

# SILVER SPIRE UNITED CHURCH

## Annual Report 2021

As Approved April 3, 2022



SILVER SPIRE  
UNITED CHURCH



Affirm/S'affirmer  
UNITED/ENSEMBLE

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## SILVER SPIRE UNITED CHURCH

**VISION** - As a downtown St. Catharines church, we will participate in the creation and growth of a healthy and vibrant community as we seek justice and live in kindness in the world.

**MISSION** - As an inviting and welcoming community, centered in Christ, we work with individuals and partners to transform lives.

**MOTTO** - Learning, Living, Loving, Affirming

**VALUE STATEMENTS** - We strive to be ...

- **Christ-Centred** - We live out the teachings of Jesus Christ, embodying compassion through listening and responding to others.
- **Reverent** - We treat the earth and all creation as sacred gifts of God.
- **Welcoming** - We are intentional about being invitational, building relationships and community.
- **Open and Accepting** - We affirm diversity by including and celebrating people of every age, race, belief, culture, ability, income level, family configuration, gender, gender identity, and sexual orientation in life and ministry. Full participation of everyone is included in all aspects of the life and work of our ministry.
- **Committed to Learning** - We inspire, explore and grow together in our faith.
- **Truth Seeking and Truth Telling** – We seek reconciliation with those historically harmed through their relationship with the church.
- **Good Stewards** - We give to God of our time, talents and treasures and use them wisely in service of our community and the world.



### STRATEGIC PRIORITIES

- Partner with community groups to integrate arts into the life of the congregation and community.
- Work with others for a more just and equitable society by being a catalyst for community change and facilitating services that address poverty reduction.
- Develop our congregation and leadership by providing engaging worship, ongoing opportunities to deepen spiritual practices welcoming all people, and further develop our organizational structure, operations and facility for sustainability.

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## In Memory – 2021

*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."*

Betty Jane Empringham	January 14	Alyce Elizabeth Sutherland	July 12
Marie MacPherson	March 3	Mary Dolores Morton	July 12
Joyce May Bailey	March 6	David Alan Oling	July 25
Thomas Duncan Fyfe	March 14	Anna Timar	August 23
Lois Snary	March 14	Morley James Snary	October 2
Russell Plumley	March 30	Magdalene Cornelius	October 5
Robert William Shannon	April 1	Sandra Lynn Levesque	October 15
Matthew Edward Wilson	April 4	Robert Cecil Makins	October 20
Natalie Knoss	April 5	Kenneth James Helstrom	October 26
Theresia Maria Josephine Poeltl	April 24	Suzanne Elizabeth Snook	October 30
Raymond Joshua Sinclair	May 9	Colin Bailey	November 16
Brian Edward Bartley	May 15	Jacqueline Birmingham	November 25
Ronald William Passfield	May 15	Rilla Ruth Misener	December 3
Rose Woodward	May 28	Barbara Patricia Calhoun	December 18
Helen Elise Kiss	June 3		

## Marriages

Nicole Susan St. Pierre and Brody Wriston Alan Smith	May 28
Vicki Pamela Marie Wilson and Joseph James Giovanni	June 12
Natasha Elizabeth English and Patrick Alain Wallis	August 7
Catherine Jane Niven and Dale Susan Allen	August 21
James Bradley Hedden and Heather Lynn McGrimmond	August 28
Beatriz Arely Velasquez and Donis Tzay Sipac	August 28
Angus John McCallum and Kimberley Bacani Santos	September 10
Bryan Michael Honsinger and Jillian Dawn Kadwell	September 11
Lee Reginald Pétrin and Guy Beaulieu	September 18
Katharyn Ann Stanclik and Joel Robitaille	September 25
Joshua Jeremiah Jordan and William Kane Dunn	October 22
Elizabeth May Wood and Robert Wayne Lamky	December 21

## Baptisms

Hana Shakhatreh	September 12
Zakariya Shakhatreh	September 12

## Ministry Personnel

### Ministers

Rev. Jane Capstick  
Rev. Karen Orlandi

## Church Staff

### Interim Music Director

David Hall (Jan.–Sept.)

### Minister of Music

Lynne Honsberger (beginning Sept.)

### Office Administrator

Nicole Smith (Jan.–Oct.)  
Meggean Watkinson (beginning Nov.)

### Custodian

Jim Sauvé

### Youth Worker

Ally Phillips

### Shower Attendant

Rob Case

### A/V Technicians

Larry Schwenker, Tyler English and Trinity Schwenker, assisted by volunteers Joan Schwenker and friends

## Church Council Executive

### Co-Chairs

Ally Phillips, Lorne Gretsinger

### Past Chair

John Empringham

### Secretary

Joyce Little

### Treasurers

Jim Graham (Jan.–Sept.)  
John Empringham, Lowell Scott (Sept.–Dec.)

### Team Chairs:

#### Arts

John Sweeney, Susan Reichheld

#### Affirm

David Hall

#### Board of Trustees

Shirley Scott

#### Christian Nurture

Anne Scott, Margaret White

#### Finance

John Empringham, Lowell Scott

#### Ministry and Personnel

Janice Slade

#### Outreach and Social Action

Kathy Reid, Jeanette Liberty-Duns

#### Pastoral Care

Brenda Senyk

#### Property

Rev. David Reid, Steve Holmes

#### United Church Women

Kathy Cuddy

#### Worship

Joyce Little



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## **Minister's Message from Rev. Jane Capstick**

Several years ago, I used the image of a ship to describe our church. We were an explorer ship that was sailing the seas searching for a new port to call home. During that time, we settled into being an amalgamated church and with the development of our vision we found a new port to call home. Our ship's sails were filled with the Spirit as we committed to meaningful worship and spiritual practices, engaging with the Arts, and Outreach focused on poverty reduction. Throughout 2021 Silver Spire kept our vision and mission as our guide. In this annual report you will read about the many ways the life and work of the church expanded despite the challenges of Covid.

We spent seven months worshipping online which taught us all new skills as we sought to bring worship into your homes. It was exciting to find new, creative ways to plan worship using technology. I learned to record in person, over Zoom and edit videos. This allowed the whole congregation to participate in worshipping God. Some of my favourites were dramatic readings and the waving of the red Pentecost ribbons. As we celebrated Pentecost, we saw that the Spirit was moving through our community even when we could not be together.

We created community over the phone and Zoom. Supper Church became Zoom Church as we found ways to be creative and engaged using technology. Thursday morning coffee became a place for people to connect and tell stories. A dedicated team used the phone to stay in touch and our pastoral care team stayed connected to those in long-term care and at home. We even started to offer 'Sermon by Phone' for those with limited technology.

Despite the lockdown Silver Spire never stopped. We expanded our commitment to the needs of the most vulnerable through Out of the Cold, the drop-in centre, community meals and the shower renovation. The ministry of Rev. Karen, the Outreach Team and so many volunteers continues to be an incredible blessing to the congregation and the community.

Through our Arts Team, Silver Spire created a new partnership with the Willow Arts Community. This partnership will bring to life the vision of our strategic plan to integrate Arts into our shared community life. As this partnership grows it enables us to more fully engage the Arts in our church and be a partner in the vibrant Arts scene in St. Catharines.

I'm grateful to have worked with amazing colleagues: Rev. Karen and Jim Sauvé. This year we welcomed Lynne Honsberger, Minister of Music, and Meggean Watkinson, Office Administrator. It is a blessing to have such incredible and dedicated people to work alongside at Silver Spire. This team has brought laughter and joy into complicated days.

I am amazed by the ministry and mission of Silver Spire. A church with so much life and energy that even a global pandemic did not slow us down. Yet, I'm aware how difficult this year has been. We have mourned pillars of our church - elders who carried the memories of our founding churches whose faith inspired us. There has been private grief from the losses we carry. Many of us have felt isolated, alone and exhausted by the demands of living through Covid. We celebrated vaccines and returning to church only to be surprised by yet another Covid variant and more social distancing. May this coming year be the last that we are encouraged to socially distance and be the year that we can embrace one another.

Thank you to everyone who is a part of the ministry and mission of Silver Spire. You are an incredible blessing to our church family.

Yours in Faith, Rev. Jane Capstick

## **Minister's Message from Rev. Karen Orlandi**

The annual report can be a stuffy thing, can't it? It seems so onerous, getting the reports in, pulling the data, and understanding where we were, where we are, and where we hope to be. Are we still in alignment with our Strategic Plan from 2019? Are we still on the path we believe God calls us to be as a church?

We have expanded our outreach programs by renovating our shower areas and adding desperately needed laundry facilities for the community in the immediate area around the church. We opened as a weekend drop-in for over eight months of the year, and we expanded our Out of the Cold meals to cover the summer months as well, complete with delivery to those most in need.

We continued to develop our partnership with the Willow Arts Community, having them move into the building where the Learning Disabilities Association office was once found, and they have begun to offer programming in our facility and with our youth. We have incorporated Carousel Players into our Arts Team, and look forward to having an even larger impact on our community.

Spiritually, it's been a tough year for everyone. But there are new faces each time we lead worship, and they're excited about the church. We launched the Church After Dark services which appeal to those folks that want a more plain-speaking dialogue about matters that are important to them. Our youth group is growing, a fun, great bunch of kids, and we look forward to seeing them grow in their faith.

We've lost some key members of our congregation and while it saddens our hearts, our faith reminds us that our stay on this earth is temporary, and our goal is to leave it better than when we arrived. We are but spiritual beings having a mortal experience. Our lives are here to serve, and our folks have been good and faithful servants.

We are blessed as a church and blessed as leaders within our community. May God continue to provide us with opportunities to create their kin-dom on earth, here in St. Catharines.

Rev. Karen Orlandi



## Minister of Music's Message from Lynne Honsberger

Hello Silver Spire Friends,

I can't believe I've been here almost six months. It's almost a cliché to say; and yet, I feel as if I've always been here. My musical education began in this building and was mentored by Lewis Jones. His love of the organ and liturgical music was passed on to me. I spent many, many hours at the Silver Spire (then St. Paul Street) organ in an empty, creaky church practicing and preparing for exams and festivals. Practicing the organ in a dark, spooky church can be a terrifying experience for a young person.

So here I am, years later, back in a familiar and friendly place, trying to be a Music Director when people are being asked not to sing. I am trying to put a choir together when face masks and social distancing are required, and I am meeting many new people when all I can see are their eyes. Hmmm... this is a challenge.

During the pandemic, we all learned to do our jobs using new methods and technologies. The Spire Choir folks are amazingly resilient and generous with their time and talents. They have been willing to try new ideas, new music and new ways of adding singing to the worship service. Their courageous hearts have been a tremendous gift to me, and I dare say a gift to all of you as well. Choir people who have previously enjoyed singing with a kind of anonymity and safety in a large group are now being asked to sing as individuals in front of microphones. Terrifying! The addition of cameras and bright stage lights adds another level of stress. Is this church or a TV show?

Soon I hope, we will return to a more familiar pattern of life and we will lift our voices in songs of praise and thanksgiving. I also hope we will continue to show gratitude to the kind and generous folks who strove to keep music alive during a time when silence was required to keep us safe. And when the days of a mask-less society return, please re-introduce yourself to me. I can hardly wait to see your face.

Lynne Honsberger





## Co-Chairs of Council

**Silver Spire Council Co-Chairs:** Lorne Gretsinger and Ally Phillips

### Mandate

To work alongside our fellow Council members and to help with the continuation of our life and work as a congregation. With God's help and guidance, we work as a congregation with "faith in the downtown". We strive to maintain open communication lines between Council, our ministers, and the congregation. Council has met most months to ensure a strong connection.

### Highlights from 2021

- We welcomed the music ministry of Lynne Honsberger, Minister of Music.
- We were grateful for the interim music from many sources, but notably the masterful David Hall.
- We welcomed Willow Arts Founder/Executive Director Shauna McLeod as a partner and participant in Council meetings.
- Our outreach continued to expand and we completed the Shower and Laundry project as a collaborative team.
- Council has managed to continue meeting through the online technology of Zoom.
- Many thanks to our Council for their perseverance and being open to learn new things.
- We are thankful to our ministers and staff: Rev. Jane Capstick, Rev. Karen Orlandi, office administrator Meggean Watkinson, custodian Jim Sauvé, cleaner Cheryl Deslaurier, shower attendant Rob Case, A/V technicians Larry Schwenker and Tyler English.
- We are thankful for the work of the Back-to-Church Team for their mindful stewardship of our health and ability to participate in worship.
- As we develop more partnerships with the use of the building, we have begun the process of clarifying and fine-tuning the roles of each team and who provides oversight.

### Plans and Dreams for 2022

- *to have a church full of people safely worshipping together!*
- to continue working as a team on behalf of Silver Spire United Church to support our ministry and staff
- to keep our minds and hearts open to listen for God's voice as we are guided through 2022
- to update the Constitution of the church (last updated 2015)
- to assist and encourage new volunteers in our congregation
- to continue to implement our Strategic Plan



## **STRATEGIC PRIORITY 1**

**Partner with community groups to integrate arts into the life of the congregation and community.**

Arts

Carousel Players

Willow Arts Community

## **Arts Team**

**Members:** John Sweeney (Co-chair), Susan Reichheld (Co-chair), Jana Bergsma, Chris Haynes, Kate Leathers, Shauna MacLeod, Rev. K. Orlandi and Janice Slade, a hardworking secretary for most of the year, who resigned near year end. Lynne Honsberger joined in December.

### **Mandate**

To partner with community groups to integrate the arts into the life of the congregation and the community. To provide opportunities for participatory experiences in the visual, performing, musical and literary arts.

### **Highlights from 2021**

- Four new members!
- two successful projects: In the Soil, Culture Days (in-person & online)
- Shauna's presence at church council meetings and her ongoing participation in developing access for all involved

### **Plans and Dreams for 2022**

- to grow and broaden team membership with a balance of church and community members
- to continue to engage in community arts programs
- to integrate Willow Arts Community (Willow) into the growth of the church's arts mandate and develop our partner relationship
- to increase the arts presence in church services
- to create a mural on the outer back walls of the church, designed and overseen by artist Jana Bergsma. The project is fully funded by a grant from the St. Catharines Cultural Investment Plan (SCCIP). In a partnership approved by Council, Jana shares space at Silver Spire beside Willow, in exchange for her work.
- to hold a second Open House at Silver Spire in the late fall featuring Carousel, Willow and Silver Spire
- to develop a long-range plan for 2022 that includes all partners at the church in its creation including: Church Calendar events, Willow, Carousel, rental groups and any community uses

## Carousel Players

### A Community Partnership

Carousel Players strengthened our connection with Silver Spire United Church in 2021 with the creation of the Arts Education Centre on the third floor of the central building. This facility underwent several Ontario Trillium Foundation funded upgrades, including acoustic panels, new windows, air conditioners, and equipment. This work allowed us to start offering Theatre School programs and rehearsing our plays in the building!

Since July, we have held

- two Summer Theatre School camps
- two new play development workshops
- fall After-School Drama Program
- Silver Spire Open House Costume Ball
- rehearsal for *Mask Minis* (in schools fall 2021)
- rehearsal for *Pop! Pop!* (in daycares spring 2022)

It has been absolutely wonderful being able to teach and create in the same building as our offices. We're looking forward to the future of our collaboration with Silver Spire!



## Willow Arts Community A Community Partnership

Willow Arts Community is PROUD to call Silver Spire home! After a busy summer of cleaning up and dreaming up possibilities for a dedicated creative space at Silver Spire, our inaugural program season welcomed 75 artists and creatives living with mental illness/substance use (Willow Arts members and instructors). With support from the Niagara Community Foundation, the church, and a team of volunteers, we designed our new studio space and brought together diverse and marginalized voices to listen, learn, and help us launch the Willow Arts Creative Studios.

During our Fall 2021 season we provided free access to:

- 105 hours of the drop-in Open Studio to collaborate and connect, work on solo projects, have access to supplies on hand, and share ideas and techniques
- a seven week Song Writing course led by Joe Lapinski
- a six week Creative Writing course led by Allison Carroll
- a six week Cartooning course led by Andrea Eby
- a six week Improv course led by Simon Calaycay
- a six week Readers' Theatre course shared with members of the congregation, led by John Sweeney

Other highlights since we partnered with Silver Spire include:

- launched *Songs from the Willow Vol 2* at the Fall Open House and welcomed many with visual arts demonstrations in the new Creative Studios as part of Culture Days
- co-hosted an arts workshop with OUTniagara and Suitcase in Point called *Draw it Out Rage it Out Dream it Out*, bringing together 2SLGBTQQIA+ members to help inform a research report
- participated in the City of St. Catharines large installation showcasing the diversity and unity of our community through the lens of *Let it Glow- A Celebration of Light* at the First Ontario Performing Arts Centre
- co-wrote a grant with Silver Spire and will lead an exciting mural project with lead artist Jana Bergsma, coming late Spring 2022.



Willow Arts Founder/Director Shauna MacLeod is excited to continue to work with the Silver Spire Council, Reverend Jane and Reverend Karen, and the Arts Team to explore the many ways we can celebrate the arts and bring people together in joyful, meaningful ways in 2022.

## **STRATEGIC PRIORITY 2**

**Work with others for a more just and equitable society by being a catalyst for community change and facilitating services that address poverty reduction.**

Outreach and Social Action



## **Outreach and Social Action**

**Members:** Kathy Reid (Co-chair), Jeanette Liberty-Duns (Co-chair), Jim Agnew, Barbara Creelman, Marjorie Cushman, John Kumpf, Nancy Lamontagne, Liz MacGregor, Ineke Medcalf, Celestin Nkulu, Rev. Karen Orlandi, Cory Pascuzzo, Barbara Schwenker, Duncan Tolley

### **Mandate:**

To help the congregation engage with matters of social justice through study and action on local, provincial, national and global levels. To support the Mission and Service Fund and other church initiatives through education. To develop an annual plan of core outreach projects for the congregation and submit to Council with a supporting budget and to keep the congregation informed and engaged in justice projects.

### **Highlights from 2021**

- We hosted a Drop-In program for weekends when Start Me Up Niagara was closed. Women from the Mosque and many from our congregation volunteered to prepare the meals. Numbers of clients varied from 35 to over 100 on any given weekend. We wish to thank all those who volunteered to help with this important ministry.
- Money from the Steven's Bequest was distributed to the Community Breakfast Program, Bethlehem Housing and Support Service, Niagara Resource Service for Youth (RAFT), Westview Center for Women, Abbey House and four schools for their lunch program.
- Community Kitchen ran from the beginning of June to the end of August. Over 70 volunteers from Silver Spire, other churches, organizations and the Mosque prepared and served the meals. Rev. Karen organized and co-ordinated the project. She planned the menus, sourced food donations and did much of the cooking. This project would not have been possible without her able guidance and dedication.
- The Bear Clan Patrol continued to be a vital Outreach of our church. Volunteers went out Friday and Saturday evenings to meet with those living on the streets and in the parks.
- Two Outreach-focussed Services were held during July. The first one around the theme of Palestine and the second service was an informational service about Canadian Foodgrains Bank.
- Lisa Foster, a student from Trillium College, did an internship program with us. She assisted with the Shower Project Fundraising and the Community Kitchen.
- Morning Prayer was cancelled for a few months during the summer because of Covid. It resumed again in September but with fewer folks coming. We wish to thank Judith Fetter for the wonderful liturgy she creates each week, Larry Schwenker for putting the service on Live Stream and the many volunteers who make this service possible.
- Silver Spire supported a local artist collective in the making of Indigenous hand drums to be used by the Indigenous Partnership Council at the 2022 Canada Summer Games.
- An Open House was held October 24<sup>th</sup> with most of the organizations who use the church present. Outreach had information about Out of the Cold, Morning Prayer, the Shower Project, Palestinian projects with items for sale, the Canadian Foodgrains Bank and a bulletin board with information on other projects we support.

- We provided showers for those experiencing homelessness Monday, Wednesday and Friday mornings. We wish to thank Rob Case for the many years he has co-ordinated this project. A renovation of the shower and laundry area was undertaken in November. A Grand Opening was held December 6. We wish to thank Rev. Anita Walker Spiller from Jordan Station United for the donation of ecologically friendly laundry strips to be used in the laundry machines and Vintage Hotels from NOTL for a huge number of towels.
- Silver Spire hosts Out of the Cold Dinners Monday evenings. Since Covid they have been on a take-out basis. It was decided to purchase compostable containers. Kathy and David Reid co-ordinated this important outreach project for many years and decided to retire this past spring. We wish to thank them for their dedication over the years. There are now 4 different groups who prepare and distribute the meals. We provide 170 to 190 meals each evening.

### **Plans for 2022**

- provide space and co-ordinator for a Drop-In center from January 24<sup>th</sup> to April 15<sup>th</sup>
- host and co-ordinate a Harm Reduction Conference April 23<sup>rd</sup> with guest speakers, workshops and discussion
- host a half-day Housing Forum in the Fall
- continue to promote education on Truth and Reconciliation
- hire another shower attendant for Tuesday and Thursday mornings as needed
- provide Morning Prayer when we are able to have community breakfasts rather than take out lunches
- continue to work with Out of the Cold to provide weekly meals in the winter
- apply for grants to enable us to provide more services to those experiencing homelessness
- host the Community Kitchen Friday and Saturdays from April to October
- plan Eco series to be used with worship services in Lent

*See financial report on page 50.*



### **STRATEGIC PRIORITY 3**

**Develop our congregation and leadership by providing engaging worship, ongoing opportunities to deepen spiritual practices welcoming all people, and further develop our organizational structure, operations and facility for sustainability.**

Worship

Choir

Christian Nurture

Affirm

Pastoral Care

United Church Women

Care for the Soul

Prayer Tree

Living Room Conversations

Cave Springs Camp

Communications

Property

Board of Trustees

Finance

Ministry and Personnel

Back-to-Church

## **Worship Team**

**Members:** Joyce Little (Chair), Rev. Jane Capstick, Sue Empringham, Lynne Honsberger, Nickolaus Lines, Kathy Lowndes, Rev. Karen Orlandi, Larry Schwenker, Earleene Wyatt

### **Mandate**

- to provide a welcoming place in which to worship, reflect, pray, sing, and laugh together
- to provide and continually improve livestreamed worship services online
- to oversee all activities within the sanctuary, including Sunday morning worship and special days and seasons of the Church year, communion services, Morning Prayer, baptisms, weddings, funerals, confirmations, welcoming new members, outside rentals, and concerts
- to be intentional in addressing the Strategic Plan as it pertains to worship
- to tend to other responsibilities including copyright licensing, planning for pulpit supply, and ordering and arranging memorial flowers at Christmas and Easter

### **Highlights from 2021**

- We were thrilled to welcome Lynne Honsberger as Silver Spire's Minister of Music on September 1, and we have been delighted with the music she and the choir have offered. Under her leadership the choir has already grown. Thank-you to David Hall for his amazing music leadership as Interim Music Director.
- We were able to continue having worship services even during times of lockdown, thanks to the creativity, energy, and amazing flexibility demonstrated by the Ministers, the Minister of Music, and other worship participants.
- Church after Dark began this fall. This is a monthly Sunday evening service designed to give us a place to talk about things that aren't usually talked about on Sunday mornings. It is especially aimed at those who are looking for something different from church, the non-churched, those who have left the church, and those with questions.
- We have improved the quality of the experience for people participating from home. Silver Spire has its own YouTube channel now as well as being on StreamSpot, and people can phone in the day after a service to hear a recording of its highlights. We have begun the process of hiring AV staff to support the faithful and marvelous Larry Schwenker.
- Changes have been made to the sanctuary, making it more accessible.

### **Plans and dreams for 2022**

- to evolve in our worship, to make it even more creative, inviting, and exciting. We want to be both comforting and challenging to worshippers and participants.
- to consult with stakeholders about the redevelopment of the sanctuary
- to continue to evaluate and update sound, lighting, and projection in the sanctuary

## Choir

### Members:

**Soprano:** Elizabeth Agnew, Susan Carter, Barbara Creelman, Dorothy Franklin, Barbara Gray, Joyce Little, Babs McKnight, Elsie Siemens, May Simpson, Earleene Wyatt

**Alto:** Carol Gaspari, Mary Kowalchuk, Muriel MacKenzie, Kathy Reid (Co-president), Shirley Slade, Mary Lou Watt

**Tenor:** Carol Bell, Dale David, Chris Haynes, Jim McKnight, Phil Tauro

**Bass:** Edward Capstick, John Empringham, Lorne Gretsinger, David Reid (Co-president), Lowell Scott, Dick Slade, John Sweeney

Oh, what a year this was, downs and ups, for Choir and music making!

So much gratitude to David Hall for contributing the beauty of his piano work to the services whether we had in person services or were live streaming. And to John, Earleene, Lorne, Chris, Johanna and Janice who sang the hymns for all of us when we could not. Music lifts us up; we really know that when we cannot lift our voices.

Thank you, David, for extending your “interim status” from the beginning of 2020 to an open-ended run.

Quietly through part of last year, the search team did their diligent and excellent work of finding Silver Spire a very fine musician to take on the duties of Minister of Music.

In September of 2021 the Choir held a party to meet and welcome Lynne Honsberger and to celebrate David's gifts. We had great hopes and expectations of being able to be a choir once again. How funny to speak of a party as central to the choir's year. But we needed that party in John and Sue's beautiful garden to see one another and be together and to celebrate the possibility of singing together once more.

And we began to meet with Lynne and to hear how the organ filled the rafters and to explore how to put choir together with chairs six feet apart and sing with masks and learn new pieces and try choir in two parts, chancel and balcony. And how the Covid guidelines eased enough that we could sing. And it was very good!

Covid is not quite finished teaching us how to take care of one another; and Lynne has brought us the hope and promise that music and singing will again fill the church to lift our spirits in God's praise.

## **Christian Nurture**

**Members:** Anne Scott (Co-chair), Margaret White (Co-chair), Elizabeth Agnew, Rev. Jane Capstick, Susan Gabel, Rev. Karen Orlandi, Karen Thacker

### **Mandate**

To nurture our congregation of all ages through Christian educational opportunities for spiritual growth.

### **Highlights from 2021**

#### Sunday School

- due to Covid, Nursery, Primary/Junior classes were unable to meet as planned
- following pandemic protocols, activity bags were available for each child on Sundays with colouring pages related to bible stories and activities to engage in during the service and for “take home” use
- a table with bible story books and activities in the sanctuary was also available to children each Sunday
- youth class teachers were available for youth class when protocols allowed
- youth also participated in the Sunday worship service, as did younger children on many occasions

#### Youth Ministry

- youth group met on a weekly to biweekly basis when possible. During the pandemic, leaders kept in touch electronically, by phone, Zoom and texting
- several children and youth from the congregation attended Cave Springs Camp during the summer and were financially supported by members of the congregation

#### Adult Small Group Ministries

- these included Care for the Soul, Dream Group, Pageturners (a book study group) and Affirm Ministries

#### Intergenerational Events

- Supper Church events for Lent and Pentecost, in person, when possible and via Zoom as needed
- A Sunday Service and lunch at Cave Springs Camp was held on September 26. Children and adults alike were provided with a variety of optional activities in the afternoon.
- An “All Ages” Pageant, and White Gift Sunday took place on December 12.



## **Plans and Dreams for 2022**

- to continue to provide strong support to our Sunday School teachers, youth leaders and other small group leaders
- to support children, youth and adults interested in attending such events as Cave Springs Camp, leadership opportunities and additional faith enriching experiences
- to host “All Ages” Supper Church events related to significant church “seasons” (online if needed)
- to continue to offer book study and other group activity options to adults throughout the year
- to provide opportunities for children, youth and adults to further explore and discern their faith
- during her sabbatical, Rev. Jane is hoping to find new creative ways to connect with children
- Rev. Jane is also looking for ways to build up the youth group and for the youth group to become more connected to church

## **Affirm Committee**

**Members:** David Hall (Chair), Rev. Jane Capstick, Sue Empringham, Joyce Little, Rev. Karen Orlandi,  
Ally Phillips

### **Mandate**

To find ways to help our community of faith to live out its affirming Value/Vision Statement to provide a link with Affirm United and other Affirm ministries.

### **Value/Vision Statement**

We affirm diversity and relate with all people in loving and caring ways, by including and celebrating people of every age, race, belief, culture, ability, income level, family configuration, gender, gender identity and sexual identity in life and ministry. Full participation of everyone is included in all aspects of the life and work of our ministry.

### **Highlights from 2021**

- Peter Toscano Film Night, March 3 – Deborah: A monologue from Transfigurations: Transgressing Gender in the Bible – Presented virtually over Zoom followed by a time of discussion in breakout groups
- PIE Day, March 14 - to celebrate the public, intentional and explicit affirmation of the LGBTQIA+ and Two-Spirit community. Unfortunately, Covid restrictions prevented this event being celebrated in person. So, it was recognized during the morning service live stream along with a PI(e) making video made by David Hall.
- Drag Queen Story Time, May 29 – presented virtually in collaboration with Pride Niagara to kick-off Pride Week in Niagara. Questions submitted by text and email were answered live by the Drag Queens following the reading of two children's books on diversity and inclusion.
- Peter Toscano Film Night, June 1 – Esau: A monologue from Transfigurations: Transgressing Gender in the Bible over Zoom was live but cancelled due to lack of interest
- Pride Service, June 6 – A service of celebration and affirmation of the LGBTQIA+ community was held with guest speaker Pam Rocker via video. The theme of the service was Rainbows, Dreams and Possibilities.
- Affirm United/S'affirmer Ensemble Annual General Conference, July 22-24 – The conference was held virtually with David Hall (Council Member) representing Silver Spire.
- Rainbow Ribbons, August 11 – installation completed by Joyce Little and Sue Empringham hanging the ribbons between balconies of the sanctuary
- Rainbow Christmas Party, December 11 – A time for LGBTQIA+ individuals and families to get to know each other with food, craft, songs and a reflection.

## **Plans and Dreams for 2022**

- growing the committee with a diversity of LGBTQIA+ individuals from within and outside Silver Spire
- installation of rainbow sidewalks using permanent sidewalk paint
- workshop using case studies and scenarios of the LGBTQIA+ terms and pronouns learned in the “How to be an Ally” workshop
- network and collaborate with other local LGBTQIA+ affirming churches and para-church groups
- Queer Theology – Ecumenical bible study
- building an LGBTQIA+ Individual and Family group for support and social connection
- participate in Pride Week – BBQ, Pride in the Park, Queer Worship, Drag Queen Story Time
- to be known as a place of safety, inclusion, diversity and affirmation through public, intentional and explicit (PIE) events and engagement of our St. Catharines community

We were excited by the enthusiasm of those who attended the Rainbow Christmas Party and look forward to what hopefully is an emerging group specifically for LGBTQIA+ individuals and families.

We look to God for Their guidance in planning for 2022 and are hopeful for the return of in-person events.

## **Pastoral Care**

**Members:** Brenda Senyk (Chair), Diane Abfal, Rev. Jane Capstick, Marjorie Cushman, Barb Gray, Barb Vale

### **Mandate**

To visit and communicate with those of our Church who are sick or shut-in, to keep those members in touch with the Church events, and to keep the Church members in touch with the needs and ideas of the housebound. This is always to be done with respect for confidentiality.

### **Highlights from 2021**

- Sermon by telephone was set up for those non-computer owners of the congregation who cannot be at Church. The sermon, choir anthem and scripture readings can be heard by calling 905-228-0272.
- The team has done its best to be aware of the needs of the congregation and to celebrate with them the milestone birthdays and celebrations that bring such pleasure to the congregation. This is happening more often and our devoted card sender is on the job sometimes even before we know it.
- Spring gift bags were delivered to forty people on our Care list as well as those members over eighty and thirty-seven Christmas gift bags were delivered to our members at Christmas.
- A Christmas service, led by Rev. Jane, took place at Ina Grafton Gage Village on December 15. Seven members of Silver Spire attended with those from Ina Grafton.

### **Plans and Dreams for 2022**

- to increase our team membership so that more of the congregation may be contacted and served
- to continue to determine how best to connect with people unable to attend Sunday services. Continuous communication with all in need through cards, visits and phone calls
- encourage congregation to let us know of a need as we are not always the first to know
- to share God's love and the working of God's Spirit at Silver Spire with all

## **United Church Women (UCW)**

**Members:** Kathy Cuddy (Chair), Susan Carter (Secretary), Diane Mellor (Co-treasurer), Joan Schwenker (Co-treasurer), Joy Stark (Sunshine – cards), thirty-eight ladies

### **Mandate**

Our mission is to love God, foster Christian faithfulness, spirituality, commitment and devotion; and to promote love and respect by living generously and giving joyfully to all God's people; and to affirm and strengthen ourselves creatively.

### **Highlights from 2021**

- Due to Covid restrictions and protocols, our plans/goals for the year were put on hold.
- An executive meeting was held in July to review our donation commitments to date. We honoured our membership dues to Hamilton Conference, memorials for Betty Empringham, Zella McGlashen and Barbara Calhoun; as well as Council of Women, Cave Springs Camp summer supplies, and Pathstone Mental Health. Funds raised from Merla Braithwaite's sewing/craft material were donated to Morning Prayer and Out of the Cold.
- From the Falk/Epstein Fund, we supported Community Care, Salvation Army, The RAFT, and Community Living.
- As Covid protocols permitted, we held five sessions to make meat pies, selling out each Sunday. The proceeds were given to Silver Spire and the Mission & Service fund.
- Since our annual bazaar was on hold, we were able to set up mini bazaars on two Sundays in December supported by our congregation.

While our fundraising projects were on hold, UCW still honoured all our financial commitments as per our proposed budget as well as ending the year on a promising financial note. Details are noted in the UCW annual financial report.

### **Plans and Dreams for 2022**

A new year has begun, and we are hopeful that the health and safety of our members continues so we may enjoy a fulfilling year of love and goodwill.

*See financial report on page 52.*

## **Care for the Soul**

**Members:** Sue Empringham (Facilitator), diverse membership from Silver Spire and the community, people who register for Circle of Trust sessions, those who have experienced Circle of Trust sessions in the past and wish to continue and curious newcomers! All are welcome to explore this experience.

### **Mandate**

- to provide a safe, open space for being together in solitude and community
- offering skills to listen more deeply to self and others
- opportunity to strengthen relationships
- self-contained sessions that do not require strict attendance, simply invitational from month to month

### **Highlights from 2021**

- monthly sessions the third Thursday afternoon of each month at Silver Spire – these were held online or in person, when Covid restrictions allowed. A Thursday evening online session was added to accommodate new participants who had attended new online offerings.
- As a certified Courage and Renewal facilitator, Sue Empringham facilitated experiences for educators, community leaders, and health care professionals in one and three-day retreats, mostly online this year.
- six-week Introduction to Circles of Trust held online in Spring of 2021, participants were from geographically diverse locations around North America

### **Plans and Dreams for 2022**

- to continue monthly online sessions at Silver Spire until in person gatherings are allowed; continue with online monthly evening sessions
- to offer day and weekend Circle of Trust® retreats, online and in person
- to continue to expand the Circle of Trust model at Silver Spire and in the community – welcoming and inviting persons from all backgrounds who yearn to share their concerns and dreams in a safe, inclusive space, recognizing richness in diversity and the common ground of compassion and goodwill

## Prayer Tree

**Members:** Rev. Elizabeth Agnew, Betty Lou Bellows, Rev. Jane Capstick, Kathy Dallaire, Kathy Lowndes, Liz McGregor, Rev. Karen Orlandi, Kathy Reid, Barbara Schwenker

Prayer can help each of us and can support those who are in the midst of fear and concern for the future.

- life changing illness or injury affects whole families
- facing the ending of life or the loss of loved ones is difficult alone
- job losses and financial insecurity are difficult to bear
- anxiety and depression are very heavy at any age, particularly so for children and youth

The past year of worldwide pandemic, climate fears, racism and indigenous pain weigh on our spirits. Wars and injustice seem beyond our comprehension.

Our Prayer Tree accepts requests from members of the congregation and prays for the support that is needed to help individuals with their needs.

We also pray for:

- our congregation, its leaders and its work
- our community and its needs
- peace and justice in the world

Protection of privacy and confidentiality is important.

If this sounds like you, please ask to be a part of the tree.



## **Living Room Conversations**

**Members:** Sue Empringham (Facilitator), anyone interested in a small group conversation meeting monthly online or in person at the church or in homes – all are welcome!

### **Mandate**

- to provide space(s) for small groups to meet on a monthly basis for meaningful conversations around timely topics
- to provide a chance for fellowship and social time which does not center on church business, but rather a time to get to know one another and explore topics of interest in an inclusive, welcoming space
- the hope is to rotate these groups from time to time to allow for more interaction between participants

### **Highlights from 2021**

This group was formed in the fall of 2021, and held one meeting in November. The topic was “Uncertainty vs. Certainty,” and conversation was held around personal coping during the Pandemic, how society holds these two opposites and how the church fosters questioning vs. dogmas and set beliefs. It was a meaningful gathering, and participants agreed to carry on these groups in 2022.

### **Plans and Dreams for 2022**

- to meet monthly around a new topic each time. Sessions are on an invitational basis, when one can make it; as self-contained sessions do not require strict attendance
- to become better acquainted with each other, with the opportunity to share comfortably in meaningful discussions in a welcoming, non-judgemental space
- to invite others to explore this group



## **Cave Springs Camp    January 2022    Report to Congregations**

We welcomed children back to summer camp for 2021. We had the biggest registration ever for day camp (416). We have plans for both day camp and overnight camp in 2022. We also offered the Servant Leadership Program for a small number of 15-year-old leaders. Check out our website, Facebook groups, YouTube, Instagram, or TikTok. And finally, we had a grand opening of our new Legacy Hall in Oct 2021. We kept busy.

Our revised bylaws state that congregations in Niagara, Hamilton and Halton may each name two members to our corporation. These churches have often sent campers and counsellors to Cave Springs. Our Corporation Annual Meeting is in April. Another 1 to 2 corporation meetings throughout the year help share news and generate excitement. The Corporation has met virtually by Zoom recently but hope to have everyone visit our new hall soon. The corporation elects 20 members to the board. Board members meet all through the year. You are invited to offer to be a board member or you could also choose to serve on a Board committee.

Although public school boards have not allowed field trips we had rentals from two private schools, a youth leadership rental and various weddings and business and family gatherings. We are marketing our new year-round facility and making it known to our neighbours.

We have accumulated debt to complete the building and the best way to reduce the debt is through small monthly donations of many interested parties. You can arrange monthly support by emailing [donations@cavespringscamp.on.ca](mailto:donations@cavespringscamp.on.ca) or make a single donation easily from our website by clicking on Donate Now.

The Board of Directors and committees are working very hard. We received federal and provincial loans and grants for operational costs including staff costs. We have a new Executive Director, Krystyn Keir and a new Program Camp Director, Tim Watson. When your congregation selects Corporation members, please send the info to [Krystyn.keir@cavespringscentre.ca](mailto:Krystyn.keir@cavespringscentre.ca)

2021 has been tough for all of us, but we ask you to set something aside in your personal budget for Cave Springs and that you ask your congregation to respond to our need.

It is our hope, that soon the joyful sound of youthful voices will again resound at our camp as your youth learn to give praise to God here in this beautiful natural setting.

Your servant,

David Duffus, President of the Board

Cave Springs Inc. Charitable #118841 535 RR0001  
4410 Cave Spring Rd, Beamsville, ON L0R 1B1  
289.501.3743

## **Communications**

**Members:** David Hall, Chris Haynes, Kate Leathers, Shauna McLeod, Rev. Karen Orlandi

### **Mandate**

To connect all people within the Silver Spire Community creatively and consistently, communicating the values, mission and goals of the congregation and to effectively advertise the presence of the church and the resident programs in the wider community.

### **Plans and Dreams for 2022**

At the January Council meeting approval was given to recreate the Communications Team with a focus on marketing and communication within the congregation and into the wider community.

We look forward to beginning this important work and sharing our ideas as we ensure that everyone is aware of what is happening at Silver Spire and so that we are all striving for the same goals. Of primary concern for our team are such things as:

- website re-design
- outdoor signage
- social media presence
- radio and print opportunities
- in-house blended calendar
- promotional material

## **Property Team**

**Members:** Steve Holmes (Co-chair), Rev. David Reid (Co-chair), Doug Cushman, Sandy MacPherson, Rev. Karen Orlandi, Paul Pattison, David Reed, Jim Sauvé (Staff)

### **Mandate**

Monitor, maintain and improve the building and property. To support the Ministry of Silver Spire by planning for and overseeing the repair and maintenance of the church property and building.

### **Highlights from 2021**

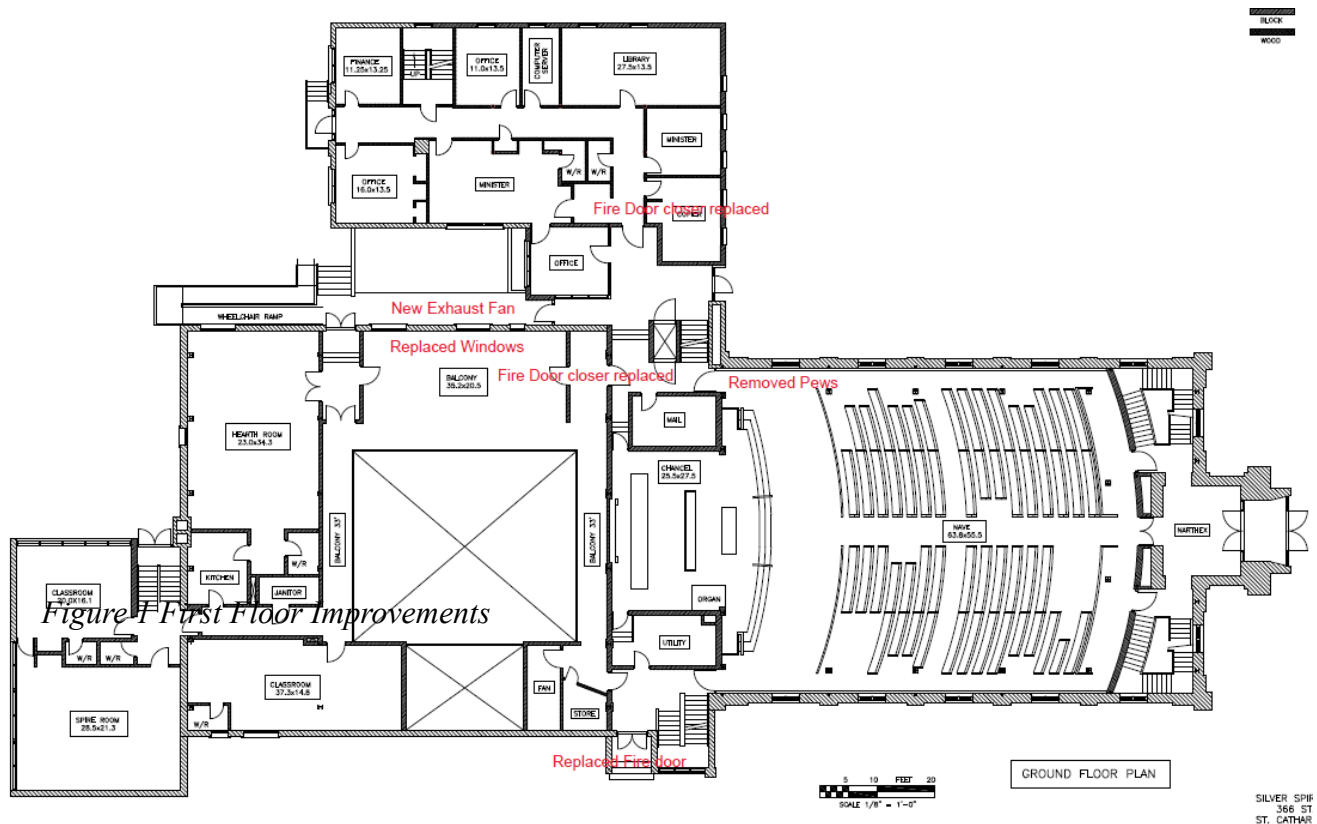
- Building closures due to Covid provided opportunities to repair and renovate many aspects of our structure including:
  - improved accessibility in the Sanctuary through removal of pews
  - construction of a hallway/door behind the gym balcony stairwell
  - replacement of windows on the balcony
  - new exterior fire door with panic bar on northeast side (facing Geneva Street)
  - fire door closers were replaced on two doors and tenants and staff reminded that fire doors cannot be left “wedged” open. The shower area fire doors were constructed with magnetic lock hold opens, which automatically release the doors in the event of a fire alarm.
  - repairs to the forced air system in the auditorium to improve ventilation as the auditorium was used during lockdown as a daytime gathering place
  - painting of various rooms
- drawings of the church were digitized and updated
- The commercial dishwasher in the kitchen failed and was replaced. The installation included addition of a new power supply from the boiler room. The new dishwasher is more energy efficient and does not leak!
- Carousel Players invested in renovations of the gymnasium including window replacement, window air conditioners and sound baffling. There is an ongoing project to make the gym a suitable workshop and day camp space.
- A sub team from Property and Outreach was formed to renovate the basement showers. Highlights include:
  - shower team prepared a design and issued contract documents, obtained building code approvals, and managed contract award and contract oversight
  - shower area was reconstructed and brought into compliance with building codes
  - a commercial grade laundry facility was also added
- investigated the operations of the different forced air systems in the sanctuary, gym and auditorium

## Plans and Dreams for 2022

- to work with Carousel Players and Willow Arts to improve access to the building for their users and accessibility of the 3<sup>rd</sup> floor
- to assess the heating and ventilation systems. The boiler is past its service life and is energy inefficient. Carbon footprint and fuel prices are issues. The building is large and complex with many different zones. An analysis of the current systems and a plan for needed investments and upgrades is needed. Funding sources for capital investments are being reviewed.
- to work with the Worship Team, community partners and external experts to review opportunities to reconfigure the Sanctuary for multi-function use through improved seating, sound, accessibility, appearance, and technology
- update the Fire Safety Plan to reflect changes in building use and layout
- assess building security including windows and doors
- produce a facilities management plan identifying immediate, short and long-term needs

Special thanks to Jim Sauvé for the special care he gives to our building and his adaptability to frequent changes in the use of the church due to Covid.

We also need to acknowledge the special work done by those charged with bringing the shower/laundry project to completion, from both the Property and Outreach Teams.



See financial report for the shower and laundry renovation project on page 49.

## **Board of Trustees**

**Members:** Shirley Scott (Chair), Doug Hunt, Bob Johnston, Bill Stark

**Treasurer for the Board of Trustees:** David Reed

### **Mandate**

The Silver Spire United Church Board of Trustees holds all property of the congregation for the use and benefit of the congregation. It manages investments, including endowment funds and holds the Columbarium funds in accordance with Provincial laws. The Board of Trustees also manages church insurance.

### **Highlights from 2021**

- Bob Johnston met with a representative from Reimer/Verge insurance in November to review the insurance needs of the church. All is in order for 2022. There were insurance claims during 2020 which still impact our rate.
- We continue the regular review of our investments. We received and reviewed Quarterly Reviews of our investments from RBC Dominion Securities. Throughout the year, \$125,000 was transferred from the SSUC investments to the general fund as directed by Council. Additionally, a total of \$12,893 was transferred from designated bequests to the UCW, Outreach and Choir.
- This year was an exceptional year for our investments. The Silver Spire Council let us know at the beginning of the year what their projected needs would be and we were able to liquidate some of our holdings when the market was strong. The total value of our investment portfolio at the end of 2021 was \$1,188,924. At the end of 2020 it was \$1,153,402.
- supported the shower project
- Columbarium funds were updated in accordance with the Bereavement Authority of Ontario regulations. The “Care and Maintenance Fund” must be held with an independent trustee for the perpetual care of the niches and plaques. Our trustee for this fund is the Thorold Credit Union.

### **Our Plans and Dreams for 2022**

- to ensure that the investment and insurance needs of SSUC are looked after as responsibly as possible. We are looking forward to our Council planning for the future needs of Silver Spire so that we can monitor our funds accordingly.
- to keep our Vision, Mission and Value statements and the Strategic Plan at the forefront of the work we do
- to continue the regular review of our investments, insurance and the Columbarium

*See the financial report beginning on page 39.*

## **Finance Team**

**Members:** John Empringham (Co-chair and Co-treasurer), Lowell Scott (Co-chair and Co-treasurer), David Crossley, Heather Steen

### **Mandate**

To monitor the day-to-day financial affairs of the church and to ensure that sound, transparent procedures are followed in the recording and reporting of all receipts and disbursements.

### **Highlights from 2021**

- prepared and reviewed a Financial Report monthly
- compiled the Financial Reports for 2021 and Budget for 2022
- completed the annual T3010 Registered Charity Information Return
- reported to Council on trends in giving, grants, other income, and expenses
- Jim Graham stepped back from the Treasurer position in September 2021. Lowell and John agreed to be co-treasurers for the short-term, until a longer-term solution is found
- Our administrative assistant, Nicole Smith, resigned effective the end of October. She had been doing the financial entries and bank reconciliation and much more. As a result, Lowell and John as well as our new administrative assistant, Meggean Watkinson, have been learning this aspect of the job, in order to maintain a clear financial picture.
- The Shower Project was a major income and expense generator this year with an income for 2021 of \$190,660.61 and expenses for 2021 of \$158,243.01. Many thanks to all who worked on this project from planning, to supervision, to fundraising and to maintaining. Thanks to Rev. Karen for her publicity efforts that raised the project's visibility region-wide and for further fundraising.

### **Plans and Dreams for 2022**

- do our best to maintain communication with the congregation regarding finances
- transition our financial records, from its current three platform system to a single platform
- find a treasurer/bookkeeper to allow Lowell and John to retire to co-chair positions only
- continue the training and development of the treasurer/bookkeeper and the Finance Team

*See financial statements and budget beginning on page 43.*

## **Ministry and Personnel Committee**

**Members:** Janice Slade (Chair), Jim Agnew, Peter Boyce, Mary Lou Watt, Sybil Wilson

### **Mandate**

Be responsible for all areas of Ministry and lay staffing for the Pastoral Charge of Silver Spire United Church with the exception of the hiring of Ministers. Provide a consultative and supportive team for the ministers and staff and for members and adherents. Review working conditions, job descriptions, and remuneration for the ministers and staff. Maintain liaison with Horseshoe Falls Regional Council through its Human Resources Commission.

### **Highlights from 2021**

- worked on concept of team ministry
- hired Credence & Co. for counselling support of ministers
- worked with Music Ministry Search Team to hire Lynne Honsberger as our new Minister of Music
- worked with Larry Schwenker to create a job description for an AV Tech person; hired Tyler English
- revised office administrator job description and hired Meggean Watkinson
- ongoing revision of the part-time caretaker job description: Cheryl Deslaurier is filling the position on a trial basis
- conducted annual performance reviews of ministers and caretaker
- renewed part-time contract of Youth Worker (Ally Phillips) for 2022
- approved Rev. Jane's 3-months sabbatical to be taken in two parts, February/March and July/August [Note: It is the policy of the United Church of Canada (UCC) that ministers are eligible for a 3-month sabbatical every five years]

### **Our Plans and Dreams for 2022**

- to emerge from Covid with a vibrant staff equipped to handle the challenges of a busy church
- to work on team building with staff and various committees
- to review all staff job descriptions and revise as needed, considering staff changes and input from 2021 performance reviews
- to keep current on ministry and personnel matters from the Regional Council and/or the UCC
- to ensure protocols, directives and policies that impact staff are kept current and are respected
- to support staff participation in relevant educational events



## **Back-to-Church Team**

**Members:** Janice Slade (Chair – Jan.-Nov.), Shirley Scott (Chair - beginning in Nov.), Rev. Jane Capstick, Kathy Dallaire, David Hall, Mary Kowalchuk, Rev. Karen Orlandi, David and Kathy Reid, Anne Scott

### **Mandate**

To review government and public health guidelines during Covid as they pertain to the day-to-day business of Silver Spire, including: worship, short-term and long-term rentals, staff, and all teams of the church.

### **Highlights from 2021**

- met throughout the year as needed. Multiple discussions and much sharing of information also took place over email
- During the year, David Hall, Janice Slade and Kathy Dallaire found it necessary to step down from the team. We want to thank them very much for their commitment and dedication to the team, especially Janice who led us so capably. We welcomed Mary Kowalchuk who joined the team.
- During the year there were a number of openings and closures and adjustments to the rules and protocols by the government and public health department. Many teams, meetings and groups pivoted often during the year as the regulations changed. Our focus has always been on safety for everyone. Physical distancing, mask wearing and hand sanitizing remain as the major protocols for all.
- communicated to the church community in the weekly ENews and the hard copy newsletters
- Meetings were able to be in-person for a while, following protocols, and ended the year via Zoom. We were able to have an in-person Advent Supper Church.
- For a few weeks we were able to have congregational singing and the full choir leading us during worship.
- returned the children's table to the sanctuary and some hymnals to the pews
- continued with green tape on the pews to indicate where people can sit following physical distancing protocols
- communicated with teams and committees so that informed decisions could be made about their programs and services
- We are fortunate to have weekly greeting teams, coordinated by Brenda Senyk, to sign in worshippers, check to make sure everyone is feeling well and give reminders regarding the protocols. We thank all of the members of the five greeting teams for their dedication and contribution to worship.

## **Plans and Dreams for 2022**

- to continue to review government and public health guidelines as they pertain to the day-to-day business of Silver Spire, including: worship, short-term and long-term rentals, staff, and all teams of the church
- for our community to be safe enough to disband our team

Our immense thanks to this wonderful team who were able to meet without a lot of notice as situations changed rapidly. They always considered information prayerfully and thoughtfully to make what is hoped were the best decisions for our Silver Spire community.



**FINANCIAL STATEMENTS**  
**THE BOARD OF TRUSTEES**  
**SILVER SPIRE UNITED CHURCH**  
December 31, 2021

**FINANCIAL STATEMENTS**  
**THE BOARD OF TRUSTEES - December 31, 2021**

<b>Balance Sheet</b>			<b>2021</b>	<b>2020</b>
<b>Assets</b>	<b>Year-end Asset Proportions</b>			
Cash	3.7%		44,461	66,138
Shares, Foreign Securities	70.5%		838,489	916,713
Fixed Income Investments	25.7%		305,974	170,551
<b>Total Assets</b>			<b>\$ 1,188,924</b>	<b>\$ 1,153,402</b>
<b>Liabilities</b>				
Maintenance Liability - Columbarium Niches - note 2			7,600	7,600
Plaque Reserve for future cost of plaques - notes 2 & 6			33,800	34,450
<b>Total Liabilities</b>			<b>41,400</b>	<b>42,050</b>
<b>Endowment Fund Balances</b>				
<b>Fund - see Note 1 for adjustments</b>	<b>Permitted Use</b>			
Garner	At the discretion of Choir		148,861	138,216
MacQuillen	For gymnastic equipment		7,359	6,500
Falk	Income to be paid to UCW		65,480	57,636
Epstein	Income to be paid to UCW		2,920	2,577
Stevens	Income to be paid to Outreach		108,789	95,768
Verge	As required for the organ		35,400	31,744
Welland Ave.	Income to the church		98,178	86,725
<b>Total - Endowment funds and externally restricted funds</b>			<b>466,988</b>	<b>419,167</b>
Unallocated - see notes	Unrestricted		680,537	692,185
<b>Total Funds and Liabilities</b>			<b>\$ 1,188,924</b>	<b>\$ 1,153,402</b>
<b>Statement of Income and Expenses</b>			<b>2021</b>	<b>2020</b>
<b>Income</b>				
Interest			5,616	6,983
Dividends			15,695	18,137
Other			4,673	5,496
Realised Gains (losses) from sale of investments			131,020	(30,157)
<b>Total Investment Income</b>			<b>157,004</b>	<b>459</b>
Sales of Columbarium Niches (2021 = 1)			750	330
Miscellaneous Income or Bequests received			-	-
<b>Total Income</b>			<b>\$ 157,754</b>	<b>\$ 789</b>
<b>Expenses</b>				
Investment Management Fees			13,444	12,401
Interest and Bank Charges			10	10
Purchase of Columbarium Plaques (2021 = 0)			-	-
<b>Total Expenses</b>			<b>13,454</b>	<b>12,411</b>
Surplus (deficit) for the year before Unrealised Gains			<b>\$ 144,300</b>	<b>\$ (11,622)</b>
Unrealised Gains (losses) on value of investments			29,116	65,757
<b>Surplus (deficit) for the year before transfers</b>			<b>\$ 173,416</b>	<b>\$ 54,135</b>
<b>Transfers out - note 3</b>				
Transfers to SSUC General Account			(125,000)	(50,000)
Transfer of income from Falk & Epstein bequests to UCW			(2,200)	(2,253)
Transfer of income from Stevens bequest to Outreach			(3,500)	(3,584)
Transfer from Choir and Organ Funds to SSUC General Account (2020)			(7,193)	(8,515)
<b>Total Transfers Out</b>			<b>(137,893)</b>	<b>(64,352)</b>
<b>Change in Value of Invested Portfolio for Year</b>			<b>35,523</b>	<b>(10,216)</b>
Portfolio balance, beginning of the year (including Thorold CU)			<b>\$ 1,153,402</b>	<b>\$ 1,163,618</b>
<b>Portfolio balance, end of the year</b>			<b>\$ 1,188,924</b>	<b>\$ 1,153,402</b>

Investments are shown at year-end market value. Notes on following pages are part of this statement.

## FINANCIAL STATEMENTS

### THE BOARD OF TRUSTEES - December 31, 2021

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#### Notes to the Financial Statements

1. The investments administered by the Board of Trustees include cash and investments from the three predecessor churches which amalgamated on July 1st, 2008 to form Silver Spire United Church. Each of the amalgamating churches had funds which were designated for a specific purpose, or had restrictions on their use. These designations are being maintained, and details of the purpose of the gifts are given below. Also included are the proceeds of the sale of two church properties totalling \$860,120.

A part of the realised change in portfolio value for the year is distributed to the named Endowment funds below. The amount listed as "Total Investment Income" in the Income and Expenses is multiplied by the proportion of the Restricted Funds, divided by the Total Portfolio Value. This amount, net of an inflation increase, is then distributed to the Restricted Funds in proportion to each fund value. This inflation increase is intended to keep the funds at a constant value. The current year's inflation factor for Canada is 4.7%.

The terms of the Endowments require a distribution of income to be made to the UCW from the Falk and Epstein funds, and to Outreach from the Stevens fund. The distribution calculated above is transferred to the UCW and Outreach in the following year. The amounts to be transferred are listed below. These funds, therefore, are increased by the inflation factor only.

Details of the individual endowments and restrictions are as follows:

#### Garner

These funds were given to the choir from the Garner Estate, and are to be used by the choir at their discretion. The choir has used \$1,617.91 of these funds in 2021, which will be transferred to the SSUC General Account in January 2022.

#### MacQuillen

These funds were given to be held in trust, and the net income distributed as required for gymnastic equipment.

#### Falk and Epstein

These funds were given to be held in trust, and the net income to be paid to the United Church Women on an annual basis for use in the church or the local community. **The distribution from 2021 will be \$2,200.**

#### Stevens

These funds were given to be held in trust, and the net income to be paid out for the "mission of the church" on an annual basis, and are distributed by the Outreach Committee. **The distribution from 2021 will be \$3,500.**

#### Verge

These funds were given to be held in trust, and are to be used for maintenance of the organ. \$567.49 of this endowment was used for organ tuning in 2021 and this amount will be transferred to the SSUC General Account in January 2022.

#### Welland Avenue

These funds were given to be held in trust, and the net income used at the discretion of the Trustees.

#### Unallocated

These funds are unrestricted, with no specific allocation.

2. Columbarium

Silver Spire is the operator of a Columbarium - a place for respectful storage of cremated remains. The Columbarium niches are located in the basement, between the auditorium and the bowling room. The Columbarium is legally a cemetery, regulated by the Bereavement Authority of Ontario (BAO).

As part of the Funeral, Burial and Cremation Services Act, 2002, the operator is required to hold a "Care and Maintenance Fund" with an independent trustee for the perpetual care of the niches and plaques. Silver Spire's trustee for this fund is Thorold Community Credit Union. From January 2022 the requirement is to hold an amount of \$165 or 15% of the sale price of the niche for each one sold. Our current liability is \$7,600. \$3,300 was transferred in 2021 to cover future sales. Account balance is \$10,461.41.

Prior to 2019 the fee for the niche included the cost of the plaque, which is paid out of the fee at the time of service. Consequently, an amount has been set aside as a plaque reserve for the purchase of the future plaques. This amount is adjusted as needed for the changing cost of the plaques. From 2019 onwards the niche purchase fee does not include the cost of the plaque, which becomes the responsibility of the purchaser at the time of the service. See Note 6 for more detail.

#### Plaque Reserve

These funds have been established to provide for the future cost of plaques and their maintenance, and are adjusted from time-to-time to account for new niche sales and cost increase. See Note 6 for more detail.

## FINANCIAL STATEMENTS

### THE BOARD OF TRUSTEES - December 31, 2021

#### Notes to the Financial Statements 2 of 2

#### 3. Transfers

Transfers out during the year were as follows:

To SSUC to support the Worship, Learning, Care and Outreach Ministries of the church	\$	(125,000)
Transfer from the Garner and Verge Endowment funds to cover 2020 choir expenses		(7,193)
Annual transfer of endowment income from Falk & Epstein funds to UCW		(2,200)
Annual transfer of endowment income from Stevens funds to Outreach		(3,500)
<b>Total transfers to SSUC General Account (from unrestricted fund)</b>	<b>\$</b>	<b>(137,893)</b>

To Thorold CU for Columbarium Care and Maintenance fund (from cash)	\$	(3,300)
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Transfers in during the year were as follows:

Sales of Columbarium Niches (2021 = 1)	\$	750
Miscellaneous Income or Bequests received	\$	-

#### 4. Falk Estate

In 1986 a bequest in the amount of \$50,000 was received from the Estate of the Late Elizabeth G. Falk. Pursuant to the terms of the will the principal is to be invested and the income derived from the investment paid annually to a beneficiary for his lifetime. Upon the death of the beneficiary the investment and interest shall be paid to the endowment fund of St. Paul Street United Church (now Silver Spire). The funds are held in a separate trust account and are not included in the financial investments of Silver Spire United Church.

The market value as at December 31, 2021 is \$453,254.71. Value at December 31, 2020 was \$391,200.15

#### 5. Portfolio Value

	December 31st
2017	\$ 1,210,771
2018	\$ 1,078,281
2019	\$ 1,163,618
2020	\$ 1,153,402
2021	\$ 1,188,924

#### 6. Columbarium

The fee for Columbarium niches purchased before December 31st, 2018 included the cost of the plaque. The fee for niches purchased since 2018 does not cover this cost. A reserve is held for the future cost of the pre-2019 plaques, and is adjusted from time to time.

Niches purchased before December 31st, 2018	195
Niches purchased after December 31st, 2018	2
<b>Total</b>	<b>197</b>
Niches used at December 31st, 2018	143
Pre-2019 niches used since December 31st, 2018	0
Post-2019 niches used since December 31st, 2018	0
<b>Number of plaques with reserve fee</b>	<b>52</b>
Estimated current plaque cost	\$650.00
Plaque Reserve	\$33,800.00

## **FINANCIAL STATEMENTS**

### **STATEMENT OF INCOME/EXPENSES - 2021**

### **BUDGET - 2022**

### **SILVER SPIRE UNITED CHURCH**



# Silver Spire United Church

## Statement of Income and Expenses 2021 and Budget 2022

### Notes to the Financial Report and Budget

#### Summary

Total income for 2021 was down, not including the Shower Project. Expenses though were up substantially, mainly due to an increase in staff costs and an increase in expenditure by the Property Team for repairs and maintenance. Due to this, an increase in transfer from the investments was required, with \$125,000 in 2021 as compared to \$50,000 in 2020.

October 2021 saw the transfer of treasurer duties from Jim Graham to Lowell Scott and John Empringham as Co-treasurers. We thank Jim Graham for his service and also David and Eleanor Reed for their continued support.

#### Income

**Local Offerings:** were up by \$13,378.64 over 2020. The continued pandemic definitely affected our collections, but the hope is that 2022 will show a return to church physically and also in financial support.

**Mission and Service:** This is a pass-through account. All monies collected are forwarded to the United Church of Canada, Mission and Service.

**Invested Funds:** As stated above, we requested \$125,000 to be transferred to the General Fund, due to increased expenditures. As noted in the Trustee report, although this money was transferred, the total investments increased over the year due to higher earnings on our investments.

**Rental Income:** \$28,672 in rental income was received in 2021, down from \$50,946 in 2020. This is due to the pandemic cancellations and to changing the recording of Out-of-the-Cold reimbursement to Outreach.

#### Expenses

**Salaries, Contractors and Benefits:** Salary costs were up \$50,946 over 2020. This is a result of Rev. Jane's three month leave in 2020, as well as having an interim music director. For 2021, Rev. Jane received the 1.3% increase recommended by the United Church on her salary which is 14.8% over minimum. Rev. Karen also received the 1.3% increase recommended on her salary which is 5% over minimum. Jim Sauvé and Nicole Smith received the same 1.3% increase. For 2022, Rev. Jane, Rev. Karen and Jim Sauve will receive 2% cost of living increases. Rev. Karen is also to receive an additional 2% over her base salary, taking her to 7% over minimum. Cheryl Deslaurier is working 2 days a week on a trial basis for a total of 8 hours to help with cleaning. She is also helping with cleaning after the drop-in centre, paid by Start Me Up Niagara.

**Building:** The budget for 2022 has increased substantially, due to projects planned by the Property Team as stated in their report.

**Assessment, Bank, Insurance:** The United Church Assessment has increased from \$12,959 to \$14,815 in 2022. Insurance costs have increased again this year, from \$19,500 in 2021 to \$24,684.48 in 2022.

## Balance Sheet Dec. 31, 2021

<b>Assets</b>	<b>Dec. 2020</b>	<b>Dec. 2021</b>
Bank Balance at year end	\$ 58,125.77	\$114,531.34
Sales Tax Refund <sup>Note 1</sup>	\$ 3,646.20	\$ 23,807.37
Pre-paid expenses – Insurance	\$ 18,626.85	-
Long Term Investment-GIC TD Bank <sup>Note 2</sup>	\$ 25,437.25	\$ 25,549.58
Uncleared Deposits	\$ 9,169.88	\$ 2,752.39
<b>Subtotal</b>	<b>\$115,005.95</b>	<b>\$166,640.68</b>
Invested Funds Liability <sup>Note 3</sup>	\$ 26,569.74	\$ 76,872.57
<b>Total Assets</b>	<b>\$141,575.69</b>	<b>\$243,513.25</b>
<b>Liabilities</b>		
Uncleared Cheques and Payments	\$ 9,033.45	\$ 82,829.71
Estate of Lloyd Francis Snider	\$ 86,213.79	\$ 86,213.79
Memorial Fund	\$ 11,669.12	\$ 13,302.76
Spire Fund	\$ 13,525.69	\$ 16,572.27
Morning Prayer	\$ (\$3,988.70)	-
Out of the Cold	\$ 5,076.28	-
Cave Springs Camp Bursary	\$ 911.00	\$ 1,831.00
Choir <sup>Note 4</sup>	\$ -	\$ (1,837.20)
Organ <sup>Note 5</sup>	\$ -	\$ (1,041.46)
Youth Festival	\$ 11,269.89	\$ 11,269.89
Youth Ministry	\$ 7,865.17	\$ 7,865.17
Shower Project <sup>Note 6</sup>	\$ 0	\$ 26,507.32
<b>Total Liabilities</b>	<b>\$141,575.69</b>	<b>\$243,513.25</b>

### Notes:

1. As a charitable organization, we are entitled to a rebate of part of the GST and PST paid on our purchases. All our expenses are recorded net of this rebate, and the amount shown here is the current accumulated rebate.
2. A five-year GIC is invested at TD Bank as guarantee for a \$15,000 overdraft facility. This was assigned at the time of amalgamation and matures in October 2022.
3. Most of the liabilities consist of fund amounts shown on the Income and Expenses sheet. If we had to use up all these funds, we would not have sufficient money in the bank account to cover them – we would have to use invested funds to do so.
4. The choir makes use of the Garner endowment fund to cover some expenses. Instead of transferring money for each expense, we make a single transfer from the Garner funds early in January to clear this amount.
5. The Verge endowment is for maintenance of the organ. Similar to the Garner funds, we make a single transfer in January to clear this amount.
6. The Shower Project amount shows the excess of income over expenses in 2021. There are hold backs to be paid in 2022 and more grant money and donations to receive in 2022. Excess funds will be used for operating expenses in 2022.

## Income and Expenditures 2021 and Budget 2022

<b>Income</b>	<b>2021 ACTUAL</b>	<b>BUDGET 2021</b>	<b>BUDGET 2022</b>
Local Offerings	\$ 213,866.11	\$ 230,000.00	\$ 230,000.00
Mission and Service	\$ 19,889.60	\$ 25,000.00	\$ 25,000.00
Loose Offerings	\$ 389.65	\$ 3,500.00	\$ 3,500.00
Fundraising Net	\$ -	\$ 2,500.00	\$ 3,500.00
Special Donations	\$ 5,755.00	\$ 8,000.00	\$ 8,000.00
Initial Offerings	\$ 120.00	\$ 500.00	\$ 500.00
United Church Assessment	\$ 35.00	\$ 200.00	\$ 200.00
Total Collections	\$ 240,055.36	\$ 269,700.00	\$ 270,700.00
Rentals	\$ 28,672.50	\$ 40,000.00	\$ 63,000.00
Outreach - OOTC, MP, Showers, Bear	\$ 16,506.22	\$ 50,000.00	\$ 35,000.00
UCW to general fund	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
Investment Interest to General Fund	\$ 36,000.00	\$ 36,000.00	\$ 36,000.00
Transfer from Investments	\$ 89,000.00	\$ -	\$ 127,640.44
Bequests etc	\$ -	\$ -	\$ -
Administration	\$ 675.00	\$ 1,200.00	\$ 1,000.00
Committee Projects	\$ 15,854.05	\$ 6,500.00	\$ 6,500.00
Grants	\$ -	\$ -	\$ 40,000.00
Miscellaneous	\$ -	\$ -	\$ -
<b>Total Income</b>	<b>\$ 427,763.13</b>	<b>\$ 404,400.00</b>	<b>\$ 580,840.44</b>
<b>Expenses</b>			
Salaries & Benefits - Schedule 1	\$ 296,280.39	\$ 319,289.00	\$ 335,465.44
Administration -Schedule 2	\$ 10,804.65	\$ 17,000.00	\$ 13,100.00
Committees - Schedule 3 <sup>Note</sup>	\$ 18,141.87	\$ 17,840.00	\$ 22,260.00
Outreach - OOTC, MP, Showers, Bear	\$ 32,341.85	\$ 27,700.00	\$ 49,700.00
Building Schedule 4	\$ 69,926.61	\$ 80,000.00	\$ 94,000.00
Mission & Service	\$ 19,874.60	\$ 25,000.00	\$ 25,000.00
United Church Assessment	\$ 12,959.00	\$ 12,959.00	\$ 14,815.00
Interest, bank charges	\$ 2,156.13	\$ 2,000.00	\$ 2,000.00
Insurance	\$ 20,683.89	\$ 19,500.00	\$ 24,500.00
<b>Total Expenses</b>	<b>\$ 483,168.99</b>	<b>\$ 521,288.00</b>	<b>\$ 580,840.44</b>
<b>INCOME (surplus/deficit)</b>	<b>\$ (55,405.86)</b>	<b>\$(116,888.00)</b>	<b>\$ -</b>

Note:

Outreach Programs for OOTC etc. have been shown separated from Schedule 3.

<b>Schedules</b>	<b>2021 ACTUAL</b>	<b>BUDGET 2021</b>	<b>BUDGET 2022</b>
<b>Schedule 1 - Salaries, etc</b>			
Salaries and cont. costs	\$ 232,898.06	\$ 247,048.00	\$ 262,975.44
continuing education	\$ 3,251.00	\$ 3,200.00	\$ 3,200.00
telephone allowance	\$ 2,400.00	\$ 2,400.00	\$ 2,400.00
car/travel costs	\$ 581.79	\$ 2,000.00	\$ 2,000.00
membership & licences	\$ -	\$ 500.00	\$ 500.00
meetings/lunch/networking	\$ -	\$ 250.00	\$ 250.00
M&P expenses	\$ 4,239.17	\$ 4,500.00	\$ 4,500.00
employer costs - CPP, EI, WSIB	\$ 14,802.56	\$ 17,988.00	\$ 17,640.00
employer costs - UCC benefits, group ins	\$ 37,719.86	\$ 41,053.00	\$ 41,600.00
UCC Payroll services	\$ 387.95	\$ 350.00	\$ 400.00
<b>Total schedule 1</b>	<b>\$ 296,280.39</b>	<b>\$ 319,289.00</b>	<b>\$ 335,465.44</b>
<b>Schedule 2 - Administration</b>			
Telephone	\$ 1,058.69	\$ 1,200.00	\$ 1,200.00
Internet	\$ 1,183.28	\$ 1,500.00	\$ 1,500.00
Computer maintenance/software	\$ 516.19	\$ 1,000.00	\$ 1,000.00
Office supplies	\$ 1,527.05	\$ 3,000.00	\$ 2,000.00
Postage	\$ 2,568.59	\$ 1,500.00	\$ 2,500.00
Bulletins/envelopes	\$ 507.21	\$ 1,500.00	\$ 1,000.00
Copier	\$ 2,818.64	\$ 6,000.00	\$ 3,200.00
Observer subscriptions	\$ 575.00	\$ 1,200.00	\$ 600.00
Police checks	\$ 50.00	\$ 100.00	\$ 100.00
<b>Total schedule 2</b>	<b>\$ 10,804.65</b>	<b>\$ 17,000.00</b>	<b>\$ 13,100.00</b>
<b>Schedule 3 - Committee expenses</b>			
Communications	\$ 1,446.98	\$ 1,200.00	\$ 1,500.00
Council	\$ 672.64	\$ 3,000.00	\$ 2,000.00
Christian Nurture	\$ 1,729.04	\$ 3,000.00	\$ 3,000.00
Arts	\$ 281.84	\$ 2,500.00	\$ 2,500.00
Affirm	\$ 1,294.49	\$ 1,000.00	\$ 1,500.00
Outreach - OOTC, MP, Showers, Cooling, Bear Clan	\$ 32,341.85	\$ 27,700.00	\$ 49,700.00
Outreach - General	\$ 6,500.00	\$ -	\$ -
Pastoral Care	\$ 351.67	\$ -	\$ 500.00
Worship	\$ 5,745.89	\$ 3,640.00	\$ 9,760.00
Finance	\$ 119.32	\$ 3,500.00	\$ 1,500.00
<b>Total schedule 3</b>	<b>\$ 50,483.72</b>	<b>\$ 45,540.00</b>	<b>\$ 71,960.00</b>
<b>Schedule 4 - Building costs</b>			
property repairs/maintenance	\$ 42,375.21	\$ 26,000.00	\$ 43,000.00
electricity	\$ 7,317.00	\$ 12,000.00	\$ 10,000.00
gas	\$ 14,844.26	\$ 17,000.00	\$ 15,000.00
water	\$ 5,064.94	\$ 5,000.00	\$ 6,000.00
scheduled maintenance	\$ -	\$ 10,000.00	\$ 20,000.00
special projects	\$ 325.20	\$ 10,000.00	\$ -
<b>Total schedule 4</b>	<b>\$ 69,926.61</b>	<b>\$ 80,000.00</b>	<b>\$ 94,000.00</b>

## Salaries, Contractor Costs and Benefits

<b>Salaries and Wages</b>	<b>2021 ACTUAL</b>	<b>BUDGET 2021</b>	<b>BUDGET 2022</b>
Minister - Rev. Jane	\$ 73,027.57	\$ 73,028.00	\$ 75,265.92
Minister - Rev. Karen	\$ 60,747.76	\$ 60,748.00	\$ 62,629.22
Office Administrator	\$ 35,465.47	\$ 33,018.00	\$ 31,200.00
Custodian - Full time	\$ 48,755.20	\$ 48,755.00	\$ 47,180.30
Cleaner - Part time - Contract	\$ 380.00	\$ -	\$ 15,200.00
Music & Choir Director	\$ 12,351.64	\$ 24,199.00	\$ 24,500.00
Nursery - contract	\$ -	\$ 1,300.00	\$ 1,000.00
Youth - Contract	\$ -	\$ 2,500.00	\$ 2,500.00
Supply Wages	\$ 425.50	\$ 1,500.00	\$ 1,500.00
Overtime	\$ 1,744.92	\$ 2,000.00	\$ 2,000.00
<b>TOTALS</b>	<b>\$ 232,898.06</b>	<b>\$ 247,048.00</b>	<b>\$ 262,975.44</b>

### Continuing Education

Minister - Rev. Jane	\$ 1,501.00	\$ 1,600.00	\$ 1,600.00
Minister - Rev. Karen	\$ 1,750.00	\$ 1,600.00	\$ 1,600.00

### Telephone Allowances

Minister - Rev. Jane	\$ 1,200.00	\$ 1,200.00	\$ 1,200.00
Minister - Rev. Karen	\$ 1,200.00	\$ 1,200.00	\$ 1,200.00

### Car/Travel Costs

Minister - Rev. Jane	\$ -	\$ 1,000.00	\$ 1,000.00
Minister - Rev. Karen	\$ 581.79	\$ 1,000.00	\$ 1,000.00

### Other

Membership and Licences	\$ -	\$ 500.00	\$ 500.00
Meetings/lunch/networking	\$ -	\$ 250.00	\$ 250.00
M&P Costs	\$ 4,239.17	\$ 4,500.00	\$ 4,500.00
CPP Employer	\$ 9,465.39	\$ 11,202.00	\$ 10,750.00
EI employer	\$ 4,331.35	\$ 4,786.00	\$ 5,790.00
WSIB	\$ 1,005.82	\$ 2,000.00	\$ 1,100.00
UCC Benefits	\$ 20,070.46	\$ 41,053.00	\$ 41,600.00
UCC Group Insurance	\$ 17,649.40	\$ -	\$ -
UCC Payroll Services	\$ 387.95	\$ 350.00	\$ 400.00
<b>TOTALS</b>	<b>\$ 296,280.39</b>	<b>\$ 319,289.00</b>	<b>\$ 335,465.44</b>

## Financial Summary for Shower and Laundry Renovation Project

<b>Income received in 2021</b>	<b>Actual</b>	<b>Budget</b>
Total Income from donations and grants received in 2021 <sup>Note 1</sup>	\$190,660.61	
<b>Total Income Received in 2021</b>	<b>\$190,660.61</b>	
<b>Expenses for entire project</b> <sup>Note 2</sup>		
HVAC & plumbing design and inspection – Quartek Group	\$ 6,425.46	\$ 3,955.00
Contract design, preparation, administration and inspection - Shower design team	\$ 0.00	\$ 0.00
Construction – Duomax Developments Ltd.	\$174,950.11	\$166,600.00
Construction Change Orders – Duomax Developments Ltd.	\$ 12,715.34	\$ 16,700.00
Laundry Appliances	\$ 8,573.31	\$ 8,500.00
<b>Total Costs</b>	<b>\$202,664.22</b>	<b>\$195,755.00</b>
<b>Total Amount Paid in 2021</b>	<b>\$164,153.29</b>	
<b>Amount still owing at December 31, 2021</b>	<b>\$ 38,510.93</b>	

**Note 1** Major donations and grants from charitable organizations totalled approximately \$110,000.00. The remaining \$80,000.00 was from donations by congregation members and the community-at-large.

**Note 2** The total costs for the project are shown here. \$164,153.29 was paid in 2021. At the end of 2021 there were still outstanding invoices and the project holdback to be paid in 2022.

**Note 3** Since the beginning of 2022, we have received additional grants and donations in excess of \$50,000. These grants and donations along with the balance of \$26,507.32 in funds carried over from the end of 2021 will pay the outstanding invoices and holdback and provide funds for 2022 for operating costs.

All donations, large and small, have allowed for this project to be completed and have provided for funds to run the program over the next year. We thank everyone for their support, which allows us to continue and expand this vital outreach ministry.

## Outreach and Social Action Financial Report 2021

	Income	Expense	Difference
<b>Budgeted for 2021</b>	\$ 27,700.00		
Campden Grain, growing project of Canadian Food Grains Bank: Invoice for 2021 not received until 2022	\$0.00	\$0.00	\$0.00
Morning Prayer	\$ 795.00	\$ 1,397.77	-\$602.77
Out of the Cold	\$ 5,677.00	\$ 4,508.25	\$ 1,168.75
Shower Program Operations:			
Stipend		\$ 3,000.00	
Bus pass		\$ 1,920.00	
Supplies		\$ 84.65	
<b>Total Expenses for Shower Program Operation</b>	\$0.00	\$ 5,004.65	-\$5,004.65
Bear Clan: balance forward from grant in 2020	\$ 3,678.00	\$ 3,622.59	\$ 55.41
Other Expenses		\$ 2,632.42	-\$2,632.42
<b>Niagara Region Funded Programs 2021 administered by Start Me Up Niagara: Winter drop-in Jan-Mar., summer drop-in &amp; cooling program</b>			
Expenses authorized by Outreach			
Transit	\$ 171.00	\$ 171.00	\$0.00
Take-out containers	\$ 1,514.79	\$ 1,514.79	\$0.00
Food and supplies	\$ 13,698.72	\$ 13,698.72	\$0.00
<b>Total Expenses Reimbursed</b>		\$ 15,384.51	
<b>Steven's Bequest Disbursements 2021</b>			
Interest income from 2020: balance forward	\$ 3,068.00		
Interest income 2021	\$ 3,500.00		
<b>Total Funds for Disbursement</b>	\$ 6,568.00		\$ 6,568.00
Disbursements:			
Community Breakfast Program		\$ 1,500.00	
Westview Centre for Women		\$ 1,500.00	
Raft		\$ 1,500.00	
Bethlehem Housing		\$ 600.00	
Abbey House, N.R.N.C.		\$ 600.00	
School Nutrition Programs:			
Connaught Public School		\$ 200.00	
Harriet Tubman School		\$ 200.00	
Lincoln Centennial School		\$ 200.00	
E. I. McCulley Public School		\$ 200.00	
	\$ 6,568.00	\$ 6,500.00	\$ 68.00

Out of the Cold and Bear Clan were self-funding.

Morning Prayer, Shower Program Operations and Other Expenses were covered by the Outreach and Social Action Team budget for 2021.

Niagara Region Funded Program costs were covered by Start Me Up Niagara.

Steven's Bequest is held in trust by the Board of Trustees. Each year the interest earned from the bequest is paid to the Outreach and Social Action Team to be used for the "mission of the church".

*See team report on page 14*



**SILVER SPIRE UNITED CHURCH WOMEN**  
**Financial Report For the Year 2021**

Opening Balance as of January 1, 2021 \$11,198.26

Income:	Event Income	
	Bazaar Income	\$1,407.00
	Party-Lunch Income	
	Envelopes & Donations	\$140.00
	Falk/Epstein	\$2,200.00
	Food sales	\$3,414.25
	Funerals	
	Other Income	
	Interest Income	\$78.43

Expenses:	Event Expenses	
	Bazaar Expenses	
	Party-Lunch Expenses	
	Donations to Organizations	\$2,415.00
	Falk/Epstein	\$2,200.00
	Food-Baking Expenses	\$694.41
	Funeral Expenses	
	Bank Charges	
	Mission & Service	\$500.00
	Staff Gifts	\$300.00
	Other Expenses	\$70.06
	Kitchen	\$99.72
	Office	\$126.52
	Dues & Memberships	\$145.00

Profit or Loss : \$688.97

Closing Balance as of December 31, 2021 \$11,887.23

including \$5151.13 GIC at 1.5% for 5 year  
redeemable and \$10.00 shares

**Donations:**

Pathstone Mental Health	\$200.00	RAFT	\$425.00
SSUC general fund	\$1,000.00	Community Living	\$425.00
Cave Springs	\$700.00	Salvation Army	\$425.00
Morning Prayer	\$400.00	SSUC In Memory of	\$150.00
Out Of The Cold	\$400.00		
Least Coin	\$65.00		
Community Care	\$425.00		

Total donations \$4,615.00

*See UCW report on page 25*

## **Minutes AGM 2021, Sunday, April 25, 2021**

**Present:** fifty-two attendees

**Opening Prayer:** Rev. Karen Orlandi

**Welcome:** Rev. Jane Capstick

**Motion #1:** That Ellen Gretsinger be named Congregational Chair. Moved by Shirley Scott and seconded by Joyce Little, carried

**Motion #2:** That Janice Slade be named Congregational Secretary. Moved by Ellen Gretsinger and seconded by Cory Pascuzzo, carried

**Motion #3:** That all persons present may vote on all motions except those concerning Pastoral Relations. Moved by Sue Empringham and seconded by Dorothy Franklin, carried

**Motion #4:** That the minutes from the Annual General Meeting held on February 23, 2020 be adopted as printed. Moved by David Hall and seconded by John Empringham, carried

**Break-Out Groups:** People joined groups that interested them led by the people listed below. There was time for discussion and feedback to the larger group.

- Arts/M&P/Back to Church
  - Janice Slade/Mary Lou Watt
- Worship/Affirm/Christian Nurture
  - Joyce Little/Ally Phillips
- Outreach
  - Kathy Reid/Jeanette Liberty-Duns
- Property/Trustees/Finance
  - Shirley Scott/John Empringham
- UCW/Pastoral Care/Congregational Groups and Ministries (Prayer Tree, Cave Springs Camp, Choir, Care for the Soul)
  - Brenda Senyk/Sue Empringham

**Motion #5:** That all reports with the exception of Finance and Nominations be accepted as presented as the 2020 Annual Report of Silver Spire United Church. Moved by Brenda Senyk and seconded by Sybil Wilson, carried

**Motion #6:** That the Nominations Team Report be approved as amended with the exception of the extension council rep. Moved by David Reed and seconded by Liz MacGregor, carried

**Motion #7:** That the statement of Income and Expenses for 2020, together with the Balance Sheet and Notes be accepted as presented. Moved by Jim Graham and seconded by John Empringham, carried

**Motion #8:** That the proposed budget for 2021 be adopted as presented and amended per the previous motion. Moved by Ellen Gretsinger and seconded by Cory Pascuzzo, carried

**Dreaming Breakout** – five groups met via Zoom to discuss three questions. There was time for discussion and feedback to the larger group.

- What do you miss?
- What do you want to keep from the new stuff?
- What do you want to add?

### **Benediction & Sending Forth**

Respectfully submitted by Janice Slade, Congregational Secretary

# Thank-you

We acknowledge and appreciate the many people in the congregation who support the ministries of Silver Spire with regular donations, Thanksgiving, Christmas and Easter donations and by financially supporting projects and ministries that are close to their hearts. We also thank all the individuals and groups from the broader community who make financial and in-kind donations to support our programs.

## Community Arts Partners

Carousel Players



Willow Arts Community



## Shower and Laundry Renovation Project Funders and Donors

### Grants

La Fondation Emmanuelle Gattuso

Branscombe Family Foundation

United Way Niagara

Donald & Barbara Fraser Family  
Endowment Fund established at the  
Niagara Community Foundation

### Donations

Faith Groups in St. Catharines unless noted

British Methodist Episcopal Church

Christ Lutheran Church

Covenant Christian Reformed Church

Knox Presbyterian Church

Saints Cyril & Methodius Ukrainian Catholic  
Church

Star of the Sea Roman Catholic Church

Trinity United Church, Beamsville

Trinity United Church, Thorold

Unitarian Congregation of Niagara

Westminster United Church

Businesses & Community Groups

Blaylock & Associates

Merritton Lions Club

Niagara Regional Police Association

Port Dalhousie Lions Club

Quartek Group Inc.

Sunshine Express Garden Centre

We have done our best to include all donors from information available at this time. We apologize for any unintentional errors or omissions. Please advise us if any changes are required.

Please  
Join Us!

## Collaborative Mural Project Planned in 2021 – Coming in 2022

The Willow Arts Community and Silver Spire Arts Team, working with artist Jana Bergsma have designed a mural to be painted on the exterior walls of the church that you see as you approach from the parking lot. Anyone who wishes to participate in the mural painting will be able to sign up. It is hoped that people from the congregation, our community partners and neighbours will all be involved in this initiative. Watch the video at this link to learn more about the project. <https://youtu.be/ugkPCNHjyL8>

