



Silver Spire United Church

Annual Report 2022

as approved March 5, 2023



SILVER SPIRE
UNITED CHURCH

LEARNING | LIVING | LOVING | AFFIRMING



Affirm/S'affirmer
UNITED/ENSEMBLE

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SILVER SPIRE UNITED CHURCH

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

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

MOTTO - Learning, Living, Loving, Affirming

VALUE STATEMENTS - We strive to be ...

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



STRATEGIC PRIORITIES

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

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In Memory – 2022

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."

Rita E. R. Haine	January 5	Norma Constantina LaHaye	July 26
Dorothy Mary Jane Lohnes	January 21	Theresa Matuszcak	July 31
Richard Anderson Slade	January 21	Dennis Wade Lake	August 8
Dorothy Joy Blair	January 23	Eleanor Kroeker	August 11
Judith Miller	February 21	Jodi Lynn Costiff	August 17
Katherine Boyce	February 23	Rhoda McClelland	August 18
Treeza Josephine Parshad	March 3	Dorothy Joan Ziegler	August 23
Laverne George Campbell	March 22	Amber Arlene Costiff	August 28
Shirley Anne Hampson	April 26	Vincent John Lenart	September 19
Teresa Elizabeth Smith	May 9	Kathleen Butilkin	November 3
Lois Rae Eckhardt	June 8	Donald George Gray	November 9
Robert Fraser Johnston	June 8	Marian Isabelle Irene Campbell	November 15
Nathaniel Phillipe McGuire	June 19	Marvin Coumoyea	December 5
June S. Grandin	June 22	Robert Arthur Johnson	December 15
Jeffery Kenneth Vale	July 16	Donald Frederick Cords	December 28

Marriages

Courtney Alexis Bellau and Kyle Allan David Mokren	June 4
Derek Beech and Jason Ward Butler	June 6
Kassandra Yvonne Louise O'Reily and Kyle Joseph Chapman Bolton	June 10
Brandon Anton James Stafford and Samantha Marie Marchionda	June 10
Emily Patricia McCaffery and Joshua Rance Morton	June 11
Zhu Muchi and Wang Jing	July 1
Mikayla Faith Pitkin and Christopher John Birnie	July 2
Michael Joseph Tiffney and Rachel Lisa Schuele	July 4
Heather Lynne Kurpe and Scott Davide Van Hende	July 23
Christopher Ryan Treschak and Vanessa Milot	August 12
Crista Marla Jagessar and Rajiv Jonathan Ramasackal	August 20
Kyle Thomas George Wiley and Jade Adrienne Dickson-Eckert	September 2
Monica Rachelle Boudreau and Tyler Timothy Campbell-English	September 10
Jennifer Munday and Evelyn Campbell	September 17
Aanchal Joshi and Nitish Sharma	November 20

Baptisms

Harper Quinn Litke	October 9
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New Members

Carol Bishop	October 9	Phil Tauro	October 9
Dan Mitchell	October 9	John Kumpf	October 30
Sue Scharer	October 9	Megg Watkinson	October 30

Ministry Personnel

Ministers	Rev. Jane Capstick Rev. Karen Orlandi
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Church Staff

Music & Choir Director	Lynne Honsberger
Office Administrator	Megg Watkinson
Custodians	Jim Sauvé Cheryl (Queenz) Deslaurier
Youth Leader	Ally Phillips
Shower Attendant	Ken Wickens
A/V Technicians	Larry Schwenker, Trinity Schwenker, Salam Bakhit, Batoul Bakhit, Craig Watkinson assisted by volunteers Joan Schwenker and friends.

Church Council Executive

Co-Chairs	Ally Phillips, Lorne Gretsinger
Past Chair	John Empringham
Secretary	Joyce Little
Treasurers	John Empringham, Lowell Scott

Team Chairs:

Arts	John Sweeney, Susan Reichheld
Affirm	David Hall
Board of Trustees	Shirley Scott
Christian Nurture	Anne Scott, Margaret White
Finance	John Empringham, Lowell Scott
Ministry and Personnel	Janice Slade
Outreach and Social Action	Kathy Reid, Jeanette Liberty-Duns
Pastoral Care	Brenda Senyk
Property	Rev. David Reid, Steve Holmes
United Church Women	Kathy Cuddy
Worship	Kathy Dallaire

Minister's Message from Rev. Jane Capstick

Our pandemic years are a bit like being in the ark with Noah, his family and the animals. We were indoors, with our families or pets or alone waiting for the storm to pass. After 40 days of rain Noah parked the Ark while the animals peaked outside and considered how the landscape had changed. A bird was sent to investigate and returned with an olive branch. Not unlike our own first steps into groups, gatherings and church when we peeked out the window wondering if it was safe. At the start of 2022 a new variant made it clear that it was not yet time to disembark. Yet, by the end of 2022 many of us had walked down the ramp, removed our masks, and rejoined a slightly different world.

Throughout the flood Silver Spire kept doing ministry. We continued to offer food, shelter and showers to those left out in the rain. We connected in person and over Zoom to nurture our spiritual lives. It has been a year of slowing walking down the ramp to find our way back to our church and life. It has been wonderful to see people returning to the pews, ministries and programs of the church.

One great joy that returned in 2022 was coffee hour. It is such a delight to gather in person with a cup of coffee after church. It is a time when we build connections, offer pastoral care, hear church news and simply be together. After such a long time of isolation just sharing a cup of coffee feels like such a gift.

I was grateful to take a sabbatical during 2022 which was both renewing and restorative. The beginning of my sabbatical was a two-week online course, Interim Minister Training. This course provides training for ministers leading in the midst of conflict or transition. As we live through this pandemic every church is experiencing change and transition. It was an engaging course with participants from across denominations and North America. The remainder of my sabbatical was to truly engage in Sabbath time. I learned the importance of deep rest which can be transformative and healing. When I returned from my sabbatical time, I felt energized and excited for the ministry of Silver Spire.

I am astounded by Silver Spire's vision and willingness to be present for each other and our community. As you read through this annual report you will hear about the many ministries which are supported by the congregation and community. Once again, we are looking at our strategic plan and listening for God's call to Silver Spire. I wonder if Noah's family created a plan for the future after all the rain? Let us look for the signs, the rainbows, the hope that is God's call for our church.

There will be challenges and blessings as we move onto dry land. Yet, on this land we can build, evolve and look to the future. We sow seeds and wait for God to reveal the blessings which will grow.

Yours in Faith,

Rev. Jane Capstick

Minister's Message from Rev. Karen Orlandi

I enjoy reflecting on the year that passed in the church; it's both exciting and nostalgic. And to take a moment to look ahead to a new year, with hope and enthusiasm. In 2022, I moved my calendar from being paper-based to electronic which was a great, but challenging move, so now I am swiping through the pages to see what happened in those olden days of 2022...

I see weddings, funerals and baptism, of folks who come regularly to Silver Spire and those who know us from the edges. I see General Council 44 where we elected a leader of the United Church of Canada, the Reverend Dr. Carmen Lansdown, Moderator, who is a member of the Heiltsuk First Nation from First United on the Downtown Eastside of Vancouver. She has a vision for our entire church, which she will lead us through for the next several years.

Under the capable direction of Ally Phillips, Queer Kid Bible Camp was launched to great response. They, along with other youth from our church, filled our float, as Silver Spire, in partnership with Carousel Players and Willow Arts Community, floated down the streets of St. Catharines bringing a message, that, "You're never too old to play!" to everyone at the Grape and Wine Parade.

Our Community Forum on Harm Reduction, brought an important issue to the forefront for the over hundred people who attended, and cemented our role in this community as a place where Arts, Spirituality and Social Justice meet. I couldn't have been prouder than when I read in centre stage, a magazine put out by the Performing Arts Centre that described us as "A progressive church located in Downtown St. Catharines that presents a variety of arts, culture and social justice programs."

We are a church, filled with the Holy Spirit that moves us to be integrated with our community, that challenges us to be more and to do more. We are the church that began the campaign for 24-hour accessible public washrooms, that are days away from being unveiled. We are the embodiment of God in the world. On Sunday mornings, we are here to charge our batteries, fill us up with the words and inspiration of Jesus, who told us to love the Lord our God with all our hearts, but then go out into our communities, and love our neighbour as ourselves.

It is the love of God that we share, that fans the fires of justice, here in our community. The love that we receive from God is not to be hoarded, kept to ourselves like a secret but rather, it is to be shared extravagantly, because we come from a place of abundance. The world around us is in need, desperate need, of what we have to give.

We are at a point in our history where other church buildings are emptying and difficult decisions are being made about the future of Christianity in our midst. It is changing. It is ever-changing, but the love of God, and what God calls us to do, does not change. The new year is an exciting one, and there is much love to be shared.

(John 4:13-14) "Everyone who drinks this water will be thirsty again, but whoever drinks the water I give them will never thirst. Indeed, the water I give them will become in them a spring of water welling up to eternal life."

Rev. Karen Orlandi

Music & Choir Director's Message from Lynne Honsberger

Singing is hard to do. It's hard because it requires an effort to train our voices to sound pleasant and in tune and blended with other voices. Singing requires practice and rehearsal. It requires an effort – a discipline if you will - to leave one's cozy home and come out on a dark winter's night. It is especially tiresome to sing while wearing a facial mask. Breathing is difficult through a mask and expressing lyrics clearly through a mask is next to impossible. The only visible part of a masked face are the eyes, and sometimes the eyes are busy reading the notes and the text while trying to maintain contact with the conductor and the people in the audience. Yep – singing is hard! And yet week after week, year after year a dedicated and hard-working group of Silver Spire Choir members continue to bring you their combined voices in songs of praise and worship. Wow! Each one of them is a rock star!!

They sing during a pandemic. They sing when it's a wind chill of -25° or a blasting heatwave of hot, sticky humid weather. They sing on Christmas Eve and Good Friday and Easter Sunday and every Sunday – perhaps even when they might not feel like singing.

Again – singing is hard – especially these days, and I am so grateful for the choir people at this place of worship who continue to “make a joyful noise unto the Lord and to serve the Lord with gladness.”

We are all extremely blessed to see and hear these lovely people every Sunday. If you are able, thank a choir member when you see them. A word of gratitude always feels good to give and to receive. As Martha Stewart says, “It's a good thing.”

Lynne Honsberger

Council Co-Chairs' Report

Lorne Gretsinger and Ally Phillips

Mandate

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

Highlights from 2022

- Regular council meetings and executive meetings, including a Council Retreat last spring.
- Assisted in various team meetings throughout the year.
- Supported the hiring of a bookkeeper to set up a unified set of books to establish financial accountability. This project is well underway. Thank you to all those who have made a difference in getting this going.

Plans and Dreams for 2023

- To work on updating and rejuvenating our Constitution so that it more accurately reflects our structure, and that volunteer commitments are clearly outlined.
- To continue working as a team on behalf of Silver Spire United Church to support our ministry and staff.
- To keep our minds and hearts open to listen for God's voice as we are guided through 2023.
- To participate in the development of a new strategic plan with the leadership of the planning committee.
- To ensure, once completed, that the financial books of the church are clear and properly reviewed.

Council			
Budget Request for 2023			
Breakdown for 2023	Requested Amount		
Council Retreat and Congregational Events	\$ 2,000.00		
Total Requested	\$ 2,000.00		
Proposed Income Sources and Amounts			
	2022 Actual	2022 Budget	2023 Budget Request
	\$ 1,870.41	\$ 2,000.00	\$ 2,000.00

STRATEGIC PRIORITY 1

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

Arts

Carousel Players

Willow Arts Community

Arts Team

Members: John Sweeney (Co-Chair), Susan Reichheld (Co-Chair), Jana Bergsma, Chris Haynes, Kate Leathers, Shauna MacLeod and Rev. Karen Orlandi.

Mandate

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

Highlights from 2022

- One of the most exciting projects we embarked on as a team was the mural on the back of the church under the leadership of Jana Bergsma.
- We are also proud of our very own John Sweeney who mounted a performance of the one-man play *Krapp's Last Tape* which was a delight to many of us who attended.
- The Arts Team also spearheaded the creation of the Silver Spire Float for Grape and Wine Parade.
- We joined with Carousel to celebrate their 50th year of entertaining the children of Niagara.
- We celebrated the Willow season in their end of season showcase of paintings, music, masks and so much more.

Plans and Dreams for 2023

The Arts Team is a unique team at Silver Spire where our partners are active participants. Carousel Players and Willow Arts Community work with us to create an Arts hub within this building. The creativity within our walls bursts at the seams and onto the streets of our city!

Arts Team			
Budget Request for 2023			
Breakdown for 2023	Requested Amount		
Mentorship Project	\$ 6,150.00		
Artwork in Spire Spaces	\$ 750.00		
Arts & Spirituality Series	\$ 750.00		
Other Events (e.g., parade, open house)	\$ 884.00		
Total Requested	\$ 8,534.00		
Less grant already received	\$ 5,000.00		
	\$ 3,534.00		
Proposed Income Sources and Amounts			
confirmed - SCCIP Development Grant - already received	\$ 5,000.00		
Breakdown of requests			
<i>Mentorship Mondays Project</i>			
Project Coordinator Fee	\$ 1,000.00	50 hours @ \$20/hr	
Mentor Fees	\$ 3,000.00	6 @ \$500	
Live Stream Tech Fees	\$ 450.00	6 @ \$75	
Marketing/Promotion	\$ 900.00	6 @ \$150	
Program Supplies	\$ 800.00		
<i>Arts & Spirituality Speak Series</i>			
Speaker Fees	\$ 450.00	3 @ \$150	
Marketing/Promotion	\$ 300.00	3 @ \$100	
	2022 Actual	2022 Budget	2023 Budget Request
	\$ 9,934.50	\$ 2,500.00	\$ 3,534.00
			2023 Income from Grant
		Already received	\$ 5,000.00

Carousel Players

Highlights from 2022

- Our Arts Education Centre on the top floor (a.k.a. the gym) was busy every month of the year with Theatre School programs, community events, and performances.
- We held our 50th Anniversary Festival in April with activities in and around the church, including a makers' market in the parking lot. It was a wonderful celebration that brought hundreds of people to Silver Spire.
- Our big red truck pulled the Silver Spire float in the Grape & Wine parade in September.
- Our first school tour since 2019, *What's So Funny?* had three family performances at Silver Spire in November and December of 2022.



Carousel Players' 50th Birthday Party in the Arts Education Centre

Plans and Dreams for 2023

- Theatre School will continue to animate the building on Saturday mornings, and we'll be bringing children in for PD Day activities and summer camps as well.
- We have family performances of *The Velveteen Rabbit*, *The Incredible Adventures of Mary Jane Mosquito*, and *Tiny Treasures* planned in March, April, and November.
- We will continue working with the Silver Spire Arts Team on programs and events for the congregation and arts community, including Mentorship Mondays and the fall Open House.

Willow Arts Community

Founder, Executive Director: Shauna MacLeod

Willow Arts is comprised of one full-time staff (Shauna MacLeod), a 5-member board of directors, hired local artists and consultants, 25 volunteers, 129 current members and partners in the arts, mental health, and activism sectors.

Mandate

Willow Arts Community is an arts and peer support organization dedicated to reducing barriers and providing opportunities for adult artists and creatives with lived and living experience of mental illness/substance use disorder in Niagara. We use the arts as an agent of social change by connecting and engaging with the public through exhibitions, publications, and performances to lessen the effects of stigma and social isolation.

Highlights from 2022

- Welcome In Community Mural!
- Growing our relationship with OUTniagara and Queer Kid Bible Camp.
- Provided over 750 hours of free arts education, hands on art making, and social opportunities for over 2000 individuals.
- Published a zine.
- Was on the planning committee for International Overdose Awareness Day, Harm Reduction Forum, and serves on the Equity, Diversity and Inclusion Committee at the FirstOntario Performing Arts Centre.
- Nominated for two City of St. Catharines Arts Awards and performed at the live event.



Plans and Dreams for 2023 and Beyond

- Create opportunities to partner with Queer Kid Bible Camp.
- New program partnership with Niagara Regional Native Centre.
- Exhibition at the Marilyn I. Walker School of Fine and Performing Arts/Brock.
- Outdoor mural at Gillian's Place.
- Produce new Radio Show with Brock Radio.
- Continue to support the Arts Team.
- Help Outreach Team with any social justice events planned for 2023.
- Find funding to create queer and trans specific arts programming.
- Paint and help beautify the indoor spaces at Silver Spire.

STRATEGIC PRIORITY 2

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

Outreach and Social Action

Outreach and Social Action

Members: Jeanette Liberty-Duns (Co-Chair), Kathy Reid (Co-Chair & Secretary), Marjorie Cushman (Corresponding Secretary), John Kumpf (Treasurer), Jim Agnew, Barbara Creelman, Nancy Lamontagne, Liz McGregor, Ineke Medcalf, Celestin Nkulu, Rev. Karen Orlandi, Cory Pascuzzo, Barbara Schwenker.

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 2022

- Ken Wickens and Cheryl Deslaurier were hired as shower attendants after Rob Case resigned.
- The church provided a warming/drop-in center for those experiencing homelessness from January 24th to April 18th.
- A donation of over \$700 was sent to Campden Grain Growing Project. They grow grain for the Canadian Foodgrains Bank.
- Groups of volunteers, under the expert guidance of (chefs) Rev. Karen and Ken Wickens, provided 100 to 125 meals each Friday and Saturday evening throughout the summer to those experiencing homelessness. Thank you to each and every person who volunteered in any way.
- We continue to provide between 150 and 200 meals every Monday evening in the winter with the Out of the Cold program. Once again, it is under the guidance of Rev. Karen who has been able to source out donations from many places.
- Jim Agnew resigned from the team. We wish to thank him for his many years of dedicated service.
- A very successful Harm Reduction conference was held November 5th with approximately 100 people attending.
- Morning Prayer has been on hold during this year.
- Shower and laundry program is very busy with between 8 and 15 people using it on the 3 mornings per week it is open.

Plans and Dreams for 2023

- Morning Prayer will begin again in February. It will include snacks and beverages rather than a full breakfast.
- 100 Mile Potluck dinner which will be part of an educational component on ecological and environmental justice
- One full-day and one half-day community forums – the theme to be determined
- Explore the possibility of partnering with other fundraising groups to build a school in the Democratic Republic of the Congo.
- Continue to monitor and supervise the shower and laundry program.
- We provided showers for those experiencing homelessness Monday, Wednesday and Friday mornings. We wish to thank Rob Case for the many years he has co-ordinated this project.

Outreach & Social Action Team			
Budget Request for 2023			
Breakdown for 2023	Requested Amount		
Morning Prayer	\$ 3,000.00		
Shower Operation - Labour		\$ 11,250.00	Included in Salary Schedule
Shower Operation - Supplies	\$ 750.00		
Out of the Cold	\$ 9,000.00		
Le Café	\$ 1,500.00		
Bear Clan Patrol	\$ 2,500.00		
Community Kitchen - Labour	\$ 1,000.00		
Community Kitchen - Food and Supplies	\$ 13,000.00		
Community Forums	\$ 5,000.00		
Stevens Trust Fund - dispersed to local charities	\$ 3,500.00		
Total Requested	\$ 39,250.00		
Proposed Income Sources and Amounts	Proposed Income		
Overage from shower project to pay for costs	Funds left from Shower Project		
Le Café donation jar			
Bear Clan Patrol - from City of St. Catharines	\$ 2,500.00		
Community Kitchen - Grants from M&D, Un. Way	\$ 14,000.00		
Community Forums - Grants/Private Sponsors	\$ 5,000.00		
Local charity disbursements from Stevens Trust Fund	\$ 3,500.00		
Total	\$ 21,500.00		
	2022 Actual	2022 Budget	2023 Budget Request
	\$ 56,011.28	\$ 49,700.00	\$ 17,750.00
			2023 Income from Investments - designated
			\$ 3,500.00
			2023 Income from Projects & Grants
			\$ 18,000.00

STRATEGIC PRIORITY 3

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

Worship

Choir

Christian Nurture

Affirm

Pastoral Care

United Church Women

Care for the Soul

Prayer Tree

Living Room Conversations

Cave Springs Camp

Communications

Property

Board of Trustees

Finance

Ministry and Personnel

Worship Team

Members: Kathy Dallaire (Chair), Rev. Jane Capstick, Sue Empringham, Lynne Honsberger, Nickolaus Lines, Joyce Little, Kathy Lowndes, Babs McKnight, Rev. Karen Orlandi, Ally Phillips, Larry Schwenker.

Mandate

Act as a supportive body to the Ministers 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 2022

- Bringing back Epiphany Breakfast, Coffee Hour, Silver Spire's weekend at Cave Springs, including a choral workshop & worship outside.
- Our A/V Team has put in a ton of work improving our in-house and online worship experiences, a huge thank you to Larry & his team!

Plans and Dreams for 2023 and Beyond

- We hope to create even more participatory, creative worship services, while continuing to be mindful of COVID safety precautions.
- Our A/V crew hopes to continue to improve our in-person and online worship experiences. We recognize that the livestream has become an essential part of our ministry, and we endeavour to utilize YouTube's functions to their fullest by having a live chat window during our services to enable connection, convey hospitality and welcome to our adherents watching online. We will be looking for some volunteers to moderate this space.

Worship Team			
Budget Request for 2023			
Breakdown for 2023	Requested Amount		
Easter season	\$ 200.00		
Pentecost	\$ 100.00		
Christmas season	\$ 300.00		
Thanksgiving	\$ 100.00		
Baptisms, confirmaions, new members (candles, etc.)	\$ 300.00		
Communion (6)	\$ 200.00		
Music purchases	\$ 1,000.00		
Musicians	\$ 2,100.00		
Piano tuning	\$ 450.00		
Organ tuning	\$ 1,500.00		
Supper Church	\$ 200.00		
Other new programs	\$ 500.00		
Pulpit Supply (Sunday morning)	\$ 500.00		
Guest Speaker (Church After Dark)	\$ 1,440.00		
CCLI renewal	\$ 300.00		
One License renewal	\$ 120.00		
Live stream fee	\$ 200.00		
pew envelopes	\$ -		
AV equipment and supplies	\$ 5,000.00		
Oil for Christ candle	\$ 80.00		
Sunday morning AV staff - contracts		\$ 5,000.00	Included in Salary Schedule
Church After Dark AV staff- contracts	\$ 600.00		
Marketing	\$ 1,000.00		
Totals	\$ 16,190.00		
Proposed Income Sources and Amounts			
Music purchases - Garner bequest	\$ 1,000.00		
Musicians - Garner bequest	\$ 2,100.00		
Piano tuning - Garner bequest	\$ 450.00		
Organ tuning - Verge bequest	\$ 1,500.00		
Other new programs - fundraising	\$ 500.00		
Guest Speakers (Church After Dark) - grants	\$ 1,440.00		
AV equipment and supplies - Garner bequest	\$ 5,000.00		
Total proposed income	\$ 11,990.00		
	2022 Actual	2022 Budget	2023 Budget Request
	\$ 11,160.26	\$ 9,760.00	\$ 4,200.00
			2023 Income from Investments - designated
			\$ 10,050.00
			2023 Income from fundraising & grants
	18		\$ 1,940.00

Choir

Executive Team: Dorothy Franklin, Mary Kowalchuk, Babs McKnight, Kathy Reid and Mary Lou Watt

Members:

Soprano: Elizabeth Agnew, Johanna Agnew, Susan Carter, Dorothy Franklin, Barbara Gray, Joyce Little, Babs McKnight, Elsie Siemens, May Simpson

Alto: Carol Bell, Carol Gaspari, Mary Kowalchuk, Kathy Reid, Colleen Smith, Mary Lou Watt

Tenor: Dale David, Chris Haynes, Jim McKnight, Phil Tauro

Bass: Edward Capstick, John Empringham, Lorne Gretsinger, David Reid, Lowell Scott.

Mandate

Making a joyful noise to the Creator!

Highlights from 2022

- Singing under Lynne Honsberger's excellent direction.
- Singing safely with masks! COVID is still a reality, especially for singers.
- A delightful mix of choral genres, learning every week, keeping it fresh
- A choral workshop at Cave Springs Camp in September under the direction of Dr. David Holler
- Several guest musicians who enhanced our worship with their talent and instrumental offerings including repeat visits from the “Because Mom asked us Band”
- Mixing it up with Drama – *Brother Heinrich's Christmas* collaborating with John Sweeney, the donkey Sigismund and our youth angels

Plans and Dreams for 2023

- Looking forward to collaborating with the WomEnchant Choir this spring under the direction of Laura Thomas and more opportunities with other choral groups and workshops with local choral organizations
- More guest musicians and soloists making fun, wonderful and inspiring joyful noise.

Christian Nurture

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

Mandate

To nurture our congregation of all ages through Christian educational opportunities for spiritual growth. To provide opportunities for learning and faith development for all ages; and overseeing the operation of the Nursery, Sunday School, Youth and intergenerational events and adult faith development programs.

Highlights from 2022

Sunday School:

- Due to COVID protocols, Nursery & Primary/Junior classes were unable to meet as planned. Following pandemic protocols, children's activity bags were available on Sundays with colouring pages from Bible stories and other activities to use both during the service and at home.
- On Sundays, a table with Bible story books and activities in the sanctuary was also available.
- Youth Class teachers were available for youth class when protocols allowed.
- Youth participated in the Sunday worship service, as did younger children on many occasions.
- Christmas story telling boxes were prepared and distributed to children attending the family Christmas Eve service.

Youth Ministry:

- Youth group met on a weekly basis when possible. Leaders kept in touch with youth by email, phone and texting.
- Several children and youth from the congregation attended Cave Springs Camp during the summer and were financially supported by the congregation.

Adult Small Group Ministries:

- Included Care for the Soul, Dream Group, Living Room Conversations, Pageturners (a book study group), Affirm ministries and a study group.

Intergenerational Events:

- These included various Supper Churches, drive-by ashes for Lent and an in-person Advent 1 Sunday soup luncheon with activities.
- Cave Springs Camp weekend was held September 17 & 18. Some children, youth and adults stayed overnight. An outdoor Sunday service and lunch was held. Children and adults alike were provided with a variety of optional activities in the afternoon.
- An all-ages pageant took place on Sunday, December 18.

Plans and Dreams for 2023 and Beyond

- To continue to provide strong support to our Sunday School teachers, youth leaders and other small group leaders.
- To support children, youth and adults interested in attending such events as Cave Springs Camp, leadership opportunities and additional faith enriching experiences, whenever possible.
- To host all-ages Supper Church events related to significant church "seasons," in person when allowed, changing to online as needed.
- To continue to offer book study and other group activity options to adults throughout the year.
- To provide opportunities for children, youth and adults to further explore and discern their faith.
- In partnership with the Affirm Team, expand our offering for 2SLGBTQIA+ youth and young adults through Queer Kid Bible camp and other projects.
- To reenergize the selection of materials and the use of the library.

Christian Nurture Team			
Budget Request for 2023			
Breakdown for 2023	Requested Amount		
Education and books	\$ 500.00		
Sunday School	\$ 250.00		
*YM - food (\$150/mo)	\$ 1,200.00		
*YM - Supplies (\$50/mo)	\$ 600.00		
*YM - Events (\$250x3)	\$ 750.00		
Youth Overnight Camp	\$ -		
Total Requested	\$ 3,300.00		
*YM - Youth Ministry			
Proposed Income Sources and Amounts			
Costs for Youth Overnight Camp to be covered from other sources.			
	2022 Actual	2022 Budget	2023 Budget Request
	\$ 9,958.38	\$ 3,000.00	\$ 3,300.00

Affirm Team

Members: David Hall (Chair), Rev. Jane Capstick, Julia Eckert, Sue Empringham, Lorne Gretsinger, Joyce Little, Rev. Karen Orlandi, Ally Phillips, Megg Watkinson, Ollie Wyatt.

Mandate

Silver Spire's Affirm Team seeks to promote greater awareness of sexual orientation and gender identity issues publicly, intentionally, and explicitly. We work to end discrimination against people in church and our community. We strive to help people of all sexual orientations and gender identities find support and community within Silver Spire.

Highlights from 2022

- Drag Queen Story Time
- PIE Day
- *May I Ask Your Pronouns?* Workshop
- Pride in the Park
- Pride Service
- Rainbow Potluck
- Christmas Party
- Queer Kid Bible Camp in partnership with the Christian Nurture Team (hiking, campfires, poster making, improv in the park, Halloween party, zine making, tie dye, succulent planting, terracotta pot painting, letter writing to U.S. 2SLGBTQIA+ youth centers).
- Listed as a service provider with OUTniagara's "*Service Providers Network*." We are the only Church/Religious Organization involved.

Plans and Dreams for 2023 and Beyond

- Continuing to build partnerships with the queer community in Niagara and beyond.
- QKBC hopes to open our "gender affirming closet" in early 2023 in partnership with OUTniagara and their funding partners.
- We are looking to build a partnership with Cave Springs Camp to provide a camp experience for 2SLGBTQIA+ youth in Niagara, we are hoping to see this come to fruition in August 2023.

Notes: We would like to acknowledge the work of and sincerely thank David Hall for his leadership as he steps away from his position as chair of Affirm. David offered passion, dedication and vision to our team, congregation and community since its inception in 2019. David's zest for all things rainbow, joy and butterflies will be truly missed in our meetings. David - we hope to see you and your best fellas, Jim & Chano, at future events.

Affirm Team			
Budget Request for 2023			
Breakdown for 2023	Requested Amount		
Annual AUSE Membership	\$ 300.00		
Workshops/Social Events	\$ 200.00		
Drag Queen Story Time	\$ 100.00		
Pride In The Park Registration	\$ 50.00		
Pride Niagara Sponsorship (Bronze)	\$ 500.00		
June Pride Service (guest speaker and misc. expenses)	\$ 350.00		
Total Requested	\$ 1,500.00		
Proposed Income Sources and Amounts	\$ -		
	2022 Actual	2022 Budget	2023 Budget Request
	\$ 490.32	\$ 1,500.00	\$ 1,500.00

Pastoral Care

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

Mandate

Provide all forms of pastoral care of the congregational members, adherents and their families and support the ministerial personnel in pastoral care ministry.

Highlights from 2022

- The team has done its best to be aware of the life happenings of the congregation, both sad and joyful. Acknowledgments, in the form of cards, are sent to all members of the Care List on their birthdays, as well as during those times of sickness and grief.
- 38 Spring gift bags and 35 Christmas gift bags were delivered to those on the Care List, as well as those members over 80.
- In December, the team welcomed three new members!

Plans and Dreams for 2023

- The return of the Spring luncheon in May which had been cancelled for three years because of COVID.
- An informal afternoon tea and conversation to discuss coping with the many forms of grief.
- To continue communication with all in need through cards, visits, and phone calls. We encourage the congregation to let us know of a need, as we are not always the first to know.
- To share God's love and the working of God's Spirit at Silver Spire with all.

Pastoral Care Team			
Budget Request for 2023			
Breakdown for 2023	Requested Amount		
Cards and Stamps	\$ 150.00		
Spring Tea	\$ 150.00		
Christmas bags	\$ 150.00		
Grieving Workshop	\$ 50.00		
Total Requested	\$ 500.00		
Proposed Income Sources and Amounts			
	2022 Actual	2022 Budget	2023 Budget Request
	\$ 297.47	\$ 500.00	\$ 500.00

United Church Women (UCW)

Members: Kathy Cuddy (Chair), Susan Carter (Secretary), Diane Mellor (Co-Treasurer), Joan Schwenker (Co-Treasurer), Joy Stark (Sunshine-cards), 25 women

Mandate

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

Highlights of 2022

- An executive meeting was held in February to review events for 2022.
- UCW made meat pies as a fundraising project to support budgeted charitable donations. Meat pies were made in March, April, September, October, and November as part of our fundraising efforts. We also donated a dozen meat pies to the PIE Day Auction in March, and we held Muffin Mania in May.
- We continued to honour charitable commitments to Cave Springs Camp, Canadian Red Cross, United Church Mission & Service, Sleeping Children Around the World (SCAW), United Church of Canada – Women of Zambia & Ukraine, Salvation Army, Women's Inter-church (Least Coin) as well as Silver Spire. Details are noted in the UCW Financial Report.
- From the Falk/Epstein Fund, we supported Community Care, Salvation Army, YWCA, Westview Christian Fellowship and Red Roof Retreat.
- Donations were made in memory of UCW members: Marian Campbell, Lois Eckhardt, Shirley Hampson and Shirley Rouse.
- UCW gatherings were held on April 25th, June 27th and September 26th. A Christmas luncheon was held at Cat's Caboose. All events were well-attended.
- As COVID rules permitted, we hosted funeral receptions and prepared a box lunch for the Outreach Team's Harm Reduction Forum.
- UCW 60th Anniversary Gathering was celebrated in Sydney, Nova Scotia.

Plans and Dreams for 2023

We are hopeful that the health and safety of our members continues so we may enjoy a fulfilling year of love and goodwill.

SILVER SPIRE UNITED CHURCH WOMEN
Financial Report For the Year 2022

Opening Balance as of January 1, 2022 \$11,887.23

Income:	Event Income	\$1,500.00
	Bazaar Income	\$1,500.00
	Party-Lunch Income	
	Envelopes & Donations	\$711.75
	Falk/Epstein	\$2,200.00
	Food sales	\$6,087.00
	Funerals	\$970.00
	Other Income	\$160.00
	Interest Income	\$79.61

Expenses:	Event Expenses	328.15
	Bazaar Expenses	
	Party-Lunch Expenses	
	Donations to Organizations	\$8,090.00
	Falk/Epstein	\$2,200.00
	Food-Baking	\$1,637.04
	Expenses Funeral	435.95
	Expenses Bank	\$0.20
	Charges	\$935.00
	Mission &	\$400.00
	Service Staff Gifts	\$396.78
	Other Expenses	\$169.27
	Kitchen	\$5.05
	Office	\$120.46
	Dues & Memberships	\$102.00
		- \$1,214.76
	Profit or Loss:	\$10,672.47

Closing Balance as of December 31, 2022
Including \$2900 redeemable GIC
and \$10.00 shares

Donations:			
Canadian Red Cross	\$2,000.00	SSUC In Memory	\$200.00
Mission and Service	\$500.00	SSUC general	\$4,000.00
Sleeping Children	\$525.00	fund Cave Springs	\$1,200.00
United Church of Canada-Zambia	\$100.00	Community Care	\$440.00
United Church of Canada-Ukraine	\$435.00	YWCA	\$440.00
Salvation Army	\$440.00	Westview Christian	\$440.00
Women's Inter-church	\$65.00	Fellowship Red Roof Retreat	\$440.00
 Total donations	 \$11,225.00		

Care for the Soul

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

Purpose

- To provide a safe, open space for being together in solitude and community - time to reflect on living with integrity and authenticity.
- Offering skills to listen more deeply to self and others.
- Opportunity to strengthen relationships.
- Self-contained sessions that do not require strict attendance, simply invitational from month to month.

Highlights from 2022

- Monthly sessions the third Thursday afternoon of each month at Silver Spire – these are held in person at 1 pm at Silver Spire. A Thursday evening online session is also open to anyone and accommodates people from a wide geographical area at 7 pm through a Zoom link.
- 6-week *Introduction to Circle of Trust®* – February - April 2022.
- A women's retreat June 2022 – *Adventures in Aging*.
- 6-week online retreat on *Hope in the Storm* led by Sue Empringham and Maureen Ellison – fall of 2022.

Plans and Dreams for 2023

- To continue to offer monthly sessions at Silver Spire in person, continuing with online monthly evening sessions as well.
- To offer day and weekend Circle of Trust® retreats, online and in person as I am able.
- To continue to expand the Circle of Trust® model at Silver Spire and in the community – welcoming and inviting persons from all backgrounds who would yearn to share in a safe, inclusive space their concerns and dreams, recognizing richness in diversity and the common ground of compassion and goodwill.

Prayer Tree

Members: Rev. Elizabeth Agnew, Betty Lou Bellows, Rev. Jane Capstick, Kathy Dallaire, Kathy Lowndes, Liz McGregor, Jim McKnight, David Reid, Kathy Reid and Barb Schwenker.

Purpose

Prayer is offered to members and requests are accepted for individuals and their families or friends to offer support in dealing with life's troubles

- facing life changing illness or accident
- 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.

A monthly report is emailed to all participants. New requests and urgent changes are also sent out. At appropriate intervals and when situations are changing, connection is made with those requesting prayer to offer support.

Plans and Dreams for 2023

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.

Living Room Conversations

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

Purpose

To provide space(s) for small groups to meet monthly for meaningful conversations around timely topics. This provides a chance for fellowship and social time which does not center on church business, but rather a time to get to know one another and explore topics of interest in an inclusive, welcoming space.

Highlights for 2022

- Topics have included our experiences of change, exploring relationships and boundaries, and sharing Christmas traditions.

Our Plans and Dreams for 2023

- To meet monthly in homes around new topics each time: invitational, and attendance not dependent on being there each month, but rather when one can make it.
- To become better acquainted with each other, with the opportunity to share comfortably in meaningful discussions in a welcoming, non-judgemental space.
- To invite others to explore this group.



Report to Congregations

January 2023

Greetings from all of us who love Cave Springs Camp and its enduring ministry. We welcomed children back to summer camp for 2022. We offered both day camp and overnight camp with a resultant waiting list for day camp. We thank Tim Watson, Program Director for his leadership. We also had school rentals with over 2000 students, exceeding our plans for May and June.

Our staff is busy planning for 2023, with many church, youth, and community groups renting our year-round building. I want to commend Ryan Anderson, who became our property manager with the retirement of Jim Dohn after many years of dedicated service. Krystyn Keir is our Executive Director. If you want to hold an event at camp, please contact Krystyn Keir at 289-501-3743 or venues@cavespringscentre.ca

There are several ways your congregation can support Cave Springs Camp.

- You can sponsor campers up to age 15, for a week at camp. There is a bursary fund.
- You can encourage youth 15 and older to apply as counsellors for a summer of teamwork, fun and growth. We also offer the Servant Leadership Program for a small number of 15-year-old leaders who might be counsellors next year.
- Your congregation can name two members to our Corporation. Our Corporation AGM is in April along with 1-2 other corporation meetings to share news and generate excitement. The corporation elects up to 20 volunteer board members who meet all through the year.
- You could apply to be a board member or you could also choose to serve on a committee without being a board member.
- You may book a family or community event, any month except July and August.
- You could help us build a new Water Management and maintenance building. We can arrange monthly donations from your bank account or credit card. Many people donating \$20 monthly can make a big difference.
- You could arrange monthly donations by emailing donations@cavespringscamp.on.ca

If you would like to have a Camping Sunday with leadership from camp, please contact us. We would also be willing to speak to your groups or board to share the news and needs of the camp.

We ask that, if at all possible, you set something aside in your personal budget for Cave Springs and in your congregation's donations. In this time of growth for CSC, our financial needs are great. We thank you for your support, as Camp cannot happen without you.

Soon, the joyful sound of youthful voices will again resound at our camp as your youth learn and grow in this beautiful natural setting.

Your servant, 
David Duffus, president of the board

Cave Springs Inc. Charitable #118841-335 RR0001
4410 Cave Spring Rd, Beamsville, ON L0R 1B1
289.501.3743

Communications

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

Mandate

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

Plans and Dreams for 2022

We are a new team for Silver Spire, and would love to welcome some new members. Going into 2023, we are looking at revamping our website and our messaging to let people in the community know what we're about. There is so much happening here at Silver Spire that it's hard for those of us who attend the church to keep up with everything. Our goal as a team is to make it easy for folks in the community to join us in participating in worship, events or groups. We want everyone to have the opportunity to join us at Silver Spire, where God is alive in the heart of our city!

Communications Team			
Budget Request for 2023			
Breakdown for 2023	Requested Amount	Net Cost	
website development	\$ 2,000.00		
Total Requested	\$ 2,000.00		
Proposed Income Sources and Amounts			
	2022 Actual	2022 Budget	2023 Budget Request
	\$ 70.43	\$ 1,500.00	\$ 2,000.00

Property

Members: Stephen Holmes (Co-Chair), Rev. David Reid (Co-Chair), Sandy MacPherson, Rev. Karen Orlandi, Paul Pattison, David J. Reed, Jim Sauvé

Mandate

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

Highlights from 2022

- After the completing the Shower/Laundry project in 2021 we hoped to have a respite from such busyness, but this was not to be. Every act has consequences, mostly unanticipated. An obvious one was the blocking of the sewer line between the church and the street. That the problem was 14 feet below ground did not make repair quick or easy. Thanks to quick action by Jim and Rev. Karen and speedy co-operation from the city, the issue was resolved as quickly as possible and the cause rectified.
- We dealt with a storm window detaching in a windstorm, an issue where preventing a repeat was a priority.
- We faced 3 instances of brief failures of our heating system and have determined that the heating and ventilation systems in our building are complex and aging. In 2022, we began a professional assessment of the entire system with a focus on the immediate need to replace our 60-year-old furnace boiler in 2023.
- We completed an update of our Fire Safety Plan.
- We replaced the carpeting in the Auditorium.
- We added a new door opening system to better accommodate Carousel Players and Willow Arts.

Plans and Dreams for 2023 and Beyond

As stated above, it has become necessary to replace our furnace boiler system. This is a major project and expenditure that will take place in May-October 2023. We are continuing to review our other HVAC needs. We know that we will save a substantial amount on heating costs, as the new system will be much more efficient than the existing boiler. We will defer some other upgrades to our building except on an emergency basis.

Property Team			
Budget Request for 2023			
Breakdown for 2023	Requested Amount		
Repairs and Maintenance	\$ 32,500.00		
Electricity	\$ 10,000.00		
Gas	\$ 19,000.00		
Water	\$ 6,000.00		
Supplies	\$ 3,500.00		
Contracted Maintenance, Inspections, etc.	\$ 4,000.00		
Total Requested	\$ 75,000.00		
Proposed Income Sources and Amounts			
Exploring grants for furnace boiler replacement and HVAC upgrades			
Gas bill will be reduced with new boiler			
Fundraising			
Special Projects			
Furnace Boiler Replacement and HVAC upgrades	\$ 250,000.00	This project will require searching for grants and fundraising. Any additional funds will have to come from the Silver Spire investments.	
	2022 Actual	2022 Budget	2023 Budget Request
	\$ 80,705.73	\$ 94,000.00	\$ 75,000.00
This assumes that we will not replace carpets, windows or lights unless damaged. Projected future needs are deferred because of large expenditure anticipated for furnace boiler and HVAC needs.			

Board of Trustees

Members: Shirley Scott (Chair), Rev. Jane Capstick, Tammie Cook (appointed Sept.25), Hugh Fraser (appointed Sept. 25), Doug Hunt (Jan – Mar 21), Bob Johnston (Jan-June 8), Bill Stark,

Treasurer for the Board of Trustees: David Reed

Mandate

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

Highlights from 2022

- Bill Stark, Hugh Fraser and Shirley Scott met with a representative from Verge Insurance in November to review the insurance needs of the church. Verge did a thorough search to get the best rate possible. The premium for 2023 is \$37,288.08. This is a 34% increase from 2022. Due to the pandemic, insurance rates have increased significantly everywhere. There were insurance claims during 2019 and 2020 which still impact our rate.
- We continue the regular review of our investments. We received and reviewed quarterly reviews of our investments from RBC Dominion Securities. Throughout the year, \$200,000 was transferred from the SSUC investments to the general fund as directed by Council. Additionally, a total of \$7,885 was transferred from designated bequests to the UCW, Outreach and Choir.
- This year was a very poor year for the global economy, and this is reflected in the performance of our investments. The Silver Spire Council let us know at the beginning of the year what their projected needs would be and we were able to liquidate some of our holdings to prepare for this. The total value of our investment portfolio at the end of 2022 compared to the end of 2020 was:

Year	Unrestricted Funds	Restricted Funds	Columbarium Funds	Total
2022	\$360,234	\$470,869	\$47,930	\$879,033
2020	\$680,537	\$466,987	\$41,400	\$1,188,924

- 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 April 2018. Our trustee for this fund is the Thorold Community Credit Union.

Our Plans and Dreams for 2023

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

Finance Team

Members: John Empringham (Co-Chair and Co-Treasurer), Lowell Scott (Co-Chair and Co-Treasurer), Rev. Jane Capstick, David Crossley, Jim Graham (until November 2022), Heather Steen.

Mandate

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

Highlights from 2022

- Prepared and reviewed financial reports each month.
- Compiled the financial report for 2022 and the budget for 2023.
- Updated the counting teams and schedule.
- Transitioned our computerized bookkeeping system to online QuickBooks.
- Hired KAS Business Services to ensure a smooth transition and to allow for direct help with any problems.
- Thanks to John Empringham for Co-Chairing the Finance Team and for being Co-Treasurer since fall 2021.
- Thank you to Jim Graham for his dedication to the Finance Team and appreciation for all his work toward the hiring of our bookkeeper.
- Thank you to David Crossley for his contribution to the Finance Team.
- We bid adieu to John, Jim and David as they leave the Finance Team and wish them well in their future endeavours.

Plans and Dreams for 2023

- There is further work to be done with the new bookkeeping system which will require time.
- Assist Shirley Scott as she takes over from John Empringham and works with Lowell Scott as Co-Treasurers.
- 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 in order to reduce the deficit which has hit us hard over the pandemic years. This must be a priority.

Finance Team			
Budget Request for 2023			
Breakdown for 2023	Requested Amount		
Bookkeeper, Quick Books		\$ 3,000.00	Included in salary schedule
Incidental Expenses	\$ 500.00		
Total Requested	\$ 500.00		
Proposed Income Sources and Amounts			
	2022 Actual	2022 Budget	2023 Budget Request
	\$ 1,740.87	\$ 1,500.00	\$ 500.00

Ministry and Personnel (M & P)

Members: Janice Slade (Chair), Jim Agnew, Peter Boyce, David Crossley, Mary Lou Watt

Mandate

Be responsible for all areas of Ministry and lay staffing for the Pastoral Charge of Silver Spire United Church, with the exception of the hiring of Ministers. 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 2022

- Worked to secure conditions for Silver Spire to apply to be a Living Wage Employer.
- Worked with Outreach to hire part time Shower Attendants.
- Monitored working conditions for all staff.
- Conducted annual year-end reviews of all staff.
- Renewed part time contract of Youth Leader (Ally Phillips) for 2023.

Our Plans and Dreams for 2023

- Support staff to handle the challenges of a busy church.
- Continue to work on team building with staff and various teams.
- To review all staff job descriptions and revise as needed, considering input from 2022 performance reviews.
- To keep current on ministry and personnel matters that come from the Regional Council and/or the United Church of Canada.
- To ensure protocols, directives, and policies that impact staff are kept current and are respected.
- To support staff participation in relevant educational events.

Ministry and Personnel Team			
Budget Request for 2023			
Breakdown for 2023	Requested Amount		
Mileage			
Professional Development			
Shoe Allowance			
Staff Appreciation			
Carryover - Education Amount for Rev. Jane from 2022		\$ 1,600.00	Included in salary schedule.
Total Requested	\$ 2,000.00		
Proposed Income Sources and Amounts			
	2022 Actual	2022 Budget	2023 Budget Request
	\$ 2,587.16	\$ 4,500.00	\$ 2,000.00

FINANCIAL STATEMENTS
THE BOARD OF TRUSTEES - December 31, 2022

Balance Sheet		2022	2021
Assets	Year-end Asset Proportions		
Cash	4.8%	41,966	44,461
Shares, Foreign Securities	76.6%	674,701	638,489
Fixed Income Investments	18.5%	162,366	305,974
Total Assets		\$ 879,033	\$ 1,188,924
Liabilities			
Maintenance Liability - Columbarium Niches - note 2		7,930	7,600
Plaque Reserve for future cost of plaques - notes 2 & 6		40,000	33,800
Total Liabilities		47,930	41,400
Endowment Fund Balances			
Fund - see Note 1 for adjustments	Permitted Use		
Garner	At the discretion of Choir	151,017	148,861
MaoQuillen	For gymnastic equipment	7,547	7,359
Falk	Income to be paid to UCW	65,005	65,480
Epstein	Income to be paid to UCW	2,893	2,920
Stevens	Income to be paid to Outreach	107,988	108,789
Verge	As required for the organ	35,725	35,400
Welland Ave.	Income to the church	100,694	98,178
Total - Endowment funds and externally restricted funds		470,869	466,988
Unallocated - see notes	Unrestricted	360,234	680,537
Total Funds and Liabilities		\$ 879,033	\$ 1,188,924
Statement of Income and Expenses		2022	2021
Income			
Interest		6,130	5,616
Dividends		14,451	15,695
Other		3,519	4,673
Realised Gains (losses) from sale of investments		10,631	131,020
Total Investment Income		34,730	157,004
Sales of Columbarium Niches (2022 = 1)		750	750
Miscellaneous Income or Bequests received		-	-
Total Income		\$ 35,480	\$ 157,754
Expenses			
Investment Management Fees		12,201	13,444
Interest and Bank Charges		10	10
Purchase of Columbarium Plaques (2022 = 2)		1,555	-
Total Expenses		13,766	13,454
Surplus (deficit) for the year before Unrealised Gains		\$ 21,714	\$ 144,300
Unrealised Gains (losses) on value of investments		118,576	29,116
Surplus (deficit) for the year before transfers		\$ 140,291	\$ 173,416
Transfers out - note 3			
Transfers to SSUC General Account		(200,000)	(125,000)
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 (2020)		(2,185)	(7,193)
Total Transfers Out		(207,885)	(137,893)
Change in Value of Invested Portfolio for Year		(309,891)	35,523
Portfolio balance, beginning of the year (including Thorold CU)		\$ 1,188,924	\$ 1,153,402
Portfolio balance, end of the year		\$ 879,033	\$ 1,188,924

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, 2022

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 \$880,120.

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 6.4%.

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

Details of the individual endowments and restrictions are as follows:

Garner

These funds were given to the choir from the Garner Estate, and are to be used by the choir at their discretion. The choir has used \$1,093.16 of these funds in 2022, which will be transferred to the SSUC General Account in 2023.

MacQuillen

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

Falk and Epstein

These funds were given to be held in trust, and the net income to be paid to the United Church Women on an annual basis for use in the church or the local community. **The distribution from 2022 will be \$2,200.**

Stevens

These funds were given to be held in trust, and the net income to be paid out for the "mission of the church" on an annual basis, and are distributed by the Outreach Committee. **The distribution from 2022 will be \$3,500.**

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 2022.

Welland Avenue

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

Unallocated

These funds are unrestricted, with no specific allocation.

2. Columbarium

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

As part of the Funeral, Burial and Cremation Services Act, 2002, the operator is required to hold a "Care and Maintenance Fund" with an independent trustee for the perpetual care of the niches and plaques. Silver Spire's trustee for this fund is Thorold Community Credit Union. From January 2022 the requirement is to hold an amount of \$165 or 15% of the sale price of the niche for each one sold. Our current liability is \$7,930. Account balance is \$10,480.88. See Note 6 for more detail.

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

Plaque Reserve

These funds have been established to provide for the future cost of the plaques purchased before 2019 and the cost of plaque maintenance, and are adjusted from time-to-time to account for plaque cost increase. See Note 6 for more detail.

FINANCIAL STATEMENTS

THE BOARD OF TRUSTEES - December 31, 2022

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	\$	(200,000)
Transfer from the Garner and Verge Endowment funds to cover 2021 choir expenses		(2,185)
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)
Total transfers to SSUC General Account (from unrestricted fund)	\$	(207,885)

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

Sales of Columbarium Niches (2022 - 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, 2022 is \$410,087.65. Value at December 31, 2021 was \$453,254.71

5. Portfolio Value

	December 31st
2018	\$ 1,078,281
2019	\$ 1,163,618
2020	\$ 1,153,402
2021	\$ 1,188,924
2022	\$ 879,033

6. Columbarium

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

Niches purchased before December 31st, 2018			195	
Niches purchased after December 31st, 2018			3	
		Total	<u>198</u>	
Niches used at December 31st, 2018			143	
Pre-2019 niches used since December 31st, 2018			2	
Post-2019 niches used since December 31st, 2018			<u>0</u>	
		Number of plaques with reserve fee	<u>50</u>	
Estimated current plaque cost	\$800.00	Plaque Reserve		\$ 40,000.00
Care and Maintenance Liability to December 31st, 2021				\$ 7,600.00
January 1st, 2022 holding per niche	\$165.00	Niches used 2022	2	\$ 330.00
		Current Care and Maintenance Liability		<u>\$ 7,930.00</u>

FINANCIAL STATEMENTS

STATEMENT OF INCOME/EXPENSES - 2022

BUDGET - 2023

SILVER SPIRE UNITED CHURCH

Silver Spire United Church
Statement of Income and Expenses 2022 and Budget 2023
Notes to the Financial Report and Budget

Summary

Total income for 2022 was less than expected, not including the final donations for the shower project. Expenses though were up, mainly due to increases in staff costs, insurance costs, technology costs, outreach expenses, natural gas and building repairs and maintenance. Due to this, an increase in transfer from the investments was required, with \$200,000 from the unrestricted funds compared to \$125,000 in 2021.

John Empringham and Lowell Scott continued with the duties of Co-Treasurers. During the year, KAS Business Services was hired to ensure a smooth transition of our accounting systems to one system and to allow for direct help with any problems. Thanks to Jim Graham for finding this bookkeeper and making the arrangements for this.

Income

Total Collections: were down by \$3,279.61. The continued pandemic definitely affected our collections, but the hope is that 2023 will show a continuing return to church physically and also in financial support.

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

Invested Funds: As stated above, we requested \$200,000 to be transferred from the unrestricted funds to the General Fund, due to increased expenditures.

Rental Income: \$72,513 in rental income was received in 2022, up from \$28,672.50 in 2021.

Approximately \$20,000 of this was due in 2021 but not paid until 2022. A comprehensive Rentals Report has been received by Council and will be used in future planning.

Expenses

Salaries, Contractors and Benefits: Salary costs were up \$30,977.08 over 2021. For 2023, a cost of living raise of 3.4%, as recommended by the United Church of Canada, automatically is given to the ministers. Raises were also approved for the office administrator, head caretaker, part-time cleaner, youth leader and shower attendant. Silver Spire is now able to make application to be recognized as a living wage employer. M&P recommended that Silver Spire move to operating on an egalitarian team ministry model where there is pay equity among team members. Both ministers will now be paid 14.8% over base for 2023. This is what Rev. Jane was receiving and increases Rev. Karen from 7% over base. Additionally, the United Church of Canada has changed the pay categories and both ministers will receive an increase in July. The amount will be an additional \$357.25 per month for each minister, effective July 1, 2023.

Building: There is a planned boiler replacement and HVAC upgrade project. Money will have to be raised for this.

Assessment, Bank, Insurance: The United Church Assessment has increased from \$14,815 to \$15,851 in 2023. Insurance costs have increased again this year, from \$24,684.48 to \$37,288.08 in 2023. In 2022, our GIC matured and the interest earned was paid into the General Fund. Consequently, our bank charges show as a negative number on the financial statement.

Balance Sheet Dec. 31, 2022

At the time of printing the Annual Report the Balance Sheet was not ready. It will be distributed at the AGM on March 5, 2023.

Income and Expenses 2022 and Budget 2023

		2022 Actual	2022 Budget	2023 Budget
Income				
Local Offerings		\$ 204,987.92	\$ 230,000.00	\$ 225,000.00
Mission and Service		\$ 22,200.03	\$ 25,000.00	\$ 25,000.00
Loose Offerings		\$ 2,267.80	\$ 3,500.00	\$ 3,000.00
Special Donations		\$ 7,185.00	\$ 8,000.00	\$ 5,000.00
Initial Offerings		\$ -	\$ 500.00	\$ 100.00
United Church Assessment		\$ 135.00	\$ 200.00	\$ 200.00
Total Collections		\$ 236,775.75	\$ 270,700.00	\$ 258,300.00
Rentals		\$ 72,513.00	\$ 63,000.00	\$ 70,000.00
Fundraising Net		\$ 103.90	\$ 3,500.00	\$ 500.00
Outreach Programmes ^{Note 1}		\$ 38,097.43	\$ 35,000.00	\$ 18,000.00
UCW to General Fund		\$ 4,150.00	\$ 1,000.00	\$ 1,000.00
Investment interest to General Fund		\$ -	\$ 36,000.00	\$ 32,000.00
Transfer from Investments - undesignated funds		\$ 200,000.00	\$ 127,640.44	\$ 218,225.72
Transfer from Investments - designated funds ^{Note 2}		\$ 7,885.00	\$ -	\$ 15,750.00
Bequests		\$ -	\$ -	\$ -
Administration		\$ 619.27	\$ 1,000.00	\$ 1,000.00
Committee Projects ^{Note 3}		\$ 25,026.97	\$ 6,500.00	\$ 1,940.00
Grants ^{Note 4}		\$ 5,000.00	\$ 40,000.00	\$ -
Memorial Fund		\$ 948.80	\$ -	\$ -
Spire Fund		\$ 10.00	\$ -	\$ -
Cave Springs Bursary		\$ 665.50	\$ -	\$ -
Flowers		\$ 875.00	\$ -	\$ -
Property Maintenance ^{Note 5}		\$ 2,082.92	\$ -	\$ -
Shower Project ^{Note 6}		\$ 60,821.23	\$ -	\$ -
Special Projects - Boiler and HVAC Project - grants, fundraising and investments^{Note 7}				\$ 250,000.00
Miscellaneous		\$ 9,960.99	\$ -	\$ -
Total Income		\$ 665,535.76	\$ 580,840.44	\$ 866,715.72
Expenses				
Salaries & Benefits - Schedule 1		\$ 327,257.47	\$ 335,465.44	\$ 388,992.64
Administration - Schedule 2		\$ 12,791.49	\$ 13,100.00	\$ 13,600.00
Committees - Schedule 3 ^{Note 8}		\$ 89,756.82	\$ 22,260.00	\$ 35,284.00
Outreach - OOTC, MP, Showers, Bear Clan		\$ -	\$ 49,700.00	\$ -
Building - Schedule 4 ^{Note 9}		\$ 104,704.45	\$ 94,000.00	\$ 75,000.00
Mission & Service Fund		\$ 18,723.18	\$ 25,000.00	\$ 25,000.00
United Church Assessment		\$ 14,815.00	\$ 14,815.00	\$ 15,851.00
Interest, bank charges ^{Note 10}		-\$ 2,033.57	\$ 2,000.00	\$ 2,000.00
Insurance ^{Note 11}		\$ 25,982.13	\$ 24,500.00	\$ 37,288.08
From designated funds ^{Note 12}		\$ 2,200.00	\$ -	\$ 15,750.00
Memorial Fund		\$ 3,496.10	\$ -	\$ 4,000.00
Spire Fund		\$ 2,728.01	\$ -	\$ 3,000.00
Flowers		\$ 218.00	\$ -	\$ 250.00
Staff Appreciation		\$ 700.00	\$ -	\$ 700.00
Shower Project		\$ 22,878.03	\$ -	\$ -
Special Projects - Boiler and HVAC Project^{Note 7}			\$ -	\$ 250,000.00
Miscellaneous		\$ 9,162.49	\$ -	\$ -
Total Expenses		\$ 633,379.60	\$ 580,840.44	\$ 866,715.72
INCOME (surplus/deficit)		\$ 32,156.16	\$ -	\$ -

Note 1 Income for Outreach Programmes comes from donations and grants.

Note 2 Details regarding designated funds and their use can be found in the financial statement from the Board of Trustees. These funds are designated for Outreach, Worship and UCW.

Note 3 Income for Committee Projects comes from fundraising, donations and grants. In 2022, CN - 1,463.79, Arts - 5,889.60, Outreach - 14,385.58, Affirm - 7,475.00.

Note 4 This grant money was money received on behalf of Willow Arts. Grant money received for Silver Spire groups is shown in their budget lines.

Note 5 Income for Property Maintenance received to purchase OOTC fridge and for cost sharing of video door opener.

Note 6 Donations for the Shower Project were made in January 2022 and used to pay for the remainder of the renovation and operating costs. There is still some money to pay toward this year's operating costs.

Note 7 Special Project: Furnace Boiler Replacement and HVAC upgrades. Estimated cost \$250,000. This project will require searching for grants and fundraising. Any additional funds will come from the Silver Spire Investments.

Note 8 For 2022, Outreach Programs for OOTC, etc. have been shown separately from Schedule 3. For 2023, they are not separated.

Note 9 In 2022, this schedule included Special Projects.

Note 10 Interest and bank charges are a credit this year due to the interest earned on a GIC that matured.

Note 11 Insurance premiums have risen due to the global pandemic. Our broker looked for better rates but this is the best available. We continue to pay for claims made 2 and 3 years ago.

Note 12 Remainder of designated funds included in Outreach and Worship expenses on Schedule 3.

Schedules				
		2022 Actual	2022 Budget	2023 Budget
Schedule 1 - Salaries etc				
Salaries- ministry and staff		\$ 262,554.75	\$ 262,975.44	\$ 310,972.84
Continuing Education		\$ 1,138.19	\$ 3,200.00	\$ 4,800.00
Telephone Allowance		\$ 2,400.00	\$ 2,400.00	\$ 2,400.00
car/travel costs		\$ 458.25	\$ 2,000.00	\$ 2,000.00
Membership & Licences		\$ 100.00	\$ 500.00	\$ 300.00
Meeting/Lunch/Networking		\$ -	\$ 250.00	\$ 250.00
M&P Expenses		\$ 2,587.16	\$ 4,500.00	\$ 2,000.00
Employer costs- CPP, EI, WSIB		\$ 15,930.38	\$ 17,640.00	\$ 20,869.80
Employer costs-UCC Benefit, grp ins		\$ 41,699.64	\$ 41,600.00	\$ 45,000.00
UCC Payroll Services		\$ 389.10	\$ 400.00	\$ 400.00
Total Schedule 1		\$ 327,257.47	\$ 335,465.44	\$ 388,992.64
Schedule 2 - Administration				
Telephone		\$ 1,004.56	\$ 1,200.00	\$ 1,100.00
Internet		\$ 1,140.91	\$ 1,500.00	\$ 1,200.00
Computer Maintenance/software		\$ 435.83	\$ 1,000.00	\$ 1,000.00
Office Supplies		\$ 2,729.43	\$ 2,000.00	\$ 2,500.00
Postage		\$ 1,533.33	\$ 2,500.00	\$ 2,000.00
Bulletins/envelopes/newletter		\$ 984.08	\$ 1,000.00	\$ 700.00
Copier		\$ 4,963.35	\$ 3,200.00	\$ 5,000.00
Observer Subscriptions		\$ -	\$ 600.00	\$ -
Police Checks		\$ -	\$ 100.00	\$ 100.00
Total Schedule 2		\$ 12,791.49	\$ 13,100.00	\$ 13,600.00
Schedule 3 - Committee Expenses ^{Note 1}				
Affirm		\$ 490.32	\$ 1,500.00	\$ 1,500.00
Arts		\$ 9,934.50	\$ 2,500.00	\$ 3,534.00
Christian Nurture		\$ 9,958.38	\$ 3,000.00	\$ 3,300.00
Communications		\$ 70.43	\$ 1,500.00	\$ 2,000.00
Council		\$ 1,870.41	\$ 2,000.00	\$ 2,000.00
Finance		\$ 1,740.87	\$ 1,500.00	\$ 500.00
Outreach - OOTC, MP, Showers, Cooling, Bear Clan		\$ 53,888.42	\$ 49,700.00	\$ -
Outreach & Social Action - General		\$ -	\$ -	\$ 17,750.00
Pastoral Care		\$ 297.47	\$ 500.00	\$ 500.00
Worship		\$ 11,506.02	\$ 9,760.00	\$ 4,200.00
Total Schedule 3		\$ 89,756.82	\$ 71,960.00	\$ 35,284.00
Schedule 4 - Building Costs				
property repairs/maintenance/supplies		\$ 44,050.25	\$ 43,000.00	\$ 36,000.00
electricity		\$ 8,395.98	\$ 10,000.00	\$ 10,000.00
gas		\$ 22,610.24	\$ 15,000.00	\$ 19,000.00
water		\$ 5,648.76	\$ 6,000.00	\$ 6,000.00
scheduled maintenance		\$ -	\$ 20,000.00	\$ 4,000.00
Special Projects		\$ 23,999.22		
Total Schedule 4		\$ 104,704.45	\$ 94,000.00	\$ 75,000.00
Note 1 Details for budget requests for teams are located at the bottom of each team report.				

Salaries, Contractor Costs and Benefits				
Salaries and Wages		2022 Actual	2022 Budget	2023 Budget
Minister - Rev. Jane		\$ 74,488.56	\$ 75,265.92	\$ 78,953.13
Minister - Rev. Karen		\$ 60,057.96	\$ 62,629.22	\$ 70,665.71
Office Administrator		\$ 31,420.21	\$ 31,200.00	\$ 35,880.00
Custodian - Full time		\$ 46,949.01	\$ 47,180.30	\$ 52,650.00
Cleaner - Part time - Contract		\$ 16,189.48	\$ 15,200.00	\$ 21,100.00
Music & Choir Director - Contract		\$ 27,716.77	\$ 24,500.00	\$ 26,264.00
Nursery - Contract		\$ -	\$ 1,000.00	\$ -
Youth - Contract		\$ -	\$ 2,500.00	\$ 3,210.00
Shower Attendant - Contract				\$ 11,250.00
Sunday Morning AV Staff - Contracts				\$ 5,000.00
Bookkeeper - Contract				\$ 3,000.00
Supply Wages		\$ 453.25	\$ 1,500.00	\$ 500.00
Overtime		\$ 5,279.51	\$ 2,000.00	\$ 2,500.00
Total salaries and wages		\$ 262,554.75	\$ 262,975.44	\$ 310,972.84
Continuing Education				
Minister - Rev. Jane		\$ -	\$ 1,600.00	\$ 3,200.00
Minister - Rev. Karen		\$ 1,138.19	\$ 1,600.00	\$ 1,600.00
Telephone Allowances				
Minister - Rev. Jane		\$ 1,200.00	\$ 1,200.00	\$ 1,200.00
Minister - Rev. Karen		\$ 1,200.00	\$ 1,200.00	\$ 1,200.00
Car/Travel Costs				
Minister - Rev. Jane		\$ -	\$ 1,000.00	\$ 1,000.00
Minister - Rev. Karen		\$ 240.21	\$ 1,000.00	\$ 1,000.00
Other - Office Admin. Conference		\$ 218.04	\$ -	\$ -
Other				
Memberships & Licenses		\$ 100.00	\$ 500.00	\$ 300.00
Meetings/lunch/networking		\$ -	\$ 250.00	\$ 250.00
M&P Costs		\$ 2,587.16	\$ 4,500.00	\$ 2,000.00
CPP Employer		\$ 10,522.36	\$ 10,750.00	\$ 13,604.47
EI Employer		\$ 4,907.76	\$ 5,790.00	\$ 6,065.33
WSIB		\$ 500.26	\$ 1,100.00	\$ 1,200.00
UCC Benefits and Group Insurance		\$ 41,699.64	\$ 41,600.00	\$ 45,000.00
UCC Payroll Services		\$ 389.10	\$ 400.00	\$ 400.00
Total salaries, contractor costs and benefi		\$ 327,257.47	\$ 335,465.44	\$ 388,992.64

Silver Spire 2021 AGM MINUTES

April 3, 2022

Present: Ellen Gretsinger, Janice Slade, Dorothy Franklin, Lowell Scott, Lynne Honsberger, Carol Gaspari, Joyce Little, Jeanette Liberty Duns, David Crossley, Joanne Holmes, Bill and Joy Stark, Chris Haynes, Vanessa Perkins, Celestin Nkulu, Mary Lou Watt, Kathy Cuddy, Ally Phillips, Trinity Schwenker, Larry and Joan Schwenker, Lorne Gretsinger, Rudy and Elsie Siemens, Kathy Lowndes, Lucy Oakley, John Empringham, Shirley Scott, Peter Boyce, Jim and Elizabeth Agnew, Cory Pascuzzo, Phil Tauro, Anne Scott, Tammie Cook, Barb Gray, Jim Graham, David Hall, Roy Wainwright, Hugh Fraser, Dale David, Brenda Senyk, Margaret White, Cathryne Horne, Antje Wirth, Sybil Wilson, Heather Steen, Dunc and Beth Tolley, Paul Pattison, Win Ruf-Gadd, Shirley Rouse, Dianne Mellor, Nancy Lamontagne, Rev. Jane Capstick, Rev. Karen Orlandi, Marjarie Berg,

Meeting called to order by Rev. Jane and Rev. Karen at 11:39 am.

Motion: That Ellen Gretsinger be named Congregational Chair

Mover: Shirley Scott seconder: Cory Pascuzzo carried

Motion: That Janice Slade be named Congregational Secretary

Mover: Joyce Little seconder: Dorothy Franklin carried

Motion: That all persons present may vote on all motions

Mover: Lorne Gretsinger seconder: Mary Kowalchuk carried

Opening Prayer Rev. Jane

Motion: That the minutes from the AGM held on April 25, 2021 be adopted as printed

Mover: Lorne Gretsinger seconder: David Reid carried

Chair, Ellen Gretsinger, read out the following on behalf of Dorothy Franklin and Shirley Scott: *If you downloaded the first version of our 2021 Annual Report or picked up an earlier copy, you need to note that on the Personnel list on pg. 5, Rob Case, our shower attendant, Trinity Schwenker, A/V assistant and Joan Schwenker, volunteer were omitted in error and that Cheryl Deslaurier was listed in error.*

Also, the financial statements for the church contained some errors and should be disregarded. We have the corrected financial statements available for you today.

We also deeply regret that Russ Plumley's name was omitted from the "In Memory" section in both emailed versions of the report and has now been included. Also corrected in "In Memory", Jacqueline Birmingham's name was first listed with an incorrect last name.

Thank you to all who drew these errors and omissions to our attention so that we could correct them in compiling the record of Silver Spire for 2021. We sincerely apologize for any hurt these errors and omissions may have caused to individuals and families affected.

Joyce Little thanked David Hall on behalf of the Worship committee for leading the music ministry during 2021.

Shirley Scott spoke about the financial report from the trustees. In 2021, \$125,000 was transferred from investments to general fund, also \$12,893 from the designated bequests to the UCW, Outreach and Choir. 2021 was an exceptional year for our investments and we finished the year with a \$35,522 increase in our investment portfolio. This was due to strong markets and Council doing a good job of letting the Board of Trustees know what the projected needs for the year would be. She acknowledged Doug Hunt's contribution to the team – he is retiring.

Motion: that all reports, with the exception of Finance and Nominations, be accepted as presented in the 2022 Annual Report of Silver Spire United Church

Mover: Lorne Gretsinger seconder: Cory Pascuzzo, carried

John Empringham thanked Dorothy Franklin and Shirley Scott for their work on the preparation of the Annual Report. He also thanked David Reed, Eleanor Reed, Jim Graham and Lowell Scott for their treasury work in 2021.

John and Lowell will be recommending that Silver Spire hire a professional to do the work of the treasurer moving forward.

John directed our attention to the information contained in the notes. He also noted insurance costs went up substantially from 2021 – 2022. The church is entitled to claim GST/HST rebate which will be substantial due to the cost of the shower renovation and this claim will go in, over the next 6 months.

Question from Zoom: David Reed - Could someone from Outreach give us a run-down of what the \$49,700 budgeted for expenses would be used for. Kathy Reid from Outreach outlined that expenses go toward the operation of the shower program, running our Morning Prayer ministry and our Out of the Cold and Bear Clan programs. The hope is that much of those budgeted expenses will be covered by grant money, some that is already in hand and some that will be applied for in the coming months. Rev. Karen added that the church has received a \$5000 grant towards operation of the showers. \$30,000 of a \$50,000 grant received in January will be used towards the operation of the shower program. A \$10,000 grant will fund the queer kids camp and a \$5000 grant will be used for community kitchen.

John noted that a transfer of investments of \$127,640.40 will be needed to balance the 2022 budget,

Celestin Nkulu asked why the budgeted amount for Office Administrator was less in 2022 than the 2021 budget amount. John answered that our previous office administrator had a number of years experience in the role and was earning a higher salary than our new office administrator who is just starting in the role.

Motion: That the Statement of Income and Expenses for 2021, together with the Balance Sheet and Notes, be accepted as presented

Mover: John Empringham seconder: Lorne Gretsinger, carried

Motion: that the proposed budget for 2022 be adopted as presented

Mover: John Empringham seconder: Joyce Little carried

The chair thanked the Finance team, John Empringham, Lowell Scott and Jim Graham for their work on the budget and Eleanor and David Reed for their continued support.

Motion: That the Finance Team ensures that a review of our 2021 finances is done in accordance with the United Church Manual

Mover: Ellen Gretsinger second: Cory Pascuzzo, carried

Motion: That the Nominations Team Report be approved as amended/presented, with new members outlined below.

Worship: Kathy Dallaire, Babs McKnight, Meggean Watkinson

Finance: David Crossley

Ministry and Personnel: David Crossley

Communications: Chris Haynes, David Hall, Shauna MacLeod, Kate Leathers

Affirm: Meggean Watkinson, Jenn St. Amand, Rebecca Lindsay

Co chair: Ally Phillips

Arts Team: Phil Tauro (nomination from the floor)

Mover: Ellen Gretsinger second: Shirley Scott carried

Ellen Gretsinger thanked the following people who are retiring from their teams: Doug Hunt (Trustees), Sybil Wilson (Ministry and Personnel), Colleen Smith (Worship), John Sweeney (Arts), Dunc Tolley (Outreach)

Motion: That Doug Hunt's resignation from Trustees be accepted with regret.

Mover: Hugh Fraser second: Shirley Scott carried

The chair presented Ally Phillips, as outgoing co chair of council, with a bouquet of flowers and thanked him for his work and commitment to Silver Spire

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

Mover: John Empringham second: Shirley Scott carried

John Empringham thanked the staff for their dedication to Silver Spire. A round of applause ensued.

Rev. Karen closed in prayer.

Motion: That the AGM be adjourned

Mover: John Empringham second: Roy Wainwright carried

Respectfully submitted,

Janice Slade

Minutes from the CONGREGATIONAL MEETING September 25, 2022

People present: 52

The meeting was called to order by Chair Ellen Gretsinger at 11:27 am

Dorothy Franklin made the motion that allows all adherents to vote. Seconded by Vanessa Perkins, carried.

Moved by Shirley Scott, seconded by Bill Stark, that Tammie Cook be appointed to the Silver Spire Board of Trustees. carried

Moved by Shirley Scott, seconded by Bill Stark, that Hugh Fraser be appointed to the Silver Spire Board of Trustees. Carried

Ellen thanked both Tammie Cook and Hugh Fraser for agreeing to serve as Trustees for Silver Spire

Sue Empringham made a motion to adjourn the meeting.

Meeting adjourned at 11:31 am.

Thank-you

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

Community Arts Partners

Carousel Players



Willow Arts Community

