

ST. JOHN'S LUTHERAN CHURCH ARNPRIOR ONTARIO



2023 ANNUAL REPORT
MARCH 17, 2024

**St. John's Evangelical Lutheran Church Arnprior
Congregational Annual Reports & Agenda – Annual Meeting for 2023**

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AGENDA

1. **Welcome and Opening Devotions**
2. **Quorum Determination**
3. **Adoption of Agenda**
I move that the agenda be adopted as presented.
4. **Approval of the Minutes of Annual Meeting for 2022**
I move that the minutes of the Annual Meeting for 2022 of St. John's Evangelical Lutheran Church, Arnprior held on March 05, 2023, be approved as _____.
5. **Financial Reports**
2023 Financials
Approval of Reviewed Financial Statements 2023
I move that the Financial Statements for 2023 of St. John's Evangelical Lutheran Church, Arnprior be approved as presented.

I move that the 2024 budget for St. John's Evangelical Lutheran Church, Arnprior, priorly approved by Congregational Council, be approved as
6. **Appointment of Financial Reviewer(s) for 2024**
I move that Randy Zimmerling, Maureen Rueckwald and Maxzene Zimmerling be appointed as financial reviewer(s) for St. John's Evangelical Lutheran Church, Arnprior for 2024.
7. **Reports – Questions or Comments**
8. **Election of Council Members**
 - Chair to name standing candidates and ask for any more nominations.
 - Motion to close nominations.
 - Either an Election by Vote or Election by Acclamation.
9. **Other Comments/New Business.**
10. **Closing Devotions**

Minutes of the 134th Annual General Meeting for the year 2022

March 5, 2023

Membership Attendance: Andy Kalnins, Enid Blackwell, Debbie & Bob Witt, P+ Norine, Dave & Alison Burkett, Debbie & Jeff Kargus, Marion & Mel Bretzlaff, Jo Anne & Lorne Bretzlaff, Beryl & Keith Richardson, Lorne & Maureen Rueckwald, Cory Weckwerth, Gwen & Fred Steinke, Elmer & Marion Leeck, Barb & Gerald Formuziewich, Kathy Tonkin, Mellissa Watt, Rhonda McTeer, Karen Greening, Lynn Rosien, Maxzene Zimmerling, Randy Zimmerling, Cathy Zimmerling (Zoom)

AGM Annual Report – Page 5 Pastoral Report: omission of a name: 4th paragraph should read Rev. Adam Snook & Rev. Doug Reble.

1. Meeting for 2022: Meeting was called to order by Enid with land acknowledgement at 11:45 a.m. with Pastor opening with devotions and a prayer.

2. Quorum Determination: Quorum was verified (32 members in attendance)

3. Adoption of Agenda: Council has inserted a new information item 4 which is a *Process for New Ideas* added to the agenda. Subsequently the other item numbers have been modified. Agenda accepted as modified. Moved by Lorne Rueckwald, seconded Dave Burkett. CARRIED

4. Minutes: Motion that the minutes of the Evangelical Lutheran Church, Arnprior held on March 13, 2022 be approved as distributed. Moved by Dave Burkett, seconded by Barb Formuziewich. CARRIED.

5. Process for new ideas - Andy Kalnins explained that if there are ideas that pertain to a specific committee then that committee would work with it. A number of ideas and work have been done on how to possibly modify the physical structure of this building to best serve both the congregation and the larger community. To this end a *Long Range Planning Committee* will be formed to ensure that this and other ideas are given the appropriate consideration needed. A final report would come to Council then be presented to members.

6. Financial Reports

2022 Financials

Randy presented stating that we finished the year on track. Council & treasurer had put together a good financial plan. Generosity of congregation was overwhelming and he thanked everyone. Net ordinary income is a positive \$7,693.00. Hope is that investments improve. Our commitments were met.

Approval of Reviewed Financial Statements 2022

Movtion that the Financial Statements for 2022 of St. John's Evangelical Lutheran Church, Arnprior be approved as presented. Moved by Alison, seconded by Cory. CARRIED

2023 Budget

Randy Zimmerling reviewed the proposed budget. Increases for pastoral salary, for music and possible supply pastor in Worship and Communications. Next biggest commitment is Property, with increases predicted in hydro & heat increase and insurance. An accessible washroom, a shed and an electric panel updating are also budgeted. Budget proposes an increase of 5% commitments be asked to help with increased costs.

Outreach – Jeff Kargus spoke saying there is no budget for outreach. It was felt that we need team building activities, e.g. chili & soup event, to make it fun and engaging. Amount in dollars not as important as team building.

Motion that the budget for St. John's Evangelical Lutheran Church, Arnprior, priorly approved by Congregational Council, be approved as presented. Moved by Fred Steinke, seconded Lorne Rueckwald. CARRIED

7. Appointment of Financial Reviewer(s) for 2023

Motion that Maxzene Zimmerling and Maureen Rueckwald be appointed as financial reviewer(s) for St. John's Evangelical Lutheran Church, Arnprior for 2023. Moved by Randy Zimmerling, seconded by Rhonda McTeer. CARRIED

8. Reports - Questions or Comments Randy stated he had an inaccuracy in his property report. The stove replaced was not recently purchased. P. 12 #2. Maureen Rueckwald liked the visual chart on p. 6 that shows all the ministries, what we do, as a church community. Thanks to P+Norine & Jeff Kargus for this.

9. Council: Election of Council Members Enid gave the status of the current council of 6 members, (2 yr terms and 3 terms in a row possible.) Three (3) council members are continuing into 2nd yr of a term in 2023. Dave Burkett, Enid Blackwell, Fred Steinke. Rachel Roesner has given her resignation after 1 year of a 2 year term due to family commitments. Jeff Kargus moved that Mellissa Watt fill this position, and she has accepted. We need 2 more – Debbie Witt and Andy Kalnins have completed 2 yr of term 1. Both agree to stand. Enid asked for any more nominations to make 6 members in total needed. There being no further nominations, nominations for council were declared closed and Deborah Witt and R. Andris Kalnins were duly elected by acclamation.

10. Other Comments/New Business Mellissa gave some ideas coming from the Renewal Team, e.g. the need to keep it light & joyful, widen our thoughts on community, helping those in need beyond our church community, possibly teaching by doing programs.

11. Closing – Devotions by Pastor

PASTORAL REPORT 2023

To the good people of St. John's,

I am grateful that St. John's is blessed with talented people who offer their gifts of time, talents, and financial resources. I am sincerely grateful to each and every one of our church council for their dedication and continued partnership, support and encouragement, especially during the autumn when I was ill. The most important core value of this faith community is that we continue to gather together for worship, to receive the gift of grace in Holy Communion, and for mutual support.

As an extension of the ministry of our church; it is good to meet and work with the Upper Ottawa Valley Area Ministry Team. I usually meet with our Lutheran colleagues every month as we rotate our meetings throughout the Ottawa Valley area.

St. James remains in a shared ministry agreement with St. John's, Arnprior. This means that St. James contributes to my salary through St. John's. I am in Renfrew on Wednesdays for administrative purposes and Sunday mornings to lead worship.

May God keep a careful watch over us, as we embrace our hopes and expectations for the days to come. We hope to realize God's activity to come among us in grace, mercy and love that His light might continue shining on in even the darkest of places. May God bless our ministries in 2024!

Sincerely, Rev. Norine Gullons

Record of Pastoral Acts ~ January – December 2023

The ministry of the Pastoral office is an extension of the ministry of the congregation. Total approximate number of Pastoral visits, private home Communion, Hospital and Nursing/Retirement Visits = 52

Baptisms: Eloise Kargus – Maeve McTeer – Naveah McTeer

Confirmation: Zachary Zimmerling

Funerals: Gladys Buder **Deaths:** Lois & Henry Rosien

CHAIRPERSON'S REPORT

All 4 Gospels talk of the Miracle of the Loaves and Fishes. 5000 people were fed with only a few fish, and some loaves of bread. There is little information given about the 5000, other than they came from the surrounding towns and villages.

It is intriguing to think about those people. Why would someone willingly go to some desolate spot and listen to an itinerant preacher? It would have been inconvenient at best, and more likely miserable. Walking that long distance, no protection from the elements, no water, no food, no seating, danger of pickpockets, and doubts that you could even hear what was said.

Yet men, women, children, Jews, Roman Occupiers, Persian Traders, Tax Collectors, and the aforementioned pickpockets all decided to come and listen. Why? And then what? We can only speculate about the details. But it seems to me like there is a long line that tethers our little church to some anonymous shore on the Sea of Galilee 2000 years ago. If the 5000 had listened to the words of Jesus, and then done the 2024 equivalent of scrolling to the next cat video, we would not be here today. But that did not happen. Some of the 5000 thought what they heard, was important. They shared what they heard. They spoke about it. They had communal meals. One day they would build structures. Those that could, created joyous music. Those who had skills in writing, wrote things down. Others had the gift of speaking, and they did the first sermons. All these steps led to what one day would be St. John's Lutheran Church.

You can phone a number and someone will deliver pizza to your house. But there is no number to phone to bring us a church. We need to maintain the building, we need to clean the building, we need to create lessons, we need to create the music, the worship space has to be dressed, the finances need to be managed, we need to pay attention to the young, and on and on and on.

We are doing all of the above and more. As you read the reports from the our various fellowships and working groups, you will see the effort that is put into our little church. We are so used to have Pastor Norine at the pulpit leading us with words of inspiration and hope. So it was so tough for us to see her away for the time she spent dealing with health issues. We are grateful to Pastor Stan for being able to fill in during that time, and we are hopeful to be able to be witness to Pastor Norine finding a place of comfort that works for her.

Those 5000 of 20 centuries ago faced an uncertain future. They likely had more questions than answers. They well may have had vigorous discussions. They lost beloved members of their family and welcomed new members. They worked with what they had, with what they were able to do, to the best of their abilities. They did this because, despite doubts, challenges, and frustrations they knew what they were doing mattered.

So perhaps things were not that different now, than they were then. We dealt with the loss of Gladys Buder and of Henry and Lois Rosen. We welcomed two babies in baptism and witnessed the confirmation Zach Zimmerling. We had live music on 17 occasions. We found new ability in lay leadership. We paid our bills. We welcomed a faith in our building 7

centuries younger than our faith in the Muslim Community. And as the Premier of this province so proudly likes to say, “we are open for business”.

Our business of course is not more mines or factories. Our business is faith, hope, and charity. Let us strive to keep those doors open.

Faithfully yours, Andy Kalnins

ALTAR GUILD REPORT

Many thanks to all who so generously donated flowers this past year to decorate the sanctuary.

We are grateful to have Kathy Tonkin join the Altar Guild

Joanne and Lorne
Barb and Gerald
Keith and Beryl

KITCHEN/FELLOWSHIP REPORT

Thank you to all volunteers who hosted socials after Sunday service and/or donated time and supplies throughout the year for social events. When possible, we tried to hold a coffee hour twice a month to facilitate some fun, social time.

There is a sign-up sheet in the kitchen for anyone interested in hosting a social. Hosts provide cream and milk for coffee and tea, and some treats for Social. All other things are supplied.

We can provide training if needed. If you love to bake treats but are unavailable to host, we can arrange for someone to host for you.

Your Kitchen Coordinators, Debbie Kargus and Cathy Zimmerling

CHILDREN AND YOUTH ACTIVITY REPORT

Sunday School

Sunday School (SS) restarted in January 2023 after being closed for COVID. Based on a survey of our active young families, we decided to run Sunday School once a month during the school year in 2023 and we ran it in parallel with the church service.

“Rocky Railroad”, a purchased VBS curriculum (shortened to run less than 2 hours), ran for 5 Sundays in the first term: January to June. The 3 weekly themes were: “Jesus’ power helps us do hard things”, “Jesus’ power gives us hope”, “Jesus’ power helps us be bold”, “Jesus’ power lets us live forever”, and “Jesus’ power helps us be good friends”. We used several rooms this term: the basement, the Boardroom and the Lounge to accommodate younger and older age groups going to different activities: bible adventures, crafts, games and other activities, songs and snacks.

Our SS curriculum in the second term was Bible stories lessons from the website “DLTK’s Sites for Kids”. SS leaders chose their theme and picked crafts and other activities from the DLTK website, choosing between old and new testament themes: "God Made Me", "The Lord's Prayer", and "Sower and the Seed" were fall themes and then our December SS program was spent on learning a song that the children sang for Christmas Eve worship. These lessons were shorter than the Rocky Railroad term, so children and leaders were able to come up to church for the end of the service and a Children’s Message.

Thirteen children and grandchildren of St. John’s and St. James’ congregations participated in Sunday School this year. Some were able to attend only a small number of Sundays while others were able to attend all or almost all days. (That was a huge gain in attendance from our pre-COVID SS.)

We had 4 teams of fantastic SS leaders: Ryan and Julie Zimmerling, Jessica and Rob Elliott, Mellissa Watt and Nathan Brohart taught both terms, and we were thankful for Ryan and Shannon Kargus, newlyweds who were expecting their first child, who taught the first term. Assistants were teens Zach Zimmerling and Phoenix Mosiondz-Sagmeister (who both supported the UNPLUG program) and Liam Cameron and Pastor Norine. Support was provided by Cathy Zimmerling and myself, particularly for the Rocky Railroad curriculum. It was a great leadership team.

Key learnings from my perspective: 1. Grandparents are an important resource for Sunday School – for bringing their grandchildren to church and in supporting the SS leaders. 2. Young families are very busy – not just with scheduled Sunday activities for their children, but with parents’ Sunday commitments; engagement when they can is fantastic.

Activities for Youth (teens)

June 24 was “**Popcorn & Movie Day**”. We decided to include both younger children and teens and offered a 2 p.m. showing of “Puss in Boots (The Last Wish)” and a 7 p.m. showing of “E.T. the Extra Terrestrial” featuring delicious gourmet popcorn. Thanks to Mellissa and Ryan for organizing the two shows. This Movie Day was made possible with a SYNOD short-term mission grant for a large screen TV.

There were no opportunities for youth-led worship services this year but Kalin Brohart and Jacob Elliott participated in several worship services as readers.

UNPLUG (unplug from technology and connect with nature)

We held 2 UNPLUG activities this year: a wetlands education session with Ryan at his farm in June, and an indigenous drumming circle organized by Enid in August. A walk through the grove in October with Ryan and an event to discover the night sky with Andy in November were both unfortunately cancelled due to low attendance registration.

Engagement in Unplug was substantially lower in 2023 than in 2022. In 2023, we held 2 events and 15 children came out to at least 1; in 2022, we had 49 children for 14 events; in 2021, we had 25 children for 10. Why? The first reason was we held fewer events in 2023; the Unplug program took a back seat in 2023 to Sunday School, Movie Day and other church programs (for marketing our activities) due to limited volunteer resources. Then we had fewer families interested in Unplug. In discussing this with Jessica, I believe the second reason was that all regular activities for children re-started (i.e. the ones stopped during COVID). The effect was twofold: (a) regular activities conflicted with Unplug and (b) as there were now

more activities, children were exposed to COVID and other viruses and were sicker in 2023 than COVID years.

Thanks to the team who planned our 2023 children and youth activities: Ryan Zimmerling, Jessica Elliott, Mellissa Watt and Cathy Zimmerling.

There were no opportunities for youth-led worship services this year but Kalin Brohart and Jacob Elliott (with help from siblings Rory and Sawyer) participated as readers and several children (Blake, Nate, Clara, Phoenix and Emily) helped light Advent candles. Emily also played some songs before worship on December 17th. Our “children’s choir” (Zimmerling and Brohart children) did one song before the Christmas Eve service.

Respectfully submitted by Alison Burkett

HEALTH AND SAFETY REPORT

The Health and Safety Committee was originally formed to provide strategies and guidance to mitigate the impact of COVID on all who attended the church. We were very lucky that our church was never an epicentre of a COVID Breakout. Perhaps not so much luck as diligence: people masked up, sanitized hands, distanced, stayed home when even possibly sick, and went and got vaccinated. So really it was a collective effort.

As we pass the first quarter of 2024, we have to remember that COVID and other respiratory diseases are still out there, and that the caution we learned is still appropriate. In fact, there is a brand new jug of hand sanitizer at the front door of the church. Perhaps a hand cleansing could again become part of the regular routine of entering the church. And who knows, but maybe the new church council would consider a return to handshaking during the sharing of the peace!

The church recently acquired new fire extinguishers and soon there will be training for all who are interested. Health and Safety goes beyond just dealing with catching a virus. Trips and falls overall in the country account for a lot of ER visits. Please contact either Lorne Rueckwald or Andy Kalnins if you see a hazard. The same goes for burned out lights, shaky railings, or tea towels stored too close to burners. One set of eyes looking at the same thing are often oblivious to something plainly obvious. Many eyes make for a safer environment. So please share even the smallest observation.

Thanks again to all who keep this place safe!

Lorene Rueckwald and Andy Kalnins

OUTREACH REPORT

Even though we did not “feed the crowd of 5000” this year, our two 4x8 garden plots did “feed the many” in our community with fresh beets, turnips and radishes. Thanks to your help we kept the weeds at bay and the plants well watered, producing a bumper crop.

Every year sees a noticeable increase in the number of families depending on the Arnprior Food Bank. Many of you continue with regular monetary donations throughout the year to the food bank. This has not gone unnoticed and is so very much appreciated. With the increase in food costs, their weekly purchasing budget has also gone up significantly.

This past Christmas we brought back the Angel Tree as a means to raise funds in support of "Teachers against Poverty". This group of dedicated, caring teachers are finding ways to ensure our school aged children have access to a healthy snack. Unfortunately many kids in our community come to school hungry or have little to no lunch. It is difficult to learn when you are hungry!

Thank you once again for your big hearted generosity. We raised \$630.00 to help support the TAP program. Karen presented to Natalie Spratt (TAP Organizer) at Walter Zadow School on February 7th.

In 2023 we participated in the annual BIG GIVE a bit earlier than the actual event day. We had an excellent crew who worked hard all morning to pick up trash along Division Street. Picking up other people's trash is not the most glamorous job, so those of you who participated, thank you for "GIVING BIG"!

Working together we also executed a very successful soup and chilli fundraiser. A grand total of \$910.00 was donated to Canadian Lutheran World in support of their numerous relief efforts throughout the world.

We also contributed over \$1000.00 to Camp Lutherlyn to help "send a kid to camp". Unfortunately some families are unable to spare the money to send their child to camp. Our donation was used to help offset the cost to parents by providing financial assistance so their child could benefit from this experience.

The Outreach Team currently consists of Karen, Andy and Jeff. This year Maureen will be joining our team. Thank you Maureen. Over the next few weeks the four of us will meet to discuss and plan our 2024 Outreach projects.

On behalf of the Outreach team and all who have benefitted from your generosity, thank you for your unwavering community support in 2023.

Your Outreach team
Andy, Karen, Maureen, Jeff

COMMUNICATIONS

Pastoral care team made many deliveries to and contacts with 11-12 people throughout the year. All newsletters, Eternity for Today, and Easter/Christmas packages were delivered, and calls and visits made. The loss of Lois to the team (Debbie W., Beryl, Enid and P+ Norine) in December was hard. Thanks to Maureen for Christmas time help in this caring ministry.

Media: Facebook continued with close to 250 postings. Happenings are also shared on What's Up Arnprior and What's Up McNab/Braeside. Cross posting at times to your own Facebook pages is an idea for anyone wishing to share on our messages and happenings. Anyone interested in being a Facebook editor/contributor is welcomed, too! Thanks to Dave Burkett and team for work behind and at the **big screen station** for worship service, for his **website** updating, and **eblasts**.

Respectfully submitted, Enid Blackwell

PROPERTY REPORT

In addition to the planned repairs and maintenance activities and regular upkeep, members of the property team have contributed in other areas to continue to reduce costs associated with the building and its upkeep.

Cost reduction focus:

- Bell (Telephone/Internet) New contract – cost reduction for 2024 = \$687; \$1,100 for the remainder of the contract.
- Insurance – New insurance provider; better coverage and reduction in costs – \$716.
- Property team members also worked on itemizing and providing values for all assets for insurance purposes.

Cost avoidance: Members of the property team volunteer their labour and avoid incremental costs that would otherwise be paid to outside contractors. Based on local contract quotes we avoid paying:

- \$1,800 snow clearing
- \$2,000 grass cutting
- Total annual cost avoidance = \$3,800

Safety expenditures:

- The replacement of the electrical sub panel will be completed in 2024 (est. additional \$300 cost)
- A replacement of fire extinguishers was performed in early 2024. (\$790)

Key Maintenance Expenditures:

- 6 new storm windows on main church \$1,300
- tool shed \$900.

The following groups of people have contributed time and effort to keep up our property and building. We value and appreciate their dedication and skills!

Snow removal team: Jeff Kargus, Randy Z., Lorne Rueckwald, (Fred Steinke equipment maintenance)

Grass cutting team: Dave B., Bob W., Gerald F., Jeff K., Cory W., Lorne R, Randy Z., (Fred S. equipment maintenance)

Fall Leaves clean-up: Cathy & Randy Z. and Maureen & Lorne R.

Flower beds and shrubs: Keith and Beryl Richardson

Daily facility checks: Jeff, Andy, Enid, Lorne, Randy, Gerald F.

Cleaning: Judy Hartwick.

On going repairs and maintenance: Dave, Fred, Jeff, Lorne and Randy Z.

A special mention to Gerald F. who has been an important part of all the activities associated with the maintenance and upkeep of the building and grounds. For the last number of years, Gerald was the primary go to person for many of the ongoing repairs, painting, garbage removal, extra tidying and cleaning, carting water up to the organ loft to feed the humidifier, and a big part of keeping an eye on things at the church every day!
Thank you, Gerald, for all your hard work.

Respectfully submitted on behalf of the property team, Randy Zimmerling

FINANCIAL SECRETARY REPORT

Income Tax Receipts / Church Envelopes / PAR / Electronic Giving

Receipts for income tax purposes were emailed to donors and paper copies were available for pickup in the Narthex by February 7th, with some mailed out.

Last year, over \$125,000 was recorded in Donarius. This includes your donations for our church and Pastor's salary, fundraising money, St. James' contribution to Pastor's salary, memoriam donations, camper program at Lutherlyn, food bank, benevolence, rental, dance, etc. (This does not include donations from Canada Helps or My Tribute Gift.) Of this total about 50 cash/paper deposits were made while the rest were received electronically and worth about \$45,000.

A big thank you to everyone for both your financial donations and your time and talents. Thank you to the counters and the finance team for all your hard work.

Frequently Asked Questions:

Q: How do I donate through e-Transfer?

A: This transaction is done online through your local bank. Email your donation to sjltreasurer@outlook.com. Your donation will automatically be recorded as current/commitments unless you specify otherwise. You may also provide your donor number to ensure your donation is credited to you.

Q: How do I sign up for PAR – Pre-authorized Remittance?

A: There is a form to fill out. You will need to provide either a blank cheque or credit card information. Your donation is withdrawn from your account on the 20th of each month and deposited directly into St. John's bank account.

Q: How do I donate using Canada Helps?

A: An easy way to do that is to go to stjohnsarnprior.com and press the "Donate Now" button. It takes you right to the link. You use a credit card or Pay Pal to complete the transaction.

Note: Canada Helps keeps a small percentage (about 4%) of your donation as a fee.

Q: I don't use envelopes and don't know what my donor number is.

A: Speak to me and I will let you know what it is. Members who donate electronically are all assigned donor numbers.

Respectfully submitted by Cathy Zimmerling, Financial Secretary

2023 FINANCIAL REVIEW LETTER

2023 Financial Review Summary

This year's review was conducted by Randy Zimmerling, Maureen Rueckwald and Maxzene Zimmerling.

Scope: Our review included:

- 100% verification of Commitment income to Bank Statements
- 100% verification of Donarius (donations) totals to Bank Statements
- 100% of Food Bank, Camp Lutherlyn, CLWR income to Donarius (donations)
- 100% of utility bills to QuickBooks (accounting)
- 100% of payroll accounting to Ceridian (payroll reporting) and CRA remittances and statements.
- Sampling basis for review of other expenses.
- Review and verification of balance sheet values (including available Bank reconciliations)
- Standard internal control questionnaire

Not included:

- Reconciliation of data migration from old version of QuickBooks to QuickBooks online.
- Audit of original payroll calculations and set up with Ceridian.

Our findings: Based on our review we believe the income statement and balance sheet to be an accurate reflection of the year's activities and the organization's bank balance. We have identified minor discrepancies for correction and provided a detailed summary of recommendations for church council review.

Maureen Rueckwald

Maureen Rueckwald

Maxzene Zimmerling

Maxzene Zimmerling

Randy Zimmerling

R.S. Zimmerling

Feb. 23, 2024.

2023 FINANCE REPORT

2023 P & L Comparison to Previous Year

1. Commitments received for operating and synod benevolence were \$87,270, just \$4,000 less than in 2022, when a 1-time large donation came in. Thank you!
2. No fundraiser (e.g. bazaar or similar) was held for our operating budget, but a few surplus and bazaar items were sold (\$230), and the Wednesday evening community dance program, initiated in May, brought in some \$650. Total:\$888.
3. Investments grew, with only one quarter with a loss, to a total growth of \$2,028, (7.7% growth over the year), compared to a loss of \$1,482 in '22.
4. Rental income, at \$3,955 exceeded the '22 amount of \$120 by \$3,835. Our welcome of our Muslim neighbours and their prayer times generated over \$2200 to help with our costs, the IMAAW Local Lodge 1542 met many times for over \$1000, and a friend and 2 members rented space on occasions of a memorial, and a fundraiser and annual meeting for good causes.
5. Overall expenses were some \$3,000 over 2022. Increases to note include expected pastoral increase, more live music than in '22 (worship and communications), hiring of a bookkeeper in April (administration), and utilities increase (property).
6. Net ordinary income for '23 was a positive \$6,217, compared to \$7,700 in '22.
7. Other income and expenses largely reflect your generosity to Outreach ministry: CLWR Emergency Food, Campership program, Food Bank, Teachers Against Poverty,(almost \$5000), and to Youth Fund and memorial donations.

2023 P & L Comparison to Budget

1. Total Income was 3% greater than budgeted, close to \$3000 over \$91,400 budget. Donations to commitments were just over \$500 higher than hoped. Thank you for generous response to Christmas appeal and year end needs!
2. Expenses were \$3000 lower than budgeted, reflecting reduced expenditures than planned for youth ministry, savings in insurance, no accessible washroom build. Thanks to Eastern Synod for reimbursing costs of Pr. Stan Johnstone's ministry.

2022 Balance Sheet

Our year end '23 bank balance increased by some \$2000 over year end '22 to \$30,324.

Special thanks to the finance team: Randy Zimmerling- interim treasurer until March, financial review organizer and review team member, Cathy Zimmerling - financial secretary, Alison Burkett - bookkeeper until March, Adam Rueckwald – bookkeeper from April on, Maxzene Zimmerling and Maureen Rueckwald – financial reviewers, and all weekly offering counters.

It is certainly a steep learning curve for a very green, non-accountant! My thanks to all the team for great cooperation and work, and to all members for your faithful stewardship of the financial gifts given to us.

Respectfully submitted, Enid Blackwell, Treasurer

2023 FINANCIAL STATEMENTS

2023 P & L Comparison to Previous Year

	Jan - Dec. 2023	Jan - Dec. 2022	\$ Change
INCOME			
COMMITMENTS	\$ 87,269.80	\$ 91,307.40	-\$ 4,037.60
IN-Fun(d) Raisers for Current	888.50	2,546.59	-1,658.09
IN-Investment Income	2,028.51	-1,482.16	3,510.67
IN-Rental Net	3,955.00	120.00	3,835.00
Total Income	\$ 94,141.81	\$ 92,491.83	\$ 1,649.98
EXPENSES			
Pastoral Ministry-St. James	62,875.72	60,882.21	1,993.51
Worship & Communications	2,410.68	1,991.12	419.56
Youth Ministry	407.95	697.92	-289.97
Property	14,403.61	13,382.25	1,021.36
Administration	3,171.23	1,583.42	1,587.81
Benevolence Remitted	4,655.08	4,380.00	275.08
Outreach Remitted	0.00	1,875.00	-1,875.00
Total Expenses	\$ 87,924.27	\$ 84,791.92	\$ 3,132.35
Net Ordinary Income	\$ 6,217.54	\$ 7,699.91	-\$ 1,482.37
OTHER INCOME			
IN-CLWR Designated	140.00	50.00	90.00
IN-CLWR Undesignated	20.00	10.00	10.00
IN-Food Bank	1,695.00	1,525.00	170.00
IN-Memorium	745.00	1,770.00	-1,025.00
In-NR Designated	2,800.00	1,210.00	1,590.00
IN-TR Designated	967.29	1,650.00	-682.71
IN-YOUTH (TR)	40.00	200.00	-160.00
IN-UNPLUG Fees (NR)	0.00	545.00	-545.00
Total Other Income	\$ 6,407.29	\$ 6,960.00	-\$ 552.71
OTHER EXPENSES			
Camp Lutherlyn	1,415.00	0.00	1,415.00
CLWR - Undesignated Remitted	140.00	10.00	130.00
Food Bank Remittance	1,645.00	1,525.00	120.00
Other Designated Expense	2,343.43	12,361.43	-10,018.00
Transfer to/from Balance Sheet	665.00	1,995.00	-1,330.00
Total Other Expenses	\$ 6,208.43	\$ 15,891.43	-\$ 9,683.00
Net Other Income	\$ 198.86	-\$ 8,931.43	\$ 9,130.29
Net Income	\$ 6,416.40	-\$ 1,231.52	\$ 7,647.92

2023 P & L Comparison to Budget

	Jan - Dec. 2023	Budget	\$ Over Budget
INCOME			
COMMITMENTS	\$ 87,269.80	\$ 86,726.00	\$ 543.80
IN-Fun(d) Raisers for Current	888.50	2,500.00	-1,611.50
IN-Investment Income	2,028.51	1,970.00	58.51
IN-Rental Net	3,955.00	210.00	3,745.00
Total Income	\$ 94,141.81	\$ 91,406.00	\$ 2,735.81
EXPENSES			
Pastoral Ministry-St. James	62,875.72	63,228.00	-352.28
Worship & Communications	2,410.68	2,629.00	-218.32
Youth Ministry	407.95	1,070.00	-662.05
Property	14,403.61	18,700.00	-4,296.39
Administration	3,171.23	1,224.00	1,947.23
Benevolence Remitted	4,655.08	4,555.00	100.08
Outreach Remitted	0.00	0.00	0.00
Total Expenses	\$ 87,924.27	\$ 91,406.00	-\$ 3,481.73
Net Ordinary Income	\$ 6,217.54	\$ 0.00	\$ 6,217.54
OTHER INCOME			
IN-CLWR Designated	140.00		
IN-CLWR Undesignated	20.00		
IN-Food Bank	1,695.00		
IN-Memorium	745.00		
In-NR Designated	2,800.00		
IN-TR Designated	967.29		
IN-YOUTH (TR)	40.00		
IN-UNPLUG Fees (NR)	0.00		
Total Other Income	\$ 6,407.29		
OTHER EXPENSES			
Camp Lutherlyn	1,415.00		
CLWR - Undesignated Remitted	140.00		
Food Bank Remittance	1,645.00		
Other Designated Expense	2,343.43		
Transfer to/from Balance Sheet	665.00		
Total Other Expenses	\$ 6,208.43		
Net Other Income	\$ 198.86		
Net Income	\$ 6,416.40		

2023 Balance Sheet

	As of Dec. 31, 2023	As of Dec. 31, 2022
Assets		
Current Assets		
Cash and Cash Equivalent		
Chequing Account 0066818	30,324.36	28,307.62
Total Cash and Cash Equivalent	\$ 30,324.36	\$ 28,307.62
Accounts Receivable (A/R)		
Accounts Receivable	1,364.64	1,402.34
HST Recoverable	897.52	0.00
Total Accounts Receivable (A/R)	\$ 2,262.16	\$ 1,402.34
Evangelical Lutheran Foundation	28,396.04	26,367.53
Prepaid Expenses	0.00	509.93
Total Current Assets	\$ 60,982.56	\$ 56,587.42
Non-current Assets		
Property, plant and equipment		
Church Building & Land	302,000.00	302,000.00
Furniture and Equipment	50,000.00	50,000.00
Total Property, plant and equipment	\$ 352,000.00	\$ 352,000.00
Total Non Current Assets	\$ 352,000.00	\$ 352,000.00
Total Assets	\$ 412,982.56	\$ 408,587.42
Liabilities and Equity		
Liabilities		
Current Liabilities		
Accounts Payable (A/P)		
Accounts Payable	130.34	2,816.60
Total Current Liabilities	\$ 130.34	\$ 2,816.60
Total Liabilities	\$ 130.34	\$ 2,816.60
Equity		
Designated Fund - Youth	1,035.00	995.00
Designated Funds-UNPLUG Grant	362.13	482.13
Equity Held in Fixed Assets	352,000.00	352,000.00
Memorium Fund	1,745.00	1,000.00
Other Designated Funds	0.00	0.00
Retained Earnings	51,293.69	52,525.21
Profit for the year	6,416.40	-1,231.52
Total Equity	\$ 412,852.22	\$ 405,770.82
Total Liabilities and Equity	\$ 412,982.56	\$ 408,587.42

2024 BUDGET COMMENTARY

Income

Proposed Commitments Income of \$91,000 for 2024 continue to provide pooled contributions for most ordinary expenses, including benevolence. A 4.3% ask, compare to 5% in '23. Donations for flowers, communion etc. are pooled here, too, with mention made of such extra memorials/gifts in the Mustard Seed newsletter and/or announcements.

Outreach continues to be elsewhere, in 'other income' (outside ordinary budget) in recognition of a continued desire to plan and seek funds for some church-related and local causes as voluntary time and support allow, and as any special initiatives may arise. Donations of time (camp, environment, community garden, Fountain, Food Bank, students/refugee/personal support) and food/other goods are also important 'outreach' ways members grow and serve.

Fundraising figure of \$2,000 reflects current community dance program contributions (split 50/50 with leader), and the hope to do one fundraiser for us (food fair/lunch, other), perhaps with proceeds somewhat shared for others. No such fundraiser was possible in 2023.

Investment income growth is not included under ordinary income this year as its 'unrealized gain'. Gain, if any, is compounded to grow our portfolio, and not drawn upon for expense coverage. It will also appear under 'other income', like Outreach. It does continue to serve as a buffer which may be accessed if circumstances require.

Rental is reduced over the amount received in 2023, but higher than the '23 budget figure. Local IAMAW union rental has ended with the closure of Arnprior Aerospace; we welcome other locals and work groups who may wish a private, bright space. Our Muslim neighbours continue to rent, sharing our space for prayers. We encourage members to join them on occasion, as they welcome us!

Expenses

Pastoral ministry costs rise by 3% vs. 2023. Administration includes bookkeeper costs.

Worship and Communications is less than 2023 due pre-payment of Eternity for Today, possible sharing of Assembly delegate costs, 15 compared to 16 paid musicians (guitarists welcome!).

Youth Ministry budget remains steady, with plans for Vacation Bible School, UNPLUG events, monthly Sunday School times, youth-led worship, and held youth funds reducing direct costs.

Property expenses budgeted in 2024 show an increase of some \$5,000 over '23 actuals. Main categories are shown, may include an accessible washroom, and reflect lower internet cost and a reserve of \$2,605 for unexpected happenings. Larger unknowns may require raising property/capital funds separately.

Benevolence to Eastern Synod includes just over a 4% increase, and includes \$100 for 'local benevolence', our contribution to NL Fountain, a multi-church supported community resource.

Total Expenses – Budgeted expenses are \$4,194 over '23 budgeted expenses. Proposed funding comes from \$4,274 - \$80, the increase in budgeted commitments minus an \$80 decrease in other income. This gives a balanced and 'aspirational' budget of \$95,600. This ask is 4.3% over last year's actual commitments received, as compared to the 5% ask in '23, which was exceeded.

Respectfully submitted, Enid Blackwell, Treasurer

2024 Budget

	2023 Actuals	2023 Budget	2024 Budget	% = over '23 Actuals
Ordinary Income/Expense				
Income				
COMMITMENTS	87,270	86,726	91,000	4.3% ask
IN-Fun(d) Raisers for Current	888	2,500	2,000	dance/1FR
Investment Income	2,029	1,970	-	unrealiz. gains -'oth.inc.'
IN-Rental Net	3,955	210	2,600	Fri/Ramadan
IN-Grants & Other NR				
Total Income	94,142	91,406	95,600	1.6% over 23 actuals
Expense				
Pastoral Ministry - St. James	62,876	63,228	65,142	2.9% CPP stops July
Worship & Communications	2,411	2,629	2,390	15 mus./share del.
Youth Ministry	408	1,070	1,106	net of 1109 in funds
Property:				
Repairs & Maintenance	3,765	5,542	6,630	fire extinguishers added
Discretion/Reserve Property		250	2,605	close to 3K reserve
Caretaker	1,660	1,500	1,810	
Utilities	6,491	7,569	5,640	internet 500 to 50 spd.
Insurance	2,488	3,839	2,640	
Total Property	14,404	18,700	19,325	35%; (3.3%+bud.)
Administration	3,171	1,224	2,800	no env./computer
Benevolence	4,655	4,555	4,837	4% + \$100 Fountain
Outreach	-	-	-	under 'other inc/exp'
Total Expense	87,925	91,406	95,600	8.7%; (4.6% over bud.)
Net Ordinary Income	6,217	-	-	