

Advent and “not knowing”

“But about that day or hour no one knows, neither the angels in heaven, nor the Son, but only the Father. Beware, keep alert; for you do not know when the time will come... And what I say to you I say to all: Keep awake.” Mark 13:32-33, 37

What frustrates us, **bewilders us**, and scares us is *not knowing*. *Not knowing why, not knowing how, not knowing when: I don’t know why I didn’t get the job; I don’t know why my relationship ended; I don’t know how Christmas will feel this year; I don’t know when this pandemic will end and life will feel more familiar;*

I just don’t know.

It keeps us up at night watching the clock...12:01, 12:02, 12:03. It literally keeps us awake.

So perhaps it isn’t coincidental that “not knowing” and “keeping awake” are together in the one of the revised common lectionary texts during Advent: “Therefore, **keep awake**—for **you do not know...**” (Mark 13:35) The two are natural companions.

But how hard it is for us to wait in a world of not-knowing! How difficult to trust in a future without knowing the details of what is to come **though that is precisely what we are called to as people of faith**. In Advent we are invited into a place of not knowing.

Jesus seems to understand that we favour our certainty. He tells the disciples to **be wary of those who claim to know the answers** (Mark 13:21), answers that even the Son does not know (Mark 13:32). Effectively, Jesus takes our certainty and breaks it open.

Therefore, keep awake — for you do not know...

Christ takes our anxiety and discomfort in not-knowing....holds it...and breathes the Spirit into it before giving it back to us with a big red bow. There is a gift in not knowing... **it keeps us awake**.

The invitation is to be ready and awake for the unexpected, for that unexpected hour. Isn’t that when we’re told Christ will appear? What a marvelous mystery.

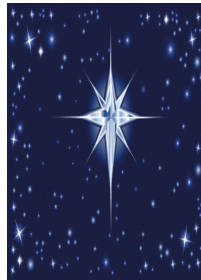
Blessings and stirrings,
Rev. Michelle



Advent & Christmas Services

| | |
|--|---|
| First Sunday of Advent: Hope November 29 10:30am (Livestreaming/In-Person) | Family ADVENTure Day November 29 11:00am (Zoom – During J.a.M) |
| Second Sunday of Advent: Peace December 6 10:30am (Livestreaming/In-Person) | Third Sunday of Advent: Joy December 13 10:30am (Livestreaming/In-Person) |
| Fourth Sunday of Advent: Love December 20 10:30am (Livestreaming/In-Person) | Jesus' Birthday Party December 20 11:00am (Zoom – During J.a.M) |
| Longest Night Service December 21 7:00pm (Livestreaming ONLY) | Christmas Eve Family Service and Pageant December 24 7:00pm (Premier on YouTube ONLY) |
| Christmas Eve Candlelight Communion Service December 24 10:00pm (Livestreaming/In-Person) | Christmas Carol Sing Along Fridays from November 27 to December 18 and December 23 7:00pm (Zoom) |

A CHILD IS BORN...



A Food Bank Message

At this "most wonderful time of the year", the clients of our Westminster Food Bank are grateful for the congregation's loving support throughout 2020. Our Outreach Committee is also grateful to Joanne MacP. for keeping our Food Bank open during the pandemic to safely serve our community through the spring and summer months, and to Joanne Y. for stepping into the role of Food Bank Coordinator for us.



Westminster is a faithful and giving family. God's love is shared with each other in many ways. We send blessings to everyone as we travel through this season of Advent with the promise of the coming of a Baby, born to a gentle, poor couple. It's truly a miracle what a King born in a stable can do!

We humbly ask for your continued support of our Food Bank in the coming weeks by donating what you can to help others.

Currently, **the most needed items are:** toilet paper, paper towels, kleenex, shampoo, jam, instant oatmeal, tetra juices, salmon, canned corned beef, canned fruit, rice, tea, instant coffee and whitener. We ask for items in regular sizes rather than large containers/bags in bulk, as we cannot divide these items during COVID.

Happy Christmas from your Outreach Team!

Pray, Praise, Ponder

On Sundays,
we are reminded of the
cornerstones of our Faith.

As we venture into
the busy weeks ahead,
let's remember them:

*love, joy, peace, patience,
prayer, service, generosity,
grace and rest.*



Our Prayer Team is here for you!

Just as you would place your prayers of concern and gratitude in the Prayer Basket during Sunday morning worship, you are invited to put your prayers into our Electronic Prayer Basket and our Prayer Team and Ministry Team will gladly add you to our Prayer List.

Please email or call Cathy Shaw with any Prayer Requests you might have:
westminster.cathy@gmail.com or
905-723-6442.

*May you feel God's love and know God's grace
as you experience the beauty of God's world each day.*

Christmas Hampers

Our annual Christmas Hamper program is well under way. All of our applicants have been from our Food Bank and we have 140 children and 25 single adults registered.

Thank you to all who have already taken a virtual tag. There are still tags to taken, so please email wucchristmashampers@gmail.com or call 289-356-3680

A reminder that drop-off is for all gifts is on Saturday, Dec. 12th from 12-4 at the gym doors of the church.



Besides the gifts, the other part of our program is providing a gift card for families to buy groceries. We finance this through our tin can program. This year because of COVID we had only 18 tin cans to collect where we normally would have about 60. **You can still help us with the financial part of this program by donating to the hamper project.** You can call the church office at 905-723-6442, drop off a cheque or e-transfer indicating it's for Christmas Hampers.

On behalf of our Hamper team, thank you for helping with this program again and adapting to our new way of distributing tags.

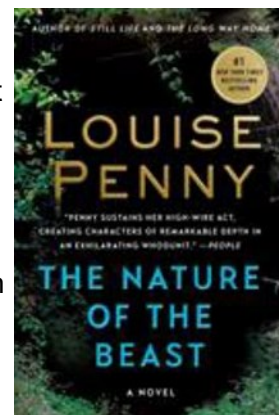


After a COVID-19 hiatus, the Book Club members gathered last Wednesday by Zoom and have decided to resume meeting to discuss books via Zoom. 😊

The next gathering of the Book Club is Wednesday January 27th, 2021 at 1 pm on Zoom (through the internet or via phone hook up) from the comfort of your home to discuss the book: The Nature of the Beast by Louise Penny.

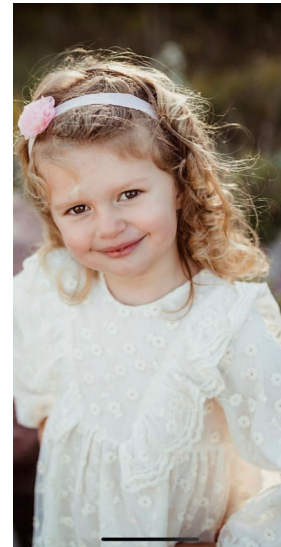
Hardly a day goes by when nine year old Laurent LePage doesn't cry wolf. From alien invasions, to walking trees, to winged beasts in the woods, to dinosaurs spotted in the village of Three Pines, his tales are so extraordinary no one can possibly believe him - including Armand and Reine-Marie Gamache, who now live in the little Quebec village. But when the boy disappears, the villagers are faced with the possibility that one of his tall tales might have been true. And so begins a frantic search for the boy and the truth. What they uncover deep in the forest sets off a sequence of events that leads to murder, leads to an old crime, leads to an old betrayal, leads right to the door of an old poet. And now it is now, writes Ruth Zardo. And the dark thing is here. A monster once visited Three Pines. And put down deep roots. And now, Ruth knows, it is back. Armand Gamache, the former head of homicide for the Surete du Quebec, must face the possibility that, in not believing the boy, he himself played a terrible part in what happens next.

All are welcome. To borrow the book or for more information, please call Susan @ 905-493-3122. **If you have not attended a previous book club gathering, please let Susan know that you are interested so that she can email you the Zoom link information.**





OPALINE!



Our TECH BOOTH needs YOU!

If you are interested in helping with our Sunday Services, then this is the opportunity you've been looking for!

You do not need experience, as training is available!

This is also a wonderful opportunity for family and/or friends to work together. So think of others (*spouse, partner, teen children, siblings, friends*) you might like to team up with for this very important Ministry. Signing up on your own will also be greatly appreciated

Thank you for prayerfully considering this request.
Contact Heather by email for more information at:
hvonzuben1@gmail.com



*Do you have a new puppy?
Do you have a new grandchild?
Have you mastered a new recipe?*

If you would like your Westminster family to know about an event in your family, let us know so we can all share in the joy.

Send the information (and a photo?)
to bcrumb@sympatico.ca



...A SON IS GIVEN





An Update from your Council Chairs

In spite (or perhaps because) of the pandemic, work at Westminster has continued in high gear. Read on to learn what's being worked on...

Stewardship/Finance

As we near the end of 2020, our Treasurer, Monica, is busy collecting and analyzing our results to date to be able to work on a realistic year-end forecast for our congregation, while also trying to put together our 2021 Budget.

You all responded so graciously to our 2020 Stewardship Campaign in October and again, Monica has been able to accommodate all your additions and changes as requested. Even though we have been sending you cards or emails of acknowledgement and thanks, we cannot say it enough: that because of you, we are indeed such a Blessed Community of faith!

After a highly successful Fall Golfing Tournament, we are now in the middle of another first for Westminster – our Charity Auction! We trust that you all would have made the time to bid on at least one of the many lovely items (265) on the site. It certainly isn't like our previous 'famous' Westminster Christmas Bazaars – this is different yet the same - you still get to shop for everyone on your Christmas list except it's in the safety of your home (and in your PJs)! How cool is that?

Again, we are so grateful that you choose to share your gifts with us and that you continue to support our FUNdraising activities.

Blessings for a Very Merry Christmas, Margaret S.

Bridge To A New Home

Your Outreach Committee continues to participate with our Bridge to a New Home partner Churches assisting the 3 sponsorship families. This wonderful and successful effort is in its 4th year with Sut, our first newcomer from Myamar (formerly Burma) having arrived in April of 2017. Sut was followed by Frewenyi and her 4 children from Eritrea/Ethiopia, and then by Modar, his wife Rasha and daughter in 2018. Modar and Rasha welcomed their new son, born in Canada in 2019.

Bridge to a New Home is legally required to respond to the sponsored families' needs for a year, however, the reality is that support is needed well beyond that time frame. All our families have become much more independent, but some support is still required. COVID-19, other medical needs, transportation, housing, finances, education and recreation are examples of where we remain involved.

We are committed to independence for each of our families. As each family group progresses, a "distancing" begins which allows the family to grow in their lives in Canada, while still safely within reach of us as sponsors. As independence increases, it allows Bridge to a New Home the opportunity to reflect and look to the future. Urgency in the world's refugee crisis has increased since our initial involvement. World news verifies this and the countries our families came from still have significant refugee concerns. A meeting was held where the sole agenda item was dedicated to the future direction of Bridge to a New Home. The supportive work done by this group is ever so meaningful and extremely rewarding for everyone involved. More hands are always welcome. If you can see yourself as part of this team, we have a variety of opportunities with varying commitment requirements to fit with the skills and time allotments for each of our volunteers. Please contact any of our active participants listed below.

Your Westminster volunteers are Joanne MacPherson, Maureen Dingman, Kaireen Adamson and Larry Morrow. These folks are eager to provide any information for you. Working with this group is a most fulfilling contribution that you can reflect on for years to come. God Bless!

An Update from your Council Chairs (*continued*)

The Telephone Tree

Thank you, thank you, thank you to all the wonderful people who help keep us connected with friendly telephone conversations! Regular phone calls were made, messages left, and emails sent as we adjusted to the changes in 2020 and did our best to stay in touch and supportive for each other. In September, the phone ministry moved to calls every few month rather than every few weeks, making it more manageable for our volunteer callers. If you would like to participate in this outreach to Westminster, please let us know; we welcome you with open arms.

Teena M., Co-ordinator

Ministry and Personnel

Our Ministry and Personnel are currently in the process of meeting with each of our staff to celebrate their work in 2020. Our time together consistently confirms that Westminster is truly blessed by all that each staff member does for us. We are ever so grateful for our entire staff team, and M&P find it a privilege to support each member's work at Westminster.

Worship

We are now worshipping in the building and we are working closely with the "Return to the Church Building" Committee to ensure all safety protocols are being followed. We are grateful for the support and guidance received from Rev. Michelle. Margaret continues to work tirelessly to provide uplifting music for worship. The Sanctuary Committee has been able to change the decorations of the church to coincide with the liturgical calendar and this helps everyone - in person and on-line worshipers - connect with the message and the church family.

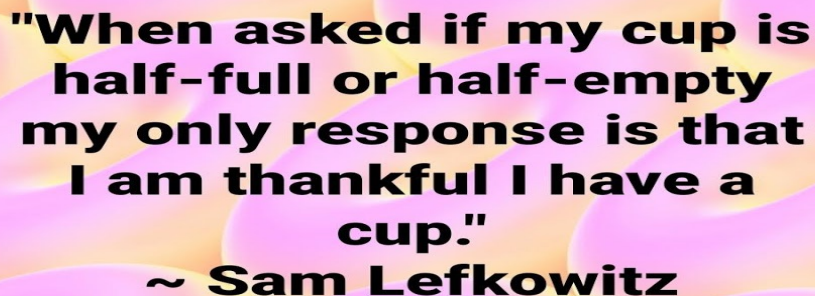
The ushers are once again guiding us on Sunday mornings by supporting the new reservation system and all safety protocols. Communion, baptisms and coffee/tea service continue to be suspended. Planning is underway for worship at Christmas.

Ava T.

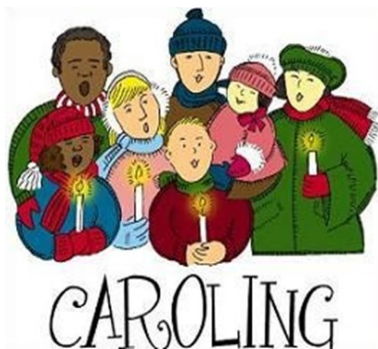
Communications

We continue to meet monthly, discussing items for the newsletter, messages for the electronic sign and our sponsoring of the monthly Trivia Nights. We are grateful to Paul K. for co-ordinating *Broadview* subscriptions for us. As our primary goal is to keep the congregation informed and connected, we are trying to ensure effective communication.

To that end, we are asking you to continue to send us good news items to share. Our celebration pages are a big hit! Let's keep highlighting joyful moments in the lives of our congregation.



**"When asked if my cup is
half-full or half-empty
my only response is that
I am thankful I have a
cup."
~ Sam Lefkowitz**



Come join Heather on Zoom
for several evenings of singing Christmas carols and songs.

There will be songs for young and old alike
and you won't get cold as we will all be in our own homes.

We can say "Hi" to each other and share some Christmas Spirit.

FRIDAY DECEMBER 11 7:00 PM

FRIDAY DECEMBER 18 7:00 PM

WEDNESDAY DECEMBER 23 7:00 PM

Zoom Link

<https://us02web.zoom.us/j/85288881062>

By Phone

647 374 4685

Meeting ID: 852 8888 1062

Westminster's 1st Drive-By Donation Day - A Wonderful Success!

Your Outreach and UCW Teams are so pleased to let you know that due to the deep generosity of our congregation and friends of Westminster, on Saturday, November 28th, we were able to safely receive, package and will complete delivery of over 800 new items to the following support centres in our surrounding community:

- ♦ **3 Local Schools and YWCA**
(mittens, gloves, socks, hats/toques)
- ♦ **Back Door Mission and Cornerstone**
(socks, undergarments, wallets, coats, boots, men's toiletries)
- ♦ **Denise House**
(mittens, socks, children's undergarments, knitted & crocheted sweaters, scarves, afghans, toys, toiletries)

We are so grateful that our congregation could be of such loving service and support to our community through this outreach ministry, especially during this unique and challenging time.

Thank you for your tremendous response, friends!
Stay tuned for information about our end of January Drive-By Donation Day!

The blessings of Advent to all,
Your Westminster Outreach & UCW Teams

THANK YOU!



Westminster United Church Online Auction 2020



We did it! We made our sales goal of \$3000!

We would like to take this opportunity to thank those who volunteered to help with our auction as well as the members of the Westminster family who donated their wonderful items for auction. To those who bid on those items, thank you; it was a lot of fun. Whether you won or lost the item you bid on, we all won.

We were able to give unsold items to the Outreach Committee to help those less fortunate - a win win situation for all.

Thank you.

Margaret S. and Brian W.

HAPPY BIRTHDAY JESUS!

What better way for our J.a.M Kids to celebrate the Birth of our Saviour than to throw Him a Birthday Party? Complete with themed games, party hats and food, this celebration lets Jesus know how much He is loved! This celebration will take place on **December 20th** and this year will be hosted online via Zoom.



Monday Mayhem Trivia!

Our latest Trivia Night was held on November 30th and was another fun-filled event that ended in a Tie.

Congratulations go to the Clarke/O'Neil family and the Bonikowsky/Whitney family, who share bragging rights.

Join us when we meet again on **December 28th** and try to unseat the latest winners!



**...AND HIS NAME SHALL BE CALLED
WONDERFUL COUNSELOR, MIGHTY GOD,
EVERLASTING FATHER, PRINCE OF PEACE**

- Isaiah 9:6

Special Days: December 10, 2020 Anniversary of the Universal Declaration of Human Rights

The *Universal Declaration of Human Rights*, which was adopted by the UN General Assembly on 10 December 1948, was the result of the impact on humanity stemming from the Second World War. With the end of that war and the creation of the United Nations, the international community vowed never again to allow atrocities like those of that conflict to happen again. World leaders decided to complement the UN Charter with a road map to guarantee the rights of every individual everywhere. The document they considered, and which would later become the Universal Declaration of Human Rights, was taken up at the first session of the General Assembly in 1946.

The first draft of the Declaration was proposed in September 1948 with over 50 Member States participating in the final drafting. By resolution of 10 December 1948, the General Assembly, meeting in Paris adopted the *Universal Declaration of Human Rights* (UDHR) with eight nations abstaining from the vote but none dissenting. The entire text of the UDHR was composed in less than two years. At a time when the world was divided into Eastern and Western blocks, finding common ground on the essence of the document proved to be a colossal task.

Human rights are rights we have simply because we exist as human beings - they are not granted by any state. These universal rights are inherent to us all, regardless of nationality, sex, national or ethnic origin, colour, religion, language or any other status. They range from the most fundamental - the right to life - to those that make life worth living, such as the rights to food, education, work, health and liberty.

The UDHR was the first legal document to set out the fundamental human rights to be universally protected. The UDHR continues to be the foundation of all international human rights law. Its 30 articles provide the principles and building blocks of current and future human rights conventions, treaties and other legal instruments.

The UDHR represents the universal recognition that basic rights and fundamental freedoms are inherent to all human beings, inalienable and equally applicable to everyone, and that every one of us is born free and equal in dignity and rights.

Universal Values

The core principles of human rights first set out in the UDHR, such as universality, interdependence and indivisibility, equality and non-discrimination, and that those human rights include rights and obligations from duty bearers and rights owners, have been reiterated in numerous international human rights conventions, declarations, and resolutions. Today, all United Nations member States have ratified at least one of the nine core international human rights treaties, and 80 percent have ratified four or more, giving concrete expression to the universality of the UDHR and international human rights. Canada, has endorsed seven of these core principles.

In Canada, human rights are protected by federal, provincial and territorial laws. Canada's human rights laws stem from the UDHR.

(Continued on Next Page)

Special Days: December 10, 2020
Anniversary of the Universal Declaration of Human Rights
(continued)

Human Rights in Canada

The *Canadian Human Rights Act* of 1977 protects people in Canada from discrimination when they are employed by or receive services from the federal government, First Nations governments or private companies that are regulated by the federal government such as banks, trucking companies, broadcasters and telecommunications companies. People can turn to the Canadian Human Rights Act to protect themselves against harassment or discrimination when based on one or more grounds of discrimination such as race, age and sexual orientation. The *Canadian Charter of Rights and Freedoms* of 1982 is part of Canada's Constitution. The Charter protects every Canadian's right to be treated equally under the law. The Charter guarantees broad equality rights and other fundamental rights such as the freedom of expression, freedom of assembly and freedom of religion. It only applies to governments, and not to private individuals, businesses or other organizations. This means that for the most part, a person cannot mount a Charter challenge against a private business, a private organization, or a person who is not acting on behalf of the government. The Charter also protects the rights of all Canadians from infringements by laws, policies or actions of governments, including authorities such as the police.

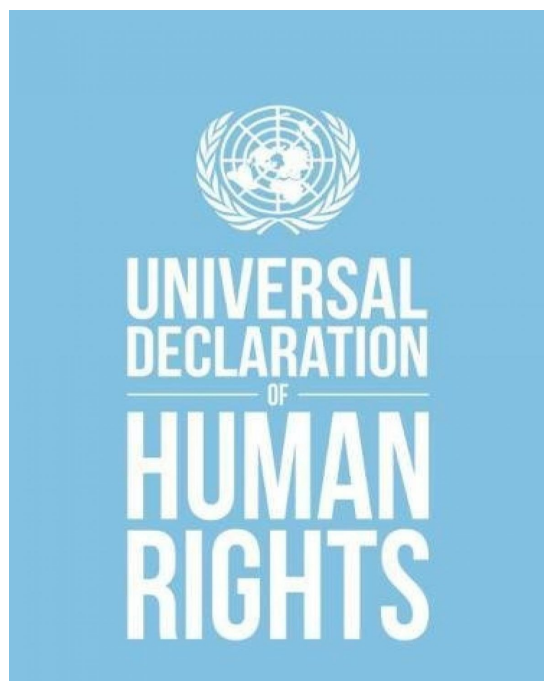
Human Rights in Ontario

Each of the provinces and territories has its own human rights legislation. In Ontario, the statute governing human rights is the Ontario Human Rights Code (OHRC). The OHRC provides the legislative framework for protecting people from discrimination in areas such as: accommodation (housing), contracts, employment, etc.

Sources: Human Rights Commission of Canada

United Nations Human Rights Office of the High Commissioner

Submitted by: Mosaic Committee



C.A.R.E. (*Christians Acting with Respect for the Earth*)

In this column, we offer handy hints about how to be better stewards of God's creation. With the Christmas season upon us, there are many opportunities to make choices that can reduce our environmental and carbon footprints. Below are some suggestions of **ways to have a more climate-friendly Christmas**.

- ◆ Turn the heat down. This will not only lower your heating bill, but it will also reduce greenhouse gas (GHG) emissions and help fight climate change.
- ◆ Avoid purchasing shiny, glittery and plastic-wrapped cards and gift items, as GHGs are emitted throughout the lifecycle of plastics.
- ◆ Consider giving gifts of experiences or donating to environmental organizations.
- ◆ Use LED lights to decorate your house and/or tree rather than traditional lights — and set them on a timer. LED lights alone use up to 90% less energy than traditional lights.
- ◆ Enjoy more plant-based meals. Reducing your meat consumption can have a big impact on GHG emissions.
- ◆ Consider making zero-waste gifts, such as jams or soaps.
- ◆ Use a reusable Advent calendar and fill it with not-plastic items.
- ◆ Consider using a potted plant as a Christmas tree.
- ◆ Buy locally-grown and seasonal foods, where possible, to reduce the number of miles your food has travelled.

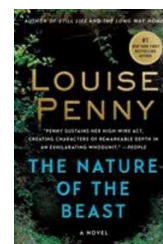


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The next gathering of the Book Club is **Wednesday January 27th, 2021 at 1 pm** on Zoom (through the internet or via phone hook up) from the comfort of your home to discuss the book: *The Nature of the Beast* by *Louise Penny*.

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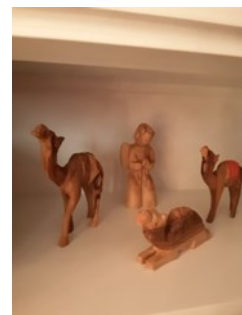
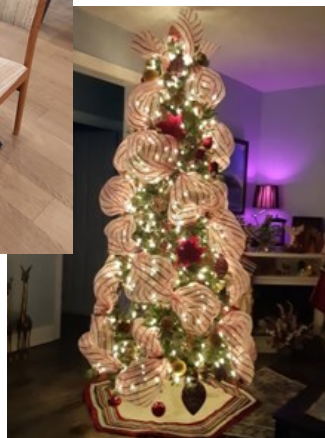
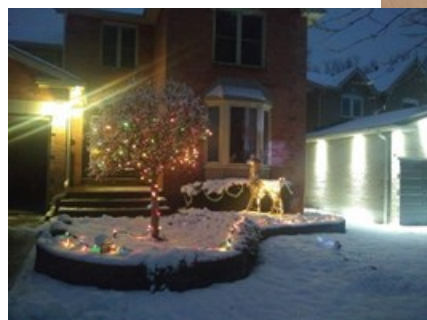
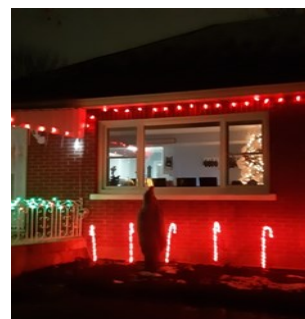
Merry and Bright...

What gives your Spirit a Lift?

Please send us a photo (with caption) of what you and your family are doing to brighten your spirits during the holidays and we will publish them in the January issue of *The Westminster World*. Sharing with one another allows us to brighten the lives of others, especially during the dark and dreary days of Winter isolation.

Here's a few ideas to get you started...and a few photos to enjoy...

- * Baking or preparing a meal
- * Tobogganing
- * Christmas lights (yours or others)
- * Snowman building
- * Hiking / Neighbourhood walk / Skiing
- * Games night
- * Christmas dinner / Festive table / Decorations
- * Gift Wrapping
- * People you love doing stuff they love
- * Playing a musical instrument
- * Dressing up your pets (good luck to you!)



From the Climate Disruption Mitigation Committee...

Did you know that the United Church of Canada adopted a social policy position on climate change almost **30 years ago**? At its 40th General Council, the United Church of Canada affirmed that global warming “is unequivocal, threatens the world as we know it, is largely and increasingly caused by human agency, requires a paradigm change, and must be tackled on a priority basis, with special attention to the poor and most vulnerable everywhere” and acknowledged our responsibility as Christians to work to adapt to and mitigate global warming and to work with other denominations and organizations to “support this Earth and all its citizens.”

Since that time, the United Church has adopted policies for living in a more ecologically integrated manner, advocated for climate change action, participated in federal climate consultations and international climate negotiations, and voted to sell investment holdings from the 200 largest fossil fuel companies. Most recently, the United Church has committed to reduce its carbon emissions by 80% by 2050 in line with the Paris climate targets.

Westminster's Climate Disruption Mitigation Committee formed two years ago to help lead our church and community to take actions to mitigate and adapt to climate change. Our committee is made up of passionate individuals who are concerned about climate change and want to make a difference. We believe in living with respect in God's creation and that humankind has the right to clean air, water, land and food. Our mission statement is as follows: To engage Westminster's congregation both collectively and individually in the mitigation of climate disruption and, further, to facilitate other faith communities doing the same.

Since we formed, our group has conducted a congregational survey on climate change, contacted churches in the region to find out what they are doing to act on climate change, hosted a guest speaker on environmental stewardship, hosted a screening of the documentary *Time to Choose* with displays from more than 20 community organizations, launched the Climate Ribbon Tree project, attended community climate change symposiums and presentations, participated in an online challenge to learn about ways to act on climate change, launched a “Plant a Row, Grow a Row” initiative to collect fresh produce for Westminster's food bank, participated in the Global Strike for Climate in Toronto, participated in a Fridays for Future march in Whitby, provided climate change and environmental stewardship tips and articles in the bulletin and newsletter, held a “Plastics, Pollution and Climate Change” presentation and discussion, watched a screening of *2040*, and more. We've only just begun!

If you are interested in participating in our committee or helping out with an initiative, we'd love to hear from you.

While December may be the season “to be jolly,” it can also be a season for us to be more mindful of what we are doing and what we could be doing to act on the climate crisis that would help ensure a safer, greener, more just, and more resilient future for everyone.

Merry Christmas to all.
Kathleen ffolliott, CDMC

LET'S LAUGH

If you notice cows
sleeping in a field,
does that mean it's
pasture bedtime?



Dear God,
If you give me
genie lamp like Alladin
I will give you anything
you want
except my money
or my chess set.
Raphael



**"I've finally reached
The Wonder Years"**

Wonder where
I parked the car?

Wonder where
I left my phone?

Wonder where
my glasses are?

Wonder what
day it is?



**Westminster United Church
Statement of Operations - 2020**

| OCT ACTUALS | OCT FORECAST | | JAN - OCT ACTUALS | NOV - DEC FORECAST | FULLYEAR FORECAST |
|----------------------|-----------------|--|----------------------|-----------------------|----------------------|
| RECEIPTS | | | | | |
| 37,669 | 20,500 | Total Offerings (see Note 1) | 212,768 | 41,000 | 253,768 |
| 12,855 | 12,500 | PAR | 127,345 | 25,000 | 152,345 |
| 20,954 | 5,000 | ENVELOPES (cash & cheques) | 61,626 | 10,000 | 71,626 |
| 3,860 | 3,000 | ELECTRONIC (e-transfers & Canada Helps, etc.) | 23,797 | 6,000 | 29,797 |
| 4,512 | 1,500 | Donations (see Note 2) | 27,277 | 8,000 | 35,277 |
| 0 | 0 | Fundraising Income | 3,430 | 3,500 | 6,930 |
| 3,932 | 3,900 | Rentals - Long Term | 29,805 | 7,800 | 37,605 |
| 0 | 0 | Rentals - Short Term | 250 | 0 | 250 |
| 72 | 60 | Other Income | 4,850 | 120 | 4,970 |
| 46,186 | 25,960 | TOTAL RECEIPTS - excl M&S | 278,380 | 60,420 | 338,800 |
| DISBURSEMENTS | | | | | |
| 20,400 | 22,000 | Salaries & Benefits | 217,353 | 44,000 | 261,353 |
| 4,909 | 4,000 | Property | 46,519 | 12,000 | 58,519 |
| 0 | 0 | Mortgage Expense (see Note 3) | 8,010 | 0 | 8,010 |
| 1,805 | 1,805 | UCC Assessment Fees | 16,248 | 3,611 | 19,859 |
| 5,252 | 4,321 | Other | 32,512 | 17,143 | 49,655 |
| 32,367 | 32,127 | TOTAL DISBURSEMENTS - excl M&S | 320,642 | 76,754 | 397,396 |
| 13,819 | -6,167 | SURPLUS / - DEFICIT - excl M&S | -42,262 | -16,334 | -58,596 |
| 1,962 | 1,600 | Offerings - Mission & Service Offerings | 17,179 | 5,162 | 22,341 |
| 1,962 | 1,600 | Mission & Service Commitment | 17,179 | 5,162 | 22,341 |
| 48,148 | 27,560 | TOTAL RECEIPTS - incl M&S | 295,558 | 65,582 | 361,140 |
| 34,329 | 33,727 | TOTAL DISBURSEMENTS - incl M&S | 337,820 | 81,916 | 419,736 |
| 13,819 | -6,167 | SURPLUS / - DEFICIT - incl M&S | -42,262 | -16,334 | -58,596 |
| 428 | 2,230 | Canada Emergency Wage Subsidy | 66,379 | 4,180 | 70,559 |
| 0 | 0 | Rent Subsidy | 9,363 | 0 | 9,363 |
| 14,247 | -3,937 | SURPLUS / - DEFICIT after Wage & Rent Subsidies | 33,479 | -12,154 | 21,325 |

Notes

- Offerings for OCT YTD 2019 were \$214.6K (Full Year 2019 was \$274.2K)
- OCT YTD Donations of \$27.2K include: \$10.6K for Foodbank & \$1.1K for Bridge to a New Home; \$8.3K in Memoriam
- Mortgage payments have been suspended until Jan 2021 effective Apr 1st (interest continues to accrue).

UCC Mortgage Loan - Outstanding Balance as at Oct 31/2020 = 373.6K (includes accrued interest of \$5.3K)

| AVAILABLE FUNDS | AS ON DEC 31/2019 | AS ON OCT 31/2020 |
|--|-------------------|-------------------|
| Contingency for day-to-day operations | 30,286 | 30,286 |
| Reserve for Capital Investments (See Note A) | 49,873 | 44,416 |
| Reserve for Ministerial Investments (See Note B) | 52,000 | 48,050 |
| TOTAL RESERVE FUNDS | 132,159 | 122,753 |
| Non-Allocated Funds (See Note C) | 46,320 | 116,157 |
| TOTAL AVAILABLE FUNDS | 178,479 | 238,910 |
| Notes | | |
| A. Spent \$5.5K in Sep on HVAC Assessment | | |
| B. Spent \$3.9K in March on Mission/Vision work | | |
| C. In April 2020 we received an interest-free \$40K loan from the government. Due Dec 31/2022. | | |

You're invited...

...to join us for Worship online or in-person

*Registration Information can be found on our
Website (www.westminster-uc.ca)
or by phoning the Church Office (905-723-6442).*

Watch for Email Updates

Blessings as we continue to worship together!

MERRY

