



Mount Zion Evangelical Lutheran Church

Annual Reports for the year 2020
and proposed 2021 Budget

Annual Congregational Meeting

February 14, 2021

Held by Zoom at 11:30 am

<https://zoom.us/j/96599940521>

Mount Zion Evangelical Lutheran Church
29 Westmount Road, Waterloo, ON
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Leadership, Stewardship and Support



Nurturing a welcoming, caring community of faith



Sharing God's Love by Living our Faith



Teaching and Learning



Financials, Budget and Statistics

AGENDA

WELCOME & OPENING

- Call to Order
- Establishment of a quorum
- Opening devotions
- Motion to adopt the Agenda
- Motion to approve the minutes of the 2020 Annual General Meeting

REVIEW

- Review of 2020 Financial Report
- Motion to approve 2020 Financial Report

NEW BUSINESS

- Presentation of the Proposed Budget
- Motion to approve the 2021 Budget
- Presentation of Proposed Policies
- Motion to approve Policies
 - ELCIC Sexual Abuse or Harassment Policy*
 - ELCIC Policy for Protection of Children, Youth and other Vulnerable People in the ELCIC*
- Election of Council Members
- Motion to approve the slate of officers for 2021
- Questions regarding any information in reports
- Adjournment

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Mount Zion Evangelical Lutheran Church Minutes of the Annual General Meeting

Sunday, February 9, 2020

Call to order at 11.30 a.m. by the President Karen Gastmeier.

Confirmation of a quorum: 36 required, it was clearly apparent that significantly more than that were present.

Devotions – Prayer by Pastor Philip Mathai.

“As it aligned well with the congregation’s theme”, Pastor Philip led the congregation in singing verse 3 of Hymn # 2 – *Draw the Circle Wide* from the Songbook “Sing the Circle Wide”:

Motion to adopt the Agenda: Moved by Mary Slethaug, Seconded by Joy Mathai, Carried

Motion to accept the minutes of the 2019 AGM: Moved by Betty Behm, Seconded by Kirk Swanson, Carried.

President Karen Gastmeier’s Report:

Karen opened her report by observing that “The annual meeting is a time to look back and review the activities of the last year, but it is also a time to look to the future”. She pointed out that the congregation had been very busy in 2019. “Our café flourished; last month we hosted another Synod ordination; we threw an outstanding neighbourhood music event last summer; and, late in the year, and Pastor Philip introduced a Bible Study time to our Schedule.” She also commented that in January 2019, Mount Zion was featured in the Canadian Lutheran Magazine when 22 new members were welcomed. About half those new members came from the former Maranatha Church. Karen expressed her delight “that they found Mount Zion welcoming enough to make it their new home” and showed a picture of Martin Juergensen and Esselyne Bell laughing and preparing food in the church’s kitchen.

Karen also showed a picture of MP Bardish Chaggar speaking at last summer’s Sounds & Spices Festival and commented that “after making us sound like rock stars in her remarks to the audience, she stuck around for the event, danced with the Scottish Dancers and sold cookies.”

The last photo Karen spoke to was one of Leeanne Darlington, a 2019 intern who had recently been ordained at Mount Zion, “It was a delight to watch her grow into her role of pastor and even more of a delight to participate in her ordination”.

Another major highlight of 2019 was ending the year with a relatively small deficit of \$9,000 whereas a \$37,000 deficit had anticipated. Karen pointed out that the \$9,000 deficit was covered by the church’s contingency fund, which was created two years prior, upon receipt of a Planned Gift in the amount of \$30,000. “For those of us on council, this highlights the importance of Planned Giving.” She reminded those present of an article by Jeff Pym with the compelling title: “Give to what you lived for, not what you died of.”

President Karen then turned her thoughts to the future. She reported that the Council Executive would hold a planning session later in the month to discuss priorities for this year. “I expect that developing a planned giving program will be near the top of the list.” Other potential projects they would discuss included the publication of a new picture directory. And, “given the heavy rains experienced last month”, she said “we will also have to discuss the condition of the sanctuary roof again.”

Karen then shared some of the milestones and projects she looks forward to in 2020. These include a celebration of Open Sesame’s 50th anniversary; a March book launch for Pastor Philip’s recently published book; and, extensive renovations planned for 235 Dawson.

Karen then spoke about seeking grants to, among other things, hold another Summer Music Event. She

pointed out that a significant number of volunteers would be required for such an event – and that volunteers keep this congregation vibrant. “I want to thank each and everyone of you that participate in worship, keep our committees humming, the café perking and adding the sparkle into our events. Pastor Philip’s sermon two weeks ago referenced the Beatitudes, I thought then that there should be an 11th. Blessed are the volunteers, because they make all things possible.”

Karen went on to thank her colleagues on Church Council. “You are indeed a very special and thoughtful group of people. I think we can take pride in the results of our collegial working relationship.” She gave special thanks to Pastor Philip “for his mentoring”, to Richard Brubacher “for his thoughtful support”, and to her husband Bill “for allowing much of Mount Zion’s work to live on our kitchen table”. She also expressed her gratitude to Sarah Cardwell, “who taught me how to embrace change and who is simply the best”, and David Murison. “[David] plays such an important role in our worship as he not only presents on Sunday Morning but also prepares all the screens we use in our worship services”

Pastor Philip Mathai’s Report:

Pastor Philip noted that he is now in his seventh year at Mount Zion. His first AGM here came just two weeks after he started; it brought him quickly into “the thick of things.”

He pointed out that this past year has brought many staff changes. He praised and gave thanks for the devoted and diligent service of the following staff members, he expressed sadness at their departure but wished them all godspeed.

- Deacon Scott Knarr, Mount Zion’s first intern, who has the call to become Diaconal Minister of Music at St Matthews Lutheran Church;
- Office Administrator Muriel Tillich, who has retired after serving in this position for 28 years;

- Financial Secretary Jackie Nunns, who has moved to Hamilton to be near her daughter and family; and,
- Intern Leanne Darlington, who received a call to Zion Evangelical Lutheran Church in Philipsburg, On.

Pastor Philip thanked the members of the search committees, who carried out staff recruitment processes to fill our Music Director and Office Administrator positions. He reported that our new Music Director, Amy Di Nino joins us on March 1st, and he welcomed new Office Administrator Di Groffen. He thanked Sarah E. Caldwell for serving as interim Music Director and noted that with her personality and skills, Sarah slid into her role seamlessly and has become an integral part of the community. He also expressed gratitude to Parish Nurse Christine Ramseyer for her ongoing dedication to our congregation – and for helping him to “hold down the fort” during the staff transition.

Pastor Philip observed that increased diversity in our congregation has been a blessing and added vibrancy to our services and other events. He found that Friday night bible studies and family dinners have been very effective for building community among participants.

Looking forward, Pastor Philip shared some concern that many members who have contributed so much and provided such faithful service on committees, are getting older and so we must welcome and encourage other new voices to join our various committees.

Philip closed his report by reiterating his gratitude to all staff and volunteers.

Committee Reports:

President Karen pointed out that the church’s written annual report was broken out into the following areas of service: *leadership, stewardship and support; nurturing a welcoming, caring community of faith; sharing God’s love by living our faith; and, teaching*

and learning. Committee reports were included within the area of service, to which they pertained.

Karen described each area of service and the committees that served each of them. She asked for questions from the floor pertaining to each area of service; there were no questions.

Treasurer Richard Brubacher's Report on Finances, Budget and Statistics:

Richard thanked Tim Ehrlich, the Bookkeeper, for managing the day-to-day financial activities and Financial Secretary Jackie Nunns for keeping track of donations. He also thanked members of the Finance Committee, Bob McDermott, Sherryann Kennedy, Rita Schaus, Pastor Philip and Muriel and the counting helpers.

Report on Finance:

Richard presented a series of charts to illustrate and highlight important points made in his verbal report. He was happy to report that we finished the year better than anticipated in the Ministry & Mission operating account. We had expected a deficit of \$37,160 but were able to reduce that to a deficit of \$9,666. He presented a chart to show sources of revenue during the year, which revealed that we brought in \$14,583 more than expected. He used another chart to show how those funds were used; it revealed that we spent \$12,911 less than expected. He explained that the remaining deficit had been funded with a transfer of funds from our Contingency fund enabling a clean slate to begin the New Year. The contingency fund was received from an anonymous donor in 2017. The donation was set aside by Council for such use. It currently has a balance of \$15,988 to carry forward.

Richard used a graph to show the pattern of income vs. disbursements throughout the year, which he described, tongue in cheek, as the "anxiety chart". He pointed out that Mount Zion's operating deficit peaked at \$30,700 in November. Fortunately, we received sufficient donations by year-end to bring

that deficit down to \$9,666. Nevertheless, one could not predict that outcome since some of the funds received in December were unexpected one-offs, so it made for a rather stressful last quarter.

Consequently, Richard asked everyone to please consider becoming "PAR" (Pre-Authorized Remittance) donors: Committing to set monthly donation amounts is an excellent way to provide more predictability for the finance committee.

Richard pointed out that benevolence support remains high, with \$113,257 benefitting 19 organizations. Funding of \$49,910 was received from members, and \$63,347 from grants in support of Open Sesame, Six Nations/TRMA Partnership, Internship support, and Youth Ministries.

The balance of other accounts was also reviewed including the Capital account, Rental Property account, and Special funds accounts. Of note was a 14.1% return on invested funds in the Mission Endowment fund.

Richard presented a chart indicating contribution ranges from all members which showed the average annual contribution of \$2,142 for the 132 contributing units. However, he also shared a note of concern that "we are highly leveraged by a few significant contributors." Approximately 10% of our members contribute 40% of total giving.

He concluded his overview by pointing out that as per our bylaws, the financial records and statements had been reviewed. Reviewers were Dave Heldman and Martin Juergensen. They had reported the following, *"We have completed a review of the financial records of the church for 2019 and the year-end reports as presented...for accuracy and reasonability. We found no issues of material importance with the records and reports."* Richard thanked Dave and Martin for their service.

Richard thanked the members for their continued financial support in 2019. "We have been truly blessed".

Motion to accept the financial report: Moved by Richard Brubacher, Seconded by Art Schelter, Carried

Proposed 2020 Budget:

Richard reported that the proposed budget for 2020 reflects an operating deficit in the Ministry & Mission account of \$15,988 for the year. If this happens, Contingency funds of \$15,988 would be applied, leaving no deficit at year end - but also no remaining contingency funds. The major factors for the increased deficit compared with the prior year is less income, acknowledging that 2019 included extraordinary gifts which may not be repeated in 2020. On the positive side, this will be partially offset with \$15,907 from Endowment fund earnings from 2019 which will be received in February.

The budget for other areas including Benevolence, Capital accounts, Rental Property, and Special funds were reviewed with the expectation that most are expected to be normalized. The exception being the Rental Property account which will require support from our available line of credit as one property undergoes a major renovation. No income is planned for this property in 2020.

Richard reiterated his concern that we are heavily leveraged on a small percentage of members, and that many of them are getting older.

Richard concluded his report saying that he hoped next year he'd be able to report "*good news we did not have to use our contingency funds!*"

Motion to adopt the 2020 budget as presented: Moved by Richard Brubacher, Seconded by Ross Schlegel, Carried

Election of Council Members:

Past President, Tim Ehrlich called for nominations from the floor. There were no nominations from the floor.

Motion to close nominations: Moved by Art Schelter, seconded by Mary Slethaug, Carried.

Tim pointed out that council members can join at any time – even for a limited term – and invited everyone to consider joining them, “we could use the help”.

Karen thanked current council members and reiterated Tim’s invitation. She spoke of the wonderful collegial working relationships they enjoy adding “*so if you have the odd Tuesday available ...*”.

Pastor Philip led the closing prayer “God Of Love, We Give You Thanks”.

Motion to adjourn the meeting: Moved by Karen Gastmeier, seconded by Helga Juergensen, Carried

Meeting was adjourned at 12:33 PM

Respectfully submitted,

Diana Groffen

Report of the President

Karen Gastmeier

Members of Council: David Murison, Vice President; (Oct 2020) Ginny Ehrlich Vice President (Jan - Sept 2020) Stephanie von Schilling, Secretary, Betty Behm, Karen Gastmeier, President. Richard Brubacher, Treasurer, Pastor Philip Mathai.

Every year I always go back to last year’s Annual Report and reread it prior to writing my summary for the year. Usually it is helpful, but this year reading about what we were up to in 2019 was like visiting another planet. At month 10 of our new reality, in our second full lock down, while staying home and being isolated is beginning to feel normal, it was heart-breaking to read of all our 2019 activities.

And while it would be easy to mourn those heady days of 2019, 2020 for as bleak as it was, had some very bright spots at Mount Zion.

Live Streaming, What’s That?

After many years of discussing the possibility of streaming our Sunday morning services, the pandemic pushed us from discussion to action. After several months of Zoom services, Amy and a task

group worked together to go live in November. It is essential to our worship life at Mount Zion now and in future post pandemic times will allow worshippers to sign in from their cottages and attend when the weather doesn't allow for an easy drive. Most of all, anyone can enjoy the service at any time. Thanks to all of you that shared their talents and time to make this possible. *Thank you to Amy Di Nino, David Murison, Pastor Philip, Bill Gastmeier and those of you who participated in the rehearsals.*

Faith in Action

Another story to share about Mount Zion in 2020 is the story of the sanctuary roof. As you all know the roof began springing small leaks in the last few years. Riddled by many small holes caused by mini explosions as heat and moisture built up under the membrane, a roofing company was contracted to apply patches as a short-term solution. It was only partially successful. We contracted a second set of patches. The roof took on a forlorn look and council was aware that a new roof was the only answer. But the question remained as how we were going to pay for it. A capital campaign fundraiser was suggested. Personally, I thought a fund-raising campaign for a roof for a building that we were not presently occupying was doomed. Thankfully, other members of council disagreed, and we sent our first letter of the *Faith in Action: Beyond 2020* capital campaign at the end of July 2020. It seems the campaign was aptly named as it did turn out to be an expression of your Faith in Action. Our second letter of the campaign was a thank you letter to those of you who gave your support to a campaign which, in only five months had surpassed its goal of \$75,000. Your support was astonishing!!!! Thank you.

Technology Stories

A third story to tell about Mount Zion this year, it is how congregation members took up the task of learning technology. Our first experiences with Zoom seem humorous now as Amy patiently answered questions on how to mute and unmute, use the chat

feature etc. It wasn't long before it was second nature. Members of the choir, took on learning another program and set up small home studios all to keep singing and to contribute to the worship life at Mount Zion. We can take inspiration from all of them but especially Gloria Heimbecker, who at over 90 years old conquered the technology and regularly contributes to our music program.

235 Dawson

The renovation of our rental house at 235 Dawson is a story of teamwork during difficult times. Members of the property committee were able to transform 235 Dawson from a dilapidated state into a gleaming home with updated plumbing and fixtures, refinished hardwood floors, paint and a fabulous new kitchen. Thanks to Kirk Swanson, Martin Juergensen, Art Schelter, Ross and Jane Schlegel, Bill Brown, Dennis Kuepfer and Bill Gastmeier.

Black History Celebrations

It truly was a celebration held on the last Sunday in February. It was a time that we celebrated our growing diversity and began to learn the stories of Caribbean, African and African-Canadian members of our society. The sanctuary was filled with people and music embellished with steel pan drums. The Bishop preached and we were treated to a feast of Caribbean Food when we were joined by many local politicians.

Hellos and Goodbyes

We welcomed Di Groffen as our new office administrator and Amy Di Nino as our new Director of Music. We recognize that this is a challenging time to be new to the congregation. We said goodbye to Sarah Cardwell as interim Director of Music and to Ginny Ehrlich who resigned her council position.

The Work of Council

Just a few weeks after the 2019 annual meeting, Council held a mini retreat to develop a plan for 2020. It was a tidy list of goals and action plans for the year. We were to review and update the plan

monthly. We did that exactly once in March when COVID concerns became the priority.

According to Merriam Webster one of the most over used words of 2020 was “pivot” as it became the descriptor of the ways businesses and organizations made changes in order to survive and to continue to meet the needs of their clients. We found ourselves pivoting with the best of them. Changes to our worship practices are the most obvious example of this, but there were many decisions that had to be reconsidered. Reopening the building for worship was such an undertaking. *Thanks to Stephanie von Schilling, Ginny Ehrlich and Betty Behm* for defining seating areas, setting up registration and safety protocols. Even though we are now closed, those safety protocols continue to be used daily.

We learned a lot about ourselves throughout this year, most importantly we learned that we are resilient.

Thank you to Pastor Philip, Nurse Christine, Amy, and Di for your dedication and understanding of the bumpy road we have been on this year. And very special thanks to the hard working members of Church Council, **Betty Behm, David Murison, Stephanie von Shilling, Richard Brubacher and Pastor Philip** for the extra time and care that it took to find our path this year. At times it wasn't easy, but I continue to be impressed by the collegiality that is always present at our meetings. I value each of you for our support and guidance and I enjoy working and learning alongside of each of you.

Karen Gastmeier
President, Mount Zion Church Council

Pastor's Annual Report

Philip Mathai, Pastor

Dear family of Mount Zion,

2020 is in our rear-view mirror and we are already almost a month into 2021! All of us would agree that

this past year was one of the most extraordinary years we have been through. The pandemic turned our lives upside down, affecting us personally and communally. The startling reality is that there is no one in the world who has not been affected in one way or another.

In last year's report I made mention of how pastoral ministry was an ever-evolving responsibility and the challenges to making faith relevant, in a context where how people understand and experience the divine varies so much, are real and demanding. But the COVID-19 was such a curve ball that no one saw as to how dramatically it would change and make the demands it did on the ministries of the church. Many of us pastoral leaders were struggling as we tried to lead our congregations into new territories, into a new world of worship and service and religious and faith practices. No one had foreseen how 2020 would turn out and were least prepared.

Tod Bolsinger, in his book on church leadership *Canoeing the Mountains*, points out as to how during these days, because of COVID-19, a shaky economy, and issues of racial justice, pastors face a range of even more difficult challenges than otherwise and as to how these are undermining their confidence in a substantial way. The question of how one could adapt to these unprecedented times was real to all and most were lost for answers to begin with! Having been to seminary, and I can tell you with certainty no classes are offered on how to pastor during a pandemic. I've never been to a pastor training meeting that had conferences with these titles: “When to Shut Down Your Church and When to Reopen,” “Guidelines for In-Person Worship,” “How to Preach with No One in the Pews,” or “Healing the Divide between the All-Masks and the No-Masks Groups!” or “Re-Opening the Church After Pandemic.” Yes, no pastor had “Global Pandemic” on his or her calendar for spring 2020.

These are extraordinary times and there is no way that we are going back to the normal as we knew it

and it is only resilience as a larger whole which could take us through these times as congregations. These challenges could also be seen as possibilities of understanding and expressing faith in a changing world that we are all part of. Pastoral and lay leadership coming together and working together and supporting one another in the face of tremendous odds was the need of the hour. I saw resilience in us as a community which made my work that much easier to focus on our mission as a congregation. As has been pointed out, "Resilience is about the capacity to maintain our core purpose and integrity in the face of dramatic changes or circumstances." It involves finding that which is crucial when everything around us is disrupted and not losing our focus in the face of extreme uncertainties. Resilience gives us that fortitude to venture into the unknown, knowing that we are not alone in our journey.

In one of our vespers discussions we looked at how Richard Rohr interpreted the Apocalypse not in terms of the doom and the end of things as we traditionally understood the term but rather as the revealing of something new, something beyond what we are familiar with. The pain, suffering and fear that the pandemic brought may have looked apocalyptic, as understood historically, but I am grateful for the resilience and faithfulness of our community that looked beyond and found manifold new ways to experience community and serve each other and those beyond. What faith assures us is that the end, the eschaton, is also inclusive of the hope that the future holds. This is true of not just the very end but every time we experience the end of something as we knew it; as someone said, every moment is an end of reality as we knew it and we journey on in hope.

As faith communities we were impacted tremendously last year, the biggest casualty being the inability to meet personally whether it be for worship or the varied ministries that all of us are

involved in as a faith community. That feeling and sense of being in community, which is critical to who we are, seemed to have been torn apart. We wondered as to how we would survive as communities!

But with the current technological possibilities at our disposal we have been able to experience community in new ways. Before the pandemic a number of us were not as sure of how meaningful the experience of community at the virtual realm would be. However, the pandemic forced us to the virtual realm and we adapted as quickly as we could. We started off with using the Zoom platform for worship and other meetings, with Amy using Soundtrap to add the music element. We had the choir also participating and making recordings as a group for the services.

With the sanctuary opening up for in-person worship on September 20, we needed to both have the service live and also make it possible for those that could not come in to be able to participate in worship. At this point we switched to livestreaming on YouTube, as Zoom was not the best platform for live music. With the alert levels going up we stopped in-person worship and went to only livestreaming with just the musicians, technicians and lay and clergy leaders present on November 22. Sometimes we have just 3 of us present in the sanctuary during worship! In switching to livestreaming we had initial hiccups but are now at a stage where the services are smooth flowing and without interruptions. For the music we use a combination of live singing by musicians or use their recordings.

Most of our special services during the year were online – Holy Week, Reformation, All Saints, Christmas services and so on. I must make mention of the wonderful skit that our Sunday School put up on December 20.

What is noticeable in all this is that though we had our fears and doubts about what the future held we did not allow the pandemic to crush us as a community, we found new ways to experience and

sustain community. We got better with keeping in touch with those who were technically savvy as also with those that could not be part of the experience of a virtual community. Now it was no longer just the monthly Mountaineer and the weekly services and announcements, but we have the services and the weekly newsletters and pastoral letters. We adapted to continuing the Mount Zion Café virtually as also the soup being delivered to the homes. Something new that evolved during this time is the vespers, which met every evening to start with but now meets from Mondays to Thursdays at 7 pm on Zoom. A number of our members have taken it on themselves to call and keep in touch with those who cannot get online and attend services. They also receive a letter from the pastor and from the office along with copies of sermons every two weeks by mail!

In 2020, eight of our members left us in death. With the COVID-19 restrictions most of the services were graveside committals. This was another significant casualty of the pandemic, where the family and the community did not have an occasion to grieve our loved ones and friends at their death. Verna Glebe, Charlie Ernst and Lilly Intschert were charter members of Mount Zion. When we can gather again together without restrictions, we hope to come together as a community to celebrate and express our gratitude for the lives of all our dear ones.

The diversity in our congregation is something that we hold dear and celebrate together and we have been observing the Black History Month celebrations and the Caribbean Christmas Evening after former members of Maranatha congregations joined Mount Zion. In 2020 we held the Black History Month celebrations here at Mount Zion for the first time on February 23. Bishop Michael Pryse was our guest preacher for worship and Pat Lovell and Grace Ibrahima were the guest speakers for the public event. A number of our leaders from the city to federal levels were with us and it was great to see them line up to serve lunch!

Last year we hosted the second of the Caribbean Christmas events. Because of the restrictions we missed Pastor Peter Kuhnert's Twelve Days of Christmas and the other programs inside but we had folks drive in and collect boxes of Christmas Dinner. The food for both the events was just great and I suspect that the wonderful food served by Mrs. Bell, Winston and others is a reason that these programs are looked forward to!

Nyah Marshall's Affirmation of Baptism was held on Sunday, November 29. It was very different with the service being livestreamed, Our tech team did a great job in the smooth flow of the service. Confirmation classes was one of the casualties of the pandemic but I hope to begin a virtual program at the earliest.

I continue to serve on the Candidacy Committee of the Eastern Synod. We meet at least three times a year. It has been a joy to journey with the candidates as they go through this important process. I also serve on the Racial Justice Committee of the Synod. These are ways the congregation extends its services to the larger church.

I am also on the Interfaith Grand River committee, a group that is representative of most of the faith traditions in the Kitchener Waterloo area. The group meets regularly to talk about and study issues from various faith perspectives and also to support each other in various ways.

Thanks to the lay leadership of Mount Zion, especially our council Chair Karen Gastmeier, for your commitment and courage in leading and serving through these very trying and challenging times. All of you really stepped up to the task at hand and it really was an encouragement for me to stay motivated and be hopeful in our future as a faith community.

With the pandemic throwing a wrench in all our planning as two new staff members joined early 2020, it would have been impossible to be where we are without the wonderful staff here. The collegiality

and support for one another was commendable and made everyone's work that much easier. With the retirement of Muriel, Diana Groffen joined Mount Zion as our Church Administrator. She brought along a wealth of experience and gifts to her responsibilities. Beginning of March, Amy Di Nino took over from Sarah Cardwell as our new Director of Music and in 2 weeks we were under a lockdown and we cancelled our in-person worship. But the skills Amy brought, both musical and technical, allowed us to make that transition to virtual worship that much easier. Christine Ramseyer's calm and faithful carrying out of her responsibilities as Parish Nurse continues to be a source of encouragement and inspiration.

I must also make mention of Sarah Cardwell who most ably filled in as Interim Director of Music from when Scott left and Amy joined us. Her experience and knowledge of what the responsibility involved made working with her a delight.

Besides the staff I need to make special mention of our technical team of David Murison, Bill Gastmeier along with Amy and all the musicians and worship leaders who made possible the seamless transitions to Zoom and in-person and livestreaming to just livestreaming. Thanks to all of you for your part.

By the time the Annual Meeting comes around I would have entered my 8th year as pastor here at Mount Zion! It has been a joy to part of this faith community and I look forward to together discovering what God has in store for us, as we journey on into the future. Let us do so in hope and trust that the One who has been faithful thus far will continue to counsel, lead and accompany us as we journey on as a faith community.

Faithfully,



Pr. Philip Mathai

Parish Nurse Report

Christine Ramseyer, RN

2020 has concluded and what a year it has been! There have been some great accomplishments as well as great challenges this year. Many of those challenges continue as 2021 is underway. The global pandemic will be affecting us for a long time and has changed many of my previous routines when serving Mount Zion as parish nurse. With the global pandemic being declared mid-March of this year, my work routines have changed as we adapted to a new way of living and working. My report could be easily divided into three sections. Before the pandemic, early pandemic days and ongoing pandemic days.

Before the pandemic

My work remained quite consistent to previous years, in the first quarter of 2020. Visits to congregation members occurred in their homes, long term care facilities, retirement homes, hospice and hospital. The continued effort of the health council saw the Mount Zion cafes start up again in January and I was able to attend four cafes. Meetings continued as usual for the KW Parish Nurse group, health council and general staff meetings. Planning was well underway for an educational event with 8 - 10 local agencies and guest speakers on Drug Overdose and Harm Reduction. It was being planned for April and unfortunately had to be cancelled due to the pandemic. I had the wonderful opportunity to speak at Trinity Lutheran Church in New Hamburg on a Sunday morning in January. I was asked to speak about the parish nurse ministry at Mount Zion and parish nursing in general. In February I was interviewed for the cover story of the Canadian Lutheran magazine. A photo shoot with several of our members also happened at the perfect time as shortly after, the pandemic was declared. The magazine came out later in April.

Early Pandemic Days

Considerable time and effort was put into all decisions of how to move forward during these early days. The rise in local cases of COVID, the uncertainty of what was to come as well as my desire to protect those I served, had me making more phone calls than in-person visits. Occasionally porch visits still occurred but in my desire to err on the side of caution, most interactions were by phone or occasional text/email. There were times when supply shortages meant that local pharmacies and stores were out of supplies needed by members. At times I would pick up items where I could source them and leave them at front doors. Weekly meetings with Karen Gastmeier the president of church council and staff started, and continued through to the end of 2020.

Very early on I recognized the value of a good quality fabric mask. I was so grateful for the masks made by Donna and Lauren Harris for use by congregation members, and to the member who donated the fabric. As a nurse I was able to purchase hand sanitizer from a local distillery who was only selling to health care groups. During these days it was almost impossible to purchase hand sanitizer or a good disinfectant in stores or online. I was able to find some Lysol wipes and jugs of bleach after some searching. So with all of these supplies, I filled the back of my vehicle, stocked up on small plastic bottles from the dollar store (to fill with hand sanitizer) and headed out to front porches of many members homes to drop off the donated supplies. To me, this was a very practical way I could help the congregation members stay well.

Continuing Pandemic Days

As time went on, it became apparent that these necessary changes due to the pandemic were going to be in place for a long time. All meetings switched to zoom or phone rather than in person. During this period of time I continued with the regular staff meetings, health council, and KW parish nurse meetings. I was part of the church reopening

committee. I assisted with purchasing necessary personal protective equipment, hand sanitizer, cleaning products, thermometers and other supplies for the church reopening. I was able to offer input into the process of cleaning and sanitizing for the church reopening as well as ongoing office use. I was signed up to assist as a Service Coordinator on Sunday mornings but was only able to help with one Sunday before in person worship was stopped again. I was pleased to assist with candle lighting for the All Saints Service in November. Weekly meetings with Karen Gastmeier and staff continued and I contributed at times with written submissions for the weekly email and the mailed correspondence. I was pleased to assist Mrs. Bell in preparations for the Caribbean Christmas dinner. On occasion I have driven members to the hospital for medical appointments. I have assisted members with limited forms of technology to send important health related photos and descriptions to their doctors via email when in office visits weren't happening. There was a continued need to provide advice, suggestions of possible resources and support for health conditions that members were experiencing.

In order to provide ongoing programs for our congregation from the fall of 2020 to spring 2021, I planned, organized and implemented two programs. These programs are known as Social Soup and Mount Zion Zoom Cafe. Social soup was made possible through the generous weekly donation of 25 servings of homemade soup from the Westhills Retirement Residence and from funds and support available through the health council committee.

Social Soup started in early October with 20 weekly servings of soup and a fresh baked bun. Soon the numbers increased to 25 servings of each. Once a week, soup and buns were picked up and distributed by Pastor Philip and myself. Deliveries included a hand-written card as well as the option for a visit (inside or outside of the home) or a phone call. On November 17th after much discussion, Pastor Philip

and I decided that in order to best protect our members, we would cease inside visits to those receiving soup. Soon after we made the decision, more restrictions were announced which validated that decision. Since weather had gotten colder, most deliveries start with a phone call from the driveway and end with me leaving the soup, bun and card at the door. This allows for a comfortable and safe visit and contact free drop off. Currently our list of 25 soup recipients includes 21 congregation members and 4 friends of members and has run 11 weeks in total. The Westhills has committed to providing 25 weekly servings of soup until late spring.

Mount Zion Zoom Cafe was created as a way to keep those attending our twice monthly cafes (pre-pandemic) connected as well as provide a COVID safe way to socialize for anyone interested. I am grateful for all the technical help I have received from staff to learn more about Zoom and their continued help to run it weekly. All are welcome to attend and those in attendance vary between 5 and 13 people. Conversations vary based on the week and those attending. They are always interesting. It is a great 1.5 hours of socializing, resource sharing and discussions of current topics which often includes some discussions that are health related. The tone of each cafe is positive, supportive and filled with genuine care of one another thanks to those participating. We have met 11 times in 2020 and will continue to meet by Zoom weekly into 2021.

Visits to hospitals, long term care residences and most retirement homes are not permitted for Pastor Philip or myself at this point due to pandemic rules in care facilities. Starting in October, we have been sending monthly cards in the mail to our members who live at these places. We will continue this monthly card mailing until we can visit in person.

2020 has made grieving and loss more difficult. So many have lost loved ones this year. It is a difficult time made worse for many when gathering together to grieve, remember and reminisce is not possible.

For some, hospital and health care visits weren't possible when their loved one was unwell. The familiarity and comfort in traditional rituals like visitations, large funerals and time shared together isn't able to happen and this has left many people struggling with their loss. Long wait lists for grief counselling add to the stress of the situation. I continue to hand out the 12 month "After Loss" subscriptions as members are interested and continue to try to support them in their time of loss as best as possible.

As the pandemic continues, I make myself available to assist members with necessary errands and tasks. I make many phone calls. I continue to work with health council to plan future book discussions and educational opportunities. I have started working this year with a committee planning a great educational event which will be announced shortly. I have connected with a local agency that supports many homeless people in our area. Soon information about a volunteer project that you can do at home will be distributed. I am constantly watching for new resources that would assist our members such as grocery stores that now offer delivery with phone orders, ideas for ways to help pass the long days and assisting members to understand online ordering. I will continue to drop off any necessary items at member's doors as help is needed. I will lend a hand however I can and continue to encourage and support the congregation during the challenging times that we are in. I have been grateful for the opportunities given to me by Mount Zion and for all the wonderful people I come in contact with, in my role as Parish Nurse.

I heard it said, that when something bad is happening, if you look for it, you can also find good. I can think of times in my life that something very difficult happened like the loss of a loved one or an unexpected surgery. Out of unpleasant and painful situations can come good. Friends and family reaching out in support, food dropped off at the

door, calls or cards with words of encouragement or the great feeling of being part of a greater community. This is the good I have found in these bad or difficult times. I have spent much of this year noticing the good that is happening around us, during the bad and difficult times that the pandemic has given us. I have been inspired by the ways people are showing care for family, friends, neighbours and strangers. The weight of the pandemic can feel like too much at times for many. I have found that looking for the good in everything, can help to balance that feeling out. I encourage you as we head into what appears to be a difficult year to come, to look for the moments or acts of good. It will be there. It always is.

Christine Ramseyer, Parish Nurse

Music Director's Report

Amy Di Nino

My report begins on March 1, 2020, when the world was still somewhat normal, and I played my first service with congregation present. The second Sunday followed, and the third Sunday was a sparse congregation that led us into our first lockdown.

At that time, I began our transition over to the Zoom platform, initially attempting entirely live services, and then shifting into a pre-recorded format for the music. This involved recording the organ and piano live at the church, followed by mixing and mastering them for use each Sunday morning. Choir members took the opportunity to learn how to record tracks at home on their computers, and we began our weekly routine of receiving the hymns for the week, recording our parts, and then I would mix and master for use on Sunday morning's. It is important to highlight the efforts of all choir members who chose to participate in these recordings, especially for those who learned a lot about technology in order to make the recordings. We eventually fell into a groove, finding meaningful and creative ways to recreate the

connections we would have experienced in person. At this time, we also created our Mount Zion Google account, including YouTube channel, where I began uploading recordings that highlighted Easter music and other special music. Additionally, our Zoom services were recorded and uploaded to our website for viewing beyond live attendance on Sunday morning.

After careful research, especially designed singing masks were purchased for use by cantor's and interested choir members. This was in conjunction with our partial re-opening in September, where we introduced a hybrid approach of live music for congregants in the sanctuary, and live streamed through our YouTube channel for participants watching at home. A cantor, wearing a singing mask, was also present each Sunday to sing live, while everyone else present was encouraged to hum along.

Taking advantage of our singing masks, choir practice returned in the sanctuary, with everyone seated at a distance, alternating between singing for 30 minutes and leaving the space empty for 30 minutes, each rehearsal. We transitioned to a Thursday morning time and averaged 8 to 10 singers a week. With this added practice time, we were able to begin rehearsing songs for Thanksgiving, Advent, Christmas and other special Sunday's. Although we were only able to practice in-person together for a brief period, it was extremely valuable in terms of learning new music, but even more meaningful to return together in a choir context (having held only two in-person choir practice's back in March).

Collaborating with former music director Scott Knarr, we chose several songs that both our choir members would record virtually at home. Our first collaborative effort came together for Thanksgiving – where I mixed and mastered over 30 tracks for our recording! We continued to work together for another recording we used at Christmas time.

December was also a time we took to celebrate the talents of our youth, as many took the time to record parts for a play and singing for Christmas carols in

their homes, which I pieced together into a movie. Their time and efforts were immensely enjoyed live in the service, and a recording is now archived in our YouTube channel.

I would like to take the time to recognize each and every person who engaged in making music throughout 2020 - whether through computer, in-person, coming into the church to use our makeshift recording studio or contributing instrumentally – your participation has been deeply appreciated. Thank-you.

Property Committee Report

Kirk Swanson, Chairperson

This was a different year for property compared to the past in that we spent most of our work time at 235 Dawson St. For those of you who had not been inside 235 in the past, let's just say there was lots to do, even before work could begin. Of course, working under the safety concerns associated with COVID meant a later start than we hoped as we were not able to work together in the spring. However, as restrictions were limited somewhat over the summer (as the group will happily point out, I was away all of the summer), work continued in earnest. We were dealing with COVID-related concerns again later in the fall but got the house into a proper state of repair.

The list below outlines the work that was completed.

- Removal of kitchen, bathroom fixtures, and the “stuff” that was left behind by previous tenant
- New roof
- New attic insulation
- 3 new ceilings
- Floors refinished or replaced
- New kitchen
- New bathroom fixtures in both bathrooms
- New appliances
- New window treatments

- Entire interior of house painted
- Garage door, windows, and eavestrough replaced
- New furnace and air conditioner
- New water heater and softener
- Regrading the lawn, replacing sidewalk stones, and removal of overgrown shrubbery

The house looks fantastic and as a result, it was rented immediately for the end of February. Many thanks to Art Schelter, Ross Schlegel, Dennis Kuepfer and Martin Juergensen for their tireless hours of work throughout the spring, summer, and fall and for their uncanny ability to get supplies for a reduced cost. Thanks to Bill Gastmeier for his assistance with mundane jobs that needed to be done and to Jane Schlegel for getting window coverings to spruce the place up and making sure Ross hung them correctly. This spring we will be planting some plants out front in the new garden and possibly building a patio in the back.

The house at 237 required some regrading to keep water from pooling on the back patio, as well as a few other repairs, such as new basement windows, to the structure. All have been completed.

The church building itself required some maintenance even while it was not being used. It came to our attention during the annual furnace inspection that the two furnaces which heat the sanctuary and narthex areas were on their last legs and needed to be shut down. Two new furnaces were installed in place of the old ones and should provide years of service. In order to determine where in the church there may have been water wastage due to leaking faucets, toilets, etc. a water assessment was conducted. On the basis of the information through the assessment, any trouble areas were repaired, and in two cases, the toilets themselves were replaced. These repairs will result in less water usage moving forward.

This coming spring, we will be able to say goodbye to the water leaks that continually infiltrate our old

green roof by replacing it with a brand new shingled roof. After meeting with experts in the roofing and structural fields, it was decided a shingle roof was the most feasible option to replace the green membrane. This contract will be completed in the spring. The new shingles will certainly improve the look of the roof where it is currently covered with many white patches, but most importantly, they will keep the building structure dry. Thanks to the small group of volunteers who worked on acquiring quotes and meeting with the contractors.

This year should, hopefully, be a year of minor maintenance as many large-scale projects taken over the last few years are now complete. We will be looking at replacing or repairing the front door so that it operates properly. Thank you again to all members of the committee for their efforts in keeping Mt. Zion's buildings and grounds looked after and functioning properly. To those church members who have stepped up when needed to look after situations that arise unexpectedly (like rain dripping down the sanctuary walls) or have taken on maintenance tasks on our behalf, thank you very much for your help in keeping our church operating well.



Art Schelter and Martin Juergensen having fun while they install cabinets in the kitchen of 235 Dawson Street.



Worship and Music Committee Report

Bill Gastmeier, Chairperson

Members: Bill Gastmeier (C), David Murison, Stephanie von Schilling, Arlene Knight

Ex. Officio: Pastor Philip, Director of Music Amy Di Nino.

Responsibilities: Our responsibilities flow from Mount Zion Bylaw #4. They involve the coordination of worship, music, communion and chancel decoration. Your WMC works to inspire varied and inclusive worship which respects our Lutheran heritage while being open to new directions. We discuss activities, support our Pastor, Director of Music, review Congregational feedback and provide input for the Worship Planning Team.

2020 Committee Highlights: The WMC has been involved in many activities this year, including:

- Successfully and responsively transitioned to electronic worship, firstly through Zoom and then Live Streaming via You Tube.
- Researched and purchased the electronic devices to enable Live Streaming.
- Facilitated Internet service upgrades to enhance Live Streaming

Nurturing a welcoming, caring community of faith

- Continued to support our Choir, Music Scholars, Guitar Choir and decorate the Sanctuary to the extent Covid restrictions allowed
- Supported special events such as the Black History Month Celebrations and the Caribbean Christmas Party
- Reinstated an assisting Minister program to support our Pastor and our Worship Services.
- Care of the Organ, Piano and Sanctuary lighting, audio and projection systems
- Shared resources with the Synod and the Two Rivers Ministry through the Advent Season.
- Shared resources with St. Matthews Lutheran Church for Christmas music events.
- Amy facilitated the choir in recording several hymns and special music as well as instrumental and vocal contributions from members and guest soloists and musicians to enhance our services.

Thanks to:

- Amy, Pastor Philip and David Murison for producing the materials for our Sunday Services.
- David, Amy and Bill for providing technical expertise for the broadcasts.
- The congregation for providing valuable feedback as we improved the on-line experience.

- Susan and Richard for coordinating the banners and various Sanctuary decorations with the new worship productions.
- Many other volunteers such as assistant ministers, readers choir members and ushers.
- Helga, Martin, Barb, Ross, Stephanie and Kirk for decorating our Sanctuary on special occasions including the Christmas tree again this year.

2021 Planned Activities (Covid Permitting):

- Moving back to inhouse worship/simultaneous live-streaming. Encouraging the use of the Sanctuary and our enhanced technical facilities for other activities and rentals.
- This will involve upgrades to our cameras, streaming equipment and infrastructure and moving the tech station to the rear of the church to free up the Sanctuary and front of the Nave for congregational participation in Communion, Baptisms and other participatory activities.
- Continuing to support the *Choral Scholar Program* and the *Music on The Mount Fund*.
- Continuing to consider the addition of a portable transmitter for our Hearing Assistive Listening System to extend its use to more seniors' events and our summer worship in the park
- Continuing to support the *Music for the Spirit* program at Six Nations each August.
- Continuing to investigate how to make our worship meaningful and relevant to all our members.
- Participating in other musical/worship special events in church and the wider community.
- Encouraging musical contributions to the **Mount Zion Café** and **Open Sesame**
- Investigate the use of our facilities for Music Therapy purposes.

The Communications & Mountaineer Committee

Karen Gastmeier

Living through a pandemic caused some major changes to our communications. During our first lock down, we made communications with the congregation a priority. Because of the timely nature of the news as it was then, and the need to share links to the services we decided on a

1. weekly newsletter,
2. a weekly email from Pastor Philip where he supports members of the congregation through theological discussion,
3. A bi-weekly mailing to those who do not have email which contains a digest the emails & newsletters and copies of the Philip's sermons.

We revisited those decisions in January 2021 and will experiment with a rotation of the newsletter and Pastor Philip's email on a biweekly basis. *Thank you to Pastor Philip, Amy Di Nino, Christine Ramseyer, Diana Groffen* for their attendance at our Tuesday morning planning meetings and for writing updates.

The decision to replace the Mountaineer with these communications was originally meant to be short term. No one envisioned that we would still be here today. Consequently, it now appears that the Mountaineer published its last edition in March 2019 in its 16th year of publication without even a goodbye. I want to say thank you to those of you who wrote articles and sat on the planning committee, *Tim Ehrlich, Pastor Philip, Nancy Kelly and to Dennis Eaton* who both conceived of the idea of a church newsletter containing discussion worthy articles and chaired the committee for 16 years. Thank you too to *Joan and Jacquelyn Schweitzer* who loyally folded and mailed the publication.

Greeters Report

Joan Schweitzer, Co-ordinator

The 2020 greeter schedule was affected by the Covid-19 virus. It was certainly a very different and difficult year.

January, February and part of March went well. Thank you to those of you who greeted on those Sundays!

Then the lockdown.

The greeting started up again for September, October and part of November, with a twist. Jaquelyn greeted people at the door and asked them to read Covid-19 related questions that were posted on a large board, before entering. Thank you Jaquelyn!

Then the lockdown again.

My thanks to my co-callers who assisted me in recruiting Greeters for Sunday mornings: Mary Jean Lange, Isabel Stalkie and Joan Brunger.

I look forward to taking on this responsibility again in 2021 – hopefully sooner than later!

Health Council Report

Betty Behm and Mary Slethaug

The role of the Health Council is to promote the physical, emotional, mental and spiritual health and well-being of the Mount Zion community, as well as to develop interaction with the surrounding community. Health Council also provides ongoing support and guidance to our Parish Nurse, Christine Ramseyer.

Members of Health Council are Betty Behm (Co-chair), Mary Slethaug (Co-chair), Marg Tupling, and Stephanie Von Schilling, with Parish Nurse Christine and Pastor Philip Mathai joining as ex-officio members.

We are grateful for the contribution that each member of Health Council has given for many years

and for the diligent service that Christine and Pastor Philip continue to give us all.

Because of the pandemic, Health Council's Mount Zion Café and health-related educational programs have been put on hold. However, we were able to offer three programs in 2020.

1) Social Soup. In early October, Health Council was able to arrange with Westhill Retirement Residence this shared program. The Residence provides the soup, and Christine and Pr. Philip distribute it to members and friends of Mount Zion. This program is scheduled to last until spring, 2021.

2) Mount Zion Zoom Café. This program was also initiated in early October. Each Wednesday morning, Christine and Pr. Philip lead a discussion by Zoom for anyone who wishes to join, allowing individuals to feel a part of a community during the pandemic.

As we have done the past number of years, Health Council again applied for a grant from Evangelical Lutheran Church in Canada Compassionate Justice Initiative. This year we modified our application to include the above two substitute programs. We were awarded a \$1500 grant.

3) Book Discussion. On October 22, our own Nancy Kelly lead a discussion of her book, *Souls at Risk*. Approximately 25 attended, and they were appreciative of Nancy's most interesting reflection of her early life as described in the book. The discussion was held in the sanctuary with carefully controlled Covid-19 restrictions.

With the uncertainty that the pandemic places on Health Council activities, our 2021 goal is to plan creatively how best to support Christine in her work, to work with other church committees, and to provide education and helpful communication to Mount Zion and its community.



Sharing God's Love by living our Faith

Service Committee Report

Chairperson: Ginny Ehrlich

Members: Kirk Swanson, Mary Thompson, Ann Crossman, Ladona Riegert, Nancy Kelly, Peggy Nickels
Staff – Pastor Philip Mathai

Resignations accepted from Ladona and Ginny in the Fall of 2020. Following this Mary Thompson was asked to serve as Chair.

Committee Responsibilities:

From Operating Bylaw #1, Article 2.3d: This congregation shall live by faith active in love. It shall motivate, equip and support its members to minister in daily life, to participate as members of a caring community, to serve as Christians in all the institutions and structures of the society of which they are a part, and individually and corporately to promote justice and reconciliation, meet human needs and alleviate suffering. In these efforts the congregation shall co-operate with the Synod and the ELCIC, other Christian churches and other groups in society. It shall make certain that all its functions strengthen the motivation and ability for service.

2020 Highlights:

We continue to be inspired to focus our efforts on various types of service-related ministries: close to home, our local community, and in the broader community. As the year began, we immediately

responded to the changing landscape as Covid-19 impacted our community and church family. Some activities and events started out in our building and in-person, but Service Initiatives were quickly changed over to electronic promotion and information sharing - through the weekly church communication from Pastor Philip and the Church Newsletter.

Close to Home

Conversation with Mary Slethaug, Co-Chair of Health Council, regarding shared interest in outreach to our congregational community, and Health Council activities:

- *Mt. Zion Café* - weekly lunches; Wednesday Zoom meetings
- weekly Exercise Club provided by Region
- collaboration with Westhill Retirement Residence on Tuesday soup deliveries
- book studies

Before the pandemic, shared details of our Adopt-A-Causes and charitable initiatives with Café participants

Before the pandemic, shared details of our Adopt-A-Causes and charitable initiatives with Café participants

The Local Community

- Marillac Place: a shelter for at-risk young mothers - ongoing relationship; Adopt-A-Cause:

electronic promotion Baby Bottle fundraising campaign; onsite help

- Trinity Village: Long Term Care Facility - porters take residents to the Chapel and hymn sings; provide help to serve at Tea Time (discontinued during the pandemic)
- Food Vouchers - grocery cards available through the office and ministry team, for those in need in our community
- Potato Blitz, House of Friendship - Adopt-A-Cause: collected funds
- Food Bank: collected funds
- Sunnyside Community Centre: donation of diapers

The Broader Community

- Canadian Lutheran World Relief (CLWR): Adopt-A-Cause - Lebanon crisis - electronic promotion and education
- “Gifts From The Heart” catalogue: CLWR initiative - Electronic promotion of the catalogue - an option for gift giving with a charitable focus.
- Indigenous Ministries – donations for the Music for the Spirit summer camp and the After School Music Program, developed with the Six Nations community; information and education related to activities. We have designated this as a partnership in recognition of the deep connections we had developed.

Appreciation is extended to Margaret Murison for creating the narthex display banners that promote our Service initiatives.

Members of Mt. Zion share a vision of “*Service To and With Others*”. This is evident in our actions, words, contributions and compassion. Thank you for making this a priority in our Ministry even during this unprecedented year, and as we move forward.

Open Sesame Report

Carol Ziegler - Chairperson and Coordinator

The same as everyone else, Open Sesame Headstart Preschool has had a year in 2020 like no other! We began in January with an enrollment of 15 preschoolers. It was a very challenging time with many being high needs. A speech therapist came once a week from KidsAbility and this was very helpful. Then, it was with a heavy heart that we were forced to close, following March Break, due to Covid 19. Jana Kelly, our Administrator and Program Coordinator, continued to support the parents through social media.

We made the decision to lay off our staff so they could receive the CERB Canadian Employment Relief Benefit from the Federal Government of \$2,000. Open Sesame received Provincial funding, (disbursed by the Region of Waterloo) entitled Sustainability Funding which ran from March 15th - Aug. 31st to cover overhead costs and supplies and this came to \$1,716.70.

Open Sesame's annual pot luck supper was hosted by Lloyd and Carol Ziegler on March 4th, with the theme - Cheers to 50 Years! Due to Covid-19, this was our only opportunity to Celebrate! The Open Sesame Committee met with Karen Gastmeier on March 10th at which time we laid out plans for celebrating Open Sesame's 50th Anniversary the end of May. Unfortunately, these plans are now on hold indefinitely.

After careful consideration by the Open Sesame Committee and knowing we had the continued support of our Federal and Provincial Governments, we decided to reopen on Sept. 14th. However, we first had to receive approval from the Ministry of Education of our Covid-19 Pandemic Care Plan. This 22 page document, compiled by our Administrator Jana Kelly, had to meet the requirements of the Region of Waterloo Public Health and Emergency Services and the Ministry of Education.

We opened with 6 children and the potential for 10. There are no volunteers allowed to assist in the classroom. The two teachers are the only ones working with the children and with the teachers wearing masks this has made it difficult to help the non-verbal children. Jana takes the temperature of each child and parent upon their arrival. Parents are not allowed to enter the building. Daily cleaning is done by Virginia Slack. Taking care of the bi-weekly laundry is shared by Ann Crossman and Carol Ziegler. Anne Woolner does the grocery shopping. Sam Beesley, our second teacher, connects with our parents twice weekly through Instagram. Jana Kelly keeps parents up-to-date with a monthly review of the children's activities which includes pictures and ideas for expanding the children's minds through play and books. Jana and the two teachers have monthly staff meetings to review the children's progress and to discuss issues that are of concern. Thanks to the lovely fall weather, the children have spent most of their time outside in our natural playground enjoying the programs put together by our senior teacher Cyndi Publuske.

At this time, we wish to thank Pat Edwards for her 15 years of service to Open Sesame by volunteering in our classroom. Thanks goes out as well to Anne Woolner who has assisted in the classroom faithfully since she retired as an elementary school teacher 8 years ago. We also thank Richard Brubacher for his continued support of our treasurer Joan Brunger.

We were very sad to learn of Carl Thompson's sudden death on Nov. 7th, 2020. Carl had been involved with Open Sesame in various ways. Years ago, Carl would purchase fresh vegetables from the market, bring them to the church and give them out to our needy families. More recently he informed his Kinsmen Club of Waterloo North of the work we do at Open Sesame, supporting children needing help to prepare them for Junior Kindergarten. Carl's club has paid for Christmas gifts for our children and staff. This fall we thanked them for their donation of

\$1,000. Carl's main contribution, however, goes back to 2006 when he met with Ann Crossman and I to outline a fund raiser project for Open Sesame which involved the sale of grocery cards. Since that time Open Sesame has benefited greatly each year from this our only fund raiser. A big Thank You to Ann Crossman for being in charge of selling grocery cards to the faithful members of Mount Zion who have supported Open Sesame in this way. The amount raised in 2020 was \$1,532.75, even during this pandemic. Unfortunately, this fund raiser will not continue much longer unless someone is willing to take on Carl's role.

We want to make you aware of the grants we have received which have allowed us to continue the important work of Open Sesame:

Federal funds - CEWS Canadian Employment Wage Subsidy has allowed us to pay staff, calculated by looking at the difference in income for the same period last year, and topping it up (Sept. to Nov.) came to \$6,183.71.

Provincial funds disbursed through the Region of Waterloo - Reopening Funding (Sept. 1 - Dec. 31) fixed overhead costs and supplies came to \$3,939.73

Safe Restart Funding (Sept. 1 - Dec. 31) PPE, cleaning supplies, increased staffing and cleaning costs came to \$11,200.

We thank the Mission Committee of the Eastern Synod of the ELCIC for their contribution of \$5,000.

Once again, we thank the Chamberlain Family Foundation for their donation of \$2,000.

I cannot end this report without passing along HUGE THANKS to both Jana Kelly and Joan Brunger for the many hours of work they have spent in applying for the government grants we have received. We at Open Sesame would not be in our 51st year without these two women!

Lastly, we also thank EACH OF YOU who support us financially and make it possible for us to continue helping families with special needs children in our

community. Therefore, this letter we received from a parent this year is for YOU.

"I want to thank you and the staff at Open Sesame from the bottom of my heart. Having our son attend Open Sesame opened my eyes to his potential and the benefits of having him at a nursery school. Looking back at how far he has come from that shy quiet child who first attended Open Sesame fills my heart. Thank you so very much for the opportunity for our son to attend Open Sesame. I hope your center continues to prosper and help many more children."

Committee Members:

Chairperson and Coordinator - Carol Ziegler

Treasurer - Joan Brunger

Assistant Treasurer - Ann Crossman

Secretary - Anne Woolner

Administrator & Program Coordinator - Jana Kelly

Teachers - Cyndi Publuske, Samantha Beesley

Members at Large - Mayda Scoins, Karin Packull, Helga Juergensen

Other Volunteers - Pat Edwards, Richard Brubacher, Karen Gastmeier

Alfred Brunger Community Garden Report

Joan Brunger, Chairperson

The headlines in the Financial Times read "How Coronavirus changed gardening forever. The pandemic has created a new generation of enthusiasts who have found growing is good for the soul". Perhaps a little over the top but gardening has become one of those longstanding activities that is healthy and taken up with renewed vigour as we continue dealing with Coronavirus for the long haul. On April 25, the province identified community gardens as an essential source of fresh food and allowed community gardens to reopen, provided that certain guidelines were followed. How beautiful it was to see the daffodils on the front page of The

Record growing at our garden and welcoming spring and the new growing season!

Public Health provided signs and outlined the new policies and procedures. Gardens were not open to the public; gardeners were allowed to bring family members but had to keep at least 2 metres apart from other gardeners. Hands were to be sanitized on entry and exit. Hand sanitizer was made available or individuals could bring their own soap and water. All gardeners had to agree to following the guidelines.

Our garden welcomed seven new gardeners this year for a total of 21 growers. After hooking up the water tank to the roof runoff, we were good to go.

Gardeners took turns coming to the garden, wore masks, sanitized their hands and tools and distanced while working. The plots were as varied as the gardeners who worked there. These 21 gardeners participated with a shared spirit of community and a willingness to safely look after each other while working together. How great it was to hear the banter and the stories between gardens! The range of ages, gender and ethnicity was huge. People willingly offered to help and worked independently to complete tasks involving the clean up in spring and fall. One gardener said: "The garden is an essential source of fresh food for me. It also serves as a ground during the pandemic! So grateful for this plot of earth." I think our gardeners would also say that gardening is good for the body and the soul.

There is a waiting list for the 2021 gardening season and if you are unable to garden or wish to learn more about indigenous wisdom, scientific knowledge and information about plants, Braiding Sweet Grass, by Robin Wall Kimmerer is an enjoyable, informative read.



Teaching and Learning

Confirmation

Philip Mathai, Pastor

This year's confirmation camp took a hit because of the pandemic. Most probably it would stay cancelled this year too. The Confirmation classes took a hit during the pandemic, I hope to begin a virtual program at the earliest.

Nyah Marshall affirmed her baptism during worship on Sunday, November 29. Since the service was held virtually it was different but our technical team made sure that things flowed smoothly and that it was meaningful.

Sunday School

Anne Woolner, Chairperson

As this was an unusual year, greatly impacted by Covid, we suspended in-church Sunday school in March.

In the Fall, we started online Sunday School via Zoom. We used the Holy Moly which has humorous but thought-provoking videos preceded and followed by discussions and ending with an activity sheet sent previously via email. It has been nice to connect with

our Sunday School family, even though it is not in person.

With Amy's technological assistance we had our usual (but not so usual) Christmas program. We practice the program via Zoon and then each child taped their part and their singing at home (with appropriate background pictures) and then Amy compiled it together (with very cool sound effects) for the program. It is amazing what we have learned to do with technology during this pandemic!

The program was also followed by our usual Jesus birthday party with carrot cake and candles delivered to the homes of our Sunday school.

We definitely made the best of this strange world in which we are currently living.

Youth

Anne Woolner

Unfortunately, Covid greatly impacted our Youth as the National Youth conference was cancelled.

There was also no Youth Service or Pancake supper.

Let's hope that all of these activities resume next year!

Cradle Roll

Susan Brubacher

We have a total of 2 children on our cradle roll at present. These children receive a “Splash” newsletter each month until the age of 3. These newsletters give parents practical and enjoyable ways to help their child grow in faith from an early age. In addition to the monthly newsletter they receive a birthday card on their birthday, a “Remembering Your Baptism” card on the anniversary of their baptism and a new CD of simple singable songs each year. This program is a wonderful way of supporting, encouraging and connecting with our young families.



Finance, Budget and Statistics

Finance Committee Report

Richard Brubacher, Chairperson

Members: Richard Brubacher – Chair & Treasurer, Tim Ehrlich - Bookkeeper, Robert McDermott, Sherryann Kennedy,

Ex. Officio: Pastor Mathai, Rita Schaus (honorary life member).

Committee terms of Reference - MZLC Bylaw #1, Article 2:3, Section e (Support) states:

“This congregation, in faithfulness to God, shall provide leadership, organizational structures, facilities and funds, to enable fulfillment of its’ mission, and shall strive to maintain effective stewardship practices, regularly evaluate the total life and ministry of the congregation, and support members of the congregation to provide these activities”.

Accountability: This committee is a committee of the Church Council and shall function on behalf of the congregation. It shall receive guidance and direction from the Council and shall make recommendations and suggestions to council. It shall report to the Council at all regular Council meetings, normally through the Council liaison person.

Responsibilities:

1. Oversee the financial affairs of the congregation to ensure prompt payment of all obligations and the forwarding of Benevolence monies to the Synod & others as designated.
2. Exercise responsibility for the congregations banking procedures, insurance programs and tax matters, and oversight of all funds and investments of the congregation and making recommendations to the Council regarding all congregational assets and liabilities.
3. Coordinating and working with all committees and the Council in preparation and presentation of annual budgets for approval at the annual congregational meeting.
4. Develop and recommend to the council, appropriate policy for Rental of Facilities & Parking and establish rates and contracts for Tenants.
5. Ensure that reports are submitted to Revenue Canada in order to maintain our congregational status as a charitable institution.

2020 Committee Highlights:

- Reviewed and discussed financial results monthly with recommendations as appropriate for council.
- Prepared and reported to Council and committee chairpersons monthly financial results compared with budgets, and prior periods with commentary.
- Provided monthly summary financial updates for inclusion in Newsletters & bulletin boards.
- Prepared budget recommendations as directed by the congregational council.
- Reviewed contracts and rental agreements and revised with recommendations for adjustments as deemed appropriate.
- Secured the services of a professional property management company to manage our second rental property and select a new tenant.
- Provided financial oversight to Open Sesame preschool.
- Undertook evaluation of insurance coverage and recommended a new agent Robertson Hall Insurance of London resulting in more comprehensive coverage at improved rates.
- Applied for and received government support of \$18,674 in wage subsidy due to Covid19 impacts.

I wish to thank our Bookkeeper Tim Ehrlich for managing the day to day financial activities in recording income and paying the bills, and our office administrator Diana for assisting in keeping track of donations and managing the member data base system. I want to also thank the rest of the committee for their support during this unusual year. Thanks Bob McDermott, Sherryann Kennedy, and Pastor Philip.

2020 Financial Review & Proposed 2021 Budget

The financial reports for Mount Zion are displayed in the following pages, and reflect actual activities for the year 2020, and the 2021 budget being proposed for approval at the AGM February 14, 2021.

The report is presented in several sections representing the accounting for Receipts and Disbursements within the various categories as follows:

<i>Ministry & Mission (Current)</i>	- In support of ongoing ministry & programs
<i>Benevolence</i>	- In support of the broader church & specific appeals
<i>Capital</i>	- In support of our facilities with upgrades & repairs
<i>Rental Properties</i>	- In support of our rental properties at 235 & 237 Dawson St.
<i>Special Funds</i>	- Restricted Funds – Designated for specific purposes
<i>Balance Sheet & Summary</i>	- Summary & Statement of Financial Position at year end

2020 Overview

The year 2020 can only be described as an anomaly on so many fronts. The pandemic caused major disruptions in many aspects of our lives. Our personal interactions were curtailed in an attempt to remain safe, and our ability to gather as a community was restricted. However, God has been good to us and led us to find other ways to stay connected through the use of technology.

And from a financial perspective, the pandemic was not all negative. Expenditures decreased with the shutdown, but so did income without the ability to rent our facilities, however, this was partially offset by emergency wage supports from the government. But the most important positive impact was that our members remained faithful to God's call and continued to support the ministry with their financial gifts. Thank You!!

Some highlights follow:

1. In the **Ministry & Mission (current) account**, a surplus of \$13,990 was realized rather than a deficit that was anticipated at budget time. This is the first time since 2015 that we ended the year with a significant surplus. The surplus has been transferred to a Contingency fund.
2. In the **Capital Account**, the aging roof over our Sanctuary called for a rapid repair response and we launched an unbudgeted capital campaign "Faith in Action-Beyond 2020". This raised \$76,301 in the final four months of 2020 to replenish our depleting capital account. A new roof will be installed in spring 2021.
3. In our **Benevolence** accounts, support of the Synod and other designated causes raised \$55,987. Of this amount \$45,333 was received from members in support of the Synod (\$22,814), and other specific appeals (\$22,519) supporting 18 organizations. In addition to member support, grants of \$10,654 were received in support of Open Sesame Head start (\$7,000), and Young Adult Ministries undertaken by member Kristina Kuhnert (\$3,654).
4. The **Rental Property** account reflects the activity of the two rental houses owned at 235 & 237 Dawson Street. Financial implications are separated from other ministry activities and not supported with donations from the congregation. The investment is owned by the congregation and is financed on its own merits. In 2020, a major renovation of 235 Dawson St. was completed following the termination of tenancy. A complete interior and exterior renovation was required to return the home to neighborhood standard and \$70,400 was spent. Many volunteer hours from members of the Property committee made this happen as they worked and managed the transformation. Sincere Thank You! This follows the renovation at 237 Dawson completed in 2015 for \$40,000 so now both properties are up to standard. A new tenant will take possession March 1.

Budgeted receipts are \$252,402 which is \$15,669 less than 2020 actual. Key assumptions follow:

- Member receipts of \$198,020 show a 2.6% reduction of \$5,279 acknowledging our demographics. Some members have passed away in 2020.
- Endowment fund earnings of \$11,907 from 2020 will be received and applied to the M&M account.
- Net Rental income from facility & parking of \$40,375 is planned which is an increase of \$12,092.
- Other receipts of \$2,100 are \$19,738 less than 2020 on the assumption that no CEWS gov't subsidy will be available.

2. The **Benevolence** budget proposed for benevolence designated on our envelopes is \$24,000. This is in support of Synod \$21,000; Open Sesame \$2,000; Community Benevolence of \$500 as directed by our Service committee; and a Pastoral Discretionary fund of \$500. Special Benevolence areas including our Adopt A Causes are not typically budgeted as members contribute as deemed appropriate when various causes are identified.
3. The **Capital account** budget assumes that income of \$8,580 and transfers from Rental Income of \$7,125 will be utilized to fund capital expenditures totaling \$77,250 in 2020. Major projects include Sanctuary Roof replacement \$50,000; Infrastructure/Live Stream upgrades \$9,000; Main door replacement \$6,500; Interior painting & repairs \$2,250; Repointing brickwork \$2,000 and \$7,500 contingency. Total Capital funds were \$124,115 at year end 2020.
4. The stand-alone **Rental Property account** budget assumes completion of renovations at 235 Dawson and new tenancy as of March 1st with both houses generating gross rental receipts of \$45,684 in 2021. Disbursements are estimated to be \$24,488 with a resulting net contribution of \$21,196. Both properties are now managed by Guardian Property Management and are fully licensed. The rental property account is in a net deficit position of \$38,800 at Dec 2020 year end and represents all activity since 2014 when we began accounting separately. This period also includes \$110,000 in renovation activity for the two houses and the account should turn cash positive in 2022 with the houses now at neighborhood standard with excellent tenants.

Summary

The financial results for 2020 were very positive, and the plan for 2021 despite being in a deficit position can be managed with the available resources we have from prior contingency funds. This is good news, however as we return to more normalized activity, our expenses will increase which will put pressure on our finances and contingency funds are limited.

Two years ago, the congregation authorized the opening of the Mission Endowment fund to assist in funding both shortfalls due to deficits, and increasing capital expenditures which may be required as our facilities age. This approval was for funding not to exceed \$25,000 per year beginning in 2019. Fortunately, this was not required in 2019 or in 2020. Your increased support in particular the successful Capital campaign has provided additional longevity to our ministry and enabled more time to proactively plan our future.

As indicated in prior reports, if growth in the congregation through organic growth or partnership is insufficient to fund programming, then further action would be required to access value in other assets, such as rental properties, or options with regard to the entire block.

Submitted by, Richard Brubacher – Treasurer & Chair, Finance Committee

Mount Zion Lutheran Church

Statement of Receipts and Disbursements - MINISTRY & MISSION (Current)

This account reflects the costs and income associated with the support of ongoing ministry and programs. It includes staff and committee expenses as well as the general costs associated with the operations of the church.

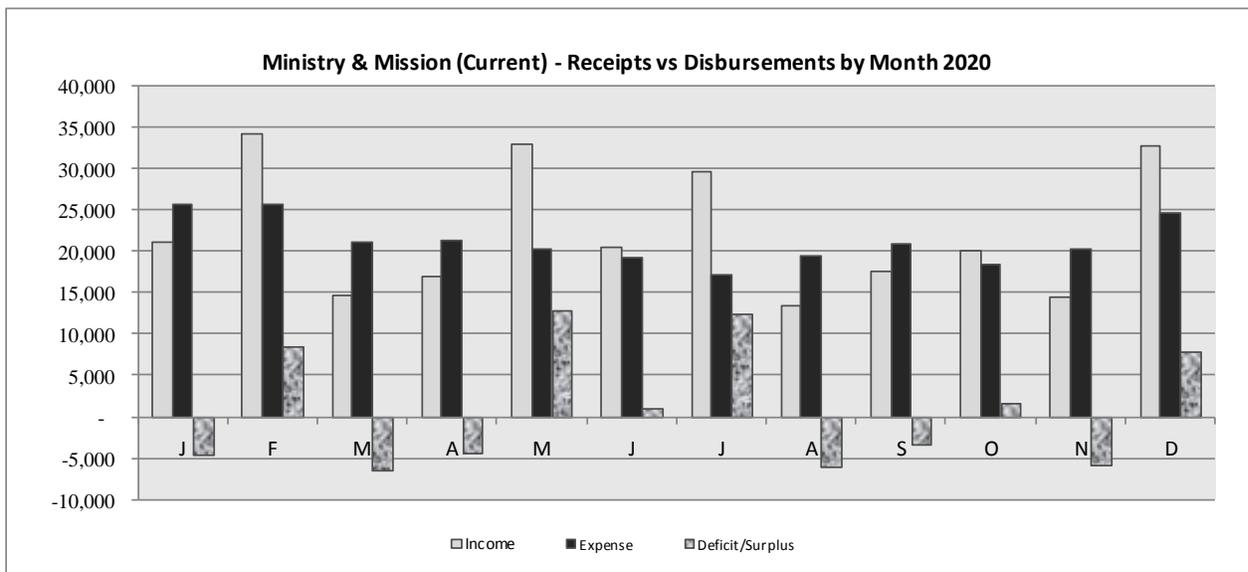
Results for 2020 reflect a final year surplus of \$13,990 compared to a budgeted deficit of \$15,988. This improvement of \$29,978 was due to reductions in disbursements due to the pandemic accounting for \$44,850, partially offset by reduced receipts accounting for \$14,872. While member receipts remained high, facility rental receipts were lower due to the shutdown. The reduction in receipts was partially offset by \$18,674 in government support with CEWS wage subsidies.

The surplus of \$13,990 was transferred to our Contingency Fund which will enable entry into 2021 with a clean slate. For clarity a Contingency fund was established in 2017 when an anonymous member made a \$30,000 undesignated donation. This fund has been utilized in 2018 and 2019 to cover accumulated deficits, and has been further increased with a transfer of \$26,000 from Memorial funds in accordance with fund policy. The Contingency fund balance is now \$59,578 at year end.

<u>MINISTRY & MISSION (Current)</u>	2017	2018	2019	2020		2021 Budget
	Actual	Actual	Actual	Approved Budget	Actual	Proposal
Receipts						
Envelope (incl specials)	\$ 215,113	\$ 218,149	\$ 223,371	\$ 206,300	\$ 203,202	\$ 197,000
Plate	1,938	2,315	2,284	2,200	498	-
Income:						
Education Min.	1,350	2,375	2,450	1,020	-	1,020
Worship & Music	1,160	1,233	1,045	1,300	97	-
Health council- Café	3,871	4,913	3,863	4,000	3,111	2,100
Rental of Facilities & Parking	45,707	58,948	62,016	61,216	33,448	47,500
Transfers to Capital (15% rentals)	(8,000)	(8,850)	(9,200)	(9,000)	(5,165)	(7,125)
Gov't Grant - CEWS (Emerg. Wage Subsidy)				-	18,674	-
Deficit Reduction Response	1,380	975	-	-	-	-
Other Receipts	5,874	9,299	424	15,907	14,650	11,907
Gain or Loss on Sale of Investments	1,088	31	543	-	(445)	-
Total Receipts	<u>\$ 269,481</u>	<u>289,388</u>	<u>286,795</u>	<u>282,943</u>	<u>268,071</u>	<u>252,402</u>
Disbursements						
<u>Staff Costs</u>						
Pastor (Philip)	71,719	73,315	74,701	77,449	76,979	80,172
Deacon (Scott Knarr) (50% call)	28,583	29,481	22,672	-	-	-
<u>Ministry Support</u>						
Pastoral Supply/ Extra staff costs	800	800	1,200	2,000	250	2,000
Admin Staff Support	-	535	956	1,800	75	900
Additional Staff Support	2,955	6,868	4,330	2,550	1,244	8,500
Parish Nurse	17,821	19,236	20,983	21,639	20,889	22,109
Secretarial/ Office Administrator	18,066	18,420	18,710	24,500	24,625	25,051
Staff Benefits	24,113	25,926	24,218	16,387	16,258	21,342
Music Director	-	-	-	30,000	24,599	30,675
Interim Music Director			10,500		4,000	-
Bookkeeper Fee	7,700	7,854	8,011	8,171	8,171	8,355
Honoraria	1,500	1,250	750	750	750	750
Total Staff & Ministry support	<u>173,259</u>	<u>183,684</u>	<u>187,030</u>	<u>185,247</u>	<u>177,841</u>	<u>199,854</u>
<u>Committees</u>						
Worship - Supplies	3,101	3,265	3,323	3,000	1,663	1,500
Worship - Music	4,857	6,305	6,400	7,500	1,911	4,400
Communication Committee	167	221	1,532	3,000	1,241	2,000
Learning	3,310	3,767	4,530	4,100	320	3,150
Finance	1,369	1,256	984	1,400	1,647	1,400
Health Council	131	230	527	550	480	500
Health council - Café	2,427	4,628	4,229	4,500	1,698	3,160
Service (Min. in Soc.)	-	-	500	-	-	-
Staff Support	275	250	50	300	1,100	1,300
Hospitality	-	-	-	1,400	-	1,000
Church Council	576	711	585	1,000	483	-
	<u>16,212</u>	<u>20,633</u>	<u>22,660</u>	<u>26,750</u>	<u>10,543</u>	<u>18,410</u>

MINISTRY & MISSION (Current)	2017	2018	2019	2020		2021 Budget
	Actual	Actual	Actual	Approved Budget	Actual	Proposal
Church Operating Costs						
Property Management	24,999	29,324	26,579	25,500	25,653	25,925
Property Mgmt - Janitorial Services	20,383	22,438	22,300	22,900	9,121	13,600
Insurance	4,839	5,384	4,555	5,040	4,916	6,360
Telephone/Internet	1,608	1,773	1,706	1,750	1,708	1,860
Hydro, Water	9,640	8,919	10,325	11,055	7,602	10,125
Heat	5,669	6,427	6,348	6,400	5,435	6,000
Office Supplies & Equip.	8,566	8,103	11,553	10,500	10,256	10,500
Conventions & Conferences	1,924	3,291	2,027	1,000	-	1,000
Bank Charges & Interest	1,536	1,266	1,311	1,500	886	1,250
Miscellaneous	55	526	67	1,289	120	-
	<u>79,218</u>	<u>87,451</u>	<u>86,771</u>	<u>86,934</u>	<u>65,697</u>	<u>76,620</u>
Total Disbursements	<u>268,689</u>	<u>291,769</u>	<u>296,461</u>	<u>298,931</u>	<u>254,081</u>	<u>294,884</u>
Surplus (Deficit) - normal	792	(2,380)	(9,666)	(15,988)	13,990	(42,482)
Transfers from Contingency Fund	-	4,346	9,666	15,988	(13,990)	42,482
Surplus (Deficit) after transfers etc.	<u>792</u>	<u>1,966</u>	<u>(0)</u>	<u>0</u>	<u>-</u>	<u>-</u>

The graph below reflects the pattern of expenditure and receipts experienced on a monthly basis in 2020. The pattern of expenditures is relatively evenly distributed at an average of approx. \$21,200 per month, however the pattern of income is more erratically distributed. This results in many months where expenses exceed receipts. Continued emphasis on PAR (Pre-authorized Receipts) would help to level the income, and members are encouraged to consider this.



Statement of Receipts and Disbursements - BENEVOLENCE

Benevolence consists of two sections, - Regular Benevolence (envelope designated), and Special Benevolence - Designated Appeals. Both totalled \$55,987 in 2020.

The regular Benevolence portion is budgeted and is in support of the Synod, Open Sesame, and a small portion allocated to community benevolence as directed by the Service Committee. In 2020 receipts were \$23,514, with a distribution of funds being \$22,814 to Synod. Compared to the prior year, regular benevolence declined by 8%, and 19% over the last 3 years.

Designated appeals realized receipts of \$32,473 which enabled disbursements to be made to 18 organizations. Included in this category are receipts from members of \$21,819 and \$10,654 in grants from others in support of various ministries. Open Sesame headstart received Synod Grants of \$5,000 and \$2,000 from the Chamberlain Family foundation. Additional grants of \$3,654 were received from Synod in support of "Uplifting Young Adults" by Kristina Kuehnert.

BENEVOLENCE	2017	2018	2019	2020		2021 Budget
A.) REGULAR BENEVOLENCE (Budgeted)	Actual	Actual	Actual	Approved Budget	Actual	Proposal
Receipts						
Envelopes	\$ 29,087	\$ 27,378	\$ 25,645	\$ 26,000	\$ 23,514	\$ 24,000
	29,087	27,378	25,645	26,000	23,514	24,000
Disbursements						
Synod Benevolence	25,503	26,878	25,645	22,000	22,814	21,000
Open Sesame	3,000	-	-	3,000	-	2,000
Community Benevolence	584	500	-	500	500	500
Other (Pastoral Discretionary fund)				500	200	500
	29,087	27,378	25,645	26,000	23,514	24,000
Surplus (Deficit)	-	-	-	-	-	-
B.) SPECIAL BENEVOLENCE - DESIGNATED APPEALS - (Unbudgeted)	2017	2018	2019	2020		2021 Budget
RECEIPTS & DISBURSEMENTS	Actual	Actual	Actual	Approved Budget	Actual	Proposal
Canadian Lutheran World Relief	\$ 2,699	\$ 3,874	\$ 2,291	\$ -	\$ 2,168	1,000
Waterloo Lutheran Seminary Appeals	645	965	555	-	400	350
W.L.S. Auxiliary	15	290	-	-	20	
Habitat for Humanity	115	355	303	-	55	
Trinity Village	-	-	-	-	250	
Open Sesame	20,925	19,719	20,710	18,000	14,620	15,000
Stronger Together Event	16,533	-	-	-	-	
Six Nations-Two Rivers Ministry Partnership	41,279	42,959	30,636	-	-	-
MLU Internship - HOF-Mount Zion Partnership		9,692	18,003	-	-	
Uplifting Young Adults - Mount Zion Partnership			1,500	-	3,654	4,235
Community Outreach Liaison			4,208	-	-	
Refugee Support (EW Partnership)	5,128	-	-	-	-	
KW Food Bank	1,095	725	1,470	-	1,410	500
KW Multicultural Centre Inc.				-	1,400	
Food vouchers	725	1,715	1,885	-	5,375	3,000
Scouts	15	80	155	-	50	
House of Friendship	318	430	669	-	806	750
Alzheimer Society	210	75	-	-	-	
Innisfree House/Heart & Stroke Adopt a cause	-	100	-	-	-	
Sanctuary Fefugee Health Adopt a cause			1,225	-	500	
Marillac Place Adopt a cause	-	935	129	-	300	
Music for The Spirit Adopt a cause	3,040	3,949	3,008	-	290	
One Roof Youth Services Adopt a cause	2,411	-	-	-	-	
World Luthern Fed. - Scholarship Adopt a cause	2,455	-	-	-	-	
Lutheran Campus Ministry	50	110	275	-	70	
Outdoor Ministry -Edgewood Adopt a cause	40	60	60	-	55	
S.H.O.W. (Supportive Housing of Waterloo)	545	60	530	-	1,050	
	\$ 98,242	\$ 86,093	\$ 87,612	18,000	32,473	24,835

Statement of Receipts and Disbursements - CAPITAL & RENTAL PROPERTY

The Capital account reflects the costs associated with major expenditures for facility upgrades and repairs and the acquisition of new equipment or expansion of facilities. Costs in this category are incurred on an irregular basis.

Total receipts in 2020 were \$82,923 with disbursements of \$9,340 for a surplus of \$73,582 in capital funds. In addition, a transfer of \$5,165 from Ministry & Mission fund was made to reserve 15% of all rental revenue realized, in recognition that additional costs will be required to maintain the facilities. This resulted in a net increase of \$78,747 in capital funds with a year end balance of \$124,115. The significant gain in the Capital account is due to the launch of the Capital Campaign "Faith in Action: Beyond 2020" to which \$76,301 has been received. The campaign reached 102% of the \$75,000 challenge.

Expenditures in 2020 include: 1.) New furnaces in the new building \$6,704; 2.) Audio Visual equipment for livestreaming our services \$2,636.

CAPITAL	2017	2018	2019	2020		2021 Budget
	Actual	Actual	Actual	Approved Budget	Actual	Proposal
Receipts						
Envelope Receipts	\$ 11,526	\$ 12,595	\$ 9,911	\$ 10,000	\$ 6,422	\$ 6,000
Interest Income	241	322	379	360	200	180
Faith in Action -Beyond 2020 Capital campaign	-	-	-	-	76,301	2,400
Church Maintenance - Grant funds	2,000	-	-	-	-	-
	13,767	12,917	10,290	10,360	82,923	8,580
Disbursements						
Equipment Purchases	228	1,212	-	-	-	-
New Roof System	-	-	-	-	-	50,000
Projection A/V System	-	-	1,257	-	2,636	9,000
Capital Improvements	7,397	30,941	10,726	20,000	6,704	18,250
	7,626	32,153	11,983	20,000	9,340	77,250
Surplus (Deficit)	6,141	(19,237)	(1,693)	(9,640)	73,582	(68,670)
Transfers - from (to) other funds	8,000	8,850	9,200	9,000	5,165	7,125
Surplus (Deficit) - Capital	14,141	(10,387)	7,507	(640)	78,747	(61,545)

Rental Property activity has been accounted for separately beginning in 2014 to account for the rental property activities for the two houses owned at 235 & 237 Dawson street. This change provides more transparency into the total implications of our Rental properties including the ongoing upgrading that will be required to maintain their value. This account is not supported by member donations.

Results for 2020 reflect a deficit of \$67,038 which is \$57,970 worse than plan. The deviation is due to the decision to fully renovate 235 Dawson following the termination of vacancy with that tenant. The budget only assumed minor upgrades. The revised plan was a renovation budget of \$80,000 to return the home to a standard necessary to secure a reliable tenant. Final costs will be under budget, with \$70,400 spent through December. A tenant has been secured for March 1st occupancy.

The rental Property account is in a net deficit position of \$38,800 at year end representing all activity since 2014 and includes \$110,000 of renovation activity for the two houses during that time. Both units are now up to standard with the neighborhood.

RENTAL PROPERTY	2017	2018	2019	2020		2021 Budget
	Actual	Actual	Actual	Approved Budget	Actual	Proposal
Receipts						
235 Dawson Rental Income	\$ 14,410	\$ 14,220	\$ 13,455	\$ 1,182	\$ 1,182	\$ 22,500
237 Dawson Rental Income	19,200	19,320	19,718	22,500	22,665	23,184
Interest Income	1	4	75	-	67	-
	33,611	33,544	33,248	23,682	23,914	45,684
Disbursements						
235 Dawson Expenses - Current Exp	6,453	6,559	7,771	8,400	8,066	10,038
235 Dawson Expenses - Capital Improve.	-	-	-	15,000	70,400	4,600
237 Dawson Expenses - Current Exp.	7,227	7,687	11,401	8,600	12,487	9,100
237 Dawson Expenses - Capital Improve.	-	-	-	750	-	750
	13,680	14,246	19,172	32,750	90,953	24,488
Surplus (Deficit)	19,931	19,298	14,076	(9,068)	(67,038)	21,196

Statement of Receipts and Disbursements - SPECIAL FUNDS

The Special Funds reflect activity and balances of funds that have been designated for specific purposes as noted below.

The value of these funds is \$214,821 at year end reflecting an increase of \$23,894 compared with the prior year. Major increases were due to high Memorial fund receipts, and increases in Contingency funds from both contributions and transfers from the surplus realized in our Ministry & Mission account in 2020.

Changes in special fund accounts were also impacted by a transfer from Memorial funds of \$26,000 to the Contingency fund consistent with our memorial fund policy which states that undesignated funds are to be disbursed within two years. On the recommendation of the Finance committee, council approved this action.

Total special funds are represented by 1.) Endowment fund \$128,000; 2.) Memorial fund \$9,348; 3.) Contingency fund \$59,578 4.) Music on the Mount fund \$10,665; 5.) Youth fund \$6,672; 6.) Spiritual Retreat fund \$558.

SPECIAL FUNDS	2017	2018	2019	2020	2021
	Actual	Actual	Actual	Actual	Budget
Opening Balances	\$ 117,728	\$ 173,269	\$ 178,961	\$ 190,927	\$ 214,821
Receipts					
Music on the Mount Fund	3,519	13,872	6,593	451	-
Memorial Fund	1,966	17,731	2,525	7,162	-
Spiritual Retreat Fund	101	0	250	250	-
Youth Fund	1,688	4,387	1,257	1,100	-
Refugee Fund					-
Contingency Fund Receipts	30,000	-	-	3,600	-
Endowment Fund Receipts	25,000	-	-	-	-
Endowment Fund - Gain on investments	6,458	1,079	15,907	13,357	3,550
	68,731	37,070	26,531	25,921	3,550
Disbursements					
Music on the Mount Fund	2,400	4,343	7,065	1,625	3,100
Memorial Fund	4,862	4,212	-	-	-
Spiritual Retreat Fund	279	285	194	-	-
Youth Fund	333	5,612	125	-	-
Endowment Fund - Loss on investments	-	4,000	(2,484)	-	-
	7,874	18,453	4,900	1,625	3,100
Transfers - In (Out)					
Music on the Mount Fund					
Memorial Fund transfers to Contingency				(26,000)	
Spiritual Retreat Fund					
Youth Fund transfer to Current	(500)				
Music on The Mount to Capital(A/V)				-	
Contingency Fund Exp (Transfers)		(4,346)	(9,666)	39,990	(42,482)
Endowment Fund - transfers to Benev. & othe	(4,815)	(8,579)	-	(14,391)	(11,907)
	(5,315)	(12,926)	(9,666)	(401)	(54,389)
Closing Balances - Special Funds					
Music on the Mount Fund	2,782	12,311	11,839	10,665	7,565
Memorial Fund	12,142	25,660	28,185	9,348	9,348
Spiritual Retreat Fund	537	252	308	558	558
Youth Fund	5,666	4,440	5,572	6,672	6,672
Contingency Fund	30,000	25,654	15,988	59,578	17,096
Endowment Fund	122,143	110,643	129,034	128,000	119,643
Total Special Funds	<u>173,269</u>	<u>178,961</u>	<u>190,927</u>	<u>214,821</u>	<u>160,882</u>

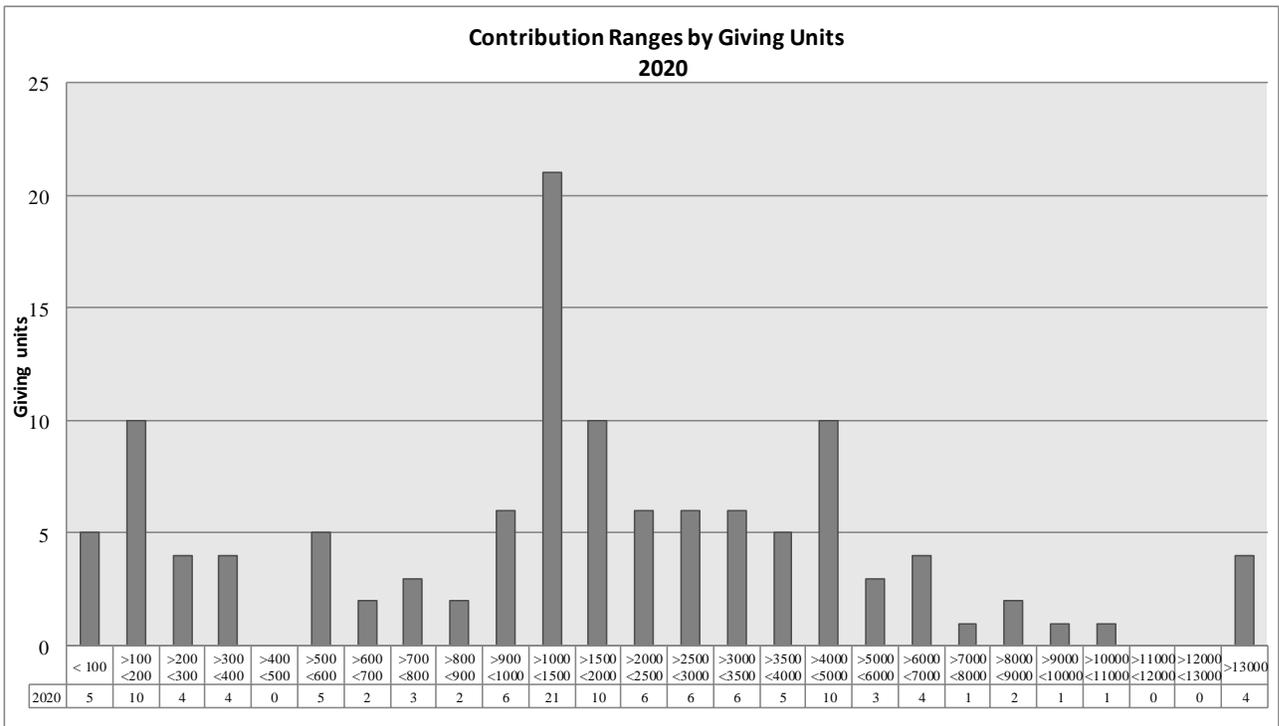
Summary of Total Receipts vs. Disbursements						
	2017	2018	2019	2020		2021 Budget
	Actual	Actual	Actual	Budget	Actual	Proposal
Receipts (incl. transfers)						
Ministry & Mission (Current)	\$ 269,481	\$ 289,388	\$ 286,795	\$ 282,943	\$ 268,071	\$ 252,402
Benevolence	29,087	27,378	25,645	26,000	23,514	24,000
Benevolence Special Appeals	98,242	86,093	87,612	18,000	32,473	24,835
Capital	21,767	21,767	19,490	19,360	88,088	15,705
Rental Property	33,611	33,544	33,248	23,682	23,914	45,684
Special Funds	68,731	37,070	26,531	8,000	25,921	3,550
Total Receipts - All	520,918	495,239	479,321	377,985	461,980	366,177
Disbursements (incl. transfers)						
Ministry & Mission (Current)	268,689	287,423	286,795	282,943	268,071	252,402
Benevolence	29,087	27,378	25,645	26,000	23,514	24,000
Benevolence Special Appeals	98,242	86,093	87,612	18,000	32,483	24,835
Capital	7,626	32,153	11,983	20,000	9,340	77,250
Rental Property	13,680	14,246	19,172	32,750	90,953	24,488
Special Funds	13,189	31,378	14,566	38,095	2,026	57,489
Total Disbursements - All	430,513	478,670	445,772	417,788	426,387	460,464
Net Funds Generated (Used)	90,405	16,569	33,549	(39,803)	35,593	(94,288)

Balance Sheet ending values at dates noted						
	2017	2018	2019	2020		2021 Budget
	Dec. 31	Dec. 31	Dec. 31	Budget	Dec. 31	Proposal
Current Assets						
Petty Cash	\$ 100	\$ 100	\$ 100	\$ 100	\$ -	\$ -
Ministry & Mission Bank Acct	24,759	9,650	23,479	3,390	8,840	278
Ministry & Mission (ELFEC - ST. Inv.)			35,320	20,000	39,500	-
Capital Bank Account & Investment Account	48,247	37,861	45,368	44,728	124,115	62,570
Rental Property Account	(5,134)	14,163	28,239	19,171	(38,800)	(17,604)
Rent Deposit Account	2,774	2,783	3,058	1,876	1,917	4,214
Accounts Receivable	3,784	4,232	4,570	4,000	9,674	5,500
Prepaid Insurance		4,122	4,602	4,830	(664)	8,176
Grocery Card Program Float	3,000	3,000	3,000	3,000	3,000	-
	<u>77,529</u>	<u>75,910</u>	<u>147,737</u>	<u>101,094</u>	<u>147,583</u>	<u>63,134</u>
Special Funds						
Music on the Mount	2,782	12,311	11,839	8,639	10,665	7,565
Memorial Funds	12,142	25,660	28,185	28,185	9,348	9,348
Spiritual Retreat Fund	537	252	308	308	558	558
Youth Funds	5,666	4,440	5,572	5,572	6,672	6,672
Contingency Fund	30,000	25,654	15,988	-	59,578	17,096
Endowment Fund	122,143	110,643	129,034	118,127	128,000	119,643
	<u>173,269</u>	<u>178,961</u>	<u>190,927</u>	<u>160,832</u>	<u>214,821</u>	<u>160,882</u>
Fixed Assets						
Land and Church Buildings	781,897	781,897	781,897	781,897	781,897	781,897
Furniture and Fixtures	22,174	22,174	22,174	22,174	22,174	22,174
Organ	204,000	204,000	204,000	204,000	204,000	204,000
235 Dawson Street	82,975	82,975	82,975	82,975	82,975	82,975
237 Dawson Street	24,137	24,137	24,137	24,137	24,137	24,137
	<u>1,115,183</u>	<u>1,115,183</u>	<u>1,115,183</u>	<u>1,115,183</u>	<u>1,115,183</u>	<u>1,115,183</u>
Total Assets	\$ 1,365,982	\$ 1,370,055	\$ 1,453,846	\$ 1,377,109	\$ 1,477,587	\$ 1,339,199
Liabilities						
Accounts Payable	5,769	2,203	197	4,000	1,820	1,500
Accrued Liability	4,590	-	-	-	2,295	-
Rent Deposit	2,774	2,783	3,058	1,876	1,917	4,214
Two Rivers Ministry clearing	4,083	1,449	-	-	-	-
Deferred Revenue	23,756	9,193	71,487	31,320	55,008	12,453
Synod Intership/summer student clearing	-	8,258	(769)	-	1,227	-
	<u>40,972</u>	<u>23,886</u>	<u>73,973</u>	<u>37,196</u>	<u>62,267</u>	<u>18,167</u>
Congregational Equity						
Property	1,115,183	1,115,183	1,115,183	1,115,183	1,115,183	1,115,183
Current Account Surplus/(Deficit)	(2,466)	0	(0)	0	(0)	(0)
Special Funds	51,626	68,318	61,893	42,705	86,821	41,239
Capital Account Surplus	48,247	37,861	45,368	44,728	124,115	62,570
Rental Property Account Surplus/(Deficit)	(5,134)	14,163	28,239	19,171	(38,800)	(17,604)
Endowment Fund	122,143	110,643	129,034	118,127	128,000	119,643
	<u>1,329,599</u>	<u>1,346,168</u>	<u>1,379,717</u>	<u>1,339,914</u>	<u>1,415,320</u>	<u>1,321,032</u>
Total Liabilities & Equity	\$ 1,370,572	\$ 1,370,055	\$ 1,453,689	\$ 1,377,109	\$ 1,477,587	\$ 1,339,199

Summary of Contribution Ranges by Giving Units 2020 (and comparisons to prior years)

Number of contributors				Contribution Ranges		
2017	2018	2019	2020			
3	2	2	4	\$ 13,000	& over	\$ -
-	-	-	-	12,000	to	13,000
-	-	-	-	11,000		12,000
-	-	1	1	10,000		11,000
1	-	-	1	9,000		10,000
-	1	1	2	8,000		9,000
3	5	4	1	7,000		8,000
3	1	2	4	6,000		7,000
3	1	2	3	5,000		6,000
5	6	6	10	4,000		5,000
4	7	5	5	3,500		4,000
9	7	6	6	3,000		3,500
5	5	8	6	2,500		3,000
5	10	8	6	2,000		2,500
14	7	7	10	1,500		2,000
24	23	29	20	1,000		1,500
4	4	4	6	900		1,000
3	3	4	2	800		900
2	4	4	3	700		800
4	4	6	2	600		700
4	6	4	6	500		600
3	5	3	-	400		500
10	8	8	4	300		400
8	8	6	4	200		300
4	5	4	10	100		200
15	8	8	5	-		100
136	130	132	121			

	Summary of Contributions (all Accounts)			
	2017	2018	2019	2020
Envelopes Contributors	84	80	83	77
Par Contributors	52	50	49	44
Total Contributors	136	130	132	121
Total Contributions	\$ 287,075	\$ 279,689	\$ 282,702	\$ 331,574
Median Giving	1,240	1,200	1,200	1,450
Average per Giving unit/year	2,111	2,151	2,142	2,740



Open Sesame Headstart Preschool
Statement of Receipts and Disbursements 2020 and 2021 Budget

	<u>2020</u>	<u>2020</u>	<u>2021</u>
	<u>Budget</u>	<u>Actual</u>	<u>Budget</u>
<u>Receipts</u>			
Student Fees	\$35,703	\$19,750	\$17,940
Region of Waterloo - Subsidization of student fees	2,200	2,516	-
Region of Waterloo Operating Funds	6,000	5,992	6,000
Provincial - Wage enhancement & Admin Grant	4,040	4,239	3,900
K-W Habilitation Staff support	5,950	1,962	-
Mount Zion - Benevolence	3,000	-	2,000
Personal Donations	9,625	7,630	7,000
Grocery Card profits	2,600	1,533	750
Synod Grant - Justice Initiative	5,000	5,000	7,000
Chamberlain Family Foundation	2,000	2,000	2,000
Fundraising	1,500	-	-
<u>Unusual One time Grants</u>			
Sustainability Funding 2020 (for costs not paid by fees Mar15-Aug31)		3,940	-
CEWS payments-periods 7-10		6,184	3,000
Regon of Waterloo - One Time Technology Grant		294	
2020 Safe Restart funding (Sept.1-Dec.31 \$700/space)		11,200	10,000
	<u>\$77,618</u>	<u>\$72,239</u>	<u>\$59,590</u>
<u>Disbursements</u>			
Salaries	67,569	48,820	49,149
C.P.P., E.I., & WSIB contributions	8,969	7,909	7,722
Food	1,500	966	950
Supplies & Equipment	1,400	90	450
License	100	-	100
Insurance Costs	-	-	500
Office Expenses	500	294	300
Christmas Party	440	373	300
Bank Charges	264	179	240
Cleaning	1,800	3,377	5,500
Phone	339	488	336
Parent Group	200	12	40
Playground Equip & Inspec /upkeep of premises	500	1,136	1,000
COVID reopening costs		1,717	-
Professional Development	430	320	295
50th Anniversary celebrations	250	-	-
Graduation Party	120	-	100
First Aid	150	-	50
Field Trip	300	-	100
Misc		216	-
	<u>84,831</u>	<u>65,898</u>	<u>67,132</u>
Excess (Deficiency)	<u>(7,214)</u>	<u>6,341</u>	<u>(7,542)</u>
Balance from Prior year	<u>15,029</u>	<u>15,029</u>	<u>21,370</u>
Ending Cash position	<u>\$7,816</u>	<u>\$21,370</u>	<u>\$ 13,828</u>

Notes:

Results in 2020 ended better than plan by \$13,555 with increased Gov't support due to Covid-19 impacts which offset the loss of student fees and increased cleaning costs, combined with lower payroll costs due to the shutdown in April - June.

Joan Brunger - Treasurer

Membership Statistics

MEMBERSHIP	Year	Baptized Members	Confirmed (voting members)	Children
	2020	412	343	69
	2019	415	346	69
	2018	424	357	67
	2017	409	347	64
	2016	412	351	61
	2015	429	371	60
	2014	428	373	57

YEAR	2014	2015	2016	2017	2018	2019	2020
Received by:							
- Baptism	5	3	2	3	3	0	0
- Transfer	8	7	1	1	22	7	6
- Affirmation of Faith	2	0	2	2	2	2	0
Released by:							
- Transfer	9	8	0	3	3	6	1
- Death	15	7	9	4	8	6	8
- Removed	11	2	0	15	0	0	0

Worship Attendance	Year	Total # services	Average attendance
Sunday	2020	xx	xx
	2019	51	83
	2018	52	85
	2017	52	85
	2016	53	87
	2015	52	99
	2014	52	106
Non-Sunday*	2020	xx	xx
	2019	10	55
	2018	10	60
	2017	15	45
	2016	17	54
	2015	16	47
	2014	15	53

* Average attendance for non-Sunday worship includes Ash Wednesday, Maundy Thursday, Good Friday, Christmas Eve/Day and Midweek Advent and Lent services.