

**BETHANY UNITED CHURCH  
ANNUAL REPORT  
2015**



**for  
Annual Congregational Meeting  
February 21, 2016**

# Bethany United Church

## Annual Congregational Meeting

February 21, 2016

### **12:00 Potluck Lunch**

### **12:45 Part 1: Introductory Business**

Prayer

Call to Order

Elections of Chairperson and Secretary

Approval of Agenda

Motion about Adherents voting

Minutes of Congregational Meetings

a) March 1, 2015 Annual Congregational Meeting (pages 2-4)

### **1:00 Part 2: Reports**

General Reports: Questions and Acceptance (pages 7-13)

Financial Statements for 2015: Questions and Approval

General Fund (pages 14-15)

Investments (pages 16-17)

Mission and Service Fund (page 18)

### **1:30 Part 3: Budget for 2016**

Elora-Bethany Pastoral Charge Budget (page 20)

Bethany Congregation Budget (page 21)

Mission and Service Fund Goal for 2016 (page 18)

### **2:30 Part 4: Leadership for 2016**

(page 22)

a) Board member (3-year term)

b) Trustee (4-year term)

c) Trustee (4-year term)

d) Designation of 2 signing officers (the Treasurer is the 3rd signing officer)

### **3:00 Adjournment**

**BETHANY UNITED CHURCH ANNUAL CONGREGATIONAL MEETING**  
**Sunday March 1, 2015**

CHAIR: Bruce Weech

PRESENT: Christine Anderson, Jamie Anderson, Gloria Bird, Rosemary Bird, Georgina Cowbrough, Jim Cowbrough, George Davies, Pat Davies, Jean Goodwin, Judy Howse-Ward, Arlene Hall, Harold Hall, Bob McMillan, Lois McMillan, Judy McMullan (recording secretary), Ellen Oakley, Greg Smith-Young, Nancy Watson, Bruce Weech (chair), Diane Weech. (20 people)

The gathering began with a potluck lunch at 12:30. The meeting began at 1:05 pm

Greg began the meeting with prayer.

**MOTION** by Gloria Bird/George Davies that Bruce Weech serve as Chairperson and Judy McMullan serve as Recording Secretary for Bethany United Church's 2015 Annual Congregational meeting. CARRIED

At this point, Bruce assumed the chair.

**MOTION** by Arlene Hall/Pat Davies that the agenda on Page 1 of the 2014 Annual Report be approved with one addition. CARRIED

**MOTION** by Bob McMillan/George Davies that the membership grant voting rights for the Annual Meeting to those who are adherents of Bethany United Church on financial and administrative matters. CARRIED

**MOTION** by Pat Davies/Ellen Oakley that the minutes of the February 23, 2014 Annual Congregational meeting as printed on pages 3-5 of the 2014 Annual Report be approved. CARRIED

Bob McMillan suggested that the discussion from the Congregational meeting in October 2013 be included in each Annual Report.

At the Bethany Congregational meeting in October 2013, the Future Committee made two proposals. The vote at that meeting was for this proposal:  
*Bethany congregation remains intact within Bethany Church; the Bethany Board/M&P work with our Minister to better support Bethany's pastoral needs; the discussion of Bethany's future ends; should the bank balance reach \$15,000.00 a committee be struck to close Bethany Church.*

## Reports

**MOTION** by Diane Weech/Arlene Hall that the non-financial reports for 2014 as found in the 2014 Annual Report, pages 6-15 be approved. CARRIED

## Financial Reports

Treasurer Judy Howse-Ward gave an overview of the Financial Reports.

**MOTION** by Bob McMillan/Georgina Cowbrough that the Financial statements for 2014, as found in the 2014 Annual Report pages 16-21, be approved. CARRIED

## Budget for 2015

**MOTION** by Gloria Bird/Pat Davies that the Elora-Bethany Pastoral Charge Budget for 2015, printed on page 22 of the 2014 Annual Report, be approved. CARRIED

It was noted that, due to a motion at the 2012 Annual Meeting, we should not have a budget line for Observer subscriptions. That item was removed from the proposed budget. The corrected 2015 budget amount will be \$19,581.40. Along with the transfer to Elora, the Total Budget will be \$40,526.40.

**MOTION** by Lois McMillan/George Davies that the Bethany United Church Budget 2015, printed on page 23 of the 2014 Annual Report, be approved with one change. CARRIED

## Mission and Service Fund Goal

As there were no congregational offerings to Mission and Service last year, the Chair asked if the meeting participants would prefer not to set a congregational Mission and Service Goal. A show of hands affirmed that a goal would not be set. The UCW has set an M&S goal of \$500 for 2015.

## Governance

Currently the policy for Board members states that the Treasurer is elected by the congregation and serves on the Board. Further, Board members serve for 3 years and may serve a second consecutive term.

**MOTION** by Arlene Hall/Pat Davies that the Treasurer be elected by the congregation of Bethany United Church and that the governance policy be changed to reflect that. CARRIED

**MOTION** by Diane Weech/Lois McMillan that the Treasurer, Board members and Trustees have term limits removed from the Governance Policy. CARRIED

The Treasurer, Directors and Presbytery Reps have 3 year terms. Trustees have 4 year terms. Terms are now renewable for all these positions.

## Leadership

**MOTION** by Arlene Hall /Bob McMillan that Judy Howse-Ward be approved by the membership of Bethany United Church to serve as Bethany's Treasurer and as a member of the Bethany Board for another 3 year term, which is renewable. CARRIED

**MOTION** by Ellen Oakley/Judy Howse-Ward that Gloria Bird be approved by the membership of Bethany United Church to serve as Bethany's representative to Waterloo Presbytery and as a member of the Bethany Board for a 3 year term, which is renewable. CARRIED

**MOTION** by Gloria Bird/Pat Davies that Gary Hall be approved by the membership of Bethany United Church to serve as a Trustee of Bethany United Church for a 4 year term, which is renewable. CARRIED

Gary had indicated that he was willing to serve as a Trustee.

**MOTION** by Arlene Hall/Lois McMillan that Judy Howse-Ward, George Davies and Bruce Weech serve as signing officers for Bethany United Church. CARRIED

**MOTION** by Lois McMillan/Bob McMillan that the following people be approved by the membership of Bethany United Church to serve on the Bethany Board:

Gary Hall for 3 years, renewable

Bruce Weech for 3 years, renewable

CARRIED

It was noted that, as Gary Hall was not present, the appointment would be subject to his approval.

As there was no other business, the Chair declared the meeting adjourned at 2:20 pm.

## BETHANY UNITED CHURCH DIRECTORY 2015

### Bethany: 2015 Board Members

	<u>*Retire</u>		<u>*Retire</u>
Forrest Caldwell	2016	Gary Hall	2018
Gloria Bird Presbytery rep	2018	Rob Hull	2017
Bruce Weech	2018	Judy Howse-Ward Treasurer	2018
Pat Davies	appointed	Greg Smith-Young	n/a

Property Coordinator: Bob McMillan

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### Trustees

Judy Howse-Ward 2016  
 George Davies 2016  
 Gary Hall 2019  
 Rob Hull 2018  
 Ed Sobol 2017  
 Greg Smith-Young

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Ministry & Personnel      \*Retire  
 Rob Hull                              2017

\* Term ends after the annual meeting in the year indicated.

<b>Waterloo Presbytery Representative</b>	Gloria Bird
<b>Waterloo Presbytery Extension Council</b>	--
<b>Examiners</b>	Arlene Hall
<b>Treasurer</b>	Judy Howse-Ward
<b>Music Coordinator</b>	Brad Halls
<b>Caretaker</b>	Marlene Darasch

<b>UCW President</b>	Pat Davies/Judy Howse-Ward
<b>UCW Secretary</b>	Pat Davies/Judy Howse-Ward
<b>UCW Treasurer</b>	Arlene Hall

**PASSAGES**

**Baptisms 2015**

*The power of the Holy Spirit work within you, that being born of water and the Spirit  
you may be a faithful witness to Jesus Christ. Amen*

Payton Jean Cooper

Gavin William Sobol

Logan Arnold Fountain

~ ~ ~ ~

## **MINISTER FOR WORSHIP, PASTORAL CARE AND SPIRITUAL DEVELOPMENT**

Greg Smith-Young

Bethany UC continues to worship God, care for one another, and serve our community. Some of these things we do together as a congregation. In many other ways, we do them separately, in our day-to-day lives. Yet even then, we are doing them as the church! For whether we are physically gathered in one place, or scattered into our communities, we are Jesus's people, following him.

Bethany is small. Sure, there are things we cannot do because there are not many of us. Yet our smallness makes it easier for us to notice and tend to each other. We can have a strong sense of community. And when neighbours join us, as some wonderful people have this year, we can more easily welcome and get to know them, and them us. It's good to be Bethany!

Bethany's resources are relatively sparse. We are not swimming in money, though we have enough to keep going through generous offerings past and present. Sometimes getting things done is a challenge. And our building, deeply treasured, requires constant attention. All this makes us realize how dependent we are on God. That's a good thing! When we forget our dependence, and God's faithfulness, is when we get into trouble. It's good to be Bethany!

In the Fall of 2018 (that's just 3 years away!), we'll be celebrating our 175<sup>th</sup> anniversary as a congregation. We have much to celebrate, so let's start thinking about this. Because, it's good to be Bethany!

Here's a summary of some of the work I've been doing as your minister this year. Please follow-up with me to find out more.

### **Worshipping Together**

Sunday worship is our most important gathering time as a community. It centres and anchors us within the embracing love of God the Trinity, shapes us into people of praise and prayer, and equips us to faithfully follow Jesus in the week ahead.

For much of the year, I focused us on the Gospel of John. We'd started into it at the end of 2014, and continued from chapters 2 through 5. Roughly once a month in the Winter-Spring, I continued to explore different ways we show our love for God (again, this continued a theme started in 2014). We did not have worship services in August. The Fall saw a variety of themes, including the work of the United Church's 42<sup>nd</sup> General Council, the United Church's beliefs, the post-residential schools journey of reconciliation with our Aboriginal neighbours. During Advent, I explored what it means for us to centre our faith and life on Jesus Christ.



Guest worship leaders through the year were: Wendy Smith, Bronwyn Hill, Donna Mann, Bethany's UCW, Carole Kennedy (speaking about her pilgrimage on the Camino route in Spain), Rabbi Cory Weiss (reflecting on the question, Why Judaism?), Debbie McMillan, and Paul Miller.

Special services were:

- April 3 Good Friday, with Elora-Bethany hosting Knox Presbyterian this year.
- Jun 7 A multi-congregation celebration of the United Church's 90<sup>th</sup> anniversary, at Melville UC in Fergus.
- Jun 14 Annual Outdoor Worship and Picnic, at Bethany this year.
- Nov 8 Bethany's 172<sup>nd</sup> anniversary
- Nov 15 Memorial Service for those for whom we are grieving.
- Dec 13 A multi-congregation Carols & Readings service, at Melville UC.
- Dec 24 Christmas Eve Celebration at 7:00
- Dec 24 Christmas Eve Communion at 11:00

Our year closed with a special blessing. We had been using Voices United CDs since May 2014 when our music leader left. It worked okay, but we missed live accompaniment. So the Board decided to advertise, and I sent out a notice to various churches in our area. Mr. Brad Halls from Melville UC in Fergus heard of our need and offered to accompany us during Advent-Christmas. We quickly discovered how great a pianist Brad is. What a joy! We were even happier when Brad offered to continue with us into the new year. We realize how blessed we are.

### **Christian Formation for Adults and Families**

I offered a group called "Vital Practices for Growing Disciples." We met 7 times, and used a resource called *Animate:Practices*. Our focus was key activities that form us as Christians: prayer, food, scripture worship, sacraments, money, service and community. There were 6 people who regularly participated.

Messy Church continued to be an important activity for young children and their parents. I lead our team in offering events in February (theme: Money), April (Easter), and June (Our Community). We held these at Elora United Church. Over the past few years, our leadership team has dwindled as children have grown out of Messy Church and/or the life circumstances of our leaders have changed. Because I can't do it alone, I am not planning any more Messy Church events until a new team emerges.

A group of us continued to read, discuss and be challenged by Dietrich Bonhoeffer's classic *Discipleship*. We met monthly on Wednesday evenings.

In July, I helped with our pastoral charge's Kids' Camp. I helped lead the science station, and didn't blow anything up!

## Ministries of Community Service & Partnership

I continued to serve our **Centre Wellington** community through:

- the Ministerial Association (treasurer, chapel coordinator);
- offering chapel services at Wellington Terrace, Highland Manor and Caressant Care, and doing chaplain rounds at the Groves Hospital. Clergy take turns doing these, and my turn comes about every 3 months;
- organizing the Remembrance Day services in Salem and Elora.

I served within the broader **United Church** by being:

- an elder on the Presbytery's Council;
- a commissioner to the 42<sup>nd</sup> General Council in August;
- on the board of *Associates Resourcing the Church* (ARC) ministries.

Refugee work emerged in the fall as an unexpected and fruitful focus. The many-year conflict in Syria is producing many refugees, which is highlighting the broader tragedy of refugees in our world. Momentum developed to do something. Some formed **Project Welcome CW**. For administrative and legal reasons, it is rooted in Elora UC, but seeks to be a broad-based community effort. Our goal is "to support a refugee family from Syria so they have a smooth immigration experience into Canada. We want them to arrive in our country with the physical, emotional, social, and financial supports in place which they will need to successfully integrate and thrive in their new community." I'm sharing coordinator work with 2 other people. In 2015 we got this going. I'm eager to see what 2016 will bring!

## Ministries of Caring and Support

I continue to provide pastoral care for anyone in need, in our congregations and beyond. My focus continues to be on those living with illnesses, addictions, the challenges of aging, and relationship concerns.

Funerals: I had no Bethany-based funerals this year! I led 3 services, for Jim Roth (at Alma UC), Bronwyn Hill (UC) and Connie Dickinson (Elora UC). Rev. Donna Mann led a service for Ruth Darrington (Elora UC) while I was on vacation.

I presided at 3 weddings in 2015:

January	Turk Whitehead & Judy Lowry	Elora UC
July	Irene Van Vliet & John McKee	in Guelph
October	Jon Lawrence & Alice Phillips	Elora UC

**CANADIAN FOODGRAINS BANK**  
**A Christian Response to Hunger**

The year 2015 was a good one for growing winter wheat. Thanks to the field donation (10 acres) by Ken & Elizabeth Musselman. Many others donated and helped as well as the monetary donations.

1916 Tons wheat	\$4338
Straw	\$ 588
Donations	\$ 2415
Total	\$ 7341
Our funds	\$ 7341 x 4 = \$ 29,364

Inverhaugh Community Food Project  
Bethany United  
Bethel Mennonite  
Gale Presbyterian

*Jean Goodwin*

**WOMEN'S SPIRITUAL POTLUCK**

This group met six times in 2015. We are about reflection and spiritual development rather than “doing”. Most of us are involved in other groups, as well.

We bring items for inspiration and discussion. Examples might be a poem, a scripture, a song – these are our potluck items rather than food. Some may also come simply to seek the inspiration that others bring. After time for fellowship and discussion, we close by praying for each other and the world.

Our ages range from 15 to 80ish and those who attend vary quite a bit. Quite often we find someone there for the first or second time. So, if you join us for the first time, you will be in good company.

*Judy McMullan*

**WEBSITE and EMAIL**

Bethany has a quiet web presence at **[bethanyuc.org](http://bethanyuc.org)**. This is an unchanging set of web pages with a bit of history, all our contact information and a good map.

Bethany can also be found through the United Church of Canada web site which points to our Pastoral Charge website **[elorabethanyuc.org](http://elorabethanyuc.org)**.

We are in Google Places as *Bethany United Church* on **[maps.google.ca](https://maps.google.ca)**. However, there are a lot of Bethany churches. I recommend typing *Bethany United Church, Centre Wellington, ON* to make sure you get the right one.

The main email address for the church is **[elorabethanyuc@bellnet.ca](mailto:elorabethanyuc@bellnet.ca)** . That goes to the office for Greg and/or administrator Judy McMullan. Mail sent to that address for Judy Howse-Ward or Brad Halls will be forwarded to them. Greg's confidential email is **[revgreg@bellnet.ca](mailto:revgreg@bellnet.ca)**

*Judy McMullan*

## **THE BOOK STUDY GROUP IN 2015**

The Book Study group meets on Sunday evenings from 7:00 to 9:00 pm. in the homes of members. The evening begins with refreshments followed by free ranging discussions. There are 11 members on the email list. The average attendance was 8 people.

The group met five times in 2015. Two books were discussed. The first was, *The Inconvenient Indian* by Thomas King. The second was *What's Happened to Politics* by Bob Rae.

Submitted by *John Markvart*

## **FLOWERS**

As "Flower Girl" for Bethany United, I would like to thank all those who helped in many ways during the year; watering, carrying, etc. Working together, it made it all possible.

*Sincerely,  
Jean Goodwin*

**BETHANY UNITED CHURCH WOMEN'S 2015 ANNUAL REPORT**

No meetings were held in January or February.

The UCW did the worship service on May 31st.

In June, we did the Luncheon for the Marathon Euchre.

A number of Bethany congregation members attended the United Church of Canada 90th Anniversary celebration at Melville United Church. Bethany UCW contributed some food.

There were no meetings in July and August

In November, we had a potluck supper meeting and some games.

Our December meeting was at Arlene Hall's. We did our budget and donated monies to the hospital and church. Cookies were delivered to Hilda, Helen Watson, Grace, Judy McMullan and Betty Weadick.

*Pat Davies*

**Bethany UCW Financial Statement 2015**

January 1, 2015	Balance forward	\$2,216.84		
	<b>Receipts</b>		<b>Expenditures</b>	
	Membership	\$20.00	Waterloo Presbyterial Assessment	\$65.73
	Offering	\$318.00	Mission & Service Fund	\$500.00
	Birthday Box	\$18.40	Sick and Shut-in	\$100.00
	Stamps Collected (L&M)	\$100.00	Food Grain (strawberries)	\$12.00
	Marathon Euchre	\$1,107.00	Kitchen Supplies	\$47.34
	Luncheon Collection	\$89.00	Marathon Euchre prizes and luncheon	\$140.90
	Ham Dinner	\$1,420.00	Ham Dinner	\$253.05
		<b>\$5,289.24</b>	Maintenance fees	\$30.00
			Contents for Coins	\$2.63
			Groves Memorial Hospital	\$600.00
			Bethany United Church	\$1,800.00
December 31, 2015			Balance	<b>\$3,551.65</b>
		Rate Riser + GIC issued June 25, 2015. 1st year 1.10%, 2nd year 1.150%, 3rd year 1.200%. Maturity June 25, 2018. Interest compounded annually.		\$1,737.59
	<i>Arlene Hall, Treasurer UCW</i>			<b>\$5,289.24</b>

## MINISTRY & PERSONNEL COMMITTEE ANNUAL REPORT

### ***Ministry and Personnel Committee Members 2015:***

**Bethany United Church: Rob Hull**

**Elora United Church: Brent McDonald**

At this time in the year it is always important to pause and reflect on how blessed we are to have the dedicated and caring staff in their respective roles supporting both of our congregations. There is so much work that goes on behind the scenes to bring our congregations together in both churches each Sunday and to help our church communities flourish throughout the year. We are very grateful for the commitment each of our staff has to their responsibilities and for the enthusiasm they bring to their roles.

Our current staff includes:

Greg Smith-Young	Minister for Worship
Barb Smith-Young	Lay Minister for Children and Youth (Elora)
Judy McMullan	Office Administrator
Kim Saunders	Treasurer (Elora)
Judy Howse-Ward	Treasurer (Bethany)
Suzanne Flewelling	Cleaner (Elora)
Marlene Darasch	Cleaner (Bethany)
Betty Weinstein	Worship Music Director (Elora)
Brad Halls	Musical Accompanist (Bethany)

After exploring using technology in creative ways and guest musicians at Bethany over the course of this year a search resulted in securing the musical talents of Brad Halls. Bethany's congregation is very much looking forward to Brad's accompaniment enhancing worship over the course of the upcoming year.

The role of the Ministry and Personnel Committee is to support our staff and to act as a liaison between the congregation and staff. As members of the committee we often receive feedback and answer questions related to the roles and responsibilities associated with each of our staff positions. This helps ensure that the scope of work for our staff remains manageable and that there is a place to go should anyone have questions about a particular role.

In November each year, the M&P Committee reviews the roles and staffing obligations for the upcoming year. After reviewing information from Presbytery, recommendations on salary are submitted to Bethany's Board and Elora's Board as part of the annual budget process.

Congratulations to all of our staff on a wonderful year and on their individual and collective successes. Our thoughts and prayers are with each of our employees and their families for a successful 2016.

*Brent McDonald*

**BETHANY UNITED CHURCH GENERAL FUND**  
**For the Year Ended December 31, 2016**

Balance forward, January 1, 2015		\$ 3,036.50
<b>RECEIPTS</b>		
Collections	\$ 25,397.45	
Housing Allowance	2,400.00	
Use of Church	275.00	
Bethany U.C.W.	1,800.00	
Garage Sale	160.00	
Stale Dated Cheque, #065	55.00	\$ 30,087.45
Transfer from Savings Account		\$ 8,400.00 <u>\$41,523.95</u>
continued next page →		

FUND	AMOUNT	DEPOSIT INSTRUMENT	TERMS or DETAILS
GENERAL FUND (as of Dec. 31, 2015)			
Note 2	\$ 46,903.65	Bank of Montreal, Financial Group Monthly Income Fund	December, 2003 - \$50,000 transferred to BMO Nesbitt Burns Monthly Income Fund. This amount includes \$35,165.08 forwarded to Bethany UC from the TD Bank from the David Fasken Sundry Trust Fund and money from a \$20,000 GIC that matured. Oct., 2005 - \$5,000 worth of units bought. Dec., 2005 - \$2,500 worth of units bought. Jan., 2006 - \$2,500 worth of units bought. Feb. 2008 - \$24,500 worth of units bought. Dec., 2010 - \$10,000 worth of units bought.
	\$ 3,485.20	Bank Account (Operating)	
	\$ 3,299.56	Bank Account (Premium Rate Savings)	
	<u>\$ 53,688.41</u>	<b>TOTAL</b>	

**BETHANY UNITED CHURCH GENERAL FUND (continued)**  
**For the Year Ended December 31, 2016**

<b>DISBURSEMENTS</b>		
Minister's Salary	\$ 8,753.54	
Housing Allowance, Minister	3,414.20	
Travel Allowance, Minister	103.05	
Office Administrator's Salary	1,727.39	
U.C. Pension & Grp Ins.	1,816.42	
EI and CPP Premiums	745.05	
Presbytery Dues	1,742.88	
Telephone/Fax/E-mail	454.38	
Office Supplies	252.46	
Minister's Continued Education & Books	332.34	
Bulletins & Worship Material	324.93	
Computer Upgrades	178.70	
E.I. Rate Reduction	17.36	
Messy Church	10.61	
Youth Ministry	-	
Vacation Bible School	-	
Adult Faith Formation	59.39	
Ministry & Personnel Committee	-	
Miscellaneous	-	
Insurance	2,355.48	
Pianist - Salary	420.00	
Music Supplies	-	
Custodian	630.80	
Treasurer Honorarium	807.20	
Property Maintenance	1,920.00	
Envelopes	200.64	
Hydro	1,228.06	
Fuel	6,256.00	
Repair & Maintenance	1,421.79	
<i>Furnace Pump - \$522.57</i>		
<i>Water Pump (March) - 312.58</i>		
<i>Shingle Side Entrance - \$114.62</i>		
<i>Water Pump (Oct.) - 365.80</i>		
<i>Oil Tank Inspection - \$106.22</i>		
Observer	-	
Guest Speakers	230.00	
Water Testing	520.37	
Office Supplies	184.22	
Gifts	200.00	
Outreach	-	
Safety Deposit Box	50.85	
Elevator Maintenance/License	1,481.00	
Christmas Decorations	56.48	
Floral Tributes	-	
Pancake Breakfast	-	
Miscellaneous	143.16	\$ 38,038.75
Balance on hand, December 31, 2015		\$ 3,485.20 <u>\$ 41,523.95</u>
SHORTAGE for the year, 2015	<u><u>-\$ 7,951.30</u></u>	



**BETHANY UNITED CHURCH FUTURE ACCOUNT**  
**For the Year Ended December 31, 2015**

Balance forward				
January 1, 2015				\$ 3,912.78
<b>RECEIPTS</b>				
Collections	\$ 150.00			
Men's Pancake Breakfast	327.50			
Transfer Balance of Sunday School Fund	939.19			
Account Interest	-	\$ 1,416.69		
				<u>\$ 5,329.47</u>
<b>DISBURSEMENTS</b>				
No Expenses	\$ -			
	-	\$ -		
Balance on hand, December 31, 2015				\$ 5,329.47    \$ 5,329.47

FUND	AMOUNT	DEPOSIT INSTRUMENT	TERMS or DETAILS
FUTURE FUND (as of Dec. 31, 2015)	\$ 5,329.47	Bank Account	
	<u>\$ 5,329.47</u>	<b>TOTAL</b>	

**BETHANY UNITED CHURCH PREMIUM RATE SAVINGS ACCOUNT**  
**For the Year Ended December 31, 2015**

Balance forward January 1, 2015				\$ 1,697.50
<b>RECEIPTS</b>				
Transfer from Monthly Income Fund (Note 1, General Fund Chart)	\$ 10,000.00			
Account Interest	2.06	\$ 10,002.06		
				<u>\$ 11,699.56</u>
<b>DISBURSEMENTS</b>				
Transfer to General Fund	8,400.00	\$ 8,400.00		
Balance on hand, December 31, 2015				\$ 3,299.56 <u>\$ 11,699.56</u>

**BETHANY UNITED CHURCH HOUSING FUND**  
**For the Year Ended December 31, 2015**

Balance forward			\$1,906.39
January 1, 2015			
<b>RECEIPTS</b>			
Interest, B of M Monthly Income Fund (Note 1, Housing Fund Chart)	\$ 2,439.99		
Account Interest	<u>0.55</u>	\$ 2,440.54	<u>\$ 4,346.93</u>
<b>DISBURSEMENTS</b>			
Transfer to General Fund	\$ 2,400.00		
	<u>—</u>	\$ 2,400.00	
Balance on hand, December 31, 2015			\$1,946.93 <u>\$ 4,346.93</u>

FUND	AMOUNT	DEPOSIT INSTRUMENT	TERMS or DETAILS
HOUSING ALLOWANCE (as of Dec. 31,2015) (Note # 1)	\$ 29,331.46	Bank of Montreal, Financial Group Monthly Income Fund	\$25,000 received from sale of manse. May, 2000 - \$5,000 added to base amount. May, 2002 -\$5,000 added. May, 2005 - B of Montreal Monthly Income Fund units bought. April, 2008 - \$5,000 added to fund.
	1,946.93	Bank Account	
	<u>\$ 31,278.39</u>	<b>TOTAL</b>	

**BETHANY UNITED CHURCH MISSION & SERVICE FUND**  
**For the Year Ended December 31, 2015**

Balance forward January 1, 2015			\$ -
<b>RECEIPTS</b>			
Collections	\$ 40.00		
Pie Baking	60.00		
Bethany U.C.W.	<u>500.00</u>	\$ 600.00	
			<u>\$ 600.00</u>
<b>DISBURSEMENTS</b>			
Transfer to Elora-Bethany Pastoral Charge Treasurer			
January, February 2015	\$ -		
March, April 2015	125.00		
May, June 2015	145.00		
July, August 2015	-		
September, October 2015	-		
November, December 2015	<u>320.00</u>	\$ 590.00	
Balance on hand December 31, 2015		\$ 10.00	<u>\$ 600.00</u>

**ELORA-BETHANY PASTORAL CHARGE**  
**MISSION & SERVICE FUND RECEIPTS FOR 2015**

	<u>2015</u>	<u>2014</u>	<u>2016</u> <u>Objective</u>
<b>Receipts</b>			
<i>Elora Congregation</i>			
Envelopes/PAR	\$ 29,796	\$ 28,375	
Loose Offering	653	756	
Children's Worship	11	5	
Elora UCW	<u>1,500</u>	<u>1,500</u>	
Elora Receipts	\$ 31,959	\$ 30,636	
Bethany Congregation	90	-	
Bethany UCW	<u>500</u>	<u>500</u>	
Bethany Receipts	\$ 590	\$ 500	
<b>Total Receipts</b>	<u>\$ 32,549</u>	<u>\$ 31,136</u>	<u>          </u>
<b>Remitted to United Church of Canada</b>	<u>\$ 32,549</u>	<u>\$ 31,136</u>	

**BETHANY UNITED CHURCH  
GIVINGS GROUPED BY AMOUNT, FOR YEAR 2015**

*This gives us a snapshot of the variety of levels of giving there is in Bethany. We've included **regular givings to Bethany's expenses, and givings to our Future Fund.** As you can see, some give a bit while others give a lot. Every gift, no matter the amount, is important. This gives each of us a chance to ask how we are sharing in helping Bethany meet its financial needs.*

For the year, 2014

AMOUNT	Number of Givers
Less than \$100.00	4
\$100.00 to \$249.00	8
\$250.00 to \$499.00	4
\$500.00 to \$749.00	2
\$750.00 to \$999.00	5
\$1,000.00 to \$1,499.00	2
\$1,500.00 to \$1,999.00	1
More than \$2,000.00	5
TOTAL	31

For the year, 2015

AMOUNT	Number of Givers
Less than \$100.00	
\$100.00 to \$249.00	
\$250.00 to \$499.00	
\$500.00 to \$749.00	
\$750.00 to \$999.00	
\$1,000.00 to \$1,499.00	
\$1,500.00 to \$1,999.00	
More than \$2,000.00	
TOTAL	

*People in Bethany also give to the work of the United Church of Canada through the **Mission and Service Fund.** We also give in remembrance of dear friends through **Memorial Gifts.** While **these offerings are not included** in the above numbers, we are very grateful for them too.*

**ELORA-BETHANY PASTORAL CHARGE 2015 EXPENSES AND 2016 PROPOSED BUDGET**

	80%		20%		80%		20%		81%		19%	
	<b><u>Elora</u></b>	<b><u>Bethany</u></b>	<b><u>Total</u></b>	<b><u>2015</u></b>	<b><u>Elora</u></b>	<b><u>Bethany</u></b>	<b><u>Total</u></b>	<b><u>2015</u></b>	<b><u>Elora</u></b>	<b><u>Bethany</u></b>	<b><u>Total</u></b>	<b><u>2016</u></b>
Minister's Salary	\$ 34,907	\$ 8,727	\$ 43,634	\$ 43,634	\$ 34,907	\$ 8,727	\$ 43,634	\$ 43,634	\$ 36,352	\$ 8,527	\$ 44,879	\$ 44,879
Housing	13,600	3,400	17,000	17,000	13,600	3,400	17,000	17,000	13,770	3,230	17,000	17,000
Continuing Education	1,065	266	1,331	1,331	1,066	266	1,332	1,332	1,101	258	1,359	1,359
Pension & Group Insurance	7,181	1,795	8,976	8,976	7,920	1,980	9,900	9,900	8,179	1,919	10,098	10,098
Office Administrator	7,176	1,794	8,970	8,970	7,102	1,775	8,877	8,877	7,599	1,783	9,382	9,382
Travel	942	235	1,177	1,177	1,517	379	1,896	1,896	1,517	379	1,896	1,896
EI & CPP	3,073	768	3,841	3,841	3,040	760	3,800	3,800	3,410	800	4,210	4,210
EI Premium Rebate	66	16	82	82	74	18	92	92	74	18	92	92
Presbytery Dues	6,659	1,665	8,324	8,324	6,943	1,736	8,678	8,678	6,943	1,736	8,678	8,678
Telephone/Fax/Email	2,056	514	2,570	2,570	2,080	520	2,600	2,600	2,148	504	2,652	2,652
Office Supply	1,485	371	1,857	1,857	2,080	520	2,600	2,600	2,106	494	2,600	2,600
Bulletins/Worship Material	1,564	397	1,962	1,962	1,440	360	1,800	1,800	1,458	342	1,800	1,800
Computer Upgrades	674	169	843	843	1,200	300	1,500	1,500	405	95	500	500
Messy Church*	52	13	65	65	333	83	416	416	337	79	416	416
Adult Faith Formation*	108	27	135	135	160	40	200	200	162	38	200	200
Ministry & Personnel Committee	-	-	-	-	240	60	300	300	243	57	300	300
Other Expenses	-	-	-	-	80	20	100	100	81	19	100	100
<b>Total Pastoral Charge</b>	<b>\$ 80,608</b>	<b>\$ 20,158</b>	<b>\$ 100,766</b>	<b>\$ 100,766</b>	<b>\$ 83,781</b>	<b>\$ 20,945</b>	<b>\$ 104,727</b>	<b>\$ 104,727</b>	<b>\$ 85,886</b>	<b>\$ 20,278</b>	<b>\$ 106,163</b>	<b>\$ 106,163</b>

Notes: \*Messy Church&Adult Faith Formation actual are reported net of associated revenues

**BETHANY UNITED CHURCH PROPOSED BUDGET for Year 2016**

**INCOME**

	<b><u>2015 BUDGET</u></b>	<b><u>2015 ACTUAL</u></b>	<b><u>2016 BUDGET</u></b>
Collections	\$ 27,000.00	\$ 25,397.45	\$ 27,000.00
Housing Allowance	2,400.00	2,400.00	2,400.00
Use of Church	300.00	275.00	300.00
Bethany U.C.W.		1,800.00	
GST Rebate	300.00	-	300.00
<b>TOTAL</b>	<b>\$30,000.00</b>	<b>\$29,872.45</b>	<b>\$30,000.00</b>

DRAW ON SAVINGS \$ 8,400.00 \$ -

**EXPENSES**

	<b><u>2015 BUDGET</u></b>	<b><u>2015 ACTUAL</u></b>	<b><u>2016 BUDGET</u></b>
Insurance	\$ 2,300.00	\$ 2,355.48	\$ 2,600.00
Pianist - Salary	300.00	420.00	3,420.00
Choir Supplies	50.00	-	100.00
Custodian	819.20	630.80	1,040.00
Treasurer	807.20	807.20	820.00
Property Maintenance	3,000.00	1,920.00	3,000.00
Envelopes	190.00	200.64	200.00
Hydro	1,800.00	1,228.06	1,800.00
Fuel	6,500.00	6,256.00	6,000.00
General Maintenance	1,000.00	1,421.79	1,000.00
Observer	-	-	-
Guest Speakers	460.00	230.00	460.00
Office Expense	250.00	184.22	250.00
Outreach	100.00	-	100.00
Water Testing (Water)	180.00	520.37	50.00
Elevator Maintenance	1,500.00	1,481.00	900.00
Christmas Dec'ns	125.00	56.48	100.00
Miscellaneous	200.00	394.01	200.00
	<b>\$19,581.40</b>	<b>\$18,106.05</b>	<b>\$22,040.00</b>

Transfer to Elora \$20,945.00 \$19,932.70 \$20,278.00

**TOTAL BUDGET** **\$40,526.40** **\$38,038.75** **\$42,318.00**

**SURPLUS/SHORTFALL** **- \$10,526.40** **- \$ 8,166.30** **- \$12,318.00**

<b>Bethany UC: 2015 Leadership Positions</b>		Term Left	Status	Chosen By
<b>BOARD (At least 6 – All Must be Members of Bethany; 3 year terms, no limit)</b>				
Presbytery Rep	Gloria Bird	2	M	Congregation
Board Member	Gary Hall	2	M	Congregation
Board Member	Bruce Weech	2	M	Congregation
Treasurer	Judy Howse-Ward	2	M	Congregation
Board Member	<b>vacant:</b>	3	M	Congregation
M&P Member	Rob Hull	1	M	Congregation
UCW Rep	Pat Davies	n/a	M	UCW
Minister	Greg Smith-Young	n/a	n/a	n/a

<b>TRUSTEES (6 – Majority must be Members of Bethany; 4 year terms, no limit)</b>				
Trustee	Gary Hall	3	M	Congregation
Trustee	<b>vacant</b>	4	M	Congregation
Trustee	<b>vacant</b>	4	M	Congregation
Trustee	Rob Hull	2	M	Congregation
Trustee	Ed Sobol	1	M	Congregation
Minister	Greg Smith-Young	n/a	n/a	n/a
<b>Other Roles</b>				
Property Coordinator	Robert McMillan	n/a	M	Board

M = Full Member; A = Adherent; M/A = Full Member or Adherent; R = renewable term; n/a = not applicable

At the 2015 ACM, we decided to remove all term limits.