

# Silver Spire United Church

## Annual Report 2024

as approved March 2, 2025 at  
the Annual General Meeting.



SILVER SPIRE  
UNITED CHURCH



Affirm/S'affirmer  
UNITED/ENSEMBLE

## SILVER SPIRE UNITED CHURCH

**Our Vision:** A downtown centre for spirituality, learning, justice, and building an inclusive community

**Our Mission:** To create a community that promotes and sustains the flourishing of all, drawing inspiration from the teachings and examples of Jesus.

### Our Values

- **Growth and Development:** We believe in the freedom to discover, explore, and share our beliefs, doubts, and questions in order to develop and deepen our faith, spirituality, and understanding.
- **Justice and Fairness:** We believe in removing all barriers to the fair and equitable treatment of everyone.
- **Openness and Transparency:** We believe in honest and open communication, facing challenges, and addressing conflicts in all aspects of church activities.
- **Inclusiveness and Affirming:** We believe in fostering the full participation of EVERYONE in all aspects of church life, regardless of ability, age, belief, culture, family configuration, gender, gender identity, income level, race, and sexual orientation.
- **Connections and Relationships:** We believe in cultivating connections and nurturing relationships based on mutual respect and understanding.

### STRATEGIC PRIORITIES

- **Member Care:** Ensure members can receive emotional and spiritual support and have opportunities to participate in building a vibrant Silver Spire community
- **Spiritual Growth:** Create and enhance opportunities for deepening our spirituality
- **Social Justice and Advocacy:** Work for a more just and equitable society by advocating for better policies and facilitating services that address mental health, addictions, housing and food security
- **Community Engagement:** Improve our understanding of and affirm of the 2sLGBTQIA communities, communities historically harmed by the church, marginalized people; and engage our downtown neighbours

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## In Memory – 2024

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.”*

|                              |             |
|------------------------------|-------------|
| Robert Baer                  | February 6  |
| Elizabeth McComb             | March 6     |
| Elaine Passfield             | April 27    |
| Christine McClelland         | April 30    |
| Joyce Irene “Phyllis” Bensch | May 7       |
| Eileen Margaret Hewson       | May 17      |
| Evelyn Mcelhanney            | June 16     |
| Edward Joseph Andrusiw       | July 29     |
| Justin Zgone                 | November 3  |
| Dennis Mitchell              | November 12 |
| Kenneth Charles Cournoyea    | November 28 |
| Joanne Edwards               | December 3  |

### Marriages

|   |              |
|---|--------------|
| Christopher Dean Haynes and Dean Kyle Remy        | April 24     |
| Ryan Jean Papineau and Erin Elizabeth Schestel    | August 2     |
| Jeffrey Laflamme and Maggie Deborah Suthons       | August 10    |
| John Bradley De Jong and Kelly Elizabeth Van Roon | September 28 |
| Samuel John Mckee and Aziza Adilkhanova           | December 15  |

### Baptisms

|  |             |
|--|-------------|
| Heaven Reign Candice Mackey            | June 16     |
| Brigit Marie Johanna Werneburg - Kranz | November 17 |
| Everret Jack Machmer                   | November 24 |

## **Ministry Personnel**

Minister Rev. Karen Orlandi

## **Church Staff**

Music & Choir Director Christopher Yungblut

Office Administrator Ruth Jose

Custodians Jim Sauvé  
Cheryl (Queenz) Deslaurier

Youth Leader Ollie Wyatt and Lauren Reid

Shower Attendant Ken Wickens

A/V Technicians Yomade Olagunju, Larry Schwenker, Salam Bakhit, Omar Bakhit,  
assisted by volunteers Joan Schwenker and friends.

## **Church Council Executive**

Co-chairs David Crossley, Matthew Ellis

Past Chair Lorne Gretsinger

Secretary Joyce Little

Treasurers Shirley Scott, Lowell Scott

### **Team Chairs:**

Affirm Ollie Wyatt

Board of Trustees Shirley Scott

Christian Nurture Anne Scott, Margaret White

Finance Lowell Scott

Fundraising Shirley Scott

Ministry and Personnel Janice Slade

Outreach and Social Action Cory Pascuzzo

Pastoral Care Brenda Senyk

Property Steve Holmes, David Reed

United Church Women Kathy Cuddy

## Minister's Message from Rev. Karen Orlandi

What a remarkable year we had in 2024, and it only looks more exciting for 2025. Silver Spire has a great heart, and we came together this past year in ways we could have only dreamed of. We walked our faith within our community, showing everyone what it means to live out our calling as people of God.

Last winter, we hosted the emergency overnight shelter, and we were home for more than fifty individuals every night. It was a huge stress for folks who use this building regularly, but it was also a way of mitigating the horrors of homelessness.

Another huge achievement was that over the course of two years, this congregation through fundraising, donations, grants and so much work, raised the \$300k+ needed to retire our beloved boiler "Chugger." Who knew that when Shirley Scott had a dream to call the boiler "Chugger" that it would be the idea that would pull this congregation together in ways that no one thought possible!

October saw the inaugural Silverfest! What an absolute extravaganza for everyone who attended. Some comments...

"Silverfest has been terrific. I've learned so much. I had no idea that I would learn the things that I did and that it was going to make a difference in my life and how I am going to go forth. It was wonderful." Kim

"It feels like I'm waking up after a sleep in church life for a time. It's been enlivening and fine and wise and fun and good." David

A huge thank-you to the Strategic Review Team. We are going into 2025 with a new Vision, Mission, Values and Strategic Priorities. More importantly, a huge thank-you to each one of you who participated by sharing your ideas, opinions, your voices to make this incredible community of faith, one that truly reflects where God is calling the church. As part of our launch for the new path for Silver Spire, our website has had a complete overhaul to be more interactive, showcase all the activities happening in the Spire, and become a virtual hub for folks interested in what's happening here.

The alignment of a Mission/Vision/Strategic plan is an unbelievably exciting place to be. A new set of values in which we can operate as an entity provides boundaries, stability and guidance. This package can effectively take Silver Spire ahead for a decade – working towards becoming "A downtown centre for spirituality, learning, justice, and building an inclusive community." As the years accumulate, we can adjust and broaden the priorities as we continue along this path.

It is my belief that Silver Spire is entering a period of growth and expansion, into becoming more than just a church, but a faith-driven community hub, a centre for change, inspired by the teachings of Jesus as expressed in the tenets of our faith. In the words of our Song of Faith,

We sing of a church  
seeking to continue the story of Jesus  
by embodying Christ's presence in the world.

We are the church; we are Christ's presence:

We sing of God's good news lived out,  
a church with purpose:

faith nurtured and hearts comforted,  
gifts shared for the good of all,  
resistance to the forces that exploit and marginalize,  
fierce love in the face of violence,  
human dignity defended,  
members of a community held and inspired by God,  
corrected and comforted,  
instrument of the loving Spirit of Christ,  
creation's mending.

These words may be from our Song of Faith, but they are echoed in our mission, our vision, our values and our priorities. We are the church of which we sing. 2025 is the year we begin a new period of time where we fulfill the call of our faith as a community, as a church and as individuals. It is an exciting time to be part of Silver Spire!

Blessings,  
Rev. Karen Orlandi

## Music & Choir Director's Message from Christopher Yungblut

*David also commanded the chiefs of the Levites to appoint their kinfolk as the singers who should play loudly on musical instruments, on harps and lyres and cymbals, to raise sounds of joy. ~ 1 Chronicles 15:16*

Warm Winter Greetings from the Director of Music,

I first want to express my deepest thanks to all for the welcome and encouragement extended to me since embarking on this new path last September; for the multiple ways each of you has participated in our musical journey together, whether in congregational or choral singing, as an instrumentalist, or in other supporting roles; and also for your heartfelt support over the last few weeks following the passing of my father. I have been blessed to have this opportunity to be part of not just a working but also a loving and spiritual community.

There have been many particular contributions to musical worship during my time here that I have especially appreciated: the talented, faithful, good natured and indulgent members of the choir, who have risen to the challenges of new styles, strange warmups, and the surprises that come with a fluctuating learning curve for all; the instrumental and vocal gifts of both members of the congregation and their extended connections; and also from members of the wider community. To just mention some highlights, we were all blessed by the talents shared with us by songwriting legends Jean and Jim Strathdee at SilverFest, by the drumming gifts of local musician Danno O'Shea, and most recently, although I was sad not to be able to be present, by the vocal and improvisational leadership offered by jazz vocalist Sarah Jerrom.

There will be many particular and general opportunities coming up for the raising of sounds of joy, for crashing of cymbals and blaring of trumpets; one such event will be the Mardi Gras Supper Church. For this and other events and regular Sunday musical offerings, it is thankfully not likely that I will be as David in 'commanding' the participation of friends and kinfolk! In the meantime, to quote the text of the new powerpoint announcement slide,

“Let Your Light Shine! You've Got the Talent; We've Got the Sanctuary!  
A Safe and Nurturing Space to Share Your Gifts on Sunday Mornings  
Music, Dance, Poetry/Spoken Word, Crafts, Your Sky's Your Limit!

I look forward to continuing in my role as director of music, and also to growing as a member of the Silver Spire community, working with others as we each find ways to nurture our own and each other's creative gifts.

~ Christopher Yungblut



## **Council Report**

**Members of Council Executive:** Lorne Gretsinger (Past Chair); Matthew Ellis and David Crossley (Co-Chairs); Joyce Little (Secretary); Shirley Scott and Lowell Scott (Co-Treasurers), Rev. Karen Orlandi (Minister).

### **Mandate:**

*Church Council* is responsible for governance of the overall life of the Church. It works with teams, committees, and staff to engage the congregation in its ministry.

*Council Executive* is charged with the oversight of the work of all teams. Oversight of the progress of projects and actions that are responses to the specific goals set out in the latest Silver Spire Strategic Plan is assigned to the *Past Chair of Council*, who is responsible for seeing that regular checks and evaluations of these projects and actions are conducted and reported to the Council Executive.

### **Highlights from 2024**

- Main focus was overseeing the day-to-day work of the Teams and considering motions they wanted to recommend to the congregation.
- Council Executive worked with a local firm to design a new church webpage. This will greatly enhance our communications.
- A draft of an updated Silver Spire United Church Constitution was prepared for presentation to the AGM.

### **Plans and Dreams for 2025 and beyond**

- To facilitate better communication and cooperation between and among teams having common interests and objectives.
- To see Council Executive develop processes that will help Council to evaluate the success of new projects and allow for the assessment of the church's efforts to achieve the strategic goals outlined in the Silver Spire United Church strategic plan.

**Council  
Budget Request for 2025**

| <b>Breakdown for 2025</b>           | <b>Requested<br/>Amount</b> |
|-------------------------------------|-----------------------------|
| Zoom membership                     | \$ 400.00                   |
| Coffee Hour Supplies                | \$ 1,000.00                 |
| Mini Retreat for Team<br>Volunteers | \$ 300.00                   |
| Communication                       | \$ 500.00                   |
| Miscellaneous                       | \$ 300.00                   |
| Land title updates                  | \$ 10,000.00                |
| <b>Total Requested</b>              | <b>\$ 12,500.00</b>         |

**Proposed Income Sources and Amounts**

| <b>2024 Actual</b> | <b>2024 Budget</b> | <b>2025 Budget<br/>Request</b> |
|--------------------|--------------------|--------------------------------|
| \$ 1,467.57        | \$ 12,000.00       | \$ 12,500.00                   |

## **Outreach and Social Action**

**Members:** Cory Pascuzzo (Chair), Jadzia Hartlieb, Kim Lapierre, Liz McGregor, Ineke Medcalf, Greg Mills, Kerry Mills, Rev. Karen Orlandi, Jeannie Price, Roy Wainwright, Deb Wood

### **Mandate:**

To help the congregation engage with matters of social justice through study and action on local, provincial, national, and global levels, and to liaise with other church groups, community groups and agencies in doing so, toward the fulfilment of the gospel command, “Feed My Sheep.”

### **Highlights from 2024**

- At the beginning of the year, our Community Kitchen on Monday nights was feeding anywhere from 200 to 250 persons but this fall the numbers are between 275 and 315 and likely going to keep growing.
- We are the only church that serves meals once a week all year. Thank you to those who plan the menus and purchase the ingredients. Thank you to the many volunteers who prepare and package the meals. In October, Emily Spanton’s contract was not renewed and as of December 1 Yomade was hired to start supervising and preparing and packaging the meals. Thank you, Emily, for your help up until October and Yomade since being hired, it has been much appreciated.
- On March 23 a Guaranteed Livable Income Forum was held and well attended
- Several members of Outreach were involved with silver fest which was held from October 18 to 20
- The showers and laundry are open Monday, Wednesday and Friday mornings from 9 – 12 noon. 10 to 20 people use the showers each day and 4 or 5 use the washers. Ken Wickens and Cheryl (Queenz) Deslaurier are the staff who not only take care of the showers but often help the clients with other issues. We would like to express our deep appreciation for the work they do for this church and the community we serve.
- The 7 raised bed garden containers by the Downtown Business Association were active again this year.
- We continued to collect donations for Community Care, The Shower & Laundry Program and the Spire Fund on a quarterly/rotational basis. Liz McGregor made several trips to Community Care throughout the year.
- We continued along with Christian Nurture to plan Lunch & Learn gatherings after church once a month except during the summer months.
- The \$3,500 from the Stevens Bequest Funds were disbursed as follows:
- \$250 for the Nutrition Programs at each of the following schools, Connaught, E.L. McCulley, Lincoln Centennial and Harriet Tubman. Total of \$1,000
- \$1,000 to the Community Breakfast Program
- \$1,000 to Raft (meal program)
- \$500 to Silver Spire Meal Program
- We received some very generous donations throughout the year which allowed the Shower & Laundry program and Community Kitchen to continue

### **Plans and Dreams for 2025 and beyond:**

- Host an event possibly on housing and homelessness or similar topic
- Continue to work with Christian Nurture to organize Lunch and Learns
- Work with a United Church partner in the Democratic Republic of the Congo to assist a village with school projects.
- Monitor and supervise the shower and laundry programs with potential expanded hours.
- Provide community meals every Monday.
- Write and distribute petitions as necessary

- Continue the quarterly donation collections towards Community Care, Shower & Laundry Program and the Spire Fund
- Look for ways to grow, educate and engage the congregation and the broader community

**Outreach & Social Action Team  
Budget Request for 2025**

| <b>Breakdown for 2025</b>                         | <b>Requested<br/>Amount</b> |
|---|-----------------------------|
| Shower Operation - Labour                         | \$ 15,000.00                |
| Shower Operation - Supplies                       | \$ 1,000.00                 |
| Lunch and Learn                                   | \$ 1,500.00                 |
| Food Security Program - Labour                    | \$ 9,000.00                 |
| Food Security Program - Food and Supplies         | \$ 20,000.00                |
| Food Security Supplies - packaging                | \$ 6,000.00                 |
| Community Forum                                   | \$ 5,000.00                 |
| Stevens Trust Fund - disbursed to local charities | \$ 3,500.00                 |
| Campden Grains (Canadian Foodgrains)              | \$ 1,000.00                 |
| Housing & Homelessness Initiative                 | \$ 1,000.00                 |
| <b>Total Requested</b>                            | <b>\$ 63,000.00</b>         |

| <b>Proposed Income Sources and Amounts</b>                  | <b>Proposed Income</b> |
|---|------------------------|
| Food Security Program                                       |                        |
| United Way  | \$ 5,000.00            |
| Community Forum   |                        |
| D&J   | \$ 5,000.00            |
| Local charity disbursements from Stevens Trust Fund         | \$ 3,500.00            |
| Shower Program  |                        |
| D&J   | \$ 10,000.00           |
| Grants  | \$ 10,000.00           |
| Donations   | \$ 10,000.00           |
| Housing & Homelessness Initiative donation already received | \$ 500.00              |
| <b>Total</b>  | <b>\$ 44,000.00</b>    |

**If all of the funding is secured, the cost to SSUC will be \$19,000. If an additional grant is secured for the Shower operation - labour, the budget will increase by that amount as the hours for the program will increase.**

| <b>2024 Actual</b> | <b>2024 Budget</b> | <b>2025 Budget<br/>Request</b> |
|--------------------|--------------------|--------------------------------|
| \$ 60,314.87       | \$ 55,000.00       | \$ 63,000.00                   |

## Worship Team

**Members:** Christopher Haynes-Remy, Sheina Meatherall, Dan Mitchell, Sybil Wilson, Rev. Karen Orlandi, Christopher Yungblut and Shawa Shediowich

### Mandate

To continue to be a supportive body to the Minister and Music & Choir Director in the shaping of worship as a celebration, utilizing a variety of expressions to respond to the intergenerational composition of the worshipping community.

### Highlights from 2024

- Continued creative and innovative approaches to Sunday worship services
- Farewell to Lynn Honsberger the Music and Choir Director but welcoming the talents of Christopher Yungblut as the new Music & Choir Director
- Wish Ally Phillips a fond goodbye and well wishes on his new posting at the Central Okanagan United Church
- SILVERFEST – was a great success and we were honored to have all of the guest speakers and presenters who participated throughout the weekend
- Two baptisms and welcoming the new families to Silver Spire
- We enjoyed Janice Slade and Robert Kirk as guest musicians Sunday December 8th, 2024
- We are in the final stages of creating the new Pew Cards and we hope to have them in the pews early in the new year
- A new Land Acknowledgment video is well underway, with filming complete and scripting very close to record the voice over

### Worship Team Budget Request for 2025

| Breakdown for 2025            | Requested<br>Amount |
|-------------------------------|---------------------|
| AV equipment                  | \$ 10,000.00        |
| AV services                   | \$ 3,120.00         |
| Music & amp; Licencing        | \$ 2,000.00         |
| Special music                 | \$ 2,000.00         |
| Supply for music and minister | \$ 3,000.00         |
| Worship supplies              | \$ 1,750.00         |
| <b>Total requested</b>        | <b>\$ 21,870.00</b> |

### Proposed Income Sources and Amounts

| 2024 Actual  | 2024 Budget  | 2025 Budget<br>Request |
|--------------|--------------|------------------------|
| \$ 19,034.69 | \$ 22,000.00 | \$ 21,870.00           |

## Christian Nurture

**Members:** Anne Scott (Co Chair), Margaret White (Co Chair), Rev. Elizabeth Agnew, Marjorie Cushman, Susan Gabel, Rev. Karen Orlandi, Rev. Jeanette Liberty-Duns, Karen Thacker, Max Watkinson

### Mandate

- To nurture our congregation of all ages through Christian Educational opportunities for spiritual growth.
- To provide opportunities for learning and faith development for all ages
- To oversee Youth, Intergenerational events and adult faith development programs

### Highlights from 2024

#### Children and Youth Ministry:

- Childrens' Activity bags were available on Sundays at each entrance to the Sanctuary, with colouring pages from Bible stories and other activities to use both during the service and at home on a weekly basis
- On Sundays, a book shelf with Bible story books and activities in the Sanctuary were also available on a Children's table
- Youth Group met on a weekly basis
- youth from the congregation attended Cave Springs Camp during the summer and were financially supported by the congregation
- Adult Small Group Ministries:
- -These included Care for the Soul, Pageturners (a book study group) and a Lectionary study group
- Rev. Karen led a membership class. She is planning a second one to begin shortly

#### Intergenerational Events:

- These included various Supper Church events with activities and Sunday "Lunch and Learn" events with speakers and activities

### Plans and Dreams for 2025 and Beyond:

- to continue to provide strong support to our youth leaders and other small group leaders
- to maintain a book display shelf and activity table for children in the Sanctuary
- to encourage and support children, youth and adults interested in attending such events as Cave Springs Camp, leadership opportunities and additional faith enriching experiences, whenever possible
- to plan and implement "All Ages Supper Church" events
- to provide support and soup for Sunday "Lunch and Learn" events
- to continue to offer book study and other group activity options to adults throughout the year
- to ensure that book studies and other group activities are offered in the daytime and in the evening to accommodate the availability of all of those interested
- to provide opportunities for children, youth and adults to further explore and discern their faith
- to strengthen our partnership with the Affirm Team, supporting our youth and young adults through Queer Kid Bible Camp and other projects
- to renovate and reenergize the use of the library

**Christian Nurture Team  
Budget Request for 2025**

| <b>Breakdown for 2025</b>   | <b>Requested<br/>Amount</b> |
|-----------------------------|-----------------------------|
| Resources                   | \$ 300.00                   |
| Youth - food                | \$ 1,200.00                 |
| Youth - supplies            | \$ 600.00                   |
| Cave Springs Camp           | \$ 750.00                   |
| Events                      | \$ 500.00                   |
| 4 Supper Church events      | \$ 600.00                   |
| Sunday School age resources | \$ 200.00                   |
| <b>Total Requested</b>      | <b>\$ 4,150.00</b>          |

**Proposed Income Sources and Amounts**

|  | <b>2024 Actual</b> | <b>2024 Budget</b> | <b>2025 Budget<br/>Request</b> |
|--|--------------------|--------------------|--------------------------------|
|  | \$ 4,006.39        | \$ 3,250.00        | \$ 4,150.00                    |

## **Affirm Team**

**Team Members:** Ollie Wyatt (Chair), Julia Eckert, Lorne Gretsinger, Chris Haynes, Joyce Little, Rev Karen Orlandi, Jadzia Hartlieb, Max Watkinson.

**Our 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.

### **Highlights of 2024:**

- Hosting Queer Kid Bible Camp for a second year at Cave Springs Camp. We had 12 campers, with about half returning and half newcomers, for 5 days and 4 nights.
- Our Pride Weekend (Pride in the Park, Rainbow supper church, Pride Sunday) was well received and well attended by community members
- Ongoing partnership with OUTniagara via our Community Closet
- Hosted a workshop on pronouns and queerness at the first annual Silverfest - well attended and prompted interesting and productive intergenerational conversations

### **Plans and Dreams for 2025**

- Hosting Queer Kid Bible Camp for a third year, with an emphasis on growing both our attendance and volunteer bases
- We look forward to hosting a regular coffee gathering for queer community members who are looking for sober safe spaces
- We look forward to continuing facilitating educational opportunities, events and gatherings.
- We especially look forward to Pride Weekend celebrations!

We are grateful for the continued support of the Silver Spire congregation, without which we would not be able to continue our work in and with the 2SLGBTQIA+ community, now more important than ever.



**Affirm Team  
Budget Request for 2025**

| <b>Breakdown for 2025</b>                    | <b>Requested<br/>Amount</b> |
|--|-----------------------------|
| Affirm United Membership                     | \$ 147.00                   |
| Pride Weekend (PITP & Rainbow Supper Church) | \$ 500.00                   |
| Education Events                             | \$ 500.00                   |
| Queer Kid Bible Camp                         | \$ 750.00                   |
| QKBC Sleepaway Camp                          | \$ 12,500.00                |
| Queer Coffee House                           | \$ 1,200.00                 |
| <b>Total Requested</b>                       | <b>\$ 15,597.00</b>         |

**Proposed Income Sources and Amounts**

|                                |                     |
|--------------------------------|---------------------|
| Pie Day                        | \$ 750.00           |
| Camp Grants                    | \$ 7,500.00         |
| Camp fees (\$295 x 20 campers) | \$ 5,900.00         |
| Camp fundraisers               | \$ 2,500.00         |
| <b>Total</b>                   | <b>\$ 16,650.00</b> |

**The Affirm Team should be self-funding in 2025.**

| <b>2024 Actual</b> | <b>2024 Budget</b> | <b>2025 Budget<br/>Request</b> |
|--------------------|--------------------|--------------------------------|
| \$ 7,976.60        | \$ 23,275.00       | \$ 15,597.00                   |

## Pastoral Care

**Members:** Brenda Senyk (Chair), Diane Abfal, Rev. Elizabeth Agnew, Marjorie Cushman, Barb Gray, Rev. Karen Orlandi, Kathy Reid, Sue Scharer, Barb Vale

### Mandate

To facilitate various forms of Pastoral Care to the congregation members, adherents and their families, and support the Ministerial personnel in Pastoral Care Ministry.

### Highlights from 2024

- Updated police checks to ensure visitation within private homes and care facilities.
- Blue Christmas Service , December 22, 15 attendees
- 27 Christmas gift bags were delivered to those on the Care List and those members over 90.
- Acknowledgements sent in form of cards to all members on Care List on birthdays, as well as during times of sickness or grief.

### Plans and Dreams for 2025

- Provide small groups of Pastoral Care opportunities/workshops as needed or identified
- Host Blue Christmas Service in December,2025
- Participate in learning activities pertaining to Pastoral Care when possible/available.
- To continue communication with all in need through cards, visits and phone calls. We encourage the congregation to inform us of a need, as we are not always the first to know.

### Pastoral Care Team Budget Request for 2025

| Breakdown for 2025                        | Requested Amount |
|---|------------------|
| Cards and Stamps                          | \$ 150.00        |
| Christmas bags                            | \$ 200.00        |
| Workshops/information on MAID ( May 2025) | \$ 50.00         |
| Other information sessions, TBD           | \$ 100.00        |
| <b>Total Requested</b>                    | <b>\$ 500.00</b> |

### Proposed Income Sources and Amounts

| 2024 Actual | 2024 Budget | 2025 Budget Request |
|-------------|-------------|---------------------|
| \$ 293.58   | \$ 500.00   | \$ 500.00           |

## **Fundraising Team**

**Members:** Shirley Scott (Chair), Jeanette Liberty-Duns, Kathy Lowndes, Brenda Senyk, Margaret White, Aiden Melick, Rev. Karen Orlandi

### **Mandate**

The Fundraising Team is responsible for encouraging members to practice wise stewardship of their time, talents, energy and money in the spirit of the early Christian Church, and for the growth and maintenance of a viable and healthy 21st century Church community.

### **Highlights from 2024**

- Our main focus was to raise money for the Chugger Retirement Fund to replace our 60+ year old boiler with new, energy efficient units. We raised approximately \$135,700 by the end of November 2024. This was a total of \$308,000 for the Chugger Fund. Monies raised at our December fundraiser performance of “It’s a Wonderful Life – A Radio Show” support the SSUC church community.
- We planned numerous events during the year and supported other people who wanted to plan fundraising events.
- We provided regular updates in the eNews and during the worship service.
- Many grant request applications were written and submitted. We learned that it is easier to get money for programmes than for capital expenses.
- We learned that ongoing fundraising will be necessary to meet the fellowship and financial needs of the Silver Spire community.

### **Our Plans and Dreams for 2025**

- to plan and execute events throughout the year to raise funds. We will plan 5 major events and have other fundraisers throughout the year.
- to engage people in fun activities. To help people get to know each other. To build community.
- To reach out into the wider community to support our events.
- To have people outside the team involved in planning, organizing and delivering the events.
- To keep our Vision, Mission and Value statements and the Strategic Plan at the forefront of the work we do.

## Property Team

**Members:** Stephen Holmes (Chair), David Reed (Secretary), Ryan Mahon and Annie Slade (Carousel Players representative), Rev. David Reid, Jim Sauvé, Larry Schwenker and Rev. Karen Orlandi

### Projects and Highlights from 2024

#### 1. Building Repairs

- HVAC - Emergency repair to leaking pipe in Auditorium maintenance room – repair of this pipe caused delay in turning on boiler to heat building until October -
- Roof Access Door and ladder to access Gymnasium Roof -
- Emergency Roof Repairs on Gymnasium roof – The rooftop access enabled an inspection of the flat roofs resulting in a need for emergency repairs.
- Installed fan in woman's washroom in back hallway (auditorium level)

#### 2. Cleaning

- Silver Spire is a large, complex building, with many user groups, and a part time cleaner. Church is too large to clean all areas thoroughly.
- Complaints about church cleanliness resulted in hiring a contractor to undertake deep cleaning of church floors in April and May including:
  - Auditorium Carpet
  - Kitchen, Auditorium tile floors
  - Terrazzo tile in stairwells
- Cleaning of shower program area responsibility of Shower Attendants.
- User groups sometimes do not clean up rooms after use, also resulting in complaints by the next user group.
- Full time Custodian – Jim Sauvé
  - Manages building repairs, supplies, scheduled maintenance.
  - Makes minor repairs and building improvements.
  - Responds to emergencies – security alerts, broken windows etc.
  - Snow clearance of walkways, stairs.

#### 3. Scheduled Maintenance

- Annual maintenance plans in place for Elevator, Boilers, Fire Alarms, Security System

#### 4. HVAC

- Carousel Players received a grant to install air conditioning in gymnasium
- A design has been prepared and drawings issued for quotes.
- Cost of the Air Condition system will be paid by Carousel (Silver Spire paid for roof access hatch and ladder).
- Building Floor Plans - updated to show building controls and heating zones.

#### 5. Safety and Security

- Letter prepared for all user groups on building operations, fire safety, alarm system, exterior doors, smoking, and cleanliness
- A committee of Council will be struck to discuss all aspects of building access, security, and member/staff safety.

## Plans and Dreams for 2025

- Strategic review of building access, door locks, emergency exits, security system alarms and cameras and other aspects.

### Property Team Budget Request for 2025

| Breakdown for 2025            | Requested Amount    |
|-------------------------------|---------------------|
| General repairs & maintenance | \$ 10,000.00        |
| Cleaning & Washroom supplies  | \$ 5,000.00         |
| Electricity                   | \$ 12,000.00        |
| Gas                           | \$ 18,000.00        |
| Water                         | \$ 7,000.00         |
| Unexpected repairs            | \$ 12,000.00        |
| Maintenance contracts         | \$ 7,000.00         |
| Planned projects              | \$ 10,000.00        |
| <b>Total Requested</b>        | <b>\$ 81,000.00</b> |

### Proposed Income Sources and Amounts

|  | 2024 Actual   | 2024 Budget  | 2025 Budget Request |
|--|---------------|--------------|---------------------|
|  | \$ 279,711.33 | \$ 81,000.00 | \$ 81,000.00        |

The actual expenses include the boiler expenses including the final payment and the costs incurred from the emergency shelter. These were reported differently in 2023. Without these expenses, the actual expenses were approximately what was budgeted.

## United Church Women (UCW)

**Members:** Executive: Chair – Kathy Cuddy, Secretary – Susan Carter, Treasurer – Joan Schwenker & Diane Mellor, Sunshine (cards) – Diane Mellor, 26 women

### **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 of 2024**

- February 27, 2024 – Luncheon held in the Hearth Room with guest speaker Cst. Chris Carter with NRP. He updated us on cyber security and how best to protect ourselves from unwanted scams and telemarketing phone calls.
- UCW's fundraising events included selling our meatpies, Muffin Mania and baking for the bazaar in November.
- UCW provided lunches for two funeral receptions.
- Donations for 2024 as follows: Cave Springs Camp - \$2000; Sleeping Children Around the World - \$800; Kristen French Child Advocacy Centre - \$500; Bethlehem Housing - \$500; The Raft - \$500; Hotel Dieu Schaver - \$500; Women's Inter-Church Council (Least Coin) - \$65.
- Donations to SSUC: Chugger - \$5,280; General Account - \$1000; In Memory -\$100.
- Donations from the Falk/Epstein Fund: Chugger - \$1000; Niagara Children's Centre - \$400; Alzheimer's Society of Niagara - \$400; Salvation Army - \$400.
- May 19, 2024 – Muffin Mania held with proceeds to Chugger.
- November 2, 2024 – SSUC Annual Bazaar: UCW was responsible for the Bake and Deli room with proceeds designated for Chugger.

### **Plans and Dreams for 2025**

UCW has successfully supported SSUC through making and selling meatpies. We will continue this project throughout the year. As God is our helper, we will continue to serve willingly and cheerfully.

**SILVER SPIRE UNITED CHURCH WOMEN**  
**Financial Report For the Year 2024**

|   |                  |             |
|---|------------------|-------------|
| Opening Balance as of January 1, 2024                 |                  | \$7,725.97  |
| Income:   |                  |             |
| Event Income  |                  |             |
| Bazaar Income   |                  | \$5,003.00  |
| Party-Lunch Income                                    |                  |             |
| Envelopes & Donations                                 |                  | \$880.55    |
| Falk/Epstein  |                  | \$2,200.00  |
| Food sales  |                  | \$5,221.00  |
| Funerals  |                  | \$3,850.00  |
| Other Income  |                  |             |
| Interest Income                                       |                  | \$164.87    |
| Expenses:   |                  |             |
| Event Expenses  |                  | \$71.96     |
| Bazaar Expenses                                       |                  | \$743.00    |
| Party-Lunch Expenses                                  |                  | \$57.40     |
| Donations to Organizations                            |                  | \$11,245.00 |
| Falk/Epstein  |                  | \$2,200.00  |
| Food-Baking Expenses                                  |                  | \$1,631.50  |
| Funeral Expenses                                      |                  | \$816.05    |
| Bank Charges  |                  |             |
| Mission & Service                                     |                  | \$500.00    |
| Staff Gifts   |                  | \$400.00    |
| Other Expenses  |                  | \$168.70    |
| Kitchen   | \$93.70          |             |
| Office  | \$0.00           |             |
| Dues & Memberships                                    | \$75.00          |             |
|   | Profit or Loss : | -\$514.19   |
| Closing Balance as of December 31, 2024               |                  | \$7,211.78  |
| Including \$3100 redeemable GIC<br>and \$10.00 shares |                  |             |

**Donations:**

|                                     |             |                                      |            |
|-------------------------------------|-------------|--------------------------------------|------------|
| Cave Springs Camp                   | \$2,000.00  | SSUC to Chugger                      | \$5,280.00 |
| Sleeping Children Around the World  | \$800.00    | SSUC-in memory of                    | \$100.00   |
| Kristen French Child Advocacy Centr | \$500.00    | SSUC General account                 | \$1,000.00 |
| Bethlehem Housing & Support         | \$500.00    | SSUC to Chugger (F/E)                | \$1,000.00 |
| The RAFT                            | \$500.00    | Niagara Children's Centre (F/E)      | \$400.00   |
| Hotel Dieu Shaver Foundation        | \$500.00    | Alzheimer's Society of Niagara (F/E) | \$400.00   |
| Women's Inter-Church Council        | \$65.00     | Salvation Army (F/E)                 | \$400.00   |
| <br>                                |             |                                      |            |
| Total donations                     | \$13,380.00 |                                      |            |

submitted by Joan Schwenker (treasurer)

## **Prayer Tree**

**Members:** Rev. Elizabeth Agnew, Kathy Dallaire, Kathy Lowndes, Barbara Gray, Liz McGregor, Barb Schwenker, Brenda Senyk, Barbara Vale, Diane Abfall, Kathy Reid, Rev. Karen Orlandi

### **Purpose**

Prayer may be requested by individuals, families:

- for support dealing with life troubles; transitions, illness or accident
- expecting the end of life and grieving the loss of a loved one
- expecting the end of life and grieving the loss of a loved one
- financial insecurity and job loss
- mental illness
- anxiety about world issues – climate, war, disease, poverty, homelessness

Privacy and confidentiality are honoured.

New and urgent requests and a monthly reminder are emailed to each member.

When situations are changing and at appropriate intervals connection is made with those requesting prayer.

### **Plans and Dreams for 2025**

Prayer Tree will function under the Pastoral Care Team umbrella, and we hope to support that vital caring relationship which meets people in their need and connects them in love.

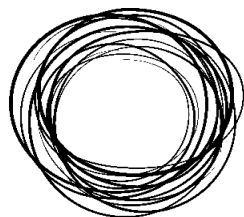


# Carousel Players

... THEATRE YOU NEVER OUTGROW ...

## Highlights from 2024

- The Arts Education Centre (also known as the Gym) was busy throughout the entire year with Theatre School programs for children aged 5-14. From Saturday Drama, to March Break Camp, to Dungeons and Dragons campaigns, to PD Day events and Summer Theatre School, over 400 students took part in Carousel Players Drama Education programs at Silver Spire in 2024
- In 2024 Carousel Players produced and toured 4 productions which were all rehearsed and shared for the very first time at Silver Spire.
  - *Simone, Half and Half* by Christine Rodriguez (February 2024 & November 2024)
  - *Lig & Bittle* by Jared Matsunaga-Turnbull & Elyne Quan (March-May 2024)
  - *Ni Nagamoon* by Nicole Joy-Fraser (September 2024)
  - *Pop! Pop!* by Linda A. Carson (October 2024), which toured in Niagara and to Northern Ontario in communities including Dryden, Kenora, Iroquois Falls, Sioux Lookout, and Temiskaming Shores!
- On March 1, 2024 we welcomed over 80 educators, artists, presenters and friends to Silver Spire for a preview performance of *Simone Half and Half*, a play about a young girl's journey navigating her mixed-race identity.
- On May 4 the gym was a-buzz with trivia buffs as we hosted Total Trivia Takedown, our FUNdraiser in support of the Niagara Children's Festival.
- On May 18 & 19, 2024 Carousel Players hosted the first inaugural **Niagara Children's Festival**; a weekend of arts and culture for the whole family. Programs and performances took place in St. Catharines at the Marilyn I Walker School of Fine and Performing Arts and in Welland at The Bank Art House and the Welland Public Library.
- During the month of June, Carousel Players hosted Quebecois artist Jean-Marie Alexandre for a month-long artist residency where he continued work on his solo show. *La peau sacrée* - A theatrical storytelling about a shy and confused Quebeco-Haitian male, looking for his origins (on one hand) and his true self (on the other) – was presented on July 6, 2024 as part of the Department of Dramatic Arts' Summer Institute at Brock University.
- On September 21, 2024 Carousel Players hosted a Puppet Extravaganza at Silver Spire as part of the Canada-wide Culture Days initiative.
- In October we supported Silver Spire as the first stop on the Downtown Candy Trail, animating the sanctuary with cobwebs, lights, and Smaug the Dragon!
- We continued working with the Silver Spire Property team on an HVAC upgrade for the Arts Education Center/Gym which will be completed by summer 2025.



**WILLOW  
ARTS  
COMMUNITY**  
*Create · Connect · Celebrate*

We've had another impactful and artful year here at Silver Spire! We are so proud to provide free arts education programs and creative opportunities to folks living with mental illness/substance use in Niagara! Through hands-on participation, members learn new art skills, socialize with like-minded people, and communicate their ideas in an enriching environment. Our members have indicated that active participation increases a sense of belonging to a community, expands professional networks, and increases artistic output. We are proud to call Silver Spire our home. Here are some highlights from Willow Arts:

### **Highlights from 2024**

- We hired local professional artists to teach courses and workshops such as: Radio and Sound Production, The Willow Choir, Creative Writing, Experimental Photography, Songwriting, Soft Sculpture, Theatre, Indigenous Hand Drumming and Sharing Circle, Open Studios, Intro to Drag Performance, Mural Painting, Life Drawing, and so much more!
- We exhibited 54 artists at the Marilyn I. Walker School of Fine and Performing Arts/Brock University. Participants were paid a professional artist fee for exhibiting, and we produced a catalogue.
- We painted miles of murals on the construction boards surrounding the old GM site (Ontario St and Haig St). Our Ontario St mural celebrates the Indigenous land and the 12 Mile Creek and has been nominated for a Niagara Biennial Design Award.
- We provided off site programming at the Niagara Falls Community Health Centre, partnered with Gillian's Place to inform their new 2SLGBTQIA+ services, hosted the Canadian Mental Health Association of Niagara's fundraiser, created large scale art for Niagara College Health Wellness and Accessibility Centre, and partnered with the FirstOntario Performing Arts Centre for their Family Day programming.
- We are partnering with the Ronald McDonald House Charities to paint a large indoor mural outside of the children ward at the St. Catharines Hospital.
- We are partnering with Niagara Regional Housing and the Raft to provide free arts education programming to the youth living at Manchester Regional Housing. This will help to inform a large mural on Carlton St at the old GM site in the heart of St. Catharines.

## **Strategic Plan Review Team**

**Members:** Johanna Agnew, David Crossley, Dorothy Franklin, Hugh Fraser, John Kumpf, Ally Phillips, Janice Slade, Rev. Karen Orlandi (facilitator)

### **Mandate**

To consult with the congregation and community partners to update Silver Spire's strategic plan, including our mission, vision and values.

### **Highlights from 2024**

- Based on information received from congregational surveys and focus groups, the team prepared a mission statement, values and strategic priorities
- A congregational survey was drafted to garner feedback about the specifics of the strategic priorities
- Focus groups met to have input on the specifics of the strategic plan
- Draft version shared with the congregation at the Epiphany Breakfast

### **Plans and Dreams for 2025**

- Adopt the new strategic plan at the AGM
- Silver Spire Council will oversee the implementation of the strategic plan
- Disband the team.

## **Board of Trustees**

**Members** Shirley Scott (Chair), Tammie Cook, Hugh Fraser, Bill Stark, Rev. Karen Orlandi

**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 2024**

- Bill Stark and Shirley Scott met with a representative from Verge insurance in November to review the insurance needs of the church. Our rate is impacted by an insurance claim in 2020, the fact that we are a public use building and, also, insurance companies do not want to insure old church buildings worth more than \$6,000,000.
- We continue the regular review of our investments. We received and reviewed Quarterly Reviews of our investments from RBC Dominion Securities. Throughout the year, \$120,000 was transferred from the SSUC investments to the general fund as directed by Council. Additionally, a total of \$5,700 was transferred from designated bequests to the UCW, Outreach and Choir. There were also transfers from stock donations totaling \$52,488.04 for the Chugger Retirement Fund and \$5,044.32 for the General Fund. In June, after Tammie Cook and Hugh Fraser completed a search for family members, Council passed a motion to release the monies in the MacQuillen Fund, designated for gymnastics equipment, to pay toward the Boiler Fund Mortgage.
- The total value of our investment portfolio at the end of 2024 is \$786,015. This amount is comprised of \$220,607 in unrestricted funds and \$515,663 in restricted funds. At the end of 2023 the value of the portfolio was \$811,106, comprised of \$276,521 in unrestricted funds and \$490,936 in restricted funds.
- The Columbarium “Care and Maintenance Fund” was updated in accordance with the Bereavement Authority of Ontario regulations. This fund must be held with an independent trustee for the perpetual care of the niches and plaques. There is also a fund to pay for the plaques for any niches purchased prior to 2019. Our trustee for this fund is the Thorold Community Credit Union.
- During 2024, the Columbarium files were reviewed and updated to ensure that all BAO requirements are being met.
- We are continuing to get the title on all of our properties registered in the name of Silver Spire United Church.
- In 2024, we paid \$67,178.94 of the principal and \$266,29 in interest on the \$80,000 open mortgage and \$18,435.38 of the principal and \$3,664.45 in interest on the \$100,000 closed mortgage.

### **Our Plans and Dreams for 2024**

- to ensure that the investment and insurance needs of SSUC are looked after as responsibly as possible.
- to finish the work of changing the registration of title of our properties to the name of Silver Spire United Church
- 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

## **Finance Team**

**Members:** Lowell Scott (chair and co-treasurer), Shirley Scott (co-treasurer), Heather Steen (secretary), Jadzia Hartleib, Rev. Karen Orlandi.

### **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 2024**

- Prepared and filed the charity tax return, issued charitable givings tax receipts and GST/HST rebate forms.
- Used ADP for payroll and to produce T4's.
- Organized the counting teams and their procedures. More people are needed for this work. Streamlined the forms used for this work.
- Worked with the Office Administrators to ensure accuracy and efficiency in our bookkeeping practices.
- Prepared and reviewed monthly financial reports and bank reconciliations.
- Compiled the financial report for 2024 and the budget for 2025.
- Had a fiscal review of our accounts and procedures completed in 2024. Completed by Kim Snyder of KAS Business Services. "As per your request, I have carefully reviewed the year's entries and can confirm that your books comply with GAAP (generally accepted accounting principles)."

### **Plans and Dreams for 2025**

- Continue our work maintaining sound, transparent procedures and assist Council and teams with any financial questions they have.
- Work with Council to review our spending and income to improve our income and reduce the amount of money that is required from the investments to balance the budget.
- Have full counting teams to count the offering on Sunday mornings.
- Have a fiscal review of our accounts and procedures completed in 2025.

**Finance Team  
Budget Request for 2025**

| <b>Breakdown for 2025</b> | <b>Requested<br/>Amount</b> |
|---------------------------|-----------------------------|
| Bookkeeper, Quick Books   | \$ 400.00                   |
| Quick Books subscription  | \$ 600.00                   |
| Square subscription/fees  | \$ 100.00                   |
| Shredding                 | \$ 150.00                   |
| Year-end review           | \$ 1,000.00                 |
| <b>Total Requested</b>    | <b>\$ 2,250.00</b>          |

**Proposed Income Sources and Amounts**

**\$6,000 was transferred to an account at TD  
Canada Trust to secure the SSUC credit  
card.**

| <b>2024 Actual</b> | <b>2024 Budget</b> | <b>2025 Budget<br/>Request</b> |
|--------------------|--------------------|--------------------------------|
| \$ 7,137.59        | \$ 8,500.00        | \$ 2,250.00                    |

## **Ministry and Personnel (M & P)**

**Members:** Janice Slade (Chair), Jim Agnew, Peter Boyce, Chris Byl

### **Mandate:**

- To provide a consultative and supportive team for the ministers and staff and for members and adherents.
- To review working conditions, job descriptions, and remuneration for the ministers and staff.
- To maintain liaison with Horseshoe Falls Regional Council through its Human Resources Commission.

### **Highlights from 2024:**

- Worked with some members of the Property team to divide the church into Cleaning Zones, created a list of volunteers who can fill in for Jim when he is off and a caretaker supply binder, and hired Integrity Cleaning Services for a deep clean and regular cleaning of the building in January 2025
- Revised Minister's job description
- Arranged for Judith Fraser to cover the office when office admin is away
- Looked after the paperwork when Karen was off for her surgery
- Updated the Health and Safety Board in the auditorium
- Updated job description for Minister of Music, Office Administrator and Program Facilitator, worked with the hiring team to hire Christopher Yungblut, Ruth Jose and Yomade Olagunju respectively
- Did an exit interview with former Minister of Music, Lynne Honsberger
- Tried to deal with staff and congregation concerns as they arose
- Completed year end interviews with all staff members

### **Plans and Dreams for 2025:**

- review all staff job descriptions and revise as needed, considering input from 2024 performance reviews as well as changing needs of the church building
- keep current on ministry and personnel matters that come from the Regional Council and /or the UCC
- to ensure that protocols, directives and policies that impact staff are kept current and are respected
- support staff participation in relevant educational events and professional development
- provide team building opportunities for current staff
- ensure that all staff members have current First Aid Training
- create a monthly "to do" list for the M&P committee
- increase the membership of the M&P committee
  
- support the congregational and staff during Rev. Karen's three-month sabbatical, which takes place sometime between June 1, 2025 and May 31, 2026.

**Ministry and Personnel Team  
Budget Request for 2025**

| <b>Breakdown for 2025</b>              | <b>Requested<br/>Amount</b> |
|--|-----------------------------|
| Staff team building                    | \$ 650.00                   |
| Coffee for photocopy room              | \$ 100.00                   |
| PD/educational opportunities for staff | \$ 1,500.00                 |
| Staff social events and recognition    | \$ 750.00                   |
| <b>Total Requested</b>                 | <b>\$ 3,000.00</b>          |

**Proposed Income Sources and Amounts**

| <b>2024 Actual</b> | <b>2024 Budget</b> | <b>2025 Budget<br/>Request</b> |
|--------------------|--------------------|--------------------------------|
| \$ 2,455.75        | \$ 2,000.00        | \$ 3,000.00                    |

**FINANCIAL STATEMENTS**

**THE BOARD OF TRUSTEES**

**SILVER SPIRE UNITED CHURCH**



**FINANCIAL STATEMENTS**  
**THE BOARD OF TRUSTEES - December 31, 2024**

| <b>Balance Sheet</b>  |                               | <b>2024</b>       | <b>2023</b>       |
|---|-------------------------------|-------------------|-------------------|
| <b>Assets</b>   | Year-end Asset Proportions    |                   |                   |
| Cash  | 1.6%                          | 12,897            | 33,153            |
| Shares, Foreign Securities                                      | 70.7%                         | 555,736           | 577,496           |
| Fixed Income Investments  | 27.7%                         | 217,382           | 200,457           |
| <b>Total Assets</b>   |                               | <b>\$ 786,015</b> | <b>\$ 811,106</b> |
| <b>Liabilities</b>  |                               |                   |                   |
| Maintenance Liability - Columbarium Niches - note 2             |                               | 9,745             | 9,250             |
| Plaque Reserve for future cost of plaques - notes 2 & 6         |                               | 40,000            | 34,400            |
| <b>Total Liabilities</b>  |                               | <b>49,745</b>     | <b>43,650</b>     |
| <b>Endowment Fund Balances</b>                                  |                               |                   |                   |
| <b>Fund - see Note 1 for adjustments</b>                        | <b>Permitted Use</b>          |                   |                   |
| Garner  | At the discretion of Choir    | 164,238           | 152,081           |
| MacQuillen  | For gymnastic equipment       | -                 | 7,741             |
| Falk  | Income to be paid to UCW      | 71,096            | 67,933            |
| Epstein   | Income to be paid to UCW      | 3,149             | 3,016             |
| Stevens   | Income to be paid to Outreach | 118,080           | 112,840           |
| Verge   | As required for the organ     | 41,664            | 38,580            |
| Welland Ave.  | Income to the church          | 117,436           | 108,743           |
| <b>Total - Endowment funds and externally restricted funds</b>  |                               | <b>515,663</b>    | <b>490,935</b>    |
| Unallocated - see notes   | Unrestricted                  | 220,607           | 276,521           |
| <b>Total Funds and Liabilities</b>                              |                               | <b>\$ 786,015</b> | <b>\$ 811,106</b> |
| <b>Statement of Income and Expenses</b>                         |                               | <b>2024</b>       | <b>2023</b>       |
| <b>Income</b>   |                               |                   |                   |
| Interest  |                               | 5,938             | 5,706             |
| Dividends   |                               | 10,797            | 12,002            |
| Other   |                               | 2,852             | 2,654             |
| Realised Gains (losses) from sale of investments                |                               | 106,812           | 53,361            |
| <b>Total Investment Income</b>                                  |                               | <b>126,399</b>    | <b>73,723</b>     |
| Sales of Columbarium Niches (2024 = 1)                          |                               | 750               | -                 |
| Miscellaneous Income or Bequests received                       |                               | -                 | -                 |
| <b>Total Income</b>   |                               | <b>\$ 127,149</b> | <b>\$ 73,723</b>  |
| <b>Expenses</b>   |                               |                   |                   |
| Investment Management Fees                                      |                               | 9,020             | 9,314             |
| Interest and Bank Charges                                       |                               | 10                | 10                |
| Purchase of Columbarium Plaques (2024 = 3 from funds)           |                               | 2,873             | 1,733             |
| <b>Total Expenses</b>   |                               | <b>11,903</b>     | <b>11,057</b>     |
| Surplus (deficit) for the year before Unrealised Gains          |                               | <b>\$ 115,246</b> | <b>\$ 62,666</b>  |
| Unrealised Gains (losses) on value of investments               |                               | <b>(6,897)</b>    | <b>137,510</b>    |
| <b>Surplus (deficit) for the year before transfers</b>          |                               | <b>\$ 108,349</b> | <b>\$ 200,176</b> |
| <b>Transfers out - note 3</b>                                   |                               |                   |                   |
| Transfers to SSUC General Account                               |                               | (120,000)         | (120,000)         |
| Transfer of income from Falk & Epstein bequests to UCW          |                               | (2,200)           | (2,200)           |
| Transfer of income from Stevens bequest to Outreach             |                               | (3,500)           | (3,500)           |
| Transfer from Choir and Organ Funds to SSUC General Account     |                               | (7,741)           | (10,193)          |
| <b>Total Transfers Out</b>                                      |                               | <b>(133,441)</b>  | <b>(135,893)</b>  |
| <b>Change in Value of Invested Portfolio for Year</b>           |                               | <b>(25,091)</b>   | <b>(67,927)</b>   |
| Portfolio balance, beginning of the year (including Thorold CU) |                               | <b>\$ 811,106</b> | <b>\$ 879,033</b> |
| <b>Portfolio balance, end of the year</b>                       |                               | <b>\$ 786,015</b> | <b>\$ 811,106</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, 2024

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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 1.9%.

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 none of these funds in 2024.

#### **MacQuillen**

Given for gymnastic equipment. In 2024 It was decided to transfer the balance of this endowment to the church General Account.

#### **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 2024 will be \$3,000.**

#### **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 2024 will be \$4,000.**

#### **Verge**

These funds were given to be held in trust, and are to be used for maintenance of the organ. This endowment was not used in 2024.

#### **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).

#### **Care and Maintenance Fund**

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 **\$9,745**. Account balance is **\$10,542.97**. See Note 6 for more detail.

#### **Plaque Reserve**

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 now becomes the responsibility of the purchaser at the time of the service. Our current holding is **\$40,000**. See Note 6 for more detail.

**FINANCIAL STATEMENTS**  
**THE BOARD OF TRUSTEES - December 31, 2024**

**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 | \$ (120,000)        |
| Transfer from the McQuillen Endowment fund. We no longer used any funds for the gym. | (7,741)             |
| 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>\$ (133,441)</b> |

|   |      |
|---|------|
| To Thorold CU for Columbarium Care and Maintenance fund (from cash) | \$ - |
|---|------|

Transfers in during the year were as follows:

|   |        |
|---|--------|
| Sales of Columbarium Niches (2024 = 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, 2024 is \$506,899.29.** Value at December 31, 2023 was \$444,943.00

**5. Portfolio Value**

|      | December 31st |           |
|------|---------------|-----------|
| 2020 | \$            | 1,153,402 |
| 2021 | \$            | 1,188,924 |
| 2022 | \$            | 879,033   |
| 2023 | \$            | 811,106   |

**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.

|   | 2023       | 2024             | Totals              |
|---|------------|------------------|---------------------|
| Niches purchased before December 31st, 2018           | 195        |                  | 195                 |
| Niches purchased after December 31st, 2018            | 10         | 1                | 11                  |
| Total   | <u>205</u> | <u>1</u>         | <u>206</u>          |
| Niches used at December 31st, 2018                    | 147        |                  | 147                 |
| Pre-2019 niches used since December 31st, 2018        | 22         | 3                | 25                  |
| Post-2019 niches used since December 31st, 2018       | 7          | 0                | 7                   |
| Number of plaques with reserve fee                    | <u>43</u>  | <u>3</u>         | <u>40</u>           |
| Estimated current plaque cost                         | \$1,000.00 | Plaque Reserve   | <u>\$ 40,000.00</u> |
| Care and Maintenance Liability to December 31st, 2023 |            |                  | \$ 9,250.00         |
| Holding per niche per BAO                             | \$165.00   | Niches used 2024 | 3                   |
|   |            |                  | <u>\$ 495.00</u>    |
| Current Care and Maintenance Liability                |            |                  | <u>\$ 9,745.00</u>  |

**FINANCIAL STATEMENTS**

**STATEMENT OF INCOME/EXPENSES - 2024**

**BUDGET - 2025**

**SILVER SPIRE UNITED CHURCH**

**Silver Spire United Church**  
**Statement of Income and Expenses 2024 and Budget 2025**  
**Notes to the Financial Report and Budget**

**Summary**

2024 was a busy year at Silver Spire with much to celebrate. The Retire Chugger fundraising was very successful. We had many fundraising events throughout the year, two fund-matching challenges, and we received donations from congregation members and the community. This project started March 10, 2023 and at the end of November 2024, \$308,000 had been raised.

Fundraising will continue at Silver Spire. There were so many benefits from working together and having fun together. Now that we have retired Chugger and installed the replacements, Chugger 2.0, there are still lots of bills to pay. We are a vibrant church, part of an active community within our own congregation and outside. We have our updated Strategic Plan with many exciting ideas and priorities for us to engage in as we do God's work. We will continue having fun together while we raise funds to do this exciting work.

In last year's budget, it was estimated that in addition to the \$25,000 from investment interest, \$81,728.18 would be required from the investments to meet the financial needs. During the year, a total of \$120,000, interest and capital funds was used from the investments. We also received the proceeds from a donation of shares of stock that were sold and the funds transferred to Silver Spire. This was a donation of \$5,044.32. In January and February 2024, Silver Spire rented the auditorium to the Niagara Region to use as a Temporary Emergency Shelter. This brought some additional income and expenses.

A review of our finances was completed in 2024 by KAS Business Services. "As per your request, I have carefully reviewed the year's entries and can confirm that your books comply with GAAP (generally accepted accounting principles)." Monthly bank reconciliations are completed by the office administrator and one of the co-treasurers. The Finance Team reviews their work monthly ensuring accuracy.

Lowell Scott and Shirley Scott continue with the duties of Co-Treasurers

**Income**

**Total Collections:** Total collections were \$6,000 over what they were in 2003. We have seen an increase in the number of people donating to Silver Spire via Etransfer and PAR. Our Festival of Giving resulted in commitments to increase givings for 2025 by approximately \$7,000.

**Mission and Service Fund:** This is a pass-through account. All monies collected are forwarded to the United Church of Canada, Mission & Service Fund. In 2024, \$13,524.60 was raised and submitted.

**Invested Funds:** In 2024, \$120,000 was transferred from the unrestricted funds to the General Fund. In the 2024 budget, it is estimated that approximately \$115,000 will be required from the unrestricted funds to balance the budget.

**Rental Income:** \$35,206 in general rental income and \$43,191.30 in rental income from the emergency shelter were received in 2024.

**Expenses**

**Salaries, Contractors and Benefits:** The minister's wage increase is set by the United Church. Our custodian received a 3% cost of living increase. The office administrator and music minister are new to Silver Spire so there were no increases for each of them. Silver Spire continues to be recognized as a living wage employer. This is \$20.97/hr. This is what most of our staff are paid. See the M&P report for details.

**Administration costs:** The photocopier provider was changed in 2024, which is saving us almost \$100 per month.

**Building:** Ongoing repairs and maintenance of the building are completed as required. There was some concern about the flat roofs this year. Flashing was repaired. Refer to the Property Team report for more information about the work that has been completed and the plans for 2025.

In 2024, we were able to make three additional payments on the open mortgage from the Niagara Presbytery Extension Council. The open mortgage (originally for \$80,000 @ 4%pa), has a balance of \$12,821.06 remaining to be paid over the next four years. If we have additional funds, we can pay toward this at any time. The closed mortgage, (originally for \$100,000 @4%pa), has a balance of \$81,564.63 remaining. We must repay \$41,564.63 over the next four years. At that time, the \$40,000 mortgage becomes an interest-free, long-term loan. It stays on or books until Silver Spire closes or the property is sold. At that time \$40,000 must be repaid. Our monthly payment for the two mortgages is \$2,131.21.

**Assessment, Bank, Insurance:** We have budgeted \$15,000 for the United Church Assessment for 2025. It is based on our income and investments. Some people offer an extra donation toward this cost.

Our insurance cost is approximately \$40,000 for 2025. Our deductible has been increased to \$10,000. The insurance is now being paid monthly. There are no additional fees to do this.

Silver Spire has had a credit card for many years. It needed revisions this year. Especially during the postal strike, there were many bills that needed to be paid using the card. That required us to open another bank account with a balance of \$6,000 to secure the card. As always, the balances are paid in full each month.



**SILVER SPIRE UNITED CHURCH  
STATEMENT OF INCOME AND EXPENSES 2024  
BUDGET FOR 2025**

|  | 2024 Actual         | 2024 Budget         | 2025 Budget         |
|--|---------------------|---------------------|---------------------|
| <b>INCOME</b>  |                     |                     |                     |
| Opening Balance - Jan. 1, 2024   | \$230,923.28        |                     | \$57,455.58         |
| Local Offerings  | \$214,391.78        | \$220,000.00        | \$230,000.00        |
| Mission & Service Fund   | \$13,524.60         | \$17,000.00         | \$15,000.00         |
| Loose Offerings  | \$2,820.75          | \$3,000.00          | \$3,500.00          |
| Special Donations  | \$545.00            | \$5,000.00          | \$8,000.00          |
| United Church Assessment - Donations   | \$50.00             | \$200.00            | \$200.00            |
| <b>Total Collections</b>   | <b>\$231,332.13</b> | <b>\$245,200.00</b> | <b>\$256,700.00</b> |
| Rentals & Facility Users   | \$35,206.00         | \$65,000.00         | \$60,000.00         |
| UCW donations to General Fund <sup>Note 1</sup>                                  |                     | \$1,000.00          | \$1,000.00          |
| Investment interest to General Fund <sup>Special note on next page</sup>         | \$19,587.00         | \$25,000.00         | \$20,000.00         |
| Transfer from Investments - undesignated funds <sup>Special note next page</sup> | \$105,457.32        | \$81,728.18         | \$115,845.50        |
| Transfer from Investments - designated funds <sup>Note 2</sup>                   | \$2,200.00          | \$9,200.00          | \$10,000.00         |
| Administration   | \$395.74            | \$1,000.00          | \$600.00            |
| Outreach Programmes <sup>Note 3</sup>  | \$52,993.30         | \$54,000.00         | \$44,000.00         |
| Committee Projects- Donations <sup>Note 4</sup> and Grants <sup>Note 5</sup>     | \$1,990.00          | \$34,550.00         | \$25,000.00         |
| Fundraising <sup>Note 6</sup>  | \$250.00            | \$100,000.00        | \$40,000.00         |
| Income from Emergency Shelter  | \$43,191.30         | \$30,000.00         |                     |
| Memorial Fund, Spire Fund, CSC Bursary, Misc.                                    | \$25,552.85         |                     | \$5,000.00          |
| Boiler Project   | \$136,073.12        |                     |                     |
| <b>Total Income</b>  | <b>\$885,152.04</b> | <b>\$646,678.18</b> | <b>\$635,601.08</b> |
| <b>EXPENSES</b>  |                     |                     |                     |
| Salaries & Benefits - Schedule 1   | \$308,288.15        | \$300,802.90        | \$309,169.56        |
| Administration - Schedule 2  | \$13,904.86         | \$13,700.00         | \$12,240.00         |
| Committees - Schedule 3 <sup>Note 7</sup>  | \$105,949.90        | \$128,525.00        | \$120,617.00        |
| Building - Schedule 4 <sup>Note 8</sup>  | \$279,711.33        | \$86,000.00         | \$81,000.00         |
| Mission & Service Fund   | \$12,699.60         | \$17,000.00         | \$15,000.00         |
| United Church Assessment   | \$14,951.00         | \$16,000.00         | \$13,000.00         |
| Interest, bank charges   | \$2,044.66          | \$2,000.00          | \$2,000.00          |
| Extension Council Loan Repayment   | \$91,545.02         | \$39,779.64         | \$25,574.52         |
| Insurance <sup>Note 9</sup>  | \$9,447.98          | \$40,670.64         | \$40,000.00         |
| transfer to UCW from designated investments <sup>Note 10</sup>                   | \$2,200.00          | \$2,200.00          | \$3,000.00          |
| Spire Fund, CSC, Choir, Organ, Youth Fest., Youth Min., Misc.                    | \$14,631.76         | \$0.00              | \$14,000.00         |
| <b>Total Expenses</b>  | <b>\$855,374.26</b> | <b>\$646,678.18</b> | <b>\$635,601.08</b> |
|  | \$29,777.78         | \$0.00              | \$0.00              |

<sup>Note 1</sup> In 2024, the UCW supported the Boiler Fund with donations instead of the General Fund.

|   |
|---|
| <p><b>Special note</b> In the Trustee report the amounts are reported differently than they are in this financial statement. In total \$133,441 was transferred from the investment portfolio. This included \$19,587 interest, \$105,457.32 from the undesignated funds, \$2,200 to the UCW, \$3,500 to the Outreach &amp; Social Action team. The funds from the MacQuillen endowment, \$7,741 were used for the Boiler project. There were also 3 times in 2024 where shares of stock were donated for the Boiler fund. In each case, the shares were sold and the money was transferred directly to the Boiler fund. These do not show on the Trustee report. The investment portfolio decreased by \$25,092 in 2024.</p> |
| <p><b>Note 2</b> Details regarding designated funds and their use can be found in the financial statement from the Board of Trustees.</p>   |
| <p><b>Note 3</b> Outreach Programmes are funded through grants, donations and the General Fund.</p>   |
| <p><b>Notes 4 &amp; 5</b> Income for Committee Projects comes from fundraising, donations, fees and grants. In 2024, it was often reported in the committee work and not in this separate line.</p>   |
| <p><b>Note 6</b> Most fundraising in 2024 was for the Chugger Retirement Fund (Boiler Fund). Moving forward, all funds raised will be shown as fundraising.</p>   |
| <p><b>Note 7</b> For 2025, the Outreach Team is depending on grant money and the Affirm Team is expecting to be self-funding.</p>   |
| <p><b>Note 8</b> Emergency shelter costs are included in this schedule. They were paid from the Emergency shelter income.</p>   |
| <p><b>Note 9</b> Insurance payment for 2 months. We will now pay monthly (no service fees).</p>   |
| <p><b>Note 10</b> This is a flow-thru account (See Note 2).</p>   |



**SILVER SPIRE UNITED CHURCH**  
**SCHEDULES**  
**STATEMENT OF INCOME AND EXPENSES 2024 & BUDGET FOR 2025**

|  | 2024 Actual         | 2024 Budget         | 2025 Budget         |
|--|---------------------|---------------------|---------------------|
| <b>Schedule 1 - Salaries, contractors, benefits, etc</b> |                     |                     |                     |
| Salaries- ministry and staff                             | \$247,328.15        | \$236,352.90        | \$244,994.56        |
| Continuing Education Allowances                          | \$3,500.00          | \$1,800.00          | \$1,800.00          |
| Telephone Allowance                                      | \$1,700.00          | \$1,800.00          | \$1,800.00          |
| Travel costs   | \$1,240.41          | \$1,200.00          | \$1,700.00          |
| Membership & Licences                                    | \$211.00            | \$200.00            | \$225.00            |
| Meeting/Lunch/Networking                                 | \$56.28             | \$250.00            | \$200.00            |
| M&P Expenses   | \$2,455.75          | \$2,000.00          | \$3,000.00          |
| Employer costs- CPP,EI,WSIB                              | \$17,131.88         | \$18,200.00         | \$18,800.00         |
| Employer costs-UCC Ben,grp ins,pen                       | \$34,036.25         | \$38,500.00         | \$36,000.00         |
| UCC Payroll Services                                     | \$628.43            | \$500.00            | \$650.00            |
| <b>Total Schedule 1</b>                                  | <b>\$308,288.15</b> | <b>\$300,802.90</b> | <b>\$309,169.56</b> |
|  |                     |                     |                     |
| <b>Schedule 2 - Administration</b>                       |                     |                     |                     |
| Telephone  | \$3,407.96          | \$1,100.00          | \$2,000.00          |
| Internet   | \$1,097.77          | \$1,400.00          | \$1,200.00          |
| Computer Maintenance & Software                          | \$144.22            | \$500.00            | \$500.00            |
| Office Supplies  | \$2,923.18          | \$2,000.00          | \$3,000.00          |
| Postage  | \$980.52            | \$2,000.00          | \$1,000.00          |
| Bulletins/envelopes/newletter                            | \$266.57            | \$1,500.00          | \$500.00            |
| Copier   | \$4,939.64          | \$5,000.00          | \$3,800.00          |
| Broadview Subscriptions                                  |                     | \$100.00            | \$100.00            |
| Police Checks  | \$145.00            | \$100.00            | \$140.00            |
| <b>Total Schedule 2</b>                                  | <b>\$13,904.86</b>  | <b>\$13,700.00</b>  | <b>\$12,240.00</b>  |
|  |                     |                     |                     |
| <b>Schedule 3 - Committee Expenses</b> <sup>Note 1</sup> |                     |                     |                     |
| Affirm   | \$7,976.60          | \$23,275.00         | \$15,597.00         |
| Arts   | \$1,698.96          | \$0.00              | \$0.00              |
| Christian Nurture  | \$4,006.39          | \$3,250.00          | \$4,150.00          |
| Communications   | \$4,019.65          | \$4,000.00          | \$0.00              |
| Council  | \$1,467.57          | \$12,000.00         | \$12,500.00         |
| Finance  | \$7,137.59          | \$8,500.00          | \$2,250.00          |
| Fundraising  | \$0.00              | \$0.00              | \$750.00            |
| Outreach & Social Action                                 | \$60,314.87         | \$55,000.00         | \$63,000.00         |
| Pastoral Care  | \$293.58            | \$500.00            | \$500.00            |
| Worship  | \$19,034.69         | \$22,000.00         | \$21,870.00         |
| <b>Total Schedule 3</b>                                  | <b>\$105,949.90</b> | <b>\$128,525.00</b> | <b>\$120,617.00</b> |
|  |                     |                     |                     |
| <b>Schedule 4 - Building Costs</b>                       |                     |                     |                     |
| emergency shelter  | \$15,525.32         | \$5,000.00          |                     |
| property repairs/maintenance/supplies                    | \$28,891.00         | \$30,000.00         |                     |
| General repairs & maintenance                            |                     |                     | \$10,000.00         |
| Cleaning & washroom supplies                             |                     |                     | \$5,000.00          |
| electricity  | \$10,767.02         | \$10,000.00         | \$12,000.00         |
| gas  | \$15,896.43         | \$21,000.00         | \$18,000.00         |
| water  | \$6,456.88          | \$5,000.00          | \$7,000.00          |
| Special Projects   | \$1,946.98          | \$15,000.00         |                     |
| Unexpected repairs                                       |                     |                     | \$12,000.00         |
| Maintenance contracts                                    |                     |                     | \$7,000.00          |
| Planned projects   | \$392.90            |                     | \$10,000.00         |
| Boiler Project   | \$199,834.80        | \$200,000.00        |                     |
| <b>Total Schedule 4</b>                                  | <b>\$279,711.33</b> | <b>\$286,000.00</b> | <b>\$81,000.00</b>  |

<sup>Note 1</sup> Details for budget requests for teams are located at the bottom of each team report in the Annual Report.

<sup>Note 2</sup> Beginning in 2025, communications expenses will be charged to the Office or to the relevant team.

**SILVER SPIRE UNITED CHURCH  
SALARIES, CONTRACTOR COSTS & BENEFITS  
STATEMENT OF INCOME AND EXPENSES 2024 & BUDGET FOR 2025**

| Salaries and Wages                                   | 2024 Actual         | 2024 Budget         | 2025 Budget         |
|--|---------------------|---------------------|---------------------|
| Minister - Rev. Karen                                | \$78,834.90         | \$78,834.90         | \$82,334.56         |
| Office Administrator                                 | \$45,313.31         | \$46,117.50         | \$42,900.00         |
| Custodian / Maintenance <sup>Note 1</sup>            | \$58,654.85         | \$54,210.00         | \$41,000.00         |
| Cleaner  | \$14,677.28         | \$14,814.80         | \$28,670.00         |
| Deep cleaning in January                             |                     |                     | \$4,000.00          |
| Music & Choir Director - Contract                    | \$24,597.57         | \$24,087.70         | \$20,000.00         |
| Programme Support - Contract                         | \$20,494.00         | \$15,288.00         | \$21,840.00         |
| Supply Wages   | \$3,698.40          | \$3,000.00          | \$3,500.00          |
| Other  | \$1,057.84          |                     | \$750.00            |
| <b>Total salaries and wages</b>                      | <b>\$247,328.15</b> | <b>\$236,352.90</b> | <b>\$244,994.56</b> |
| <b>Continuing Education</b>                          |                     |                     |                     |
| Minister - Rev. Karen                                | \$3,500.00          | \$1,800.00          | \$1,800.00          |
| <b>Telephone Allowances</b>                          |                     |                     |                     |
| Minister - Rev. Karen                                | \$1,200.00          | \$1,200.00          | \$1,200.00          |
| Custodian / Maintenance                              | \$500.00            | \$600.00            | \$600.00            |
| <b>Car/Travel Costs</b>                              |                     |                     |                     |
| Minister - Rev. Karen                                | \$353.10            | \$1,200.00          | \$1,200.00          |
| Other  | \$887.31            |                     | \$500.00            |
| <b>Other</b>   |                     |                     |                     |
| Memberships & Licenses                               | \$211.00            | \$200.00            | \$225.00            |
| Meetings/lunch/networking                            | \$56.28             | \$250.00            | \$200.00            |
| M&P Costs  | \$2,455.75          | \$2,000.00          | \$3,000.00          |
| CPP Employer   | \$10,854.67         | \$12,000.00         | \$12,000.00         |
| EI Employer  | \$4,971.77          | \$5,600.00          | \$5,500.00          |
| WSIB   | \$1,305.44          | \$600.00            | \$1,300.00          |
| UCC Benefits/Group Insurance/Pension                 | \$34,036.25         | \$38,500.00         | \$36,000.00         |
| UCC Payroll Services                                 | \$628.43            | \$500.00            | \$650.00            |
| <b>Total salaries, contractor costs and benefits</b> | <b>\$308,288.15</b> | <b>\$300,802.90</b> | <b>\$309,169.56</b> |

<sup>Note 1</sup> Overtime is included in this amount and is not reported separately.

Youth leader - staff costs are funded by the Christian Nurture Team

AV staff costs are funded by the Worship Team

Shower Program staff costs are funded by the Outreach and Social Action Team

**Silver Spire United Church  
Minutes of the 2024 Annual General Meeting  
February 25, 2024**

Present: Doug and Marjorie Cushman, Ellen Gretsinger, Lorne Gretsinger, Janice Slade, Barb Gray, Jean Johnston, Antje Wirth, Bill and Joy Stark, Mary Lou Watt, Barb Nesbitt, Margaret White, Jeanette Liberty Duns, David Crossley, Liz McGregor, Jeannie Price, Kathy Cuddy, Sheina Meatherall, Mary Kowalchuk, Roy Wainwright, Chris Haynes, Lynne Honsberger, John Sweeney, Susan Gabel, Karen Thacker, Dorothy Franklin, Chris Byl, Susan Carter, May Simpson, Rudy and Elsie Siemens, Frank, Cory and Kathy Pascuzzo, Peter Boyce, Kathy Lowndes, Brenda Senyk, Elizabeth and Jim Agnew, Hugh Fraser, Carol Bell, John Kumpf, David and Eleanor Reed, Jadzia Hartleib, Nancy Lamontagne, Emily Spanton, Larry and Joan Schwenker, Rev. Karen Orlandi, Ken Wickens, Tammie Cook, Heather Steen, Dana Sproule, Joyce Little, Barbara Creelman, Gail Wylie, Lucy Oakley, Sarah Burtch, Dan Mitchell, Diane Mellor, Paul Pattison, Willie Pattison, Shirley Scott, Lowell and Anne Scott, Kate Urquhart, Debbie Wood, Sybil Wilson, Winnifred Ruf-Gadd, Kathy Reid, Wayne Philbrick,

Call to Order called to order by Ellen Gretsinger at 11:27 am

Holy Manners: one person speaking at a time, be respectful even there are differing opinions, if you're point has been said it does not need to be said again, all communications go through the chair

Opening Prayer Rev. Karen

**Motion: That Ellen Gretsinger be named Congregational Chair.**

Mover/second: Lorne Gretsinger/Kathy Cuddy, carried

**Motion: That Janice Slade be named Congregational Secretary.**

Mover/second: Cory Pascuzzo/ Roy Wainwright, carried

**Motion: That all persons present may vote on all motions except financials which must be members**

Mover/second: Roy Wainwright/Lorne, carried

**Motion: That the minutes from the AGM held on March 5, 2023 be adopted as amended**

Mover/second: David Crossley/ Dorothy Franklin, fix spelling of Cory's name, carried

**Motion: That all reports, with the exception of Finance and Nominations, be accepted as presented in the 2023 Annual Report of Silver Spire United Church.**

Celestin Nkulu asked that we add a line in the Outreach project about doing work with a school in Ksanga, and Cory Pascuzzo pointed out that Deb Wood's name should be included in the Outreach Report members' list

Mover/second: John Kumpf/Jeanette Liberty Duns, carried

**Trustees Report:** Shirley Scott reported that the Trustees only needed to move \$120,000 from investments to the General Fund, rather than \$213,725 that was forecast. She also reported on the difficulties encountered when applying for the mortgages for Chugger from Horseshoe Council in regard to the property deeds. The parking lot is now in Silver Spire's name and that allowed the church to procure the needed financing. The Trustees will work on the rest of the property deeds in 2024.

**Finance Team report:** Our income from having the shelter was \$68,000. Our expenses from the shelter will be about \$12,500. That income will help us to upgrade our building and do a thorough cleaning.

Mission and Service asks us to set an amount each year – the last few years we haven't met our goal but it's partly because we are giving to local projects. **Shirley Scott moves that we lower our M&S amount to \$17,000 for 2024 seconded by Margaret White**, Barb Grey let us know that individuals can give to the M&S fund directly if they are concerned about not giving here through Silver Spire. The church will send what it raises so if we raise more the \$17,000 it will go to the M&S fund, Motion carried

Shirley Scott thanked the UCW for their support of Chugger

Dorothy Franklin noted that there were budget lines for Communications and Arts but no formal report, and wondered what those amounts were for. Shirley answered that Communications was for advertising on Facebook for our events and the Yellow pages (which will be discontinued) and one of the licenses for one of the communication tools we use. The Arts Team received a grant for Mentorship Mondays and the expenses for that program went through the Arts Team budget line.

Sybil Wilson asked about the Communications Budget line. In 2023 the Communications budget line was \$1000 and 2024 is \$4000 – why? Shirley Scott answered that we want to update the website and use \$3000 for website refresh and \$1000 for to continue the kinds of work that we are doing.

Affirm team expects they will get more money from grants that they have budgeted.

Outreach is confident that will get about \$54,000 in grants to do their work

**Motion: That the Statement of Income and Expenses for 2023, together with the Balance Sheet and Notes, be accepted as presented.**

Mover/seconded: Shirley Scott, Cory Pascuzzo, carried

**Motion: That the proposed budget for 2024 be adopted as presented.**

Mover/ seconded: Shirley Scott, Karen Thacker, carried

**Motion: That the Finance Team ensures that a review of our 2023 finances is done in accordance with the United Church Manual.**

Mover/seconded: Shirley Scott/Roy Wainwright, carried

**Motion: That The Nominations Team Report be approved as presented, with the following amendments (see chart below):**

Mover/seconded: Roy Wainwright/ Jazdia Hartleib, carried

**Motion: For the ability to add members to Council teams except for Trustees and Ministry and Personnel.**

Mover/seconded: Ellen Gretsinger/Shirley Scott, carried

### **New Business:**

Motions from Council requiring the approval of the congregation.

As part of its review and updating of the Silver Spire Constitution, the Council

considered some policy changes concerning the length of appointments of Team members and Chairs, and the make-up of the Nominations Committee. After discussion, the following motions were passed:

**Motion 1: The appointment of a member of a Team is for three years and is renewable for an additional year (with the exception of the Ministry and Personnel Committee). Members of teams whose terms are completed may be appointed to a different team, although priority will be given to anyone not currently on any Team.**

Mover/second: David Crossley/Cory Pascuzzo, carried

Will terms be staggered so that everyone's term is not finished at once? After the motion is passed, council will work on a schedule, does not apply to UCW, members can leave the team for a year and come back after a one-year break

**Motion 2: Each team is to consist of a chair and as many additional members as required for the team to fulfill its duties, one of which is to record the minutes of the meeting. The chair is appointed by the team for a two-year term.**

Mover/second: David Crossley/ Lorne Gretsinger, carried

Are co-chairs obsolete? Yes, but if the team wishes to have a co-chair they can

Does each team need to have a rep at Council- yes?

**Motion 3: The nominating committee is responsible for filling team and council positions annually and consists of a current chair of council, the past chair of council and 2-4 members or adherents from the congregation.**

Mover/second: David Crossley/Marjorie Cushman, carried

Section 7.0 of the present Constitution will now be written to reflect the changes.

Strategic Plan Presentation Janice shared the slide show outlining the Mission Statement and 5 values from the Strategic Plan review team. Presentation will be available through the Enews and paper copies next week.

Chair, Ellen Gretsinger thanked Ally for his service to the church over the past three years and presented him with flowers.

Dorothy Franklin thanked everyone for their leadership in the church, especially mentioning David Crossley for his work with the constitution and Shirley Scott with her work as treasurer and as chair of the fundraising team.

Motion that the AGM be adjourned.

Mover: Jadzia Hartleib, Second: Susan Gabel  
Carried.

## Appendix A: Silver Spire Teams for 2024

| Team                     | Chair                           | Members   |
|--------------------------|---------------------------------|---|
| Council Co-Chairs        | David Crossley & Matthew Ellis  |   |
| Council Past Chair       | Lorne Gretsinger                |   |
| Congregational Chair     | Ellen Gretsinger                |   |
| Congregational Secretary | Janice Slade                    |   |
| Minister                 | Rev. Karen Orlandi              |   |
| Council Secretary        | Joyce Little                    |   |
| Treasurer                | Shirley Scott<br>Lowell Scott   |   |
| Christian Nurture        | Margaret White<br>Anne Scott    | Rev. Elizabeth Agnew<br>Susan Gabel<br>Karen Thacker<br>Max Watkinson<br>Marjorie Cushman<br>Jeanette Liberty-Duns<br>Max Watkinson           |
| Finance                  | Lowell Scott                    | Heather Steen<br>Jadzia Hartlieb<br>Shirley Scott   |
| Ministry and Personnel   | Janice Slade                    | Jim Agnew<br>Peter Boyce<br>Christopher Byl   |
| Outreach                 | Cory Pascuzzo                   | Jadzia Hartlieb<br>Kim Lapierre<br>Liz McGregor,<br>Ineke Medcalf<br>Greg Mills<br>Kerry Mills<br>Jeannie Price<br>Roy Wainwright<br>Deb Wood |
| Affirm                   | Ollie Wyatt                     | Max Watkinson<br>Chris Haynes-Remy<br>Jadzia Hartlieb<br>Julia Eckert<br>Joyce Little   |
| Pastoral Care            | Brenda Senyk                    | Diane Abfal<br>Marjorie Cushman<br>Barbara Gray<br>Barb Vale<br>Sue Sharer<br>Kathy Reid<br>Rev. Elizabeth Agnew                              |
| Property                 | Steve Holmes<br>Rev. David Reid | David Reed<br>Larry Schwenker<br>Jim Sauve<br>Ryan Mahon (Carousel rep.)  |

|                        |                           |   |
|------------------------|---------------------------|---|
|                        |                           | Annie Slade (Carousel rep.)   |
| Trustees               | Shirley Scott             | Bill Stark<br>Hugh Fraser<br>Tammie Cook<br>Sybil Wilson  |
| Worship                | Chris Haynes-Remy         | Nick Lines<br>Phil Tauro<br>Sheina Meatherall<br>Lynne Honsberger<br>Christopher Yugblut<br>Shawna Shedlowich |
| Horseshoe Falls Region |                           | Lorne Gretsinger<br>Sybil Wilson  |
| UCW Council Rep        | Kathy Cuddy               | Susan Carter<br>Joan Schwenker<br>Diane Mellor  |
| Youth Council Rep      |                           |   |
| Cave Springs Reps      | Anne Scott<br>Susan Gabel |   |
| Extension Council Rep  | Lorne Gretsinger          |   |

# Thank-you

We acknowledge and appreciate the many people in the congregation who support the ministries of Silver Spire with regular donations, Easter, Thanksgiving and Christmas 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.

## Grantors

Donald & Barbara Fraser Family

United Way

Barbara Elliot Trust Fund for Innovative  
Ministries – United Church Foundation

Horseshoe Falls Regional Council –  
Discipleship and Justice Commission

Niagara Community Foundation

St. Stephen Endowment Fund

## Community Arts Partners

Carousel Players

Willow Arts Community

