

Bethel St. Andrew's United Church  
2024 Annual Report  
March 2025

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## Annual Meeting Minutes (from Previous Year)

### **Annual Congregation Meeting for 2023 - Minutes Bethel-St. Andrew's United Church – February 25<sup>th</sup>, 2024**

#### **1. Nomination of Chair and Recording Secretary**

- a. Moved by Rick Leben, seconded by Cathy Guertin, that Ken Stewart be nominated as chair of the BSA Annual Meeting. - carried
- b. Moved by Jorgen Jensen, seconded by Jim Simpson, that Judi Roesler be nominated as recording secretary of the BSA Annual Meeting. - carried

#### **2. Opening Prayer – Rev. Jan Loughheed**

**3. Motion to approve:** all adherents from our congregation will be allowed to vote in the meeting. Moved by Elly Leben, seconded by Dave Hayley - carried

#### **4. Approval of Agenda**

Motion to approve agenda by Jayne Leveck, Seconded by Carole Williams - carried

#### **5. Approval of Minutes of 2022 Annual Congregational meeting**

Motion to approve minutes by Dave Hayley, seconded by Nancy Hayley - carried

#### **6. Business Arising**

- Under the session report, add a cemetery service was held at Whyte's for Robert Humphrys on August 29, 2023.

#### **7. Approval Process**

*It is proposed that all reports up to the Treasurer's Report for 2023 will stand as presented in the 2023 Annual Report booklet and will be accepted by one vote at the end of the reports. It is assumed that attendees have accessed the online version or a printed copy of the annual report, so reports will not be individually read during the meeting.*

*A representative will stand to receive any questions and comments about each report.*

Motion that all reports are accepted as presented. Moved by Jorgen Jensen, seconded by Mary Cohan-Pekarchuk - carried

#### **8. Financial Report for 2023 and Approval of 2024 Budget – Rob Roesler**

- Peter asked why the heating expense went down – Rob said it was due to a milder winter
- Rob reminded everyone that if you wish to donate to a cemetery, you must write the cheque to Bethel St. Andrews and on the memo write the name of the cemetery. The bank won't cash the cheque if it is written to the cemetery.
- Jan asked what the amount for the Youth group is – Rob replied that there is \$1900 tagged for the Youth group
- under presbytery assessment should be changed to regional assessment

- Walter pointed out that Sunday School and Audio Visual positions will be covered by the general budget and not from the St. Columba and Bethel Ministry funds.

- Rob pointed out that the expenses of microphones purchased and updates on the Carp Fair booth, should come through the treasurer so that we can collect the HST

Motion to approve the treasurer's report – moved by Rob Roesler, seconded by Dave Hayley - carried

## **9. New Business**

### **a) Church Hub Profile – Jan Lougheed**

- Thanks to Jan and others on presenting a clear representation and vision of our church
- Motion to accept the Hub Profile – moved by Jayne Leveck, seconded by Carole Williams - carried

### **b) Opinion Poll of Options Going Forward**

- ½ time, ¼ time, or pulpit supply appointment
- we can do an appointment for 1 year instead of doing a call
- ¼ time is not draining on our finances
- we need to have an ordained minister to do communion
- 24 voted for pulpit supply appointment - carried
- ¼ time 2 people voted
- ½ time 2 people voted
- there may be students who need to get experience – Jan will check
- committee Judi, Tonja, Nancy, Jan

## **10. Open Positions/Elections**

- Motion that Tonja Aldis be accepted as a Steward – Moved by Dave Hayley, seconded by Nancy Hayley - carried

- Outreach – Cathy Jensen, Jenna Parmiter volunteered to join the outreach committee

Moved by Dave Hayley, seconded by Elly Leben – carried

### **Current Officers**

**Session** – Carole Williams (Clerk of Session), Anita D'Arcy, Nancy Hayley, Mary Cohan-Pekarchuk, Sandra Preece, Elly Leben, Donna Wickie, Judith Waddell.

**Stewards** – Walter Veenstra – Chair, Rob Roesler – Treasurer, Judi Roesler – Secretary, Cathy Guertin, Donna Laughlin, Ben McLeod, Jim Simpson, Walter McIlquham, Jorgen Jensen, Dave Hayley, Barry Pretty, Phil Aldis, Tonja Aldis and Jayne Leveck as Envelope Secretary.

**M&P** – Jan Lougheed - Chair, Phyllis Douglas, Donna Laughlin.

**Trustees** – Ken Stewart - Chairman/Treasurer, Helen Parsons, Rick Leben, Sandy Preece and Barry Pretty.

**Whytes /Epworth Cemeteries** - Clayton Barr (Chairman), Barry Pretty, Rob Roesler, Glenn Gordon, Peter Wilson, Ken Stewart (Secretary-Treasurer)

## **11. Closing Prayer – Jan Lougheed**

## **12. Adjourned**

## Minister's Report

Note from Rev. Jan Lougheed

At the end of January 2024, we gathered together in Baldwin Hall to develop our church profile. With guidelines from the National church "Living our Faith Story" we focussed on Administration, Community Outreach and Social Justice, Denomination and Communities, Faith Formation and Christian Education, Leadership, Pastoral Care, Self-care, and Worship. Reflecting on this piece of work, Bethel St. Andrew's is truly a busy, thriving congregation. It also continues to be a hub for various other groups within the community to meet.

The resilience I spoke of last year, in the midst of change and uncertainty, continues to be remarkable. And I think this comes largely from our perception of who we are. Certainly, in our Living Our Faith Story profile, there are a couple of common threads woven throughout.

One is the invitation and welcoming attitude that prevails. The other is the offering of time and talents. The sense of service and desire to live out a call to Christian faith in daily life. This is evidenced in all the areas focussed on, by the presence of many "volunteers" who carry out endless tasks.

I recently read a reflection titled Volunteers or Disciples? A congregation was filling out a statistical form for the National Church. The question that created an interesting discussion was "How many volunteer hours are contributed by people in your congregation?"

How would you answer that? Is volunteering at church the same as volunteering for other organizations?

Did Jesus call Simon Peter and Andrew and ask them if they could spare a few hours to come and help him in his fishing boats? Jesus called disciples. And that makes a world of difference. What we do as we serve the church is not about time and numbers. We offer our time, our skills, our energy and our resources out of our own free will. We live our faith through participation within this community of faith.

We aren't disciples for just a couple of hours on Sunday morning or when we take time to attend a meeting here or there. We are called to be disciples.

And I think the resilience, the character, the essence, of you who make up this church comes from answering that call.

You don't just have volunteers gathering to make quilts. As disciples, quilt making is your ministry, an expression of your faith as you generously offer these quilts to comfort others.

The time and care taken in serving the church in so many ways goes well beyond volunteerism. Whether it is baking, or organizing fundraisers, visiting, or participating in worship leadership or teaching Sunday school or gardening or maintaining the building or looking after administration and finances, whatever you are called to do is discipleship.

The commitment I witness here is a reflection of who you are. Willing joyful disciples who continue to live out your faith story as you serve others.

Thank you.  
Blessings, Jan

## Official Board Report

I believe that 2024 was a good year for Bethel-St. Andrew's and I think that our congregation would agree. We had many different worship leaders this year including Brian Copeland, Junior Smith, Michelle Robichaud, the Aldis' family, the UCW, the Stewards guided by Tonja Aldis, the Sunday School, as well as Peter and Jan Lougheed – a big “thank you” to the Worship Committee and especially Jan for organizing and scheduling. Our music was led by Rick Leben, with some fill in by Travis Strong and Philip Burness. Thanks to Tonja for leading our little choir.

We thank Jenna Parmiter for leading Sunday School in the first half of the year. And a special thanks goes to the UCW, the Board of Stewards, the M&P Committee, the Trustees and members of Session and Communications. Without all of your efforts, the Church would not survive and be the place that we all love so much!

We held five Board meetings in 2024 on the following dates, February 6, May 14, June 25, September 10, and November 12.

Finally, thanks everyone for your support again this year! Blessings to you all.

Respectfully submitted by:  
Dave Hayley, Official Board Chair

## Session Report

The **Session** held meetings on the following dates: February 6/24, May 14/24, May 28/24, September 10/24, and November 12/24.

Our **Session** members include Mary Cohan-Pekarchuk, Anita D'Arcy, Nancy Hayley, Sandra Preece, Donna Wickie, Carole Williams, and Rev. Jan Lougheed, and we thank them for their time and energy in continuing the work of our church. Unfortunately, both Elly Leben and Judith Waddell gave us their letters of resignation during the year. Appreciation was extended to both Elly and Judith for their years of service.

**Communion** was held on February 18/24, March 31/24, May 26/24, December 1/24, and December 24/24. Communion was served by Rev Brian Copeland at Island View in Arnprior, and the Perley Hospital in Ottawa. Communion was also served on Maundy Thursday at a joint Grace St. Andrew's and Bethel St. Andrew's service.

During the year we were saddened on the following **deaths**: Donna Crossman on June 17/24, Helen MacHardy on July 28/24 at the Grove in Renfrew with the funeral service on August 3/24 at BSA – Rev

Michelle Robichaud officiating. Eric Mulligan died at home on September 7/24 with a celebration of life at BSA.

We also extend thanks to so many who have contributed to the success of our church through the year 2024.

- Rev. Jan Loughheed as our Supervising Minister, Rev. Peter Loughheed, Rev. Junior Smith, Rev. Brian Copeland, Rev. Anne Montgomery, Rev. Michelle Robichaud, the Aldis family, Jorgen Jensen, the UCW, Men's Ministry, the Stewards, Jenna Parmiter, & Sunday School for their part in leading our services.
- Rick Leben, Rick and his musician team, Philip Burness, Travis Strong, Tonja, Mackenzie, & Alex Aldis, Walter McIlquham, and the BSA choir in the music capacity.
- Travis Strong, Glenn Parmiter, Phil Aldis, Judi Roesler, and Jorgen Jensen for their part of the audio/visual team.
- Judi Roesler and Tonja Aldis as Charge administrators, for sending out the BSA weekly "Join Us for Worship" announcements to keep us up-to-date, and for providing the Power Point presentations for the services.
- Jenna Parmiter as the Sunday School Coordinator. Jenna indicated that she would not be coming back as the Coordinator for the 2024/25 Sunday School year.
- Christmas Pageant Team (Jan, Tonja, Nancy) for our December 15/24 Christmas Pageant.
- A special thank you to Judi Roesler and her Committee for organizing and overseeing a wonderful "Appreciation Evening" on August 23/24 for all the volunteers of the church.
- Our weekly scripture readers, greeters, coffee hosts, cleaners, hospitality list preparer, and weekly cleaning list preparer.
- All volunteers who make our church what it is today.

I wish you all many blessings, stay well and safe during the year.

Respectfully submitted,  
*Carole Williams*, Clerk of Session

## St Columba Report

The main purpose of the St. Columba Ministry Fund is to continue "the mission and faithful service" of St. Columba United Church in Galetta, Ontario, now part of Bethel-St. Andrew's United Church. It was created when St. Columba United Church in Galetta was closed and the congregation wanted its mission to continue.

Our year has been quite quiet but we are thankful to be a support for our Bethel-St. Andrew's congregation.

This year we:

- Provided palms for Palm Sunday
- Bought supplies for the Sunday School Farewell BBQ
- Paid for the sausages for the Veteran's Day Breakfast
- Donated \$500 to BSA toward M&S contributions

We continue to offer support to the congregation of Bethel-St. Andrew's and encourage our members to apply for funds for projects that promote outreach, education and general aid and encouragement. We pray for God's blessing on our fund and our work.

Respectively Submitted:

Nancy Hayley, Chair, St. Columba Ministry Fund

## Bethel Ministry Fund

In May 2024, the Bethel Fund welcomed Carole Williams to fill the position representing the former St. Andrew's United Church to replace Allison Paoliello who stepped down. Our thanks to Allison for her service in this regard.

Also in May of this year, the sum of \$30,000 was invested in the Eastern Ontario Outaouais Regional Council to be managed along with other BSA funds. As of December 31, 2024 this sum has realized a growth of 6.8%.

In July, the Stewards requested and received the sum of \$1,150 in payment for additional improvements to the fair booth, which improvements resulted in much better working conditions for all volunteers.

Respectfully submitted,  
Sandra Preece. Chair

## UCW Report

Our UCW women continue to work together to support the Church and, at the same time, share in fellowship and community. We have a core group of 13-15 women who regularly attend meetings and we're so thankful for all the women of the congregation who support us at our events.

Pie-making continues to be a very successful venture for us. Our tourtières were again a popular item as were and are our fruit pies. Donna Laughlin continues to direct our "pie days" and we all enjoy the fellowship of those days – busy as they are.

We purchased an octagonal picnic table for the side lawn and a team of volunteers assembled it and then enjoyed a BBQ lunch.

We continued with our Christmas Outreach programme and met for a day of crafting. This year we made reindeer from paint sticks which proved to be quite a challenge. We also gave poinsettias and cards to those who are not able to attend church or participate in our events.

Our Christmas Bazaar was a really great success again this year! We continued selling frozen soups, the craft table was laden with beautiful creations and the bake table was fully loaded, too. We thank the men who baked for our new bake table section: "Man Baking". We are thankful for all who came and supported us.

We met for our Christmas Potluck and "Penny" Auction and had our best attendance in a while. The food was outstanding as usual and we went home with lots of treasures. Cathy Jensen was our wonderful



auctioneer and we all laughed and enjoyed each others' company. The money raised was donated to the West Carleton Food Bank.

Our Fashion Show was a great success again this year. The fashions were lovely and our models did a super job! Thank you, men of the church, for serving our guests; the ladies so enjoy your presence.

Judith Waddell organized our "Lunch and Bridge" afternoons in the Hall again this year. She gathered the participants and we ladies made and served the lunch. Everyone who attended had a great day, including the serving staff!

Financially, the UCW gave \$7000 to the BSA General Fund, continued our donations to the Food Banks of West Carleton and Arnprior. We continue to stock the kitchen and enjoy providing goodies for our after church fellowship. We also provided fire blankets for the kitchen and Carp Fair Booth.

Our Sunshine Committee continues to send cards to those of us facing challenges and we share in prayers and ideas of how to help at our meetings.

We are thankful to be able to continue our work as the UCW and thank Our Lord for all the blessings we receive throughout the year.

Nancy Hayley  
President, Bethel-St. Andrew's UCW

## Men's Ministry

Men's Ministry continued to be an active group of men in 2024 drawing men from our church and community.

Activities continued to include Lug - a - Mugs and home cooked breakfasts.

We enjoyed 17 Lug - a - Mugs at Bethel - St Andrew's with many topics discussed especially with what is current in the news!

Seven home cooked breakfasts were held on Saturday mornings. About 22 men enjoyed the conversation, fellowship and guest speakers at each of the following meetings:

February 3 - John O'Neil talked about his career as an auctioneer. This meeting was held at St Thomas Anglican Church in Woodlawn.

March 2 - Karen McCrimmon, MPP, spoke about how the responsibilities of her past activities in the Armed Forces influenced and shaped her life.

April 6 - Gordon Gillespie, of 613 Environmental, discussed the hazards and mitigations of radon gas.

June 8 - Bill Plouffe, retired major, explained the Canadian forces ranks and their related badges.

October 5 - Art Goldsmith, naturalist, presented a travelogue entitled "Natural Treasures - My Retirement Mission".

November 2 - Anna Hutchinson, Lawyer, gave a presentation on Powers of Attorney.

December 7 - Christine Harrison, Registered Physiotherapist, spoke about Mental Health for Seniors.

We have been very fortunate to have access to such a variety of speakers.

Respectfully submitted

Walter Veenstra, Steve Duffield, Ken Stewart, Jim Simpson

## Outreach Committee

Members of the committee are as follows: Elly Leben & Anita D'Arcy. We welcomed two new members: Cathy Jensen & Jenna Parmiter.

The Outreach fund has an annual budget of \$2,000 and is available to assist local charities and families who need financial assistance due to job loss, fire loss, etc. In May, we gave \$500 to the Dolan family.

This past year the money was distributed as follows:

- \$200 to Shepherd's of Good Hope
- \$200 to The Ottawa Mission
- \$300 to West Carleton Emergency Food Aid
- \$100 to West Ottawa Resource Centre
- \$150 to Operation Come Home
- \$200 to Lanark County Interval House
- \$150 to Caldwell Family Centre
- \$200 to Innercity Ministries

Additional donations from the congregation during the year amounting to \$535 were given to the West Carleton Emergency Food Aid.

Respectfully Submitted,  
Anita D'Arcy

## Communication Committee

Your Communications Team continues to meet most Thursday mornings via Google Meet for 1 hour. We are always looking for new ideas to promote Bethel-St. Andrews to the community and could use your input.

This year, the Communications Team has been focused on keeping our website current and relevant.. You can visit our website at [bethelstandrews.com](http://bethelstandrews.com). We continue to see an increase in visitors to our website, with 10673 viewers in 2024. Our Facebook directed 1612 to our webpage.

We used our website to receive orders for the Fish Fry. Eighty-three orders were received, generating \$3865.00 in revenue.

We increased our presence in the community by the use of local advertising, using West Carleton Online, promotion on Ward 5 councilor's website, banners, and the use of Facebook.

We need some additional help in 2025 as we continue to promote our active church and programs within

our catch basin. With changes taking place in other churches around us BSA will be taking a larger role in the community and additional volunteers will make communications in our run even better!

Submitted by: Walter Veenstra, Phil Aldis, Cathy Guertin.

## Whytes Cemetery Report

The Cemetery Committee: Chair, Clayton Barr; Secretary-Treasurer, Ken Stewart; Members: Barry Pretty, Rob Roesler, Glenn Gordon and Peter Wilson submit the following report.

Burials / Inurnments: Joan Cunningham, Peter Posch and Gary Beaven

Service: A Memorial Service for Whyte's Cemetery was held with a good turnout on August 18, 2024 at Bethel St Andrew's due to inclement weather and rain. Following the service we had a tea and coffee time in the Hall with goodies providing a successful social time. Donations received over the year amounted to \$6,645.00. We were pleased to have Rev Michelle Robichaud lead our memorial service. Rick Leben provided the music.

The grass was cut by Jim Trottier of Cojo Lawncare in Constance Bay throughout the summer. Glenn Gordon staked out for the new headstone installations and for the interments and provided the plot maintenance afterwards.

In the Spring we hope to start to assemble the gates and fencing for the front of the cemetery. This will be followed by the installation, if sufficient funds are available. **Donations of any amount will be gratefully received to help complete this project.**

### Financial Report as of December 31, 2024

Opening Balance	<b>\$34,110.97</b>	as of December 31, 2023	
Operating Income :		Operating Expenditures :	
Donations . . . . .	6,645.00	Perpetual Care Fee to Public Guardian	500.00
Interest from Public Guardian . .	1,056.05	Grass Cutting (Hst \$260.00)	4,860.00
Headstone Care & Maintenance . .	300.00	Baldwin Flowers . . . . .	84.75
Staking & Opening/Closing Fee .	1,050.00	Banking Fees . . . . .	9.48
Plot Sales . . . . .	0.00	Honorarium . . . . .	400.00
		Fill/ Excavation . . . . . (Hst \$397.80)	\$3,457.80
		Steel . . . . . (Hst \$685.21)	\$5,956.01
		Labour . . . . .	\$2,000.00
Total Operating Income . . . . .	<b>\$9,051.05</b>	Total Operating Expenditures .	<b>\$17,268.04</b>

Bank Balance as of December 31, 2024

Operating Balance     **\$ 25,893.98**

The balance of the Baldwin Flower fund provided by the Board of Trustees is \$227.25

Long Term Investments as of December 31, 2024

The gates and fencing improvement funds of **\$40,000** invested through the Eastern Ontario Outaouais Regional Council (EOORC) for just over 2 years increased in value to **\$48,740** by December 31, 2024. The gain in 2024 was 10.7%.

The perpetual care and mainteance **trust** balance at the Office of the Public Guardian and Trustee at the end of 2024 was **\$29,917.98** . The interest earned from this fund (\$1,056.05 in 2024) can only be used for the cemetery maintenance.

Epworth Cemetery Report

Glenn Gordon of our committee cut the grass again this past year.

Financials

The bank balance on Dec 31, 2023 was **\$6,772.12**

Income	Expenses
Plot Sales .....	Perpetual Care fee to Public Guardian
\$0.	\$400.00
Interest from Public Guardian & Trustee	Bank fees .....
\$364.29	\$36.00

The bank balance on Dec 31, 2024 was **\$6,700.41**

The perpetual care **trust** balance was **\$9,569.39** at year end at the Office of the Public Guardian and Trustee.

**Total HST paid by the Cemeteries in 2024 was \$1,343.01**

Respectfully submitted        Ken Stewart

Secretary-Treasurer

Lowry Cemetery Financial Statement

**LOWRY CEMETERY STATEMENT**  
**Statement as of Dec 31, 2024**

Bank Balance as of Jan 1 2024	841.17
Income	
Interest Public Trustee	442.29
Donations receipts	1610.00
Donations no receipts	270.00
GIC cashed	1555.23

Interest	0.08
GIC renewed	2080.00
GIC renewed	6589.82
TOTAL	\$12,547.42

Expenses	
Service Charge	29.00
Honorarium	300.00
McDougal Insurance	600.00
Lawn Maintenance	2750.00
GST	405.50
GIC renewal	2080.00
GIC renewal	6589.82
TOTAL	\$12,754.32

Bank Balance as of Dec 31, 2024 \$634.27

Investments  
 GIC \$2080.00 @ 2.55% matures Dec 17 2025  
 GIC \$5270.00 @ 5.40% matures Dec 17 2025  
 GIC \$6589.82 @ 2.85% matures Dec 2026  
 GIC \$20582.56 @ 5.75 % matures Oct 2025  
 TOTAL in GICs \$34,522.38

Public Trustee Perpetual Care  
 Fund \$11,546.00

Committee Members  
 Chairperson Dave McMurtry  
 Secretary Annette Cousens  
 Treasure Isabel Wilson  
 Kathy McGuire  
 Dale Hanna  
 Carolyn Clarke  
 Alana McMurtry  
 George Wilson  
 Jack & Audrey Shaw

## Trustees Report - for Year Ending December 31, 2024

### Board Members were:

Ken Stewart (Chair/Treasurer), Rick Leben (Secretary), Helen Parsons, Sandy Preece and Barry Pretty.

### Assets – Baldwin fund:

In just over 2 years the \$70,000 invested through the EOORC

at 2024 year end was ..... **\$83,272.**

The gain in 2024 was 10.7 %.

**Total Mutual Funds** **\$83,272.**

**Assets – Liquid:**

Bank balance as of Dec 31, 2024 **\$7,275.37**

4 Outstanding student cheques **-\$800.00**

**Total Liquid Assets** **\$6,475.37**

**Total Assets** **\$89,747.**

**Income:**

No earnings have been withdrawn in 2024 from the Baldwin funds.

**Expenses:**

We continued with our commitment to our post-secondary students with an increased gift at Christmas for each of the nine students that are currently in college or university. 2024 marked 32 years these gifts have been provided for a total of 269 gifts to our post-secondary students. The 9 recipients were: Dennett Cassandra Dowell, Mathieu Gagnon, Amaya Haupert, Drake Hodgson, Connor Hopper and Julie Pirie followed by Mackenzie Aldis, Travis Strong and Olivia Wertwym in late January 2025.

**Housing Allowance Fund**

The value of this fund for a number of years has been \$161,825 with the interest transferred to the BSA General account.

By September 2022 this fund was fully invested through the Eastern Ontario Outaouais Regional Council in mutual funds and had on December 31, 2024 a value of **\$199,547** . The gain in 2024 was 10.7 %. No interest was withdrawn in 2024.

The investments through the Regional Council follow closely the United Church of Canada investment guidelines. Eight smaller churches like Bethel St. Andrew’s have invested through the Regional Council in 2024.

Respectfully submitted  
Ken Stewart  
Chair / Treasurer

**BSA Funds Invested Through EOORC**

**BSA Funds invested through EOORC as of December 31, 2024**

To date the following amounts have been deposited with the Regional Council for investment in their mutual fund portfolio with Fiera Capital. This portfolio very closely follows the United Church of Canada investment guidelines for socially responsible investing.

Housing	Baldwin	Whytes	St Columba	Bethel	Total
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	Allowance					
<b>Deposits</b>						
July 1, 2022	\$80,000					
Sep 1, 2022	\$81,825	\$20,000	\$40,000			
Dec 1, 2022		\$50,000				
Jan 1, 2023				\$60,000		
Jan 1, 2024				\$60,000		
Jun 1, 2024					\$30,000	
<b>Totals</b>	<b>\$161,825</b>	<b>\$70,000</b>	<b>\$40,000</b>	<b>\$120,000</b>	<b>\$30,000</b>	<b>\$421,825</b>

Deposits began July 1, 2022 and now with the Bethel deposit of \$30,000 on June 1, 2024 the total deposit through EOORC is \$421,825.

#### Fund Values in 2024

Jan 1/24	\$180,253	\$75,220	\$44,027	\$125,118		\$424,620
Jun 1/24					\$30,000	Deposit
Dec 31, 2024	\$199,547	\$83,272	\$48,740	\$138,510	\$32,035	\$502,107
2024 Return	\$19,294	\$8,051	\$4,712	\$13,392	\$2,035	\$47,487
% age Return	10.7 %	10.7 %	10.7 %	10.7 %	6.8 % in 7 mos.	

The Bethel funds were invested on June 1, 2024 for 7 months of 2024 gaining 6.8 % whereas the other 4 funds increased in value by 10.7% but over all of 2024.

Our rate of return in 2023 was 8.5 % and 10.7 % in 2024 averaging a return of 9.6 % for the 2 years.

Note that in 2024 the 10.7 % return provided BSA a gain of \$47,487 .

The market in 2023 and 2024 has provided excellent gains for BSA but the test will be the performance in the 2025 market.

Ken Stewart

### Stewards Report

The stewards have had a very busy year and we thank everyone for their support, both financial and with their time.

We started the year with installing a water softener. The sidewalk leading into the sanctuary was replaced and a cement parking spot was made outside Baldwin Hall. The basement was restructured for a dedicated Sunday School area and a new meeting room. The basement and stairway were repainted to an updated colour scheme. The stewards organized both a spring and fall clean up around the property. The steward recognizes the importance of the all the volunteers who make BSA work therefore a volunteer appreciation day was held in August with a car rally/poker run followed by dinner and music at the Roesler residence. In late fall a new wheelchair ramp was installed as the old structure was rotting and areas were no longer

safe.

In the summer of this year more renovations happened in our booth at the Carp Fair. The weather cooperated this year with lots of dry sunny day. Thanks to all who helped in the booth. We had the most successful ever!

Fundraising events were a lot of fun and together we raised over \$21,000 for our church. The events this year included Shrove Tuesday, Mother's Day Brunch, the Fish Fry (led and organized by Donna Laughlin) The Carp Fair with all hands on deck with the last event being a veteran's brunch following the Remembrance Day church service.

A special thanks to the UCW, Bethel Fund and St. Columba Fund for their strong financial support to many projects/programs within our church.

Western Ottawa Community Resource Center (WOCRC) continues to rent Baldwin Hall for the Early On Program, which is extremely well attended and demonstrates to the community our commitment to young children. WOCRC also hosts Community Café in Baldwin Hall which is open all in the community to enjoy coffee and conversation. In addition WOCRC hosted their Diner's Club in our hall, including a BBQ, which is a time for the seniors in our community to enjoy a hearty lunch followed by entertainment.

On All Saints Sunday, Oct 27<sup>th</sup>, the stewards led the service.

A thank you to all the individuals who helped keep our church in 2024. The stewards recognize that in our aging community the tasks of cleaning becomes more difficult for each of us. The Stewards have decided to contract a cleaning service for 2025.

As you can see from our Financial Report BSA experienced a strong surplus for 2024 and thanks to all congregants for their financial support throughout the year.

Last but not least, a thank you to Rob Roesler, our treasurer, for keeping all our financial records in great shape.

Submitted by Walter Veenstra, Chair

## Ministry & Personnel

The Manual of the United Church mandates that every pastoral charge must have a Ministry & Personnel Committee (M&P) that is accountable to the governing body, the Official Board. The M&P is an ongoing, standing Committee with the primary responsibility of overseeing the relationships and functions within the ministry personnel and other employees of the Church. Its role is to be both consultative and supportive; it does not have executive powers.

The M&P folks are present to offer support and care to our dedicated staff and ensure that worship leaders are in place for Sunday Worship.

## Worship Leadership



- January – March, Rev. Brian Copeland
- April – June, rotation of Church Members,
- Rev's Jan and Peter Lougheed, Rev. Anne Montgomery
- July – August, Rev. Michelle Robichaud
- September, Rev. Jan Lougheed
- October, rotation of Church Members
- November – December 8, Rev. Dr. Junior Smith
- \*November 10 – Remembrance Sunday, Jorgen Jensen
- December 15, Christmas Pageant, Church Members
- December 22, Rick Leben and Friends
- December 24, Rev's Jan and Peter Lougheed

### **Ministry Personnel**

- Music Director, Rick Leben
- Audio Visual Tech, Travis Strong
- Sunday School Coordinator, January – June, Jenna Parmiter
- Administrator, Judi Roesler
- Choir Director, Tonja Aldis

Thanks for all you do as you bless us in offering your gifts and talents in your leadership here at BSA.

Jan Lougheed

### **2024 Annual Bethel-St. Andrew's Treasurer's Report**

*Respectively submitted, Robert Roesler*

The 2024 budget was created with a \$7,000 surplus but we finished the year with a \$20,700 surplus. This large

surplus can be attributed to the church exceeding all income targets. This is a testament to everyone's hard work (e.g. fundraising) and generosity (givings). Thank you all and special thank you to the UCW!

The stewards also worked hard and tackled many projects spending over \$16,000 on repairs and new capital

equipment. As the building ages, the repairs were necessary and more are being planned for 2025.

## Summary

Category	Details
Income	\$117,170 <ul style="list-style-type: none"> <li>• Over: Fundraising (6,300), Givings (1,300), Fund transfer (1,150), UCW (2,200)</li> <li>• Under: M&amp;S (110)</li> </ul>
Expenses	\$96,500 <ul style="list-style-type: none"> <li>• Under: Ministry (5,310), Music (945), Heating (1,000), Sunday School (800)</li> <li>• Over: Building (15,600), Misc (1,550)</li> </ul>
Outreach	\$8,100 ( <ul style="list-style-type: none"> <li>• M&amp;S + Budgeted charities + Local (Food bank, more)</li> </ul>
Flow-thru	\$8,175 (Cemeteries)
Bank Balance	\$88,500: Checking (42,000), Cashable GIC (43,800) <ul style="list-style-type: none"> <li>• \$3,800 interest from GIC + \$20,700 in-the-black resulted in a healthy increase.</li> </ul>
Fiera Investments	See Trustees report.
Notables	<ul style="list-style-type: none"> <li>• We exceeded all budgeted income except M&amp;S.</li> <li>• Carbon tax now equals GST.</li> </ul>

## 2024 Budget Results:

### Income

Category	Actual	Budget	Difference
<b>INCOME</b>	<b>106,717.56</b>	<b>95,620.00</b>	<b>11,097.56</b>
Income	21,301.17	15,000.00	6,301.17
Fundraising	21,301.17	15,000.00	6,301.17
Carp Fair	17,650.36	12,000.00	5,650.36
Other	3,650.81	3,000.00	650.81
Income	1,150.00	0.00	1,150.00
Funds	1,150.00	0.00	1,150.00
Fund Transfers	1,150.00	0.00	1,150.00
Interest Inc	0.00	0.00	0.00
Income	5,187.00	4,800.00	387.00
Givings	5,187.00	4,800.00	387.00
M&S	4,687.00	4,800.00	-113.00
M&S - No receipt	500.00	0.00	500.00
Income	65,811.44	64,920.00	891.44
Givings	65,811.44	64,920.00	891.44
Local Church	64,079.50	63,600.00	479.50
Local Church - No re	1,731.94	1,320.00	411.94
Income	13,267.95	10,900.00	2,367.95
MiscIn	13,267.95	10,900.00	2,367.95
Building	4,050.00	3,900.00	150.00
UCW	9,217.95	7,000.00	2,217.95

### Expenses

Category	Actual	Budget	Difference
<b>EXPENSES</b>	<b>87,338.37</b>	<b>78,528.00</b>	<b>-8,810.37</b>
Expenses	10,046.59	15,360.00	5,313.41
Ministry	10,046.59	15,360.00	5,313.41
Expenses	9,545.84	9,900.00	354.16
Music	9,545.84	9,900.00	354.16
Expenses	121.54	240.00	118.46
Admin + Office	121.54	240.00	118.46
Expenses	5,134.50	5,640.00	505.50
Regional Assessment	4,951.00	5,280.00	329.00
Worship Supplies	183.50	360.00	176.50
Expenses	49,568.50	33,916.00	-15,652.50
Building	49,568.50	33,916.00	-15,652.50
Capital	3,411.45	0.00	-3,411.45
Grounds	2,094.25	1,900.00	-194.25
Insurance	7,478.64	7,500.00	21.36
Repairs	25,231.11	12,000.00	-13,231.11
Other Repairs	25,231.11	12,000.00	-13,231.11
Utilities	11,319.12	12,516.00	1,196.88
Electric	3,617.57	3,600.00	-17.57
Heating	5,596.12	6,600.00	1,003.88
Internet	533.68	696.00	162.32
Phone	200.00	240.00	40.00
Water (Testing-Pum...	1,348.75	1,080.00	-268.75
Web Site	23.00	300.00	277.00
Expenses	3,520.55	1,972.00	-1,548.55
MiscEx	3,520.55	1,972.00	-1,548.55
Expenses	7,172.00	6,800.00	-372.00
Outreach	7,172.00	6,800.00	-372.00
Charities (Budgeted)	2,035.00	2,000.00	-35.00
M&S	5,137.00	4,800.00	-337.00
Expenses	2,228.85	3,620.00	1,391.15
Sunday School	2,228.85	3,620.00	1,391.15

### Flowthru (Unbudgeted money that passes thru the books)

	Sent	Pending
<b>Cemeteries (Whytes, Lowry)</b>	<b>\$8,175 (Whytes and Lowry)</b>	<b>\$200</b>
<b>Outreach</b>	<b>\$280 (Ukraine), \$585 (local), \$55 (Special Olympics)</b>	

## 2025 Proposed Budgets

### Income:

Category	Budget
<b>INCOME</b>	<b>98,805.00</b>
Income	17,000.00
Fundraising	17,000.00
Carp Fair	14,000.00
Other	3,000.00
Income	0.00
Funds	0.00
Fund Transfers	0.00
Interest Inc	0.00
Income	4,800.00
Givings	4,800.00
M&S	4,800.00
M&S - No receipt	0.00
Income	65,280.00
Givings	65,280.00
Local Church	63,600.00
Local Church - No receipt	1,680.00
Income	11,725.00
MiscIn	11,725.00
Building	4,725.00
UCW	7,000.00

### Expenses:

Category	Budget
<b>EXPENSES</b>	<b>97,690.00</b>
Expenses	18,000.00
Ministry	18,000.00
Pulpit Supply	15,600.00
Pulpit supply mileage	2,400.00
Expenses	9,120.00
Music	9,120.00
Music Dir salary	7,200.00
Music Supply mileage	420.00
Music Supply salary	1,500.00
Expenses	10,620.00
Admin + Office	10,620.00
Admin Gross Pay	10,380.00
Office Supplies	240.00
Expenses	5,787.00
Regional Assessment	5,427.00
Worship Supplies	360.00
Expenses	44,191.00
Building	44,191.00
Capital	2,000.00
Cleaning	5,760.00
Grounds	2,200.00
Insurance	7,500.00
Repairs	12,000.00
Utilities	14,731.00
Electric	4,800.00
Heating	7,400.00
Internet	696.00
Phone	240.00
Water (Testing-Pumping)	1,295.00
Web Site	300.00
Expenses	1,972.00
MiscEx	1,972.00
Expenses	6,800.00
Outreach	6,800.00
Charities (Budgeted)	2,000.00
M&S	4,800.00
Communications	960.00
Expenses	240.00
Sunday School	240.00

### Notables:

#### Capital:

- \$1000 for Wi-Fi enabled thermostats and door locks.
- \$1000 for new Video recording equipment so services can be uploaded.

WOCRC has agreed to pay \$75/month for using our building.

Cleaning employee: \$5760 (\$105/week). I believe it will be less.

New administrator employee: \$10,380 (\$200/week)

Increased heating: \$1500 due to colder 2024/25

**Budget is Balanced!**