

Established 1876



2025 ANNUAL REPORT

WESTMINSTER UNITED CHURCH

180 QUEENSTON ST.

ST. CATHARINES, ONTARIO L2R 2Z7

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Remembrance of Those Who Passed Away/Statistics

“Your memory to us is a keepsake, with which we will never part. Though God has you in His keeping, we always have you in our hearts”.

We Remember:

Andrew Hunter
Augustin Balbon
Betty Smith
Bruce Horton
Colin Matthews
Dave Mayer
Erma Thompson
Floris Bartlett
Jean Wiebe
Margaret Broderick

Congregational Statistics:

Weddings:1
Funerals:8
Child Baptism:0

Membership:

Received –
Affirmation of Faith:0
Adult Baptism:0
Confirmation of Faith:0

Transfer: 1

Total membership December 31, 2025: 73 households

Adherents: 28

Westminster United Church
2026 Congregational Annual Meeting Agenda
February 22, 2026, 11:00AM

1. Opening Prayer [unison], O eternal God, You are the source of wisdom. we ask You to rightly direct our minds, help us to make the right decisions, make this church to be your own, in Jesus' name we pray, amen - "We Remember" with Rev. Dr. Paul Miller
2. Motion to adopt the agenda:
3. Election of Congregation Board Chair and Secretary for 2026 (including 2027 Annual Meeting date)
4. Correspondence
5. Motion to allow adherents to vote: B.3.7.2 United Church Manual
6. Adoption of minutes from the 2025 Congregation meetings
7. Business arising from minutes:
8. Collaborate Ministry Motion
9. Motion to receive and approve 2025 reports:
10. Review of Budget for 2026
11. Review Profit and Loss for 2025
12. Review Balance Sheet for 2025
13. Motion to approve budget for 2026 as recommended by Finance Committee
14. Those standing to remain on the Official Board for 2026
15. Further nominations, from floor if any
16. Motion to close nominations
17. Election of Official Board
18. Other business: Appoint: region 9 – 2 rep(s) – Extension Council rep – Cave Springs
19. Approve Pledge amount to Mission and Service Fund
20. Property Redevelopment Project Update (Jerome Kudera)
21. 150th Anniversary/Celebration Report
22. Motion to Adjourn

Minister's Annual Report

I am thankful to God for another year of blessings at Westminster United Church. Once again, we have pulled together to get things done for the glory of God throughout 2025. We have cared for one another and supported one another throughout the year. And we have cared for our community by collecting winter clothes for Connaught School, donating 150 boxes of cereal to the St. George's Breakfast program, raising money for Coldest Night of the Year and other community agencies.

Worship is at the heart of our life together. I want to thank Jude Kudera and Karina Carr for their musical leadership, and the choir, the lay readers, ushers and communion team for doing all the behind-the-scenes work. Thanks also to Karen Watson, Carol Ann McGarr, Shirley Warner, Janet Lilley and all those who decorate the sanctuary so beautifully for special services and seasons. Thanks to Jude for managing the live streaming, recording and projecting technology.

For most of the year, we have been living a construction zone with the arrival of two apartment buildings behind the church. This has led to a lot of disruption, especially with parking. But life has gone on. Attendance at worship has held steady. Events such as the BBQ, the Bazaar and the Kids' Christmas Shopping Day have proceeded. I want to thank everyone for being so good-natured and adaptable in the face of all the upheaval.

The project will benefit our community by adding 39 new dwelling places for people who need them. But it will also benefit the Church for years to come as we receive income to support our ministry.

The other news is the approval of a major development on the old hospital site. Over the next 10 years, Westminster will have hundreds of new neighbours. I believe it is essential that Westminster continue to be a presence in this community.

Many of you were disappointed when I announced that I would be retiring in 2026. We are in conversation with Elm St United Church to enter into a cooperative ministry whereby Rev. Kassandra Matthews would be the minister of both congregations. This is a wonderful opportunity to have an energetic, competent, caring – not to mention much younger! – pastoral leader who can help Westminster respond to a changing neighbourhood. It still has to be approved by both congregations and Horseshoe Falls Regional Council, but this is a golden opportunity for Westminster that doesn't come along every day.

2026 is a milestone anniversary for our church – 150 years as a congregation! A 150th Anniversary Committee, chaired by Jan Tanouye and Janet Lilley, has been working hard to plan celebrations for the coming year. We will be having a special anniversary service on Sunday, April 26, with the Moderator of the United Church, Rev. Dr. Kimberley Heath as our guest preacher. We will also be planning a community Open House to coincide with the official opening of the apartments.

In 2027, our beloved church building will turn 100. And she is showing her age. I hope that over the next two years, we can undertake some upgrades to make our building a more attractive and welcoming place. This will be a challenge as the cost of renovations is high, but I am confident we can find a way to give Westminster an anniversary make-over.

We have lost some dear friends in the past year – Augustin Balbon, Floris Bartlett, Margaret Borderick, Bruce Horton, Andrew Hunter, Janet and Colin Matthews, Dave Mayer, Betty Smith, Erma Thompson and Jean Wiebe. They were an important part of our church family and they will be missed.

It has been such a privilege to be your minister. I'm getting to the age where I repeat myself, and I know I've told this story many times – but after I retired (for the first time) in 2019, I vowed I would never take another appointment. I agreed to come and be your minister for six months. But when I saw your capacity for deep Christian friendship and your dedication to the community, I knew I would be here for a while. I want to thank our members of the Official Board, our Board Chair Jerome Kudera, and all those who provide leadership in our church. And a special word of thanks to Bruce Lilley, our Administrator, who puts in countless hours making sure that things run smoothly – and to Janet, who is always by his side.

2026 is going to be an exciting year and a great cause for celebration at Westminster.

God bless you all.

Respectfully submitted



Rev. Dr. Paul Miller

Chairman's Report

At the start of 2025, I had the opportunity to become Chairman of Westminster's Official Board.

Honestly, I still feel like a little boy each time I come to church and see the familiar faces I've come to know and respect for over 50 years.

During the pandemic, Bruce Lilley asked me to join the board and over the next few years, I realized it's my time to become more active and serve our church. Thankfully people like Bruce, Janet, John, Bev, Sandy, Lisa, Colin, Shirley, Carol Ann, Stetin, Lyon, Karen, Calvin, Jude and many others have volunteered and set an example for many years to pull together and get things done for the glory of God.

The leadership of this church is strong beginning with Rev Dr Paul Miller. We are fortunate to have Bob and Jan Tanouye join our board with Bob's expertise and enthusiasm in finance and Jan along with Janet Lilley leading our 150th Anniversary Celebrations. If any congregation member wishes to become more involved with our church and volunteer, we are a welcoming team and happy to work beside you. We are always looking for help with ushering, gardening, coffee hour and would love you to come on board.

We are fortunate to be in a position of hope as we enter through a transformative era of Westminster. Our building is approaching 100 years old in 2027; we have identified and started repairs on key areas of our building while looking for creative ways to fund possible renovations to give our church a modernized look. Our 39 unit housing project will provide much needed homes for our community and stable income for our church for years to come. The construction of high-rise apartments next door offers the continuing rejuvenation of the Queenston Street neighbourhood, giving Westminster opportunities to serve our growing community.

We will be seeking a new minister as Rev Dr Paul Miller will retire again in 2026. Paul originally signed on for 6 months and somehow, he stayed on for 6 years! Additionally, Bruce Lilley is stepping down as our Church Administrator after 26 years starting most notably with our Elevator Project and bookending with our Housing Project. We do have succession plans underway. Personally, I want to thank both Paul and Bruce for their extraordinary leadership and dedication to leaving our church in a much better place.

In His Service,



Jerome Kudera, Board Chairman

Westminster United Church
Minutes of the Annual General Meeting
February 23, 2025

Present: Linda Anderson, *Audrey Barnes, Cynthia Barrow, Ingrid Barrow, Stetin Barrow, Elliston Bridger, Joy Bridger, Karina Carr, James Clarke, Nancy Crompton, Mary Dietrich, Glenna Eldridge, Janet Graham, Donna Gough, Georgia Hole, Michael Hole, Anne Hunter, Shirley Horner, Calvin Jessome, Jerome Kudera, Jude Kudera, Lina Kudera, Phyllis Lidstone, Bruce Lilley, Jean MacNevin, Sandy MacNevin, Lisa Mansfield, Colin Matthews, June Mayer, Karen Mayer, Carol Anne McGarr, Paul Miller, Roberta Noble, Shirley Norton, Herman Sabean, Shirley Smith, Ryan Stevens, Bob Tanouye, Jan Tanouye, Bev TenBroeck, John TenBroeck, Shirley Warner, Andrew Whitely.*

1. With no official Board Chair, Rev. Dr. Paul Miller offered to act as Chair of the Annual General Meeting. Opening Prayer in unison led by Paul. We then remembered Janet Matthews and John Monk, who passed in 2024.

2. Motion to adopt the agenda. A few minor changes were made to the agenda. 9. *Review of Budget for 2025 was moved to after 11. Review Balance Sheet for 2024. 17. Change region 9 to Horseshoe Falls Regional Council. 18. Change Pledge to Goal.*

With the noted changes to the agenda, a motion was made by Jan Tanouye and seconded by Colin Matthews to approve the agenda. Carried.

3. Election of Congregation Board Chair and Secretary for 2025 (including 2026 Annual Meeting date). Jerome Kudera's name has been forwarded to stand as the next Board Chair. A call was made to the attendees, and no further nominations of volunteers were received. A motion was made by Colin Matthews and seconded by John TenBroeck that Jerome be elected as the Board Chair. This motion was carried. A motion was made by Jude Kudera and seconded by Calvin Jessome that Bob Tanouye be elected as AGM and Board Secretary. This motion was carried.

4. Correspondence. The Board received a request from Rev. James Clarke to become a Volunteer Associate Minister (VAM) for Westminster United Church. At our last Board meeting, this request was approved and an VAM application was made to the United Church of Canada. This application is to be reviewed on February 24th at the UCC Human Resources Commission. We are awaiting confirmation of this application. We have received a Thank You Card from Rev. James Clarke for initiating this application. He expressed his appreciation of our warm welcome and friendship, our worship services, fellowship, and Bible Study at Westminster.

5. Motion to allow adherents to vote by Jerome Kudera and seconded by Cynthia Barrow. Carried.

6. Adoption of minutes of 2024 AGM. Motion by Colin Matthews and seconded by Joy Bridger. Carried.

7. Business arising from 2024 AGM. There was no business arising.

8. Committee Reports. No questions or issues arose from Committee Reports. A motion was made by Colin Matthews and seconded by Shirley Warner to approve these reports. Carried.
9. A brief pause in the AGM for people to eat pizza.
10. 9/10. 2024 Profit & Loss and 2024 Balance Sheets were reviewed. A motion was made by Karen Mayer and seconded by Nancy Crompton to accept these reports. Carried.
11. 2025 Budget. Jerome reviewed the key information regarding the budget. A question from the floor asked if an insurance rebate was received and it was confirmed that we received a cheque for \$1,345. It was mentioned that the Board approved the 2025 budget at the last Board meeting.
12. A motion was made by Carol Anne McGarr and seconded by Ryan Stevens that the 2025 Budget be approved. Carried.
13. Official Board. The official Board members were announced and asked to stand to be recognized. All Board members agreed to remain on the Board.
14. Further Nominations / Volunteers. A call was made to the floor for additional nominations and/or volunteers to be on the Board. None were received.
15. It was moved by Jerome Kudera and seconded by Cynthia Barrow that nominations be closed. Carried.
16. Motion to accept the Board members by Andrew Whiteley and seconded by Shirley Horner. Carried.
17. Appointment of Representatives.
 - a. Horseshoe Falls Regional Council – Jude Kudera. (1 position open)
 - b. Extension Council – Stetin Barrow & Calvin Jessome.
 - c. Cave Springs Camp – Calvin Jessome.
18. Approval of Mission & Service / Local Charities Goals. A complete list of donations made last year were reported in the LB Accountant report found on page 10. A motion was made by Jude Kudera and seconded by Shirley Horner that these goals be approved. Carried.
19. Property Redevelopment Project Update. Jerome provided a project update. Phase 2 is expected to be completed by mid-March with Church parking (approximately 40 spots where the gymnasium was located) to be ready. Access would be from Valleyview Road. Phase 3 will be starting in March with completion scheduled for the end of October. 26 Market value units and 13 Affordable Housing units will be open for occupancy before the end of the year. Jerome will provide contact information for anyone interested in applying for one of these units.
20. WUC 150th Anniversary. It was pointed out that this is also the 100th anniversary of this building. To plan the celebrations leading up to October 2026, it was felt that a committee needs to be formed. Cynthia Barrow, and Jan Tanouye immediately volunteered. And others including Jerome, Paul, and Lisa offered to participate. It looks like more people will join in with much enthusiasm expressed.
21. Other Upcoming Events. Paul highlighted several upcoming events.

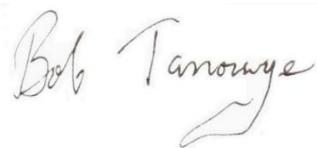
- a. 100th UC Anniversary Play (revised from the 75th anniversary play) on April 5th at Central United in Port Colborne. Details to be announced.
- b. 100th UC Anniversary Choir Concert at Central United in Welland on May 4th. Details to be announced.
- c. UC Jackfish Baseball Day on June 7th. Tickets are \$15 and the UC must sell at least 100 tickets. If you plan on attending, indicate your plans to Paul

22. Motion to adjourn at 12:05 by John TenBroeck.

23. Meeting adjourned with a prayer by Rev. Dr. Paul Miller.



Jerome Kudera, Chairman



Bob Tanouye, Secretary

Music Director's Annual Report

Overview

For 2026, the music ministry at Westminster has basically remained the same apart from the addition of Karina Carr. She provides additional accompaniment for hymns on the piano while I am at the organ. Feedback on the organ and piano combination has been positive.

Choir

Our choir is a very faithful and dedicated group! There are currently twelve choir members. Thursday night practices are not limited to just practicing and learning new material; it is also a night of fun and fellowship. Rev. Miller adds his voice when the choir sings anthems – thank you Rev. Miller. Karina conducts the choir while I provide accompaniment on the piano (or on the rare occasion, organ).

Rodgers Organ

The organ remains the main accompaniment for congregational singing. If you have been reading my reports over the years, you know there are numerous problems with the organ. This year, the stops for the pedals have been deteriorating quickly. Ciphers (notes stuck or continuing to play) are happening more frequently on the *Great* manual (middle keyboard).

Acoustic and Digital Pianos

We have two acoustic pianos: one in the sanctuary and the other in the Fellowship Hall. Both are in relatively good condition. Both will need tuning and minor adjustments to the key action. The late David Mayer's family donated his digital piano to Westminster. It is used regularly during choir practices and when we have our summer services in the Friendship Chapel.

Licenses

Due to the use of the screen projector and live-streaming, we continue to purchase two licenses that cover both the onscreen projection and live-stream feed. We are currently using One License and CCLI.

In His service,

Jude Kudera

Ministry and Personnel Report

Rev. Dr. Paul Miller is planning to retire in 2026. We are in discussion with Elm Street United Church to enter into a collaborative ministry agreement to share equally ONE FULL TIME MINISTRY POSITION to be filled by Rev. Kassandra Matthews who will serve 50% time with each congregation. The goal is for this arrangement to commence SEPTEMBER 1, 2026, pending approval by Horseshoe Falls Regional Council.

Bruce Liley. After over 26 years, Bruce is planning on stepping down as our Church Administrator in 2026. We thank Bruce for his countless hours in keeping everything in our church operational.

Jude Kudera, our Music Director, leads our music and also looks after our livestream and all things Internet including our Social Media presence. Since the passing of Dave Mayer, Jude is helping out with our weekly bulletins and newsletters.

Karina Carr is now our Pianist and also helps with our choir.

Greg Valde. Greg is paid 3 hours per week (1 day only) to clean our sanctuary. He has been doing this role since the pandemic to ensure the pews are wiped down and the sanctuary is vacuumed each week. From time to time, Greg may have his wife Sheila here to help.

Custodian. We are actively seeking to fill the open position of our custodian. For much of 2025, we have been without a custodian. Greg Valde among others have been pulling together to help with cleaning during the week and after coffee hour. We are looking for an independent worker with a great work ethic, reliable attendance and a mandatory Police check. 9 hours of work weekly – Sunday for 3 hours, Tues for 3 hours, and Thurs for 3 hours. If you know of any good candidates, please reach out to Lisa or Stetin.

If you have any questions, please reach out to your Ministry and Personnel team of Lisa Mansfield and Stetin Barrow.

Your M&P Committee


Lisa Mansfield


Stetin Barrow

CHILDREN'S SHOPPING DAY – 2025 Report

We had a wonderful Shopping Day with nearly 100 Children in Attendance. Thanks to Jude for setting up online Registration. This allowed us to spread the Children out evenly over the 3 hours and allow for those who didn't know about registration to shop as well.

We started this event in 2005 with Karen Watson Janet Mathew's Lil Jones and myself. Except for Covid it has been held every year, growing to our present numbers. The purpose of the event is for a child to experience the joy of giving to others. We are overjoyed to report that many of the Children who are now to old to Shop turn up on the day to help as elves.

While we don't currently see children coming for Sunday School, we are connecting with them through our Community Activities and with the Lord's blessing reaching out to them as He taught us.

Senior Elves
Carol Ann McGarr
Bev TenBroeck
Shirley Warner

Lunch Boxes

This year with donations from our Church Members we assembled 60 Lunch Boxes for Positive Livings Community Luncheon on December 18th. These provide some Christmas Cheer to those in the Community facing Food Insecurity.

ELVES BAZAAR REPORT

When we started a craft group in January 2013 we were in the "yellow room" and we filled it with crafters and supplies. Now we are down to 5 each Thursday with two others doing things at home for us.

The bazaars were amazing over the years, but this year was very disappointing, much due to circumstances beyond our control.

We continue to carry on enjoying lots of fellowship, laughter, coffee and sweets.

The bazaar total November 5th was \$1,939.42 and \$470.00 after sales = \$2409.42 total.

We paid for the eaves troughing and repairs to the "flower room", along with the batteries for the candles used on Christmas Eve.

Shirley and the Elves
Respectfully,

Shirley Warner (on behalf of the Elves)

150th Anniversary Team Report

Dear Friends:

As I write this report on behalf of team members, Anne Hunter, Stetin and Cynthia Barrow, Linda Anderson, Debra Parks, Karen Watson, Jerome and Jude Kudera, Lisa Mansfield, Rev. Dr. Paul Miller, Bob Tanouye and friend and co chair Jan Tanouye, I wonder If John and Mary McCalla had any idea that Westminster Church would be serving the community for 150 years. They must have had a "vision"! From the humble Presbyterian church built on Haynes Ave in 1876, the second church built on the corner of Oakdale and Queenston in 1896 and the present church at 180 Queenston Street in 1927 Westminster has served the community well, providing social programs and worship services.

To help your 150th celebration team promote our milestone, the Niagara Presbytery Extension Council gave us (Westminster) a \$2000 grant.

In the latter part of 2025, your 150th anniversary team came up with a special logo, (thanks to Karen Watson) and commemorative T shirts were available for purchase, a banner telling the community that Westminster is celebrating its 150th anniversary was installed over the Queenston Street entrance doors. We appealed to our church family to donate a box of cereal for The St. Georges Church Breakfast program; we got over 150 boxes of cereal donated. "Kudos"

In October we hosted "Bring a Friend To Church Service" former Minister Rev. Stephen Shantz and his daughter Rebecca attended and shared their memories of their time at Westminster and our church friend Eddie Pizzo spiced up our coffee hour after the service with his fantastic piano playing talents. The fellowship hall showed off the history of Westminster with numerous displays.

Going forward a "Westminster Memory Book" has been assembled, please pick one up and read the memories of your church family: in 2026, the United Church of Canada Moderator The Right Rev Dr. Kimberly Heath is scheduled to attend our worship service on April 26, 2026.

There are numerous 150th celebrations planned in 2026, your 150th anniversary team are putting a lot of time and work organizing these celebrations, your attendance would be much appreciated.

In His Service,
Janet Lilley, co chair

Finance / Property / Trustees Report

December 21st, 2025

This is the first report for the newly formed Finance / Property / Trustees Committee. Members include Jerome Kudera, Lisa Mansfield, Bruce Lilley, Rev. Dr. Paul Miller and Bob Tanouye. Colin Matherws was on this Committee, but sadly, we lost him this year.

Bruce and Bob are the co-chairs of this committee.

Our committee met formally 6 times during the year but continue to review financial information on a regular basis. We commissioned Parker Architects Inc. to conduct a building assessment, and this report identified 79 items of concern, some of which were considered serious that needed to be addressed immediately. We received estimates for critical repairs needed and the cost of approximately \$50,000 was beyond our financial reserves.

We recommended that we proceed with an Extension Council loan for \$55,000 in order to facilitate these necessary repairs. The Board approved this course of action, and the Extension Council approved the loan, and funds were received in October. The first of the major repairs – the flat roof repair by Barron has been completed. The remaining repairs are being scheduled.

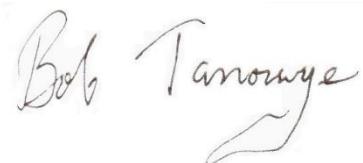
The big news is the apartment buildings that are being constructed in our parking lot. Significant progress is now visible and with final completion of the project now close at hand, we are still awaiting more details about the financial arrangements of when and how much we will be receiving. This income will significantly improve our financial position and allow us to seriously look at further building improvements that are long overdue.

We recognize Greg and especially Bruce for their dedication, time and care of our property and the maintenance of it.

Your Committee Co-Chairs,



Bruce Lilley



Bob Tanouye

Bruce Lilley

Bob Tanouye

2025 Budget

WESTMINSTER UNITED CHURCH			
	2025 Budget	2025 Actual	2026 Budget
Annual Revenues			
Collections	\$ 90,000.00	\$ 87,529.19	\$ 90,000.00
Fundraising / Coffee Hour / Interest Income	\$ 11,500.00	\$ 5,261.01	\$ 6,000.00
Mission Work / Appeals	\$ 10,000.00	\$ 7,993.47	\$ 10,000.00
Special Projects	\$ -	\$ 18,914.03	\$ 20,000.00
Rental Rev,	\$ 1,500.00	\$ 1,527.00	\$ 2,000.00
HST Refund		\$ 8,274.01	\$ 10,000.00
Services / Extension Council.		\$ 68,052.34	\$ 5,000.00
Kindred Rental Incom			\$ 18,000.00
A. TOTAL REVENUE	\$ 113,000.00	\$ 197,551.05	\$ 161,000.00
Salaries Expenses			
Minister Salary	\$ 43,689.12	\$ 43,182.71	\$ 43,094.00
Travel	\$ 1,750.00	\$ 1,705.00	\$ 1,900.00
Organist / Pianist Contract	\$ 9,270.00	\$ 9,399.50	\$ 17,500.00
Administrative Expenses	\$ 8,400.00	\$ 8,400.00	\$ 9,000.00
Caretakers' Salary	\$ 12,000.00	\$ 7,287.00	\$ 11,856.00
Casual Labour	\$ 5,000.00	\$ 11,030.00	\$ 4,200.00
TOTAL SALARIES EXPENSES	\$ 80,109.12	\$ 81,004.21	\$ 87,550.00
Occupancy Expenses			
Hydro, Water	\$ 4,500.00	\$ 5,023.73	\$ 5,500.00
Telephone, Internet	\$ 2,000.00	\$ 2,407.67	\$ 2,500.00
Gas-Heating	\$ 10,500.00	\$ 10,240.07	\$ 13,000.00
TOTAL OCCUPANCY	\$ 17,000.00	\$ 17,671.47	\$ 21,000.00
Operating Expenses			
Maintenance, Repairs	\$ 12,000.00	\$ 42,091.17	\$ 25,000.00
Maintenance, Elevator	\$ 5,000.00	\$ 5,379.74	\$ 6,000.00
Accounting Fees / Legal Fees	\$ 6,000.00	\$ 2,330.97	\$ 3,000.00
Bank Charges / Church & Cleaning Supplies	\$ 2,600.00	\$ 2,747.04	\$ 3,750.00
Office Supplies / Advertising	\$ 3,000.00	\$ 1,696.70	\$ 2,500.00
Insurance	\$ 14,000.00	\$ 13,382.00	\$ 15,000.00
United Church Allocation	\$ 7,070.00	\$ 7,070.00	\$ 6,600.00
Snow Removal	\$ 6,000.00	\$ 4,875.00	\$ 5,400.00
Fundraising / Coffee Hour	\$ -	\$ 2,651.57	\$ 2,500.00
Extension Council Loan		\$ -	\$ 6,682.20
Ministry of Finance		\$ 1,070.56	\$ 1,200.00
Total Operating Expenses	\$ 55,670.00	\$ 83,294.75	\$ 77,632.20
Worship Expenses			
Special Projects	\$ 20,000.00	\$ 15,369.40	\$ 20,000.00
Mission Work / Appeals / Faith & Formation	\$ 14,500.00	\$ 8,579.00	\$ 12,000.00
Total Worship Expenses	\$ 34,500.00	\$ 23,948.40	\$ 32,000.00
B. TOTAL EXPENSES	\$ 187,279.12	\$ 205,918.83	\$ 218,182.20
NET REVENUE (A-B)	\$ (74,279.12)	\$ (8,367.78)	\$ (57,182.20)

2025 Balance Sheet

DISTRIBUTION ACCOUNT	TOTAL
Assets	
Current Assets	
Cash and Cash Equivalent	
1060-CIBC Oper.7972-9600019	\$51,845.69
1062-CIBC Spec-7972-9601716	\$20,862.13
1063-CIBC Mission 7972-9600213	\$1,653.32
1065-Meridian Raffle Account	\$1,122.19
1070-Undeposited Funds	\$0.00
1273-Meridian Operating Account	\$331.69
430-1722411 BMO Account	\$218,997.66
Total for Cash and Cash Equivalent	\$294,812.68
Accounts Receivable (A/R)	
Accounts Receivable	\$50.00
Total for Accounts Receivable (A/R)	\$50.00
1300-CIBC-Short Term Income Fund	\$4,912.56
Total for Current Assets	\$299,775.24
Non-current Assets	
Property, plant and equipment	
1400-Solar Panels	\$0.00
1410-Boiler	\$20,696.99
Total for Property, plant and equipment	\$20,696.99
Total for Non-current Assets	\$20,696.99
Total for Assets	\$320,472.23
Liabilities and Equity	
Liabilities	
Current Liabilities	
Accounts Payable (A/P)	
Accounts Payable	\$0.00
Total for Accounts Payable (A/P)	\$0.00
2150-Accounts Payable	\$3,114.00
2155- Forgivable E.C. Loan,	\$26,162.00
2160-Loans Payable	-\$1,113.70
2315-HST Paid on Purchases	\$0.00
2315 HST Refund Recble	-\$38,775.21
2315 HST Refund Recble	-\$0.10
Total for 2315 HST Refund Recble	-\$38,775.31
Total for Current Liabilities	-\$10,613.01
Non-current Liabilities	
Unrealized Gains on Investments	\$32,025.22
Total for Non-current Liabilities	\$32,025.22
Total for Liabilities	\$21,412.21
Equity	
3560-Equity-Previous Year	\$250,994.07
3570-Retained Earnings	\$56,433.73
Profit for the year	-\$8,367.78
Total for Equity	\$299,060.02
Total for Liabilities and Equity	\$320,472.23

2025 Profit & Loss

DISTRIBUTION ACCOUNT	TOTAL
Income	
1000-HST Refund Receivable	\$8,274.01
4011-Hall Rental Income	\$1,527.00
4013-Mission & Service Income	\$7,993.47
4016-Special Projects Income	\$18,914.03
4019-Church Operations-General	\$138,587.65
4021-Loose Change Collections	\$603.20
4031-Fund Raising Income	\$3,111.91
5601-Coffee Hour Revenue	\$2,149.10
Services	\$16,390.68
Total for Income	\$197,551.05
Gross Profit	\$197,551.05
Expenses	
5001-Travel Expense	\$1,705.00
5004-Horizon Util Corp.	\$3,766.13
5005-Telephone Expense	\$2,407.67
5006-Enbridge Gas Expense	\$10,240.07
5007-City of St. Cath-Water	\$1,257.60
5008-Cleaning Supplies Expense	\$509.79
5010-Repairs and Maintenance	\$42,091.17
5011- Repairs-Elevator	\$5,379.74
5012-Faith & Formation	\$957.46
5013-Office Expense	\$1,356.70
5014-Church Supplies Expense	\$1,285.96
5016-Advertising Expense	\$340.00
5017-Insurance Expense	\$13,382.00
5018-United Church Expense	\$7,070.00
5022-Organist Expense	\$9,399.50
5025-Administrative Expenses	\$8,400.00
5026-Caretaker Expenses	\$7,287.00
5027-Bank charges, interest exp	\$951.29
5030-Fund Raising Expenses	\$1,611.22
5032-Special Projects	\$15,369.40
5035-Accounting Legal Expenses	\$2,330.97
5036-Snow Removal	\$4,875.00
5037-Casual Labour	\$11,030.00
5500-Mission & Service Account	\$7,621.54
5600-Coffee Hour Expenses	\$1,040.35
5810-Ministers Wages, benefits	\$43,182.71
Ministry of Finance (ON) Expense	\$1,070.56
Total for Expenses	\$205,918.83
Profit	-\$8,367.78

Fundraising

		SPECIAL PROJECTS		Boxes		
		AS OF	Income	Expense	Squares	% of Goal
Flat Roof Fundraiser			\$ 6,239.00	\$ 1,670.55	249.56	12.48 Squares
Goal of 2,000 Squares						
150 Boxes of Cereal	11/02/25				150	100% Boxes
UC Assessment Appeal			\$ 1,677.00	\$ 1,677.00		24.43 People
Goal of \$7070.00						
Cost per 103 - \$68.64						
Thanksgiving Appeal			\$ 1,125.00	\$ -		
Christmas Appeal			\$ 2,455.00	\$ -		
In Memory of / Bequests			\$ 10,862.30			
Total Special Projects			\$ 22,358.30	\$ 3,347.55		
Surplus			\$ 19,010.75			
FUNDRAISING						
		Income	Expense			
Fielding Winery & Connaught School		\$ 860.85	\$ 1,017.13			
Swiss Chalet Fund Raiser		\$ 1,148.47	\$ -			
Other		\$ 1,102.59	\$ 593.79			
Total Fundraising		\$ 3,111.91	\$ 1,610.92			
Surplus		\$ 1,500.99				
MISSION						
		Income	Expense			
Mission Work 2025						
Mission Donations		\$ 4,416.47				
Cave Springs Camp		\$ 681.00	\$ 681.00			
Cancer Ride Appeal		\$ 400.00	\$ 400.00			
CNOY 2025	03/31/25	\$ 1,765.00	\$ 1,765.00			
CNOY 2026	12/31/25	\$ 731.00				
United Church of Canada			\$ 2,500.00			
SMUN Garden			\$ 500.00			
RAFT Cooking Program			\$ 200.00			
Legion Remembrance Day			\$ 100.00			
Havest Festival			\$ 335.78			
Our Daily Bread			\$ 200.00			
Canadian Bible Society			\$ 200.00			
B.M.E. Church			\$ 200.00			
Bethlehem Place			\$ 200.00			
Salvation Army			\$ 200.00			
Westminster Benevolence			\$ 139.76			
M&S Grand Total		\$ 7,993.47	\$ 7,621.54			
Surplus to spend in 2026		\$ 371.93				

Cave Springs Camp Letter

Happy New Year from the Cave Springs Board!

As we say goodbye to 2025 and look ahead to the new year, I would like to take this opportunity to talk about church, and camp, and how things went in 2025, with your help and support.

CAMP STAFF:

2025 was our first year with Ryan Anderson in the role of Executive Director and Taylor Hodgins in the role of Program Director. Together, they worked tirelessly in the early spring to review and evaluate existing summer camp programs and policies. Policies were updated to be sure that our summer staff are properly trained, supported, and compensated for their work. Programs were re-designed thanks to Taylor's professional training in leisure and recreation program design. Ryan was able to find a local supplier and bring in a new low-ropes course at a great price. Most of our summer staff were new to Cave Springs, with a few core leaders returning from previous years. At the end of 2025 we said goodbye to our office admin, Jessica, and welcome Breanne into our new combined office and program support role.

CAMP SUNDAYS:

We were able to provide leadership to a few churches who reached out to have a Camp Sunday in church. One of our former campers, Emily, loves camp, loves church, and loves a chance to offer camp Sunday leadership. We are hopeful that in 2026 we can get a few more volunteers to get out and talk about camp and offer some energetic and fun camp style leadership for a Sunday morning. Even if you don't have a youth group, you can continue youth ministry by supporting camp

If you're interested in having a Camp Sunday, please get in touch with the camp office.

FAITH FORMATION:

In 2025 our faith formation theme was The Golden Rule, Matthew 7:12. Some of our core staff leaders from past years developed programming around teaching that easy theme lesson to campers and new staff in 2025.

The reality for United Church camps in today's increasingly secular culture is that in order to keep the camp filled and open, we have to be inclusive and accessible to kids from all different faith groups and kids who come from unchurched families. The local area churches send very few children through a UCC pathway. So, we are going to move forward still providing faith formation and Christian values and relationship building, but we are going to put a lot of thought into how we provide that message to be inclusive and accessible for every kid and family who might be looking for summer camp.

As part of this work, we are looking at creating a volunteer chaplain role, whose job would be to help staff plan appropriate Faith Formation programming to include as part of our

summer camp program. This idea is still in the Think Tank – more details to come once our board and corporation have made decisions around it.

SPRING CLEAN UP:

We're planning to ask for able bodied volunteers to get in touch with Sula, at sulaanne@gmail.com as we organize for a spring cleanup in late May/early June.

75th ANNIVERSARY:

This year marks Cave Springs' 75th anniversary. We have set aside the weekend of June 13-14. The 13th will be a kids' fun day with programming for kids. The 14th will be a day geared toward churches to come and tour the new areas, meet staff, and enjoy some camp nostalgia. Mark that on your calendar and join us!

CORPORATION:

Each United Church in the region is asked to appoint one or two member(s) to the camp corporation. The corporation meets twice each year, at an AGM in the spring and then at a fall meeting as well. Usually, April and October at the camp to hear reports, approve the annual budget, vote in the board members, approve the auditors, etc. If your church has not yet appointed a corporation rep, we ask you to share this invitation with your members. Our corporation members are the main source of our communication with churches and sometimes offer up great ideas for finding solutions to any issues that arise.

We hope to see you out this year, as part of the Cave Springs family!

Blessings,
Rev. Sula Anne Kosacky
President of the Cave Springs Camp Board

Collaborative Ministry with Elm St. United Church

At Westminster's Annual General Meeting on Sunday, February 22, the congregation will be asked to approve a collaborative ministry arrangement to share the services of Rev. Kassandra Matthews with Elm St. United Church. I want to provide some background to help you to better understand this proposal and the reasons for entering into it.

Background

Following the retirement of Rev. Elliston Bridger, I was asked in the fall of 2019 to conduct two workshops to help Westminster plan for the future. One of the outcomes of these sessions was the realization that Westminster needed to find a minister.

By the following June, however, it was clear that finding a minister was not going to be easy. Being in the middle of a global pandemic made the task even more challenging. I agreed to take a half-time supply appointment on a three-month trial basis. That appointment has been renewed several times and I am now in my sixth year.

In 2022, Kassandra Matthews was appointed to a half-time Student Supply position at Elm St. United Church while she continued her studies at the Atlantic School of Theology in Halifax. The United Church requires churches without an ordained or commissioned minister to have a Pastoral Charge Supervisor to attend meetings and supervise the governance of the church. I was appointed to that role by Horseshoe Falls Regional Council. For three years, I worked closely with Kassandra and the Elm St. Church Council.

In June 2025, Kassandra was ordained and her status changed from a student appointment to an official call. She felt called to continue her ministry at Elm St. But she expressed a desire to have full-time employment.

That led to conversations about the possibility of Elm St. and Westminster sharing her ministry.

Rationale

The United Church faces a critical shortage of clergy. In Niagara, there are several churches who have not had a regular minister for three years or more. One of the reasons I agreed to come to Westminster is that the congregation had not had a single application in over a year. Many churches are being served by retirees like myself, by students, or simply filling in worship leadership week to week with supply preachers.

If I were to leave and Westminster was to go to the "open market" in search of a minister, the chances of success would not be good. No minister would be willing to relocate for a half-time position. Many retired ministers in Niagara are already serving appointments or preaching regularly.

I believe in Westminster and its mission not only to its members but its community. My goal has been to do what I can to help ensure a future for the congregation. The current

property redevelopment will provide not only much-needed housing, but financial stability for the church for years to come. As the Queenston Neighbourhood regenerates, especially with the hospital redevelopment, new opportunities for growth will arise. Having energetic and committed pastoral leadership will be critical.

Based on my 45 years in ministry and my extensive knowledge of the church, I recognized the advantages of a collaborative arrangement for Westminster. I have known Kassandra Matthews for many years. Even though she has only been ordained a short time, she has years of extensive experience in youth ministry, pastoral care and worship leadership. She is a compassionate, intelligent, creative and energetic young woman with a deep faith and knowledge of the Scriptures. Under her leadership, Elm St. has flourished. Kassandra will bring the same passion and maturity to Westminster. This is more than an arrangement of convenience or making the best of a bad situation. It is a wonderful opportunity that will not come around again.

The Process

In October 2025, the Official Board passed a motion to enter discussions with Elm St. A small group with representatives from the two congregations has met three times to lay the groundwork.

The United Church now recognizes arrangements in which two or more congregations share a minister without becoming a multi-point pastoral charge. We have are following the steps required by the church to create such an arrangement.

We have prepared a draft **Collaborative Ministry Agreement** which outlines how the two congregations will equally share one full time minister, while remaining fully independent communities of faith. We are also required to create a **Job Description** which outlines the percentage of time the minister will devote to each area of work, e.g., worship, pastoral care, administration, etc. Each congregation will pay 50 per cent of the minister's salary and benefits and be entitled to 50 per cent of the minister's time.

These documents have been approved by the Westminster Official Board and the Elm St. Church Council and will be presented at the Annual General Meetings of each congregation. They are available for all church members to read.

If approved, they will be included in a request to Horseshoe Falls Regional Council to approve the collaborative arrangement, with an anticipated start date of September 1, 2026.

If you have any questions or concerns, please do not hesitate to contact me at paulridleymiller@gmail.com or Jerome Kudera, the chair of our Official Board, at jkudera@gmail.com.

2026 Church Calendar

- January 4 Epiphany Sunday
- February 6 150th Anniversary Old Fashioned Hymn Sing
- February 15 Lenten Communion
- February 17 Shrove Tuesday
- February 18 Ash Wednesday
- February 22 AGM – after church
- February 23 150th Anniversary Trivia Night
- March 6 World Day of Prayer
- March 29 Palm Sunday Communion
- April 3 Good Friday Service
- April 5 Easter Sunday
- April 22 Earth Day
- April 26 Westminster United Church 150th Anniversary
Dr. Kimberly Heath, United Church Moderator
- May 10 Mothers Day, Christian Family Sunday
- May 24 Day of Pentecost Communion
- May 31 Trinity Sunday
- June 10 United Church of Canada 101st Anniversary
- June 21 Father's Day
- July 1 Canada Day
- July 12 Church 150th Service and Picnic Celebration
- September 7 Labour Day
- September 12 Community Open House for Housing Units
- September 30 Truth and Reconciliation Day
- October 4 Worldwide Communion Sunday
- October 11 Thanksgiving Sunday
- November 7 Elves' Christmas Bazaar
- November 8 Remembrance Sunday Service
- November 29 1st of Advent Communion
- December 5 Children's Christmas Shopping Day
- December 24 Christmas Eve Service 7:00 p.m.

Other Church Activities Will Be Announced in The Sunday Bulletins