



Mount Zion Evangelical Lutheran Church

Annual Reports for the year 2023
and proposed 2024 Budget

Annual Congregational Meeting
March 3, 2024
Held In Person at 11:30 am

Mount Zion Evangelical Lutheran Church
29 Westmount Road, Waterloo, ON
N2K 2K4 mzlc.ca



AGENDA

WELCOME & OPENING

- Call to Order
- Establishment of a quorum
- Opening devotions
- Motion to adopt the Agenda.
- Motion to approve the minutes of the 2023 Annual General Meeting

REVIEW

- President's Report
- Pastor's Report
- Review of 2023 Financial Report
- Motion to approve 2023 Financial Report

NEW BUSINESS

- Presentation of the Proposed Budget
- Motion to approve the 2024 Budget
- Election of Council Members
- Motion to approve the slate of officers for 2024
- Questions regarding any information in reports
- Adjournment

TABLE OF CONTENTS

1. Minutes of the 2023 Annual Meeting	2
2. Leadership, Stewardship and Support	
A. Council President	3
B. Pastor	6
C. Music Director.....	9
D. Property	10
3. Nurturing a Welcoming, Caring Community of Faith	
A. Worship and Music	11
B. Communications	12
C. Greeters	12
D. Health Council.....	12
E. Kitchen Ministry.....	13
4. Sharing God's Love by Living our Faith	
A. Justice Through Service Committee.....	15
B. Open Sesame	16
C. Open Sesame Auxiliary.....	18
D. Community Garden	19
E. Mitten Tree.....	19
5. Teaching and Learning	
A. Confirmation.....	20
B. Sunday School	20
6. Finance, Budget, and Statistics	
A. Finance Committee.....	21
B. 2023 Financial Review.....	22
C. 2024 Budget Proposal.....	24
a) Ministry & Mission Account.....	26
b) Benevolence Account	28
c) Capital Account and Property Accounts.....	29
d) Special Funds.....	30
e) Balance Sheet	31
f) Contributions.....	32
g) Open Sesame.....	33
7. Parish Statistics	34
8. Membership Statistics	35

Mount Zion Evangelical Lutheran Church

Minutes of the 2023 Annual Meeting

Sunday, February 12, 2023

❖ Stephanie von Schilling, Recorder

The AGM was called to order by Karen Gastmeier at 11:30 AM. Welcome provided by Karen Gastmeier.

Establishment of a Quorum: Gerry Roeder stated that a quorum of 34 had been met and exceeded.

Opening Devotions: Pastor Philip.

MOTION: that the agenda be adopted. Moved by Stephanie von Schilling. Seconded by Margaret Waechter. Karen Gastmeier requested a show of hands for all in favour. The motion was carried.

MOTION: that the minutes of AGM of February 2022 be approved as written. Moved by Judi Harris. Seconded by Betty Behm. The motion was carried.

Church Council President Karen Gastmeier provided a report. Noted how pleased we are to be able to meet again in person. Church attendance remains strong, and the choir is active under the splendid direction of Sarah Cardwell. We have begun planning for our future direction. Karen reviewed the Mount Zion mission statement.

Pastor Philip provided a report noting the difficulties of living through the pandemic, the renewal of our community activities and the support of the congregation and the committees of staff and members.

Karen noted that there are reports from staff and committees in the Annual Report. Are there any questions to the authors of any of these reports? Judi Harris asked how many children there are currently in membership. The membership number indicates those who are baptized but possibly not currently attending.

Reports from 2022: **MOTION: to approve reports from 2022. Moved by Betty Behm. Seconded by Stephanie von Schilling. The motion was carried.**

Richard Brubacher reviewed the 2022 financial statements by PowerPoint presentation with

comments. Richard commented on highlights for 2022, reviewing all accounts. Our financial position improved over the year and as a result the deficit was considerably less than planned.

MOTION: that the Financial Statements of 2022 be accepted as written. Moved by Richard Brubacher. Seconded by Betty Behm. Questions? Peggy Nichols asked if there is a social justice lens applied to our investment of funds. Yes, our funds are invested in ELFEC which does apply this lens. **There being no further questions, a vote was requested by a show of hands.**

The motion was carried unanimously.

Karen noted that our finances are handled in a very professional way.

Richard Brubacher presented the 2023 budget as outlined in a PowerPoint presentation and comments. The “new normal” is somewhat clouded, but opportunities are there. Expenses increase as activities increase. We have significant non-cash assets but need to find a way to monetize some assets. This could come from Memorial, rental property and/or Mission Endowment funds, in that order. **MOTION: that the 2023 budget be accepted as presented. Moved by Richard Brubacher. Seconded Anne Woolner.** Questions ensued. Are memorial funds from gift at time of death or estate planned funds? The answer is “yes”, and we should encourage people to do planned giving. **There being no further questions, Karen G. requested a vote by show of hands. The motion was carried unanimously.**

Election of Church Council Members: **Meeting turned over to Pastor to run the election of Council members for 2023. Members present, were asked if there were any other nominations?** None were received. Nominations were closed. **The slate of officers for Mount Zion Church Council, namely Karen Gastmeier, David Murison, Stephanie von Schilling, Richard Brubacher, Betty Behm, Bill Gastmeier, Kirk Swanson, Mary Thompson, Sherryann Kennedy (on leave) was approved by acclamation.**

Installation of Officers: Proceeded led by Pastor Philip with responses by the 2023 Church Council members.

MOTION: to adjourn the AGM of 2023 at 12:45 PM. Moved by Peggy Nichols. Seconded by Margaret Waechter. The motion was carried.

Recorded by Stephanie von Schilling, February 12, 2023.

Council President's Report

❖ Karen Gastmeier

Members of Council: *Karen Gastmeier, President; David Murison, Vice President; Stephanie von Schilling, Secretary; Richard Brubacher, Treasurer; Betty Behm, Mary Thompson, Bill Gastmeier; Kirk Swanson, Kayleigh Swanson; Ross Schlegel, Pastor Philip Mathai.*

What an incredible and busy year 2023 turned out to be. It is the year that we have longed for since 2020, when Covid-19 turned our lives upside down. 2023 was the first year that our doors remained open for the entire year. Covid was not completely absent, making a brief appearance in October and forcing us to reschedule two significant events, but there wasn't even a whisper of closing.

The buzz returned to our building as we saw all our usual activities return. Our attendance numbers, when coupled with our online attendance, have returned to pre-Covid levels.

In 2023, we learned that we are resilient. We learned that our members are engaged and generous.

Let's look at some of the highlights of 2023.

We Have a New Mission Statement

In March, the Church Council announced the Reimagining Mount Zion Initiative. We were reminded by Karen Bjerland, who has been facilitating this initiative, that sustaining ourselves and our ministries in the future is the ultimate goal of the process.

Between March and November, members participated in a survey, three congregational meetings and a Community Round Table. Through

these activities, we developed six core values and a Vision Statement.

Each step and each document built a picture of who we are now, and with this knowledge, we adopted a new mission statement and three strategic directions on November 10.

Our new Mission Statement, which describes our reason for existence—what we will do and who we will serve is:

“Striving to reflect God’s unconditional love, we are committed to understanding and acting on the needs of society and God’s creation. We respond to those needs with our gifts, talents, skills, and assets.”

The three strategic directions the congregation set for themselves for the next two to three years are in the Ministry Areas of *Leadership and Administration, Worship and Music, and Programs Supporting Social Determinants of Health*. Each of these categories contains priorities and strategies to move forward.

Your participation and engagement expectations surpassed expectations. We know that Mount Zion members are engaged in a variety of other activities, but this is the engagement highlight for 2023. (see more about RMZI following)

Outstanding Generosity

We know Mount Zion members are generous, but this year's results bear special mention. It is not often that we laugh and cheer after hearing one of Richard's reports. But it did happen at a January 3rd executive meeting when he shared preliminary results for our Mission and Ministry account for 2023. We were astonished at the news that we ended the year \$32,000 better than anticipated. Yes, there is a deficit of \$15,500, but it is nowhere near what we expected during budget discussions in December.

(I am using round numbers as the books at this writing are not officially closed for the year, and it is really Treasurer Richard Brubacher's story to tell, which he will undoubtedly do at the Annual Meeting.)

Your generosity also shone through in other areas. You donated an astounding \$15,400 to help feed those with food insecurity through our Food Card Program. Thank you.

You also donated almost half the amount needed to cover the expenses of our newly installed heat pumps. Which leads us to

The Heat Pump Installation

Late this spring, our property committee alerted us that our second to last boiler had failed. We were faced with the decision to muddle through with the remaining boiler and pray that it makes it through one more heating season, **or** replace the boiler with a new one, **or** choose the more environmentally conscious alternative, a Heat Pump System.

We also considered that reducing our reliance on fossil fuels aligns with one of our newly adopted core values, which speaks to being good stewards of Creation and providing equitable access to resources.

Another practicality was that the areas covered by the heat pumps will be air-conditioned. This will make the building more comfortable for us and our community renters. It will benefit our Open Sesame Head Start Preschool, which has recently expanded its months of operation. It is old news now, but we did choose the heat pump option, and the system was installed in September.

Your generous donations of \$25,500 covered half of the significant \$50,000 expense. Thank you!

Black History Celebration

It is hard to believe, but our Black History celebration on the last day of February has become a major event. It was the first in-person celebration since 2020, making the sights and sounds of African fabrics and steel drums more vivid. Their music and Mount Zion's choir embellished the meaningful and thoughtful nourishment for the soul provided by our guest preacher, Rev. Paulette Brown and Bishop Michael Pryse.

After the service, we were treated to a Caribbean feast prepared by Mrs. Bell and Chef Winston, assisted by many volunteers. The meal was accompanied by more music and greetings from civic leaders who were in attendance. Constable Andre Johnson from the Waterloo Region Police Service and Colleen James from the Regional Council gave presentations.

I estimate that nearly 50 members from Mount Zion contributed to the day's success. I want to thank everyone who participated in reading lessons, singing in the choir, running the live stream, ushering, cooking, baking desserts, setting up chairs, tables, and decorations, and doing the all-important clean-up. Also, thanks to those who worked behind the scenes

to plan and handle the finances. It could not have happened without you.

Council

Your church council has been busy, very busy this year. Each of them has taken on extra responsibilities related to our Reimagining Mount Zion Initiative and doing what was necessary to open all our programs after COVID-19. I want to express my gratitude to my hard-working colleagues on council, many of whom also serve as committee chairs or are heavily involved in other areas. Thank you to David Murison, who serves as vice president, prepares each Sunday's PowerPoint presentations, and oversees the live streaming of the service. Thank you to Stephanie von Schilling, who serves as Secretary and gets the minutes distributed before most of us get home. She also is involved in the Health Council and chairs and works tirelessly on behalf of the Mount Zion Kitchen. Thank you to Betty Behm, who chairs the Health Council; Mary Tompson, who chairs the Justice Through Service Committee; and Kirk Swanson, who chairs the Property Committee. And to Bill Gastmeier, who chairs Worship and Music as well as Sunday morning tech support, to Kayleigh Swanson, whose area of PhD studies greatly assisted in the writing of our new set of values, and to Ross Schlegel, whose knowledge of boilers and heat pumps was a real blessing this year.

A special note of thanks to Richard Brubacher, who, as well as the treasurer's duties, took on the extra responsibility of sorting through Open Sesame's finances and future funding. Thank you.

Mount Zion is blessed with talented, collaborative, and collegial staff members. Working with them is a delight. Thank you, Pastor Philip, Sarah, Margaret, Christine, and Tim. Please know how appreciated and valued you are.

A Brief Summary of the Reimagining Mount Zion Initiative Activities

March – the program is announced

April 12 – Visioning Survey to Congregation

April 30 – Congregation Information Meeting to discuss survey results and view draft of Vision Statement and Core Values

June 4 - Congregational Meeting. Core Values and Vision Statement were adopted.

June 28 – Community Round Table

November 10 – Adoption of New Mission Statement and Strategic Directions.

December – Contacted potential partners for expressions of interest, which will be reviewed in January.

Core Values adopted June 4

Preamble:

Equipped by the teachings of the Scriptures and empowered by the Holy Spirit, the people of Mount Zion embrace these core values:

Faithfulness:

- We are called to be true to God and to one another through our actions of love, compassion and our desire for justice.

Inclusivity:

- We value our desire and ability to include all people, regardless of age, ability, race, gender identity, sexual orientation, socioeconomic status, and religious practice into our community.

Justice:

- We work with our neighbours and communities to break down barriers and provide equitable access to resources and opportunities.
- We are entrusted to be stewards of the earth, our own resources and all of God’s Creation, ensuring sustainable outcomes for our and future generations.
- We strive to further our understanding of justice in its many forms, including Indigenous reconciliation, and be leaders in our response.

Looking Outward

- Mount Zion is not a community in isolation. We respond to the needs and perspectives of all with love and compassion.

Looking Forward:

- Courageously looking forward to a sustainable future, we build on our strengths and explore new ideas and partnerships.

Kindness

- We treat each other with respect and love. We value responding to the needs and perspectives of others

with love and patience. We serve our congregation as God cares for us.

Vision Statement Adopted June 4

We are stirred and guided by God to become an even more caring, joyful and diverse Christian community, serving all Creation by striving for justice.

Mission Statement Adopted November 10

Striving to reflect God’s unconditional love, we are committed to understanding and acting on the needs of society and God’s creation. We respond to those needs with our gifts, talents, skills and assets.

Strategic Priorities for the next 2 – 3 years Adopted November 10

Leadership and Administration

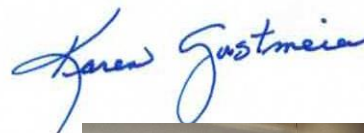
- Develop strong leaders through education and mentoring
- Develop a communication strategy
- Further utilize the assets of the building to advance the mission of the congregation

Worship and Music

- Continue prioritizing worship, music, pastoral care and fellowship ministries.
- Enhance hybrid online and in-person worship to build a virtual community and potentially grow the congregation.

Programs Supporting Social Determinants of Health

- Parish Nursing
- Open Sesame Headstart (Open Sesame)
- Community Support (rentals etc.)
- Affordable Housing



Pastor's Report

❖ Pastor Philip Mathai

Dear family of Mount Zion,

It is hard to believe that another year has gone by and we have stepped into a new one with its challenges and possibilities, and its frustrations and joys. On a personal note, as I entered 2014, I am conscious that I am completing ten years of my ministry here at Mount Zion. It has been a joy to be part of this faith community, to be part of the journey of Mount Zion, as we struggled initially to find our stability and calm above some troubled waters. Even as we settled, it was COVID that again disrupted our calm, but how we got through those years is a reflection of our faith and perseverance. And, here we are now, at the beginning of 2024, looking forward in hope and optimism and excitement to the future.

A couple of things come to mind when I reflect on the journey, we have been through as a congregation, **faithfulness** and continuing to **reflect and act on our faith**. Though we would like to think that COVID is a thing of the past, in many ways, it still has its shadow over us and impacts us in multiple ways. As I was preparing the membership statistics, I included the worship attendance averages after 3 years, when we left the rows blank. We were considerably lower than pre-COVID years. There are those of us who would still prefer joining worship virtually for health and other reasons. Also, many of our dear ones are no longer with us now. How we commune has changed and will be so for some time. But it has also pushed us to spaces that we really did not want to get into. Having hybrid worship services and being able to join worship virtually has allowed dear ones who would not otherwise be part of worship to do so. Though many may not have noticed it, our stopping the use of printed bulletins is contributing positively to our care of the environment. COVID also did not stop us from venturing out into new areas of ministries that opened.

As I look back at 2023, we have experienced God's faithfulness in very tangible ways this past year. God's faithfulness is manifested in the faithfulness of the

community. One of those areas that this is so very evident is in the treasurer's report. When we think that the runway is getting shorter and may no longer be viable, we are surprised by how the runway keeps extending itself. It is a reflection of how the congregation is invested in and takes ownership of what we do as a community. The enthusiasm and excitement in participating in our various ministries is something to be grateful for. The rise in the in-person worship attendance towards the latter stages of last year is really encouraging. The enthusiasm and the passion in the activities of the various committees is really inspiring. The changes at Open Sesame have given it a new lease of life.

The other day I was telling someone, it looks like we are doing something right. How else could this be after the devastating period of COVID that choked us in multiple ways. I firmly believe it is our earnestness in the living out of our baptismal identity which is the reason. As a community we do not just reflect on or contemplate on our faith and dwell on it but we allow it to determine our living and extend ourselves beyond our own selves and into the world. We are genuinely concerned about the needs and problems of neighbour and the rest of the created order, both near and far. As a community we continually reflect and struggle with our faith which in turn informs our evolving identity and action. This in turn informs us as to how we understand our faith and the word. This is what the word **praxis** means, it involves both action and reflection in the light of our faith and is an ongoing process. The word praxis became more popular in theological circles with the emergence of Liberation Theology.

It is these continuing efforts to find our relevance as a congregation and what we should be doing which nudged us to embark on the journey of reimagining and rediscovering ourselves as a congregation. How are we being relevant and effective as a faith community? How could we reinvent ourselves to better use our resources and assets to serve our neighbour and the world more meaningfully, while at the same time continue the various ministries that we now do.

The spirit with which we have journeyed so far is commendable. Every voice was heard and listened to as we shaped our vision and mission statements and the core values, - ***faithfulness, inclusion, justice, looking outward, looking forward and kindness*** - that would undergird our journey into the future.

Our new vision statement that envisions where we would like to be as a faith community has justice as that which we would strive for - ***We are stirred by God to become an ever more caring, joyful, and diverse Christian community, serving all Creation by striving for justice.***

The mission statement describes as to how we seek to get there - ***Striving to reflect God's unconditional love, we are committed to understanding and acting on the needs of society and God's creation. We respond to those needs with our gifts, talents, skills, and assets.***

But this journey is not over yet, we are at that stage where we discern as to who we can partner with, moving into the future. In this we join a few sister congregations by exploring how we could be of service and aid to neighbour and the wider created order.

Something that I have cherished about the character of Mount Zion is our openness to difference, though at times there are jarring notes, and the diversity that we experience here. This is something to be proud of and celebrated. Our diversity, whether it be cultural, of race, sexuality, language and so on, is reflected in our worship and our other activities. Our new vision statement makes this intent clearer as we strive to embrace difference

Though we did observe February as Black History Month with several former members of Maranatha Luther Church joining Mount Zion since 2020, we have the last Sunday of February set apart for the celebration of the heritage of those of African origins. We have had preachers and speakers from the community as well as musicians and music from there. Local civic leaders join us as also the wider community of African origin. The highlight of the event is also the food of Caribbean-African flavour. In 2023, Rev Paulette Brown was the preacher, she is on

the faculty at Martin Luther University College in New Testament studies. Bishop Pryse also shared a brief word. Constable Andre Johnson was the chief guest. Ms. Colleen James, the first black regional council member, also spoke briefly.

This diversity is also reflected in our Christmas celebrations and the food we share together and in the attendance during worship on any given Sunday.

Worship, when we come together to listen to the word and gather around the table to participate in Holy communion, is central to who we are as a community. Our worship, with the wonderful music, is an uplifting experience, thanks to our Music Director, Sarah Cardwell, and the choir with our choral scholars. The assisting ministers, lectors, tech folks, greeters, ushers, the altar guild and so on also contribute in various ways. After Covid we saw a dip in in-person attendance, as many were reluctant to be part of large groups for the sake of their health and that of those they were in contact with. But towards the end of 2023 we noticed an uptick in in-person worship attendance with people feeling more comfortable and reflecting on the place and need for coming together as a community. This has been very encouraging.

Our faithful Vespers group has also been meeting regularly, Mondays through Thursdays, every week.

This is an opportunity to build community and support one another. Our conversations on issues -- theological, social, etc. -- have been enlightening and uplifting.

We had a few special Sundays when we focussed on particular themes and issues, besides the festivals in the church calendar, National Indigenous People's Sunday, Earth Day, Pride Month, Season of creation and so on.

Mount Zion Kitchen is one of the many expressions of how we are conscious of and reach out to our neighbours in need. This ministry addresses, along with the Food Card program, the serious issue of food insecurity in our community.

Our Sunday school is meeting again after a break, and it is wonderful to have younger children as part the

worshipping community. I must mention that the Sunday our youth and Sunday school led worship was very heartwarming.

After a break of 3 years, we again had the summer confirmation camp at Kintail from August 27 to September 1. Mount Zion took the leadership in organizing the camp for those going through the confirmation process, in 1966. It grew with other congregations participating and was called the Contract Confirmation Camp. It has evolved now to include congregations all the way from Toronto and Hamilton to Hanover and since 2020 it is being referred to as the **Summer Lutheran Youth Camp**. This was so because those that have gone through their Affirmation of Baptism are also to attend as senior campers. This year we had 3 campers and a counselor from Mount Zion. The Affirmation of Baptism service of Brennan Schlegel was held on October 29. We currently have 3 of our youth going through the process.

A number of those that were part of the Mount Zion family died last year.

- Marjorie Guerra-Francis passed away on Friday, January 20, 2023. Her funeral was held at Memory Gardens Funeral Home on January 24, 2023.
- Shirley Nanson, a former member, died on March 22, 2023. A memorial service was held on Friday, March 31, 2023, at the Henry Walser Funeral Home at 1 p.m.
- Irma Ries passed away on March 27, 2023. As per the family's wishes, a private burial took place at Parkview Cemetery.
- Martin Juergensen died on April 5, 2023. A private service was held at Erb and Good Funeral Home, on April 14, as was his desire.
- Gladys, one of our charter members, died on May 5, 2023, at St. Mary's Hospital. The funeral was held here at Mount Zion on May 12. The service was very well attended. She will be missed.
- Jim Millar passed away on July 20, 2023. A private funeral was held for immediate family on July 26, 2023, at Mount Zion and a celebration of life was

held on September 9, 2023, 1:30 pm, at Mount Zion

- Gwen Porter died in June and on September 9, at 11 pm, the celebration of life service was held for her at Mount Zion.
- Charlotte Barth, mother of Karen Bjerland, passed away on Sunday, September 3, 2023. A celebration of life service was held at Henry Walser Funeral Home on Sunday, September 10, at 1:30 pm
- Jake Stumper passed away on October 17, 2023. A memorial service was held at Mount Zion on Saturday, October 21 at 2.00 pm.
- Richard Heimbecker passed away peacefully on November 22, 2023. The memorial service was held at Mount Zion on Saturday, January 20, 2024, at 11 am.

During Lent we again joined hands with our sister Lutheran and Anglican congregations for the midweek services. They were accompanied by a simple meal of soup, bread, and water!

The Friday evening get-togethers have been sporadic since Covid. We met a few times this year. We normally come together for a meal and fellowship at 6 pm.

I attended the Bishop's retreat for Rostered Clergy at Mount Carmel, Niagara Falls from February 5th - 8th. Matthew Anderson led the sessions.

I have been on the Synod's Racial Justice Committee since the last Synod Assembly and we meet regularly, once every month. This year the task has been to bring about an awareness of what racism is and start conversations about it all over the synod. The committee facilitated a few community conversations since summer, in the synod.

Interfaith Grand River is another organization that I am on as a Lutheran member. This group also meet once every month and the primary focus is to bring together people of different religious persuasions, understand one another, and discuss issues that affect any, especially based on their religious affiliation. The group also is the voice of many who are so victimized. The community prayer breakfast

hosted annually is the highlight of the activities of the year.

Bishop Michael Pryse has been leading our synod exceptionally since 1988, through the many ups and downs. He has indicated that he is retiring at the Synod Assembly of June, 2024. The Vice-Chairperson, Secretary and Treasurer of the synod and one of the Bishop's Assistants would also retire along with him. Let us pray for our synod as we make the transition and elect a new team to lead into the future and also give thanks for these leaders who have been faithful in their call. It was a delight to have Bishop Pryse as the leader of the synod.

What we achieve here at Mount Zion is possible because of the wonderful colleagues here, I am grateful for your level of dedication and friendship this past year. The ministry team of Nurse Christine, Sarah and Margaret are a pleasure to work with. The collegiality and support for one another is commendable and I remain grateful to you for making my task that much easier.

Thanks to the lay leadership of Mount Zion, our council and the various committees for your faithfulness and commitment to the ministries here. Special thanks to Karen Gastmeier, for your leadership and service 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. One must mention Karen Bjerland and her invaluable leadership in taking us through our reimagining process which is still an ongoing journey. The Mutual Ministry Committee, for all your support and encouragement during this past year.

Thanks be to God for this community of Mount Zion and the opportunity to minister here as pastor. I remain grateful and humbled and give thanks for each of you.

In Christ,



Pr. Philip Mathai

Music Director's Report

❖ Sarah Cardwell

In this post pandemic time, when many churches in the city have found their choirs drastically smaller, our loyal choir members have continued to offer strong leadership for our services. We would note with gratitude Gloria Heimbecker's many years of faithful service to the choir as she retires.

Our choral scholars Hannah, Grace, Sarah, and Willow have given good support to the choir and have kept the music going during the summer and between choir Sundays.

The new supplement hymnal "All Creation Sings" is proving to be a valuable resource for new music. We will be singing lots of new hymns from this book in the coming months.

- The guitar choir, under Bill Gastmeier's leadership, has brought us some lively services here and there during the year.
- Pauline Finch has added greatly to the music with her flutes and recorders, and I am grateful for her help in updating and reorganizing the music library.
- It was wonderful to have a German Carol Service once again before Christmas after a hiatus of several years.
- Thanks to Pastor Philip for his strong support of the music program and to Margaret for her help from the office.

" Through liturgy and song, God nourishes us for the mission of the church."

-- Evangelical Lutheran Worship

Property Committee Report

❖ Kirk Swanson, Chairperson

I would like to thank the members of the committee and those who contribute their time and talent to the work of the committee, including Bill Brown, Art Schelter, Ross Schlegel, and Kirk Swanson.

It was with much sadness that we lost a valuable and longstanding member of the committee with the passing of Martin Juergensen. We will not be able to replace his knowledge and organization in completing the projects we have undertaken.

This year we took on several small projects to maintain the church properties. The houses at 237 and 235 Dawson are requiring much less maintenance because of their recent renovations. Both houses have excellent tenants and are well looked after.

The biggest job completed at the church was replacing the boiler with multi-head heat pumps. The decision to replace the boiler came about because of our heating system relying on one outdated boiler. Ross assisted with installation of the units this summer, and the units are functioning well. Not only do we have consistent heat in each of the upstairs rooms, but also all these rooms can now be air conditioned. Our members and renters will enjoy the air conditioning during hot summer days. We are monitoring operating costs to assess what gains we have made in connection with this significant change.

A second, smaller improvement included a replacement door was installed in the kitchen to allow easier access to the outdoors. The previous door proved difficult to open and to keep closed. In addition, a new refrigerator unit was purchased to replace the one which was installed when the kitchen was built.

You may have noticed the partition wall that has enabled the AV station behind the organ to be camouflaged from the pews. Thanks to Art for his time and expertise in building this partition.

This winter we have a few smaller painting and repair projects that we hope to complete inside the church. Feel free to let us know if you are good with a paint brush or roller and would be willing to assist!

Finally, there are some outdoor lights that are not working due to sensor issues, and they will be replaced. As well, some of the older railings inside the church have loosened up over time and need to be secured. And of course, there will be things that come up unexpectedly that the Property Committee will take care of.



Ross Schlegel with original boilers which he installed 30 years ago.



Nurturing a welcoming, caring community of faith

Worship and Music Committee Report

❖ Bill Gastmeier, Chairperson

Members: David Murison, Arlene Knight

Ex. Officio: Pastor Philip, Director of Music, Sarah Cardwell

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

2023 Committee Highlights: The WMC has been involved in many activities this year, including:

- Continuous improvement of hybrid worship (in person and electronic) through the use of Screens in worship, Vespers via Zoom and Live Streaming via You Tube.
- Finished the permanent installation of the tech station at the rear of the Sanctuary.
- Continued to support our Choir, Music Scholars, assisting ministers, the use of soloists and instrumentalists, guest musicians, readers, the guitar choir, and Sanctuary decoration.
- Supported special events such Black History Month and the Caribbean Christmas Party
- Maintained the Organ, Pianos and Sanctuary lighting, audio, projection and streaming systems
- Encouraged and assisted in the rental of the Sanctuary for several concerts and special events

- Resurrected and supported the German Carol Service which had ceased during Covid.
- Pleased to report that attendance now generally meets or exceeds pre-Covid numbers when live streaming attendance over the following week is included.
- Purchased an additional 20 copies of the new Hymnal Supplement “All Creation Sings”

Thanks to:

- Sarah, Pastor Philip, and David Murison for producing the materials for our Sunday Services.
- David, Bill, and Patrick Seliske for providing technical expertise for the broadcasts. Thanks to Patrick for joining our tech team
- The congregation for providing valuable feedback as we improved our hybrid worship 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, Susan, Ross, Stephanie, and Kirk for decorating our Sanctuary on special occasions including the Christmas tree again this year.
- Lloyd Ziegler, Art Schelter, and Kirk Swanson for fabricating and installing the wooden screen for the tech bench.

2024 Planned Activities:

- Continuing to conduct and improve hybrid worship, in-house and live streaming so it is relevant to all our members and the wider community.

- Reinstating *Summer Service in the Park*.
- Continuing to encourage and support the use of the Sanctuary and our enhanced technical facilities for other activities and rentals.
- No purchases or installations of additional equipment or instrumentation are proposed as efforts and budgets are being directed towards Reimagining initiative.
- Support the **Choral Scholar Program** and the **Music on The Mount Fund**.

Communications

❖ Karen Gastmeier

Thank you to all of you who consistently write updates about programming and events. You are the communicators that our newsletters rely on for the all-important content. A glance at many of our newsletters indicates the number of programs and events currently being carried out at Mount Zion.

We currently publish two newsletters every two weeks from September to June. During the summer months, we rely on email updates. The Mount Zion News is distributed through our website. On alternate weeks, our second newsletter, referred to as “The Sermon Pack,” a paper version prepared by Pastor Philip and Margaret, is mailed to those who don’t have access to email. It also includes transcripts of Philip’s sermons for the period.

If you want to know anything about Mount Zion, our website is heavy with information. Recently, our “What We Do” page was used as part of our Reimagining Mount Zion Initiative to introduce ourselves to possible new partners. The Home Page is updated monthly to reflect special events and observations in the church and country. Our Filing Cabinet page contains years of annual reports, policies, and finances. Our goal is to be transparent about our finances and how we govern ourselves.

We have also been asked to prepare or be interviewed for articles about Mount Zion’s ministries for other church publications, such as the Canada Lutheran (Jan. 2023) and the ELFEC Annual Report (Spring 24).

There is no official communications committee, but the Church Council, its Executive and staff members guide the work. If you are interested in helping with this vital work, please give me a call.

Again, thank you to all who write and thank you, too, to all of you who read.

Greeters Report

❖ Joan Schweitzer, Co-ordinator

THANK YOU, to all the congregational members who have been greeting on a Sunday. I appreciate you saying “yes” when I call and hope you will continue to be a Greeter.

I am looking for and would appreciate more members to agree to act as a Greeter on a Sunday. 2024 will be a better year for us all, I hope. If you’re uncomfortable about shaking hands, you can greet with elbow taps, feet tap or just wave a hello. Masking is optional.

May 2024 be kind, healthy and interesting for all.

Health Council Annual Report 2022

❖ Mary Slethaug

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 a small, dedicated group that has worked together for almost 10 years; we would welcome new members to join us.

The Health Council’s role is to provide ongoing support and guidance to our Parish Nurse, Christine Ramseyer. The council also promotes 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. We work with other committees and believe that our focus of connectedness supports the goals of the Re-Imagining program.

Mount Zion Café. Throughout the year, the Health Council sponsored a Café that offered coffee and goodies on the second and fourth Wednesday

mornings of each month, ending in December with a full luncheon of homemade soup and bread. These Cafes are designed to reach out to those who wish to get together, listening to one other and sharing ideas. We will continue to explore ways to reach out to more people, especially in the community.

Book Discussions. Two in-person book discussions were held this year: on April 18, *The Spoon Stealer* by Lesley Crew and September 26, *The Berry Pickers* by Amanda Peters. These discussions not only provide an opportunity for being together, but also help gain knowledge about issues of social concern.

Walking/Exercise Group. In the fall of 2023, the Health Council sponsored a walking/exercise group each Monday afternoon in the auditorium. Socializing was also a key element of the time together. Starting January 9, 2024, 1:00-2:00pm, Community Support Connections will be offering their exercise program, led by a trained volunteer. All classes will be held in the auditorium and can be done sitting or standing.

Prayer Station. Beginning in September, the Health Council resumed the practice of offering a Prayer Station during communion on the last Sunday of each month. Here individuals bring personal prayers for themselves or others in a private manner.

Soup-er Sunday. The Health Council was instrumental in planning and working with the Kitchen Committee and Mrs. Bell to hold this luncheon, with delicious soups from congregation members, for the first time following the Pandemic. It was held September 9 after worship and was a celebratory time to begin the fall season. This event was originally started by Betty Behm, then Parish Nurse, in 1997.

Liaison with Justice Through Service Committee. The Health Council works with the Justice Through Service Committee to organize food voucher distribution and act as volunteers on the third Tuesday and Thursday of each month.

Health Promotion. The Council looks for other opportunities to promote health, e.g. 1) making available the Wellness Calendars that were sponsored by the Waterloo Region Age Friendly Committee and 2) using the narthex screen to promote vaccine information.

Future Goals. The goals of the Health Council for next year are to continue the above activities as well as explore opportunities for how to reach out to home-bound members.

Mount Zion Kitchen Ministry Report

❖ Stephanie von Schilling

The Mount Zion Kitchen is an outreach program of Mount Zion that focuses on food insecurity and service to seniors and others who wish to receive a hot meal. For some, the meals feed those with food insecurities and for some, it is a ready meal for those with health, aging, or lifestyle challenges.

The Mount Zion Kitchen is supported by a committee with the following members: Stephanie von Schilling, Pastor Philip Mathai, Esseleyne Bell, Arlene Knight and Jane Schlegel. This committee depends on the financial knowledge and organization provided by Richard Brubacher, the Mount Zion Treasurer and the entire program depends on many volunteers and the congregation of Mount Zion. COB bakery donates bread and rolls to the Kitchen on a weekly basis.

At the Mount Zion Kitchen, the tasks of ordering and receiving food and supplies, provision of information on activities needed for volunteers and the management of the weekly food orders and some deliveries is the work of our Parish Nurse, Christine Ramseyer. In addition to her regular duties, the Church provides two hours a week for this ministry. In addition, Nurse Christine volunteers considerable time.

Meals are provided in bulk to the Distro at Luther where foreign students can come to get a hot meal. The meals are portioned out at the Distro. As well, individual meals are prepared in the church kitchen for seniors and others who order their meal through the church office. The meals help those who have difficulty preparing a hot meal, and for others, the meals are a welcome change from having to prepare a full meal.

The Mount Zion Kitchen is supported by persons who purchase meals, by donations from members and other people in the community and by grants

received. To understand the scope of this ministry, the following information is helpful. The Kitchen operates January to May and September to December. When the Distro is not operating, only prepared meals are distributed from Mount Zion.

- * For the year 2023, up to the end of November, 3,300 meals were prepared.
- * Approximately 1625 meals were individually packaged and given out at Mount Zion and nearly as many meals were provided to the Distro at Luther. Usually there was a vegetarian option as well as some provision for dietary restrictions.
- * On average 125 meals were provided each operating week.
- * Meals at the Distro are provided free of charge by the church, and about 2/3 of the individual meals prepared at the church were distributed without charge.

Income received to the Mont Zion Kitchen included over \$10,000 in donations, and over \$9,000 in meals purchased. The Mount Zion Kitchen applied for and received a total of \$6,000 in grants which were used to purchase equipment and food supplies. In summary, the Kitchen program operates separately from the general church funds and will be in a positive balance at the end of the year. We are grateful to those who have made donations to this program.

To many, the Mount Zion Kitchen owes much thanks and gratitude. To Mrs. Bell, whose vision led to the formation of this ministry and who continues to cook for the program every operating week. We are so grateful to all our faithful volunteers who come on Wednesdays and Thursdays to peel, chop, package and deliver. To those on the Committee and especially to Nurse Christine, we appreciate your effort and constancy. We appreciate working alongside with Pastor Anne Anderson and her helpers at the Distro to benefit foreign students.

Our thanks also to Pastor Philip whose support and guidance is very important.

And to all the members and friends who come to get and/or deliver meals, this program is a visible reminder that we are an outward looking community, and we follow Christ's teaching to love and support

our neighbours. Our goal is to continually seek the best ways possible for this congregation to support people who can be helped by this food ministry.





Sharing God’s Love by Living our Faith

Justice Through Service Committee Report

❖ Mary Thompson, Chairperson

Members: Ann Crossman, Pauline Finch, Nancy Kelly, Peggy Nickels, Kirk Swanson, Mary Thompson

Staff – Pastor Philip Mathai

Health Council Liaison: Mary Slethaug

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.

2023 Highlights:

We continued to be inspired to focus our efforts on various types of service-related ministries, locally and more widely. We recognize that our role is part of a broader commitment of the Mount Zion congregation to service and justice.

Our monthly meetings in 2023 continued to be held on Zoom. We kept in touch with the congregation through occasional announcements in services and the Church Newsletter.

We focused on four areas: (i) local food security issues, especially in support of our Food Vouchers program; (ii) support of refugee resettlement; (iii) the beginning of a series of workshop presentations on the Climate Emergency; (iv) coordination of Trinity Village volunteer porter activities.

As well, we tried to make known and participate in the activities of *Faith Climate Justice*, the *Racial Justice Committee of the Synod*, and the *Feather & Cross* program.

Here is a listing of our main activities in 2023.

Locally:

- *Food Vouchers* - grocery cards continued to be available through the office and ministry team, for those in need in our community. We continued with the system begun the previous year wherein the cards are distributed by volunteers in the church entryway on the mornings of the third Tuesday and Thursday of each month. Recipients come to receive them once every two months. Again in 2023, demand has been fairly steady throughout the year, and no new registrants have been accepted. This program has been supported by donations from the congregation, and we are very grateful on behalf of the 47 families and 16 individual recipients currently on our list. Updates on the fund have appeared regularly in the newsletter.
- *Trinity Village: Long Term Care Facility:* – volunteer porter activities, coordinated by Ann Crossman, resumed in 2023 with a new chaplain. The number of available volunteers has increased slightly to 5 people (from just 3 at the beginning of the year),

and more volunteers would be welcome, to take residents to and from the chapel services on Thursday mornings.

More widely:

- *Refugee Resettlement I:* Mount Zion participated in a project to sponsor (through CLWR) and resettle two connected families from Liberia. We worked with the Coalition of the Willing Family Sponsorship Initiative, in which several Eastern Synod churches, with CLWR, were trying to raise the funds required to make this project possible. We arranged a benefit concert from the Waterloo Concert Band, held on Saturday April 15, that brought in \$2,046.15. Overall, from the concert and from individual donations, Mount Zion raised \$11,811 in 2023, and we have sent \$10,000 to CLWR to be held in trust for the families, retaining the rest until they are approved to come. (The funds will be returned to Mount Zion if this does not happen.) The Coalition has been able to gather enough funds and pledges overall to satisfy the requirement to support the families in their first year, should they be approved. A Mount Zion refugee expenses budget line continues in place to allow congregation members to continue to contribute to this and future refugee projects.
- *Refugee Resettlement II:* In October 2023, we were approached to assist a recently arrived refugee family from the Middle East with donations of clothing (especially for winter), furniture and kitchen items. The congregation responded very generously, and the family is most grateful for the help.

The Earth and Climate:

- Peggy Nickels is our main contact person with *Faith Climate Justice*. She arranged for Henriette Thompson of that group to preach at Mount Zion on Pentecost Sunday, May 28.
- Peggy also participated in *Faith Climate Justice* advocacy efforts, and is now co-chair of their Letter-Writing group. Of particular note is their open letter, published in *The Record* of December 5, to the Ministers of Environment & Climate Change and International Development on the eve of The United Nations climate change conference (COP 28) held in Dubai. The letter advocated the phasing out of fossil fuels and bringing into force

the loss and damage fund for developing nations established the year before at COP 27.

- We booked a very well received workshop presentation entitled *Climate Emergency 101*, delivered by climate expert Isaiah Ritzmann of The Working Centre on November 26. This is intended as the first in a series, and we plan to continue this series in 2024. Special thanks to the tech crew and to those who provided the lunch on November 26.

Community Benevolence allotment: We directed our \$500 Community Benevolence allotment as follows: \$200 to the Working Centre and \$300 to the Food Voucher program.

Members of Mt. Zion share a vision of *Justice through 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.

Open Sesame Report

❖ Karen Gastmeier, Council President

In September, Open Sesame opened its doors for the beginning of its 54th year of operation with a full complement of teachers and a fully subscribed group of preschoolers, a full return from pre-covid years.

History

Many of you reading this report may not be aware of the program. Still, Open Sesame is Mount Zion's longest-running ministry to our neighbourhood and reportedly the only preschool of its kind in the region. Fifty-plus years of feedback from parents indicates how much the program is needed and appreciated.

One parent recently wrote, "*Open Sesame feels like a second family to us. My son has created many special bonds with both the educators and other children who attend. We have thoroughly enjoyed all the crafts, Kindergarten prep, outdoor adventures, and life skills my son has experienced over our two years of attending preschool.*"

Thank you to volunteers!

The program's success is primarily due to a dedicated group of volunteers who steered it with love and care from its beginning when students were picked and

delivered to the school; there were no student fees, and only a single teacher aided by volunteers was required.

Fifty-four years later, a few of those early days' volunteers are still actively supporting the program. Carol Ziegler, Anne Crossman and Mayda Scoins have both been involved for almost 50 years. That is dedication! A few newcomers have joined them. Newcomers are defined as those over 20 years, like, Anne Woolner, Karin Packull, Helga Juergensen, and Joan Brunger. We are grateful for them and those who are no longer with us for their time and dedication over the years.

Staff

The staff is exceptional. Under the guidance of Program Director Jana Kelly, Supervising Teacher Samantha Beesley, and teachers Preet Kaur and Jennifer Edwards, they are equipped to work with various needs, including those on the autism spectrum. They continue to advance their skills with professional development workshops, online courses, and group literature reviews. They routinely partner with other resources in the community so that every child can achieve their potential. The program is constantly evolving depending on the student population. This year, to honour the Indian heritage of many of the students, Samantha organized a Diwali celebration.

\$10 per day

Last year, the Open Sesame committee applied for and qualified to be part of the CWELCC (Canada-Wide Early Learning Childcare) program. While that is the unwieldy name for the program, it is usually referred to as \$10-a-day Day Care.

Simply put, parents are charged a nominal daily rate, and the federal government pays the balance of the preschool or childcare centre expenses. The funds are delivered by the Province of Ontario and managed by the Region of Waterloo.

The promise of regular funding was alluring. A balanced budget could be in our future. However, by May of 2023, it became evident that the funding was

significantly less than expected and insufficient to meet our expenses.

There were many difficult conversations. But it is with a sigh of relief that we report that after a series of meetings with the Region, they revisited our application, and funding for 2023 was increased to address the shortfall of the previous months and to the end of the year. An added bonus is funding allows for a rental payment to Mount Zion of \$1,500 per month.

A balanced budget still relies on your donations and whatever grants we can attain.

As much as it is needed and appreciated, funding brought the need for better accounting practices, oversight and communications between the staff, the congregation, and the Region of Waterloo Child Services department.

The Council executive, acting as a transition team, sorted through the finances and other complexities and instituted the following changes.

- Jana Kelly was named the Program Director and will be responsible for all Open Sesame Programming. She is responsible for classroom reporting, inspections for the Region of Waterloo, and staffing.
- Bookkeeping and payroll will be handled by the Mount Zion bookkeeper and overseen by the Treasurer in the same manner as all Mount Zion finances.
- The transition team will be responsible for the management and administration of the program. The transition team will report to the Region of Waterloo and the congregation as needed and write grant requests.
- The original Open Sesame committee will continue the work of classroom support and cheerleading as they have always done.

We are grateful to the Saavas Chamberlain Family Foundation for their grant of \$2,000 in 2023. We are also thankful for the ongoing support from the Eastern Synod. We received a grant for \$7,000 in 2023

and recently learned that our application for \$9,000 has been approved for 2024.

During 2024, our goal is to reacquaint or, in some cases, introduce Open Sesame to the congregation. I suspect that there are new members who have no idea of the magic that takes place every day in Mount Zion's sun-filled lower level. At 54 years strong, Open Sesame is part of our history, and we will work to be sure that it is part of our future.

Karen Gastmeier for the Transition Committee, Members: Richard Brubacher, Stephanie von Schilling, Pastor Philip and Jana Kelly.

Open Sesame Auxiliary Members: Carol Ziegler, Ann Crossman, Karin Packull, Helga Juergensen, Joan Brunger, Mayda Scoins, Anne Woolner.

Open Sesame Auxiliary Report

❖ Carol Ziegler, Chairperson

There have been many changes this past year at Open Sesame Headstart Preschool and our committee's name has been one of them. We are now the Open Sesame Auxiliary in a supportive role. The decision making has been taken on by the Open Sesame Board comprised of the Mount Zion Church Council Executive: Karen Gastmeier, Richard Brubacher, Stephanie von Schilling, and Pastor Philip. The very involved work required to be part of the government funded program CWELCC (Canada Wide Early Learning Childcare) has made this change necessary. It is thanks to the presentation made by Richard Brubacher to the Region of Waterloo that Open Sesame is finally receiving funding for the actual cost of operating our preschool.

On June 26th, we gathered at the home of Carol and Lloyd Ziegler for a Potluck Luncheon. At that time, we thanked Joan Brunger for her 8 years of service and dedication as our Treasurer. We also thanked Richard Brubacher for his hard work in taking on the role of Treasurer, and Jana Kelly for all she had done during this challenging transition period.

The Open Sesame Auxiliary will meet regularly. Each auxiliary member is volunteering for one month to

purchase groceries for snack using a grocery list compiled by the supervising teacher. Ann Crossman and Carol Ziegler will continue to share laundry duties. We receive emails from Jana Kelly giving us the minutes from Open Sesame's Staff meetings each month. This keeps us up to date on the day-to-day classroom activities and other important information. At our meeting on Nov. 28th, we met two new staff members. Preet Kaur (who began in Sept.) and Jennifer Edwards who came to Open Sesame as enhanced staff, paid by the Region. Jennifer will be taking on the role of teacher when Samantha Beesley (our supervising teacher) goes on maternity leave in 2024.

We are all looking forward to Sunday Jan. 21st when we will be Celebrating Open Sesame. Jana Kelly, our Administrator, will be speaking and giving us a complete picture of the importance of Open Sesame Headstart Preschool. After 54 years we are still making a significant contribution to the lives of families in our community. I will close, as I do each year, by sharing comments we received from grateful parents last May.

"Open Sesame feels like a second family to us. My son has created many special bonds with both the educators and other children who attend. We have thoroughly enjoyed all the crafts, Kindergarten prep, outdoor activities, and life skills my son has experienced over our 2 years of attending preschool."

"The new timing is perfect; the teachers are very professional, and we feel our (daughter) is in good hands. Open Sesame staff respect the kids' different cultural aspects, traditions, and festivals and always get back to us before involving (our daughter) in an activity that might involve something that is not part of (or seems against) our culture and background. This is a great step in aligning home and school efforts together to educate the children."

"The team at Open Sesame is exceptional! (My son) and I are very lucky to get all the support and assistance during this transitional process for (him). I have no words to express by gratitude. Thank you, Open Sesame Team!!!!"

Auxiliary Members:

Chairperson - Carol Ziegler

Secretaries - Anne Woolner and Ann Crossman

Members at Large - Mayda Scoins, Karin Packull, Helga Juergensen, and Joan Brunger

Alfred Brunger Community Garden Report

❖ Joan Brunger, Chairperson

“To plant a garden is to believe in tomorrow” - Audrey Hepburn

From the preparation and planting in late May, to cleaning up before Halloween, 21 avid gardeners tended their 3m x 3m plots in our perfectly sunny location to grow healthy, tasty food and relationships. A thank you goes out to Bill Gastmeier for the use of his nifty trailer at cleanup times and his disposal of excess compost.

The garden continues to use the water from the gravity fed water tank, from the church roof, to meet most of our watering requirements. Along with a functioning 3 tier composting system to produce soil these efficiencies make us very ecologically friendly. Gardeners share seeds, cuttings, and extra plants along with ideas and the many tools needed to get the job done.

This year we added an herb garden for all to access. The raspberry canes continue to flourish, and the pear trees are producing fruit if you are lucky enough to be there for the picking. The apricot tree will need to be replaced next spring, but the cherry and peach are beginning to produce some fruit as well.

Please feel free to come and sit under the linden tree on the bench to unwind, listen to the birds sing or maybe take a book from the little library. The gardeners are profoundly grateful for the use of the garden space.

Mitten Tree Report

❖ Joan & Jacquelyn Schweitzer, Coordinators

A big ‘THANK YOU’ to Mount Zion Church members and the New Dominion Lodge members & friends. 377 items were collected and given to Anishnabeg Outreach in Kitchener. They also share these items

with their other Outreach in Guelph. We appreciate all the donations during this difficult economic period.

Items received will assist baby, youth, teen, and adults. Hand-made and purchased items include a variety of clothing such as: slippers, socks, toques/hats, mitten-glove sets and some educational & misc. items. Thank you for your generosity and caring.





Teaching and Learning

Confirmation

❖ Philip Mathai, Pastor

In the first half of 2023 we had Brennan Schlegel (second year), Whitney Connor and Ethan Connor (both first year) in the confirmation program. In the second half, Avery Schlegel joined Whitney and Ethan. The group met once a month at church as we do not have the joint events now.

Synod Lutheran Youth Camp, as the former confirmation camp is now called, was held after a break of 3 years, at Kintail Camp, Kintail, from August 27 to September 1. Tessa Connor, Whitney Connor and Ethan Connor attended as campers and Matias Jyrkama as a counselor. This year we had a much smaller but wonderful camp. The smallness may have contributed to the participation of all and the opportunity to get to know everyone much better. The overall theme was 'Rooted in God's Love.' The four days, we focussed on Creation Is Rooted in God's Love, I am Rooted in God's Love, the Church Is Rooted in God's Love, and the World Is Rooted in God's Love.

The Affirmation of Baptism service of Brennan Schlegel was held on October 29.

Sunday School

❖ Anne Woolner, Chairperson

Sunday school is once again occurring at Mount Zion with 3 new children. We are using the WHIRL curriculum which has a video component, activities, and activity sheets. We were fortunate to have some

of our youth return to Sunday School to assist which had been very helpful.

Because our new children are so young, many of our older Youth participated in the Christmas program this year with speaking parts and in leadership roles. This was followed by refreshments in the Narthex.

Since Anne Woolner is the only teacher currently, it means that Sunday School is cancelled when she is away. If you are willing to teach, please contact Anne @ annewoolner@hotmail.com or 519-743-2277. You will be mentored and shown how the curriculum works.

This is a great opportunity to play an important role in the spiritual development of our younger members.





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).

Responsibilities: Committee responsibilities flow from Mount Zion Bylaw #1, Section 2.3 (e) (support).

1. Overseeing the financial affairs of the congregation, ensuring prompt payment of all obligations, and forwarding Benevolence monies to the Synod and others as designated.
2. Maintain and control the congregation's systems of bookkeeping, banking, insurance and tax matters, and oversight of all funds and investments, reporting regularly to the Council and the congregation.
3. Makes recommendations to the Council for appropriate policies regarding controls for all Congregational assets and liabilities.
4. Co-ordinates and works with all committees and the Council in the preparation of annual budgets for approval at the annual congregational meeting.
5. A key responsibility is to ensure that reports are submitted to Revenue Canada to maintain our congregational status as a charitable institution, and the statutory reporting as an Ontario Corporation.

2023 Committee Highlights:

- Provided oversight to the bookkeeper and office admin regarding receipts & payments.
- Reviewed and discussed financial results 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.
- Negotiated and prepared 8 annual rental agreements and other occasional rentals which contributed \$45,000 in rental income for 2023 with increased opportunity for 2024.
- Provided financial oversight to Open Sesame preschool and aided in successful CWELCC (\$10/day childcare) funding including \$15,000 in rent for Mount Zion.
- Provided financial reporting for Mount Zion Kitchen activities.
- Undertook updated valuation of Mount Zion's facility and contents for insurance purposes.
- Prepared and submitted annual T3010 Registered Charity Information Return and RC232 Ontario Corporations Information Act Return to Canada Revenue Agency.

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 Margaret 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.

2023 Financial Review & Proposed 2024 Budget

The financial reports for Mount Zion are displayed in the following pages, and reflect actual activities for the year 2023, and the 2024 budget being proposed for approval at the AGM March 3, 2024.

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

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

2023 Overview

At our last AGM in February of 2023 we approved a deficit budget of \$82,161 in our Ministry and Mission operating account. Although this was deemed not acceptable in the long-term, it was acknowledged that we could likely manage with our available cash resources for the short term. For the long-term, we needed to find a way to access value in our significant other assets to ensure that the Ministry remains strong and relevant in the years to come. With faith that we could do the work to make this a reality, we approved the budget.

In accepting that leap of faith, we have undertaken a “Reimagining Mount Zion Initiative (RMZI)” which has moved us forward with a new Vision statement, Values statement, and a renewed Mission statement. While this remains a work-in-progress, and the end solutions are not yet clear, the congregation has embraced the effort with positivity which I believe has translated into a much improved financial picture in 2023.

The final results for 2023 were nothing short of spectacular with a final deficit of \$15,388 being \$66,773 better than our unacceptable plan. This improvement was primarily driven by excellent member support accounting for 60% of the improvement, with higher facility rental income and reduced spending accounting for the balance. Thank you!!

In addition to the positive results in our Ministry & Mission operating account, your generosity in support of Synod Benevolence and other appeals has been cause for celebration. Not only did we exceed our commitment to the Synod, but members also gave generously to an unplanned appeal for capital funds to replace our failing boiler system with heat pumps. Again, thank you!! It has been an exciting year.

Some highlights follow:

1. In the **Ministry & Mission (current) account**, a deficit of \$15,388 was realized which was significantly less than the \$82,161 deficit that was anticipated at budget time. The improvement was due to higher receipts and reduced expenditures. The deficit has been funded by transfers from our Contingency fund to enable a clean slate as we enter 2023.
2. In our **Benevolence** accounts, support of the Synod and community raised \$64,882. Of this amount \$55,882 was received from members, in support of the Synod (\$21,801) and other specific appeals (\$34,081) supporting 13 organizations. In addition to member support, grants of \$9,000 were received in support of Open Sesame Head start.

3. In the **Capital Account**, expenditures of \$55,262 were incurred. Minor repairs of \$4,508 and a \$50,754 unplanned expenditure to replace our failing boiler system with modern Heat pumps was required. An appeal was made for members to support this action resulting in donations of \$25,533. Total receipts for 2023 were \$40,859 and with expenditures of \$55,262, we used \$14,403 of capital funds. Total funds remaining at year end are \$72,886.
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. Results for 2023 reflect net funds generation of \$27,905, and an ending balance of \$37,752 in the Rental Property account.
5. In **Special Funds** accounts designated for specific purposes, an increase of \$12,735 was realized with year-end values of \$191,387. Endowment funds increased by \$8,500 reflecting the recovery of an investment loss in 2022. Other major changes were in Memorial funds and Contingency funds. Of note was a specific member donation of \$10,000 to our contingency fund in support of future ongoing operating needs.
6. In summary **Fund balances** at year end December 2023 were:
 - Ministry & Mission (current) \$ 36,238
 - Capital Accounts \$ 72,886
 - Rental Property Account \$ 37,752
 - Special Purpose funds
 - Mission Endowment fund \$114,643
 - Contingency Fund 45,684
 - Music on the Mount fund 4,821
 - Memorial Fund 18,815
 - Youth Fund 6,979
 - Spiritual Retreat fund 445 \$191,387

The congregation carries no debt however a \$100,000 line of credit is available and secured with a lien on one of the rental properties.

Please refer to the accompanying statements for full details of the accounts and balances. Thank you for your continued financial support in 2023. We have much to be thankful for as we look to 2024!

Overview:

The budget planning for 2024 makes a general assumption that our current environment coming out of the pandemic will continue to allow for more normal activity with in person services. As we have seen in 2023, average attendance has increased and activity for use of our facilities is expected to remain robust. Additionally, the work around our initiative for “Reimagining Mount Zion’s Future” will continue.

Building on a very successful 2023, our proposed budget will continue to reflect investment in our future and reflects a significant deficit in the operating account. As stated previously, this should not be viewed as acceptable in the longer term, but rather to consider this plan transitional as we continue the on the path seeking financial sustainability by finding solutions to monetize our significant assets.

1. The **Ministry & Mission (Current) account** 2024 budget proposal reflects an operating deficit of \$64,508 compared with the 2023 deficit of \$15,388 for a deviation of \$49,120. Receipts are anticipated to be reduced by \$14,836 and disbursements increasing by \$34,284. The deficit could be partially funded with \$45,684 of available Contingency funds however this will leave an unfunded deficit of \$18,825 at year end 2024.

Budgeted spending is \$346,913 which is \$34,284 higher than the 2023 actual spending. Key assumptions follow:

- Staff & Ministry Support - \$223,725 – Increase of \$20,827. Economic increases of 5.0% and Synod guidelines for ordained staff are included. While there is no change in staff positions, some additional funding is provided for part-time administrative assistance with on-line programming, social media, & pastoral supply costs.
- Committee Expenses - \$19,735 – Increase of \$3,284. Increased expense includes economic increases, and, provision for consulting & leadership costs to assist in our RMZI planning activity.
- Church Operating Costs - \$103,453 – Net change of \$10,173. Economic increases, Synod assembly expense (none in 2023), and provision for audit review expenses are included.

Budgeted receipts are \$282,405 which is \$14,836 less than 2023 actual. Key assumptions follow:

- Member receipts of \$236,525 show a reduction of \$14,853 acknowledging our demographics. Some members have passed away in 2023.
 - Endowment fund earnings of \$0 are consistent with 2023. Although our investment through ELFEC was estimated to recover the losses incurred in 2022, there are insufficient earnings to enable a payout in 2024.
 - Net Rental income from facility & parking of \$45,580 is planned which is consistent with actual 2023 results. This level is expected with 8 regular tenants plus casual rentals for our facilities. In 2023 we were able to secure rental income from Open Sesame Headstart Preschool for the first time given our school is now more heavily funded by the Government as we joined the “\$10/day CWELCC” child care program.
 - Other receipts of \$300 are consistent with 2023 levels.
2. The **Benevolence** budget proposed for benevolence designated on our envelopes is \$22,000. This is in support of Synod \$21,000; directed Community Benevolence of \$500 as directed by our Justice Through Service committee; and a Pastoral Discretionary fund of \$500. Special Benevolence appeals are not typically budgeted as members contribute as deemed appropriate when various causes are identified. The primary causes are our Food Voucher program; Open Sesame Headstart; CLWR; Refugee support etc.
 3. The **Capital account** budget assumes that income of \$9,000 and transfers from Rental Income of \$5,220 will be utilized to fund capital expenditures totaling \$24,400 in 2024. Projects include

dishwasher replacement \$12,000; HVAC \$3,100; Interior painting & repairs & minor exterior \$1,800 and \$7,500 contingency. Total Capital funds were \$72,886 at year end 2023.

4. The stand-alone **Rental Property account** budget assumes normalized activity at 235 Dawson and 237 Dawson with both houses generating gross rental receipts of \$53,041 in 2024. Disbursements are estimated to be \$20,692 with a resulting net contribution of \$32,349. Both properties are now managed by Guardian Property Management and are fully licensed. The rental property account is now in a positive position of \$37,752 at Dec 2023 year end and represents all activity since 2014 when we began accounting separately. This period also includes \$118,300 in renovation activity for the two houses. With continued positive results, this account should grow and allow a contribution in support of overall ministry as well as ensuring that funds are available for normal repairs to maintain the properties.

Summary

The financial results for 2023 were once again more positive than original plan and a small deficit was incurred. The plan for 2024 will be a challenge with a net operating deficit greater than our Contingency Funds will support. After application of available Contingency funds, a net unfunded deficit of \$18,825 will be the likely outcome. A continuing annual deficit is not sustainable in the long-term, however we do have some liquid resources, and the shortfall in 2024 can likely be covered. Some short term options follow:

- Memorial Funds - \$18,815 – Our memorial fund policy suggests that undesignated funds beyond 2 years can be reallocated. By December 2024, this could approximate \$6,500.
- Rental Property Funds - \$37,752 – Now that our two rental properties have become self-sustaining, some portion of accumulated funds could be applied to our ministry costs. The balance of these funds should be approximately \$70,101 by year end, and a significant portion could be utilized.
- In 2019, 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, 2020, 2021, 2022 or 2023. This was achieved by your continued regular support.

The options indicated above do provide solutions for the short term, however as indicated in prior reports, we need to find a way to access value in our significant other assets to ensure that the Ministry remains strong, financially sustainable, and relevant in the years to come. We have taken the first steps with our “Reimagining Mount Zion Initiative (RMZI) launched in 2023. Given your support as evidenced this year, I’m sure we can continue to move forward to realizing that vision.

Thank you for your excellent support in all ways in 2023.

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.

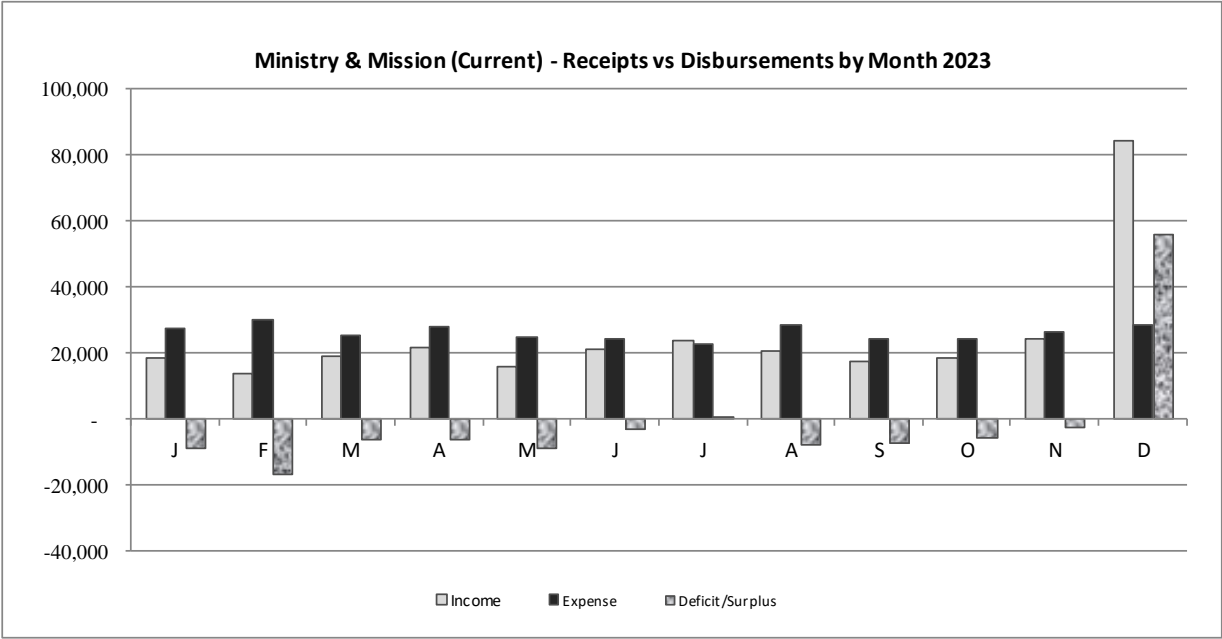
Results for 2023 reflect a final year deficit of \$15,388 compared to a budgeted deficit of \$82,161 for a positive difference of \$66,773. Total receipts of \$297,241 were better than plan by \$60,291 driven by excellent member support combined with higher rental income. Total disbursements of 312,629 were \$6,482 lower than plan. The combination of higher receipts and lower expenses account for the \$66,773 improvement in our Ministry & Mission account compared to plan.

The deficit of \$15,388 was funded by a transfer of Contingency Funds which will enable entry into 2024 with a clean slate. After this level of drawdown, the Contingency fund balance is \$45,684 at year end.

	2020	2021	2022	2023		2024 Budget
	Actual	Actual	Actual	Approved Budget	Actual	Proposal
Receipts						
Envelope (incl specials)	\$ 203,202	\$ 200,368	\$ 231,380	\$ 211,020	\$ 249,317	\$ 235,050
Plate	498	20	455	500	329	300
Income:						
Education Min.	-	-	-	1,000	900	975
Worship & Music	97	207	790	500	1,161	500
Health council- Café	3,111	4,185	-	2,000	-	-
Food Ministry Income	-	3,128	19,785	20,000	16,751	32,125
Food Ministry expense	-	(3,022)	(19,670)	(20,000)	(16,743)	(32,125)
Rental of Facilities & Parking	33,448	24,093	18,033	25,800	50,127	50,800
Transfers to Capital (15% rentals)	(5,165)	(3,607)	(2,619)	(3,870)	(5,160)	(5,220)
Gov't Grant - CEWS (Emerg. Wage Subsidy)	18,674	21,458	-	-	-	-
Other Receipts	14,650	11,907	14,190	-	400	-
Gain or Loss on Sale of Investments	(445)	4,354	767	-	159	-
Total Receipts	268,071	263,092	263,111	236,950	297,241	282,405
Disbursements						
<u>Staff Costs</u>						
Pastor (Philip Mathai)	76,979	79,672	81,514	85,729	85,335	93,700
<u>Ministry Support</u>						
Pastoral Supply / Extra staff costs	250	412	600	2,000	1,200	2,000
Facility Rental Support	75	-	1,438	2,750	5,010	4,200
Additional Staff Support	1,244	1,147	555	5,000	-	5,000
Parish Nurse	20,889	22,544	24,786	26,150	25,977	27,390
Secretarial/ Office Administrator	24,625	24,545	24,540	25,650	25,650	27,000
Staff Benefits	16,258	22,258	22,374	23,707	23,617	26,548
Music Director	24,599	27,558	-	27,170	27,170	28,500
Interim Music Director	4,000	2,167	26,000	-	-	-
Deacon Intern	-	-	-	-	-	-
Bookkeeper Fee	8,171	8,355	8,543	8,940	8,940	9,387
Honoraria	750	750	-	-	-	-
Total Staff & Ministry support	177,841	189,408	190,351	207,096	202,898	223,725
<u>Committees</u>						
Worship - Supplies	1,663	1,877	2,553	2,500	3,858	2,500
Worship - Music	1,911	3,756	6,387	7,000	5,974	7,810
Communication Committee	1,241	398	1,612	1,400	872	2,250
Learning	320	181	568	2,750	1,121	1,175
Finance	1,647	1,250	1,822	1,400	1,625	1,500
Health Council	480	765	-	300	559	500
Health council - Café	1,698	2,594	21	2,000	130	-
Justice Through Service	-	300	500	100	100	100
Staff Support	1,100	-	1,000	1,000	1,000	1,000
Hospitality	-	-	74	500	425	700
Church Council	483	259	158	2,000	788	2,200
	10,543	11,379	14,695	20,950	16,451	19,735

MINISTRY & MISSION (Current)	2020	2021	2022	2023		2024 Budget
	Actual	Actual	Actual	Approved Budget	Actual	Proposal
Church Operating Costs						
Property Management	25,653	23,119	27,517	27,850	32,760	31,275
Property Mgmt. - Janitorial Services	9,121	10,485	22,993	25,500	26,424	27,600
Insurance	4,916	5,217	6,327	6,660	6,555	8,273
Telephone/Internet	1,708	1,285	1,766	2,100	1,628	2,100
Hydro, Water	7,602	8,329	8,614	9,460	9,498	13,110
Heat	5,435	6,543	8,668	11,800	10,233	7,345
Office Supplies & Equip.	10,256	9,847	8,973	5,845	5,487	6,200
Conventions & Conferences	-	100	-	600	-	3,300
Bank Charges & Interest	886	437	636	1,250	695	1,250
Miscellaneous	120	-	380	-	-	3,000
	<u>65,697</u>	<u>65,363</u>	<u>85,874</u>	<u>91,065</u>	<u>93,280</u>	103,453
Total Disbursements	<u>254,081</u>	<u>266,150</u>	<u>290,920</u>	<u>319,111</u>	<u>312,629</u>	346,913
Surplus (Deficit) - normal	13,990	(3,058)	(27,808)	(82,161)	(15,388)	(64,508)
Transfers from Contingency Fund	<u>(13,990)</u>	<u>3,058</u>	<u>27,808</u>	<u>30,924</u>	<u>15,388</u>	45,684
Surplus (Deficit) after transfers etc.	<u>-</u>	<u>(0)</u>	<u>(0)</u>	<u>(51,237)</u>	<u>-</u>	(18,825)

The graph below reflects the pattern of expenditure and receipts experienced on a monthly basis in 2023. The pattern of expenditures is relatively evenly distributed at an average of approx. \$26,000 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 totaled \$64,882 in 2023.

The Regular Benevolence portion is budgeted and is in support of the Synod, and a small portion allocated to community benevolence as directed by the Justice through Service Committee and a pastoral discretionary fund. In 2023 receipts were \$22,301 with distribution being \$21,801 to Synod, exceeding our commitment by \$801 or 3.8%. In addition, \$500 was split between our Food Voucher program and The Working Centre in support of affordable housing & climate workshops.

Special Benevolence - Designated appeals realized receipts of \$42,581 which enabled disbursements to be made to 12 organizations. Included in this category are receipts from members of \$33,571 and \$9,000 in grants in support of Open Sesame Headstart Preschool. Grants of \$7,000 from the Synod and \$2,000 from the Chamberlain Family foundation were received.

BENEVOLENCE

	2020	2021	2022	2023		2024 Budget
	Actual	Actual	Actual	Approved Budget	Actual	Proposal
A.) REGULAR BENEVOLENCE (Budgeted)						
Receipts						
Envelopes	\$ 23,514	\$ 22,336	\$ 22,156	\$ 22,000	\$ 22,301	\$ 22,000
	23,514	22,336	22,156	22,000	22,301	22,000
Disbursements						
Synod Benevolence	22,814	21,500	21,656	21,000	21,801	21,000
Justice Through Service (Community Benev.)	500	500	500	500	500	500
Other (Pastoral Discretionary fund)	200	336	-	500	-	500
	23,514	22,336	22,156	22,000	22,301	22,000
Surplus (Deficit)	-	-	-	-	-	-

	2020	2021	2022	2023		2024 Budget
	Actual	Actual	Actual	Approved Budget	Actual	Proposal
B.) SPECIAL BENEVOLENCE - DESIGNATED APPEALS - (Unbudgeted)						
RECEIPTS & DISBURSEMENTS						
Canadian Lutheran World Relief	\$ 2,168	\$ 2,466	\$ 3,545	\$ 2,500	\$ 2,886	3,000
Waterloo Lutheran Seminary Appeals	400	330	405	400	405	400
W.L.S. Auxiliary	20	-	-	-	-	-
Habitat for Humanity	55	40	90	-	595	-
Trinity Village	250	-	500	-	-	-
Open Sesame Headstart Preschool	14,620	12,070	12,080	12,000	9,831	12,000
Anishnaberg Community Outreach Centre			25			-
Uplifting Young Adults - Mount Zion Partnership	3,654	2,590	-	-	-	-
Refugee Support	-	-	-	-	10,000	-
KW Food Bank	1,410	970	2,321	1,500	1,225	500
KW Multicultural Centre Inc.	1,400	2,502	1,500	1,500	1,950	1,500
Food vouchers	5,375	9,340	23,174	18,400	15,354	15,000
Scouts	50	10	10	-	-	-
House of Friendship	806	470	-	-	-	-
Sanctuary Refugee Health	500	-	-	-	-	-
Marillac Place	300	560	-	-	-	-
Music for The Spirit	290	20	100	-	95	-
Lutheran Campus Ministry	70	40	100	-	100	-
Outdoor Ministry -Edgewood	55	60	110	-	80	-
S.H.O.W. (Supportive Housing of Waterloo)	1,050	8,205	1,080	-	60	-
	\$ 32,473	\$ 39,673	\$ 45,040	36,300	42,581	32,400

Total Benevolence Support	\$ 55,987	\$ 62,009	\$ 67,196	\$ 58,300	\$ 64,882	\$ 54,400
----------------------------------	-----------	-----------	-----------	-----------	-----------	-----------

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.

In 2023, both receipts and disbursements were significantly higher than plan. Receipts of \$35,699 and Disbursements of \$55,262 resulted in \$19,563 use of capital funds. In addition, a transfer of \$5,160 from the Ministry & Mission fund was made to reserve 15% of rental revenues in recognition that additional costs will be required to maintain the facilities in future. The net effect is that Capital funds decreased by \$14,403 in 2023 leaving an ending balance of \$72,886 at year end.

Disbursements in 2023 included \$50,754 to replace our failing boiler system in the old building with modern Heat Pumps. An appeal was made to members to support this unplanned expenditure and \$25,533 was received by year end. Other disbursements included some minor items being a water heater replacement, and a new exterior door to the kitchen.

CAPITAL	2020	2021	2022	2023		2024 Budget
	Actual	Actual	Actual	Approved Budget	Actual	Proposal
Receipts						
Envelope Receipts	\$ 6,422	\$ 8,517	\$ 7,705	\$ 8,400	\$ 7,632	\$ 7,500
Interest Income	200	143	710	150	2,535	1,500
Faith in Action -Beyond 2020 Capital appeal	76,301	3,615	320	-	-	-
Heat Pump appeal					25,533	
Church Maintenance - Grant funds	-	-	-	2,500	-	-
	<u>82,923</u>	<u>12,275</u>	<u>8,735</u>	<u>11,050</u>	<u>35,699</u>	<u>9,000</u>
Disbursements						
Equipment Purchases	-	-	5,801	-	-	-
New Roof System	-	44,486	-	-	-	-
Projection A/V System	2,636	3,341	4,194	13,000	-	-
Capital Improvements	6,704	2,262	3,979	12,300	55,262	24,400
	<u>9,340</u>	<u>50,089</u>	<u>13,974</u>	<u>25,300</u>	<u>55,262</u>	<u>24,400</u>
Surplus (Deficit)	<u>73,582</u>	<u>(37,814)</u>	<u>(5,239)</u>	<u>(14,250)</u>	<u>(19,563)</u>	<u>(15,400)</u>
Transfers - from (to) other funds	<u>5,165</u>	<u>3,607</u>	<u>2,619</u>	<u>3,870</u>	<u>5,160</u>	<u>5,220</u>
Surplus (Deficit) - Capital	<u>78,747</u>	<u>(34,207)</u>	<u>(2,620)</u>	<u>(10,380)</u>	<u>(14,403)</u>	<u>(10,180)</u>

Rental Property activity has been accounted for separately beginning in 2014 to account for the rental activities of 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 is required to maintain their value. This account is not supported by member donations.

Results for 2023 reflect a net funds generation of \$27,905. The two properties were renovated in 2015, and 2020 to bring to neighbourhood standard, and ensured we could secure stable tenants and maintain value. The properties are managed by a professional Property Management Company. Following the renovations, the Rental Property account is now in a positive cash position of \$37,752 as at year end representing all activity since 2014. With continued positive results, this account should grow and allow a contribution in support of our overall ministry as well as ensuring that funds are available for normal repairs and maintenance to maintain the properties in a responsible manner.

RENTAL PROPERTY	2020	2021	2022	2023		2024 Budget
	Actual	Actual	Actual	Approved Budget	Actual	Proposal
Receipts						
235 Dawson Rental Income	\$ 1,182	\$ 22,573	\$ 27,270	\$ 27,894	\$ 27,893	\$ 28,591
237 Dawson Rental Income	22,665	22,995	23,271	23,853	23,853	24,450
Interest Income	67	12	50	-	94	-
	<u>23,914</u>	<u>45,579</u>	<u>50,591</u>	<u>51,747</u>	<u>51,840</u>	<u>53,041</u>
Disbursements						
235 Dawson Expenses - Current Exp	8,066	10,732	11,104	9,758	9,666	10,110
235 Dawson Expenses - Capital Improve.	70,400	4,017	181	200	-	200
237 Dawson Expenses - Current Exp.	12,487	9,708	10,085	9,832	11,484	10,182
237 Dawson Expenses - Capital Improve.	-	1,697	-	1,200	2,786	200
	<u>90,953</u>	<u>26,154</u>	<u>21,370</u>	<u>20,990</u>	<u>23,936</u>	<u>20,692</u>
Surplus (Deficit)	<u>(67,038)</u>	<u>19,426</u>	<u>29,221</u>	<u>30,757</u>	<u>27,905</u>	<u>32,349</u>

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 \$191,387 at year end reflecting an increase of \$12,735 compared with the prior year. Our Endowment funds increased by \$8,500, recovering an investment loss in 2022. Other major changes were in Memorial funds decreasing by \$7,760 (net of increases of \$12,241, and subsequent transfer of \$20,000 to our Contingency fund). Our Contingency fund increased by \$14,760 including the transfer from Memorial funds, plus a \$10,000 donation from a member. These increases were offset by a \$15,388 transfer of Contingency funds to fund our Ministry & Mission acct. deficit for 2023.

Total special funds are represented by 1.) Endowment fund \$114,643; 2.) Memorial fund \$18,815 3.) Contingency fund \$45,684; 4.) Music on the Mount fund \$4,821; 5.) Youth fund \$6,980; 6.) Spiritual Retreat fund \$445.

<u>SPECIAL FUNDS</u>	2020	2021	2022	2023		2024
	Actual	Actual	Actual	Budget	Actual	Budget
Opening Balances	\$ 190,927	\$ 214,821	\$ 221,076	\$ 178,652	\$ 178,652	\$ 191,387
Receipts						
Music on the Mount Fund	451	40	1,192	2,000	1,651	3,500
Memorial Fund	7,162	10,590	6,837	-	12,241	-
Spiritual Retreat Fund	250	1	251	-	26	-
Youth Fund	1,100	607	608	-	593	-
Contingency Fund Receipts	3,600	800	1,413	-	11,148	-
Endowment Fund - Gain on investments	<u>13,357</u>	<u>11,550</u>	<u>105</u>	<u>5,000</u>	<u>6,402</u>	<u>7,500</u>
	25,921	23,588	10,404	7,000	32,060	11,000
Disbursements						
Music on the Mount Fund	1,625	2,168	3,415	4,875	3,145	5,160
Memorial Fund	-	200	-	-	-	-
Spiritual Retreat Fund	-	-	-	-	390	-
Youth Fund	-	-	-	-	1,500	1,625
Endowment Fund - Loss on investments	<u>-</u>	<u>-</u>	<u>8,500</u>	<u>-</u>	<u>(2,098)</u>	<u>-</u>
	1,625	2,368	11,915	4,875	2,937	6,785
Transfers - In (Out)						
Memorial Fund transfers to Contingency	(26,000)	-	-	-	(20,000)	-
Contingency Fund Exp (Transfers)	39,990	(3,058)	(27,808)	(30,924)	3,612	(45,684)
Endowment Fund - transfers to Benev. & othe	<u>(14,391)</u>	<u>(11,907)</u>	<u>(13,105)</u>	<u>-</u>	<u>-</u>	<u>-</u>
	(401)	(14,966)	(40,913)	(30,924)	(16,388)	(45,684)
Closing Balances - Special Funds						
Music on the Mount Fund	10,665	8,538	6,315	3,440	4,821	3,161
Memorial Fund	9,348	19,738	26,575	26,575	18,815	18,815
Spiritual Retreat Fund	558	559	809	809	445	445
Youth Fund	6,672	7,279	7,886	7,886	6,980	5,355
Refugee Fund	-	-	-	-	-	-
Contingency Fund	59,578	57,319	30,924	-	45,684	-
Endowment Fund	<u>128,000</u>	<u>127,643</u>	<u>106,143</u>	<u>111,143</u>	<u>114,643</u>	<u>122,143</u>
Total Special Funds	<u>214,821</u>	<u>221,076</u>	<u>178,652</u>	<u>149,853</u>	<u>191,387</u>	<u>149,919</u>

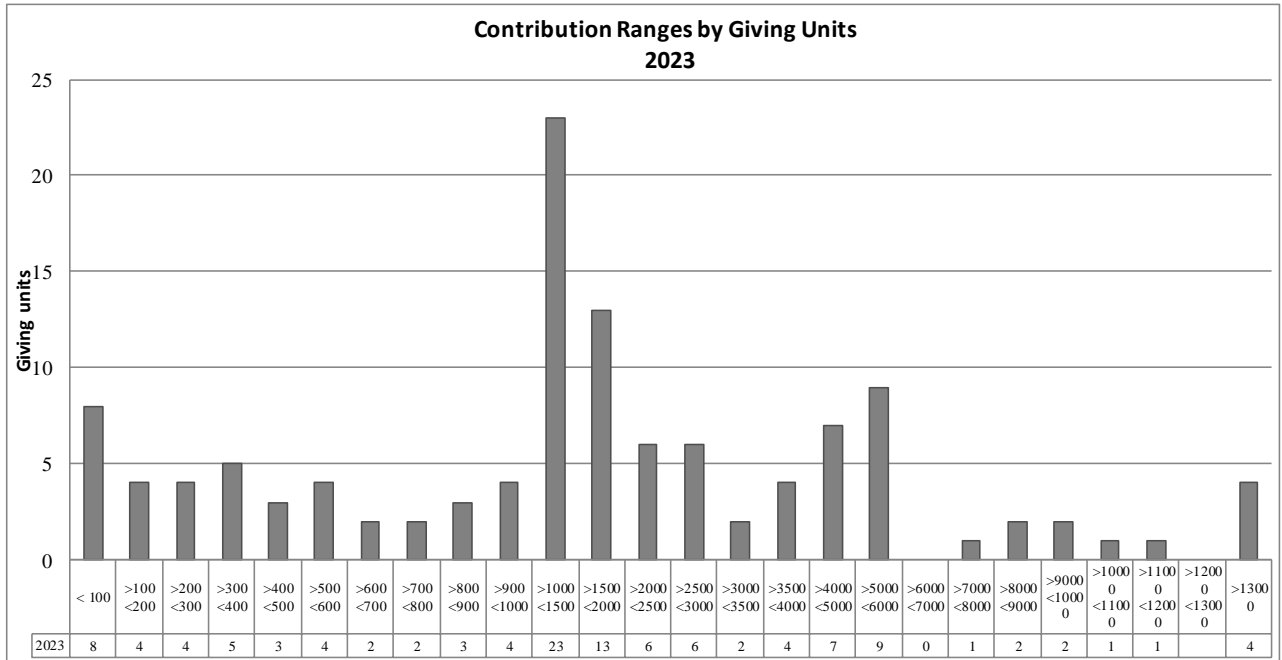
Statement of Receipts and Disbursements & Balance Sheet

Summary of Total Receipts vs. Disbursements						
	2020	2021	2022	2023		2024 Budget
	Actual	Actual	Actual	Budget	Actual	Proposal
Receipts (including transfers)						
Ministry & Mission (Current)	\$ 254,081	\$ 266,150	\$ 290,920	\$ 267,874	\$ 312,629	\$ 328,089
Benevolence	23,514	22,336	22,156	22,000	22,301	22,000
Benevolence Special Appeals	32,473	39,673	45,040	36,300	42,581	32,400
Capital	88,088	15,882	11,354	14,920	40,859	14,220
Rental Property	23,914	45,579	50,591	51,747	51,840	53,041
Special Funds	25,921	23,588	10,404	7,000	32,060	11,000
	<u>447,990</u>	<u>413,209</u>	<u>430,466</u>	<u>399,841</u>	<u>502,271</u>	<u>460,750</u>
Disbursements (incl. transfers)						
Ministry & Mission (Current)	254,081	266,150	290,920	319,111	312,629	346,913
Benevolence	23,514	22,336	22,156	22,000	22,301	22,000
Benevolence Special Appeals	32,473	39,673	45,040	36,300	42,581	32,400
Capital	9,340	50,089	13,974	25,300	55,262	24,400
Rental Property	90,953	26,154	21,370	20,990	23,936	20,692
Special Funds	2,026	17,333	52,828	35,799	19,325	52,469
	<u>412,387</u>	<u>421,736</u>	<u>446,288</u>	<u>459,500</u>	<u>476,035</u>	<u>498,874</u>
Total Disbursements - All	<u>412,387</u>	<u>421,736</u>	<u>446,288</u>	<u>459,500</u>	<u>476,035</u>	<u>498,874</u>
Net Funds Generated (Used)	<u>35,603</u>	<u>(8,526)</u>	<u>(15,822)</u>	<u>(59,659)</u>	<u>26,237</u>	<u>(38,124)</u>

Balance Sheet ending values at dates noted						
	2020	2021	2022	2023		2024 Budget
	Actual	Actual	Actual	Budget	Dec. 31	Proposal
Current Assets						
Ministry & Mission Bank Acct	8,840	23,772	60,368	(26,505)	36,238	(13,156)
Ministry & Mission (ELFEC - ST. Inv.)	39,500	-	-	-	-	-
Capital Bank Account & Investment Account	124,115	89,908	87,289	76,909	72,886	62,706
Rental Property Account	(38,800)	(19,374)	9,847	40,604	37,752	70,101
Rent Deposit Account	1,917	4,170	4,174	4,174	4,322	4,322
Accounts Receivable	9,674	4,721	5,325	5,500	9,527	5,500
Prepaid Insurance	(664)	8,727	8,948	9,468	10,896	10,850
Grocery Card Program Float	3,000	3,145	(3,965)	(1,000)	(1,800)	(1,000)
	<u>147,583</u>	<u>115,070</u>	<u>171,985</u>	<u>109,150</u>	<u>169,820</u>	<u>139,322</u>
Special Funds						
Music on the Mount	10,665	8,538	6,315	3,440	4,821	3,161
Memorial Funds	9,348	19,738	26,575	26,575	18,815	18,815
Spiritual Retreat Fund	558	559	809	809	445	445
Youth Funds	6,672	7,279	7,886	7,886	6,980	5,355
Contingency Fund	59,578	57,319	30,924	-	45,684	-
Endowment Fund	128,000	127,643	106,143	111,143	114,643	122,143
	<u>214,821</u>	<u>221,076</u>	<u>178,652</u>	<u>149,853</u>	<u>191,387</u>	<u>149,919</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	<u>\$ 1,477,587</u>	<u>\$ 1,451,329</u>	<u>\$ 1,465,820</u>	<u>\$ 1,374,186</u>	<u>\$ 1,476,390</u>	<u>\$ 1,404,423</u>
Liabilities						
Accounts Payable	1,820	4,682	4,776	2,500	5,490	2,500
Accrued Liability	2,295	7,690	-	-	-	-
Rent Deposit	1,917	4,170	4,174	4,174	4,322	4,174
Prepaid Refugee Expenses				10,000	1,821	-
Deferred Revenue	55,008	27,994	58,349	26,200	47,550	18,666
Synod Internship/summer student clearing	1,227	-	-	-	-	-
	<u>62,267</u>	<u>44,536</u>	<u>67,299</u>	<u>42,874</u>	<u>59,183</u>	<u>25,340</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)	(0)	-	(0)	(51,237)	0	(18,825)
Special Funds	86,821	93,433	72,509	38,710	76,744	27,776
Capital Account Surplus	124,115	89,908	87,289	76,909	72,886	62,706
Rental Property Account Surplus/(Deficit)	(38,800)	(19,374)	9,847	40,604	37,752	70,101
Endowment Fund	128,000	127,643	106,143	111,143	114,643	122,143
	<u>1,415,320</u>	<u>1,406,793</u>	<u>1,390,971</u>	<u>1,331,312</u>	<u>1,417,208</u>	<u>1,379,083</u>
Total Liabilities & Equity	<u>\$ 1,477,587</u>	<u>\$ 1,451,329</u>	<u>\$ 1,458,270</u>	<u>\$ 1,374,186</u>	<u>\$ 1,476,390</u>	<u>\$ 1,404,423</u>

Summary of Contribution Ranges by Giving Units 2023 (and comparisons to prior years)

Number of contributors				Contribution Ranges		Summary of Contributions (all Accounts)			
2020	2021	2022	2023			2020	2021	2022	2023
4	1	3	4	\$ 13,000	& over \$ -				
-				12,000	to 13,000				
-	1		1	11,000	12,000				
1		2	1	10,000	11,000				
1	2	1	2	9,000	10,000	Envelopes Contributors	77	72	82
2	2	2	2	8,000	9,000	Par Contributors	44	43	38
1	2	2	1	7,000	8,000	Total Contributors	121	115	120
4	2	3	-	6,000	7,000				
3	5	5	9	5,000	6,000	Total Contributions	\$ 331,574	\$ 274,283	\$ 309,340
10	3	6	7	4,000	5,000	Median Giving	1,450	1,260	1,413
5	10	4	4	3,500	4,000	Average per Giving unit/year	2,740	2,385	2,690
6	6	7	2	3,000	3,500				
6	2	3	6	2,500	3,000				
6	9	6	6	2,000	2,500				
10	5	9	13	1,500	2,000				
20	23	23	23	1,000	1,500				
6	4	6	4	900	1,000				
2	4		3	800	900				
3	7	2	2	700	800				
2	1	2	2	600	700				
6	2	4	4	500	600				
-	3	6	3	400	500				
4	6	5	5	300	400				
4	5	3	4	200	300				
10	5	6	4	100	200				
5	5	5	8	-	100				
121	115	115	120						



Open Sesame Headstart Preschool
Statement of Receipts and Disbursements 2023 and 2024 Budget

The year 2023 was the first full year of operating under the Canada Wide Early Learning Childcare program (CWELCC). As noted below, funding under this model has changed with the majority now coming from the Government as the plan to reduce parent fees by 50% in 2023 came into effect. The 2023 budget displayed was revised mid year as we were better able to understand and secure the level of funding available under the CWELCC program. This has enabled us to increase enrollment closer to our capacity and staffing has been increased accordingly. A breakeven budget was prepared and actual results for 2023 ended marginally better than plan. This was due to additional one-time funding becoming available, so both receipts and disbursements exceeded plan. We ended the year with a slightly better than plan cash position of \$8,149.

The budget plan for 2024 displayed is based on a continuation of the 2023 funding model, however the Region has indicated that this will likely change during the year as the Government has indicated changes will come. It is unclear at this point what the impact will be, however, recent press stories imply that many operators are finding it difficult to financially manage under the current funding model with some leaving the program. We hope changes to come will be positive, and give us further comfort in being able to manage finances appropriately, and perhaps position us to further expansion.

by: Richard Brubacher - Treasurer

	2022	2023		2024
	Actual (adj)	Budget (rev)	Actual	Budget
<u>Receipts</u>				
Student Fees	\$22,631	\$ 25,365	\$ 19,945	\$ 27,720
Region of Waterloo - Fee Subsidy of student fees	1,751	2,839	8,364	2,000
CWELCC Fee Replacement - Regional Funding	7,374	71,870	71,871	75,680
General Operating Grant -Region of Waterloo	5,299	14,988	14,992	15,800
Provincial - Wage enhancement & Admin Grant	2,914	6,033	7,093	7,306
Provincial - Wage enhancement recovery from 2021	(2,144)			
Enhanced Staffing Support - K-W Habilitation	3,680	5,077	14,618	15,550
Personal Donations	3,080	300	806	1,200
Synod Grant - Justice Initiatives	7,000	7,000	7,000	9,000
Chamberlain Family Foundation Grant	2,000	2,000	2,000	2,000
<u>Unusual One time Grants</u>				
Region of Waterloo - Sustainability funding	2,549			
CWELCC One Time funding grants - Region	2,926	-	11,839	3,500
	\$59,062	\$135,472	\$ 158,527	\$ 159,756
<u>Disbursements</u>				
Staff Costs	69,295	102,957	122,789	124,641
Food	183	1,700	2,013	1,525
Supplies & Equipment	1,449		831	2,010
License	125	100	100	100
Office Expenses	182	700	173	750
Bank Charges	161	294	1,101	530
Cleaning	5,185	5,660	3,615	4,360
Phone	481	441	539	600
Playground Equip & Inspection /upkeep of premises	455	3,100	5,506	1,000
Technology for Classroom	2,483	1,000	542	1,000
Professional Development	141	820	661	1,150
First Aid	313			
Field Trip	532	900	84	630
CWELCC fee rebates to parents	2,153			
Bookkeeping & Audit		2,300	4,300	5,940
Facility Rent & Insurance		15,500	15,000	16,666
	83,137	135,472	157,254	160,902
Excess (Deficiency)	\$(24,076)	\$ -	\$ 1,274	\$(1,146)
Balance from Prior year	30,951	\$6,875	\$6,875	\$8,149
Ending Net Cash position	\$6,875	\$6,875	\$ 8,149	\$ 7,003

Membership Statistics

MEMBERSHIP	Year	Baptized Members	Confirmed (Voting members)	Children
	2023	410	339	69
	2022	415	344	69
	2021	415	344	71
	2020	412	343	69
	2019	415	346	69
	2018	424	357	67
	2017	409	347	64
	2016	412	351	61
	2015	429	371	60

YEAR	2017	2018	2019	2020	2021	2022	2023
Received by:							
• Baptism	3	3	0	0	2	0	0
• Transfer	1	22	7	6	6	4	2
• Affirmation of Faith	2	2	2	0	0	2	1
Released by:							
• Transfer	3	3	6	1	0	0	0
• Death	4	8	6	8	5	6	8
• Removed	15	0	0	0	0	0	0

Worship Attendance	Year	# of Services	In Person Attendance	Online During Service	Online a week later	Total during Service	Total a week later
Sunday	2023	52	53	32	53	85	116
<i>NOTE: 2020, 2021 and 2022 attendance for online worship unknown</i>	2022	xx	xx				
	2021	xx	xx				
	2020	xx	xx				
	2019	51	83				
	2018	52	85				
	2017	52	85				
Non-Sunday *	2023	5	57	11	34	75	109
	2022	xx	xx				
	2021	xx	xx				
	2020	xx	xx				
	2019	10	55				
	2018	10	60				
	2017	15	45				

Average attendance for non-Sunday worship includes Maundy Thursday, Good Friday, German Carol Service, Christmas Eve and Christmas Day services. Attendance was not recorded for mid-week and Ash Wednesday services. Online attendance includes attendance during the service at a factor of 1.5 persons per view and a week later at a factor of 1.