







The Season of Lent is just around the corner. This is a time of reflection as we journey with Jesus toward the cross. This is a season when we consider what we need to tend to and nurture in our lives and what in us needs to die for new life to emerge. In this way you might think of Lent as a time of spiritual gardening.

Recently I discovered a lovely resource by a creative team called, "A Sanctified Art," that combines images and poetry and prayer under this theme of "Cultivating and Letting Go." I was drawn to the imagery, to the ways that it connects us with creation. As the land needs tending so do our hearts, minds and spirits. This Lenten Season how might we embrace planting and pruning, cultivating and letting go? How might we also be reminded of the work of the Gardener?

It all begins February 17.

Come to the Ash Wednesday Service on ZOOM at 6:30 p.m.

Oh...and have some soil with you.

~ Rev. Michelle

"May your roots go down deep into the soil of God's marvelous love; and may you be able to feel and understand, as all God's children should, how long, how wide, how deep, and how high God's love really is; and to experience this love for yourselves, though it is so great that you will never see the end of it or fully know or understand it."

Ephesians 3:17-19 TLB

Another Donation Day Success!

On behalf of our Westminster Outreach and UCW, we wish to thank our congregation and friends of Westminster for an amazing response to our 2nd Drive-By Donation Day held at our church on Saturday, January 30th (see photos on next page)

We safely received a tremendous number of donated items along with financial donations, all in support of the important community services provided by The Refuge, Gate 3:16, YWCA, Denise House and our own Food Bank.

All donation items have been delivered to the four agencies and our Food Bank (now well stocked!) was able to provide for our clients the following Tuesday morning.



Here's a partial list of the donations:

The Refuge (for Youth ages 16-26)

- 28 socks, 15 men's boxers, 6 gloves, 3 slippers, 4 hats/gloves, men's pants, 4 hoodies
- 6 scrubbies, 16 sponges, 3 dish soap, 1 bleach, Bounce box, KD packages, 5 cereal, box of tea, snack boxes, 5 cookie packages...

Gate 3:16 (for Men – homeless and disadvantaged)

- 27 socks, 3 gloves, 12 men's briefs, 2 winter sleeping bags
- 3 sanitizer containers, wipes, 2 razors, soap bars, dish soap
- Fruit cups, peas/corn cans, 3 Cheese Whiz, Miracle Whip, cereal box, bag of condiments, plastic cutlery, 9 rolls of tin foil, laundry pods...

Denise House (for Women & Children)

- 25 kids/women's mittens, 4 hats, 2 combo hat/scarf sets,14 socks, child's poncho, kid's pajamas and underwear.
- 10 shampoo/conditioner, 15 body wash, 10 deodorant, 17 soap bars, 5 toothbrushes, 17 toothpaste, 6 dental floss...

YWCA (Women & Children)

• 27 socks, 4 neck warmers, 95 knitted hats, 1 scarf/mitten combos, 9 hat/mitten combos, 2 leg warmers, 10 toques...

Also, some donated gently used clothing was made available for emergency needs and delivered to other agencies.

Thank you for your generosity and continuing to shine the light of Christ in our Whitby/Oshawa community!

Paul Kneebone
Outreach Committee

Food Bank

Thanks to all who participated in the food drop-off on Sat. Jan. 30th. Our cupboards are full again! We continue to support about 20 households each week so our stock needs replenishing often. Your support with food and monetary donations has made it possible to help so many more than we were previously. In the next month, we will move our supplies from our small cupboards in the back office to the old computer room where we can keep more items and become a real food bank with space to physically distance as well. We'll keep you posted on this and our next food drive in a couple of months. Until then you can continue to drop items off at the church on Wednesday mornings from 10:00am -12:00pm.

Thanks for all your help! Joanne Y and Joanne Mac









Ash Wednesday signifies the beginning of the Season of Lent

Join us on February 17 at 6:30pm for our Ash Wednesday Worship Service

This short service will take place on Zoom. You will find more details and the Link in the Friday Email Blasts and on our website... www.westminster-uc.ca

(Note: Please bring a bit of soil with you)



Please join us on ZOOM on **Sunday, February 28 at 1:00pm** for Westminster's Annual Congregational Meeting.

We will celebrate our ministries, receive reports, elect the governing body and members of committees, and consider the financial forecast for 2021.

The link to this event will be posted closer to the date.





You are invited to join the upcoming **Lenten journey** by being part of a small group! Groups of 4-5 people will connect around a **Lenten Devotional Booklet** written by members of our congregation. The booklet contains scripture passages and reflections for each of the 40 days in Lent. Gatherings will take place over ZOOM once per week for 5 weeks beginning the week of March 1, 2021. If you would prefer, you can also participate as a self-guided study. Please join us on this journey. Watch for more information in upcoming email Blasts.

May our lives
reflect our faith,
being generous
in giving,
and grateful
in receiving,
being a blessing
as we are blessed.

When you can't put
your prayer into
words, God hears
your heart.



Donors are needed every day!

The Blood Donation Centre at 1300 Harmony Rd. N. in Oshawa remains open throughout the pandemic for Blood Donations and to provide essential products for patients in need.

If you are healthy and can Donate the Gift of Life, please do, as there are over 5,000 appointments to be filled across Canada this month alone.

Book now at **blood.ca** or by calling **1 888 2 DONATE** (1-888-236-6283)

Singalongs with Heather are back!

Starting Sunday, February 7th, you can join in on Zoom at 7:00pm. and sing your heart out! There will be a broad selection of music – some hymns and some popular songs.

No musical talent required but a love of singing and laughter is recommended.



Pray, Praise, Ponder

"Real integrity is doing the right thing, knowing that nobody's going to know whether you did it or not."

Oprah Winfrey



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.

A 2021 Prayer Cycle

Introduction to the Decade

The General Assembly of the United Nations has declared 2015–2024 to be the <u>International Decade</u> <u>for People of African Descent</u>. In proclaiming this Decade, the international community is recognizing "that people of African descent represent a distinct group whose human rights must be promoted and protected."

As people of faith, we know every part of humanity is a reflection, an embodiment of the wisdom and power of God. Yet all of our collective humanity has been diminished and ruptured through the enslavement of African peoples and the colonization and exploitation of those same peoples' land.

One of the ways the church is engaging with the Decade is by doing targeted work toward combatting racism, racial discrimination, xenophobia, and related intolerances faced by people of African descent. We know that prayer has the power to transform and amplify our actions. We therefore invite people to pray during this midway point in the Decade for the human rights and fundamental freedoms of people of African descent.

For more information on how The United Church of Canada is engaging in this Decade, visit the <u>Anti-racism webpage</u> or watch the <u>introductory video</u> created in conjunction with our full communion partner, t he United Church of Christ (USA).

How to Use This Prayer Cycle

This Prayer Cycle, along with a prayer focus for each day can be downloaded from the worship section of the United Church website and the Anti-racism webpage; daily posts appear on https://twitter.com/UnitedChurchCda.

Consider sharing your prayers on social media (use the hashtags #AfricanDescent, #UCCan, #UCC). A daily schedule of intercessions is suggested in this resource:

January: Praise, Promise, Providence, Persistence, and Progress

February: Recognizing people of African descent

March: Lamenting human rights abuses faced by those of African descent

April: Naming injustices faced by those of African descent

May: Recognizing the difficult lived experiences of people of African descent

June: Recognizing that we need to take action to change the racist systems currently in place

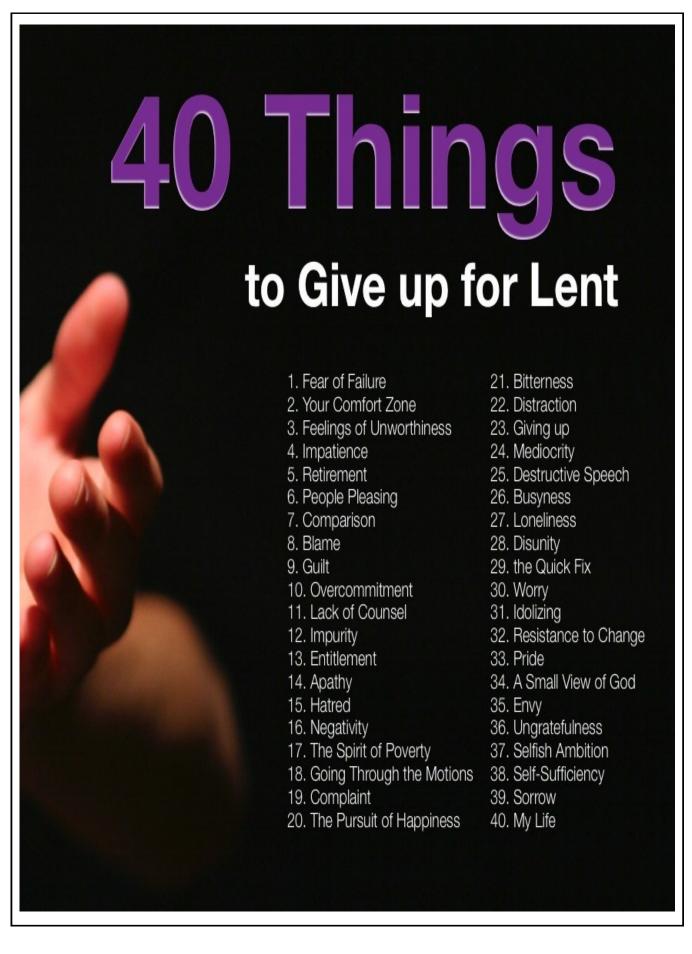
July: Recognizing the people of African descent who live outside the African continent

<u>August</u>: Recognizing the difficult lived experiences of people of African descent <u>September</u>: Lamenting human rights abuses faced by those of African descent

October: Naming injustices faced by those of African descent

November: Resistance and Resilience for People of African Descent

December: Hope and Joy for People of African Descent



BRRR...It's COLD out there!

We're walking again! This year marks the 8th year that Westminster has had a team in the CNOY Walk in support of The Refuge. Thanks to your generosity and willingness to give to an organization that offers so much to hurting, hungry and homeless youth, we are on track to surpass all of our previous year's donations! There's still time to make a difference in your community...the WALK is on Saturday, February 20th...4:00pm, Outside with Safety protocols in place.

Here's how you can help...

- 1. Join the team and fundraise with us...go to *cnoy.org*, search for Westminster United Church
- 2. **Donate to our team or an individual team member**...go to **cnoy.org** and search for our team
- 3. Contact your Team Captain, Cathy Shaw, for information and assistance
- 4. **Pray**...for our Team, but more importantly for all those who use the service of The Refuge and all who work there.











From the Parish Mosaic Committee

The Westminster Mosaic Committee is pleased to share the first in a series of articles intended to further conversations with our congregation about racial injustice, and what better timing than to launch this series in February, in recognition of Black History Month.

The following article was written by Rev. Dr. Paul Douglas Walfall, the ministry personnel in the

Fort Saskatchewan Pastoral Charge in Northern Spirit Regional Council. We welcome your feedback.

Rev. Dr. Paul Douglas Walfall reflects on the truths unmasked by 2020 and hopes what we have seen will bring change in 2021.

Originally published on The United Church of Canada's "Round the Table" blog: https://united-church.ca/blogs/round-table/unmasking-hard-truths (Reprinted with permission)

I recently read a Facebook post from a colleague in which he stated his opposition to the description of "unprecedented" used for the year 2020. I agree with much of what he said, if for no other reason than the description has been overused and, for the sake of effective variety in communication, there must be other words which we can use. Yet to be sure, this year will be long remembered for many things, and sadly some of those things are not positive.

For me I will describe 2020 as the year that "unmasked issues while making it necessary for us to wear masks." There is an implicit contradiction as I reflect on this year, a contradiction that offers us lessons to learn if we are willing to learn them. The writer of the letter of James offers to his readers a similar challenge, "But be doers of the word, and not merely hearers who deceive themselves. For if any are hearers of the word and not doers, they are like those who look at themselves in a mirror; for they look at themselves and, ongoing away, immediately forget what they were like." (James 1: 22-24, NRSV). My fear is that 2020 will be remembered primarily about the negatives of the COVID-19 pandemic and we will forget the many necessary lessons that were offered through the year. As members of the church, we are called to be doers of the word, and so live the lessons learned.

I described 2020 as having an implicit contradiction. This was the year when we were required to wear masks for our health's sake. Indeed, in almost all public places wearing masks was required. Masks were required not simply for our own sake, but more so for the health and wellbeing of those around us. Even with the rolling out of the various vaccines, the requirement to wear masks will continue with us well into 2021.

At the same time 2020 unmasked several social issues. By unmask, I wish to note that these issues were always there; they were just revealed in 2020. It seemed that in some cases we lived with these issues and they seemed normative, as we tolerated them by simply saying nothing. In the interest of time let me highlight just two of these.

The first one is the care of the senior members of our society. Unfortunately, among those hardest affected by the COVID-19 virus has been the elderly and those who live in senior care facilities. The pandemic revealed several issues about the provisions society makes to care for the elderly. In many cases, the effective care of persons has become an issue of economics and wealth. The news that has emanated from some senior care facilities has caused deep

Parish Mosaic Committee (Continued)

The concern for me is what now? Now that we know there are serious concerns about the care of our elderly, what will be done? Will it become another news item that causes outrage, so long as it makes headline news, or will it lead to changes being made? The prophetic and pastoral voice of the church cannot be caught up in the media hype about this situation. Ours must be a voice that constantly demands change until change is made. Ours must be the voice that is willing to work with government and other agencies towards the change that is needed. What has been unmasked remains unmasked, yet it is too easy, as the letter of James says, to turn away and forget what has been revealed.

The year 2020 will also be known for the outrage caused by issues of racism in our society. The death of George Floyd was among those issues which unmasked the reality of systemic racism in United States and Canada. Many were deeply outraged and demands for change arose in Canada, and elsewhere, as calls were made for anti-racism measures to be put in place. The voices were loud, the emotions poured out were real, and the discussions were meaningful.

It was interesting to hear the debate about whether there was systemic racism in Canada and in some institutions of our country. Some of our leaders were loud in their insistence that systemic racism is not part of the Canadian landscape, and others were willing to acknowledge the reality. Still, some kept silent, and their silence spoke volumes.

When the issue was headline news it was the topic of the day. Now that it is not headline news one could be fooled into believing the issues have been resolved. But they have not, and at least here in Alberta at the time of writing this, we have had three cases of racism-based violence reported by the news media. Now that this issue has been unmasked, what are we doing about it?

For institutions like The United Church of Canada, work is being done to develop an anti-racism strategy that will guide the work of the church. Yes, this is taking time, but I can assure you work is being done. But I wonder about the rest of society? I wonder too about those who vehemently deny the existence of racism in their province or institution? Will we need another major event to unmask this issue? And at what cost to human life will that unmasking involve? Here also, is it that we have forgotten what we have seen?

So, I look forward to 2021, in large part because I am eager to see what we have really learned coming out of the issues of 2020. For some 2020 may have been the "un-year." But for me, it will be the year we were required to wear masks even as several issues were unmasked. May 2021 find us being doers and not simply hearers.





TUESDAY, FEBRUARY 16th

Every year we celebrate Shrove Tuesday, or Pancake Day, as we often refer to this fun, family feast!

At Westminster this event brings us together for fellowship and delicious food.

This year, although we will not be physically in each other's presence, we can still be connected, through our faith, family and if desired, the making and sharing of pancakes.

So join in the celebration, wherever you may find yourself on Pancake Day and remember why Shrove Tuesday is such a significant event within the life of the church.

If you're not sure of the meaning behind this special day or you've wondered how it is celebrated around the world, check out the facts below!

- Shrove Tuesday is a Christian festival celebrated in many countries. It falls on the Tuesday before the beginning of Lent and is a day for feasting in preparation for the sacrifice and fasting period that Lent brings, beginning the following day on Ash Wednesday. During Lent, Christians give up luxuries to remember when Jesus went into the desert for 40 days to fast and pray. Celebrations continue into the night on Shrove Tuesday as people engage in eating rich and fatty foods that they must finish by midnight.
- The name Shrove comes from the old word 'shriving', which means to listen to someone's sins and forgive them. Shrovetide serves the purpose of analyzing one's own self and finding wrongdoings that need to be repentant over Lent. This time is also spent finding one's areas of spiritual growth that need God's blessing. In Anglo-Saxon England, Christians would go to church on Shrove Tuesday to confess their sins and clean their soul. In other words, they would be 'shriven'.
- In the United Kingdom, Ireland, Australia and Canada, Shrove Tuesday has another name...

 Pancake Day! Traditionally during Lent, Christians would give up rich, tasty foods such as butter, eggs, sugar and fat (some Christians continue to do so). Shrove Tuesday was the last chance to eat these items and what better way to do so than with a delicious pancake!
- In other countries, Shrove Tuesday has different names. In Germany, it's called 'Fastnacht' (meaning 'Eve of the Fast') and in Iceland it's called 'Sprengidagur' (meaning 'Bursting Day').

 In France and some other parts of the world, the festival is called 'Mardi Gras', from the French phrase meaning 'Fat Tuesday'.
- According to the Guinness book of World Records, the world's largest pancake ever made was 15.01m in diameter and 2.5cm thick. The pancake weighed more than 3 tons and was created in Rochdale, Manchester in 1994 by Co-Operative Union, Ltd. (Continued on Next Page)



Easy Pancake Recipe

Ingredients:

1 cup all-purpose flour
2Tbsp white sugar
2 tsp baking powder
1 tsp salt
1 egg, beaten
1 cup milk
2 Tbsp vegetable oil

Directions:

In a large bowl, mix flour, sugar, baking powder and salt.
Make a well in the centre, and pour in milk, egg and oil.
Mix until smooth.

-Heat a lightly oiled griddle or frying pan over medium high heat. - Pour or scoop the batter onto the griddle, using approximately 1/4 cup for each pancake.

Brown on both sides and serve hot.

Ingredients:

1 cup gluten-free all-purpose flour
1 Tbsp ground flaxseed (flax meal)
2 tsp baking powder
2 tsp ground cinnamon
¼ tsp salt
2 Tbsp maple syrup (or sugar or honey)
1 tsp vanilla
¼ cup unsweetened applesauce
1 cup milk (or nondairy substitute)

Directions:

- In a medium bowl, sift together flour, flax meal, baking powder, cinnamon and salt.
- In a separate bowl, combine maple syrup, vanilla, applesauce and milk.
- Slowly mix half of the liquid into the dry ingredients, 1/4 cup at a time.
- Stir continuously to avoid a runny batter, mix until no lumps.
- Cook on heated pan, when batter bubbles, flip over. Brown and serve.

World Day of Prayer 2021 Journée mondiale de la prière 2021

Vanuatu

"Build on a Strong Foundation"

Juliette Pita's artwork depicts a mother praying and sheltering her child under a tree with strong roots during a cyclone.



« Bâtir sur des fondations solides :

Juliette Pita a peint une mère qui prie et met son enfant à l'abri de l'ouragan sous un arbre aux racines puissantes.

Ecumenical Worship Service Information/Renseignements sur la célébration œcuménique

Friday March 5/21 @ 2pm

Day, Time/la date, l'heure

via zoom link (tba later) thru Westminster United Church

Location/l'endroit

Guest speaker: Rev. Michelle Robinson

for further information: Tena Darroch @ 905-576-3042

Additional Information/informations supplémentaires



Celebrations



Congratulations to **Robert Motum!**He successfully defended his prospectus in December and moved from PhD student to candidate status. Now the real work of "Scripted Borders: exploring the performance of micronationhood" begins.

Best Wishes and Congratulations to **Liz and Jim Fielder** on their 30th Wedding Anniversary!





Happy 60th Birthday to Bruce Cullen

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.

On Rain and Rain Barrels

Although it is winter right now, spring will be here soon enough. And with it, lots of RAIN. Rain can bring life to our gardens and joy to our hearts—but have you ever stopped to think about how we often treat this gift from God? Rain is a life-giving natural resource that we generally steer away from our properties through downspouts,



driveways and pavement as if it were waste. This diverted rainwater ends up carrying pollutants and sediment through our storm water systems and ultimately into our lakes and oceans. And with climate change changing the amount and intensity of rain events, we all need to think about how to protect and conserve our water resources.

Rain barrels are an effective way to capture rain and allow it to slowly nourish our plants and soil and percolate into our groundwater systems.

Some key benefits of installing a rain barrel:

- It can provide free water (up to 27,000 litres in a growing season!) you can use on your lawn and garden—or even to wash your dog!
- It can prevent rainwater from accumulating around your house and flooding into your basement.
- It can help reduce the amount of rainwater that surges into our storm water systems during a rainstorm (threatening the capacity of those systems).
- It can reduce the amount of pollutants carried by runoff water into our storm water and sewer systems.
- It is a way to adapt to the increasing number of rain events caused by climate change.
- If there is a water ban due to drought conditions, you will still have a store of water for your garden.

With all these benefits in mind, why not consider installing a rain barrel on your property this spring.

Westminster is hoping to sell rain barrels in the coming months. Stay tuned for details!



(Example only)

Your Parish Mosaic committee has been doing some exciting and vital work in our community, especially where it involves our ongoing support and outreach to those who identify as LGBTQ.

Often, those in the LGBTQ community can feel isolated and excluded and that can often translate to their experiences with organized religion as well. To assist with this, we decided to take the initiative on behalf of other agencies and churches within the Durham Region.

After researching and contacting many places of worship to find those who follow the Affirming principles, our final document, titled, "Affirming Places of Worship - Durham Region" was made public. On this list are ten places of worship, from Pickering, Whitby, Brooklin, Cannington, Oshawa and Courtice, that offer a safe and welcoming environment for our LGBTQ friends.

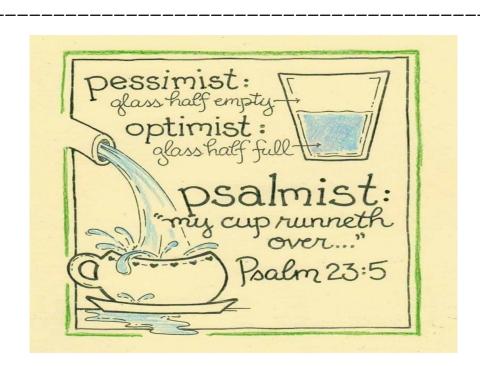
As well as creating this important Worship List, our team also designed a Holiday Wishes letter and distributed it on behalf of these Affirming Places of Worship, to introduce a coalition that works together with faith for all as it's foundation.

The Holiday Wishes letter was posted on the ACDR (AIDS Committee of Durham Region) and the PFLAG (Parents and Friends of Lesbians and Gays) Facebook pages. We are also thrilled to have our Affirming Places of Worship document permanently placed on the ACDR and PFLAG web sites as a resource for their membership. Due to the success of these initiative, a similar presentation is now under consideration at Durham Pride.

We are delighted to be living into the Affirming Commitment we made as a congregation nearly five years ago and we appreciate the ongoing support of this Community of Faith.

Parish Mosaic

Diversity is a fact.
Equity is a choice.
Inclusion is an
action.
Belonging is an
outcome.



From the Climate Disruption Mitigation Committee

Some good news about the environment that you may not have heard! (Gleaned from Elin Kelsey's book <u>Hope Matters</u>)

In 2020, 1 in every 10 people on the planet lived in a country that had declared a climate emergency. 30 of the largest cities in the world have already reached their Paris Accord targets. (None are in Canada.) Copenhagen is the leader. It should be carbon neutral by 2025.

Probably because China stopped importing plastic waste in 2018, countries, cities and manufacturers are trying to manage this ubiquitous product. 138 countries now have bans on some plastic products. This year Canada will ban single-use plastics. Denmark started with a 6 cent tax on plastic bags in 1993 and now each person uses an average of only 4 bags per year! Inventors are working on machines that recover ocean plastic of all sizes, and major brands are using recovered plastic to make sunglasses, skateboards, etc.

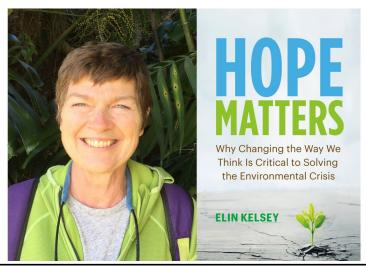
Check out **Project Drawdown**. Food waste is third on their list of solutions to tackle climate change. And recovering just 25% of food waste could end world hunger. In 2016, France made it illegal for supermarkets to throw out unsold food. In 2019 they extended the ban to clothes, cosmetics and electronics. In Finland, supermarkets sell off food close to its expiry date at 60% less an hour before closing. What is left is donated to charities, fed to animals or made into biofuels. Some Canadian companies have committed to reduce waste by 50% by 2025. How and where we produce food has the biggest impact of any human activity.

Younger generations are turning away from car ownership and even choosing not to get a driver's license. Some cities are charging to drive in some congested areas. Some countries are following UN advice on rewilding, restoring natural habitats. Bald eagles, whales (who are good carbon capturers!) and coral reefs are becoming common sights again. Ecuador is one country that has enshrined the rights of nature in its constitution.

Because a lot of indigenous communities live there, the Indigenous Leadership Initiative is working to conserve Canada's boreal forest, which is a globally significant carbon bank and is home to one quarter of the world's unfrozen fresh water. It is the planet's most intact forest ecosystem. To reach its climate targets, Canada must save its boreal forest.

China achieved cleaner air in just 4 years by banning new coal-fired power plants and controlling cement production and diesel fuel use. Life expectancy increased by 2.3 years.

For more information, check out "Solutions Journalism Network", "#Ocean Optimism", #Earth Optimism" and/or any environmental organization on a regular basis.





Monday Mayhem Trivia!

If you're looking for something to do that will connect you with others, make you laugh and maybe give you some fun facts to share at your next party, then give our Trivia Night a try.

Join us on **February 22 at 8:00pm** No skills are required!

Watch the email Blasts for Zoom Link information or contact Cathy Shaw at westminster.cathy@gmail.com

Our TECH TEAM needs YOU!

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

You do not need experience, as training is provided!

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





We won't know about it unless you share it with us!

Please send all submissions to bcrumb@sympatico.ca (and include photos, if you have them)

Westminster United Church Statement of Operations Jan 1 - Dec 31 / 2020

	JAN - DEC	JAN - DEC	JAN - DEC	JAN - DEC
	ACTUALS	FORECAST	BUDGET	2019
RECEIPTS				
Offerings - Local Fund	280,119	253,768	287,000	274,198
Donations	46,571	35,277	34,850	48,829
SUBTOTAL	326,690	289,044	321,850	323,027
333.311.2	320,030	203,011	323,033	323,027
Fundraising Income	6,243	6,930	21,700	21,096
Rentals - Long Term	37,669	37,605	79,695	87,977
Rentals - Short Term	0	250	6,000	3,975
ECORC Grant - for Livestreaming Equipment	2,880	_	-	-
Other Income	6,985	4,970	6,760	3,637
TOTAL RECEIPTS - excl M&S	380,466	338,800	436,005	439,711
	,		,	
DISBURSEMENTS				
Bank/PAR Charges	2,858	2,485	1,800	1,872
Christian Education	3,113	2,755	6,500	4,757
Communications	173	298	900	566
Council & Trustees	2,235	3,720	2,100	2,295
Livestreaming Equipment & Software Upgrades	4,421	4,500	-,	-,
Fundraising Expenses	1,706	1,501	5,385	5,923
M & P Committee	-	-	500	868
Mortgage Expense	8,010	8,010	32,040	32,040
Office	4,888	4,740	5,600	4,202
Outreach	16,667	18,540	9,750	11,534
UCC Assessment	19,859	19,859	19,859	17,504
Property	65,949	58,519	78,000	88,058
Salaries and Benefits				
	257,564	261,353	263,900 200	264,545
Small Groups	- 6.70			- 42.4
Ste ward ship & Finance	6,678	6,704	6,600	6,424
Wellness	1,032	837	1,500	746
Worship	2,933	3,575	6,950	7,351
TOTAL DISBURSEMENTS - excl M&S	398,085	397,396	441,584	448,684
SURPLUS / - DEFICIT - excl M&S	-17,619	58,596	5,579 -	8,973
Offerings - Mission & Service Offerings	21,184	20,379	27,400	27,237
Mission & Service Commitment	21,184	20,379	27,400	27,237
TOTAL RECEIPTS - incl M&S	401,650	359,178	46 3,405	466,948
TOTAL DISBURSEMENTS - incl M&S	419,269	417,774	46 8, 984	475,920
SURPLUS / - DEFICIT - incl M &S	-17,619 -	58,596	5,579 -	8,973
Canada Emergency Wage Subsidy (CEWS)	71,863	70,559	-	-
Rent Subsidy	9,363	9,363	-	-
SURPLUS / - DEFICIT after Wage & Rent Subsidy	63,607	21,326	-5,579	-8, 973
Surplus Outreach Donations carry over to 2021	9,586			

Statement of Operations (Continued)

Notes

1. Donations Breakdown

	<u>2020</u>	<u>2019</u>
Food Bank	14,596	2,223
In Memoriams (2019 was reported under Offerings)	8,764	3,791
Christmas Hampers	8,304	6,884
Other Donations	5,118	8,001
Outreach - Tin Cans	2,182	3,671
From UCW	2,000	10,144
Easter Flowers	1,617	1,485
Donation in Kind (Stock)	1,470	11,014
Special Appeal - Bridge to a New Home	1,170	700
Freewill OfferingS	1,005	2,132
Buds & Shrubs	345	_
Special Appeal - St. Vincent's Kitchen	-	1,245
Special Appeal - 2019	-	5,000
TOTAL DONATIONS	46,571	56,291

2. Mortgage payments suspended effective Apr 1st until Jan 2021 (interest continues to accrue).

UCC Mortgage Loan - Outstanding Balance as at Dec 31/2020 = 375K (includes accrued interest of \$6.9K)

AVAILABLE FUNDS	AS ON DEC 31/2019	AS ON DEC 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	44,101
TOTAL RESERVE FUNDS	132,159	118,803
Surplus Outreach Donations (carry over from 2020 to 2021)	-	9,586
Non-Allocated Funds (See Note C)	46,320	129,119
TOTAL AVAILABLE FUNDS	178,479	257,508
Notes		

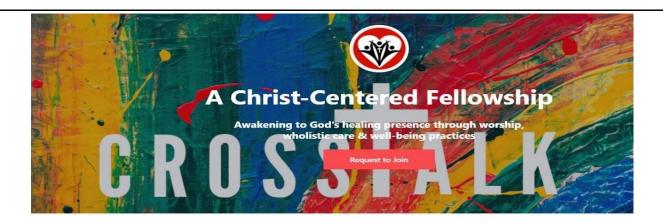
A. Spent \$5.5K in Sep on HVAC Assessment

B. Spent \$7.9K on Long Term Planning work

C. In April 2020 we received an interest-free \$40K loan from the government. \$10K is forgiveable if repaid prior to Dec 31, 2022

The Stewardship / Finance Committee would like to thank our Westminster family for their generous financial support and engagement in our ministries and community throughout 2020.

THANK YOU!



Loving Relationships and Wholeness

CrossTalk

<u>CrossTalk</u> – have you heard of it? Once in a while, the Wellness Committee sends out a notice regarding an internet link to a video or document that may be of interest to Westminster congregants. These items are posted in "CrossTalk", which is a community platform created by **Clarence MacPherson** for us to use as a communication tool, similar to chat forums, but with so much more. Now, more than ever, we need to stay connected with each other to maintain our mental health and continue our social contacts which we used to get by meeting with each other after church on Sundays. Unlike a Facebook page, which offers limited communication, the CrossTalk site is private and open for all members to participate in topical conversations and information sharing. The Wellness Committee has set up its own meetup group where members participate in online meetings and share meeting agendas, minutes, tasks and schedules. Your committee may wish to do this, too.

CrossTalk is a Christ-Centered Fellowship that brings together people seeking deeper faith and healing through awareness of the presence and action of God in their lives. Jesus embodied this awareness and instructed his followers to keep awake and be renewed in body and mind, heart and soul, and relations through steadfast love for God and neighbour. Following this command, CrossTalk members share insights and practices for living in just and right relationships, caring for one another and promoting well-being through diet and exercise, prayers, sacred readings, meditations and practices for the spiritual life so that they may feel fully alive and well.

Please join us at:

crosstalk.wucfellowship.ca

You will have to create an account and be approved by the administrator, Clarence. If you wish to use this on your smartphone, simply add your phone number and Mighty Networks will send you a direct link to download the app. It will appear as a large M icon on your device.

The Wellness Committee is also looking for new members. If you are interested in joining us, either on the committee or even just on this website, or for any of the numerous activities that we oversee, please contact either Clarence MacPherson at clarencemac@gmail.com or Crystal Smith at crystal.a.smith55@gmail.com

Submitted by:

Crystal Smith
Wellness Committee



You're invited...

...to stay home and stay safe!

We'll be thrilled to see you again when we get the all clear!



Until then...Many Blessings!