

ANNUAL MEETING OF THE CONGREGATION

WESLEY-KNOX UNITED CHURCH
91 ASKIN STREET | LONDON, ONTARIO N6C 1E7
SUNDAY, FEBRUARY 8, 2015

Cathy Grasby, chair

MEETING AGENDA

1. Constitution of meeting and invocation
2. In Memoriam
3. Minutes of February 9, 2014 Annual Meeting
4. Pictorial Review 2014: John McFall
5. Acceptance of reports as printed
6. Financial Report for 2014: Robert Hahn, treasurer
7. Budget for 2015: Robert Hahn, treasurer
8. Mission and Service Budget Allocation
9. Nominations
10. Liability motion from the Trustees
11. New Business
12. Appreciations
13. Adjournment
14. Benediction

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Open doors,
Open hearts,
Open minds...



KINGDOM OF GOD

The Kingdom of God is justice and peace and joy in the Holy Spirit.
Come Lord, and open in us the gates of your Kingdom.

Amen

UBI CARITAS

Where there is charity and love, God is present.
The love revealed in Jesus gathers us into one flock.
Let us rejoice and take delight in him.
Let us attend to and love the living God,
And with a sincere heart, let us love one another.
Amen

PRAYER

This is a day that God has made.
Let us rejoice and be glad in it.
Let us count our many blessings.
Let us be grateful for the
 incredible gift of life.
Let us be grateful for the capacity
 to see, feel, hear and
 understand,
And let us be especially grateful
 for the ties of love which
 bind us together,
Giving dignity, meaning, worth
 and joy to all of our days.
Amen

LIFE IS SHORT

Life is short and we do not have too much time to gladden
 the hearts of those who travel the way with us,
So be swift to love and make haste to be kind,
 that love and life, peace and joy, hope, light
 and justice too, might emerge in us,
 and through us go out to people everywhere.
Amen

OUR MISSION

Wesley-Knox United Church is a community of Christians which, through God's love, welcomes and nurtures everyone.

Our vision is...

- Being an open, welcoming church that embraces diversity.
- Being a church with a strong commitment to mission and outreach.
- Being a church where participation is encouraged and made easy.
- Being a teaching church that, for all ages, feeds the mind and spirit.

"Risking, Loving, Serving..."

"Open doors, open hearts, open minds..."

FROM OUR MINISTER



When one sits down to write the Minister's Message for the Annual Report, there is often pressure to write something celebratory or inspirational, something people will remember. As I wrestled with what to write this year, I realized that I did not have to do that. Because within the pages of this report, beyond this message, you will most certainly find many things to inspire you, and occasions to celebrate and remember. 2014 at Wesley-Knox was one that was filled with joy, hope, love, growth and community.

As you read the various committee reports I encourage you to notice the number of people who feel called to share their gifts within the community. Behind each report is a committee of people who work hard to help things run smoothly and bring ministry to life at Wesley-Knox. This year specifically, we have had more people than ever visioning and planning and taking new initiatives so we will have a long and vibrant future as the Church in this place. Thank you to Council, Official Board and all of the committees for their faithfulness, dedication and hard work. Thank you to our new Chair, Cathy Grasby, who has challenged us, encouraged us and supported our many endeavours.

Again this year, I was also amazed by the commitment, creativity and willingness of the staff to go above and beyond. I can honestly say that I think we are one of the most blessed of congregations with the staff team that we have. Together our staff brings experience, wisdom, skill, compassion, creativity, humour and a deep desire to help the Wesley-Knox community grow in faith. The ways in which they each give of themselves, BIG and little, are never-ending and there is no doubt that they are Spirit-led in all that they do.

We have many things to celebrate from 2014 that you will see referred to within these pages: the Mission Possible Campaign; the Confirmation of nine young people; the celebration of new members and baptism; an inspiring Advent season including the Christmas Concert, the Pageant, Choir Sunday, Night Passed and Christmas Eve; ongoing funding for William Ater in South Sudan; family events; lay-lead studies and groups; our children attending Children at Conference; our youth attending and offering leadership at Youth Forum and Worshiplude; our young adults on mission trips and at Rendezvous; the success of and hard work by our women that went into the Harvest to Holiday Festival, the Garage Sale, and monthly unit meetings; the number of people welcomed and fed at our community meals; the new tables and chairs; more people learning about Wesley-Knox through Facebook, bookmarks and the website; and the celebration of Barb McGill beginning her discernment process. I know there are many events I have missed, but you will read about them in the following pages. What an active, exciting and spirit-filled community this is!

Thank you to all of you for the time and talents you share, for your financial contributions that are so appreciated, and for allowing me to share in ministry with you. I know that I am blessed that Wesley-Knox is my church community and I look forward to this New Year together.

Peace.—Rev. Tracy Crick Butler

5. Acceptance of Staff, Committee and Group reports as printed

MOTION to accept the Staff, Committee and Group reports as printed in the 2013 Annual Report. **(Debbi Jarvis/Sue Mennill: Carried)**

6. Financial Report 2013: Treasurer Bob Hahn presented the 2013 Financial Report.

MOTION to adopt the Wesley-Knox Financial Report for 2013. **(Bob Hahn/Hugh John Cook: Carried)**

7. 2014 Budget Proposal: Treasurer Bob Hahn presented the budget. Marilynne McNeil explained the handout available on the tables re dividing the budget into four areas: Learning (\$99,213), Worshipping (\$118,567), Reaching Out (\$36,108), and Caring (\$36,108).

MOTION to adopt the 2014 Budget Proposal. **(Bob Hahn/Shelia LeClair: Carried)**

8. Mission and Service Budget Allocation:

MOTION to set a target of \$30,000 as the church objective to raise for the Mission & Service Fund of the United Church of Canada. **(Tony Haworth/Karlene Kimber: Carried)**

9. Nominations: Part One: New and Continuing Appointments: Trustee Board, Life Members and Official Board elected to 2015 and 2016 plus Official Board re-elected to 2017. (New members Samantha Brennan, Debra Eppel, Sheila LeClair were indicated by an asterisk*. David Cooper was added to this list.)

Part Two: General Nominations

Part Three: Official Board Standing Committees

MOTION: To approve all nominations and re-elections printed in the 2013 Annual Report with the addition of David Cooper as noted above. **(Bob Read/Paul Stewart: Carried)**

10. Release of Liability Motion 2014–2015

Douglas McCabe presented this motion on behalf of the Trustees.

WHEREAS the United Church of Canada, through the London Conference and the Middlesex Presbytery, recommends that local congregations annually approve a resolution pertaining to the protection and release of the Board of Trustees in respect of the insurance amounts; and,

WHEREAS the insurance on the buildings and contents, stained glass, organ and other property located at 91 Askin Street, London, Ontario is \$9,342,554 for the insurance period March 1, 2014 to March 1, 2015, and

WHEREAS the Wesley-Knox United Church congregation approved a resolution in respect of this matter for the 2013–2014 insurance year.

THEREFORE be it resolved that the congregation of the Wesley-Knox United Church hereby:

a) Determines and directs that insurance for the Property for Insurance Policy Year March 1, 2014 to March 1, 2015, shall be replacement cost insurance coverage as outlined in paragraph 2 above, based on the latest appraisal done in 2002 and outlined in Policy MMF/1112-864 with the broker Hub International Limited; and

b) Acknowledges that the limits in such Insurance Policy may be less than the full replacement cost of the Property insured under the Policy; and,

c) Releases the Trustees of the Wesley–Knox congregation from any obligation to maintain insurance coverage with higher limits than that provided in the Policy, and agrees to indemnify and save harmless the Trustees of the said congregation for all claims with respect to such obligation.

MOTION: To accept the liability motion. **(Douglas McCabe/Paul Mullen: Carried)**

In response to a question, the Trustee Board advised that we use Aviva for insurance.

11. New Business

There were a number of safety issues around the church. Be sure that the burners on the stoves are turned off. Also, make sure that the dishwasher is turned off. Also, please do not flip the switches on hydro panels—ask first. May McAllister mentioned that four of the new chairs had been broken and asked that, if a chair breaks in the future, to please note under what circumstances that occurred so that we could potentially get the manufacturer to replace the broken chair.

12. Appreciations: Margaret Eadie expressed the church's appreciation to the staff. These are Margaret's words:

In the annual report, many committee chairpersons have expressed their appreciation to our amazing staff. On behalf of the congregation I would like to add our thanks to these people for their dedication to the life and work of Wesley-Knox.

Rev. Tracy, you have endeared yourself to us in so many ways. Your keen interest in young and old alike, and your attention to detail are remarkable. Thank you for your leadership on Sundays and throughout the week.

Dr. Doug Ross, who greets us with a firm handshake every week, is our voice of wisdom and keeps us grounded in reality. We are so blessed to have you in our midst.

Karen, our Director of Music, you have placed us on the map with the caliber of choirs and music programs that you offer to people of all ages. Your sincerity, knowledge and enthusiasm are truly inspiring.

Barb, our director of Children's and Youth Ministry, through your leadership and energy, you have created a program for choirs and Sunday School that is outstanding. Your efforts are appreciated by parents, the congregation and the community.

Mary Bee, your role as administrative assistant to Karen and Barb is invaluable. You take the time to connect with children and parents, and give the best "high fives", according to my grand-daughter.

Heather, our office coordinator and manager, keeps the activities of the church organized and running smoothly. With such a busy place, arranging the schedule is not an easy task.

Sandra, our custodian, is always cheerful and willing to help. Her responsible and thorough way in carrying out her work, is admired and appreciated by all.

Please join me in showing our appreciation to the wonderful staff we have here at Wesley-Knox. Some of these people are not here right now, so a letter of appreciation will be sent to them on your behalf.

Cathie Banks then "passed the torch" to Cathy Grasby who becomes new Chair of Wesley-Knox Official Board and Council. Rev. Tracy Crick-Butler extended thanks to Cathie Banks for her outstanding work as Chair over the past four years. Eileen Cook also thanked Cathie for her expertise and leadership with the bells and hand chimes.

13. Adjournment: 1:35 pm. MOTION to adjourn the meeting. (Lynda Laskey/Helen Campbell: Carried)

14. Benediction: Rev. Tracy Crick-Butler

STAFF, COMMITTEE AND GROUP LEADER REPORTS

DIRECTOR OF MUSIC

2014 was another great year in the musical life of Wesley-Knox. Once again, the Wesley-Knox Community Choir program and its Cherub, Primary, Junior Boys, Junior Girls and Mysterium choirs, engaged over 100 children and young people.

All of our choirs sang in church at different times this year, and also at venues and events outside of our church. The Junior Girls Choir sang O Canada at a London Lightning basketball game. The Junior Boys Choir sang O Canada and the Star-Spangled Banner at a London Knights hockey game. The Primary Choir sang at the Lighting of the Tree Ceremony in Wortley Village. The Cherub and Primary choirs sang Christmas carols at Grandwood Retirement Home. Some of these events were fundraisers. All were community builders for the choir program and the church in general.

In the spring, the Junior Choir went on a road trip to sing several anthems at Sunday worship at St David's United Church in Woodstock. Many families joined the choir for lunch afterwards at a Woodstock Pizza Hut. A great day. And in November, the Junior Choir participated in the Choristers'

4 Festival offered by Metropolitan United Church. They enjoyed both the singing and the fun.

Once again, Mysterium sang at the London Convention Centre for the February L'Arche Banquet. In October they sang at an annual Children's Hospital Bereavement Service held at the Hellenic Centre. It was very moving and our young people were a valued part of honoring the young lives that had been lost. They were invited back next year.

Our Senior Choir continues to be one of the most committed groups in our church. In November, it distinguished itself at the Six Choirs One Voice workshop and evening concert. Who knew that a church choir could sound that good? The 17th annual Christmas concert with Denise Pelley and the band had the largest audience in many years, possibly around 650. Not only that, but it was recorded by Rogers Television and broadcast five times over the holidays. Definitely one of the best! And the Senior Choir's Turkey Dinner fundraiser headed by soprano Linda Olson, made the biggest profit ever.

Our Handbell Choir, under the expert direction of Cathie Banks, continues to improve and ring beautifully.

Heartly thanks to the many people who contribute to the musical witness we offer at Wesley-Knox: Barbara McGill who directs the Cherub and Primary choirs; Mary Bee Haworth who is the glue for the whole organization; Brian Ratcliffe

who so often and so beautifully accompanies our Senior and Junior choirs; Richard Yake, who accompanies the Primary Choir; and other volunteer musicians who add so much to our worship: Shawn Spicer and Kelly Webb on trumpet, Karen Pincombe on timpani, and Dave Semple on guitar; Kennedy Kimber-Johnson, Richard Yake, and Neil Eadie who play the piano and organ on Sundays when I am away; Mallory Brennan who coordinates gym time for the junior choirs; Sandy O'Neil, Kennedy Kimber-Johnson, Emma Semple, Amanda-Lynn Stubley and Kimberley Gillespie who help with Junior and Primary choir rehearsals, and M. J. Cooper who keeps our choir robes and stoles looking wonderful. And anyone I may have forgotten. My heart-felt thanks to you all.—*Karen Schuessler, director of music*

DIRECTOR OF CHILDREN'S AND YOUTH MINISTRY

Highlights of 2014 include strong volunteer support, summer students, our vacation bible camp, volunteer orientation, duty-of-care policy, intergenerational services and events, confirmation, local and global mission projects and many excellent Sunday School classes! Wesley-Knox has always been passionate about children, youth and family ministry and as each year passes our young people are intentionally and increasingly involved in all aspects of church life--worship, outreach, education and fellowship. Thanks to Karlene Kimber, Doug McCabe, Sandra Fox and of course Rev. Tracy for looking to all ages for participation in worship: to read, to serve communion, take communion, witness baptism, usher and greet and serve on committees. These are all integral aspects of faith formation and make Wesley-Knox the welcoming and exciting place that it is. Thank you also to our prayer partners Connie Hiscock and Marion Hearn who intentionally pray for our Sunday School students mid-week.

Week-to-week attendance is shifting and we are still receiving new children into our Sunday morning programs. To keep our busy families connected with Wesley-Knox and our Sunday-morning lessons, a new faith-formation website www.wesleyknoxchildrenandyouth.com, was developed. We are blessed and infused by the energy, enthusiasm, gifts and offerings of all our families and their young people, and it is important that we work hard to stay connected.

A big change for 2015 is how information will be reported. Please look for all children, youth, and family events under the Children and Youth Ministry report in the KSC rather than under Christian Education. There is a combination of people running these events and I will do my best to be the "umbrella" or "hub" for all of them. Please contact me, Barb McGill, if you need clarification or information about any of these events. Recently a "Mailchimp" letter was sent out to families to keep everyone informed about what is going on. If you would like to receive a monthly newsletter about children, youth, family and

intergenerational events at Wesley-Knox, please contact me and I will add you to my e-mail list Yes, there is an unsubscribe option if it is just too much information!

A special thanks to each and every one of our amazing volunteers for all they bring to their relationships and lessons. Thanks to Jane Walker and Dave Lumley who continue to support us through the shift in their ministry. Thanks also to the Communications Committee and the Membership Development Committee who keep young families connected and reach out to connect with families in the neighbourhood. It is inspiring to watch all of our volunteers share their unique gifts and their faith so honestly and openly. Thank you to all of those who offer their time and skills in such a committed way to facilitate care and learning with all of our young people from birth to eighteen. I look forward to the coming year and being a part of all that happens at Wesley-Knox.—*Barbara McGill, director, Children's and Youth Ministry*

BOARD OF TRUSTEES

2014 was a year of change in the makeup of the Trustee Board. After losing three longstanding members in 2013, we welcomed new members Marilynne McNeil and Rob Reid. Then, this year, we accepted with regret the resignations of Bob Hahn and John Rushton. John has been a member of the Board for many years and we thank both for their contributions to the work of the Trustees.

A sincere thank-you to all Trustee Board members for their active participation in fulfilling their mandate of trusteeship of Wesley-Knox property and maintenance, providing adequate insurance protection coupled with a sound and balanced fiscal restraint policy to ensure that the capital assets of the church continue protected.

Trustee Financial

In addition to providing ongoing financial support of the general operation of Wesley-Knox by means of Trustee funds, the Board of Trustees administered the following transactions in its investment portfolio:

- The Treasurer's report will show that the major portion of Trustee investments are in Guaranteed Investment Certificates with the exception of about \$185,000 which are in blue-chip equities. The equities realized an excellent return on investment in 2014 and there are indications this will continue in 2015. However, the year-end low price of oil continuing into the New Year could have a negative impact on our equity returns.

- The Official Board approved the recommendation of the Board of Trustees to increase the limit of equity investment from the \$100,000 ceiling to 30% of the total of the Trustee Funds.

Property and Insurance

The insurance renewal for the period March 1, 2014 to March 1, 2015 was processed with a

corresponding increase in premium reflecting inflationary protection. The Trustees' continuing concerns of insurance liability issues resulted in the Trustee Board, in conjunction with the Property Committee, exploring the balcony railing issue this past year. The existing railing height is currently grandfathered but is 16 inches lower than the present Ontario Building Code standard for new construction.

The Trustee Board's Legal Advisor brought to our attention that, in light of the fact that there was an incident of a person falling on the balcony stairs that could have resulted in an usher falling against but not over the balcony, Wesley-Knox United Church should observe due diligence and correct the height of the railing to satisfy the current building code. Should no action be taken on such a legal recommendation and another fall occur resulting in a subsequent insurance liability claim, the insurer could contest the claim as our Church had not done its due diligence when it was aware of a safety hazard. If a claim were made, the church and Trustee Board members could be named in such a lawsuit. Hence the reason for the concerns associated with railing height. Due diligence has been performed by the Trustee Board and corrective remedies are being pursued. The Trustees have now been able to procure a supplier who has provided a sample rail extension that could be attached to the existing railing top and provide protection in the event of further balcony occurrences.

You will note that to date railings at the ends of the balcony stairways have already been installed.

In the meantime, the Trustee Board has recommended to the Chair of the Property Committee that signage be installed in the lower narthex suggesting that persons with mobility challenges be discouraged from using the balcony. This proactive action would serve as an additional deterrent to the balcony use and aid the Trustee Board and the Church in their due diligence action.

Conclusion

I will take this opportunity to thank all members of the Trustee Board for their many contributions to the Trustee business of 2014.—*Ross Rowe, chair*

CHRISTIAN EDUCATION COMMITTEE

The Christian Education Committee meets every second month. Main purpose of this committee is to oversee Christian Education programs at Wesley-Knox United Church. Our aim is to help connect people of all ages with the resources and tools to grow in faith. This year, major education initiatives included

- Vacation Bible School,
- confirmation of nine young people,
- the Living the Questions DVD-based study program,
- Christmas boxes for post-secondary members of the congregation,
- Lent and Advent and Bible studies, and

- The Dwelling Place.
- In the coming year we hope to
- think more purposefully about the ways Christian Education can grow and flourish at Wesley-Knox, and
 - support the many study groups and faith initiatives starting up at Wesley-Knox. We want to help them grow.
- Samantha Brennan, chair*

COMMUNICATIONS COMMITTEE

The Communications Committee meets regularly on the third Monday of each month. Main purpose of this committee is to produce and manage Wesley-Knox publications, websites and other means of communication at our church. This year, major initiatives included

- producing our eighth Wesley-Knox Annual Report,
- producing our eighth annual multimedia review of the wide variety of activities at Wesley-Knox,
- producing five issues of the Kindred Spirit Connection,
- preparing London Free Press newspaper ads
- updating the content of our church website with service bulletins, calendars, news items and photographs,
- establishing a repository of Wesley-Knox photos on www.flickr.com, and
- monitoring the Wesley-Knox Facebook group.

In the coming year we hope to

- complete development of a new Wesley-Knox logo,
- continue to photograph the many aspects of Wesley-Knox life,
- continue to update the Wesley-Knox website,
- refresh the design of the website user interface
- offer podcasts of our Sunday sermons
- expand our social media presence including a Wesley-Knox "like page", and
- assist committees with the development of private Facebook sites for committee use.

Special thanks to Neil Eadie, Bob Read and Linda Olson for their diligent proofreading of the Annual Report and KSC newsletters.—*John McFall, chair*

DISTRICT VISITORS COMMITTEE

The District Visitors Committee meets four times each year and as needed. Main purpose of this committee is to support District Visitors and monitor and balance the number of people the District Visitors have to visit. This year, major initiatives included

- having spring and fall evening meetings to make District Visitors aware of changes to how we communicate with Visitors and church staff. The evenings were also a time of fellowship for Visitors.
- starting the process by which all District Visitors will get a Vulnerable Persons check. Cathy Grasby is

confidentially receiving results of each check.

In the coming year we hope to

- encourage prospective District Visitors to speak to a member of the committee and become a District Visitor, and
- continue to support our current District Visitors.

Special thanks to Richard Yake, Dorothy Swan and Lois Down for their many years as District Visitors.—*Heather Bedford, chair*

FINANCE COMMITTEE

The Finance Committee normally meets in the Centennial Parlour at 7:30 am on the second Thursday of each month. Coffee is served! Main responsibility of this committee is to set the church budget and oversee the day-to-day finances of the church. We also work closely with the Stewardship Committee to promote local givings to support our budget. Specific responsibilities include

- setting and tracking the annual budget,
- supporting ad hoc initiatives that fall outside the budget,
- working with the Treasurer to set policies and define governance on financial matters, and
- coordinating special fundraising efforts within the congregation.

In 2014 we added representation from the Ministry and Personnel to our committee as staff costs represent the majority of our operating costs and we recognized last year that this cost was likely to grow in the future.

Our financials for 2014 came in about as expected, with an operating deficit of about \$35,000. Details are provided elsewhere in this report, but essentially costs increased by about 4% over 2013 while revenue dropped slightly. We saw a drop in local church givings of about \$10,000 between 2013 and 2014.

The finance committee met twice in 2014 with the Board of Trustees. We have been working to get a more holistic view of our finances, and the congregational savings under the administration of the Trustees play an important role in this. These meetings were generally productive, and we thank the Trustees for their wisdom and insight.

The big challenge for us this year was the long-term financial picture. In the short term we are secure, with unrestricted savings amounting to more than two times our annual budget, which seems like a prudent and sensible range. But when we look more closely at the numbers there are some worrying trends. Our 2015 budget shows envelope givings and staff expenses to be within \$1,000 of each other. Unfortunately, there is about \$100,000 in annual expenses beyond that: utilities, insurance, buses, property maintenance, presbytery assessment, etc. Income from investments covers some of that cost, but we are forecasting a significant operating deficit for 2015.

We are reluctant to cut or curtail spending on staff. The success and vibrancy of this congregation is due in large part to the excellent staff we currently have, and looking at similar congregations' finances we see that we are truly doing a lot with what we spend, and that our budget is relatively modest. We are viewing this as an investment in the future of the congregation, with hopes that growth of revenue will follow the growth in our expenditures.

I'd like briefly to touch on estate giving. Much of our current financial security is due to estate contributions and these bequests are an important part of our financial health now and well into the future. We invite every member of the congregation to consider a bequest to the congregation, and want to offer assurances that your wishes on the disposition of the money will be honored. We maintain a number of special purpose funds that are dedicated to various aspects of congregational life and the work of the church, and your contribution can help now or in the future in a way that would be meaningful for you.

Special thanks to our treasurer Bob Hahn, who has now been serving the congregation for many years. Bob has been able to bring insight and clarity to our finances and has presented information to the Board and Council in a format that makes the numbers easy to understand.

If you have questions or concerns on the workings of our committee or the finances of our congregation, please get in touch with me or any member of the committee.—*Jeff Fullerton, chair*

HEALTH AND SAFETY COMMITTEE

The Health and Safety Committee meets as needed. Main purposes of this committee are to

- ensure all fire and first-aid practices are followed,
- ensure personal safety practices are followed,
- ensure that safe food handling practices are followed and,
- support the guidelines outlined in the Wesley-Knox Risk Management Document

In the coming year we hope to

- educate all groups about proper documentation and reporting of incidents, and
- educate more groups on the requirements of the Risk Management document.—*Cathie Banks, chair*

MEMBERSHIP DEVELOPMENT COMMITTEE

The Membership Development committee meets on the third Tuesday of each month. Main purpose of this committee is to attract new members to our church and to welcome them and make them part of our faith community. Our other goal is to reach out and connect with the Wortley Village community and increase our "community footprint". This year, major initiatives included

- increasing our membership: during 2014,

eleven new people joined our church,

- an Intro to Wesley-Knox Dessert Night for new people and others interested in Wesley-Knox,
- the Wesley-Knox booth at the Gathering on the Green last June: 100 children made a craft,
- our youth group volunteering at both Christmas and Halloween in the Village,
- flyers and bookmarks promoting church events, and
- plans to have photos of people new to our church added to the existing ones in our hall,

In the coming year we hope to

- increase our presence at the Gathering on the Green with some other Wesley-Knox groups involved,
- encourage new people to join groups and committees in our church,
- strengthen our membership in OSBA/OSCO and make use of their directory listings and contacts, and
- expand our database of new members and make more use of social media.

Special thanks to Jane Walker for her commitment to our youth, spending all day with them at many of the Wortley Village events, Harry MacLean for his work on the flyers, bookmarks, and church website, and Kathleen Brennan who is always ready to do whatever task is asked of her. We are a small group that is always looking for new members who would like to try and make us the best and most welcoming church in London. Join us!—*Debbi Jarvis, chair*

MIDDLESEX PRESBYTERY

Middlesex Presbytery serves most of the County of Middlesex and as of May, 2012, consisted of 40 Pastoral Charges. Presbytery meets at least five times a year on the fourth Tuesday, every other month. Debbi Jarvis and Karlene Kimber are the Presbytery representatives for Wesley-Knox. The stated purpose (February, 1987) of Middlesex Presbytery is to awaken its people and congregations to the message of the Scriptures, and to encourage them through support and compassionate oversight, to fulfill their Christian ministry in the world, as revealed in the words and life of Jesus.

Presbytery Highlights 2014

Last March we offered members of the congregation an opportunity to give feedback on the questions put forward by the Comprehensive Review document “Fishing on The Other Side”. This document presented possibilities for the future of the United Church, how we might connect to one another in the church and how the church should be governed. A final proposal from the Comprehensive task force will come to General Council this summer.

At the November Presbytery meeting, there was a helpful workshop on Conflict Resolution, teaching how to avoid pitfalls that seem to occur when conflicts are not managed promptly and correctly.

8 2014 saw the closing of Grace United Church on

Hamilton Road. It held its last service on December 28. This year Presbytery also celebrated thriving congregations like Riverside United Church whose members have renovated, expanded and re-visioned their church building to better meet the needs of their ministry.

Last May we were excited to learn that Alex Walker was nominated to be a delegate to General Council to be held in Newfoundland this summer. Wesley-Knox is also blessed to have Alex’s sister, Maggie Walker, as an active member of Youth Forum. We are still looking for one more person interested in the work and life of the wider church to join us as a presbytery representative from Wesley-Knox.—*Karlene Kimber and Debbi Jarvis, Middlesex Presbytery representatives*

MINISTRY AND PERSONNEL COMMITTEE

The Ministry and Personnel Committee (M&P) meets as needed on Wednesday evenings. Main purpose of M&P is to build positive, trusting relationships with ministry personnel and other paid staff of the church. This year major initiatives included

- attending regular scheduled staff meetings,
- conducting an annual review with each staff member and identifying and providing support for educational and personal growth,
- increasing custodial level by four hours a week to meet increased cleaning requirements of the church,
- increasing the music director’s time to 18 hours a week to match increased responsibilities, and
- recognizing staff anniversary dates: Doug Ross 40 years, Heather Westbrook 25 years.

In the coming year we hope to

- continue meeting with the staff on a regular basis,
- conduct our annual review of each staff member, and
- continue to review and receive input to assess the staffing needs at Wesley-Knox

This past year has been a busy and exciting one for M&P. We look forward to continuing to support our excellent staff at Wesley-Knox.—*Ian Hardie, chair*

MISSION AND SERVICE COMMITTEE

The Mission and Service Committee (M & S) generally meets on the last Monday every month, 7 p.m. in the chapel. Main responsibilities of M & S are

- to encourage contributions to the Mission and Service Fund of the United Church of Canada,
- to champion selected outreach projects on behalf of the congregation, and
- to educate our church community in matters related to mission and outreach.

This year, major initiatives included

- showcasing the work of the Mission and Service Fund via monthly “Minutes for Mission” during Sunday worship,

- providing high school scholarships to Rebecca and Bhakita, two young women in South Sudan
- commissioning the Sunday School children to collect money during Sundays in Lent for the Unity Project, a London charity that assists the homeless,
- planning and leading Environmental Sunday and Mission Sunday worship,
- raising \$3500 to support the work of William Ater, Canadian Aid for Southern Sudan's man-on-the-ground in South Sudan, through collection of used electronics for recycling and the sale of handmade African crafts at the Gathering on the Green,
- helping at the annual November Sudan Concert,
- operating April and October food drives for the London Food Bank, and
- rallying a group from Wesley-Knox to participate in London's annual tree planting event on Earth Day.

In the coming year we hope to

- strongly encourage gifts to the United Church's Mission and Service Fund,
- develop a social justice or outreach project involving Canadian veterans,
- promote and/or sponsor a series of feel-good outreach activities that will engage others in the Wesley-Knox community,
- financially support our two young South Sudanese women so they can continue their education,
- raise at least \$3000 to support South Sudan.
- plan a future "open" mission trip to South Sudan,
- lead two Sunday services, and
- find energetic new members to join the Mission and Service committee!

Thank you to everyone for supporting outreach projects at Wesley-Knox. There are many groups outside this committee that breathe life into our church and its strong commitment to outreach. We applaud their dedication and initiative! I would also like to recognize the incoming chair of Mission & Service, Sheila LeClair. Lastly, expect this committee to adopt a dynamic new name in 2015!—*Tony Haworth, chair*

PROPERTY COMMITTEE

The Property Committee meets in the chapel on the third Monday of every month, except during July, August and December. Main responsibilities of the Property Committee are the operation of, maintenance of, repairs to, new projects related to and planning for the physical church building. This year, major initiatives included

- replacing hallway lighting with new energy-efficient fixtures,
- assessing the structural integrity of the sanctuary floor,
- examining the condition of the exterior brickwork and mortar,

- evaluating the groundskeeping services provided to Wesley-Knox, and
- working with other committees regarding the physical property of Wesley-Knox.

In the coming year we hope to

- replace the sanctuary floor,
- repoint and repair exterior brickwork and mortar, and
- renovate the sectioned Sunday School and upstairs music and nursery areas

Special thanks to the Sip and Serve group for completing smaller repairs around our church, Neil Eadie and Ron Olson for replacing the light bulbs in the sanctuary, Heather Westbrook for ensuring that all trades are notified when issues arise, Margaret Henderson for her diligent work arranging and organizing property use, and Chris Nichols for his continued commitment to the Sunday School renovation.

I would also like to thank all members of the Property Committee for their dedication to the needs of our church. Without their input and commitment, our task would be insurmountable.—*Chris Mortlock, chair*

PROPERTY USE COMMITTEE

The Property Use Committee, a subcommittee of the Property Committee, meets as needed, sometimes at the end of the Property Committee meetings on the third Monday of each month from September to June.

Main purpose of the Property Use Committee is to provide guidelines and set rental fees for groups requesting rental or use of Wesley-Knox facilities. We look at all requests from members, adherents and outside groups re their "fit" with church policy and ongoing functions. Major initiatives this year included

- booking services for our Hispanic congregation,
- booking all times for groups that rent our facility: Quilters, Narcotics Anonymous groups and others who occasionally rent the building,
- making sure outside groups do not conflict with activities already booked, and
- hosting a polling station for the October municipal election.

In the coming months we will host the OSCA (Old South Community Organization) Chili Cookoff and many functions organized by UCW, the senior choir and other church groups. We wish to thank all committee chairs and church members who book their events with Heather our church secretary as early as possible. We also extend heartfelt thanks to everyone who used the various rooms and equipment and made sure that all was in order for the next group using the space.—*Marg Henderson, chair*

STEWARDSHIP COMMITTEE

The Stewardship Committee meets in the Centennial Parlour at 7:30 pm on the third Monday

of each month. Our purpose is to provide leadership for the congregation as it fulfills the stewardship goals of the church. Specifically, this committee is responsible for

- promoting a sense of community at Wesley-Knox which enriches and deepens our commitment to the church, and
- creating, promoting and seeking ways by which everyone can share in aspects of stewardship including sharing time, talent and treasure through volunteerism and financial stewardship.

In 2014 our major projects included

- providing an Official Board leadership training workshop to help everyone understand their own leadership style and how we work in groups,
- encouraging creativity, sharing and leadership across the entire congregation of Wesley-Knox through the Mission Possible campaign. This campaign offered \$5 seed money to anyone in the church who wanted to participate. About \$300 was distributed. People were encouraged to be creative and use the money for any purpose they thought would support Wesley-Knox. Some raised money for the church (approximately \$1000). Others used it to build new relationships, to invite someone for coffee and a get-to-know-you conversation, or to raise money for causes that promote a vibrant, healthy and safe community or to support a specific program at Wesley-Knox like our community breakfasts, and
- using our themes, Reaching Out, Caring, Learning and Worshipping to highlight some Mission Possible stories to inspire and challenge us through our annual financial stewardship campaign.

Wesley-Knox responded as we had hoped with about 75% of those returning their estimate of givings cards pledging to increase annual financial givings. Also, about 40% of our financial givers now use Pre-Authorized Remittance (PAR) which is much higher than the United Church national average and very helpful for our monthly cash flow.

Thank you to everyone who contributed to making this year's stewardship activities and campaign such a wonderful success. I'd like to thank all committee members for their energy, enthusiasm and general awesomeness this year. Special thanks to honorary committee member Vivien White for her help with making our Stewardship Sunday the special day it was, and to Cathy Grasby for inspiration and support.

In 2015 the committee is excited to welcome Matt Selman to our team. Stay tuned for projects focused on leadership, legacy giving and others related to stewardship and community building.—*Trevor Johnson, chair*

TRANSPORTATION COMMITTEE

10 The Transportation Committee meets as needed. Main purpose of this committee is to arrive at the

best possible and most cost-effective way to bring people to Wesley-Knox for Sunday worship services.

Three times in 2014, we met with churches of other denominations in the Wortley Village area, to explore the possibility of a Wortley Wheels Sunday bus service that might meet the needs of four or five churches in our area. It still may be a viable option, but more details and planning are needed. In the coming year we hope to

- explore a variety of transportation options,
- possibly shift our bus routes to expand ridership, and
- explore and make financially responsible recommendations for future transportation service

We have expanded the Transportation Committee to garner new ideas about how we can responsibly move forward with our mandate. As they leave our committee, special thanks to Sharon and Jim Neville for their dedication.—*Cathie Banks*

UNITED CHURCH WOMEN

The United Church Women's executive meets five times each year. Individual UCW units meet once a month except during July and August:

- Unit 1 – 7 pm, first Monday each month
- Unit 2 – 1:30 pm, first Tuesday each month
- Unit 4 – 7 pm, second Tuesday each month

Main purpose of UCW is to unite the women of the congregation in study, fellowship and service. Major initiatives this year included

- installation of the new ovens in the kitchen and the drawers underneath,
- our first-ever Vendors' Sale, and
- the annual Garage Sale, High Tea (it was sold out) and Harvest to Holiday Festival.

Ongoing projects include making marmalade, apple pies, turkey pies, other goodies and cards to sell, planning and running the fall Harvest to Holiday Festival, Vendors' Sale, Spring High Tea and spring Garage Sale. New projects as they come up.

Thanks to all our UCW ladies and any others who helped make our projects a success. Many people volunteered their time and energy to make this happen. Thanks also to our UCW unit leaders and executive. I know we will have a great 2015.—*Lynda Laskey, UCW president*

WESLEY-KNOX MEN

Wesley-Knox Men meet at a local restaurant for breakfast on the first Sunday of each month, year-round. This provides a relaxed social atmosphere for men to get together. This year, major initiatives included

- the Community Breakfast program which offers a once-a month Saturday breakfast September to June,
- the annual Ham and Potato Dinner and Shrove Tuesday Pancake Supper which raised funds for the breakfast program, and

- serving refreshments after worship one Sunday each month.

In the coming year we hope to

- continue with the Community Program,
- raise funds to remain financially healthy, and
- meet monthly for breakfast with our peers.

Special thanks to all who volunteer to help shop, prepare and serve the breakfasts and special meals.—*Neil Eadie*

WORSHIP COMMITTEE

The Worship Committee meets on the first Thursday of every month except in July and August at 6:30 pm (6 pm in 2015) in the Wesley-Knox chapel.

Purpose of this committee is to support the planning of worship by our minister and director of music. We recruit and support our ushers and the greeters, maintain the sound system and replenish pew cards. We deal with suggestions and concerns about worship and arrange for supply ministers when our minister is away. We critique our Sunday worship and offer praise and suggestions to help our staff maintain a high quality of worship throughout the year. This year, major initiatives included

- replacement of longtime organizer of our Sunday scripture readers, Doug McCabe, by Karlene Kimber,
- a workshop on proclaiming the scriptures,
- assisting at special services: Ash Wednesday, Maundy Thursday potluck and communion, Good Friday at Calvary United Church, Easter Sunday sunrise, and the Night Passed Christmas service,

- initiating The Dwelling Place, a Christian-focused support group for those suffering from depression,
- an appeal that resulted in a new pulpit banner for the sanctuary,
- purchase of a laptop computer to record Sunday sermons for the Wesley-Knox website, and
- purchase of pew pillows for those who need them.

Jane Fenwick now takes over as our chair. Projects for 2015 include

- assisting Rev. Tracy Crick-Butler and Karen Schuessler with our worship services,
- finding pulpit supply for when our minister is away
- recruiting new ushers and greeters, and
- organizing a senior-choir appreciation event,
- a follow-up workshop on proclaiming the scriptures,
- maintaining pew cards, candles, the sanctuary etc.

As outgoing chair of the Worship Committee I would like to thank all its hard-working members who respond with kindness and enthusiasm when asked to assist with anything. Special thanks to Chris Mortlock and Eileen Cook who are leaving the committee. Their work on behalf of the committee is very much appreciated. I'd also like to thank Rev. Tracy Crick-Butler and our Director of Music, Karen Schuessler. Their professionalism and passion for Christian ministry through word and music make the work of our committee very easy. We are truly blessed to have such a dedicated team. And to Rev. Dr. Doug Ross for his outreach, wisdom and sermons several times each year. "Our cup runneth over!"—*Sandra Fox, chair*

2015 RELEASE OF TRUSTEES MOTION

WHEREAS the United Church of Canada, through London Conference and Middlesex Presbytery, recommends that local congregations annually approve a resolution pertaining to the protection and release of the Board of Trustees in respect of the insurance amounts; and

WHEREAS the insurance on the buildings, contents, stained glass, organ, and other property located at 91 Askin St, London Ontario (the Property) will be \$9,342.554.00 for the insurance period of March 1, 2015 to March 1, 2016; and

WHEREAS the Wesley-Knox United Church congregation approved a resolution in respect of this matter for the 2014–2015 insurance year.

THEREFORE be it resolved that the congregation of the Wesley-Knox United Church hereby:

- Determines and directs that the insurance for the Property for Insurance Policy Year being March 1, 2015 to March 1, 2016 shall be replacement cost insurance coverage as outlined in Paragraph 2 above, based upon the latest appraisal done in 2002 and as outlined in Policy MMF/1112-864, with the broker Hub International Limited; and
- Acknowledges that the limits in such Insurance Policy may be less than the full replacement cost of the Property insured under the Policy; and,
- Releases the Trustees of the Wesley–Knox congregation from any obligation to maintain insurance coverage with higher limits than that provided in the Policy, and agrees to indemnify and save harmless the Trustees of the said congregation for all claims with respect to such obligation.

Resolution to be presented by Doug McCabe for consideration by the congregation at the Wesley-Knox Annual General Meeting on 2015 February 8.

PART ONE: NEW AND CONTINUING APPOINTMENTS

TRUSTEE BOARD

Darryl Banks	Rev. Tracy Crick-Butler	William Bright*	Carl Hearn	Lynda Laskey
Douglas McCabe	Marilynne McNeil	Paul Mullen	Elizabeth Phoenix	Rob Reid
Cindy Stewart*	Ross Rowe, chair	Douglas Scott		

LIFE MEMBERS OF THE OFFICIAL BOARD

McEwan Bryce	June Clark	Neil Eadie	Verna Ewer	Virginia Ford
Jean Hay	Carl Hearn	Marion Hearn	Bernie Jackson	Sue Mennill
Gwen Miners	Paul Mullen	Betty Read	Bob Read	Ross Rowe
John Rushton	Ruth Rushton	Aileen Symington	Orwell Thornton	Wilson Thornton

OFFICIAL BOARD TO BE ELECTED* OR RE-ELECTED TO 2018

Cathie Banks	Kathleen Brennan	Sheila Carson*	Michael Cottam	Jane Fenwick*
Trevor Johnson	Jessie Lanteigne	Ted Leitch	Al Pauli	Mary-Janet Ross
Sandy Sershall	Brenda Smith	Cindy Stewart	Linda Wilcox	

OFFICIAL BOARD ELECTED EARLIER TO 2017

Samantha Brennan	David Cooper	Margaret Eadie	Debra Eppel	Sandra Fox
Tony Haworth	Margaret Henderson	Sheila LeClair	Barbara McGil	Chris Mortlock
Glen Pearson	Elizabeth Phoenix	Craig Read	Jane Walker	

OFFICIAL BOARD ELECTED EARLIER TO 2016

Heather Bedford	Eileen Cook	Jeff Fullerton	Cathy Grasby	Bob Hahn
Ian Hardie	Debbi Jarvis	Karlene Kimber	Lynda Laskey	David Lumley
Harry MacLean	May McAllister	Doug McCabe	John McFall	Marilynne McNeil
Ron Olson	Helen Ross	Paul Stewart		

PART TWO: GENERAL NOMINATIONS

Chair of Council and the Official Board: Cathy Grasby Vice-chair of Council and the Official Board: vacant
 Secretary of Wesley-Knox Official Board: Linda Wilcox Secretary of Wesley-Knox Council: Sheila Carson*
 Treasurer: Bob Hahn Sacrament Secretary: Doug McCabe Archivist: Ted Leitch
 Representatives to Presbytery: Karlene Kimber and Debbi Jarvis

PART THREE: OFFICIAL BOARD COMMITTEES

The Minister is an ex-officio member of all committees except Ministry and Personnel. The Music Director is an ex-officio member of the Worship Committee. The Director of Children's and Youth Ministry is an ex-officio member of the Christian Education Committee. The church's Administrative Assistant is an ex-officio member of the Health and Safety Committee, the District Visitors Committee and the Property Use Subcommittee.

CHRISTIAN EDUCATION

Samantha Brennan, chair David Lumley Elizabeth Mortlock Helen Ross Mary-Janet Ross
 Cindy Stewart Amanda-Lynn Stublely Jane Walker

COMMUNICATIONS

Mallory Brennan* Debra Coates-Lediet Brian Dalton John McFall, chair Harry MacLean
 Robert Read Mary Anne van de Vooren

DISTRICT VISITORS

Heather Bedford, chair Kathleen Brennan Gail Bright Neil Eadie Heather Westbrook
 Doug McCabe Robert Reid Rev. Dr. Douglas Ross John Rushton Ruth Rushton
 Sandy Sershall Brenda Smith

FINANCE

Cathie Banks Jeff Fullerton, chair Bob Hahn Ian Hardie Sheila LeClair
 Ted Leitch Marilynne McNeil Sue Mennill Paul Mullen Al Pauli
 Ron Olson

HEALTH AND SAFETY

Cathie Banks, chair Heather Bedford Barbara McGill Sue Mennill Paul Stewart
 Heather Westbrook

MEMBERSHIP DEVELOPMENT

Kathleen Brennan Debbi Jarvis, chair Harry MacLean Jane Walker **Note: * indicates new member**

MINISTRY AND PERSONNEL

David Cooper Margaret Eadie Freda Evans Ian Hardie, chair Cathy Jenkins*
 Cindy Milne-Wren Craig Read

MISSION AND SERVICE

Sheila Carson Mary Bee Haworth Tony Haworth Sheila LeClair, chair Tara Pegg
 Margaret Logan Glen Pearson Karen Pincombe Brian Ratcliffe Jessie Read
 Jane Roy Susan Smith

PROPERTY

Tom Brown Neil Eadie Chris Mortlock, chair Paul Mullen Ron Olson
 Susan Smith Paul Stewart Jason Taylor Andrew White

PROPERTY USE SUBCOMMITTEE

Neil Eadie Cathy Grasby Marg Henderson, chair

STEWARDSHIP

Donna Goldhawk Martin Horak Trevor Johnson, chair Marilynne McNeil Chris Nichols
 Matt Selman* Shawn Spicer

TRANSPORTATION

Cathie Banks Liz Dunlop Lynda Laskey Dianne Monteith* Richard Monteith
 Muriel Parkes Dolly Trotter*

WORSHIP

Jane Fenwick, chair Sandra Fox Nancy Hardie Harry MacLean Dianne Monteith*
 Dean Morris Adam Read Jason Taylor Karlene Kimber* Ann Stokes*
 Maggie Morden*

Wesley Knox United Church

Financial Statements December 31, 2014

Wesley Knox United Church

Statement of Operations and Accumulated Deficit - Operating Fund Year ended December 31, 2014

	Budget 2014	2014	2013
	\$	\$	\$
Receipts			
Donations for local church	231,900	229,739	238,942
Rental income	3,200	6,176	3,420
Other income	<u>2,000</u>	<u>8,150</u>	<u>3,933</u>
	237,100	244,065	246,295
Disbursements			
Committees:			
Ministry and Personnel	205,549	209,067	201,142
Worship and Service	12,950	12,589	13,471
Property Maintenance	14,350	17,725	15,426
Christian Education and Sunday School	3,000	3,169	3,449
Mission and Service - local church	1,340	1,600	171
Communications	3,400	2,551	3,087
District Visitors	360	364	95
Stewardship	1,600	697	1,217
Membership	800	729	789
Health and Safety	900	824	880
Heat, light and water	16,000	18,663	15,432
Insurance	13,000	14,042	12,485
Office/printing/telephone/interest	11,100	14,995	12,346
Visioning	20,000	1,860	-
Sunday bus	13,000	12,844	12,584
Presbytery assessment	8,259	8,259	10,215
	<u>325,608</u>	<u>319,978</u>	<u>302,789</u>
	(88,508)	(75,913)	(56,494)
Deficit from operations			
Transfers from Reserves and Estates			
Reserve fund - interest	15,000	11,319	15,097
Reserve fund - ministry	7,157	7,157	6,966
Reserve fund - estates	7,000	6,976	7,000
Reserve fund - Sunday bus	8,600	8,332	7,093
Operating fund - estates	<u>6,000</u>	<u>7,414</u>	<u>20,762</u>
	<u>43,757</u>	<u>41,198</u>	<u>56,918</u>
	(44,751)	(34,715)	424
Surplus (deficit) for the year		<u>664</u>	<u>240</u>
Accumulated surplus, beginning of year			<u>664</u>
Accumulated surplus (deficit), end of year		<u>(34,051)</u>	<u>664</u>

Wesley Knox United Church

Statement of Financial Position - Operating Fund December 31, 2014

	2014	2013
	\$	\$
Assets		
Current assets		
Cash	6,694	26,142
Due from reserve fund	34,223	27,814
HST recoverable	<u>6,761</u>	<u>9,055</u>
	<u>47,678</u>	<u>63,011</u>
Liabilities and Accumulated Deficit		
Current liabilities		
Accrued liabilities	1,749	1,003
Choir funds (Note 1)	23,669	21,964
Special purpose funds (Note 2)	<u>28,121</u>	<u>28,212</u>
	<u>53,539</u>	<u>51,179</u>
Capital improvement fund (Note 3)	28,190	11,168
Accumulated surplus (deficit)	<u>(34,051)</u>	<u>664</u>
	<u>47,678</u>	<u>63,011</u>

Wesley Knox United Church

Statement of Financial Position - Reserve Fund Under care of Trustees December 31, 2014

	2014	2013
	\$	\$
Investments		
Investments - Unrestricted		
TD Canada Trust	704,567	513,590
RBC Dominion Securities	<u>704,567</u>	<u>513,590</u>
Investments - Restricted		
TD Canada Trust	112,380	111,380
RBC Dominion Securities	<u>257,107</u>	<u>447,015</u>
	<u>369,487</u>	<u>558,395</u>
	<u>1,074,054</u>	<u>1,071,985</u>
Liabilities and Reserves		
Due to operating fund	34,223	27,814
Reserves - Unrestricted		
General fund	15,749	23,346
Memorial fund	12,957	9,259
Heritage fund	<u>737,083</u>	<u>722,941</u>
	<u>765,789</u>	<u>755,546</u>
Reserves - Restricted		
Manse fund	120,000	120,000
Centennial fund	15,079	23,411
Estates	-	6,976
Endowments (Note 4)	<u>138,963</u>	<u>138,238</u>
	<u>274,042</u>	<u>288,625</u>
	<u>1,074,054</u>	<u>1,071,985</u>

Unrestricted investments at RBC Dominion Securities include various common shares in public companies. The unrealized gain on these common shares at December 31, 2014 was \$59,673 (2013 - \$38,901).

Wesley Knox United Church

Schedule of Reserve Fund
Year ended December 31, 2014

<u>Unrestricted</u>	General	Memorial	Heritage	Total
	\$	\$	\$	\$
Balance, beginning of year	23,346	9,259	722,941	755,546
Donations	-	3,698	-	3,698
Investment income	<u>6,171</u>	<u>-</u>	<u>14,142</u>	<u>20,313</u>
	29,517	12,957	737,083	779,557
Disbursements				
Benevolent fund	440	-	-	440
Operating fund - Minister	7,157	-	-	7,157
Operating fund - interest	<u>6,171</u>	<u>-</u>	<u>-</u>	<u>6,171</u>
	13,768	-	-	13,768
Balance, end of year	<u>15,749</u>	<u>12,957</u>	<u>737,083</u>	<u>765,789</u>

<u>Restricted</u>	Manse	Centennial	Estates	Endowments	Total
	\$	\$	\$	\$	\$
Balance, beginning of year	120,000	23,411	6,976	138,238	288,625
Interest income	<u>4,851</u>	<u>-</u>	<u>-</u>	<u>2,328</u>	<u>7,179</u>
	124,851	23,411	6,976	140,566	295,804
Disbursements					
Interest	4,851	-	-	297	5,148
Sunday bus	-	8,332	-	-	8,332
Disaster relief - Ebola	-	-	-	1,000	1,000
To operating	-	-	6,976	-	6,976
To UCC - M&S	<u>4,851</u>	<u>-</u>	<u>-</u>	<u>306</u>	<u>306</u>
	8,332	8,332	6,976	1,603	21,762
Balance, end of year	<u>120,000</u>	<u>15,079</u>	<u>-</u>	<u>138,963</u>	<u>274,042</u>

Wesley Knox United Church

Notes to Financial Statements
Year ended December 31, 2014

1. Choir funds	General	Gowns	Total
	\$	\$	\$
Balance, beginning of year	11,964	10,000	21,964
Turkey dinner	2,961	-	2,961
Christmas concert	<u>3,217</u>	<u>-</u>	<u>3,217</u>
	18,142	10,000	28,142
Less expenditures:			
Organ fund	328	-	328
Visioning	691	-	691
Purchase tympani drums	1,163	-	1,163
CASS	491	-	491
Kitchen ovens	800	-	800
Youth Mission	<u>1,000</u>	<u>-</u>	<u>1,000</u>
	4,473	-	4,473
Balance, end of year	<u>13,669</u>	<u>10,000</u>	<u>23,669</u>

2. Special purpose funds

Special purpose funds are funds that have been received from the congregation to be used for purposes other than general operating expenses.

	Balance Dec 31/13	Receipts	Disbursements	Balance Dec 31/14
	\$	\$	\$	\$
Estate donations	6,000	6,414	7,414	5,000
Organ	11,688	768	-	12,456
Music	40	-	40	-
Hand Bell Choir	2,608	320	344	2,584
London Food Bank	-	100	100	-
Loonies for Lent (The Unity Project)	-	710	710	-
Sudan (CASS)	2,393	2,241	3,556	1,078
Summer Students	-	8,322	8,322	-
Benevolent Fund	1,000	480	480	1,000
Community Breakfast	3,121	4,212	1,792	5,541
Out of the Cold	<u>1,362</u>	<u>2,515</u>	<u>3,415</u>	<u>462</u>
	28,212	26,082	26,173	28,121

Wesley Knox United Church
Budget Proposal for 2015

3. Capital improvement fund

	2014	2013	Notes
	\$	\$	
Balance, beginning of year	11,168	20,602	
Contributions from congregation - general	18,243	18,671	
Contributions from congregation - tables and chairs	-	6,534	
	29,411	45,807	
Expenditures:			
Windows	-	10,007	
Boiler service	1,221	-	
Elevator	-	3,265	
Roofing	-	6,644	
Balcony Handrails	-	4,781	
Tables and chairs	-	8,324	
Building	-	1,618	
	1,221	34,639	
Balance, end of year	28,190	11,168	

4. Endowments

	2014	2013
	\$	\$
Fletcher Estate - UCC, Mission and Service	10,958	10,958
Sherriff Estate - Music program	50,000	50,000
Ford Estate - Operating Fund	25,000	25,000
Wesley Knox - Disaster Relief	53,005	52,280
	138,963	138,238

5. Mission and Services Fund of the United Church of Canada

In the 2014 fiscal year, Wesley Knox Pastoral Charge contributed \$30,354 (2013 - \$30,440) to the Mission and Service Fund of the United Church of Canada.

	2014		Notes	2015	
	2014 Budget	2014 Actual		2015 Budget proposal	Increase (decrease)
Revenue					
1 Congregation givings for operations	231,900	229,739		231,900	-
Rental income	3,200	6,176		5,000	1,800
Other (UCW, Quilters, Choir, KSS, etc.)	2,000	8,149		2,500	500
	237,100	244,064		239,400	2,300
Expenses					
Committees					
3 Ministry and Personnel	205,549	209,067		226,674	21,125
Worship and Service	12,950	12,589		12,950	-
Property Maintenance	14,350	17,725		14,350	-
Christian Education/ Sunday School	3,000	3,169		4,020	1,020
Mission & Services	1,340	1,600		2,300	960
Communications	3,400	2,551		3,400	-
District visitors	360	364		360	-
Stewardship	1,600	697		2,600	1,000
Health and Safety	900	824		1,000	100
Memberships	800	729		800	-
Heat, light and water	16,000	18,663		18,000	2,000
Insurance	13,000	14,042		14,000	1,000
City - drain connection	600	505		500	(100)
Office/printing/postage/computers	7,500	10,431		7,500	-
Telephone/internet	2,000	2,689		2,000	-
Interest and bank charges	1,000	1,370		1,700	700
Sunday bus	13,000	12,844		13,000	-
Presbytery assessment	8,259	8,259		10,225	1,966
	305,608	318,118		335,379	29,771
Operating loss	(68,508)	(74,054)		(95,979)	(27,471)
7 Visioning expenses - non-recurring	(20,000)	(1,860)		-	20,000
8 Transfer from Reserves	30,757	26,808		27,800	(2,957)
9 Estate contributions	13,000	14,391		6,414	(6,586)
	(44,751)	(34,715)		(61,765)	(17,014)
Net loss					
1 Congregational givings towards operating costs of Wesley Knox were less than expected					
2 Rent and income from other sources offset the drop in congregational givings					
3 M&P 2015 - 1% general increase, extra salary increases for Ministry and Music, extra Custodian hours					
4 Middlesex Presbytery approved a deficit budget for 2015 and has increased our assessment					
5 It costs over \$300,000 to operate Wesley Knox each year. Total expenses were 4% over budget in 2014. The 2015 budget is a 10% increase in expenses over 2014.					
6 Operating loss shows what the annual operating shortfall would be without contributions from our reserve funds and estates					
7 Removed from 2015 budget due to increases in other expenses					
8 Transfer from Reserves in our Trustees funds to help offset cost of Ministry and Sunday bus					
9 Individual Estate contributions are recognized in our annual financial statements					
10 Net loss in 2014 was greater than expected when the non-recurring Visioning expenses are removed. The budgeted net loss for 2015 is \$61,765. The official Board approved this budget on January 21, 2015, recognizing that additional costs will be incurred as we begin to implement the "Our Way Forward" report.					

WESLEY-KNOX UNITED CHURCH WOMEN
GENERAL FUNDS

YEAR TO DATE REPORT | DECEMBER 31, 2014

Assets at beginning of year	8,422.54	
Bank Balance	<u>0.00</u>	
Investments		
	8,422.54	
Receipts		
Unit Returns	10,799.57	
Harvest Holiday	2,579.98	
Receptions	793.22	
Donations	0.00	
Miscellaneous Income	4,105.33	Greeting Cards
Calendar Sales	83.06	
G.I.C & Bank Interest	0.00	
G.S.T. Rebate	<u>0.00</u>	
	18,361.16	
Disbursements		
Operating Expenses	1,403.32	
Congregational Purposes	2,570.84	
Community Project Donations	1,500.00	
United Church Donations	1,800.00	
International Project Donations	300.00	
Miscellaneous Donations	70.00	
M&S Objective	4,000.00	
	11,644.16	
Receipts Net of Disbursements	6,717.00	
Transfer to / (from) Reserve Fund		Memorials
Assets at end of year		
Bank Balance	5,039.54	
Investments	<u>0.00</u>	
	5,039.54	

WESLEY-KNOX UNITED CHURCH WOMEN
RESERVE FUNDS

YEAR TO DATE REPORT | DECEMBER 31, 2014

Assets at beginning of year	26,652.27	
Bank Balance	<u>4,000.00</u>	
Investments		
	30,652.27	
Receipts		
G.I.C & Bank Interest	192.91	
Fundraising - Tables & Chairs	(2,931.88)	
Out of the Cold	<u>0.00</u>	
	(2,738.97)	
Disbursements		
Miscellaneous	4,773.29	new ovens
Out of the Cold	<u>0.00</u>	
	4,773.29	
Receipts Net of Disbursements	(7,512.26)	
Transfer from / (to) General Fund/Memorials		
	12,000.00	
Assets at end of year		
Bank Balance	9,140.01	
Investments	<u>26,000.00</u>	
	35,140.01	

MEMORIAL FUND
YEAR-TO-DATE REPORT - Dec. 31, 2014

Assets at beginning of year	348.45	
Bank Balance	<u>2,000.00</u>	
Investments		
	2,348.45	
Receipts		
Donations	100.00	
GIC & Bank Interest	192.91	
	292.91	
Disbursements		
	2,641.36	
Receipts Net of Disbursements	(2,348.45)	
Assets at end of year		
Bank Balance	0.00	
Investments	<u>0.00</u>	
	0.00	

IVAH GRAY FUND
YEAR-TO-DATE REPORT - Dec. 31, 2014

Assets at beginning of year	780.84	
Bank Balance	<u>7,800.00</u>	
Investments		
	8,580.84	
Receipts		
GIC & Bank Interest & Misc Income	179.40	
	200.00	
Disbursements		
	(20.60)	
Receipts Net of Disbursements		
Assets at end of year		
Bank Balance	760.24	
Investments	<u>7,800.00</u>	
	8,560.24	

W-K 2013 SENIOR CHOIR DUES ACCOUNT

Bank balance, Dec. 31, 2013	\$1333.66
Dues for 2012	\$740.00
Total	\$2073.66
Disbursements	\$854.08
Bank balance, Dec. 31, 2014	\$1219.58

Disbursements were for cards, gifts and donations made in memory of choir family members who passed away in 2014, and any money transferred to the church's Senior Choir Fund which is separate from this account.—*Helen Campbell, choir treasurer*

