

Silver Spire United Church

Annual Report 2023

as approved February 25, 2024



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.

Table of Contents

Vision, Mission, Values and Strategic Plan Priorities	i
Table of Contents	1
Baptisms, Deaths & Marriages	2
Ministers, Staff and Council Executive	3
Rev. Karen Orlandi	4
Lynne Honsberger	5
Council Co-chairs	6
 Strategic Priority #1 – Partner with community groups to integrate arts into the life of the congregation and community.	 7
Carousel Players	8
Willow Arts Community	9
 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.	 10
Outreach and Social Action	11
 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 organization structure, operations and facility for sustainability.	 14
Worship	15
Christian Nurture	16
Affirm	18
Pastoral Care	20
United Church Women (UCW)	21
Fundraising	23
Care for the Soul	24
Prayer Tree	25
Cave Springs Camp	26
Property	27
Strategic Review	29
Board of Trustees	30
Finance	31
Ministry and Personnel	33
 Financial Statements	
Investments	34
Statement of Income/Expenses 2023 and Budget 2024	37
 Minutes from the AGM – March 5, 2023	 44
Minutes from the Congregational Meeting – July 9, 2023	49

In Memory – 2023

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."*

Malcolm Arthur Gollert	January 4	Clarence Charles Hill	August 12
Laura Sacco	January 11	Shelley Ruth Graham	August 26
Shirley Helen Plumley	January 16	Olgar Vostinar	August 29
Crystal Ann Kinney	February 8	Lorraine Valerie Caverly	August 31
Peter Karaim	March 30	Calvin Wesley Cook	August 31
M. Jean Munson	May 16	Ciara Christina Hill	September 14
William Charles Upton	May 18	Lucie Misner	September 28
William Hugh McRoberts	June 12	Edward Albert Calhoun	October 6
Leonard Arthur McClelland	June 29	Herbert Daryl Fontaine	October 10

Marriages

Gisele Richard and Bernhard Peters	April 15
Whitney Morgan Braybock-Byl and Brandon Charles Keast	June 10
Alexandra Lynn Stoddart and Scott Gerald Zoerb	July 6
Jason Eric Runzer and Jacqueline Rosemary Persechino	July 22
Christenah M.A. D'archi and Clinton S.S. McIntosh	August 2
Jesse Frank Matthews and Carol Ann Graham	August 23
Melissa Leigh Weaver and Cory Birnie	September 9
Tre Joshua Eli and Ana Janic	September 9
Chelsea Laine Wilson and Ryan James Mahon	October 13

Baptisms

Charlotte Eloise Hore	March 22
Jack Lucas Marklew	June 11
Owen Nigel Marklew	June 11
Alina Eleanor Bredin	June 11

Ministry Personnel

Minister Rev. Karen Orlandi

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 Emily Spanton, Larry Schwenker, Trinity Schwenker, Salam Bakhit, Omar Bakhit, assisted by volunteers Joan Schwenker and friends.

Church Council Executive

Co-chairs David Crossley, Ally Phillips

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 Jeanette Liberty-Duns, Cory Pascuzzo

Pastoral Care Brenda Senyk

Property Steve Holmes, David Reed

United Church Women Kathy Cuddy

Minister's Message from Rev. Karen Orlandi

As always, we come to the time of the Annual General Meeting, and we take time to reflect on our accomplishments and achievements of the past year. We see a church that is coming into its own as it celebrated more than 200 years of worship here in this place. How times have changed since then! I wonder what it would have been like to hitch the horses to the posts outside, and come in, praying that the wood stoves had taken the chill off. Today, we bask in the warmth of a \$300,000 boiler that turns itself on and off.

Last Christmas, we were heading into another round of lockdowns, and then bid goodbye to Rev. Jane who had been such a big part of Silver Spire and is missed. We've grown since then, hosting more and more organizations while opening up the building to new and exciting segments of our community.

We have cemented our place as one of inclusion, sanctuary and welcoming for all folks. We've expanded the in-reach we have to our congregation members through the most unlikely of circumstances – fundraising! The events that the team has put on have brought us together, like never before. To hearken back to our roots, it's like communities coming together for a barn-raising or a boiler loan.

The community has become more and more intertwined with the Spire, coming for meetings, marches and merriment! A myriad of welcoming, interesting folks grace the pews, and music and laughter ring out from all corners of the building. We are living out God's calling into the world, welcoming everyone as no other place can.

I feel that this year is one of growth, with the opportunity for folks at the Spire to participate and grow the congregation in terms of programs, experiences, spirituality and leadership. We often reminisce about the days when the church was the centre of the community. Well, my friends, that day is here. Silver Spire is the place to be! Cue the fireworks – It's Pentecost People!

Acts 2:46-47 The Voice

They were unified as they worshiped at the temple day after day. In homes, they broke bread and shared meals with glad and generous hearts. The new disciples praised God, and they enjoyed the goodwill of all the people of the city. Day after day the Lord added to their number everyone who was experiencing liberation.



Blessings,

Rev. Karen Orlandi

Music & Choir Director's Message from Lynne Honsberger

I'm sitting in my office preparing to write this report and I'm wondering how to make it sound exciting. How do I engage you, the reader, and encourage you to absorb this missive while sitting on the edge of your seat in rapt attention and eager anticipation of the next sentence?

I've got it! Let's write this like an action adventure from the world of Marvel Comics and superheroes!! Here we go.....

We begin our story on a quiet Sunday morning. Our intrepid congregational heroes enter the church building in an orderly fashion expecting a routine hour of reflective, dignified worship when...BAM! The silence is broken with sounds of violins and flutes! How can this be? And then – SOCKO! The sounds of drums and guitars break the silence and suddenly our heroes are tapping their toes and swaying to the music. Our congregation heroes are a bit confused. They can see a choir that, on the surface, appears to look like the familiar faces and friends from years gone by, butWAIT! BIFF! OOOFF! Is that jazz I hear them singing? And was that a Gordon Lightfoot song? BOFF! And now, the building is filled with tender, moving choral sounds. Our intrepid congregational heroes are beginning to realize they should expect the unexpected from the innocent looking group of people gracing the front of the church. And, faster than the speed of light, the congregational heroes of Silver Spire send up a deafening “well done, hurrah and bravo” to the real superheroes of the music ministry at this church -

Thank you Silver Spire Choir!



Best Wishes,

Lynne Honsberger

Council Co-chairs' Report

Ally Phillips and David Crossley

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 minister(s) and the congregation. Council meets most months to ensure a strong connection.

Highlights from 2023

- Main focus was overseeing the day-to-day work of the Teams and considering motions they wanted to recommend to the congregation.
- Began the process of updating the Silver Spire United Church Constitution (2015) and produced a draft of a new version of the body of the Constitution, which speaks to policies and processes. There was also some discussion of Appendix A, which outlines the duties of the various teams and committees, and of Appendix B, which contains the chart of Silver Spire's organizational structure; but a discussion of these await the final report of the Strategic Plan Review Team (SRT).

Plans and Dreams for 2024

- To oversee the day-to-day work of the Teams and Committees
- To complete the revision of the Constitution, and have it ready to go to the Annual Congregational Meeting in early 2025 (assuming that the SRT reports by summer).
- Work to increase the size of the Nominations Committee, and expect more of it.
- Brainstorm ways to encourage congregants to join teams and how to better communicate what the various teams' duties and responsibilities are.

Council Budget Request for 2024

Breakdown for 2024	Requested Amount
Zoom membership	\$ 400.00
Coffee Hour Supplies	\$ 800.00
Mini Retreat for Team	\$ 300.00
Volunteers	
Grant-writing program	\$ 250.00
Miscellaneous	\$ 250.00
Land title updates	\$ 10,000.00
Total Requested	\$ 12,000.00

Proposed Income Sources and Amounts

2023 Actual	2023 Budget	2024 Budget Request
\$ 2,470.26	\$ 2,000.00	\$ 12,000.00

STRATEGIC PRIORITY 1

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

Carousel Players

Willow Arts Community

Carousel Players

Highlights from 2023

- 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.
- In March 2023 Silver Spire hosted a community performance of *The Velveteen Rabbit*, which brought families together to reimagine this classic story in a new light.
- In the spring of 2023, we welcomed a group of young caregivers and their families to participate in a workshop of *Tiny Treasures*, a play about a young boy who is also a young caregiver. In November and December of 2023, *Tiny Treasures* had two community performances at Silver Spire.
- 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!
- Between April and December, Silver Spire was home to the Mentorship Monday program, which brought artists together through knowledge-sharing talks and workshops. Thank you to Kai Kristoff for facilitating the program and to Shauna MacLeod at the Willow Arts Community for helping to facilitate this program on behalf of the Silver Spire Arts Team.



The Velveteen Rabbit in the Arts Education Centre, March 25, 2023

- Theatre School will continue to animate the building on Saturday mornings, and we'll be bringing children in for PD Day activities, after school programs, March Break and summer camps.
- On March 1, we will welcome educators, artists, presenters and friends to Silver Spire for a preview performance of *Simone Half and Half*, a play about finding your identity which will be touring schools and the community in the fall. We have community performances of *Lig & Bittle* and *Simone Half and Half* planned for April and November.
- On May 18 & 19, Carousel Players will be hosting the first inaugural Niagara Children's Festival; a weekend of arts and culture for the whole family. Programs and performances are scheduled 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.
- We will continue working with the Silver Spire Property team on an HVAC upgrade and installation in the Arts Education Center/Gym in the summer.

We hope to see a renewed interest in the Silver Spire Arts Team and look forward to collaborating with the church, Willow, and other artists to facilitate arts experiences for the congregation and our wider community.

Willow Arts Community

Highlights from 2023

- We painted 4 murals last year with incredible community partners like Gillian's Place, Positive Living Niagara, Project S.H.A.R.E. and Silver Spire's very own Youth Group.
- We branched out of St. Catharines last summer to provide free arts education programming and a Queer Youth Art Camp with the Niagara Falls Community Health Centre.
- We hosted an exhibition that celebrated 42 artists and creatives living with mental illness/substance use in Niagara. This show was their most well attended at the gallery, and was critically celebrated by the professors at Brock University and the City of St. Catharines Cultural Department.
- Our studio on the top floor at Silver Spire was filled each day with wonderful creative people participating in various free arts education programs like watercolour, sculpture, radio and sound production, creative writing, and fibre arts, all led by local working artists in our community.
- We deepened our friendship with our local Indigenous community and the Niagara Regional Native Centre to produce a publication, host a music exChange|event, and create a community art project at their annual family picnic last summer.
- We received a Pride Niagara UNITY award for our ongoing support to the 2SLGBTQIA+ community, and provided queer and trans led programming to continue our commitments of supporting people through the arts.



Opening Reception at the Marilyn I. Walker School of Fine and Performing Arts/Brock University

Plans and Dreams for 2024

- Continue to build on the wonderful partnerships and friendships we have in the Niagara region to use the arts for social change and to support personal and community wellbeing.
- Continue to invite wonderful and creative people into our spaces at the Silver Spire to help uplift and transform people and art supplies into meaningful opportunities to learn about ourselves and our community through the arts and belonging.

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), Cory Pascuzzo (Co-chair), Ineke Medcalf (Secretary), Marjorie Cushman (Corresponding Secretary), John Kumpf (Treasurer), Susan Gabel, Nancy Lamontagne, Liz McGregor, Celestin Nkulu, Rev. Karen Orlandi, Deb Wood, (Barbara Creelman and Barbara Schwenker resigned during the year).

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 2023

- A petition was circulated re: Bill 23 which was protecting the use of the Greenbelt. It was sent to our local MP and the Premier.
- At the beginning of the year, our Out of the Cold Monday night group was feeding anywhere from 135 to 200 but this fall the numbers are between 250 and 300.
- We are the only church that serves meals once a week all year. Thank you to Rev. Karen who plans the menus and purchases the ingredients. Thank you to the many volunteers who prepare and package the meals. In September, Emily Spanton was hired to supervise the preparing and packaging of the meals. Thank you, Emily, your help has been much appreciated.
- Our church was used as a warming center Christmas Eve and Christmas Day as a winter storm hit with extreme cold. No provision had been made for where those experiencing homelessness could go to get warm as all the businesses were closed.
- Morning Prayer was held from February 6th to April 1st where we served, tea, coffee and muffins. Many days we only had one attending or sometimes none. Thank you to the dedicated volunteers who came every morning to make coffee, visit with the folks and those who donated muffins and coffee. Thank you to Larry Schwenker for videoing the service. We were sad to see this program end but realized, “for everything there is a season”.
- Rev. Karen worked with 6 students from the Brock Student co-op. The projects they chose to work on were:
 1. Developing a guide for the poverty walk (which Rev Karen does with various groups).
 2. Queer youth and young adult spaces
 3. Bear Clan Patrol volunteer organizer
 4. Supportive funding for affordable housing
 5. Accessible issues for those experiencing homelessness
 6. Warming and cooling centre recommendations.
- In February, Ineke Medcalf did a presentation on the Weaponization of Water.
- A few members of our team are working with United Church partners on school projects in the Democratic Republic of the Congo and Kasanga.
- A 100 Mile Dinner was held February 25th. Everyone was asked to bring a dish for the potluck in which 50% or more of the ingredients were from locally grown or produced ingredients that came from within 100 miles. Another one is planned for the coming year.
- The showers and laundry are open Monday, Wednesday and Friday mornings from 9 – 12 noon. 8 -15 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.

- We were given 7 raised bed garden containers by the Downtown Business Association. The youth group did the planting under the supervision of Ally Phillips and Jeanette Liberty-Duns. It was a learning year so hopefully we will be able to plant things that are more useful.
- We continued to collect donations for Community Care the first Sunday of the month. Liz McGregor and Nancy Lamontange took them over on Tuesday morning.
- We met with Christian Nurture to plan Lunch & Learn gatherings after church once a month. Soup and buns are provided and a speaker is chosen. The first one was held in October, with Renee Delainey as the guest speaker. In November, Ally Phillips and Ollie Wyatt led the discussion on pronouns.
- The Stevens Bequest Funds were disbursed as follows:
 - \$200 for the Nutrition Programs at each of the following schools, Connaught, E.L. McCulley, Lincoln Centennial and Harriet Tubman.
 - \$900 to the Community Breakfast Program
 - \$500 to Raft
 - \$400 to Silver Spire Meal Program
- We received two very generous donations. One allowed us to purchase a new meat slicer after the old one stopped working. The second one was given to the church to honour a long-time volunteer who had worked in our kitchen helping to prepare meals. That donation allowed us to purchase the \$5000 warming oven which has made it possible to serve 250 -300 hot meals every week.
- We sold Zatoun products of dates, olive oil, soap and spices before Christmas to support Palestinian farmers.

Plans and Dreams for 2024

- Host another 100 Mile Dinner.
- Continue to partner with Christian Nurture to organize Lunch and Learns
- Host a community forum with 3 other churches on Guaranteed Livable Income in March
- 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.
- Host Silverfest, a 2-day forum for seniors in the fall.
- Provide community meals every Monday.
- Write and distribute petitions as necessary

**Outreach & Social Action Team
Budget Request for 2024**

Breakdown for 2024	Requested Amount
Shower Operation - Labour	\$ 13,000.00
Shower Operation - Supplies	\$ 1,000.00
Lunch and Learn	\$ 1,500.00
Bear Clan Patrol	\$ 5,000.00
Food Security Program - Labour	\$ 8,500.00
Food Security Program - Food and Supplies	\$ 16,500.00
Community Forums	\$ 5,000.00
Stevens Trust Fund - disbursed to local charities	\$ 3,500.00
Campden Grains (Canadian Foodgrains)	\$ 1,000.00
Total Requested	\$ 55,000.00

Proposed Income Sources and Amounts	Proposed Income
Bear Clan Patrol	
Grants	\$ 1,500.00
Donations	\$ 500.00
City of St. Catharines	\$ 500.00
Food Security Program	
United Way	\$ 5,000.00
Discipleship & Justice (D&J)	\$ 5,000.00
Alectra Grant	\$ 7,500.00
Other Grants	\$ 7,500.00
Community Fora	
Grants/Private Sponsors	\$ 5,000.00
D&J	\$ 5,000.00
Local charity disbursements from Stevens Trust Fund	\$ 3,500.00
Shower Program	
D&J	\$ 7,500.00
Grants	\$ 5,500.00
Total	\$ 54,000.00

2023 Actual	2023 Budget	2024 Budget Request
\$ 40,699.89	\$ 39,250.00	\$ 1,000.00

2023 Income from Investments - designated
\$ 3,500.00

2023 Income from Projects & Grants
\$ 50,500.00

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
Christian Nurture
Affirm
Pastoral Care
United Church Women
Fundraising
Care for the Soul
Prayer Tree
Living Room Conversations
Cave Springs Camp
Property
Strategic Review Team
Board of Trustees
Finance
Ministry and Personnel

Worship Team

Members: Kathy Dallaire, Matt Ellis, Chris Haynes, Lynne Honsberger, Joyce Little, Sheina Meatherall, Dan Mitchell, Rev. Karen Orlandi, Emily Spanton, Kate Urquhart.

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 2023

- Welcomed guest speaker Patty Krawec to the pulpit.
- Hosted a multitude of guest musicians including WomEnchant Singers and Drummers, Strong Water Drummers, and notable jazz musicians John Sherwood, Sarah Jerrom and Rob McBride.
- In September, the Choir welcomed accomplished musician and composer Jay Locke to lead a choral workshop.
- Invited many local churches to participate in this experience as guests of Silver Spire Choir.
- Welcomed some of Silver Spire's many talented musicians and speakers including the Slade family, the Honsberger – Orme family, instrumentalists and vocalists from the Spire Choir, and talented narrators and actors. Our thanks to these wonderful people.
- Offered many preaching and worship leading opportunities to Ally Phillips in support of his pursuit of a Diaconal Ministry degree.

Worship Team Budget Request for 2024

Breakdown for 2024	Requested Amount
AV equipment	\$ 10,000.00
AV services	\$ 3,500.00
Music & amp; Licencing	\$ 2,000.00
Special music	\$ 2,000.00
Supply for music and minister	\$ 3,000.00
Worship supplies	\$ 1,500.00
Total requested	\$ 22,000.00

Proposed Income Sources and Amounts

AV grants for a new camera	\$ 5,000.00
Donations for memorial flowers	\$ 500.00
other AV grants	\$ 5,000.00
Total proposed income	\$ 10,500.00

2023 Actual	2023 Budget	2024 Budget Request
\$ 10,220.98	\$ 3,550.00	\$ 11,500.00

2024 Income from fundraising & grants
\$ 10,500.00

Christian Nurture

Members: Anne Scott (Co-chair), Margaret White (Co-chair), Rev. Elizabeth Agnew, Susan Gabel, Rev. Karen Orlandi, Ally Phillips, 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; to oversee the Nursery, Sunday School, Youth and Intergenerational events and adult faith development programs.

Highlights from 2023

Children and Youth Ministry:

- 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 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:

- Included Care for the Soul, Pageturners (a book study group), and a Lectionary Study Group

Intergenerational Events:

- These included various Supper Churches and Sunday Soup luncheons with activities.

Plans and Dreams for 2024

- To continue to provide strong support to our youth leaders and other small group leaders.
- To maintain a book 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 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 2024**

Breakdown for 2024	Requested Amount
Education and books	\$ 500.00
Sunday School	\$ 200.00
*YM - food (\$150/mo)	\$ 1,200.00
*YM - Supplies (\$50/mo)	\$ 600.00
*YM - Events (\$250x3)	\$ 750.00
Total Requested	\$ 3,250.00
*YM - Youth Ministry	

Proposed Income Sources and Amounts

Look for grant opportunities or fundraising opportunities.

	2023 Actual	2023 Budget	2024 Budget Request
	\$ 2,749.91	\$ 3,300.00	\$ 3,250.00

Affirm Team

Team Members: Ollie Wyatt (Chair), Julia Eckert, Lorne Gretsinger, Joyce Little, Rev Karen Orlandi, Ally Phillips, Jadzia Robison, Megg 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 2023:

- Running “Queer Kid Bible Camp Sleepaway Camp” at Cave Springs Camp. 14 campers attended for four days and three nights, about half of which were brand new to our program.
- Pride in the Park, Pride Service (including drag royalty!) and Rainbow Potluck were all well attended and lovely!
- Lunch n’ Learn in collaboration with Outreach & Christian Nurture; “Pronouns 102” was very well attended.
- QKBC Christmas Party
- Start of Queer Support Group
- Continuing to have meaningful partnerships with Niagara Transgender Action Coalition, OUTNiagara & Pride Niagara.
- We hosted Transgender Day of Remembrance & Transgender Day of Visibility at Silver Spire, offering our space to these community events.

Plans and Dreams for 2024

- We look forward to QKBC Sleepaway Camp expanding and growing, offering more spaces and 1 more day & night of camp.
- We look forward to more Drag Story Times
- We look forward to continuing facilitating educational opportunities, events and gatherings.
- We especially look forward to Pride Season 2024!

Thank you to such a wonderfully supportive congregation, 2023 was difficult in many ways for the LBTQIA2S+ community, but Silver Spire continues to be a beacon of light, radical love and unwavering support.

**Affirm Team
Budget Request for 2024**

Breakdown for 2024	Requested Amount
Camp	\$ 20,000.00
Rainbow Supper Church	\$ 300.00
Pride In The Park Registration	\$ 100.00
Rainbow Christmas Party	\$ 250.00
Queer Peer Support Group	\$ 600.00
Sober Socials	\$ 600.00
Education Events	\$ 75.00
Drag Queen Story Time	\$ 600.00
Queer Kid Bible Camp	\$ 750.00
Total Requested	\$ 23,275.00

Proposed Income Sources and Amounts

Pie Day	\$ 750.00
Camp Grants	\$ 13,000.00
Affirm Youth & YA Grants	\$ 2,500.00
Camp fees	\$ 8,300.00
Total	\$ 24,550.00

	2023 Actual	2023 Budget	2024 Budget Request
The Affirm Team was self-funding in 2023 and will be self-funding in 2024.	\$ 6,863.35	\$ 1,500.00	\$ -

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 2023

- Held two Grief Circles on February 14 and June 27.
- Updated team member's police checks to ensure visitation within private homes and care facilities could be continued.
- Hosted a Blue Christmas service on December 17, which welcomed 35 attendees.
- 28 Christmas bags were delivered to those on the Care List and those members over 90.
- Acknowledgements sent in the form of cards to all members on the Care List for birthdays as well as times of sickness or grief.

Plans and Dreams for 2024

- Provide small groups of pastoral care opportunities/workshops as needed or identified.
- Host a Blue Christmas service in December.
- Participate in learning activities pertaining to pastoral care when 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 2024

Breakdown for 2024	Requested Amount
Cards and Stamps	\$ 150.00
Blue Christmas	\$ 40.00
Christmas bags	\$ 150.00
4 grief circles	\$ 160.00
Total Requested	\$ 500.00

Proposed Income Sources and Amounts

2023 Actual	2023 Budget	2024 Budget Request
\$ 261.96	\$ 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, 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 2023

- Executive meetings were held in January, May, and September, as well as social gatherings.
- February 27, 2023 – A general meeting luncheon were held with guest speaker Cst. Chris Carter of NRP who informed us on how to protect ourselves and recognize scams.
- UCW fundraising efforts included making meat pies regularly. We also made apple pies and shortbread cookies as well as more meat pies for the bazaar.
- UCW provided refreshments for a musical workshop in September and funerals as required.
- Donations: Silver Spire for Chugger (boiler) \$9,625 (includes \$2500 from GIC); Niagara Nutrition Partners– \$500; Cave Springs Camp \$1000 (Bursary \$500 and Building \$500); Sleeping Children Around the World- \$525; M&S - \$500; Women's Inter-church (Least Coin) - \$65.
- Donations from the Falk/Epstein Fund – Community Care - \$400; Salvation Army -\$400; Raft - \$400; Chugger - \$1000.
- UCW donated \$300 through OPIRG at Brock for three refugee families in need of clothing and household items.
- May 21, 2023 – UCW held Muffin Mania with proceeds going to Chugger.
- November 4, 2023 – UCW took part in the bazaar featuring baked goods and deli items with proceeds going to Chugger.

Plans and Dreams for 2024

UCW plans to continue with fund raising events throughout the year to support the church and community. With God being our constant, we will serve willingly and cheerfully.

SILVER SPIRE UNITED CHURCH WOMEN
Financial Report For the Year 2023

Opening Balance as of January 1, 2023 \$10,672.47

Income:	Event Income	\$180.76
	Bazaar Income	\$4,976.65
	Party-Lunch Income	
	Envelopes & Donations	\$643.00
	Falk/Epstein	\$2,200.00
	Food sales	\$4,438.00
	Funerals	\$4,150.00
	Other Income	\$0.20
	Interest Income	

Expenses:	Event Expenses	\$300.71
	Bazaar Expenses	\$785.80
	Party-Lunch Expenses	\$92.05
	Donations to Organizations	\$12,565.00
	Falk/Epstein	\$2,200.00
	Food-Baking Expenses	\$1,343.05
	Funeral Expenses	\$989.58
	Bank Charges	
	Mission & Service	\$500.00
	Staff Gifts	\$400.00
	Other Expenses	\$341.82
	Kitchen	\$9.60
	Office	\$7.50
	Dues & Memberships	

Profit or Loss : -\$2,946.50

Closing Balance as of December 31, 2023 \$7,725.97

Including \$2900 redeemable GIC
and \$10.00 shares

Donations:

Cave Springs Camp	\$1,500.00	SSUC to Chugger	\$9,625.00
Niagara Nutrition Partners	\$500.00	SSUC-in memory of	\$50.00
Sleeping Children Around the World	\$525.00	Community Care (F/E)	\$400.00
OPIRG at Brock	\$300.00	Salvation Army (F/E)	\$400.00
Women's Inter-Church Council	\$65.00	RAFT (F/E)	\$400.00
		SSUC to Chugger (F/E)	\$1,000.00

Total donations \$14,765.00

Fundraising Team

Members: Shirley Scott (Chair), Jeanette Liberty-Duns, Kathy Lowndes, Aiden Melick, Rev. Karen Orlandi, Brenda Senyk, Margaret White, Rev. David Reid (liaison for the Property Team January-November)

Mandate

The Fundraising Team plans and executes events and writes grant applications to raise money to support the financial needs of Silver Spire United Church

Highlights from 2023

- 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 \$200,000 in 2023. There is still \$100,000 to raise to meet our target.
- We planned numerous events during the year and supported other people who wanted to plan fundraising events.
- We provided regular updates in the e-news and during the worship service.
- Many grant request applications were written and submitted. We learned that it is easier to get money for programs 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 2024

- To plan and execute events throughout the year to raise funds. We want to meet the target for the Boiler Fund and then to raise funds for programming.
- 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.

Care for the Soul

Members: Sue Empringham (Facilitator January-August), Maureen Ellison (Co-facilitator starting September), Colleen Smith (Co-facilitator starting September), 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 2023

- Monthly sessions the fourth Wednesday of each month at Silver Spire - these are held in person from 1 pm – 3 pm at Silver Spire.

Plans and Dreams for 2024

- To continue to offer monthly sessions at Silver Spire in person.
- To offer day and weekend Circle of Trust® retreats, online and in person when 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, Kathy Dallaire, Kathy Lowndes, Liz McGregor, Rev. Karen Orlandi, 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 2024

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.

Cave Springs Camp Letter to Congregations

January 2024

www.cavespringscamp.on.ca

905 563-8487.



2023 was a great year for all of us who love Cave Springs Camp and its enduring ministry. Our Program Director, Lance Wright reports that we hosted 2798 students on school field trips. Our summer camp registration increased to a total of 814 campers. Attendance at our summer overnight camps increased by 177 campers, compared to 2022.

Our staff is busy in 2024, with many groups renting our year-round building. I want to commend Ryan Anderson, our property manager with many improvements around the site. If you want to hold an event at camp, please contact Anita Philpott at 289-501-3743.



With our year-round Conference Centre and newly heated cabins, we have significantly expanded our year-round ministry. We ran a March Break Camp, a Youth Halloween event, a Theatre Camp, and an event for local Youth Groups. Our partner groups have included Community Associations, Church Groups, Scouts, Knitters, and Sports Teams. After spending time at Cave Springs, we often hear guests say the noise of the busy day decreases while the voices of nature and Divine Spirit increase.

These are ways you and your congregation can support Cave Springs Camp.

- You can sponsor campers up to age 15, for a week at camp.
- You can encourage youth to apply as counsellors for a summer of teamwork, fun and growth. Our counsellors grow even more than our campers.
- We also offer the Servant Leadership Program for a small number of young leaders who might be counsellors next year.
- Your congregation can name two members to our Corporation. Our Corporation AGM is in April. The corporation elects up to 20 volunteer board members who meet all year.
- You could also choose to serve on a committee without being a member.
- You may book a UCW visit, church picnic, Board retreat or family retreat or community event, or join the Mindfulness Retreat, Feb 17.
- You could arrange monthly donations by emailing donations@cavespringscamp.on.ca
- You could name camp as a bequest in your will.

If you would like to have a Camping Sunday for morning worship, with leadership from camp, please contact Lance Wright at 905 563-8487.

Cave Springs is a place where children and youth overcome fears, grow in faith and thrive in an outdoor environment. They discover that they CAN spend a day or a week without a screen and they discover that they are capable of more than they thought. With your support and investment, thousands of lives have been enriched and strengthened at Cave Springs Camp.

We thank you for your support, as Camp cannot happen without you. Camp is a growing youth program in the United Church of Canada.

Your servant, 
David Duffus, president of the board

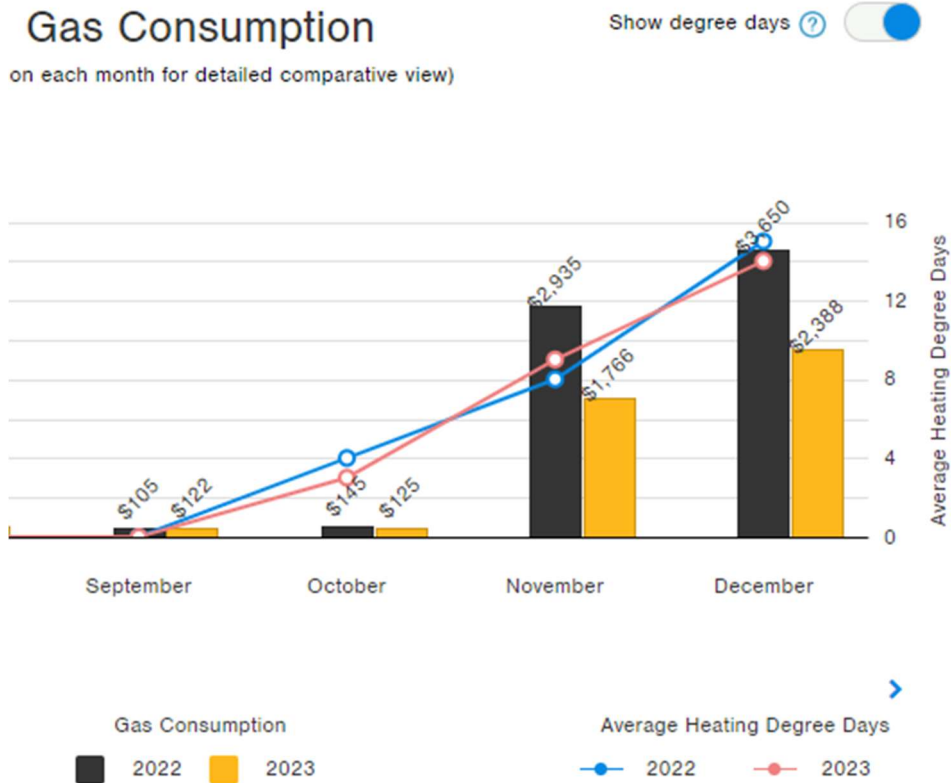
Property

Members: Rev. David Reid (Chair from January-October), Stephen Holmes (Co-chair starting October), David Reed (Co-chair starting October), Ryan Mahon (Carousel Players representative), Rev. Karen Orlandi, Jim Sauvé, Larry Schwenker.

Projects and Highlights from 2023

1. Boiler Replacement

Cost	\$323,423
Timeline	June-October
Property Team Lead	David Reed
Contractors	Ausenco – Design, Black & McDonald - Construction
Outcome	Much smaller and more efficient boiler system. Lower natural gas consumption Improved heat distribution in building Functional thermostats in all zones improving temperature control
Other	Property thanks the fundraising committee for the great job they did securing funds.



2. Emergency Shelter

Cost	Costs to be reported in 2024. Costs include: <ul style="list-style-type: none"> • Increased cleaning • Plumbing and door glass repairs • Deep cleaning of shelter area, hallways, stairs, washrooms, rugs after shelter closes.
Timeline	October-February
Property Team Lead with Region	Rev. Karen Orlandi
Contractors	Contract staff hired by Region – shelter workers, cleaning, security
Outcome	Some damage to windows, doors, flooring, walls, plumbing. Some security issues. Additional workload for custodial staff 7 days a week impacting other custodial duties.
Other	People who needed housing had shelter. Region had difficulty finding and retaining staff to work every night under very trying circumstances. Damage occurred as expected but essential repairs were quickly done to doors, plumbing etc. Cleaning outside of building sometimes an issue. The shelter took a lot of Rev. Karen's time as the main point of contact.

3. Liaison for Council and Rental Team.

Plans and Dreams for 2024

- Deep clean of selected areas of the church.
- Develop a building maintenance and repair priority list.
- Develop written records to show locations of shut-off valves, electrical breakers, security features and the many other important features of our complicated property.
- Review design proposals for the gymnasium HVAC system being funded by Carousel Players.
- Inspect roofs.

Property Team Budget Request for 2024

Breakdown for 2024	Requested Amount
Repairs and Maintenance	\$ 25,000.00
Electricity	\$ 10,000.00
Gas	\$ 21,000.00
Water	\$ 5,000.00
Supplies	\$ 5,000.00
Special Projects deep cleaning	\$ 10,000.00
Special Projects other	\$ 5,000.00
Total Requested	\$ 81,000.00

Proposed Income Sources and Amounts

	2023 Actual	2023 Budget	2024 Budget Request
	\$ 64,199.59	\$ 75,000.00	\$ 81,000.00

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 2023

- Designed and implemented an online survey of congregation.
- Facilitated in-person focus groups for the congregation, staff and our long term renters.
- Designed and implemented an online survey of our community partners.
- Collated data and presented findings to the congregation through a slide show Oct. 22.
- Facilitated a Letting Go service with Rev. Colleen Smith on Nov. 19.
- Used collected data and further congregational input to examine mission, vision and values

Plans and Dreams for 2024

- Complete the process of examining the mission, vision and values of Silver Spire and share with the congregation.
- Create a new strategic plan that aligns with our revised mission, vision and values.
- Implement 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 2023

- 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 insurance claims during 2019 and 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 \$15,893 was transferred from designated bequests to the UCW, Outreach and Choir.
- The total value of our investment portfolio at the end of 2023 was \$811,106. This amount is comprised of \$276,521 in unrestricted funds, \$490,935 in restricted funds and \$43,650 in Columbarium funds. At the end of 2022 it was \$879,033, comprised of \$360,234 in unrestricted funds, \$470,869 in restricted funds and \$47,930 in Columbarium 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 April 2018. Our trustee for this fund is the Thorold Community Credit Union.
- The Trustees were involved in recommendations to the Horseshoe Falls Regional Council regarding our property twice this year. We supported borrowing money to pay for the new boilers and the recommendation from Council to lease the auditorium to the Niagara Region for the Emergency Shelter. In the process of securing the money it was determined that we should mortgage our property. We learned that the title on the property was not in the name of Silver Spire United Church. We sit on 5 separate properties and they are registered in four different names. Three of the properties are now in the name of Silver Spire and we will work to have the other two titles registered in 2024.

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: John Empringham (Co-chair and Co-treasurer – January to March), Lowell Scott (Co-chair and co-treasurer), Shirley Scott (Co-treasurer), Heather Steen (secretary), Rev. Jane Capstick (January – April), 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 2023

- Prepared and filed the charity tax return, issued charitable tax receipts and GST/HST rebate forms.
- Use ADP for payroll and to produce T4's.
- Organized the counting teams and their procedures. Seven more people are needed for this work.
- Worked with the Office Administrator to ensure accuracy and efficiency in our bookkeeping practices.
- Prepared and reviewed financial reports each month.
- Reviewed the bank reconciliation each month.
- Compiled the financial report for 2023 and the budget for 2024.
- Completed the transition of our computerized bookkeeping system to online QuickBooks. Continued working with KAS Business Services to ensure a smooth transition and to allow for direct help with any problems.
- Worked with the Board of Trustees to secure a loan from the Niagara Presbytery Extension Council to provide the cash flow to pay the final invoice for the Boiler replacement project (aka, Chugger Retirement Fund).

Plans and Dreams for 2024

- 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 deficit.
- Pay off the \$80,000 open loan to reduce the monthly loan payments to only the closed, 5-year mortgage.
- Have full counting teams to count the offering on Sunday mornings.
- Have a fiscal review of our accounts and procedures completed in 2024.

**Finance Team
Budget Request for 2024**

Breakdown for 2024	Requested Amount
Bookkeeper, Quick Books	\$ 200.00
Quick Books subscription	\$ 500.00
Square subscription/fees	\$ 200.00
Shredding	\$ 100.00
Year-end review	\$ 7,500.00
Total Requested	\$ 8,500.00

Proposed Income Sources and Amounts

2023 Actual	2023 Budget	2024 Budget Request
\$ 1,682.27	\$ 500.00	\$ 8,500.00

Ministry and Personnel (M & P)

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

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 2023:

- Successfully secured conditions for Silver Spire to be recognized as a Living Wage Employer
- Oversaw the departure of Rev. Jane to Trinity United in Beamsville at the end of April
- Worked with Rev, Karen to determine the needs of the church in regard to a part time position
- Worked with Outreach to hire a part time Outreach Worker as of Sept. 5, 2023
- Monitored working conditions for all staff
- Conducted annual year end reviews of all staff

Plans and Dreams for 2024:

- Support our staff to handle the challenges of a busy church.
- Create a caretaker supply procedure binder.
- Work with property team to organize the church into cleaning/maintenance zones.
- To review all staff job descriptions and revise as needed, considering input from 2023 performance reviews as well as changing needs of the church building.
- To keep current on ministry and personnel matters that come from the Regional Council and or the UCC.
- To ensure protocols, directives and policies that impact staff are kept current and are respected.
- To support staff participation in relevant educational events.
- To increase the membership of the M&P committee.

Ministry and Personnel Team Budget Request for 2023

Breakdown for 2023	Requested Amount
Total Requested	\$ 2,000.00

Proposed Income Sources and Amounts

2022 Actual	2022 Budget	2023 Budget Request
\$ 1,644.36	\$ 2,000.00	\$ 2,000.00

FINANCIAL STATEMENTS
THE BOARD OF TRUSTEES - December 31, 2023

Balance Sheet		2023		2022
Assets	Year-end Asset Proportions			
Cash	4.1%	33,153		41,966
Shares, Foreign Securities	71.2%	577,496		674,701
Fixed Income Investments	24.7%	200,457		162,368
Total Assets		\$ 811,106	\$	879,033
Liabilities				
Maintenance Liability - Columbarium Niches - note 2		9,250		7,930
Plaque Reserve for future cost of plaques - notes 2 & 6		34,400		40,000
Total Liabilities		43,650		47,930
Endowment Fund Balances				
Fund - see Note 1 for adjustments	Permitted Use			
Garner	At the discretion of Choir	152,081		151,017
MacQuillen	For gymnastic equipment	7,741		7,547
Falk	Income to be paid to UCW	67,933		65,005
Epstein	Income to be paid to UCW	3,016		2,893
Stevens	Income to be paid to Outreach	112,840		107,988
Verge	As required for the organ	38,580		35,725
Welland Ave.	Income to the church	108,743		100,694
Total - Endowment funds and externally restricted funds		490,935		470,869
Unallocated - see notes	Unrestricted	276,521		360,234
Total Funds and Liabilities		\$ 811,106	\$	879,033
Statement of Income and Expenses		2023		2022
Income				
Interest		5,706		6,130
Dividends		12,002		14,451
Other		2,654		3,519
Realised Gains (losses) from sale of investments		53,361		10,631
Total Investment Income		73,723		34,730
Sales of Columbarium Niches (2023 = 0)		-		750
Miscellaneous Income or Bequests received		-		-
Total Income		\$ 73,723	\$	35,480
Expenses				
Investment Management Fees		9,314		12,201
Interest and Bank Charges		10		10
Purchase of Columbarium Plaques (2023 = 2 from funds)		1,733		1,555
Total Expenses		11,057		13,766
Surplus (deficit) for the year before Unrealised Gains		\$ 62,666	\$	21,714
Unrealised Gains (losses) on value of investments		137,510		118,576
Surplus (deficit) for the year before transfers		\$ 200,176	\$	140,291
Transfers out - note 3				
Transfers to SSUC General Account		(120,000)		(200,000)
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		(10,193)		(2,185)
Total Transfers Out		(135,893)		(207,885)
Change in Value of Invested Portfolio for Year		(67,927)		(309,891)
Portfolio balance, beginning of the year (including Thorold CU)		\$ 879,033	\$	1,188,924
Portfolio balance, end of the year		\$ 811,106	\$	879,033

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, 2023

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 3.2%.

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 **\$9,100.00** of these funds in 2023. An additional \$1,093.16 was transferred for 2022 expenses.

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 2023 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 2023 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 2023.

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 **\$9,250**. Account balance is **\$10,509.76**. 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, 2023

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 Garner and Verge Endowment funds to cover 2022/3 choir expenses		(10,193)
Annual transfer of endowment income from Falk & Epstein funds to UCW		(2,200)
Annual transfer of endowment income from Stevens funds to Outreach		(3,500)
Total transfers to SSUC General Account (from unrestricted fund)	\$	(135,893)

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 (2023 = 0)	\$	-
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, 2023 is \$444,943.00. Value at December 31, 2022 was \$410,087.65

5. Portfolio Value

	December 31st	
2019	\$	1,163,618
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.

Niches purchased before December 31st, 2018		195
Niches purchased after December 31st, 2018		10
Total		205
Niches used at December 31st, 2018		147
Pre-2019 niches used since December 31st, 2018		22
Post-2019 niches used since December 31st, 2018		7
Number of plaques with reserve fee		43
Estimated current plaque cost	\$800.00	Plaque Reserve
		\$ 34,400.00
Care and Maintenance Liability to December 31st, 2022		\$ 7,930.00
Since January 1st, 2022 holding / niche	\$165.00	Niches used 2023
		8
Current Care and Maintenance Liability		\$ 9,250.00

FINANCIAL STATEMENTS

STATEMENT OF INCOME/EXPENSES - 2023

BUDGET - 2024

SILVER SPIRE UNITED CHURCH

Silver Spire United Church
Statement of Income and Expenses 2023 and Budget 2024
Notes to the Financial Report and Budget

Summary

2023 was a busy year at Silver Spire. After the Annual Meeting in March, the congregation took a leap of faith and embarked on a major fundraising campaign to retire the 60+ year-old boiler, affectionately named Chugger. The estimated cost was \$300,000. By the end of the year, \$188,304.69, was raised through donations, fundraising and grants, and \$23,960.10 is still to come from grants. Silver Spire is two-thirds of the way to their target. There is still approximately \$100,000 to be raised to meet the target. In last year's budget, it was estimated that in addition to the \$32,000 from investment interest, \$213,725 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. To pay the final invoice for the boilers, a mortgage was received from the Niagara Presbytery Extension Council.

In November and December, Silver Spire rented the auditorium to the Niagara Region to use as a Temporary Emergency Shelter. The rent received for this provided a significant boost to the income. At the end of the year, there was a surplus of \$14,288.

John Empringham and Lowell Scott continued with the duties of Co-Treasurers until the Annual Meeting, when Shirley Scott took over John's role and worked with Lowell for the remainder of the year. Monthly reviews of the bank reconciliations are completed by the Finance Team.

Income

Total Collections: Total collections were down slightly from 2022. There are a variety of reasons for this. A few of our large givers have moved or passed on, the increase in prices has forced some people to cut back on their givings and Covid got some of us "out of the habit" of attending and giving regularly. We have seen an increase in the number of people donating to Silver Spire via Etransfer.

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

Invested Funds: In 2023, \$120,000 was transferred from the unrestricted funds to the General Fund. In the 2024 budget, it is estimated that \$112,500 will be required from the unrestricted funds to balance the budget.

Rental Income: \$62,930 in rental income was received in 2023. This included the rent for the Emergency Shelter for November. At the end of the year, the December rent has not been received.

Expenses

Salaries, Contractors and Benefits: Salary costs were much less than expected as we went from two full-time ministers to one at the end of April. A programme support worker was hired for September to December to help with the workload. For 2024, a cost of living raise of 6.3%, as recommended by the United Church of Canada, automatically is given to the minister. Silver Spire is now a recognized living wage employer. This resulted in a 2.8% increase for most staff. See the M&P report for details.

Building: The boiler is installed. A mortgage has been received to pay the final invoice. See the Boiler Fund report for details.

Assessment, Bank, Insurance: The United Church Assessment has increased from \$15,851 to approximately \$16,000 in 2024. Insurance costs have increased again this year, from \$37,288.08 in 2023 to 40,670.64 for 2024.

**SILVER SPIRE UNITED CHURCH
BALANCE SHEET - DECEMBER 2023**

ASSETS		December 2022	December 2023
	Current Assets		
	Cash and Cash Equivalent		
	Bank Account	\$52,429.30	\$272,149.83
	Total Cash and Cash Equivalent	\$52,429.30	\$272,149.83
	Extension Council Loan/Mortgage		\$180,000.00
	TD GIC ^{Note 1}	\$25,000.00	\$25,000.00
	Petty Cash ^{Note 2}	\$55.14	\$2,055.14
	Prepaid Insurance	\$34,180.74	\$37,281.42
	GST/PSB Rebate ^{Note 3}	\$5,706.52	\$7,602.27
	Total Current Assets	\$117,371.70	\$251,938.83
	Non-Current Assets		
	Property, plant and equipment		
	Church Property	\$800,000.00	\$800,000.00
	Total Non-Current Assets	\$800,000.00	\$800,000.00
	Total Assets	\$917,371.70	\$1,324,088.66
	LIABILITIES & EQUITY		
	Liabilities		
	Current Liabilities		
	Accounts Payable ^{Note 4}	\$8,579.08	\$229,479.78
	Memorial Fund ^{Note 5}	\$10,755.46	\$11,180.46
	Spire Fund	\$13,854.25	\$11,726.46
	Cave Springs Bursary	\$2,496.50	\$2,716.50
	Youth Festival	\$11,269.89	\$11,269.89
	Youth Ministry	\$7,865.17	\$4,333.24
	Total Current Liabilities	\$54,819.35	\$270,706.33
	Non-Current Liabilities		
	Loan/Mortgage Payments		\$39,779.64
	Bank Overdraft	\$0.00	\$0.00
	Total Non-Current Liabilities	\$0.00	\$39,779.64
	Total Liabilities	\$54,819.35	\$310,485.97
	Equity		
	Retained Earnings	\$48,432.20	\$199,313.99
	Church Property	\$800,000.00	\$800,000.00
	Surplus for the Year	\$14,120.05	\$14,288.70
	Total Equity	\$862,552.35	\$1,013,602.69
	Total Liabilities & Equity	\$917,371.70	\$1,324,088.66

^{Note 1} A five-year GIC is invested at TD Bank as a guarantee for a \$15,000 overdraft facility.

^{Note 2} This is a very large amount to hold in petty cash. This is to facilitate the purchase of groceries for the community kitchen when a credit card is not available.

^{Note 3} As a charitable organization, we are entitled to a rebate of part of the GST and PST paid on our purchases. All of our expenses are recorded net of this rebate and the amount shown here is the current accumulated rebate.

^{Note 4} Goods and services completed in 2023 but not paid until 2024.

^{Note 5} If we had to liquidate the funds all at the same time they would be liabilities.

SILVER SPIRE UNITED CHURCH
STATEMENT OF INCOME AND EXPENSES 2023
BUDGET FOR 2024

	2023 Actual	2023 Budget	2024 Budget
INCOME			
Local Offerings	\$181,431.72	\$225,000.00	\$220,000.00
Mission & Service Fund	\$17,718.10	\$25,000.00	\$17,000.00
Loose Offerings	\$2,969.24	\$3,000.00	\$3,000.00
Special Donations	\$2,775.00	\$5,000.00	\$5,000.00
Initial Offerings		\$100.00	
United Church Assessment - Donations	\$35.00	\$200.00	\$200.00
Total Collections	\$204,929.06	\$258,300.00	\$245,200.00
Rentals & Facility Users	\$62,929.50	\$70,000.00	\$65,000.00
UCW donations to General Fund ^{Note 1}	\$0.00	\$1,000.00	\$1,000.00
Investment interest to General Fund	\$52,173.00	\$32,000.00	\$25,000.00
Transfer from Investments - undesignated funds	\$67,927.00	\$213,725.72	\$81,728.18
Transfer from Investments - designated funds ^{Note 2}	\$15,893.16	\$15,750.00	\$9,200.00
Administration	\$908.00	\$1,000.00	\$1,000.00
Outreach Programmes ^{Note 3}	\$32,941.27		
Committee Projects- Donations ^{Note 4}	\$13,366.50	\$1,940.00	\$13,050.00
Committee Projects – Grants ^{Note 5}		\$0.00	\$75,500.00
Fundraising ^{Note 6}			\$100,000.00
Special Projects/ Property Maintenance ^{Note 7}	\$2,500.00		
Income from Emergency Shelter not yet received			\$30,000.00
Miscellaneous	\$21,608.75	\$0.00	
Total Income	\$475,176.24	\$593,715.72	\$646,678.18
EXPENSES			
Salaries & Benefits - Schedule 1	\$238,254.59	\$388,992.64	\$300,802.90
Administration - Schedule 2	\$11,521.84	\$13,600.00	\$13,700.00
Committees - Schedule 3 ^{Note 8}	\$70,331.79	\$35,284.00	\$128,525.00
Building - Schedule 4	\$66,139.14	\$75,000.00	\$86,000.00
Mission & Service Fund	\$16,285.30	\$25,000.00	\$17,000.00
United Church Assessment	\$15,851.00	\$15,851.00	\$16,000.00
Interest, bank charges	\$1,826.58	\$2,000.00	\$2,000.00
Extension Council Loan Repayment			\$39,779.64
Insurance	\$37,288.08	\$37,288.08	\$40,670.64
transfer to UCW from designated investments ^{Note 9}	\$2,200.00		\$2,200.00
Miscellaneous	\$1,989.22	\$700.00	\$0.00
Total Expenses	\$461,687.54	\$593,715.72	\$646,678.18
SURPLUS/DEFICIT	\$13,488.70	\$0.00	\$0.00

^{Note 1} In 2023, the UCW supported the Boiler Fund with donations instead of the General Fund.

^{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, Choir, Organ Maintenance and Repairs, and UCW.

^{Note 3} Outreach Programmes are funded through grants and donations.

^{Note 3} In 2023, the UCW contributed to the Boiler Fund. Refer to the UCW financial statement for details.

^{Notes 4 & 5} Income for Committee Projects comes from fundraising, donations, fees and grants.

^{Note 6} All fundraising in 2023 was for the Chugger Retirement Fund (Boiler Fund) is reported separately.

^{Note 7} A donation was received to cover the full cost of paint and new flooring for the two offices.

^{Note 8} For 2024, the Outreach and Affirm Teams expect to be self-funding.

^{Note 9} This is a flow-thru account (See Note 2).

SILVER SPIRE UNITED CHURCH

SCHEDULES

STATEMENT OF INCOME AND EXPENSES 2023 & BUDGET FOR 2024

	2023 Actual	2023 Budget	2024 Budget
Schedule 1 - Salaries, contractors, benefits, etc			
Salaries- ministry and staff	\$254,951.22	\$310,972.84	\$236,352.90
Continuing Education Allowances	\$583.86	\$4,800.00	\$1,800.00
Telephone Allowance	\$1,600.00	\$2,400.00	\$1,800.00
Travel costs	\$855.45	\$2,000.00	\$1,200.00
Membership & Licences	\$200.00	\$300.00	\$200.00
Meeting/Lunch/Networking	\$176.01	\$250.00	\$250.00
M&P Expenses	\$1,644.36	\$2,000.00	\$2,000.00
Employer costs- CPP,EI,WSIB	\$15,491.52	\$20,869.80	\$18,200.00
Employer costs-UCC Ben,grp ins,pen	\$35,509.56	\$45,000.00	\$38,500.00
UCC Payroll Services	\$453.85	\$400.00	\$500.00
Total Schedule 1	\$238,254.59	\$388,992.64	\$300,802.90
Schedule 2 - Administration			
Telephone	\$234.60	\$1,100.00	\$1,100.00
Internet	\$1,409.12	\$1,200.00	\$1,400.00
Computer Maintenance & Software	\$0.00	\$1,000.00	\$500.00
Office Supplies	\$1,113.09	\$2,500.00	\$2,000.00
Postage	\$1,262.18	\$2,000.00	\$2,000.00
Bulletins/envelopes/newletter	\$1,264.62	\$700.00	\$1,500.00
Copier	\$5,118.23	\$5,000.00	\$5,000.00
Broadview Subscriptions	\$1,100.00	\$0.00	\$100.00
Police Checks	\$20.00	\$100.00	\$100.00
Total Schedule 2	\$11,521.84	\$13,600.00	\$13,700.00
Schedule 3 - Committee Expenses^{Note 1}			
Affirm	\$6,863.35	\$1,500.00	\$23,275.00
Arts	\$4,346.07	\$3,534.00	\$0.00
Christian Nurture	\$2,749.91	\$3,300.00	\$3,250.00
Communications	\$1,037.10	\$2,000.00	\$4,000.00
Council	\$2,470.26	\$2,000.00	\$12,000.00
Finance	\$1,682.27	\$500.00	\$8,500.00
Outreach & Social Action	\$40,699.89	\$17,750.00	\$55,000.00
Pastoral Care	\$261.96	\$500.00	\$500.00
Worship	\$10,220.98	\$4,200.00	\$22,000.00
Total Schedule 3	\$70,331.79	\$35,284.00	\$128,525.00
Schedule 4 - Building Costs			
emergency shelter	\$1,939.55		\$5,000.00
property repairs/maintenance/supplies	\$27,475.86	\$36,000.00	\$30,000.00
electricity	\$9,019.06	\$10,000.00	\$10,000.00
gas	\$20,802.03	\$19,000.00	\$21,000.00
water	\$4,109.03	\$6,000.00	\$5,000.00
scheduled maintenance	\$299.35	\$4,000.00	
Special Projects	\$2,494.26		\$15,000.00
Total Schedule 4	\$66,139.14	\$75,000.00	\$86,000.00

^{Note 1} Details for budget requests for teams are located at the bottom of each team report in the Annual Report.

SILVER SPIRE UNITED CHURCH
SALARIES, CONTRACTOR COSTS & BENEFITS
STATEMENT OF INCOME AND EXPENSES 2023 & BUDGET FOR 2024

Salaries and Wages	2023 Actual	2023 Budget	2024 Budget
Minister - Rev. Jane	\$25,497.76	\$78,953.13	\$0.00
Minister - Rev. Karen	\$70,665.71	\$70,665.71	\$78,834.90
Office Administrator	\$37,375.00	\$35,880.00	\$46,117.50
Custodian - Full time ^{Note 1}	\$53,352.00	\$52,650.00	\$54,210.00
Cleaner - Part time - Contract	\$16,929.08	\$21,100.00	\$14,814.80
Music & Choir Director - Contract	\$25,088.04	\$26,264.00	\$24,087.70
Programme Support - Contract	\$6,211.00		\$15,288.00
Supply Wages	\$3,136.00	\$500.00	\$3,000.00
Overtime		\$2,500.00	
Total salaries and wages	\$238,254.59	\$310,972.84	\$236,352.90
Continuing Education			
Minister - Rev. Jane	\$0.00	\$3,200.00	
Minister - Rev. Karen	\$583.86	\$1,600.00	\$1,800.00
Telephone Allowances			
Minister - Rev. Jane	\$400.00	\$1,200.00	
Minister - Rev. Karen	\$1,200.00	\$1,200.00	\$1,200.00
Custodian - Full time			\$600.00
Car/Travel Costs			
Minister - Rev. Jane	\$0.00	\$1,000.00	
Minister - Rev. Karen	\$317.90	\$1,000.00	\$1,200.00
Other - Office Admin. Conference	\$537.55	\$0.00	
Other			
Memberships & Licenses	\$200.00	\$300.00	\$200.00
Meetings/lunch/networking	\$176.01	\$250.00	\$250.00
M&P Costs	\$1,644.36	\$2,000.00	\$2,000.00
CPP Employer	\$10,057.07	\$13,604.47	\$12,000.00
EI Employer	\$4,906.70	\$6,065.33	\$5,600.00
WSIB	\$527.75	\$1,200.00	\$600.00
UCC Benefits/Group Insurance/Pension	\$35,509.56	\$45,000.00	\$38,500.00
UCC Payroll Services	\$453.85	\$400.00	\$500.00
Total salaries, contractor costs and benefits	\$294,769.20	\$388,992.64	\$300,802.90

^{Note 1} Overtime is included in this amount and is not reported separately.

Youth leader - contract is funded from the Youth Ministry Fund

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
BOILER PROJECT**

Start of Project to January 23, 2024

INCOME		
	Donations	\$107,842.69
	Grants	
06-06-23	Niagara Community Foundation – David S. Howe	\$25,000.00
10-13-23	The Arthur & Audrey Cutter Foundation	\$25,000.00
11-09-23	Niagara Community Foundation – Donald & Barbara Fraser Family Endowment Foundation Fund	\$1,550.00
	Fundraisers	
04-29-23	Trivia and Dessert Auction	\$4,236.75
05-27-23	Guess Who's Coming to Dinner?	\$1,385.00
June and July	Buy a Hymn	\$200.00
07-15-23	Yard Sale	\$1,100.00
08-06-23	Elvis Impersonator	\$2,000.00
09-23-23	Pasta Supper, Time and Talent and Silent Auctions	\$5,335.25
11-04-23	Bazaar	\$7,400.00
11-12-23	An Afternoon with Jane Austen	\$610.00
12-09-23	It's A Wonderful Life radio play	\$4,005.00
	Reimbursements	
05-25-23	City of St. Catharines – Building Permit Rebate	\$2,640.00
	Total Raised in 2023	\$188,304.69
	Extension Council Loans	
	Closed Mortgage @4% for 5 years	\$100,000.00
	Open Mortgage @ 4% for 5 years	\$80,000.00
	Lawyers fees, title search and registrations	-\$4,941.52
	Total received December 23, 2023	\$175,058.48
	Faithful Footprints - not received	\$20,000.00
	Enbridge Gas - not received	\$3,960.10
	Total promised but not received yet	\$23,960.10
EXPENSES		
	Ausenco Contract - Assessment and Design of Boiler System	\$46,120.76
	City of St. Catharines - Building Permit	\$2,640.00
	Black & MacDonald - Original Contract and extras	\$297,449.90
	Eco Metal Recycling - Asbestos removal	\$5,932.50
	Dump fees	\$53.00
	Fundraising costs	\$880.09
	TSSA Inspection fee	\$101.51
	TR Electric - wall heater in boiler room	\$1,023.01
	HST rebate	-\$28,137.74
	TOTAL	\$326,063.03
	Black & MacDonald - not yet invoiced	\$2,920.29
	Total still to be paid	\$2,920.29

Silver Spire United Church
Minutes of the 2023 Annual General Meeting
March 5, 2023

Present: Carol Bishop, Diane Mellor, Nancy Lamontagne, Elaine Passfield, Al Passfield, Barbara Seburn, Lorraine Workman, Susan Carter, Rudy Siemens, Elsie Siemens, Carol Bell, Omar Bakhit, Salam Bakhit, Jim Sauvé, Joy Stark, Bill Stark, Sandy MacPherson, Celestine Nkulu, Mary Lou Watt, Peter Boyce, Edward Capstick, Jim Agnew, Hugh Fraser, Dorothy Franklin, Lynne Honsberger, Christopher Haynes, Lucy Oakley, Shirley Scott, John Empringham, Sue Empringham, Elizabeth McGovern, Karen Thacker, Susan Gabel, Vanessa Perkins, Winnifred Ruf-Gadd, Antje Wirth, Cathryn Horne, Randy Horne, Kathy Lowndes, Sybil Wilson, John Kumpf, Heather Steen, Tammie Cook, Mary Kowalchuk, Steve Holmes, Paul Pattison, David Reed, Eleanor Reed, Joanne Holmes, Joan Schwenker, Kathy Cuddy, Kathy Pascuzzo, Frank Pascuzzo, Cory Pascuzzo, David Crossley, Jeanette Liberty-Duns, Wayne Schmidt, Marjorie Cushman, Shauna MacLeod, Emily Spanton, David Hall, Jim Graham, Sue Scharer, Ally Phillips, Lorne Gretsinger, Ellen Gretsinger, Joyce Little, Rev. Jane Capstick, Rev. Karen Orlandi.

Meeting called to order at 11:49 a.m. by Rev. Jane Capstick.

Rev. Jane reviewed Holy Manners/AGM Meeting Norms.

Motion: That Ellen Gretsinger be named Congregational Chair.

Mover: Cory Pascuzzo Second: Shirley Scott

Carried.

Motion: That Joyce Little be named Congregational Secretary.

Mover: Kathy Reid Second: Mary Kowalchuk

Carried.

Motion: That all persons present may vote on all motions.

Mover: Kathy Pascuzzo Second: John Kumpf

Carried.

Rev. Jane surprised us with a pop quiz about the 2022 Annual Report, then led us in prayer.

Motion: That the minutes from the AGM held on April 3, 2022 be adopted as printed.

Mover: Lorne Gretsinger Second: Jeanette Liberty-Duns

Amendment: Cory Pascuzzo noted that flowers were presented to the outgoing Chair.

Carried as amended.

For the Property Team, David Reed spoke about the church's boiler:

The consulting engineer the Team has worked with recommends the boiler be replaced. It still works, but it is 60 years old, very inefficient, and it breaks down from time to time. The Property Team has settled on Black and McDonald, mechanical and electrical contractors, as the best to do the work. The total cost would be approximately \$300,000 (\$229,000 is the quote to replace the boiler, plus there will be asbestos removal, the consultant's fee, and tax). David Reed and Jim Sauvé then responded to numerous questions about the boiler:

Mary Lou Watt asked whether there would be cost efficiencies expected with the new system - yes, around \$6,000-\$7,000 per year.

Mary Kowalchuk asked if there are grants we can apply for - yes, there are.

Nancy Lamontagne asked what would happen if we don't replace it - It might keep working, but it might break down at any time.

Dorothy Franklin asked whether any alternative methods for heating the building had been considered - no, the building is heated by hot water, and there's no alternative.

Hugh Fraser remarked that borrowing money to replace the boiler would probably cost us an additional \$25,000, and he would prefer to pay Jim Sauvé to "babysit" it - parts are available but can take weeks or months to obtain, and if the boiler goes down during cold winter weather it would cause a major problem with freezing pipes; we'd have to bring in heaters.

Eleanor Reed expressed the opinion that we can't replace the boiler without the money, and that we need to wait until we have a better picture of how to pay for it.

Sue Empringham reminded us of the fundraising we did successfully for the brick restoration project several years ago, and for the shower project.

Rev. Jane Capstick pointed out that Church Council has already voted to approve that we move ahead with the boiler. The Property Team wants congregational support for this.

Motion: That we delay the discussion of the boiler till after the church's finances have been presented.

Mover: Kathy Reid Second: John Empringham

Carried.

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 Second: Carol Bell

Carried.

Motion: That the Statement of Income and Expenses for 2022, together with the Balance Sheet and Notes, be accepted as presented.

Mover: Cory Pascuzzo Second: Mary Lou Watt

Amendment: There is no balance sheet presented today.

Carried as amended.

Motion: That the proposed budget for 2023 be adopted as presented.

Mover: John Empringham Second: Kathy Lowndes

Amendment, after discussion: **That the proposed budget for 2023, but only until the end of June 2023, be adopted as presented.**

Carried as amended (3 against, 1 abstention).

Motion: That the Finance Team ensures that a review of our 2022 finances is done in accordance with the United Church Manual.

Mover: Lorne Gretsinger Second: Dorothy Franklin

Carried.

Motion: That The Nominations Team Report be approved as presented, with the following amendments: Jim Agnew is joining Ministry and Personnel, and leaving Outreach; Deb Wood and Susan Gabel are joining Outreach; Barbara Creelman is leaving Outreach (see Appendix A).

Mover: John Empringham Second: Kathy Reid

Carried.

Ellen Gretsinger thanked the following people who are retiring from their teams: John Empringham, Jim Graham, John Sweeney, David Crossley, David Hall, Mary Lou Watt, Doug Cushman, Paul Pattison, Doug Hunt, Janice Spade, Barbara Creelman, and Jim Agnew.

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

Mover: Dorothy Franklin Second: Lorne Gretsinger

Carried.

John Empringham thanked the Silver Spire staff for their work and dedication. Applause ensued.

Motion: That the congregation receive the request from Rev. Jane Capstick of a change in pastoral relations as of April 30, 2023.

Mover: Shirley Scott Second: Cory Pascuzzo.

Carried, with regret.

Ellen Gretsinger thanked the youth and the kitchen staff for their work today.

Further discussion then took place:

Mary Kowalchuk asked what the process would be now that Rev. Jane is leaving. Rev. Karen replied that Ministry and Personnel will deal with it, and the Strategic Plan is being revised, which will help define what roles the church will need. There are no longer Joint Needs Assessment Committees; instead, the congregational profile goes on Church Hub.

Steve Holmes wondered how we are apportioning the cost of heating the church, given how many people and groups are using the church besides our (smallish) congregation.

Joanne Holmes asked, given that the budget has been approved until June, and that the boiler has been approved, whether we are going to spend the boiler money before June.

Rev. Jane reminded us that the Property Team brought the motion to replace the boiler to Council, which voted in favour of it.

Motion that we not go ahead with committing any funds to replacing the boiler now.

Mover: Dorothy Franklin Second: John Kumpf

Discussion:

Jim Sauv : it's not a short process to replace it, so we should start at the end of the 2023 heating season

Kathy Reid: it's important to think about sources of money we haven't yet identified - for the shower project we got money from a number of sources

Shirley Scott: we haven't really had a chance to investigate sources of funds. We can't proceed with, e.g., the shower program if the boiler goes down. The need for a new boiler is inevitable.

Rev. Karen: You can't apply for a grant without a plan or raise funds without a commitment that we're going forward. There are numerous possible sources of funding. We have a responsibility to our renters.

Rejected (10 in favour, 1 abstention).

Rev. Karen closed in prayer.

Motion that the AGM be adjourned.

Mover: John Empringham Second: Elizabeth MacGregor

Carried.

Respectfully submitted,

Joyce Little

Appendix A: Silver Spire Teams for 2023

Team	Chair	Members
Co-Chairs	Ally Phillips	
Past Chair	Lorne Gretsinger	
Congregational Chair	Ellen Gretsinger	
Congregational Secretary	Janice Slade	
Ministers	Rev. Jane Capstick Rev. Karen Orlandi	
Council Secretary	Joyce Little	
Treasurer	Shirley Scott Lowell Scott	
Arts	Susan Reicheld	Chris Haynes Shauna MacLeod Phil Tauro Jana Bergsma Kate Leathers
Christian Nurture	Margaret White Anne Scott	Rev. Elizabeth Agnew Susan Gabel Karen Thacker
Finance	TBA	Heather Steen Lowell Scott Shirley Scott
Ministry and Personnel	Janice Slade	Jim Agnew David Crossley Peter Boyce
Outreach	Jeannette Liberty-Duns Cory Pascuzzo	John Kumpf Jim Agnew Marjorie Cushman Barbara Creelman Nancy Lamontagne Elizabeth McGregor Celestin Nkulu Ineke Medcalf Barbara Schwenker
Affirm		Sue Empringham Joyce Little Ally Phillips Lorne Gretsinger Megg Watkinson Ollie Wyatt
Pastoral Care	Brenda Senyk	Diane Abfal Marjorie Cushman Barbara Gray Barb Vale Sue Sharer Kathy Reid Rev. Elizabeth Agnew
Property	Steve Holmes Rev. David Reid	David Reed Sandy MacPherson

		Paul Pattison Jim Sauve
Trustees	Shirley Scott	Bill Stark Hugh Fraser Tammie Cook
Worship	Kathy Dallaire	Sue Empringham Lynne Honsberger Nick Lines Babs McKnight Joyce Little Kathy Lowndes Ally Phillips Larry Schwenker
Horseshoe Falls Region		Lorne Gretsinger Sybil Wilson
UCW Council Rep	Kathy Cuddy	
Youth Council Rep		
Cave Springs Reps	Anne Scott Susan Gabel	
OOTC Co-Ordinator		
Extension Council Rep	David Crossley	
Communications		Chris Haynes Kate Leathers Shauna McLeod

Minutes from the Congregational Meeting Sunday, July 9, 2023

Present: Ellen Gretsinger, Janice Slade, Marjorie and Doug Cushman, Lucy Oakley, Celestin Nkulu, Phil Tauro, Muriel Mackenzie, Hugh Fraser, Lowell Scott, Liz Macgregor, Carol Gaspari, Mary Kowalchuk, Joan Hartley, Susan Gabel, Karen Thacker, Sybil Wilson, Joyce Little, Rudy Siemens, Roy Wainwright, Elizabeth Agnew, Frank Pascuzzo, Al and Elaine Passfield, John Kumpf, Larry and Joan Schwenker, Jean Johnston, Antje Wirth, Elsie Siemens, Jim Graham, David Reed, Eleanor Reed, Tammie Cook, Heather Steen, Kathy Pascuzzo, Carol Bell, Susan Carter, Vanessa Perkins, Mary Lou Watt, Rev. Karen Orlandi, Lorraine Workman, Dan Mitchell, Diane Mellor, Barb Seburn, Nancy Lamontagne, Winnifred Ruf-Gadd, Kathy Cuddy, Brenda Senyk, Peter and Michelle Boyce, Dorothy Franklin, Sue Scharer, Barb Gray.

Chair of the Congregation Ellen Gretsinger called the meeting to order at 11:37 am. She turned the meeting over to Finance Co Chair, Lowell Scott.

Lowell acknowledged that Shirley Scott has done most of the work in preparing the revised budget but she was at a funeral and unable to be here today.

Lowell outlined the various columns

Question from David Reed - \$20,000 has been transferred from trustees for Chugger and it has been spent on Chugger but where is that specifically outlined on the budget statement? Lowell said he would ask Shirley and report back to the congregation.

David Reed asked what is the plan for salaries in 2024 - Janice Slade from M& P answered that a part time person will be hired to help out and it will probably continue in 2024.

Dorothy Franklin reiterated that the Strategic Plan Review Team will be consulting with the congregational along the way of the process and that the plan will help the church determine what the staffing needs are.

Doug Cushman asked how firm is the price of the boiler? Dave Reed answered that yes it is a firm price but there may be small things that result in increased costs.

Doug Cushman asked What grants have we applied for? Rev. Karen answered that she and Rev. Jeanette have been meeting weekly and have applied for over \$250,00 in grants.

Moved by Lowell Scott, seconded by Roy Wainwright. That the Revised Budget for 2023 be approved as presented at this congregational meeting to replace the budget present at the Annual General Meeting in March.

Motion Carried

Motion to adjourn – moved by Dorothy Franklin, seconded by Roy Wainwright

Meeting adjourned 11:50 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.

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