Schedule of Investments as at October 31, 2021

TD Bank G.I.C. 1.90% due December 8, 2021	\$ 10,975.18
250 BCE Inc.	6,962.50
40 Brookfield Asset Management	2,095.40
1,325 I Shares CDN S&P/TSX 60 ETF	22,890.94
1,220 I Shares CDN SEL DIV ETF	26,277.64
250 Pembina Pipeline Corp.	4,358.63
152 Canadian Life CO Split Corp A	3,003.37
2,112 ISHRS 1-5Y LADD CP BD ETF	41,919.93
2,088 ISHRS CDN S/T Bond Fund	57,905.46
65 WSP Global Inc.	10,619.50
TD Waterhouse Cash Account	7,609.83
Frontier Capital Asset Allocation Portfolio Class Series D	201,533.86
RBC Money Market	1,087.03
RBC Trust bank account	<u>11,435.46</u>
Total Investments	<u>\$408,694.74</u>

Included in the investments above is the TD Waterhouse brokerage account with a cost base of \$183,642.75 and a market value of \$223,309.77.

The church initially invested \$205,000 with Fiera Capital Management (formerly Canoe Funds) as they manage funds for the United Church of Canada Foundation. In 2020, the Fund Management group was acquired by Frontier Capital Funds who are now managing the portfolio. As of October 31, 2021, the fair market value of this investment was \$284,222.

First United Church Financial Report of The Board of Trustees
October 31, 2021
(Unaudited – see Notice to Reader)

Notes to the Annual Financial Report

1. The financial report for the Board of Trustees is prepared using the following policies:
 - a) Donated amounts are reported in separate funds according to the intended use of the donations.
 - b) Investments are recorded at cost.
 - c) Income and expenditures are reported on a cash basis where income is reported when received and expenditures are recognized when paid.

2. The following amounts have not been reflected in the figures reported in the annual financial report:

Interest earned to October 31, 2021 but not yet received	<u>\$ 385.99</u>
Accounting fees incurred but not paid	<u>\$ 1,900.00</u>
Income distributed after year-end	<u>\$ 8,206.54</u>

