

ANNUAL REPORT 2024



ARMOUR



EIGHTS



RESBYTERIAN



HURCH

Territorial Acknowledgement

The congregation of Armour Heights Church acknowledges that the land upon which our sacred space is situated was occupied by indigenous peoples for thousands of years before settlers arrived, and they moved freely through the land caring for it as it cared for them. These peoples included the Huron-Wendat, Haudenosaunee, and finally, the Mississaugas of the New Credit.

Treaty 13, also called the “Toronto Purchase” was first negotiated in 1805. Indigenous people were pressured to put a price on the land and were prevented from moving freely within it now that settlers “purchased” it. The “Dish with One Spoon” understanding of land ownership meant that land was like a dish with one spoon many were invited to partake from, take only what was needed and leave something for others. But settlers brought with them a different understanding of private property and exclusive ownership.

In time it was also recognized that the price set for the land was terribly incommensurate to its true value. Further negotiations and settlements were made over the years. Most recently, in 2010, a final settlement was made between the government of Canada and the Mississaugas of the New Credit, the recognized treaty holders.

We give thanks for this land and continue to ponder how we may honour it as those indigenous to the land may teach us to honour it. We give thanks for the gift that it is, and commit ourselves to heal the injustices of our relationships with the land and its first peoples.



From Our Minister

The Rev. Dr. Harris Athanasiadis...

BEING & DOING

What is the mark of a healthy church? Is it having lots of people and lots of money? Is it many mission projects, programs and activities? Is it the church's capacity to adapt and evolve to circumstances and a society that keeps changing? Is it its ability to welcome new people and integrate them into the life of the congregation? Or is there something else even more primary?

One of the most important moments in the biblical story is when the great leader: Moses, receives his call to go to his people and lead them out of slavery in Egypt (Exodus 3). He encounters God speaking to him as he witnesses a burning bush that refuses to stop burning. It reflects the fire and the light of God that will not be extinguished calling Moses to overcome his fear and doubt. When Moses asks God for a name to go by, a revelation that may convince the people Moses has been spoken to by God, we're told God tells him this: "I am who I am." Moses is to tell the people "I am" has sent him.

But on the surface, this isn't giving Moses or the people much. What does "I am" mean anyway? Is it simply that God exists? Is that enough? Or is it, perhaps, that because God is, they must not be afraid? Above the fear, the uncertainty, the suffering, the years of hopelessness, the running away, the futility of trying to witness to truth and stand for justice in a world where power, force and the influence of wealth rule... above and against all this they must be rooted in trust that God is!

It takes a lot of faith to believe that God is despite the way the world is. It takes a lot of faith to believe we can bear witness to the beautiful truth of love and that the pursuit of justice matters regardless of how far we see any results we can measure. And it takes a lot of faith to devote ourselves to a community of faith when churches all around us are declining and closing down.

As a church we can feel very proud of all we have achieved and the many ways we are growing. There is the beauty and creativity of our worship, the depth of our weekly studies and meditations, our active service in the wider community and world, the warmth of our fellowship, and the number of events and activities that can be dizzying. But all of that must be rooted in a deeper journey we are all making in some way to encounter God as "I am." In a world that prizes active pursuits, I am proud to claim that my best work as a minister of the gospel is taking the time to dig deep in spirituality, prayer and study into what it all means for me and for us that God is. That's what makes church a distinctive kind of community and that's what makes Armour Heights the distinctive spiritual community it is.

Even as we can compete with the best of them when it comes to quantity and effectiveness of doing in our activities and growth as a community, it is the quality of our being that will ultimately draw those who are hungry and thirsty for something they discover when they come to us. In our humble gratitude and journey of becoming, we are witnessing to being a place and a space where “I am” is present in spirit and in truth.

But finally, who are “we” anyway? We are newer to Canada or have been here over several generations. We have come originally from Europe or from another part of the world. Some of us know what privilege means and some of us know what it feels like to be marginalized because of the colour of our skin, our gender or our sexuality. Some of us find fellowship in person while others of us prefer the anonymity of online access. Some of us would love to join in person but must enjoy the richness of spiritual content and fellowship online because of distance, health or mobility challenges.

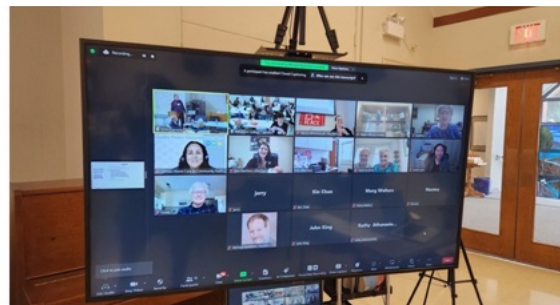
We are not who we were and so much has changed. And yet, we continue to be a community that seeks to grow our faith, hope and love as individual persons on our own journeys, but also from our togetherness in sharing with and supporting one another as the “Body of Christ.” “I am” has called us into a journey of becoming, toward a promised land the destination of which we glimpse here and now when love, joy, laughter and tears are honoured, shared and enjoyed in a safe and trusted space. This is Armour Heights!

My prayer and hope are that each one of you reading this report opens your heart to enjoy and benefit from all we have to offer here and all we are together! To God be the glory!

Harris Athanasiadis

H. Athanasiadis

Rev. Dr. Harris Athanasiadis



Report of the Kirk Session

The Elders and Ministers of our congregation convene as Session, the governing body of our congregation. Session ensures our mission and vision are carried out through ministry programs, boards, committees, and teams — which in turn are accountable to Session.

Let us celebrate together

Such a wonderful faith community is Armour Heights! People physically far and near journey together. We inspire and learn from each other — through opportunities for spiritual and physical growth, and energizing insights and change. We reflect on our year 2024, with gratitude for the wonderful diversity of way we are a church family.

We grow together

Armour Heights is blessed with energizing membership growth. Fifteen adults formalized membership through baptism and personal affirmations of faith — and touched our hearts with their precious responses. Through their experiences, we discern fresh insights about the meaning of our Christian faith and the ways we can share our Christian love.

Attendance at worship was strong throughout the year — including people worshipping in person and worshipping online. Year round, coffee hour connects those in person while ZOOM coffee hour spans physical distances. Mindful of our pastoral commitment to all who worship with us, our ministerial team visited again this year with spirited congregants in Calgary to celebrate communion in person.

We continue to focus on in-person programming beyond worship, working to sustain hybrid (online and in-person) opportunities for mid-week prayer, Bible studies, and book studies. A full upgrade to our wired and wifi networks, funded by the Memorial Fund, increased our options. We are also installing sound dampening technology in the Scott Duncan Hall, made possible by significant donations, a PCC loan and a possible grant.

We lead together

We are thankful for the resourceful and creative leadership of our ministerial and staff team, who dynamically and seamlessly adapted to changes throughout the year.

Rev Dr Harris Athanasiadis engaged our congregation in exploring timely, relevant themes through worship, bible studies, prayer practices, meditations and a book study — while also supporting newcomers with Christianity 101 gatherings, and maintaining pastoral connections. He also recruited similarly engaging colleagues in ministry to preach during the summer. We enthusiastically welcomed Rev Harry Klassen, Rev John Borthwick, Rev Dr Carol Loudon, and Rev Don Muir.

Until May when she began a year of leave ahead of the birth of her daughter Clara in June, Rev Rebecca Jess oversaw our in-person programming and pastoral support for children, youth and families — and began recruiting volunteers to assist with that programming.

Erin Stone, our versatile Church Administrator and Manager of Community Engagement, generously shared her pastoral, welcoming, administrative, organizational, creative and technical talents in ensuring seamless congregational communications, programs, activities, and community relationships.

Kim Stanbury assisted Rev Rebecca to sustain programs for children, youth and young families — until her own daughter Madelynn arrived in February. In the fall Kim returned to assist Erin with specific administrative tasks, and in the new year returns to her part time role as Christian Education Assistant.

Hannah Athanasiadis joined us early in the year as part time Christian Education Assistant to replace Kim. Ahead of Rev Rebecca's leave in May, Hannah shifted to the part time role of Christian Education Coordinator. In the absence of a Christian Education Assistant, Hannah coordinated volunteers to help with church school and youth programming. We are grateful for the parents, youth and other congregants volunteering in this growing ministry.

Bruce Nasmith, our innovative Director of Music, expertly crafted diverse musical offerings to enhance our worship services — and in addition to choosing complementing works, often also arranging the music for our choir and our intergenerational band “the Joyful Noises” to achieve a specific mood, message or theme.

In July our choir and congregation learned of the untimely death of Richard Herriott who had provided expert and collegial musical supply on behalf of Bruce. We note our gratitude for Richard's musical devotion and skill, and record our sorrow in his passing. He is missed.

In our Presbytery, Rev Charlotte Stuart died in the spring of 2024 — well remembered for her ministry and for her support to amalgamating Melrose Park and Armour Heights.

During the year we welcomed Glynis Williams as Minister in association. We are grateful for her ongoing presence with us.

With prayerful joy we record calls of two faithful and gifted ministers known at Armour Heights. Rev Naggie Stirling, who connected with us by Zoom while taking courses at Knox College to become a minister in Canada, began his ministry on November 1st at Knox Presbyterian Church after emigrating to Canada with his family from Jamaica.

Rev Antonio Siracusa, who joined our congregation while studying for his Master of Pastoral Studies, was recommended by our Session for admission to the Master of Divinity at Knox College. Ordained in November at Trinity Presbyterian Church, where he served as a student, in Advent Antonio began his ministry at St David's Presbyterian Church in Halifax.

We learn together

Armour Heights is blessed with an active, diverse and broad-based group of adults willing to explore profound questions, to embrace new perspectives, and to learn from each other — even and perhaps especially when we have complementary questions and viewpoints.

Dr Harris led well-attended multi-session studies on Paul’s Letters to the Philippians and Galatians (winter), the Books of Esther and Ruth (spring), and the Book of Job (fall); an in-depth study on the book “How to Know A Person” by David Brooks and a preceding discussion of the podcast “How to See People, One Conversation at a Time” featuring the author; monthly discussions with the Book Club; and periodic sessions on exploring and practicing forms of prayer, and discovering how to turn prayer into action.

Dr Harris also circulated biweekly meditations on Proverbs, in April adding Theology 101 reflections biweekly on alternate weeks, and beginning in September distributed both as podcasts.

Our Indigenous Working Group continues to pursue opportunities to understand the needs for reconciliation and for understanding an honest new shared narrative of our history. We were honoured to host Rev Mary Fontaine, the first indigenous person to become Moderator of the Presbyterian Church in Canada, at a discussion in April about healing and reconciliation and an exploration of what this can mean for us as persons and in the church.

In June a congregational contingent attended a Powwow hosted by Na-Me-Res at Fort York. In September, members of the congregation participated in a virtual tour of the former Mohawk Institute Residential School. In December, Na-Me-Res Executive Director Steve Teekens spoke at coffee hour on homelessness, healing and reconciliation.

Several of our families participated in the joyful community experience of Family Camp at Cairn in the middle of the summer, and a group of women from the congregation attended the Women’s Wellness Weekend at Cairn in September.

Also in September, we hosted a special Jazz Worship Service. Tom Reynolds, a professional musician associated with Emmanuel College brought his trio of musicians from Trinity United who shared his original jazz music for worship. Rev Brian Fraser shared a sermon interpreting jazz in the context of worship.

Throughout the year we are grateful for the community programs organized by Mosaic that benefit our broader community as well as our congregation — including Dance Fitness every Monday morning and special community dinners such as the Holiday Festive Showcase at the beginning of Advent.

Our Christmas Pageant this year featured the growing group of children and youth in our congregation and its community programs, who provided an innovative telling of the Christmas Story reimagined and organized by Kim and Hannah and supported by Bruce and our Choir. We were all impressed by the blossoming leadership of young people in the congregation, who enthusiastically seized key roles as narrators and spirited characters.

On Christmas Eve, the introduction of a second, earlier service for Christmas Eve brought precious moments as youngsters enthusiastically joined Dr Harris in telling the Christmas story with gusto while animating a creche scene in the chancel.

We share together

Missional work of the congregation is central to the meaning of our community together at Armour Heights. For some years we have followed a broad strategy for sustaining supported ministries. A separate detailed report (below) highlights the impacts of our support and involvement in 2024, and a proposal for directing our support in 2025.

We rejoice in the safe arrival of the Ahmadi family in Canada in August! In 2022 Session endorsed sponsoring this family, earmarking support from additional funds available in 2023 and 2024. Little did we know that two years would elapse before the family would arrive! Originally from Afghanistan, and forced into hiding in Pakistan, Maryam, her husband Mohammad, sons Essa and Shahab joined us in October to share their story thus far, with sponsoring sister Rahila Nouri and her husband Fazel Rahel as translator.

We are grateful to all who shared prayers and contributions, expanding the financial and material support available to Maryam and her family. A special point of connection was that the Dari language of the Ahmadis is substantively the same as Farsi, the language of many of our congregants of Iranian heritage.

Also bridging language and culture, we thank Touba Katebi for tireless work in preparing worship support materials in Farsi — a precious gift for our welcoming congregation and particularly for our families of Iranian heritage. Beyond translation she also has a particular gift for cultural and conceptual translation of Christian theological material, and volunteers alongside Dr Harris to interpret concepts and questions arising in Christianity 101 sessions.

Another highlight of our year was the large, loving and joyful Armour Heights group marching in the Toronto Pride Parade again this year, along with a large group from our Presbytery. It is humbling to receive the joy and gratitude of parade-goers for our affirming and loving messages of hope, inclusion and fellowship. Our thanks for the work of Peter Kinch in coordinating participation of our overall Presbytery in the Parade.

We care together

We give thanks that so many contribute to our ministries and programs. Together, our participation and actions shape, sustain and grow the ministries at Armour Heights.

Session, the governing body of the congregation, continues to lead through much change. Aiming to represent the entire congregation, Session is made up of Elders. Each Elder has a passion for our congregation and its ministries.

In the election at our Annual Meeting in February 2024, Colin Macdonald, Touba Katebi, Lateh Mbelem, Katharine Sisk, Patti Talbot, and Alison Williams were chosen as new elders, and Susan Murray and Brian Westlake were re-elected. Each new elder has already impacted

our congregation in beneficial ways, and we give thanks to each for their willingness to serve.

Colin, Patti and Alison joined the Personnel Team, meeting with the existing Team during a transition concluding after the Annual Meeting — when Tom Fischer, Nancy Taylor and Brian Westlake will step off the Team. We are grateful for the wise liaison between Session and our Ministers and staff that Tom, Nancy, Brian and former chair Susan Murray sustained over many years. We thank Tom as well for leading the Personnel Team through its time of transition — in addition to his many other responsibilities as an elder in the congregation: serving on and chairing Trustees; long faithful service with our Presbytery and in support of the broader church; and constant attention to banking our receipts. We are also grateful to Colin, Patti and Alison for forming the new Team.

During the year, Shaun Darchiville moved from our immediate community, stepping down from active involvement as Elder and Trustee. Elders noted their appreciation for Shaun's insights and contributions in those roles, and as a vital member of The Joyful Noises.

We will prepare in the fall for an election of elders to be held at our Annual Meeting in 2026.

As noted at our 2024 Annual Meeting, Session is responsible for ensuring we comply with the Presbyterian Church in Canada Leading With Care policy. Leading With Care ensures that congregations care with safety and Christian compassion for all persons and particularly children, youth and vulnerable adults.

We acknowledge and thank the chairs, convenors and members of our Board of Managers, our Board of Trustees, and of our Ministry teams and committees, all of whom willingly take on responsibility for specific ministries and operating areas.

This year, on Thursday, February 20th at 7:30 PM, our Treasurer Jerry Whelan will discuss our 2024 financial statements and 2025 budget in depth at a special Financial Meeting. At the Annual Meeting he will provide a brief summary ahead of proposing the statements and budget for our approval. We encourage those who may have questions about the statements or budget to join the hybrid Thursday meeting.

We are grateful to Jerry, without equal in his care and foresight in maintaining our financial and budgetary records and reports. We also thank Tom Fischer who records offerings and promptly makes deposits — and Phyllis Wilson learning that task — and David Murray who ensures we track all contributions and produce accurate receipts that reflect them.

We hope together

Thank you for supporting our ministry and missions; for sharing in worship and bringing friends; and for allowing us to share your joys, shoulder your sorrows, and join you in praying for those in need.

As much as we rejoice in our shared Armour Heights community, our hearts are also filled with concern for the world around us. Our community is our neighbourhood; our region; our

country; our world. As we grow, learn and care together — we are mindful of those near and far facing challenges, adversity and tyranny. We hope and pray for our collective future.

Immediately following is a report on supported ministries profiling the organizations that receive our support, and the impact of that support. Reports from groups within the congregation follow. Our financial statements and proposed budget are at the end — and as noted, these will be discussed at a special meeting and summarized at the annual meeting.

On behalf of our Elders, thank you for the trust you place in your Session.

Respectfully submitted,
Michael Nettleton, Clerk of Session



Supported Ministries

Proposed Support for 2025

At its meeting in October 2024, Session recommended that the congregation adopt the following support proposal developed by our congregational Outreach Team for 2025:

- \$15,000 EHM and Portland Place
- \$ 8,000 ARISE Ministry
- \$ 5,000 Cairn Camping
- \$ 8,000 Indigenous projects and organizations
- \$ 4,000 LGBTQI+ support
- \$ 5,000 Incubation fund for initiative(s) to be determined in 2025

and adding Presbyterian World Service & Development (PWS&D) in addition to Presbyterians Sharing in options for regular congregational financial contributions.

Background to Ministries Supported in 2024

Our congregation has a long history supporting key ministries that build community, equip people and restore hope. Our financial support helps advance goals of these ministries, and our partnering roles also provide meaningful mission opportunities for our congregation.

In 2019 the congregation pledged three-year support to four ministries with which the congregation has established relationships: Evangel Hall Mission, Portland Place, ARISE Ministry, and Cairn Camping.

In 2022 the congregation renewed three-year commitments to those ministries and created incubation funding to build new relationships with ministries serving LGBTQI+, indigenous, and refugee communities. During 2024, Session directed support to the Kenora Fellowship Centre, Native Men’s Residence (Na-Me-Res), and The 519 — while also setting aside some of the additional funding to support a refugee family (as also done in 2023).

The ministries we supported in 2024, and how our support was used, are summarized below.

If you are interested in learning more, helping with any of the supported ministries, or helping to review our support strategy and activities, please speak with Dr Harris, Rev Rebecca, Erin Stone or Michael Nettleton.

Melrose Park Outreach Trust Fund

Amalgamation of Melrose Park in 1998 with Armour Heights created the **Melrose Park Outreach Trust Fund**. Session established guidelines for the fund in 2002, dividing it into support for **Managed Ministries** (managed within the congregation) and **Supported Ministries** (managed externally and linked to the congregation by ongoing congregational involvement).

A key principle is that our relationship with a Supported Ministry is based on more than solely a funding contribution.

In 2018 Session updated the guidelines for Supported Ministry allocations, to focus on outreach ministries (a) where Armour Heights has an existing relationship to sustain or expand; and (b) where our involvement can build up our own community of faith. This aims to benefit both Armour Heights and the individual Supported Ministries.

Kenora Fellowship Centre (Kenora, ON)

The Kenora Fellowship Centre has been a ministry of the Presbyterian Church in Canada since 1967 — originally providing lodging and meeting space for families of students of the Cecilia Jeffrey Indian Residential School. Today it continues important work of support and healing for those suffering the health consequences of multi-generational trauma — addressing the needs of working poor, seniors, and people living with physical and mental disabilities. The Centre provides daily meals, fellowship and short-term housing, a daytime drop-in program, and an overnight emergency hostel. In 2024, we donated \$5,000 for a third year. Katherine Sisk, a member of our Indigenous Working Group, had the opportunity to visit the Centre while in Kenora, and emphasized to our group the essential support that Executive Yvonne Bearbull and staff provide for a vulnerable community in Kenora.

Native Men's Residence — Na-Me-Res (Toronto, ON)

Established in 1983, Na-Me-Res is a “for Indigenous, by Indigenous” organization providing permanent housing to Indigenous men experiencing homelessness in Toronto, while also providing outreach and support to the broader population. In 2024 we donated \$5,000 to Na-Me-Res. In June, members of the congregation attended a Powwow organized by Na-Me-Res and held at Fort York. Speaking during a Coffee Hour in December, Executive Director Steve Teekens shared how that support would help Na-Me-Res achieve its mission. He played a video for the congregation (accessible from www.nameres.org) and shared personal perspectives on the need, expectations and process for indigenous reconciliation.

The 519 (Toronto, ON)

From its home at 519 Church Street, The 519 works to promote inclusion, understanding, and respect, with programs and services for LGBTQI+ communities in Toronto and beyond. While a City of Toronto agency, it also depends on fundraising to sustain its programs and services. In 2024 we donated \$5,000 to The 519's program of Settlement Support for Refugees and Newcomers for a second year. The program responds to the emerging needs of LGBTQI+ newcomers and refugees, non-LGBTQI+ newcomers, as well as live-in caregivers through one-on-one in-person and virtual supports. In 2025, Aniska Ali from The 519 will join with us to share perspectives on how our support benefits the mission of the program.

Evangel Hall Mission (Toronto, ON)

Founded over a hundred years ago by the Presbyterian Church in Canada, Evangel Hall Mission (EHM) provides a safe haven for individuals experiencing poverty, homelessness and social isolation. Armour Heights has supported EHM for many years, with volunteers helping in various ways including preparing special meals, and serving on the EHM board. In 2024, to fulfil our pledge we donated \$15,000 to EHM. In the fall, 23 congregants walked 5 km around our neighbourhood in support of EHM. Rev Rebecca Jess serves on the Board of EHM and volunteers prepared and served a special Christmas Dinner at EHM in 2024.

Portland Place (Toronto, ON)

A mission of the Presbyterian Church in Canada, Portland Place is a diverse, welcoming community providing safe housing with rent geared to income — and since 2022, managed by EHM which has committed to maintain that distinct service model. Tenants actively supported the EHM merger and now benefit from access to more volunteers and staff on site, increased programming, and new opportunities to access community supports. For many years we have supported Portland Place, and in 2024 to fulfil our pledge we donated \$7,000. EHM ensures our support benefits initiatives at Portland Place.

ARISE Ministry

ARISE Ministry helps people in the sex trade to reclaim their lives — conducting direct and online outreach; providing case management for individuals; and helping young people recognize signs of being groomed. Since the beginning of ARISE in 2013, Armour Heights volunteers have provided support, serving on the Board and providing advice, donating supplies and support, and helping client families. In 2024 to fulfil our pledge we donated \$10,000 to ARISE. Judy Nettleton serves the Board of ARISE as Treasurer, and Rev Dr Harris Athanasiadis as Chair of the ARISE Board. We also provide storage and flexible working space within the church.

Cairn Family of Camps (Baysville, ON)

The Cairn Family of Camps is multiple programs joined together in a mission to share God's love through Christian camping — offering outdoor experiences for families of all kinds, youth, children and people of all ages. Many families, and multiple generations from Armour Heights have been involved with Cairn. And our Camp In Your Own Backyard program began with the help of Cairn. In 2024 to fulfil our three-year support pledge we donated \$8,000. On the basis of need, some of that pledged funding assists families in our community with camper registration — information about this support is available confidentially from our ministry team. Members of the congregation regularly attend mid-summer Family Camp and the Women's Weekend in September — information also available from our ministry team.



AHPC Vision

- | | |
|----------------------------------|---|
| Year 1 2017-2018 | <ul style="list-style-type: none"> ■ Relationship building — establishing groundwork of worship, fellowship, program direction, outreach, and the staffing needed to fulfill our vision ■ Establishing leadership style and positioning ourselves for growth ■ Building momentum in faith and hope for the future |
| Years 2-5 2019-2022 | <ul style="list-style-type: none"> ■ Continuing Year 1 goals ■ Creating inroads and creative, innovative connections with the community around the church and beyond ■ Financing our vision |
| Years 5-10 2023 onward | <ul style="list-style-type: none"> ■ Continuing Year 1-5 goals ■ Continuing to grow ourselves as a regional centre of outstanding worship, unique programs, distinctive community fellowship, pastoral care, mission partnerships and outreach ■ Developing our own distinctive brand of excellence, attracting seekers across the GTA and beyond who connect with us and engage us because of the distinctive quality brand of Armour Heights |



Milestone Events of Congregational Members

Baptisms:

Madelyn Makenna Gould
 Jack Henry Armstrong Koulakezian
 Liam Hajitaheri

Adult Members by Profession of Faith:

Jennifer Orbanic
 Janet Lam

Adults Baptized into Membership:

Kiarash Sotoudeh
 Sina Jafarkhani
 Sarina Mohammadi
 Sara Mahini
 Armaghan Pazian
 Nahid Fallahi
 Yekta Farshidnejad

Donya Alipour
 Zahra Rekee
 Fatemeh Dehghan
 Mohammad Sadegh Pour Abbasi
 Shirin Haghayegh
 Hannah Pour Abbasi

| | | | |
|--|----|---|----|
| PCC Communicant Membership December 31, 2023 | | 218 | |
| <u>Received into our fellowship:</u> | | <u>Removed from our Communion Roll:</u> | |
| By Affirmation of faith | 15 | By Death | 2 |
| By Resolution of Session | — | By Resolution of Session | — |
| By Confirmation | — | By Membership Transfer | — |
| Subtotal | 15 | Subtotal | 2 |
| | | | 13 |
| Total PCC Communicant Membership December 31, 2024 | | 231 | |



In Memoriam

The souls of the righteous are in the hand of God, there no torment shall touch them.

Armour Heights Church Family:

| Name | Date |
|-----------------------|--------------------|
| Linda Alldred-Johnson | February 14, 2024 |
| Ernest (John) Laidlaw | May 11, 2024 |
| Shannon McKinnon | June 8, 2024 |
| Richard Herriott | July 5, 2024 |
| Jannette Gardiner | July 25, 2024 |
| Beatrice (Bea) Walker | August 1, 2024 |
| Bruce Sullivan | September 10, 2024 |

*O Ground of our being,
we remember before you
all those who have died.*

*We thank you for their love
and their witness among us.*

*We are comforted by the knowledge
that they have now entered into
your eternal fellowship of joy and peace.*

*We give thanks that they continue
to be part of our fellowship
as we share together
in the eternal communion
of saints who are united with you
beyond all time and space.*

*We are grateful
that they await us and will welcome us
when it is our time to make that final journey
through death to new life.*

*Through Christ who is Lord
of heaven and earth, we pray;
Amen.*



Worship and Music Team

In 2024, the members of the committee were: Hillary Armstrong, Sharon Fischer, Barbara Keilhauer, George Powell, Christy Smith, and Joyce Westlake, with Harris Athanasiadis, Rebecca Jess, and Bruce Nasmith.

In the soprano section, Anna Bateman and Gretchen Michelle Helbig remain the paid leads. In the tenor section, Shaun Alphonso, Bryan Igreja remain the paid leads. In the alto section, Erin Stone and Radostina Borisova (on leave), Mila Ionkova remain the paid leads. In the bass section, Christopher Tanaka-Mann remains the paid lead and Jim Nasmith remains the paid chorister.

Sunday hybrid services continue with Kome Abel and Stephen Gould on camera. A monthly schedule has been set up for congregation members to volunteer to greet in pairs the Sundays of that month including any special services that are involved in that month.

This year at the end of June, Radostina Borisova started her 4 over 5 year leave to live in Bulgaria for the year. She will be returning to the choir in September 2025. We welcomed Mila Ionkova as her replacement in the alto section.

On December 13th, in person and via hybrid, the choir put on a Christmas concert at the church with a reception afterwards. The concert was well received by the Armour Heights Church Community.

A special thanks to Bruce, the choir, leads and choristers for all their hard work in keeping the beautiful music going for the congregation to enjoy.

The team is always open to new suggestions that will enhance the worship experience at Armour Heights and also to new persons interested in serving with the Team to make them happen.

Respectfully submitted,
Christy Smith, Chair



Christian Education Team

Christian Education Team Members:

Rev. Rebecca Jess (On Maternity Leave as of May 2024)

Kim Stanbury (On Maternity Leave as of January 2024)

Hannah Athanasiadis (Joined January 2024)

Volunteers:

Elizabeth Brown, Irene Faiz, Lateh Mbelem, Sonia Macdonald, Katherine Sisk, Anne Athanasiadis, Toubba Katebi, and Sharon Fischer, with additional support from Sandy Green, Paige Brown, Janet Lam and AHPC youth members.

Overview

The Christian Education team provides programming for children and youth at Armour Heights Church and the broader community. Key 2024 programs included:

- *Sunday School Ministry*
- *PA Day Camps*
- *Youth Group*
- *Special Intergenerational Events* (e.g., Blessing of the Backpacks, Christmas Pageant, Games Night)
- *Family Ministry & Adult Programming Support* (e.g., Baptism gifts, Adult Bible Study assistance)

2024 Highlights

■ Increased Engagement

We experienced significant growth in attendance across all our programming, including Sunday school, PA Day camps and youth group, and welcomed new families to our church school who have become active in the congregation.

■ Volunteer Program Relaunch

Ahead of Rev. Rebecca's maternity leave, we successfully reintroduced the adult and youth volunteer program. This initiative provided vital support for our growing ministry and received positive feedback from families and volunteers. The program will continue in 2025.

■ Program Integration

We observed increased overlap between programs, with children transitioning between Sunday School, PA Day Camps, and special events such as our intergenerational games night.

■ Growth in Baptisms

Baptisms, particularly among youth and adults, increased in 2024. The CE team introduced hand-poured candles as a new, cost-effective baptism gift for adults.

Volunteers, including the youth group, assisted with the making of our baptism blankets and will assist with the making of baptism candles in 2025.

Special Events

■ Youth Visit to Evangel Hall (April 2024)

Youth and their families visited Evangel Hall Mission, where they toured the facilities and made sandwiches for the drop-in centre. This was a meaningful and educational experience for everyone involved.

■ Sunday School Clean-Up (August 2024)

With the help of volunteers Lateh, Mag-Claire, Christabel, and Hana, the CE team completed an extensive cleaning and reorganization of Sunday School spaces. Their support allowed for a very detailed and thorough job.

Acknowledgments & Additional Notes

■ Due to team maternity leaves, the CE team did not run **Compassion Camp** in July 2024.

■ Special thanks to Vanessa Horne, a former CE team member, for assisting with PA Day Camps in June, September, and November.

Special thanks also to Kim Stanbury, who returned early from maternity leave to co-write and co-direct the 2024 Christmas Pageant with Hannah Athanasiadis.

Respectfully submitted,
Hannah Athanasiadis, Christian Education
Assistant



Personnel Team

The Personnel Team is composed of dedicated members of Session who work diligently to support the various aspects of the church’s staffing needs. The current members of the team include:

- Tom Fischer (Chair)
- Nancy Taylor
- Alison Williams
- Brian Westlake
- Patti Talbot
- Colin Macdonald

The team does “check-ins” with the staff members giving them an opportunity to voice concerns and suggestions they might have.

Team Movements

Over the course of the year, we have experienced several changes within our team. Notably, Tom Fischer, Nancy Taylor, and Brian Westlake will be moving off the team at the Annual General meeting in 2025. Their contributions have been invaluable, and we know they will be around to help out where needed.

Leaves and Temporary Assignments

The Ministerial team has also seen some temporary leaves and transitions. Kim left on maternity leave in February, followed by Rebecca in June. During their absence, Hannah stepped in to provide much-needed assistance, ensuring that the team's operations continued smoothly.

Respectfully submitted,
Tom Fischer, Personnel Committee Chair



Indigenous Working Group

Members of the group include: Katharine Sisk, Alison Williams, Irene Faiz, Michael Nettleton, Rebecca Jess, Harris Athanasiadis

We meet several times per year to organize learning opportunities and events for the congregation and to welcome special guests as we are able. Our goal is to open our hearts and learn about indigenous culture and spirituality as a way of atoning for our troubled history as Canadians and as a church denomination that has participated and been complicit in oppressing indigenous peoples of this land we call Canada. Our hope is to inspire healing toward reconciliation in faithfulness to the gospel of Jesus who calls us to this mission.

Here's some of what we did in 2024:

- In April, we welcomed The Rev. Mary Fontaine: Moderator of the General Assembly of the Presbyterian Church in Canada, and our first indigenous moderator. Mary spoke to us about healing and reconciliation and shared with us her own personal journey within her family, her community and within the church. It was a wonderful learning opportunity for us all and Mary expressed gratitude for our welcome.
- In June, a group of us attended an indigenous pow wow at Fort York hosted by Na-Me-Res (Native Men's Residence) and moderated by the Executive Director: Steve Teekens. It was a beautiful event and a wonderful opportunity to witness the richness and diversity of indigenous cultures.
- September 29 we held our Orange Shirt Sunday worship.
- Also in September a smaller group of us attended a virtual tour of the Mohawk Institute, which had been a residential school in Brandford Ontario.
- In December we welcomed Steve Teekens to our worship service, who then presented to us about the work of Na-Me-Res in supporting indigenous men and their families with housing and mental health care in Toronto. Steve also shared with us what healing and reconciliation means to him. A spirited question and answer discussion followed the presentation and a cheque of \$5000 was presented to Steve for the work of Na-Me-Res.
- The IWG also recommended that another \$5000 be presented to Kenora Fellowship Centre, Kenora, Ontario. The ED: Yvonne Bearbull acknowledged receipt of the gift with sincere thanks, and we hope to have her present on the work of KFC some time in 2025.
- Our church book club also read and discussed two books by indigenous authors in 2024: *The Berry Pickers* by Amanda Peters and *Permanent Astonishment* by Tomson Highway.

We look forward to more learning and growing in 2025.

Respectfully submitted
Rev. Dr. Harris Athanasiadis on behalf of the IWG

Social Outreach Team

The purpose of the team is to reflect on ministries, projects and organizations we can support financially as a church beyond our yearly “Presbyterians Sharing” commitment (\$29,500). After much discussion over the years we have come to the following metrics for eligibility:

- 1) Is the amount meaningful (versus small amounts disbursed more widely) to have an impact?
- 2) Are there members of our congregation already involved?
- 3) Can we engage the congregation with the project/ministry in some way such as learning, interaction, participation and volunteering?
- 4) Can we commit to multi-year funding (we made a three-year commitment – 2022-2024) for deeper impact and relationship building?

The team met several times in 2024 to review commitments made via recommendations from the team and approved by session. A total of \$70,000 was approved to be distributed in 2024. Here’s the breakdown:

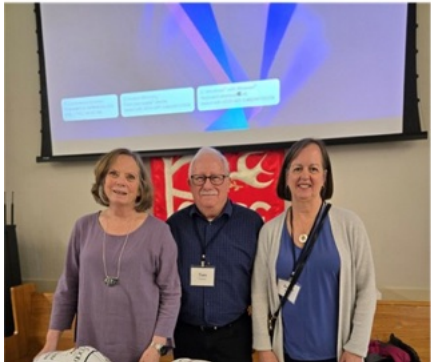
- \$15,000 – Evangel Hall Mission – serving the downtown homeless population.
- \$7,000 – Portland Place (now part of Evangel Hall Mission) – provision of housing to most vulnerable within Toronto.
- \$10,000 – ARISE Ministry – providing guidance and support to Women escaping sexual exploitation.
- \$8,000 – Cairn Presbyterian Camp – providing subsidized camping for children, youth and adults in beautiful Muskoka, North of Toronto.
- \$5,000 – Kenora Fellowship Centre – A Presbyterian ministry serving the vulnerable indigenous population in Kenora Ontario where once was a residential school.
- \$5,000 – Na-Me-Res – providing housing and support to indigenous men and their families in Toronto.
- \$5,000 – The 519 – Providing housing, living and legal support to 2SLGBTQ+ refugees.
- \$15,000 – Our Sponsorship commitment to a Refugee family from Afghanistan.
- In addition, \$2,000 was given toward support of refugees from Cameroon, and the money for this had been raised from a fundraising event for support of this community back in 2018.

While the team recognized that our yearly budget going into the future cannot sustain the same amount distributed in 2024, we continue to explore ways we can support core ministry within our wider community and world in faithfulness to Jesus and guided by his Spirit. Stay tuned for more to come.

Respectfully submitted
Rev. Dr. Harris Athanasiadis on behalf of the SOT

Christmas Angels

Christmas Angels is our annual Christmas outreach Program. For the second year in a row, we supported North York Women's Shelter. This shelter helps women, queer and trans members of the community escape violence. We raised over \$5,000 to support our community! We extend our thanks to Sharon Fischer, Susan Murray, Nancy Taylor, and Erin Stone for coordinating this project, and everyone who offered their financial gifts in support of this program.



Board of Managers

In 2024, the members of the committee were: Ricki Anglin, Jerry Whelan, John Kemp, Elsie Powell, Christy Smith and Tom Nettleton, with Harris Athanasiadis, Rebecca Jess. Kome Abel as consultant.

The following is an update for the church maintenance for 2024 from Rick King:

Church Maintenance and Repair Projects Completed 2024

Exterior Water Displacement

- Monitored rain gutters and downspouts
- Monitored snow-melting heat cables
- Regular gutter cleaning
- Replaced missing roof shingles

Heating Equipment

- Regular boiler maintenance

Electrical Equipment

- Replacement of old lighting to LED lighting
- New LED light fixtures in Mosaic office and accessible washroom

Elevator

- Elevator – annual inspection and maintenance

Plumbing

- Basic repairs and maintenance

Landscaping

- 101 and 105 landscaping (regular weekly service by contract and additional work done by Volunteer Peter Heinz)

Safety and Security

- Replacement of one emergency light fixture and two dead batteries for emergency lights
- Regular monitoring of security cameras and DVR
- Annual Chubb inspection

Network, Video, and Sound Systems

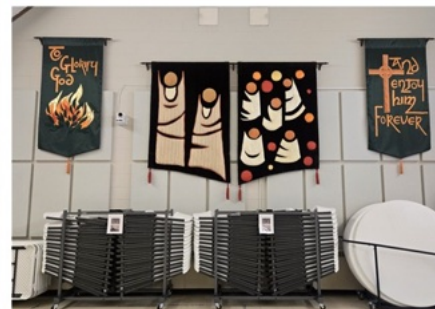
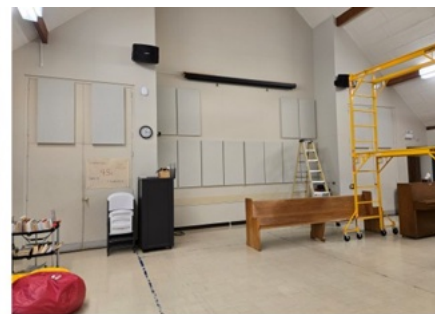
- Upgrades to wi-fi, connectivity, sound, and video

101 Wilson

- Boiler repairs, water heater replacement, chimney liner replacement

In September, a proposal was approved by the board of managers to install sound panels in Scott Duncan Hall to help with noise reduction. In December, a congregational meeting approved for the sound panels to be installed sometime in 2025. We express our deep gratitude to Rick King for his dedication offering his proactive approach and expertise in monitoring the building and helping to coordinate these projects at multiple levels.

Respectfully submitted,
Christy Smith, Chair



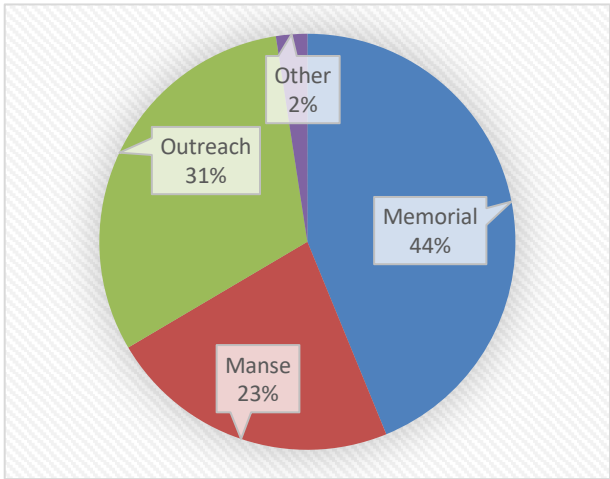
Board of Trustees

2024 Highlights

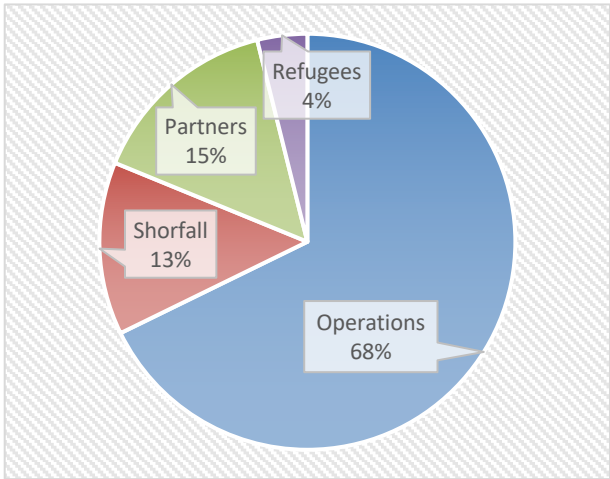
- Payments to congregation were \$272,476, including shortfall of \$45,000
- Payments to supported ministries were \$62,700, including refugee sponsorship of \$12,700
- Income was \$603,159, including investment income of \$144,073 and donations of \$5,350
- Net worth at 31 December 2024 was \$3,033,810, up from \$2,765,829
- Positive change in market value of investments of \$453,736 for 2024 relates primarily to exceptionally positive market conditions providing unrealized portfolio gains for an annualized investment return of 22.6%

Commentary on net worth by fund and expenditures

Breakdown of net worth by fund



Breakdown of expenditures



The Memorial Fund holds contributions intended for general purposes (typically without donor restriction) while the Manse, Outreach and Other funds are held for specific purposes (see Trust Fund financial statements for further details). Underlying assets are invested in a single consolidated portfolio with an objective to achieve a balance of income and reasonable capital growth.

Support towards the congregation’s activities was 81% of expenditures. Major items included outreach by ministry staff of \$115,409, housing allowance of \$29,975, general operations of \$72,126 and shortfall of \$45,000. Payments to supported charities were partner ministries of \$50,000 (15%) and to refugee sponsorship of \$12,700 (4%).

Contributions

The trustees are grateful for donations received in 2024 of \$5,350. As a reminder, using publicly traded securities (stocks and mutual funds) held in a non-registered investment account that have increased in value to make your charitable donations is a most tax efficient way to give to the congregation. If you sell the securities, you pay tax on the capital gain. However, if you donate the securities, you will pay no tax on the capital gain and you will receive a charitable receipt for the full market value of the securities on the day you initiate the transfer. Donations can be directed towards the various trust funds held by the

Trustees or to the general operating fund to aid in the ongoing activities of the congregation. For further information speak to any of the Trustees.

Trustee responsibilities and appointments

The responsibilities of the trustees are as follows

- Adhere to laws and acts of the Presbyterian Church in Canada in addition to the delegated powers and guidelines established by the congregation and session
- Hold legal title to the land, buildings and funds for the sole benefit and use of the congregation
- Act as legal representatives in the purchase, sale, mortgage or lease of property
- Manage assets responsibly to satisfy fiduciary obligations
- Review the congregation’s insurance policies

The trustees report that they have fulfilled these responsibilities during the past year.

The table below lists the continuing and nominated individuals serving as trustees in the coming year, by years of service and term. Proposed nominations are in bold print and reappointment for a second term is designated by two asterisks (**).

| | | | | | |
|------------------|--------|-----------------------|------------------|--------|----------------------|
| 2025-2028 | (I) | Kin Chan | 2025-2028 | (I) | Patti Talbot |
| 2022-2028 | (II)** | Jennifer Hobbs | 2020-2026 | (II) | Brian Westlake |
| 2021-2027 | (II) | Peter Kinch | 2022-2028 | (II)** | Nor Yeretsian |
| 2023-2026 | (I) | Susan Love | | | |

Individuals are elected by way of a congregational vote to hold office as a trustee on a three-year term basis with a limit of two consecutive terms. A motion will be placed before the annual general meeting for the nominations identified in the preceding table.

Gratitude is expressed to (a) Tom Fischer and Judy Nettleton on completion of two consecutive terms, (b) Shaun Darchiville for past service prior to his resignation and (c) to Brian Westlake who agreed in the past year to fulfill the remainder of Shaun Darchiville’s second term through to 2026.

Respectfully submitted,
Tom Fischer, Chair



Financial Reports

Introduction & Index

Our church has a number of funds that are used to receive and disburse monies in support of our Christian ministries. Although you may find the number and variety of funds to be confusing, keep in mind that, with limited exception, only the Operating Funds support the day-to-day ministries of our church. The other funds, including the Trust Funds, generally cannot be used in these day-to-day ministries.

1. **Operating Funds** (Treasurer: Jerry Whelan) Page
The Operating Funds support our Worship and Music, Christian Education and Youth, Welcoming and Fellowship, Social Outreach, and Pastoral Care ministries. Other than our church building and a few special designated funds (arising from gifts received for designated projects), we have no accumulated assets to nurture these ministries. Accordingly, we must strive to keep our expenses in these areas in balance with our income. 27

2. **Trust Funds** (Treasurer: Peter Kinch) Page
The Trust Funds are monies that have been given to our church, as bequests and other special gifts, sometimes with specific instructions on what and when the money is to be spent. It is a serious legal matter that we comply with those instructions and the Trustees, elected by the congregation, ensure that the funds are invested soundly and spent only in accordance with their terms. 35
We have four major Trust Funds:
 - a) **DeCourcy Rayner Scholarship Trust Fund** — a scholarship trust fund established in memory of DeCourcy Rayner, a former moderator of the Presbyterian Church in Canada.
 - b) **Manse Trust Fund** — a trust fund created through the sale of the original Armour Heights manse. A certain portion of the income of this fund is designated in support of the manse allowance of the minister.
 - c) **Memorial Trust Fund** — a trust fund to hold memorial and legacy gifts. Some instructions designate money for the music program, some for more general purposes. The income from this fund is available for current expenditures at the discretion of the Session and the Board of Managers. The capital can only be spent with the congregation’s approval.
 - d) **Melrose Park Outreach Trust Fund** — a trust fund created through the sale of the former Melrose Park church property to support community outreach activities, principally in Toronto.

3. **Session Fund** (Treasurer: Nancy Taylor) 37
A fund created from Session member donations and loose collections on Communion Sundays, used in support of those in special need.

Financial Report — Operating Funds 2024

ARMOUR HEIGHTS PRESBYTERIAN CHURCH

Introduction

- The 2024 Operating Funds Financial Report has four parts:
- A narrative review;
- An Income and Expense statement for the Operating General Fund showing the year 2024 side by side with the 2024 budget, the 2025 budget and the year 2023 results;
- A 2024 statement of Changes in Equity for the Operating General Fund and Designated Operating Funds that presents the opening 2024 accumulated equity balance, the total 2024 income and expenses, and the closing 2024 accumulated equity (deficit) balances of the Operating General Fund and the Designated Operating Funds; and,
- A 2024 Balance Sheet (the net congregational assets) of the Operating Funds, with 2023 comparatives.

Narrative review of the 2024 financial statements and the year 2025 budget

(Read this together with the accompanying financial statements on the following pages.)

The past year – 2024 full year results review ...

In 2024, we continued our normal way of using our church building even as we continued to deliver our ministry in new ways. The overall level of income for general operating purposes in 2024 was about \$427,700 which exceeded our budget by about \$15,000 and was about \$15,000 lower than 2023. Our total expenses of \$472,562 were below budget by about \$15,000. As a result of the favourable income and expense performances versus budget, we had a smaller than expected deficit – before a transfer from the Memorial Fund - of about (\$45,000) which was better than our budget which had anticipated a (\$75,500) deficit. After a transfer from the Memorial Fund of \$45,000 to cover the operating deficit, and taken together with the prior years' accumulated General Operations surplus, we would have ended 2024 with an accumulated deficit of \$17,529. Session approved the transfer of \$45,000 to the Operations Fund from the Memorial Fund.

Income. 2024 continued the trend of recent years where our Contributions income (donations) comes to us in multiple ways other than traditional paper offering envelopes, including our pre-authorized givings (PAR) program, online contributions via e-transfer and

through the Canada Helps charity, designations from donor's United Way gifts, and loose offerings. These different options for giving continued to serve us well in 2024.

- Total Contribution Income of \$226,300 ended the year \$25,500 lower than our budget. Our monthly pre-authorized (PAR) contributions, now from over 45 families, exceeded \$105,300, slightly ahead of budget.
- Use of Premises Income rose to \$97,200, well ahead of our \$79,000 budget, mostly from a few core tenants – Mosaic, our Korean congregation, and the Bridge group.
- The Manse and Memorial Trust funds provided important “income” support to our programs, in the amount of \$88,300.
- Total Income ended up about \$15,000 over our budget due to the positive results from Use of Premises Income offset by the lower level of Contributions Income.

Expenses. Our expenses in 2024 were below our budget.

- Compensation Expense ended up \$25,500 under budget for several reasons. Our CE staffing costs to cover Rebecca's absence were under budget by about \$26,000 as it appears we were overly conservative in developing the budget. These savings were offset in part by about \$4,000 in staffing support for Erin in her busy workload (classified in the Overtime expense category).
- Administrative Expense was more or less on budget.
- Building & Grounds costs were under budget by about \$7,000 as repair costs were under budget. — The house at 101 Wilson had costs that were slightly over budget by about \$2,300, principally because of the need to replace the hot water heater and associated costs, mostly offset by our conclusion that our outreach activities at 101 would not incur realty taxes which saved us expenses.
- Program/Committee costs were more or less on budget.
- Cost Recoveries for outreach-focused compensation expenses were under budget, principally because of the lower levels of support needed for Rebecca's absence and in part due to an overly conservative budget estimate. The compensation recovery formulas are established by Session. These very important recoveries are financed by the Outreach Fund and allow us to continue our very active program of outreach to a wide community.
- Total Expenses were under budget by \$15,000 because of these various over and under-budget spending levels.

Source of the money to fund Church Operations — a different way of looking at it. The Income and Expense Statement classifies transactions according to their nature. I thought it might be useful to also look at it differently, perhaps in a way that you think about your own budget. Where is the money coming from to keep us afloat?

Here is a little table for 2024:

\$587,971 Expenditures to run the Church program of ministry (about \$11,300 a week)

Where the money comes from to pay for this:

| | |
|------------------|--|
| \$226,275 | Contributions via PAR, online, envelopes, Canada Helps, United Way |
| 111,610 | Rentals of our premises |
| 1,573 | Fundraisers, miscellaneous |
| 203,684 | Memorial, Manse and Outreach Trust Funds — budgeted |
| <u>45,000</u> | Extraordinary transfer from Memorial Fund |
| <u>\$588,142</u> | |

What this shows is that we are heavily dependent upon the Trust Funds to pay for the day to day operations of the church (covering roughly 42% of the costs).

Changes in Equity: Special Designated Operating funds. There was significant activity in the Special Designated Operating Funds in 2024. The Music Fund provided support for our Jazz concert (\$1,200). Our Social Outreach Fund’s main activity was donations that funded our Xmas Angels program (\$3,500). Donations in 2024 of \$3,075 in support of our refugee sponsorship, combined with similarly directed donations accumulated in 2023 enabled us to provide direct support to our sponsored refugee family. Other income and expense items in the designated funds are set out in notes below the statement of the changes in the Special Designated Operating funds. At the end of the year, we have accumulated Designated Operating Funds of about \$122,061.

Balance Sheet (Congregational net assets). Other than the church building (recorded costs of \$362,000), the house at 101 Wilson Ave. (recorded costs of \$423,000), and the Special Designated Operating Funds (\$122,100), the General Operating funds of the congregation at December 31, 2024 were in a very small accumulated surplus position of \$17,500. We do have additional liquidity provided by an \$80,000 line of credit with TD Bank, and we borrowed \$16,600 from the PCIC Building Fund to support work on the sound panels in the Scott Duncan Hall (a 2025 project). However, you will understand that our ministry programs continue to depend principally on regular contributions. As I note every year, your Treasurer encourages families to join the PAR givings program – something that provides for steadier cash flows through the year.

Outlook — the year 2025

The 2025 budget has been prepared following general direction provided by Session, its Committees, and the Board of Managers. The full year 2025 budget has been struck with the following principal assumptions: (1) our ministry program in 2025 will be broadly similar to the program we were delivering in late 2024, (2) Rebecca will be returning from maternity

and parental leave near the end of May, and (3) we likely should not expect more than a modest increase in Contribution givings, although all are welcome!

Highlights (versus 2024 full year results)

- Total Income will increase in 2025. We have budgeted for a 2% increase in Contribution Income (a bit less than the rate of inflation) (\$5,000 increase). Use of Premises income will increase as a result of increases to rental rates (\$9,000 increase). The increase in the market value of investments in our Trust Fund assets will result in increased “notional income” support (\$13,000 increase). Overall we are budgeting an increase in total Income of about \$26,000.
- Total Expenses are expected to increase by about \$36,000 as described below:
- Compensation Expense increases \$53,500, principally as a result of: Rebecca’s return from maternity leave (\$16,000); Personnel Committee compensation increase recommendations (\$19,000); funding of hourly rate staff support for Erin (\$11,000).
- Administrative Expense will increase modestly, mostly due to inflation and the absence of some nonrecurring credit adjustments recorded in 2024.
- Buildings & Grounds costs are expected to increase \$7,600 principally due to rising insurance costs (\$1,600) and additional repair costs (\$4,500).
- The House (101 Wilson) costs are expected to decline as repair costs revert to more normal levels (savings \$5,000).
- Program/Committee costs are expected to rise modestly as Christian Education costs return to their 2024 budget levels.
- Cost Recoveries are expected to increase \$26,300 in line with the increases in Compensation costs as they are derived following a Session-approved formula related to compensation costs.

Operations – Operating Deficit. The combination of an expected increase in expenses offset in large part by an increase in income results in a budget deficit of (\$54,600). As we have only a small accumulated surplus to start the year, we may need to finance this deficit with some use of principal from the Memorial Fund. Session plans to continue discussions in 2025 about how best to finance this 2025 deficit and our ongoing use of the Trust Funds, having regard to the picture of our overall funding I set out in the table above.

Respectfully submitted,
Jerry Whelan, Treasurer

Armour Heights Presbyterian Church

Income and Expense Statement

02/06/2025 12:05 PM

OP GENERAL FUND 01, January 2024 - December 2024

| | | Current Period | Year to Date Budget | YTD Prior Year | Next Year Annual Budget |
|------------------------------------|----------|----------------|------------------------|----------------|----------------------------|
| INCOME | 4000 | | | | |
| CONTRIBUTION INCOME | 4010 | | | | |
| UNRESTRICTED | 4020 | | | | |
| For Local Congregation | 4030 | \$211,008.92 | \$215,000.00 | \$236,963.73 | \$215,650.00 |
| For Presbyterians Sharing | 4050 | 15,266.00 | 14,900.00 | 14,753.00 | 15,575.00 |
| Subtotal Unrestricted | 4020 | 226,274.92 | 229,900.00 | 251,716.73 | 231,225.00 |
| Subtotal Contribution Income | 4010 | 226,274.92 | 229,900.00 | 251,716.73 | 231,225.00 |
| FUND RAISERS | 4500 | 1,133.30 | 700.00 | 792.50 | 1,150.00 |
| USE OF PREMISES | 4600 | | | | |
| CHURCH (105 WILSON) | 4610-001 | 97,209.75 | 79,000.00 | 81,853.25 | 106,300.00 |
| HOUSE (101 WILSON) | 4620 | 14,400.00 | 14,400.00 | 10,600.00 | 14,400.00 |
| Subtotal Use Of Premises | 4600 | 111,609.75 | 93,400.00 | 92,453.25 | 120,700.00 |
| TRUST FUND INCOME SUPPORT | 4700 | | | | |
| Manse Trust Fund | 4700-010 | 29,975.00 | 29,975.00 | 32,500.00 | 34,620.00 |
| Memorial Trust Fund | 4700-020 | 58,300.00 | 58,300.00 | 64,700.00 | 66,800.00 |
| Subtotal Trust Fund Income Support | 4700 | 88,275.00 | 88,275.00 | 97,200.00 | 101,420.00 |
| GOVERNMENT SUPPORT | 4750 | | | | |
| COVID support program | 4750-010 | 439.95 | 0.00 | 0.00 | 0.00 |
| TOTAL INCOME | | 427,732.92 | 412,275.00 | 442,162.48 | 454,495.00 |
| EXPENSES | 5000 | | | | |
| COMPENSATION | 5010 | | | | |
| MINISTRY TEAM | 5050 | | | | |
| MINISTERS | 5055 | \$170,249.91 | \$171,676.00 | \$178,404.37 | \$184,739.31 |
| CE STAFF | 5090 | 19,357.01 | 46,170.00 | 29,368.51 | 24,600.00 |
| MUSIC TEAM | 5100 | 84,064.04 | 83,964.00 | 80,767.45 | 87,004.00 |
| BENEFITS | 5120 | 35,382.97 | 37,056.00 | 32,426.23 | 34,780.00 |
| SUNDRY | 5130 | 0.00 | 0.00 | (1,000.00) | 0.00 |
| Subtotal Ministry Team | 5050 | 309,053.93 | 338,866.00 | 319,966.56 | 331,123.31 |
| SUPPORT STAFF | 5150 | | | | |
| STAFF SALARIES | 5151 | 112,966.73 | 108,465.00 | 111,114.00 | 124,345.00 |
| BENEFITS | 5250 | 28,097.28 | 27,969.00 | 27,171.24 | 29,225.00 |
| Subtotal Support Staff | 5150 | 141,064.01 | 136,434.00 | 138,285.24 | 153,570.00 |
| COMPENSATION CHANGES | 5300 | 0.00 | 383.00 | 0.00 | 19,000.00 |
| Subtotal Compensation | 5010 | 450,117.94 | 475,683.00 | 458,251.80 | 503,693.31 |
| ADMINISTRATIVE EXPENSE | 5400 | | | | |
| Bank Charges | 5420 | 1,693.20 | 2,000.00 | 2,172.13 | 1,800.00 |
| Office Supplies | 5430 | 932.85 | 800.00 | 749.76 | 1,050.00 |
| Postage | 5440 | 499.95 | 950.00 | 945.13 | 550.00 |
| Books | 5470 | 526.06 | 200.00 | 0.00 | 500.00 |
| Payworks - service fees | 5480 | 969.79 | 650.00 | 455.91 | 1,000.00 |
| Presbytery of East TO | 5490 | 7,344.00 | 7,344.00 | 6,834.00 | 7,600.00 |
| CHURCH PHONES | 5517 | 900.95 | 840.00 | 2,102.29 | 910.00 |
| INTERNET | 5550 | 3,081.69 | 3,380.00 | 2,054.59 | 3,150.00 |
| COMPUTER EXPENSES | 5570 | 1,727.57 | 2,500.00 | 2,256.27 | 2,000.00 |

Armour Heights Presbyterian Church

Income and Expense Statement

02/06/2025 12:05 PM

OP GENERAL FUND 01, January 2024 - December 2024

| | | Current Period | Year to Date Budget | YTD Prior Year | Next Year Annual Budget |
|---------------------------------|----------|----------------|------------------------|----------------|----------------------------|
| PRINTING | 5580 | 2,970.69 | 3,630.00 | 2,942.78 | 3,410.00 |
| SUNDRY | 5595 | (1,628.02) | 0.00 | 0.00 | 150.00 |
| Subtotal Administrative Expense | 5400 | 19,018.73 | 22,294.00 | 20,512.86 | 22,120.00 |
| BUILDING & GROUNDS | 5600 | | | | |
| UTILITIES | 5630 | 18,136.85 | 19,300.00 | 19,007.30 | 20,300.00 |
| BUILDING MAINTENANCE | 5700 | 26,807.15 | 31,700.00 | 30,752.57 | 30,375.00 |
| Furnishings & Fixtures | 5770 | 1,146.68 | 1,500.00 | 4,389.17 | 1,200.00 |
| GROUNDS MAINTENANCE | 5800 | 5,095.39 | 5,700.00 | 5,269.20 | 5,250.00 |
| Comprehensive Insurance | 5895 | 6,674.65 | 6,500.00 | 5,954.98 | 8,290.00 |
| Subtotal Building & Grounds | 5600 | 57,860.72 | 64,700.00 | 65,373.22 | 65,415.00 |
| HOUSE (101 WILSON) | 5900 | | | | |
| UTILITIES | 5900-010 | 5,910.79 | 5,050.00 | 5,408.62 | 6,700.00 |
| Landscaping | 5900-050 | 1,492.46 | 1,500.00 | 1,440.01 | 1,500.00 |
| Snow removal - 101 | 5900-055 | 530.10 | 500.00 | 973.50 | 0.00 |
| Insurance | 5900-060 | 4,507.04 | 3,820.00 | 1,797.88 | 4,520.00 |
| Realty Taxes | 5900-070 | 0.00 | 4,000.00 | 0.00 | 0.00 |
| Repairs & maintenance | 5900-080 | 5,753.84 | 1,000.00 | 6,496.25 | 1,000.00 |
| Subtotal House (101 Wilson) | 5900 | 18,194.23 | 15,870.00 | 16,116.26 | 13,720.00 |
| PROGRAMS/COMMITTEES | 6000 | | | | |
| OUTREACH | 6010 | | | | |
| Presbyterians Sharing | 6015 | 29,499.96 | 29,500.00 | 29,500.00 | 29,500.00 |
| Travel expenses | 6060-030 | 1,535.33 | 2,000.00 | 1,641.25 | 1,700.00 |
| Outreach program supplies | 6060-040 | 373.27 | 0.00 | 0.00 | 500.00 |
| Subtotal Outreach | 6010 | 31,408.56 | 31,500.00 | 31,141.25 | 31,700.00 |
| CHRISTIAN EDUCATION | 6200 | 4,032.32 | 6,500.00 | 3,932.57 | 6,700.00 |
| MUSIC & WORSHIP | 6275 | 1,309.82 | 1,200.00 | 1,119.08 | 1,200.00 |
| PASTORAL CARE | 6300 | 129.63 | 500.00 | 198.76 | 250.00 |
| WELCOME & FELLOWSHIP | 6400 | 5,899.16 | 4,000.00 | 5,830.76 | 6,000.00 |
| Subtotal Programs/committees | 6000 | 42,779.49 | 43,700.00 | 42,222.42 | 45,850.00 |
| COST RECOVERIES | 7000 | | | | |
| Outreach Trust Fund | 7100 | (115,409.36) | (134,465.00) | (127,754.82) | (141,705.00) |
| Subtotal Cost Recoveries | 7000 | (115,409.36) | (134,465.00) | (127,754.82) | (141,705.00) |
| TOTAL EXPENSES | | 472,561.75 | 487,782.00 | 474,721.74 | 509,093.31 |
| TRANSFER ACCOUNTS | 9000 | | | | |
| TRANSFER FROM OTHER FUNDS | 9500 | \$45,000.00 | \$0.00 | \$20,000.00 | \$0.00 |
| TOTAL TRANSFERS | | 45,000.00 | 0.00 | 20,000.00 | 0.00 |
| EXCESS INCOME/EXPENSES | | \$171.17 | (\$75,507.00) | (\$12,559.26) | (\$54,598.31) |

Armour Heights Presbyterian Church
2024 Financial Report - Operating Funds

Changes in Equity

January 2024 - December 2024

FUND 01 - OP GENERAL FUND

| | Beginning Balance | Income | Expenses | Transfer from Memorial Fd | Ending Balance |
|-------------------------|----------------------|-------------------|---------------------|------------------------------|-------------------|
| NET ASSETS | | | | | |
| UNRESTRICTED | | | | | |
| Unrestricted Net Assets | 17,358.43 | 427,732.92 | (472,561.75) | 45,000.00 | 17,529.60 |
| REAL ESTATE EQUITY | | | | | |
| Real Estate | <u>784,738.59</u> | <u>0.00</u> | <u>0.00</u> | <u>0.00</u> | <u>784,738.59</u> |
| FUND 01 TOTALS | <u>802,097.02</u> | <u>427,732.92</u> | <u>(472,561.75)</u> | <u>45,000.00</u> | <u>802,268.19</u> |

FUND 02 - OP SPECIAL BEQUEST

| | Beginning Balance | Income | Expenses | Ending Balance |
|-------------------------|----------------------|------------------|--------------------|-------------------|
| NET ASSETS | | | | |
| DONOR RESTRICTED | | | | |
| TEMPORARILY RESTRICTED | | | | |
| Gowns | 161.09 | 0.00 | 0.00 | 161.09 |
| Jean Warren Estate | 234.36 | 0.00 | 0.00 | 234.36 |
| Landscaping & Flowers | 311.43 | 0.00 | 0.00 | 311.43 |
| Major Maintenance (1) | 45,438.49 | 9,999.96 | 0.00 | 55,438.45 |
| Music (2) | 9,097.81 | 80.00 | (1,200.00) | 7,977.81 |
| Music (Fraser Fund) | 5,472.52 | 0.00 | 0.00 | 5,472.52 |
| Outreach (Armitage) (3) | 14,429.20 | 0.00 | 0.00 | 14,429.20 |
| Social Outreach (4) | 0.00 | 5,115.00 | (3,750.00) | 1,365.00 |
| Stained Glass | 1,223.57 | 0.00 | 0.00 | 1,223.57 |
| Bibles | 1,319.14 | 0.00 | 0.00 | 1,319.14 |
| Carpet | 396.25 | 0.00 | 0.00 | 396.25 |
| Christian Education | 2,681.52 | 0.00 | 0.00 | 2,681.52 |
| Edwards Estate | 19,617.37 | 0.00 | 0.00 | 19,617.37 |
| Equipment | 740.92 | 0.00 | 0.00 | 740.92 |
| Evangel Hall (5) | 1,949.83 | 1,800.00 | 0.00 | 3,749.83 |
| Flo Smith Estate | 50.38 | 0.00 | 0.00 | 50.38 |
| Arise Ministries | 450.00 | 20.00 | 0.00 | 470.00 |
| Cameroon Project (6) | 2,065.00 | 0.00 | (2,021.21) | 43.79 |
| Refugee Sponsorship (7) | 3,150.00 | 3,075.00 | (5,650.00) | 575.00 |
| Presbyterian Pride (8) | 0.00 | 825.00 | (741.58) | 83.42 |
| SD Hall Sound Panels | 0.00 | 5,100.00 | 0.00 | 5,100.00 |
| Other Designated | <u>620.00</u> | <u>0.00</u> | <u>0.00</u> | <u>620.00</u> |
| FUND 02 TOTALS | <u>109,408.88</u> | <u>26,014.96</u> | <u>(13,362.79)</u> | <u>122,061.05</u> |

NOTES

- (1) Income comprises the reserve set up in the Operating account
- (2) In 2024, the Music Fund supported the Jazz Concert
- (3) Balance established from prior donations by the Armitage Foundation.
- (4) Income from Xmas Angels donations (\$5,115).
Expenses: Xmas Angels donation to North York Womens Shelter (\$3,500).
- (5) Income from Evangel Hall Walk. Paid out in January 2025.
- (6) This fund was raised a number of years ago. In the current year the funds were largely paid out in support of the families at 101 Wilson Avenue
- (7) Income is donations directed to support of our sponsored Refugee family. Expenses are monies spent in support of the family. Of the donations, \$2,300 is in support of the church commitment of \$15,000, the balance of which will come from the Outreach Trust Fund, and the other \$3,925 is over and above the church commitment of \$15,000.
- (8) Income is donations toward Presbyterian Pride activities. Expenses related the Pride Walk.

Armour Heights Presbyterian Church

Balance Sheet

01/27/2025 10:48 AM

Funds 01-02, December 2024

| | Current Year |
|------------------------------|----------------------------|
| <hr/> | |
| ASSETS | |
| BANK ACCOUNTS | |
| CHECKING ACCOUNTS | \$103,727.90 |
| FIXED ASSETS | |
| BUILDINGS | <u>784,738.59</u> |
| Subtotal Fixed Assets | 784,738.59 |
| OTHER ASSETS | <u>51,978.25</u> |
| TOTAL ASSETS | <u><u>\$940,444.74</u></u> |
| LIABILITIES | |
| CURRENT LIABILITIES | |
| OTHER CURRENT LIABILITIES | <u>(\$584.50)</u> |
| Subtotal Current Liabilities | (584.50) |
| LONG-TERM LIABILITIES | |
| MORTGAGES & LOANS | <u>16,600.00</u> |
| TOTAL LIABILITIES | 16,015.50 |
| NET ASSETS | |
| UNRESTRICTED | \$17,529.60 |
| DONOR RESTRICTED | |
| TEMPORARILY RESTRICTED | <u>122,161.05</u> |
| Subtotal Donor Restricted | 122,161.05 |
| REAL ESTATE EQUITY | <u>784,738.59</u> |
| TOTAL EQUITY | 924,429.24 |
| TOTAL LIABILITIES AND EQUITY | <u><u>\$940,444.74</u></u> |

**Armour Heights Presbyterian Church
Financial Statements of the Trust Funds**

Statement of Income and Expenditures for the year ended December 31, 2024, with comparative total figures

| (amounts in dollars) | Trust Funds | | | | Total | |
|---|----------------|----------------|----------------|---------------|----------------|------------------|
| | Memorial | Manse | Outreach | Other | 2024 | 2023 |
| Income | | | | | | |
| Dividends and interest from investments | 61,060 | 31,594 | 48,130 | 3,289 | 144,073 | 127,257 |
| Changes in market value of investments, net | 192,695 | 99,536 | 151,157 | 10,348 | 453,736 | (84,032) |
| Donations (cash and securities) | 5,350 | - | - | - | 5,350 | 31,529 |
| Total income | 259,105 | 131,130 | 199,287 | 13,637 | 603,159 | 74,754 |
| Expenditures | | | | | | |
| Grant to church operations | 58,300 | - | - | - | 58,300 | 64,700 |
| Minister's housing allowance | - | 29,975 | - | - | 29,975 | 32,500 |
| Support of outreach activities by staff | - | - | 115,409 | - | 115,409 | 127,755 |
| Building improvements | 13,826 | - | - | - | 13,826 | 27,412 |
| Contribution to staff pension plan | 2,784 | 1,400 | 4,978 | - | 9,162 | 8,902 |
| Music program | 100 | - | - | - | 100 | 100 |
| Other | 460 | 63 | 181 | - | 704 | 282 |
| Subtotal | 75,470 | 31,438 | 120,568 | - | 227,476 | 261,651 |
| Supported ministries | - | - | 62,700 | - | 62,700 | 60,000 |
| Additional support to church operations | 45,000 | - | - | - | 45,000 | 20,000 |
| Total expenditures | 120,470 | 31,438 | 183,268 | - | 335,176 | 341,651 |
| Total income less total expenditures | 138,635 | 99,692 | 16,019 | 13,637 | 267,983 | (266,897) |

Supported ministries in 2024 include these organizations: Arise Ministry, Cairn Camping, Evangel Hall Mission, Kenora Fellowship, Na-Me-Res, Portland Place and The 519 Refugee Program aggregating \$50,000 and refugee sponsorship in an amount of \$12,700.

Sources of income to cover expenditures

| | | | |
|---|----------------|---------------|----------------|
| Dividends and interest from investments | 61,060 | 31,594 | 48,130 |
| Withdraw (replenish) assets we own | 59,410 | (156) | 135,138 |
| Expenditures | 120,470 | 31,438 | 183,268 |
| <i>Percentage of expenditures covered by dividends and interest</i> | <i>51%</i> | <i>100%</i> | <i>26%</i> |

Statement of Financial Position as at December 31, 2024, with comparative total figures

| | Trust Funds | | | | Total | |
|--|------------------|----------------|----------------|---------------|------------------|------------------|
| | Memorial | Manse | Outreach | Other | 2024 | 2023 |
| Assets (amounts we own) | | | | | | |
| Investments, at market value | 1,337,353 | 693,137 | 948,408 | 74,214 | 3,053,112 | 2,742,091 |
| Unrestricted cash | 1,096 | 927 | 1,354 | 42 | 3,419 | 5,881 |
| Restricted cash | - | - | - | - | - | 25,100 |
| Due from church operations | - | - | 21,756 | - | 21,756 | 14,744 |
| Total Assets | 1,338,449 | 694,064 | 971,518 | 74,256 | 3,078,287 | 2,787,816 |
| Liabilities (amounts due to others) | | | | | | |
| Amounts payable to supported ministries | - | - | - | - | - | 5,100 |
| Due to church operations | 44,477 | - | - | - | 44,477 | 16,887 |
| Total Liabilities | 44,477 | - | - | - | 44,477 | 21,987 |
| Net Worth (Assets less Liabilities) | 1,293,972 | 694,064 | 971,518 | 74,256 | 3,033,810 | 2,765,829 |
| Total Liabilities and Net Worth | 1,338,449 | 694,064 | 971,518 | 74,256 | 3,078,287 | 2,787,816 |

(see notes to Trust Fund Financial Statements)

Notes to Trust Fund Financial Statements

Contributions of cash or securities intended for general purposes (typically without donor restriction of duration) are held in the Memorial Fund; otherwise, they are recognized in a restricted special purpose fund.

The special purpose funds have the following disbursement purposes:

- a. the Manse Fund, created by Session through internal restriction of the proceeds from the sale of a former AHPC manse, is used to provide part of the Minister's housing allowance in lieu of a manse,
- b. the Melrose Park Outreach Trust Fund, created from the proceeds of the sale of the former Melrose property, is restricted to funding outreach activities, and
- c. Other Funds arise from donations made by the Van Seters family and from a scholarship trust fund in memory of Rev. Dr. Decourcy Rayner that are used to support either continuing education of ordained ministers or a scholarship for a student in training for ministry demonstrating excellence in the field of Christian writing.

The Trustees in fulfilling their fiduciary responsibilities adhere to these approved disbursement guidelines:

- a. An amount is made available annually to the congregation's Board of Managers for general operating purposes of up to six per cent of the net value of the Memorial Fund. The percentage is subject to periodic review.
- b. Support of the congregation's expanded outreach ministries from the Melrose Park Outreach Trust Fund based on decisions taken by the congregation and the Session. From this support, the congregation has experienced growth in participation in its activities, including hybrid worship services and education programs.

Further, a transfer was made from the Memorial Fund to the General Fund in the amount of \$45,000 based on a decision by Session for a shortfall in church operations for the year ended December 31, 2024.

Session Fund

ARMOUR HEIGHTS PRESBYTERIAN CHURCH

| | | |
|---------------------------------------|-----------------|-------------------------|
| Bank Balance December 31, 2023 | | \$ 2,223.16 |
| Receipts: | | |
| Donations | 165.00 | |
| Bank Interest | <u>0.69</u> | |
| Total Receipts | | <u>165.69</u> |
| Disbursements | | |
| Disbursements | <u>1,825.20</u> | |
| Total Disbursements | | <u>1,825.20</u> |
| Bank Balance December 31, 2024 | | <u>\$ 563.65</u> |

Respectfully submitted,
Nancy Taylor, Treasurer

Armour Heights Presbyterian Church

MINUTES OF ANNUAL BUSINESS MEETING

February 25, 2024

Minutes recorded by Hannah Athanasiadis

Michael Nettleton welcomed everyone at 12:12 pm and provided guidelines for asking questions in the hybrid meeting.

1. OPENING PRAYER & IN MEMORIAM

Rev. Rebecca opened with a prayer and led a moment of remembrance for members of our church and the community who have departed from us in 2023. We offer our sympathy to all who have lost loved ones this year.

2. CALL TO ORDER

Michael Nettleton constituted the meeting and reported that due notice had been given, noting that every person who attends and supports Armour Heights is entitled to vote.

■ Notice of Recording the Meeting

Michael Nettleton gave notice that the meeting is being recorded electronically to verify the minutes. Recording started during this announcement.

■ Adoption of Proposed Agenda

- Continuing to Build Community (Shaping, Reaching out to partners, and ministries, Leading with care, and approval of all non-financial reports)
- Financial/Business Matters (2023 Financial Statements, 2024 Budget, 2023 Trust Fund Statements)
- Elder Election (Noting that both members online and in person can vote)

Moved by George Powell, **Seconded** by Nancy Taylor that the agenda be adopted. **All in Favour – CARRIED and UNANIMOUS.**

■ Approval of Minutes of 2023 Annual Meeting

Moved by Sharon Fischer, **Seconded** by Jean Brooke that minutes from the Annual General Meeting held February 26, 2023 be adopted. **All in Favour – CARRIED and UNANIMOUS.**

3. CONTINUING TO BUILD COMMUNITY

■ Shaping Community

At 12:23pm Rev. Dr. Harris Athanasiadis acknowledged that some at AHPC are very new and unfamiliar with Annual General Meeting, while others know the process well. Rev. Dr. Harris then asked the question: “In what ways has Armour Heights given to you? How do you appreciate the ways in which AHPC gives to you?”

Some of the responses mentioned by attendees include:

- Enjoyment of musical offerings
- Community, friendship and a sense of belonging to a ‘faith-family’
- Openness, and inclusivity, particularly around LGBTQ+ and Indigenous issues
- Opportunity for growth, learning and new perspectives, being challenged in positive ways by sermons, bible studies and guest speakers
- Opportunities for volunteering and giving back

Rev. Dr. Harris encouraged attendees to continue thinking about ways they can give back to the AHPC community (ie. financial or volunteer contributions and feedback).

■ **Reaching Out With Partners**

At 12:42pm Michael Nettleton thanked Rev. Dr. Harris for his contributions to AHPC, and thanked Rev. Rebecca for her work with the children and youth programs, as well as pastoral support. Michael also thanked Kim for her dedicated leadership during Rev. Rebecca’s maternity leave, as well as the other CE assistants: Vanessa Horne, and Hannah Athanasiadis.

Michael Nettleton then reviewed the 8 ministries that AHPC supports, including:

Long-Time Partners:

- 1) ARISE Ministry: Reclaiming lives of people in the sex trade. (\$10,000 annually) Harris is chair, Judy Nettleton is Treasurer.
- 2) Evangel Hall Mission: Safe haven for people experiencing homelessness, poverty, isolation (\$15,000 annually) Board Members: Rev. Rebecca, Kim Chan (past), Susan Murray (past)
- 3) Portland Place: Safe housing with rent geared to income (managed by Evangel Hall), (\$7,000 annually)
- 4) Cairn Camping: Outdoor experiences for families and youth leadership (\$8,000 annually mostly going to operations, some put towards subsidizing campers) We were the host in 2023, and we will be the host 2024 for Cairn’s Coffee House in April.

New Partners:

- 1) The 519: Programs and Services for LGBTQ+ (\$5000 annually, settlement support for refugees and newcomers who identify as LGBTQ+)
- 2) NaMeRes: Native Mans Residence, Indigenous Program for Men (\$5000 annually helps them support their mission of housing in the downtown core)
- 3) Kenora Fellowship Centre: Is placed where a residential school run by the Presbyterian Church used to operate. Offers daily meals, programs, short-term living, help with high costs in Northern communities (\$5000 annually).
- 4) Refugee Sponsorship: Awaiting the arrival of a family from Afghanistan. The mother is a woman’s rights activist, and along with her husband and two little children, has been in hiding in Pakistan. \$15,000 is in partnership with their family here who is committing the same amount of money. Session agreed to guarantee \$15,000 to help sponsor the family to come here. We are waiting for the process to play out, and praying for their survival.

Michael Nettleton also addressed additional programming at AHPC, including Adult programming, Children and Youth programs, NY Harvest Food Bank, Toronto Pride, and Mosaic. Rev. Harris mentioned an additional \$30,000 that is contributed annually to Presbyterian Sharing.

Michael recorded additional thanks to Jane and Lauren.

■ **Reaching Out Through Ministries**

At 10:45pm, Erin Stone showed a slideshow of various community events and programming at AHPC from the past year. Michael Nettleton then thanked Erin for all she does for the congregation, as well as Bruce for his dedication to the music program at AHPC.

■ **Leading With Care**

At 1:17 pm Peter Kinch introduced the Leading with Care policy for safety and harm reduction and reported on the various ways in which AHPC is implementing the policy. Peter Kinch also reviewed the process for reporting harm or safety risks.

■ **Motion to Approve the Session, Ministry and Support Team Reports**

Moved by George Powell, **Seconded** by Carol Loudon to adopt the Session and other ministry reports. **All in Favour – CARRIED and UNANIMOUS.**

After the motion was passed, Michael Nettleton made some additional notes about the current team leaders. Susan Murray has stepped down from the Personnel Team, while Tom Fischer, who sits on the chair of trustees, is also stepping in to be chair of personnel. AHPC is looking for additional people to join the personnel team.

Team leads were available to take questions: Christy Smith — Worship & Music; Rebecca Jess – Christian Education; Tom Fischer — Personnel; Harris Athanasiadis—Indigenous Groups; Christy Smith — Board of Managers; Tom Fischer — Trustees. There were no questions.

■ **The meeting recessed for a group photograph at 1:31 pm.**

The meeting resumed at 1:35 pm.

4. FINANCIAL MATTERS

■ **2023 Financial Statements**

Jerry Whelan reported the AHPC financial statements, reviewing operational costs and income.

● **Income and Expense Summary**

- Income was higher than expected in 2023 due to a few large one-time gifts.
- Most categories of expenses were as expected, while administration expenses were lower than budgeted for, thanks to Erin. A significant plumbing issue at Wilson house led to an unexpected large expense. A deficit of \$12,000 was covered by the Memorial Fund trust.

■ **Motion to Adopt the 2023 Financial Statements**

Moved by Jerry Whelan, **Seconded** by Christy Smith to adopt the 2023 financial statements. **All in Favour – CARRIED and UNANIMOUS.**

Additional Points made by Jerry in response to questions:

- Operating costs for AHPC are approximately \$12,000 per week. These costs are covered through 42% contributions, 15% rental income, and approximately 40% from the memorial mance and outreach trust funds.
- Jerry addressed additional savings and funds that are geared towards specific purposes, such as the maintenance fund which will eventually go towards replacing the roof, an equipment fund and a refugee sponsorship fund.

■ **2024 Budget and Outlook**

Jerry Whelan walked the congregation through the proposed 2024 budget and then opened up discussion for questions. While the budget is largely the same as the previous year, Jerry reported that the 2024 budget is accounting for an increase in deficit due to an increase in expenses (inflation in compensation) and a decrease in income.

■ **Motion to Adopt the 2024 Budget**

Moved by Jerry Whelan, **Seconded** by Brian Westlake to adopt the 2024 budget. **All in Favour – CARRIED and UNANIMOUS.**

■ **2023 Trust Fund Statements**

Tom Fischer & Peter Kinch walked the congregation through the trust fund statements and highlighted some key points. They then responded to questions.

Key Points:

- We have taken funds out of the Memorial Fund this year in different ways than we have in the past. One was for a \$20,000 contribution to the operations account to level out the deficit account. Another was to help with technology upgrades.
- Michael Graham and his son Richard manage the AHPC trust funds, and have managed to sustain AHPC's assets through the pandemic, while supporting the congregation.
- The Memorial fund helps with operations, the Manse Fund pays the minister in lieu of having a manse/house given, and the Outreach Fund can only be used for outreach. The 'Other' category is what was previously called the De Courcy Rayner Fund. All funds are managed through one investment portfolio.
- In the past 24 months, AHPC's investment fund has taken some hits due to the overall economic climate during and post-pandemic, but it is expected that they will continue to grow in future.
- Of the \$2,000,000 invested, 10% is in low-risk investment, 80% are at moderate risk, and 10% are in high-risk investments.

■ **Motion to Adopt the 2023 Trust Fund statements**

Moved by Peter Kinch **Seconded** by Jane Westlake to adopt the 2023 trust fund statements. **All in Favour – CARRIED and UNANIMOUS.**

5. ELECTIONS

At 2:22pm, Michael Nettleton reflected on the significance of becoming an elder. He acknowledged the elders who have served and completed their term, and listed the candidates eligible for election and re-election. Michael offered a thank you to the candidates, and Harris offered a blessing for the candidates. Michael then addressed the ordination process for elders, to happen at a later date for those elected.

■ **Motion to elect Elders**

Moved by Tom Fischer, **Seconded** by George Powell to re-elect Susan Murray and Brian Westlake, and to elect Touba Katebi, Colin Macdonald, Lateh Mbelem, Katharine Sisk, Patti Talbot, and Alison Williams as elders serving in Term C, which will conclude in the year 2030. **All in Favour – CARRIED and UNANIMOUS.**

■ **Trustees**

Tom Fischer led the election for eligible trustees.

■ **Motion to elect Trustees**

Moved by Tom Fischer, **Seconded** by George Powell to elect Peter Kinch to serve a second three-year term as Trustee. **All in Favour – CARRIED and UNANIMOUS.**

6. OTHER BUSINESS

No other business was raised.

■ **Recognition**

Michael Nettleton noted some additional thanks to:

- Rick King who supports major maintenance
- Kome who is our facilities manager and primary videographer
- Steven Gould who operates the livestream technology when Kome is away
- Peter Heinz who looks after the AHPC gardens
- Members of the congregation present at the AGM

Erin also thanked Judy, Kome, Sharon, Lateh, and various volunteers who help with a variety of tasks at AHPC.

7. CLOSING

■ **Closing Prayer**

Rev. Dr. Harris led the assembled in a closing prayer

■ **Adjournment**

Moved by Nancy Taylor to adjourn. **All in Favour – CARRIED and UNANIMOUS.**

The meeting concluded at 2:51 pm.

ARMOUR HEIGHTS PRESBYTERIAN CHURCH

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Church Offices 416-485-4000, Fax 416-485-2304
www.armourheights.org

CURRENT DIRECTORY OF PERSONNEL

Rev. Dr. Harris Athanasiadis, Minister hathan1964@hotmail.com — 416-997-1564
Rev. Rebecca Jess, Minister (Maternity Leave) rebecca@armourheights.org — 647-701-9043
Erin Stone, Administrator & Mgr of Comm Engagement estone@armourheights.org — 647-400-0396
Bruce C. Nasmith, Director of Music brucenasmith@gmail.com — 905-428-9493
Hannah Athanasiadis, Christian Education education@armourheights.org — 647-202-8691
Kim Stanbury, Christian Education/Administration education@armourheights.org — 647-202-8691
Rev. Dr. Carol Loudon, Minister-in-Association cloudon@rogers.com — 416-421-3810
Rev. Dr. Pam McCarroll, Minister-in-Association pam.mccarroll@utoronto.ca — 416-970-1564
Rev. Dr. Glynis Williams, Minister-in-Association glynisruthw@gmail.com — 647-542-2940
Rev. Bill Middleton, Minister Emeritus wjmiddle2@gmail.com — 416-487-6294
Kome Abel, Facilities Manager komebel@gmail.com — 647-909-9191

Kirk Session

| | | | |
|--|--------------|--|--------------|
| Hillary Armstrong | 647-292-2280 | Katharine Sisk | 647-746-5733 |
| Tom Fischer (<i>Presbytery</i>) | 416-781-2769 | Christy Smith | 416-250-8144 |
| Sharon Fischer | 416-781-2769 | Patti Talbot..... | 416-932-1797 |
| Touba Katebi | 647-769-9824 | Nancy Taylor (<i>Session Fund</i>) | 416-733-9682 |
| Peter Kinch (<i>Presbytery</i>) | 416-484-6451 | Jeff Walters | 905-833-6479 |
| Colin Macdonald | 416-303-3926 | Brian Westlake | 416-481-3867 |
| Lateh Mbelem..... | 416-605-1711 | Jerry Whelan (<i>Treasurer</i>) | 416-221-2241 |
| Susan Murray | 416-256-0667 | Alison Williams | 416-519-5502 |
| Michael Nettleton (<i>Clerk</i>) | 416-445-3181 | | |

Board of Managers

| | | | |
|--------------------|--------------|---|--------------|
| Ricki Anglin | 416-486-0648 | Christy Smith (<i>Chair</i>) | 416-250-8144 |
| John Kemp | 416-526-3181 | Jerry Whelan (<i>Treasurer</i>) | 416-221-2241 |
| Elsie Powell | 416-486-0520 | | |

Board of Trustees

| | | | |
|--|--------------|----------------------|--------------|
| Tom Fischer (<i>Chair</i>) | 416-953-4135 | Judy Nettleton | 416-556-8506 |
| Jennifer Hobbs | 905-833-6479 | Brian Westlake | 416-481-3867 |
| Peter Kinch (<i>Treasurer</i>) | 416-484-6451 | Nor Yeretsian | 416-319-1156 |
| Susan Love | 587-998-2036 | | |

Sustaining Elders

| | | | |
|------------------------|--------------|--------------------------|--------------|
| Ricki Anglin | 416-486-0648 | Sandra Lane | 416-481-6590 |
| Elizabeth Brown | 416-783-3879 | Murray MacCausland | 416-438-2388 |
| Ruth Collins | 647-559-5790 | John Miller | 416-630-1023 |
| Mary-Lynn Dodson | 416-484-6061 | Tom Nettleton | 416-617-2091 |
| Linda Grant | 416-635-9647 | George Powell | 416-486-0520 |
| Jan Khnanishoo | 905-426-5712 | Barbara Thomas | 416-782-7130 |



ARMOUR HEIGHTS PRESBYTERIAN CHURCH

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