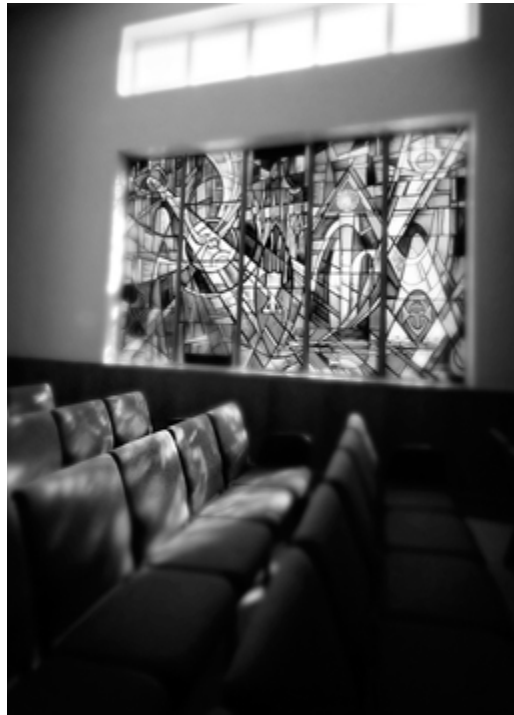




*Westminster United Church*  
1959 to 2010



*2010 Annual Report*

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Westminster United Church is a Christian family sharing the good news of Jesus Christ with the congregation, the community and the world at large. We provide a spiritual home for worship, celebration of the sacraments, and Christian education

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## Minister's Office

Dear Faithful Friends of Westminster, talk about a life-changing event. I surely had one this past October after settling into retirement when I got a message that a church in Oshawa Presbytery needed a supply minister. I didn't know which church it was but suspected it was Westminster as I knew Christopher was leaving. I had thought about doing some supply work if the opportunity arose as the call to ministry doesn't really retire so I sent a letter, came to an interview and on November 1<sup>st</sup>, I was here.



There are many things about Westminster that have caught my imagination. You have some great volunteers doing overtime work (after their everyday jobs and duties) who keep the church operating and healthy. I discovered a group of folk who read the scripture very, very well. Greeters and ushers, complete with smiles, welcome people in the doors every Sunday morning. The Christmas Hamper program blew me away. I have come to know each of the children in the WHAM program, as well as their faithful mentors and leaders. Good work is done here three days a week. I have sat in on the Stroke Recovery group several times and have got to know what they are doing. A stroke instantly changes everything within the patient's life and among their loved ones. Volunteers from the church help out in important ways. The Christmas pageant done by the youth of the church with their adult mentors also blew me away. The UCW and their Bazaar helped the church with a huge gift at the end of the year. Another thing that I soon came to recognize was the number of new people that come in our doors to worship every week. The potential of them adding value to the church and its life is enormous.

Behind the scenes is the lay leadership of the church that makes sure worship is helpful, Sunday School is operating, the property is attractive, books are balanced, outreach programs continue to reach out, and the choir keeps singing. For these folk I am most grateful.

Two other folk have helped me to get familiar with Westminster: your paid staff, Donna LeClair and Bill Fitton. I don't know what I would do without them and I don't know what the church would do without them either. They are truly worthy in every way.

Westminster does have some challenges to face as you look to the future. I will let the JNAC report (will be reporting soon) speak to those issues but they probably will center on the balance struck between managing a deficit budget for the foreseeable future while incorporating a large number of new folk into the life and work of the church. There are exciting and new ideas that that will come forward. Nevertheless, they will require openness to experimentation as you seek to continue as a growing church in North Whitby.

**The Rev. Bill Service**  
Presbytery Appointee

PS: Did you know that a 1% increase in your giving in 2011 could almost eliminate Westminster's deficit?

## Message from Your Board Chair

In preparation for our 2010 Annual Report and our Annual Congregational Meeting, I was reviewing our 2009 Annual Report this past month, reflecting on where we were a year ago and where we are today, now just a few short weeks into 2011. Where 2009 was a year of financial uncertainty and concern for our ability to carry out our ministry programming, 2010 was characterized by opportunities and a challenge of a different nature for Westminster.

In early 2010, we had the opportunity to welcome a Student Minister to Westminster for an 8-month internship through Emmanuel College. Heather Joy James worked with many groups in our church, led worship several Sundays and practiced pastoral care during her time of learning with our congregation.

As 2010 progressed, we did some solid work to revisit our Long Range Plan and prioritized some initiatives to address a few key areas of our church's ministry. From a Board perspective, we continued to monitor our finances and continued several dialogues within the United Church aimed at debt management and reduction possibilities for Westminster.

By early summer 2010, it began to feel like we were on the brink of starting down some new governance and ministry paths for the fall church season.

Summertime, however, saw us faced with two significant ministry staff changes: the resignation of our Sunday School Coordinator, Sherri Gauvreau, followed by the request for a change in pastoral relations by our long-time minister, Reverend Christopher White. And so, instead of embarking down the paths we thought we were being called to walk, fall 2010 became a season of adjusting to upcoming change, connecting with support systems at Oshawa Presbytery, celebrating and reflecting on many years of accomplishments together as a community, and saying goodbye.

Then, by early winter, with Anne Tiffin leading our church school, Rev Bill Service a new face in our pulpit and the congregational process of revisioning our ministry needs underway, something amazing happened at Westminster. Did you see it Christmas Eve at 2:30, 4:30, 6:30 or 10:00 pm? It was the face of hope resurrected in a long-standing faith community.

With gratitude, let us reflect on 2010 as a year of challenge and growth for all of us in this place, and with great anticipation, let us all look forward to where our collective faith and commitment and hope will undoubtedly take our church in 2011.  
With blessings,

**Cathy Cherwinka**

Chair, Westminster Board of Management



## Music Ministry

Singers are filling the choir loft! During the first half of 2010, we were concerned about the female/male balance in the choir – but happily, we are experiencing a renaissance!



We are thrilled to welcome the recent new and returning members - Steven Rhody, Jennifer Tilk, Bill and Kathy Service, Pandora Bryce, Sandra Cullen, Chris Mallais, Joanna McDonald and Steve Coulter! We are also thankful to see back in the loft those who have been travelling or who faced surgeries. Consider joining the choir - there is room for you!

Thanks, once again, to Heather von Zuben for her work with the Junior Choir, “One Step Closer” youth ensemble, and Worship Band, Craig Bonikowsky for his moving "Last Post" on Remembrance Sunday, Pandora Bryce for flute solos, Emma and Kyle Cullen for dance and song, and Jennifer Tilk for supplying at the organ. It is a joy to work with all of you.

Music has played an important role in our worshipping lives this past year. Heather James, her husband, Steve, Heather von Zuben, Sue Kurtz, Jason Summers and Frank Corby led contemporary worship music during the spring. The choir presented a moving Good Friday service featuring song and reflection. Music was prominent in our community’s loving send-off to the White family. We hosted the Durham Wind Ensemble in October. An Advent Taize service, a Carol service and the joyfully musical Christmas season rounded out the year.

### Margaret Motum

Minister of Music

## Worship

Hello again from your worship committee. The 2010/2011 Worship committee consists of Chair: Heather Von Zuben, Margaret Motum, Janet Hendrikse, Carolle Kennedy-Harding, Jody Pierson and Jeff Doucette. I would like to give a big thank-you to Carrie Hunter-Cruz who finished her term on the Worship Committee in May 2010. Her hard work and commitment was greatly appreciated.

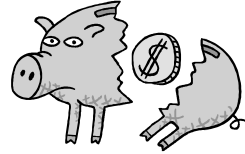


In 2010 we enjoyed having a student minister, Heather Joy James complete an eight month internship with us. We enjoyed her energy and creative ideas and hope that she learned as much as we did from the experience. We wish her success as she completes her schooling towards becoming an ordained United Church minister.

We said good-bye to our minister of eighteen years, Reverend Christopher White, a wonderful, vibrant and enthusiastic minister. While our JNAC committee works hard to gather and collate information towards finding our called minister, we gratefully accept the leadership of Reverend Bill Service for an appointment until the end of June. He has done a wonderful job of allowing Westminster to continue to provide our full services such as communion and baptism as well as starting confirmation classes for youth and adults this spring.

The worship band has started up again and now has a name, SALT. Practices are Sunday evenings 7:00 pm to 9:00 pm and we are still looking for a couple of more guitar

players. Junior Choir practices for 15 – 20 minutes after church and the Senior Choir practices on Thursday evenings. Please feel free to check out these groups.



The worship committee wants to extend our thanks to the many members of our church family who have stepped forward to read scripture, greet people on Sunday mornings, serve communion and serve on our coffee teams. Please continue your wonderful stewardship and encourage others to become more active in our dynamic community. Also if you have any suggestions for our Sunday services to help enhance our worship experience here at Westminster, please feel free to approach any one of the Worship Committee members. Yours in Christ,

**Heather Von Zuben**

Worship Chair

## **Stewardship**

Ed Rosdobutko and Harry Sanderson (Co-Chairs), Francis McQuaid (Treasurer)

Our committee, along with the ushering team, is responsible for counting the weekly offering and ensuring that it is deposited in the bank. We would like to thank those families who have chosen to contribute via preauthorized remittance (PAR) as it facilitates budgeting and saves counting time on Sundays.

We thank Donna LeClair, our Administrative Assistant for all her work in keeping the financial books in order.

June saw the completion of Alan Booth and Liz Robinson terms on the committee. Thank you for your service over the past three and four years respectively. December saw the resignation of our Chair Gordon Dixon due to a career move. We would like to thank Gord for his leadership and service over the past few years.

In September and October we had a very successful campaign to send off Reverend Christopher White with a monetary gift and to make a lump sum payment of \$12,000 on our mortgage. We thank all of you for your generous contributions. We also had our annual Stewardship Campaign followed with a Stew for Stewardship meal on October 31. We thank the Foodman Group for their delicious stews.

Unfortunately, due to the following major reasons:

- the drop in attendance due to our transition period,
- unbudgeted full time minister salary & benefits the last 3 months of the year and
- dramatically lower giving's in November 2010 than November 2009 we ended the year with a \$27,000 deficit.

2011 will be a very challenging year financially and we will need to work creatively, cooperatively and closely to ensure a balanced budget. Any assistance that you as members of the congregation can provide would be much appreciated.

**Ed Rosdobutko**

Co-Chairman

## Outreach

During the year of 2010 a review of the function of the outreach committee occurred. We also experienced some changes to the personnel on the committee. Peter Spratt finished his term on the board of management team and on the committee. Bev Eatock joined the board of management and our outreach team. We also welcomed Fay Valente and Margaret Merela extended her stay for one more year.



The outreach committee is no longer involved with the prayer shawl program but assumed a closer liaison with the WHAM initiative. Terry Johnstone began attending the monthly WHAM meetings. Outreach continued to support/assist the food bank program as Elaine Johnstone and Margaret Merela served 28 to 30 needy people per month. Our deepest gratitude is extended to the many financial donations through the Loonie/Toonie program and anonymity, as well as the kind donations of food which keep appearing in the food box in the Narthex. The food bank is continuing to serve the same numbers of needy people!

Margaret continues to send sympathy and gratitude cards as needed.

The Christmas Hamper project went very well. This initiative served 75 families this year; an increase of 6 families! This project committee within Outreach included Peter Spratt who managed the tin can aspect as well as the procurement of Loblaws cards for the hampers. Katherine Wooly is our dedicated logistics manager as she managed the various applications and deliveries. Peter and Katherine along with Elaine Johnstone, Arvo Merela and the members of the committee all worked well together to organize the gymnasium setup and function. Paul Kneebone organized the food procurement from Don's No Frills. The senior youth group filled the food hampers on Sunday morning. We also want to thank those volunteers who drove to pick up and deliver the food to the church, and to those who delivered the hampers on Sunday. In 2011 the Christmas Hamper team looks forward to another successful effort. God Bless!

**Terry Johnstone**  
Outreach Chair



**Youth** Amped Youth (grades 7-12) Junior Lights (grades 4-6)

Our year has been rocking!! We have made movies, cooked spaghetti, baked, hosted Sunday Night Live, put on an amazing Christmas Play, CSI: Christmas Scene Investigators, played laser tag and so much more. Our proudest achievements were our Halloween Trick or Treat for Canned Goods, our bake sales to support the Christmas Hamper program (\$130 raised) and our fundraising and helping events that support our own programs and the programs within our Church and community. Coming soon: iron Chef IV, our presbytery Retreat, "Footprints", dinner and a movie night, and much more! The most happening group around, we have so much fun as a family of faith together. We are thankful for the continued support and appreciate the prayers and love of our congregation. Looking forward to 2011 being, as usual, the best year ever!

**Anne Tiffin**  
Youth Leader

## Christian Education

It was with sadness that in August of 2010, Westminster UC accepted the resignation of our long time Sunday School coordinator, Sherri Gauvreau. In her place, Anne Tiffin accepted the one year interim position to uphold the high standards of Christian Education that have been the norm at Westminster.

We started using a new curriculum "Gather Round" which is extremely well liked, fun, informative and easy to use for all.

Sunday School hosted a Messy Church event for the Advent season, and had two fun theme days – PJ day and crazy hat day! We learned the stories of Genesis – the First Families in the fall and will be exploring the ministry of Jesus in the winter and spring. We expect more fun theme days, and hope to welcome back many familiar faces to our programming.

We are happy to present our Sunday School leadership team for 2010/2011:

- **Grades 3 & 4:** *Heather Seabright, Jan Hendrikse, Angela hunter Gonzalez, Carrie Hunter Cruz*
- **Grades SK-2:** *Katherine Woolley, Natalie Blake, Katie Bonikowsky (retired), Gwen Manyonga*
- **Grades 3-5:** *Susan Pleasance, Bev Eatock, Ava Tomlinson*
- **Grades 6-8:** *Sharlene Summers, Wendy Ekker, Joan Sanderson*
- **High School:** *Sean Tiffin, Susan Scherbak, Beccie Hampson*

Also, thanks to *Sharon French* who has revitalized our Nursery program and made possible caring and safe conditions for our babies and toddlers, and all the wonderful helpers whom she has helping out each and every week.

Thanks to all the amazing people who give their time and love to the children of our church!

**Anne Tiffin**

Sunday School Coordinator

## Property

**Chairperson** – Dave Summers, Ted Ellis

**Members** – Bruce Cullen, Bob Dingman, Glenn Cherwinka,

**Technical Group** – Glen LeClair, Alexis Walker Saunders, Katherine Woolley, Paul Curz, William Von Zuben, Reid Pierson, Tracey Marshall

**Kitchen Group** – Glenda Locksley, Barb Auchterlonie, Dave Summers



The property committee is responsible for maintenance and repair of buildings, grounds and equipment at Westminster. It supervises the cleaning, caretaking and use of facilities and oversees all alterations, decorations and repairs to the church. The committee recommends rental rates and reports to the board of management on behalf of two sub-groups who manage equipment usage in the tech room and kitchen.

There were a number of changes to the membership of the property committee. It took two people to replace Clarence MacPherson as chairperson, and Dave Summers and

Ted Ellis now co-chair the Property Committee. We have continued to have the lawn cut by volunteer help, and our custodian Bill Fitton. A big thank you to all those people who have helped with the lawn and outside work this past summer. The contract to remove snow was made with the same service provider as last year. The Property Committee is continuing on their quest to paint rooms in the church. The gym was painted last fall, and the plans are to have more painting done in the coming year.

The major maintenance repairs over the last year were; repair one AC unit, one heating unit repair, repair one catch basin that was causing a sink hole, clean all the catch basins, clean and calibrate the gas stove, repair one of the light dimmers in the sanctuary (still not working at 100%). Estimates on a new dimmer, range from \$3000 - \$6,000.



Users group activity has increased in the church, which is good for the increase in rental income, although this does mean more custodial time is required by Bill Fitton. All help in keeping our church clean and in good repair is very much appreciated.

**Dave Summers**  
Chair

## Wellness

Who are we and what is our reason for being? Our Committee originally began in 1995 when Parish Nursing Ministry was introduced to Westminster and a very small handful of other congregations in Canada, which was enjoyed until September 2009. The goal of this Ministry was to bring together body mind and spirit to help our community to develop a sense of wholeness or wellness. The Parish Nurse provided support on an individual request basis and the nature of her work was treated with the respect of confidentiality required by individuals. The Wellness Committee accepted responsibility for the more public health forums and wellness seminars.

We continue to appreciate the monthly Blood Pressure Clinics faithfully organized by Maureen Dingman and the Stroke Recovery Group continues with weekly meetings accessed by our wider community. Last February we hosted a very successful Wellness Fair which was attended by approximately 300 community members. Easter flowers were distributed to families in our prayers, the labyrinth was walked, CPR classes were offered and an evening of Christmas Carols was enjoyed. Also, the Central East Community Care Access Centre joined us with a 'Living a Healthy Life with Chronic Conditions' workshop series in the fall.

The past couple of years have seen several staff changes and so our focus has also changed somewhat. We have a prayer ministry led by Nan Dagan. Anyone wishing prayers may do so through our office. Private prayer requests will be shared with the prayer team through Nan and public prayer requests will be shared with the congregation from the pulpit on Sunday mornings. We have also brought new life to our Friendly Visitor program through the care and guidance of Carol O'Neil. Pastoral care from our ordained ministry will always be a priority, however additional visitation from a

friend within our congregation is also available. New visitors are welcome to this rewarding ministry.

Our Wellness Committee Mission Statement reads “Following the ministry of Jesus, we are called to promote physical, mental and spiritual health within our Christian family and the community we serve.” Our members in 2010 were Paul Pierson, Alexis Walker-Saunders, Iain Buchanan, Jennifer Dunn, Bill Hockridge and Carol O’Neil.

**Teena Morrow**

Co-Chair

## **Ministry and Personnel**

The Ministry and Personnel Committee serves Westminster United Church through supporting our staff. The employees of Westminster United Church meet with the M & P annually to discuss their roles/responsibilities and any issues/concerns or suggestions they may have. Information is passed from the M & P committee to the Board.

This year has seen many changes and the M & P have responded by meeting with all staff to try to make the transitions as smooth as possible.



We will continue to work with and support the wonderful staff that makes Westminster United Church such a welcoming and innovative place of worship.

**Tracey Marshall**

Co-Chair

## **Joint Needs Assessment Committee**

In late September, a Joint Needs Assessment Committee (JNAC) was appointed at the congregational meeting in order to address the departure of Rev. Christopher White. The purpose of the JNAC is to discern the needs of our congregation in order to make recommendations to the Board of Management and Congregation on our ministry needs. The JNAC is following the established United Church procedure for gathering information and assembling the JNAC report and recommendations. At a high level, the JNAC process includes:

- Determining our approach for gathering information from the congregation, committees/groups and staff
- Interviewing/surveying the above mentioned areas based on our determined approach
- Reviewing all the gathered information to determine the ministry needs and skills required to support our congregation in the years ahead
- Writing the JNAC report and recommendations
- Presenting the report and recommendations to the Board of Management for approval

- After approval by the Board, the JNAC report and recommendations are then presented to the congregation for approval

Following the JNAC process, a Joint Search Committee is formed to search for appropriate candidates based on the JNAC recommendations. Please note that anyone interested in being on the Search Committee must be recognized as a member of Westminster.

Over the past few months we have made considerable progress on the above list. The JNAC interviewed the existing staff as well as many committees and groups within the church. We also gathered congregational input through a written survey. We received a fantastic response of 140 surveys in total (including both paper and email responses) and have been truly blessed with the insight and thoughtfulness that went into the responses. The JNAC team is now reviewing all this information in order to understand our ministry needs, and the skills required to support those needs from both the congregation and staff. Subsequently, we will be writing our recommendations and JNAC report, and will be presenting these to the Board and congregation for approval. We thank you for your input as well as your patience as we work through this process. We ask that you continue to support and pray for us as we work through these last but very critical steps in the JNAC process.

We will provide the next update on our status at the upcoming Annual Congregational Meeting.

Please feel free to contact Sue Kurtz (Chair) or any of the other members of the JNAC committee if you have any questions or send an email to [jnac@westminster-uc.ca](mailto:jnac@westminster-uc.ca).

Rev Susan Robinson –Presbytery Rep	Sue Kurtz - Chair
Rev Glenn Brown – Presbytery Rep	Joanne MacPherson
Iain Beaumont	Katherine Martin
Brian Eatock	Paul Pierson
Bill Hockridge	Joan Sanderson
Paul Kneebone	Kassidy Watts

**Sue Kurtz**  
Chair



## Long Range Planning

In last year's Annual Congregational Meeting, we had shared that the Long Range Planning Committee (LRPC), along with the Board of Management, had finalized our Strategic Plan and were planning to start introducing some changes in the Fall of 2010.

Since then, with the departure of Rev. Christopher White and the formation of a Joint Needs Assessment Committee (JNAC), we felt that it was not the right time to introduce any additional change as we are already going through a time of significant transition. As a result, the Long Range Planning Committee has been relatively inactive this year, other than meeting with the JNAC in the Fall. The Strategic Plan will be revisited once

JNAC activities have completed, and much of the input received by the JNAC will be reviewed by the LRPC to determine where changes may be needed in the Strategic Plan to better support our future ministry needs.

If you would like more information on the Strategic Plan, please feel free to contact any of the committee members below:

Harry Sanderson  
Lorraine Joynt  
Lisa Cairns  
Cathy Cherwinka

Joanne MacPherson  
Joan Sanderson  
Rev. Christopher White

**Sue Kurtz**  
Chair

## **Sanctuary**

### Committee

Present active members of the committee are Pam Love (co-chair), Barb Shields (co-chair), Anita Amos, Sandra Kell Cullen, Anne Butler and Joan Sanderson.



Anita Amos and Pam Love joined committee  
Susan Scherbak and Sandra Kell Cullen stepped down as co-chairs.

### 2010 Activities

- Arranged for Easter flowers with local nursery. Parishioners purchased and placed in Sanctuary for Easter Sunday.
  - Cleaned up the attic and donated items to annual yard sale.
  - Facilitated the "Paint your Faith" painting for Lent, and Pentecost.
  - Sanctuary Committee Protocol document completed to serve as a guide to decoration.
  - Decorated for Celebrating 85 Years.
  - Decorated in "Welcome" theme for September, using stained glass doors, changing flowers in the entry way, changing the pictures on the chains in the Narthex with a welcoming theme. Positive feedback was received from congregation.
  - Decorated for Harvest and assisted with Christopher Wright's farewell decorations.
  - Decorated for Christmas, using Christmas tree in the Narthex this year where all could view.
  - Redecorated the Advent candle stand and replaced candle ribbons.
- Created new winter display scene in the entrance way to very positive feedback from many. Our winter scene was moved to the Narthex as it presented a fire hazard in the entryway.

### 2011 Planned Activities

- In January take down Christmas displays and replace pictures on hanging wall display with thoughts and pictures of "How to Be a Better Christian" theme.
- Explore replacement system such as a plate rails for picture display. The displays are well received by the congregation and visitors, however, some pictures have fallen off the display and broken representing a safety hazard. One of our congregation members may be able to assist with making the

picture display shelves. We would like the shelves to be painted the same colour as the walls.

- Refurbish the trees in the Sanctuary.
- Explore replacing/refurbishing plant holders in the Sanctuary.
- Continue with Harvest, and Christmas decorations.

New members to our committee are welcomed!

**Pam Love**  
Co Chair

## Communications

Paul Cruz, Cathie Ellis, Joan & Harry Sanderson, Cathy Cherwinka and Paul Kneebone (chair).



Our committee is responsible for a number of communication elements at Westminster, including: WUC website, newsletter (issued 3 times/year in print/electronic formats), *What's Happening @ Westminster?* (weekly emails), Program Directory (annual booklet), advertising, electronic sign and weekly church bulletins. Other projects include the Welcome Table, church bulletin boards, *The Observer* magazine subscription campaign and ID fish pins.

We are always looking for new ways to promote WUC via various mediums, both within and outside the congregation's extended family of attendees.

Accomplishments this year include:

- Further updating of website (weekly Bulletin postings, newsletters, new Board of Management and JNAC pages and increased United Church of Canada connection);
- Newly implemented weekly audio Live Streaming of Sunday morning services. Stay tuned for audio/visual Live Streaming in 2011!
- Now audio taping Sunday services on DVD's --- available to shut-in's and others
- New Leadership Team photo wall and Welcome table in the narthex
- New *Wonder Café* Westminster write-up on UCC website
- the *Observer* magazine renewal fall campaign (still room to grow, but 5+ more subscribers than last year)

Other projects underway for 2011 include:

- Further enhanced website --- including more exciting group/committee contents that focus on the vision and positive initiatives at Westminster, updated photos and more United Church connections.
- New past WUC ministers' photo display in Founders' Room
- 2011 Program Directory --- available before September/2011
- Fall promo card project and posters
- Possible new outdoor signage ideas
- Further innovations to further promote and communicate WUC within and in the wider

The 2010 annual budget allotment for Communications sub-Committee was \$1,000. All 2010 expenses (\$2,278.56) were “donations in kind” including a new Welcome table, 3 newsletter/church booklet printing costs, Leadership Team wall photos & signage, etc.

Paul Cruz uploads the ongoing new content for our website. Cathie Ellis edits the new web content and seasonal WUC newsletters. We also thank Bob and Kerri-Leigh Weir for their terrific work with the fish pins.

We are now actively recruiting at least 1-2 new committee members, so please feel free to join our 4-6 annual Saturday morning meetings --- and bring your ideas!

**Paul Kneebone**  
Chair

## Trustees



The Trustees hold the property and any investments in Trust for the Congregation of Westminster United. The past year has been quiet as there was no business requiring trustee involvement. Currently, we are monitoring the negotiations with Bell Mobility with regard to the proposed antenna.

**Doug MacKay**  
Trustee

## Environment

We are a group of 8 members whose mandate it is to raise awareness of environmental concerns, especially those that we all can act upon. We do this through conversation with others, displays, notices in the bulletin and selling environmentally friendly wares.



We discourage the use of bottled water (in accordance with United Church policy), encourage the reduction in the use of plastics and throw aways, encourage composting and recycling, and discourage the use of harmful chemical pesticides and herbicides.

We participate in Rally Day Sunday in September and the Wellness Fair in February. This year our new member, Kaireen Adamson, will be making Valentines with the youth, using found objects - an example of reusing things we already have.

As a group and as individuals, we strive to set a good example by trying to be more environmentally responsible.

**Lynn Tomlinson**  
Chair

## United Church Women

UCW continues to live out its purpose *“To unite the women of the congregation for the total mission of the church and to provide a medium through which they may express their devotion to Jesus Christ through study, worship, fellowship and service.”*



We have two groups:

1. Unit 1 – for fellowship, learning and service
2. Amica – for fellowship and study

Both do worship.

Unit 1 meets on the first Monday of the month from September to June. Our meetings consist of an entertaining/educational program usually with a speaker, worship, refreshments and our business meeting. Some of this year’s informative presentations were Maureen Dingman’s Habitat for Humanity Trip, Carla Boise and her guide dog Trix, Heather Joy-James, Lorne Coe, on the work of a counselor, and Harvesting Elder Wisdom.

This year we also presented life membership pins to Barb Auchteronie and Mary Shepherd in honour of their invaluable contributions to the work of the UCW.

We participated in World Day of Prayer services in March at St. Mark’s United Church.

We organized our annual yard sale and Christmas bazaar as well as catering for funeral receptions and once a month preparing the lunch for the Living Alone Group with a full turkey dinner in December. Funds raised through these efforts support our outreach to the broader church and to special projects in our community as well as contributing to Westminster’s general fund. This year, we contributed to Mission and Service, Oshawa Presbyterial, Cross-cultural Experience, Bursary, World Development and Relief, Francis Sandy Theological Centre, Camp Quin Mo Lac, Cornerstone, Durham Outlook for the Needy, Aids Awareness, Eastview Boys and Girls Club Restorative Justice, and Westminster youth retreat.

For our December and June meetings we invite all ladies of Westminster to our potluck dinners to share good food, entertainment and have an enjoyable evening.

We would like to thank everyone for their continued support of our annual Yard Sale and Christmas Bazaar. We will be organizing these again in 2011 as fundraisers. To help with our work in supporting the church and other community causes.

We would also like to see our membership expand so hopefully you can find time in your busy schedule to come and join us.

**Shirley Penny**

President

## United Church Women Financials, 2010

Cash Forward		851.46	
<u>Receipts</u>			
Contributions	838.74		
Projects	8,472.69		
Catering	4,132.96		
Memorial Receptions	2,350.00		
	15,794.39	15,794.39	
Total Receipts		16,645.85	16,645.85
<u>Expenditures</u>			
Mission & Service	500.00		
Oshawa Prebytery	125.00		
Congregational	10,000.00		
Operating Expenses	2,741.98		
United Church Expenses	725.00		
Community Projects	650.00		
	14,741.98	14,741.98	14,741.98
Total Receipts less Expenditures			1,903.87
Book Balance	1,890.45		
Cash	13.42		
Total Cash on Hand	1,903.87		

**Eileen Greenaway**  
Treasurer

## Foodman Group



There are currently 7 "fulltime" Foodmen with 2 others who contribute for special events.

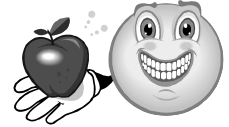
In the past year, the Foodman Group has supported Rally Sunday, Stew for Stewardship, Pancake Breakfast, soup lunch for Health Cabinet, and of course the Gala Dinner in February.

This year's dinner is (most likely) to be slated for April 2nd, with March 26th as the second choice. The dates are being put to a vote imminently.

**Ed Ekker**  
Chair

## WHAM

WHAM, which stands for **Whitby, Homework, Activities and Mentoring**, is a special after school program, offering children ages 6 to 12, homework help, healthy snacks, exercise, as well as a variety of other activities in a welcoming and safe environment. This Westminster program has worked in partnership with the Durham Regional Police since its inception in 2007. In the fall of 2009, Eastview Boys and Girls Club were welcomed as a partner.



The WHAM After School Program continues to be enriched with many volunteers, primarily church members, committed to enhancing the lives of the young participants. A dedicated police officer also volunteers to mentor the children in a positive setting. The highlight of 2010 was the program expansion from 2 to 3 days a week. It now runs every Tuesday, Wednesday and Thursday from 3:00 to 6:00 pm.

We are currently hoping to welcome more children to become involved in this very worthwhile program. At the moment we have participants from 10 different Whitby and Oshawa schools. As well volunteers of all ages (16 years +) are required for welcoming, refreshment preparation, playing in the gym, helping with crafts, assisting with homework or playing a board game.

### **Gail Wild and Bev Crumb**

WHAM Leadership

## Blood Donor Clinics



Many thanks for everyone who participated in our clinics this year. A total of 603 people attended of which 526 were able to donate. Your one donation can help 3 different people throughout our community. Your donation shows that we do care about each other so please continue to donate on a regular schedule and encourage others to participate as well.

Congratulations are due to Gord Mahaffy as he earned his 100 donation certificate and is already well up on his count already! What a great example Gord has set!

Many thanks to our faithful volunteers – Anne Butler, Anne Emmett, Jean and Andy Senko, Shirley Wallis, Phoebe Woodill, Joanne MacPherson and June Martin for their time greeting as well as serving tea, coffee, juice and cookies. Their friendly contribution means so much whether a donor will be back to our clinic or head to another clinic in town. We do have a permanent clinic in town now at Harmony and Taunton Roads. At this location there are varied hours each day other than Sundays and Mondays.

At Westminster we hold 6 clinics through the year on alternating months. Anyone in great health between the ages of 17 to 71 years of age are able to donate. It is recommended you book your appointment by calling 1-888-2DONATE, or 1-888-236-6283. An your of your time can help so many. Enjoy the goodies and fellowship at our hospitality table and let's keep up our numbers once again for 2011.

### **Elizabeth Hatter**

Facilitator

## Divorce Care

Another session of the 'DivorceCare' support group has just been completed in January. This special seminar and support group meets weekly on Monday evenings from 6:30 - 9:30, usually in the Founders Room, and is one of the many Outreach Programs that are sponsored by our church.

The participants become part of a small group of people who are also experiencing separation and divorce. This is a non-denominational program that includes videos featuring biblical teachings presented by recognized experts on divorce and recovery topics. There are ten individual topics which are designed so that participants can begin at any week and not have to wait for the beginning of the next series. Each participant (if they wish), will have the opportunity to discuss and share concerns that they are experiencing in their daily life. It is often by interacting with others who understand what you are feeling and are able to offer support and encouragement, that we will begin to learn how to deal with the pain of the past and look forward to rebuilding our lives.



The next group will begin on Monday May 2nd in the Founders Room at 6:30; so if you or someone you know would benefit from DivorceCare, or wish more information, please contact me at 905 - 723 - 6685.

### Carolle Harding

Facilitator

## Guides, Rangers and Pathfinders

On Mondays the Girl Guides meet in the gym. Our unit has grown to 32 girls and 5 leaders.

These girls are 9-12 years old, they work on their Guide Program which gives them the Fun and Friendship pin at the end of their 3 years of guides. Our unit is very active attending three camps during the year; some are joint camps with the Pathfinders and Rangers where the older girls can practice their leadership skills with the younger girls. We just returned from our winter camp, where the girls went snowshoeing and cross country skiing mostly for the first time.

Rangers meet about twice a month on Wednesdays in the Craft room. These girls are 15-18 years old; they work toward their Chief Commissioner award the highest Award a girl can receive. This unit has 10 girls this year, which is really quite a large unit.

Guides and Rangers follow the core Guiding Values.

We all thank the board for allowing Girl Guides of Canada to use your wonderful facility.

### Jane Bonk

Leader of the 18<sup>th</sup> Whitby Guide Unit and 1<sup>st</sup> Whitby Mapleshade Ranger Unit

**Pathfinders** are for girls for 12 to 14. As a Pathfinder, they have lots of chances to take the lead, get involved and help others. Pathfinders can volunteer in their community

giving their time and energy to something they believe in. If outdoor activities and camping are preferred, then they will plan all the outings and trips that the group gets to go on. If Pathfinders want to explore new interests like photography, social networking or web design, then they can do that, too. Pathfinders also offers the chance to travel internationally, particularly to the Guiding World Centres in Mexico, England, Switzerland and India. No two Pathfinder meetings are alike.

**Activities include:**

- Learning about healthy relationships and building self-esteem
- Creating decorating ideas for your personal space
- Having discussions about body image and the media
- Taking an international trip
- Holding a multi-cultural fashion show
- Leading activities for younger girls in Guiding

Every year we do 2 camps with one big camp in the summer. Every year the Pathfinders plan the Girl Guides Thinking Day which is the anniversary of Guiding which brings together 15 units and over 100 girls ranging from ages 5 to 17.

This year we have 14 girls in the unit and there are 3 Leaders. We meet every Tuesday from 6:30pm to 8:30 pm.

**Christa Lewicki**

20th Whitby Pathfinders

## **Manning Mews Non Profit Homes Corporation**

Manning Mews is the retirement housing project sponsored by Westminster United Church and subsidized by the Federal Government. The project is situated on Manning Road, adjacent to our old church site and has been operating since 1981. It consists of 20 one-bedroom apartments, half of which are rented at the low end of market and the other half have the rent geared to the income of the tenants. When the old church building was sold, Westminster retained ownership of the property on which Manning Mews is located and rents the property to the Corporation at a nominal charge.



During the past year we have had only two changes in tenants and there are currently no vacancies. The waiting list looking for subsidized units currently has 23 names on it and the list for full rent units has 18 names.

The rents for 2011 have been set by the Durham Region Housing Services Division, at the low end of market of \$865 per month. Subsidized units provide housing for low-income tenants at 30% of their income.

Major activities during the year have included installing new roofs and replacing a number of windows. We also are in the middle of an accreditation review by the United Church of Canada.

## **YMCA Nursery & Ontario Early Years Centre**

The YMCA of Greater Toronto is a charity focused on community support and development. Our aim is to provide every individual in our community with opportunities

for personal growth, community involvement, and leadership. By making connections, collaborating, and mirroring our region's diversity, we believe we can become the network that binds our many neighbourhoods into one city, one country, and one world.

As one of the largest charities in North America, we help over 400,000 people each year through three core programs:

- [YMCA Health, Fitness & Recreation](#) programs help members of our community – regardless of their background or economic circumstances – to live active, meaningful lives
- [YMCA Child & Family](#) programs and [YMCA Camps](#) ensure toddlers and school age kids get the child care they need and create memorable camp experiences. These programs also support parents and guardians
- [YMCA Employment](#) programs, [Skills Development](#) programs, [Youth Support Services](#), and [Newcomer](#) programs provide employment counseling and training, help newcomers settle in Canada, and offer youth-at-risk with the support they need to survive and thrive

At YMCA, we take our commitments to the community seriously. We see a day when more people, especially youth, connect with each other, give of themselves, and grow in their sense of purpose and belonging. We envision an inclusive society where everyone, regardless of their background, experiences, or circumstances, participates fully. And we work towards building a community characterized by strong, supportive connections between individuals and among groups.

Westminster YMCA Nursery School is for children ages 2 ½ -5 years of age. Families pay a fee to leave their children in a licensed program part time to work on social and cognitive developmental skills. Both morning programs are full with a wait-list for September 2011. Afternoon Nursery School currently has 3 spaces available. In total the YMCA Nursery School program services 42 families.

Ontario Early Years – is a satellite program which means it runs part time – when there is no Nursery School. Currently Thursday afternoons and Friday mornings programs are offered. Programs change month to month. Ontario Early Years services families with children newborn- 6years of age. There is no cost for families to participate in Ontario Early Years programs. Families are asked to register ahead of time for certain programs.

During 2010 and continuing on in 2011 – we supported the Westminster Food Bank throughout the year by collecting non-perishable food donations, participating in the Christmas Hamper program where the Nursery School program adopts a family to collect items for.

YMCA a charity and also raises money for the YMCA Strong Kids Campaign through family asks of donations and volunteers. This campaign is annual and a special event that raises funds is our annual WALK. The Walk is held in April and all families are asked to participate and contribute. We held our 4<sup>th</sup> annual Breakfast with Santa this past year. New to the event was a silent auction. We offered 3 seatings of 150 people each seating.

All money raised goes directly to the YMCA Strong Kids Campaign.

Thank you to all of our kids and parents who helped to collect pledges for the YMCA Strong Kids Campaign, which raises funds so more kids can participate in life-enhancing YMCA programs and services. You have helped to send children to camp for the first time, given youth a chance to build leadership skills in a meaningful environment, helped families stay active and healthy with a YMCA membership, and much, much more.

We continue to look forward to partnering with the Westminster United Church to provide programs and strive for a greater community.

**Tiffany Hickey and Bonnie Edwards**  
905-576-8998

## **Baptisms**

<u>Month</u>	<u>Child</u>	<u>Parents</u>
January	Jaida Poppie Anne Tompkins Ava Diane Sylvia Tompkins	Raymond and Amber Tompkins Raymond and Amber Tompkins
February	Megann Catherine Lynda Hampson	Scott and Rebecca Hampson
April Williams	Ruby Meghan MacPherson	Kenneth MacPherson and Holly
May	Gillian May Berthelot Madelyn Emily Berthelot Ethan Christopher Berthelot Ethan Roy Daros	Chris and Janette Berthelot Chris and Janette Berthelot Chris and Janette Berthelot Christopher and Jennifer Daros
June	Andrew Xavier Cairns Jacob Marlon Cruz Declan William Rainey Jean Luc Hughes VanGenechten  Nancy Hughes VanGenechten	Robert and Lisa Cairns Paul Cruz and Carrie Hunter Cruz Brian and Kelly Rainey Francisco Hughes and Roxhannah VanGenechten Francisco Hughes and Roxhannah VanGenechten
July	Vanessa Elizabeth Luke Andrew John Manuel Julian Diomede Stefanowicz	Daniel and Jenifer Luke Christopher and Virginia Manuel Frank and Sharon Stefanowicz
September	Logan William James Carrier Mackenzie Seadian Haze Shea Bennett Huinink  Amelia Maria Tompkins	Ian and Julie Carrier John and Amanda Haze Christopher Huinink and Courtney Burnett-Huinink Alexander and Krystal Tompkins



## Marriages

Daniel Forbes File and Marissa Cowan  
Jason Alfred Dimech and Carmela Melilli  
Derek Morine and Meghan Marie MacPherson  
Sean Michael Hitchman and  
Jennifer Frances Sim  
Larry Elroy Brown and Jean Gabriella Reuter  
Matthew Thomas Tuck and Lindsey Maria Clarke



## Membership - Transfers In

Susan Johnston  
Michael and Sherri Gauvreau  
Robert Locksley  
Katherine Woolley  
Elizabeth Hubley  
Ida White



## Membership - Transfers Out

May Cranston

## Funerals and Passing

*Jesus said, "I am the resurrection and the life. Those who believe in me, even though they die, will live, and everyone who lives and believes in me will never die." John 11:25*

Doris Velma Howes  
Michael Wayne McDonald  
Debora Ann Willetts  
Helen Lorraine Widdecombe  
Mavis Manson  
Bruce George Schad  
John Thomas Green  
Diana Rushworth  
Catherine Chute  
Phyllis Morison  
Gillian May Berthelot  
Joan Florence Hames  
Gladys "Irene" Gow  
Kenneth Melvin Payetta  
Ashton James Payetta  
Doris Bernice Mitchell  
Reinhold "Ron" Bippus



## Financial Reports

<b>CELEBRATION PROGRAM RESULTS</b>	<b>2007</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	
# Contributors Envelopes/PAR	269	281	269	251	229	
<b># ON PAR</b>	103	113	115	112	102	
DOLLARS						
COMMITTED	234,917	191,781	153,530	144,521	105,092	
% OF BUDGET COMMITTED	33%	31%	31%	30%	24%	
# OF LETTERS SENT	391	360	360	352	328	
# OF LETTERS RETURNED	139	111	80	74	39	
%OF LETTERS RETURNED	36%	31%	22%	21%	12%	
AVERAGE PER LETTER RETURNED	\$38	\$33	\$38	\$38	\$52	
WESTMINSTER TARGET PER LETTER	\$43	\$42	\$40	\$40	\$40	
<b>2011 C Y Budget VS Forecasted Income *</b>						
	Total	Local	M & S	Building		
2011 Contributions						
Local	256,187	256,187				
2011 Contributions M & S	21,000		21,000			
2011 Contributions Building	64,109			64,109		
2011 Contributions Other Income	60,084	60,084				
2011 Contributions Loblaws	3,250	3,250				
Total Income	<u>404,630</u>	<u>319,521</u>	<u>21,000</u>	<u>64,109</u>		
2011 Budget	<u>437,500</u>	<u>416,500</u>	<u>21,000</u>	<u>0</u>		
<b>2011 Budget Deficit</b>	<b><u>-32,870</u></b>	<b><u>-96,979</u></b>	<b><u>0</u></b>	<b><u>64,109</u></b>		
<b>HISTORICAL SPENDING AND 2011 BUDGET</b>						
	2007	2008	2009	2010	2010	2011
	ACTUAL	ACTUAL	ACTUAL	BUDGET	ACTUAL	BUDGET
Local	338,706	350,936	358,954	343,806	321,361	319,521
M & S	25,040	23,638	22,792	24,000	20,737	21,000
Building	116,937	115,532	94,721	81,000	101,265	64,109
<b>TOTAL</b>	<b><u>480,683</u></b>	<b><u>490,106</u></b>	<b><u>476,467</u></b>	<b><u>448,806</u></b>	<b><u>443,363</u></b>	<b><u>404,630</u></b>
Expenses	347,736	367,680	328,145	306,090	319,004	297,784
Mortgage DUCA	118,080	116,186	106,716	106,716	118,763	106,716
Mortgage PRESBYTERY			12,000	12,000	12,000	12,000
M & S	25,040	23,638	22,794	24,000	20,737	21,000
<b>TOTAL</b>	<b><u>490,856</u></b>	<b><u>507,504</u></b>	<b><u>469,655</u></b>	<b><u>448,806</u></b>	<b><u>470,504</u></b>	<b><u>437,500</u></b>
VARIANCE	-10,173	-17,398	6,812	0	-27,141	-32,870

**Francis McQuaid**

Finance Chair





110 Green Street  
Whitby, Ontario L1N 4C8  
www.rstaccountants.com  
Telephone **905.668.7788**  
Fax **905.668.0643**

Jane C. Ritchie Professional Corporation  
Cristina S. Shortt Professional Corporation  
Andrew Tully Professional Corporation

#### NOTICE TO READER

On the basis of information provided by the Board of Management, we have compiled the statement of financial position of Westminster United Church as at December 31, 2010 and the statement of operations and changes in fund balances for the year then ended. We have not performed an audit or a review engagement in respect of these financial statements and, accordingly, we express no assurance on them. Readers are cautioned that these statements may not be appropriate for their purposes.

*Ritchie Shortt & Tully LLP*

Whitby, Ontario  
February 8, 2011

Chartered Accountants  
Licensed Public Accountants

# Ritchie Shortt & Tully, LLP - Financial Statements (unaudited)

	2010		2009	
	Restricted			
	Local Fund	Mission & Service Fund	Building Fund	Total
<b>ASSETS</b>				
<b>CURRENT</b>				
Cash and term deposits	\$ 57,763	\$ -	\$ 51	\$ 57,814
GST receivable	4,400	-	-	4,400
Prepaid expenses	-	-	-	1,932
Accounts receivable	-	-	-	600
Interfund balances	(175,794)	8,525	167,259	1,140
	<u>(113,631)</u>	<u>8,525</u>	<u>167,320</u>	<u>78,204</u>
<b>CAPITAL ASSETS (Note 3)</b>				
	-	-	2,089,015	2,089,015
	<u>(113,631)</u>	<u>8,525</u>	<u>2,256,335</u>	<u>2,151,229</u>
				<u>\$ 2,251,751</u>
<b>LIABILITIES</b>				
<b>CURRENT</b>				
Accounts payable and accrued liabilities	\$ 3,408	\$ -	\$ -	\$ 3,408
Current portion of long-term debt (Note 4)	-	-	21,557	21,557
	3,408	-	21,557	24,965
<b>LONG-TERM DEBT (Note 4)</b>				
	-	-	1,854,617	1,854,617
	<u>3,408</u>	<u>-</u>	<u>1,876,174</u>	<u>1,879,582</u>
				<u>1,911,000</u>
<b>FUND BALANCES</b>				
Unrestricted	(117,039)	-	-	(117,039)
Restricted	-	8,525	167,320	175,845
Invested in capital assets	-	-	212,841	212,841
	<u>(117,039)</u>	<u>8,525</u>	<u>380,161</u>	<u>271,647</u>
	<u>(113,631)</u>	<u>8,525</u>	<u>2,256,335</u>	<u>2,151,229</u>
				<u>\$ 2,251,751</u>
<b>APPROVED ON BEHALF OF THE BOARD:</b>				

Director

Director

Refer to attached Notice to Reader  
dated February 8, 2011

WESTMINSTER UNITED CHURCH  
 STATEMENT OF OPERATIONS AND CHANGES IN FUND BALANCES  
 (UNAUDITED)  
 FOR THE YEAR ENDED DECEMBER 31

2010 2009

	Unrestricted		Restricted		Total
	Local Fund	Mission & Service Fund	Budget Fund	Total	
<b>REVENUE</b>					
Contributions	\$ 248,765	\$ 20,736	\$ 75,445	\$ 344,946	\$ 390,063
Other fundraising/rental/fees/retail	33,010	-	35,184	68,194	97,992
Lottery fundraising	54,725	-	-	54,725	62,932
Donations in kind	3,408	-	22,091	25,499	3,813
Gain/loss on sale of investments	-	-	397	397	-
Investment income	-	-	220	220	183
	<u>370,910</u>	<u>20,736</u>	<u>133,337</u>	<u>524,983</u>	<u>582,348</u>
<b>EXPENSES</b>					
Salaries and benefits	184,969	-	-	184,969	206,070
Loan interest	-	-	97,063	97,063	94,014
Amortization	-	-	64,531	64,531	62,234
Leasehold fundraising	50,227	-	-	50,227	56,863
Facilities	29,243	-	-	29,243	28,353
Contract services	23,125	-	-	23,125	23,205
Other fundraising	-	-	-	-	17,064
Mission & service fund commitment	-	20,736	22,522	43,262	37,784
Property committee	10,223	-	-	10,223	7,179
Diocesan committee	8,665	-	-	8,664	7,288
Presbytery fee	7,810	-	-	7,810	7,686
General and office	6,865	-	-	6,865	6,384
Insurance	4,869	-	-	4,869	5,835
Worship committee	4,104	-	-	4,104	4,443
Youth committee	3,900	-	-	3,900	4,134
Professional fees	2,523	-	-	2,523	3,800
BBT	2,370	-	-	2,370	1,032
Children education committee	2,273	-	-	2,273	1,719
Chirk charges	2,473	-	-	2,473	2,381
Communications Committee	2,279	-	-	2,279	418
Board of management	1,505	-	-	1,505	456
Sewardship/finance committee	1,383	-	-	1,383	2,113
Parish nursing committee	800	-	-	800	919
Miscellaneous	219	-	-	219	333
	<u>385,816</u>	<u>20,736</u>	<u>204,096</u>	<u>610,688</u>	<u>612,149</u>
<b>EXCESS (DEFICIENCY) OF REVENUE OVER EXPENSES</b>	<b>3,690</b>	<b>-</b>	<b>(72,759)</b>	<b>(69,069)</b>	<b>(60,643)</b>
<b>FUND BALANCES, beginning of year</b>	<b>(162,093)</b>	<b>0,325</b>	<b>452,915</b>	<b>291,247</b>	<b>400,734</b>
<b>FUND BALANCES, end of year</b>	<b>\$ (117,098)</b>	<b>\$ 0,325</b>	<b>\$ 380,156</b>	<b>\$ 271,547</b>	<b>\$ 342,751</b>

Refer to attached Notice to Reader dated February 8, 2011

WESTMINSTER UNITED CHURCH  
 NOTES TO THE FINANCIAL STATEMENTS  
 (UNAUDITED)

Refer to attached Notice to Reader  
 dated February 8, 2011

December 31, 2010

1. DESCRIPTION OF THE ORGANIZATION

The Organization is classified as a registered charitable organization under the Income Tax Act and, as such, is not subject to income taxes.

The objectives of the Organization are to share the good news of Jesus Christ and to provide a spiritual home for worship, celebration of the sacraments, and Christian education.

2. SIGNIFICANT ACCOUNTING POLICY

Capital assets are stated at cost. Amortization is provided on the declining-balance basis at the following annual rates:

Building	4%
Furniture, fixtures and equipment	20%
Parking lot	8%
Computer equipment	30%

3. CAPITAL ASSETS

	Cost	Accumulated Amortization	Net Book Value	
			2010	2009
Land	\$ 325,000	\$ -	\$ 325,000	\$ 325,000
Building	2,299,009	607,966	1,691,043	1,761,504
Furniture, fixtures and equipment	181,418	140,254	41,164	51,455
Parking lot	53,853	25,014	28,839	31,347
Computer equipment	16,109	13,140	2,969	4,241
	<u>\$ 2,875,389</u>	<u>\$ 786,374</u>	<u>\$ 2,089,015</u>	<u>\$ 2,173,547</u>

4. LONG-TERM DEBT

The Building Fund is funded by contributions designated for the construction of the new church. Loans have also been procured for the purposes of the Building Fund as follows:

	2010	2009
Mortgage payable, secured by a second charge mortgage against property owned, accruing interest at a rate of 1% beginning January 1, 2009, 1.5 % in 2010, 2% in 2011, 3% in 2012, 4% in 2013, monthly blended payments of \$1,000, due December 31, 2013.	\$ 693,391	\$ 694,977
Mortgage payable, secured by property, 7.3% interest, monthly blended repayments of \$8,893, due October 2013.	<u>1,182,783</u>	<u>1,214,896</u>
	1,876,174	1,909,873
Less: current portion	<u>21,557</u>	<u>21,653</u>
	<u>\$ 1,854,617</u>	<u>\$ 1,888,220</u>

## Board of Management 2011 – 2012

