

MARSHALL MEMORIAL UNITED CHURCH

2020 ANNUAL REPORT



Walking in God's Way, Serving in God's World.

MARSHALL MEMORIAL UNITED CHURCH

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MINISTER'S REPORT



I want to express my appreciation for the opportunity you have given to me to fill the role of Supply Minister for the 2020 year. Ministry within the supportive community of Marshall has been a life transforming experience for me. Lauren and I have grown within our selves and in our relationship with God!

Our year has been punctuated by the exploratory return to work program that the United Church sponsored for Rev. Etienne. We had anticipated Rev. Etienne's healthy recovery, therefore were gladdened by the possibilities of him once again taking the role of Covenanted Minister. For a brief time I had the privilege of supporting Rev. Etienne's return to work. We had hoped that the increase in virtual services, as a method for conducting ministry, would facilitate Etienne. However his physical health did not permit him to embrace his heart's desire for ministry.

I find my heart torn as I empathize with Rev. Etienne's experience. His decision to enter ministry, his determination in ministering and his health issues remind us all of the importance of seeking our identity in our relationship with Jesus in contrast to defining our personal value in terms of our performance. A long time ago St. Ignatius created the *First Principle and Foundation*. A few lines read:

We should not fix our desires on health or sickness,
Wealth or poverty, success or failure, a long life or a short one.
For everything has the potential of calling forth in us
a deeper response to our life in God.

We pray that our brother, Etienne, will experience all of God's grace in his life. Our Prayer Group and those participating in our "Prayers of the People" have prayed each week for Etienne and will continue to do so seeking God's presence upon him. We pray that Etienne's "response to our life in God" will be rich in overcoming the issues of his health.

I see my experience of this year from two perspectives. The first is through the Lectionary. The second is through our journey into virtual ministry.

The first perspective concerns our planning and proclamation based on the Lectionary's ordering of the Christian year. Our content was Jesus centered as we worked our way through the Gospels in the spring and the Letters of Paul during the fall. Our Congregation maintained consistent Board and committee meetings with weekly Bible study and prayer times. After March these were accomplished with help from technology. In our Sunday services, many volunteers participated and thereby strengthened their skills in prayer and worship leadership. Their collaboration created community: we watched on Sunday morning to see each other! It was fun!

The other viewpoint concerns quick learning. Since March much energy has been invested in learning how to accomplish our vision through becoming a fully functioning virtual congregation. The beginning step of this journey is a picture within my mind. It is of our first pre-recorded service being acted out in front of Richard Hamilton's cellphone, which is precariously perched on hymnbooks, which are set upon a book dolly and physically moved to create movement within the video! You accepted our offering as an expression of the Scripture that was visible behind me and which predominates the Gathering Room:

For where two or three are gathered together in my name, there I am among them
(Matthew 18:20).

This Scripture's message encourages us to press into the circumstance proactively and with optimism because we are in God's presence. You have done this as a congregation and therefore we have maintained our ministry despite the obstacles placed in our way! Our virtual worship services have developed and have provided us with an avenue of worship that gives life even within the limitations of lockdowns. We have been able to share this strength with other congregations. Thanks to everyone who has participated so that we may experience God's message and Marshall's community each Sunday morning – and bless others.

In 2020 we have literally "Walked in God's Ways" in the midst of ever changing circumstances. "Walked" because we have determinedly moved forward. Walked "in God's Ways" because the substance of our ministry focused on Jesus' vision for life and living. The result is that you have "served" people and changed "God's World" through your collective witness. The various ministry reports are the details and evidence of God's presence among this community of faith.

Serving at Marshall, as a supply minister within the United Church of Canada, is a privilege that I am grateful for. It is a privilege to support another minister, a privilege to preach and pray and serve with you as Marshall Memorial Church, and a privilege to learn a new way of living the commission through becoming fully virtual in our ministry. Thank you for this privilege.

Rev. Kevin



CONGREGATIONAL BOARD REPORT

To say that 2020 has been a very unusual and challenging year would be a huge understatement. Not only have we had to deal with the devastating effects of Covid-19, we have also been confronted by social and political unrest, as well as the loss of a sense of normalcy.

Despite all of this uncertainty we have continued to provide consistency in many of our programs and services due to the determination, dedication and hard work of many people.

While we have not been able to worship in person since March 15th it is because of the ongoing efforts of our staff, our Board and committee members, as well as the many volunteers that we have been able to continue to carry on with the "business" of our church.

Thanks to the efforts of Erin Bree Pierce, Annette Haas, Kerry Radigan, Leah Abbey, Andrea McLean, Paul Templeton, Michelle Bowes, Billy Spencer and the many people who have read scripture, offered prayers, assisted in online Communion, and contributed in other ways we have been able to enjoy worship services for the last ten months.

We were extremely blessed to have been able to experience the beautiful "Seven Noels" Cantata which was performed by The Chancel Choir and some additional choristers. Frank and everyone who was involved deserve tremendous credit for taking on such a monumental task especially during a pandemic! Thanks also to Erin Bree for sharing her expertise in the production of this special event which I'm sure brought joy to many viewers over the Christmas season.

I am grateful to Judy VanDuzer who has continued to provide her weekly study group via Zoom, as well as her daily recommended Bible readings. Her Advent study "Christ in the Carols" was very interesting and informative. Judy was also responsible for producing the traditional Christmas Eve Family service which was somewhat challenging this year since she was unable to rely on the assistance of volunteers. The service consisted of a story written by Judy about the first Christmas night when the baby Jesus was born and was narrated by Judy's daughter Sarah and was accompanied by Christmas carols played and sung by the Praise Band.

Heather Franca has been doing a great job of looking after our younger members through her Zoom Sunday School and Pen Pals programs. The Pastoral Care Committee under Patty Cheshire's leadership have made a concerted effort to stay in touch with many of our seniors through regular phone calls. The Planning and Communications Committee recently announced a new initiative which will allow people who do not have access to our online worship services to be able to call 905-648-4552 which is a dedicated phone line that will allow them to listen to an audio version of the weekly worship service. Thanks to Kerry Radigan and Richard Hamilton for arranging for this to happen. Our Outreach Committee has done an amazing job in continuing to provide for Wesley Centre, The Living Rock and Ancaster Community Services all of which experienced tremendous increases in the number of clients who access their programs. Thanks to the diligent efforts of Linda Craig and her team along with the support of our members Marshall has been able to provide additional financial assistance to these worthy organizations.

I am very appreciative of the ongoing encouragement, advice and leadership that our fulltime supply minister Rev. Kevin Taylor has provided during this past year. His enthusiasm and energy encourages others to volunteer their time and talents. He has supported and promoted the use of technology and uses his own innovative and creative ideas to supplement his sermons. We are very fortunate and blessed to have him as our spiritual leader.

I am pleased to welcome several new members to the Board and thankful for their willingness to serve. Janet Bowler has taken on the role of acting Chair of the Worship Committee, Berna Aslan will serve as the Chair of Finance and Stewardship, Leslie Johnston has agreed to be the Vice Chair of the Board and Charlotte Stewart in addition to her position as Chair of the Nominating Committee has volunteered to be acting Secretary until a replacement can be found.

In conclusion I would like to thank the Board members for their dedication and commitment to the work of their committees and to this Congregation. They have persevered and found new and different ways to "Walk in God's Way and Serve in God's World." In a time when many churches have decided to close their doors and wait until it is time to safely reopen them, your Board members have directed their time and efforts into carrying on the work of this church in new and exciting ways with energy, optimism and enthusiasm.

I am sure that we are all looking forward to the day when we can safely return to in person worship at Marshall. In the meantime, I pray that God will continue to watch over you, bless you and keep you and your loved ones safe.

Jan Thompson
Chair of the Board



THE BOARD OF TRUSTEES REPORT

Chairman: Glen Mahaffy

Members: Clare Aiken, Beth Pearson

The Board of Trustees is responsible for the temporal assets of the congregation, although much of the authority has been delegated to other committees. We would like to offer our sincere thanks to Garth Bagnell, Chair of Property, and Barbara Mahaffy, Treasurer, for the many hours that they have given in the discharge of these offices.

Insurance coverage is the major focus of the Trustees so that the building and contents are secured in case of damage. The insurance program of the United Church of Canada continues to provide very comprehensive coverage at a competitive cost.

This year saw a comprehensive review of the insurance coverage and I would especially commend Beth Pearson on the expertise that she has brought to this endeavour. As part of this review, a professional appraisal of church facilities was undertaken with a resulting increase in building valuation (including contents) to \$7.2 million. Additionally, liability coverage was increased to \$10 million. These values are deemed necessary in light of current industry trends.

I would like to thank the members of the committee for their service during 2020.

We look forward to serving you in the year to come.

Respectfully submitted,

Glen Mahaffy
Chairman, Board of Trustees



CHANCEL CHOIR REPORT



United in song, and in God's word, are thoughts that have sparked my imagination with an intensity that was unforeseen in the music ministry here at Marshall. With the onset of Covid-19, our form, genre and style of music became very diverse, almost immediately. The need to maintain and control the quality of music at Marshall, and how we were going to connect with our church members and outside community demanded new skills in the presentation and technical aspects of creating a distinctive music ministry that surely would be different from what our expectations were a year ago.

Let me begin with the Vespers Service that the choir presented in February. This new service for Marshall was initiated by the Vespers Service that nine of our choir members had experienced at the Roman Catholic Cathedral in Norwich, while attending the Royal School of Church Music International Summer School in the summer of 2019. We used the same liturgy, hymns, psalms and canticles from Norwich along with other repertoire. This proved to be a rewarding experience both spiritually and musically for the choir members and congregation.

Then the pandemic hit and our traditional and contemporary ways of praising God in all aspects of worship, changed in the twinkling of an eye.

Service outlines were drafted by Reverend Kevin along with the Contemporary Band under the direction of Annette Haas and Kerry Radigan and contributions were made by the Director of Music Frank Pierce. In the beginning volunteers sent in scripture readings, etc. and Richard Hamilton recorded Kevin at the church. As well musical selections were submitted from each musical group....we were ready for live streaming and YouTube. Hence the beginning of online services!

Shortly thereafter, Erin Bree Pierce was hired to edit and mix the contemporary songs, while at the same time helping me with the traditional aspects of the service. Eventually she took over the position of producing, editing and mixing the services and doing all the appropriate recording. This was approved by the Board as an essential part of our online ministry here at Marshall. Erin has a degree in Voice Performance from the University of Western and was the soprano soloist at St. George's Anglican Church and First-St. Andrews United Church while she was in London. She has provided technical innovation and support for Theatre Ancaster, solo and choir vocals for film and television under her brother's Los Angeles company. This is a brief history of how we got to where we are today.



In the beginning of the pandemic, my main aim was to keep our choir connected by emails and encouraging members to call one another, just to keep in touch on special occasions, birthdays, etc. Our Good Friday Cantata along with a small orchestral ensemble had to be cancelled and an abridged version of readings and some music were done. In preparation for Easter individual choir members were sent an organ recording of "Christ the Lord Is Risen Today" and they in turn sent back a recording singing the hymn. Erin did her magic and our first online choir was presented. Following that, the choir members were individually recorded at the church singing "Let Us Walk in Peace." This was our first Virtual Choir during a Sunday service and our first YouTube video out in the parking lot with an awareness of, and following, all the COVID restrictions and procedures.

My next mission was to determine how we, as a choir, were going to be able to do a Christmas Concert after years of having a live orchestra and a packed church with refreshments and appetizers following the concert. I had a plan and the choir met in the church, socially distanced and wearing masks the first week in September. Members were given an envelope with a rehearsal CD and vocal score for The Seven Noels, along with a sheet of vocal notations and suggestions that I had done for each part of the Cantata. We were extremely happy to have the vocal expertise of three Contemporary Band members, Kerry Radigan, Michelle Bowes and Paul Templeton who joined our choir. We listened to a recording of the complete Cantata and choir members were sent home to learn the music, and told that individual recordings in pairs would be done the first two weeks of November. I was absolutely stunned with the quality and enthusiasm of each individual and Erin spent 10 days editing and mixing to produce a virtual choir recording. The choir was then divided into 3 separate choirs with 9 members in each. Each individual choir came at a different time, put on their gowns, socially distanced in the chancel and mouthed the words to the completed version of their recording. Then all of that was put together to produce our concert. Many thanks to soloists Melody Aslan and Erin Pierce. A live cooking demonstration along with recipes from choir members, and yes "bloopers" completed our concert.

At the same time we were recording the final part of our concert we video recorded each choir processing up the aisle for our Christmas Eve service of Nine Lessons and Carols. All choir members who were reading, recorded that evening as well. Each choir was asked to come back and individually record one hymn for Christmas Eve. All other hymns were recorded in four parts by Erin and myself. Many thanks to our readers and our Concert Pianist, Melody Aslan, for beginning that special Christmas Eve service. This service was then edited and mixed to become an unforgettable beginning to our Christmas season. As with the Christmas Concert, Erin once again did her magic.



Both events were an enormous success with people watching from all around the world. The first Virtual Christmas Cantata to be done in our area received over 1300 views and our Christmas Eve service over 200 views. So what does all of this mean? First of all, I am doing things that I never thought I would ever do. Choir members learned how to sing into a microphone by themselves and also to be visually recorded, and to become more independent and confident in what they do. The rewards of their labour were seen in their faces. Ultimately, we have been able to attain our never-ending goal....and that is to bring people closer to God through our music. It is felt that more people are tuning in to our Sunday Services because of the concert, the Family Contemporary Christmas Eve service and the Nine Lessons and Carols.

It takes a team of dedicated and talented people within our Contemporary Band and traditional voices of our choir, along with the many volunteers who read scripture, prepare prayers of the people, recite the Lord's Prayer, give announcements, introductions, Reverend Kevin's message and Erin's expertise to provide a spiritual and meaningful service that we can bring to you in the comfort of your own home each week.



The choir also made a \$500 donation to the Ancaster Community Services and special thanks to the editor of the Ancaster News, Mike Pearson, for the numerous newspaper articles promoting our choir and developing an awareness of Marshall Memorial United Church within the community of Ancaster.

I also want to acknowledge the choir members who, for various reasons, could not be part of our worship services. Their constant support and encouragement throughout this entire season have inspired us to do our best and we look forward to having them back with us as we move through this difficult time.

We have so much to be thankful for and everyone has made a special effort to move through the darkness into the light of Christ with hope and a renewed faith in the love and peace of the one Lord who is always watching over us and guiding us in each step we take.

Respectfully submitted in Christ,
Frank Pierce
Director of Music

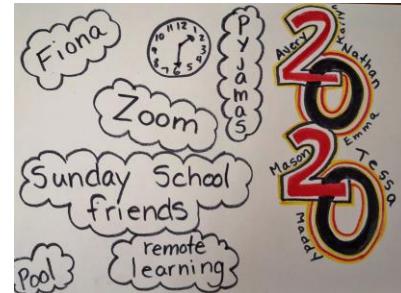
CHRISTIAN DEVELOPMENT REPORT

Our Christian Development goal for the year has been to "Help you grow in your relationship with God". Have we been able to help? Are there ways we could better assist you in 2021? Let us know. Below are some of the programs and resources that support Christian Development in the church and community.

Sunday School

Hello Marshall Family,

What a year we have had in Sunday School. I have felt very blessed to have been involved with the kids and seeing them every Sunday is a highlight of my week. We have been "seeing" each other on Zoom since March 15 and enjoying ourselves a lot. Our classes have provided a much-needed social time.

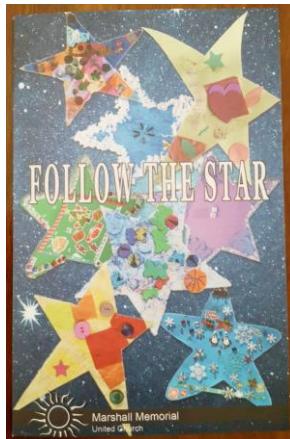


At the beginning of February, we had an outing to the Fallsview Water Park in Niagara Falls. Thirty-five people attended. It was a wonderful day that we had hoped to repeat in 2021 but we may have to wait until 2022!

We had a special Easter celebration looking at different Easter traditions from around the world. Who knew there are so many ways to celebrate the miracle of Christ's resurrection?

We had units of study based on Fear, Self-Control, the Miracles of Jesus, and my personal favourite: The Fruits of the Spirit. In that unit the children were taught drawing/cartooning techniques along with the scripture lessons. We made some fun crafts including Jesus walking on water and a full nativity set and a Shepherd on the Shelf at Christmas. The stars that we made for the church Christmas card were very pretty too. To end the year, we made thank you cards for 2020 and made a list of all the reasons we are thankful for this wacky year. The list was long.

Yours in Christ,
Heather Franca





Library

Until the beginning of the COVID-19 lockdown in March, the Library Book Shelf in the Gathering Place effectively drew readers' attention to the variety of new, timely and popular material available for sign-out.

During the pandemic, the library has been closed. Briefly, in September, an effort was made for readers to call ahead and arrange to borrow library materials through delivery or curbside pick-up. That was short-lived, however, with the onset of the second COVID-19 wave. As soon as it is safe to do so, we will offer this borrowing plan again.



In February and again in the fall, new books were added to the library collection -- eighteen in all. These titles include some great children's books -- five fiction books for Junior readers; two about Lent for children; several adult non-fiction books to shed light on present social issues, along with some to inspire thought about faith (John Van Duzer's *Loonie* and *Amen*) and finally, two adult fiction books.

Respectfully submitted,
Patricia McKnight

Christian Development Facilitator

Well, the year started off ordinarily enough! The Christian Development Committee began January with a small group study of Adam Hamilton's book *Making Sense of the Bible*. This was a follow-up to our fall study *Understanding the Bible in 30 Days*. *Making Sense of the Bible* helped us dig deeper into the Scriptures, and especially addressed some of the 'thornier' questions, such as how to interpret and respond to the violence in the Bible and what the Bible says about sexuality.

We also continued to provide monthly calendars of Read & Reflect Scripture Readings based on the Common Lectionary, with Facebook posts reflecting on the readings and a Wednesday evening study group.

During Lent, we introduced the practice of praying with beads. I wrote a version of a "scriptural rosary" specifically focused on Lent, distributed prayer beads to the congregation, and held bead-stringing sessions for those who wanted to personalize their prayer beads.

Based on a strong response from the congregation, we also offered the prayer stones and Lenten prayers we had used in Lent 2019, since so many people said that they really loved the practice.

Our small groups for Lent met to dig more deeply into the lectionary readings in advance of Sunday worship.

Of course, Lent was interrupted by Covid-19, and all our in-person meetings had to stop. But we pivoted quickly to Zoom and carried on.

Following Easter, we continued with Daily Read & Reflect Scripture calendars and distributed a free e-book by Prof. N.T. Wright titled Resurrection and the Renewal of Creation, which provides a perspective on the cosmic importance of the resurrection. Our small groups continued to meet to discuss the weekly Lectionary readings.

Additionally, I prepared a study for the Wednesday afternoon group on the Messiah in the Jewish Festivals. Each week we gathered to learn about the festivals ordained by God for the Jewish people, their initiation, background, and practice, and how they fit into the plan of salvation. It was a really interesting study. So interesting that our group actually got hacked into by a couple of men from the UK one week!

Over the summer, we continued Daily Read & Reflect Scriptures and we also distributed a prayer guide specifically for anxiety and I wrote prayers on that theme for the prayer beads for those who wished to continue with that practice.

During the summer much of my time was spent attending webinars, listening to podcasts and studying resources about digital ministry strategies. This is an on-going focus of the Christian Development Committee, and we are committed to expanding our digital strategy beyond what has been required to adapt to Covid-19 restrictions so that digital becomes a vibrant part of our ministry.

Into the fall we continued with Read & Reflect Daily Scripture Readings with Facebook reflections as well as introducing other spiritual practices to the congregation. We wrote a variation on St. Patrick's Prayer for use with beads, provided ideas for breath prayers, and encouraged Advent Candle lighting.

Small groups continued to focus on the Lectionary readings for Bible study (Wednesday evenings) and explored the Fruit of the Spirit (Wednesday afternoons). The Wednesday afternoon group during Advent met to discuss Christ in the Carols. Each week we looked at a different Christmas carol, learned about its history, scripture references and theology.

Because of Covid-19, we were unable to host our annual Journey to the Bethlehem Marketplace, so we offered families a virtual version. All the families who attended the event in the past received directions and materials to make their own Nativity set as well as a four-week Advent study to guide their families through the Nativity story. The nativity poem I had written for the live event – The First Christmas Night – became the basis for the story telling portion of the Contemporary Christmas Eve service.

All in all, 2020 was a tumultuous year, with many ups and downs and uncertainties. But by God's grace we were able to keep going to support each other in our faith journeys. Finally, I would like to say how very blessed I am to be part of the Marshall congregation. I deeply appreciate everyone's support and love. May God continue to bless us as we seek to faithfully Walk in God's Way and Serve in God's World.

Judy VanDuzer
Christian Development Facilitator

We look forward to continuing to support your faith journey in 2021.

Richard Hamilton
Chair, Christian Development Committee

PRAYER PARTNERS REPORT

The Prayer Team continues to play an active role in Marshall's church community. There are 14 members, a few of whom meet weekly to pray together for our members' family and friends as needed. The rest pray at home.

Prayer requests come to us by word of mouth, the church office, our minister and congregants. Prayer request forms are available in the pews.

While having some details of the prayer concern are helpful, we respect and strive to maintain individual privacy. We also endeavour to follow up with those for whom we pray.

We have faith that God hears and answers our prayers and in praying for people, we hope to offer them comfort, hope and support.



WORSHIP COMMITTEE REPORT

The year 2020 proved to be another challenging year for the Worship Committee. The year began with Reverend Kevin Taylor continuing as Supply Minister for our church and capably leading us in two weekly Sunday services - a Contemporary Service with the Praise Band at 9:00 am and a traditional service at 10:30 am with Frank Pierce as organist and musical director leading the Chancel Choir. A combined Communion Service was held the first Sunday in January, February and March.

An afternoon Vespers Service was introduced and held for the first time on Sunday February 23 at 4:00 pm. It was planned and led by Frank Pierce and the Chancel Choir, was well attended, and a new way for our church to prepare for the season of Lent. Plans were well under way for Easter worship services including Palm Sunday, a new Cantata, Hope in the Shadows, for the Good Friday morning service and Easter Sunday.

With the onset of COVID-19, all live in church services came to an abrupt end, with the last live service held Sunday March 22, 2020. With the co-operation of church staff and many members volunteering assistance, a weekly virtual Sunday service, combining contemporary and traditional music were available through the church website and on YouTube.

June saw the return of Reverend Etienne on a part time basis from his sick leave. It was with great sadness this return lasted only a month, when Etienne's doctor decided he needed to resume his sick leave. Reverend Kevin Taylor was again called to take on the supply ministry at Marshall and we are indeed grateful for his leadership providing a seamless return to weekly Sunday services throughout the summer. In the fall, Reverend Kevin introduced a monthly Wednesday evening live Communion Service which has also been well received. Rev. Robin Wilkie was guest speaker for Anniversary Sunday in October. Erin Bree Pierce has been contracted to provide songs and production services.

Barbara Carey, head of Worship committee, took a leave of absence in October and Janet Bowler agreed to be acting head for the duration of Barbara's leave. December services saw an increase in online viewers, with the success of the Christmas Cantata, The Seven Noels, attracting an audience well beyond the Ancaster/Hamilton community. It was followed by two Christmas eve services – a 7:00pm contemporary service followed by the 10:00pm traditional candlelight Carols and Readings led by Frank and the Chancel Choir.

With the complexity of providing weekly worship services encompassing music and the participation of many different members of our congregation, we are indeed grateful to Erin Bree Pierce, for her superb production, which has contributed to the success of our on-line presence to reach our community and beyond. As we reflect back on 2020 and the ongoing effects of COVID-19, we recognize that our church staff and congregation have not only adapted to, but also embraced change in positive ways and developed many skills to allow Marshall Memorial to continue Walking in God's Way, Serving in God's World".

Respectfully submitted
Janet Bowler, Acting Head, Worship Committee

PROPERTY COMMITTEE REPORT

Members: Garth Bagnall (Chair), Pat Radigan (Past Chair), Kerry Radigan (Rentals Liaison) Peter Marshall, Clare Aiken, Charlie Stahn, Gil Caratin, Roy Stevenson.

This has been a year like no other. We probably haven't had as much to do as some other years, but we were surprisingly busy with a whole new slate of challenges.

Most importantly, we need to recognize the efforts of Henrietta Vandriel and David Wiens. They have been on the front line throughout the pandemic, being present in the building and facing any guests that have come through. We have tried to implement protocols to keep everyone safe and they have been instrumental in having these followed. Thank you both.

We have accomplished a few things this year of some note. The fellowship hall received a new coat of paint along with the washrooms attached to it. All of the carpeting in the sanctuary was shampooed. The grout in the kitchens and the washrooms was scrubbed professionally.

The refrigerator in the small kitchenette died and was replaced. The basement "teen room" was cleaned thoroughly. The old TV and sofa were discarded; the shelves of craft materials were reorganized (thanks to Heather and Clare); and a work space was established for Heather. (Hopefully she will get to use it before too long.)

We discarded a couple of the notice boards outside the church office and are investigating the possibility of an electronic noticeboard when we have people to "notice" it.

With the church empty much of the time, we saved a reasonable sum on heating and air conditioning.

A sizeable portion of our rental income was lost. However, the daycare did re-open and we recouped a small portion with the rental of the fellowship hall to a movie production company. This has continued on into the new year.

The contract on our photocopier ran out in April. In lieu of renewing it, we opted to purchase the machine and will pay for service as needed. This proved timely since there has not been nearly the usual demand for copies.

We appear to have a leak in the roof somewhere above the daycare room. We will wait until spring to have it addressed. The church roof is on our list of Capital Development projects and may have to be addressed sooner rather than later.

Maintaining a safe, warm and inviting place of worship and fellowship is the goal of the Property Committee and we thank all our members who contribute to making this happen.

Respectfully submitted,

Garth Bagnall



PLANNING & COMMUNICATION COMMITTEE REPORT

P&C Team: Kerry Radigan, Chair, Richard Hamilton, David Cairney, Rick MacKenzie, Beth Pearson, Michelle Montgomery

This has been an incredibly busy and rewarding year for the Planning and Communications Team. We started the year by photographing our congregants for the new Photo-Directory in February. Then March hit and COVID took over our lives. We were now faced with an on-going cancellation of services! How were we to communicate with our congregation? Our last in-house congregant service was on March 15, 2020.

Richard Hamilton to the rescue! Richard taught himself how to video-tape services through our Livestream system and kept us up and running. Erin Bree Pierce's unbeknownst talent of video producer of music added the much-needed component of music worship during our taped services. The Board agreed to hire Erin to maintain the music component. After Richard left on his 6-month vacation, Erin took over full management of the production of our services and has done an amazing job combining both our worship services, traditional and contemporary, for all to enjoy. With Richard's vision and both his and Erin's talents, Marshall has been able to remain a viable presence for our congregants and those outside our walls. We have averaged greater attendance during this pandemic with on-line services than we would have by meeting as a congregation in our building!

The first pandemic wave in March also necessitated that our Administrator, Henrietta, work from home. The team made arrangements through Sebastian Krupinski, owner of KSA Inc., to equip Henrietta with a phone and remote on-line computer access from her residence.

Signage for COVID was purchased and distributed throughout the church by the P&C committee as the first wave started to abate and our building was re-opened to renters and staff.

The Photo-Directory project was put on hiatus as the company was back-logged due to their forced closure during COVID's first phase. We finished taking our April photos in September and will be publishing the new directory in early 2021, fingers crossed, once the second closure is over.

The Planning and Communications Team assisted Rev. Kevin and Heather Franca to produce a Christmas Card with our Christmas activities outlined for our congregants using artwork done by the children of Marshall. There were many wonderful comments and warm feelings of inclusion with this initiative and I thank our Sunday School teacher, Heather Franca, for the art and assistance organizing this and Rick MacKenzie for his quick work designing and producing the lovely card.

We are always in need of more helpers, especially those with an audio-visual interest or computer background. Please contact me directly for more information at radigankerry@gmail.com or 905-317-5673.

Blessings,

Kerry
Kerry Radigan, Chair, Planning and Communications

OUTREACH COMMITTEE REPORT

This past year has been an interesting one for Outreach. We are so grateful for the support of the congregation in supporting our fundraisers and helping Marshall to continue to walk in God's way and to serve in God's world.

On family day in February, Seniors Social had Ella come to our group to discuss a medical mission trip she had made to Central America. Ella is a young woman who was working at Highgate and her presentation was interesting and inspirational. Of course, our meeting times ended abruptly in the middle of March.

On March 8th several members of the congregation helped us prepare and serve dinner at Wesley Urban Ministries day centre. We had about 100 folks enjoy the lasagna dinner and had enough to leave behind leftovers for the following day.

Then the pandemic stopped all events and programs.

We were able to give \$1000 cheques to Wesley Urban Ministries, to Ancaster Community Services and to Living Rock in March outside the church with six-foot cheques. We funded two \$250 scholarships for graduates at Ancaster High School and gave another \$300 to each our three charities before the summer.

We had a successful Soup-to-go curbside pick-up fundraiser in October. Also, chocolate bark was pre-ordered, made and delivered at the end of November. We also had grocery items, mitts, socks, underwear and hygiene products dropped off and then delivered to Wesley's Christmas depot for distribution via hampers to many clients in need this year. White Gift Sunday on the first Sunday of Advent was a success as well.

We were fortunate to have Melanie Barlow from Ancaster Community Services and Jenn Devries from Living Rock and Andrea Buttars from Wesley come to give us updates in November and December on the challenges and successes they have had with meeting the needs of even more folk who accessed their programs in order to survive through the pandemic. Cheques for \$1000 each went out before Christmas to support those three charities.

We have been fortunate to have the congregation's support! Through your generosity we could continue to walk in God's way and to serve in God's world!

Respectively submitted by Linda Craig, Chair of Outreach



Christmas Bark



ACS Food Drive



Sharing our Wealth

MEMBERSHIP COMMITTEE REPORT

MARSHALL MEMORIAL CHURCH - MEMBERSHIP LIST JANUARY 1 2020 - DECEMBER 31 2020

Confirmed Membership as of December 31 2019

Active	Non-Resident	Total
197	49	246

Changes from January 1 2020 - December 31 2020

Profession of Faith	0
Transfers In	3
Baptisms	0
Transfers Out	0
Transfer to Non Resident	0
Inactive	3
Deaths	6 (3-NR)

Confirmed Membership as of December 31 2020

Active	Non-Resident	Total
194	46	240

TRANSERS IN: Margaret Loopstra
Allard Loopstra
Margaret Vukan

INACTIVE: Barbara Brawn
Ishbel & Richard Ryan

DEATHS: Clarice Portsmouth – 28007 (NR)
Allard Loopstra (28007)
Jack Wyatt (34149) (NR)
Ruth Worrall (34021) (NR)
Geraldine Reise (29013)
Jim Crocket (13107)

FUNERALS/ MEMORIALS Fred Rempel
Jack Wyatt
Ruth Worrall
Margaret Gustin
Collene Wu
Geraldine Reise

PASTORAL CARE REPORT

We strive to be a caring community, where each person is able to feel the love of God through us. In addition, we are aware of our aging congregation, with many members delighting in pastoral visitation, largely carried out by the minister and a few members. This service has been at a standstill due to the Covid-19 pandemic. Instead, we have a group of 15 people who have taken on the duty of calling all of those seniors who are now increasingly isolated. We plan to continue ramping up the phone calling in 2021, as long as Covid continues to keep us at home.

Get Well, Sympathy, and well wishes cards are sent out to members when needed. If you know anyone who may be in need of a card, please contact Sue Lane, Patty Cheshire or the church. We will be happy to send one out.

Respectfully Submitted,
Patty Cheshire

Prayer Shawls: Prayer Shawls are given out to our members who are in hospitals, other facilities or just need comforting. They have been a warm welcome by those who have had the opportunity of receiving one. Many Thanks to our knitters for their continued support. If you know of anyone in need of a prayer shawl, please contact Sue Lane or Patty Cheshire.



MINISTRY & PERSONNEL COMMITTEE REPORT

The Ministry & Personnel Committee works closely with Marshall Memorial Church personnel, to ensure that the church meets its obligations as an employer in a fair, consistent and professional manner. In 2020 the M&P Committee members were David Putnam (Chair), Anne Caratin, Barbara Harwood, John Mitchell, Louise Schweyer

2020 was a challenging year for Marshall Memorial in many ways:

- Rev. Etienne LeSage, continued on Long Term Disability leave throughout the year. He did return for a six-week period from June 1 to July 9, 2020 on a graduated return-to-work program, but notified us on July 10 that he was unable to continue with the program.
- Rev. Kevin Taylor served as our Supply Minister during 2020, including a 4-week period in June when he provided support to Rev. Etienne. He gave us stability and wise ministry, and we are grateful for his leadership. We are particularly thankful for his faithful ministry during the Covid-19 pandemic, when so much of our church life required an entirely different and innovative approach.

And of course, Covid restrictions presented many challenges for the staff and contract personnel as well. This past year required a great deal of ingenuity and special effort from everyone to provide worship, music, office management, building & property maintenance, group activities, adult and children's education, etc.

- Frank Pierce, Music Director: Frank completed 25 years at Marshall in August, and over those years has made a significant contribution to the music, worship and spiritual life of the church. This past year he deserved special recognition for leading the choir in "virtual" choral music, at a time when live music could not take place.
- Henrietta Vandriel, Office Manager: Henrietta performed many and varied tasks associated with the smooth running of the church office. This was particularly challenging as she bounced between church and home offices, without missing a beat in the life of the church.
- Judy VanDuzer, Christian Education Facilitator: Judy provided great leadership in many aspects of Christian Development at Marshall, and gave us fresh and innovative ways to experience spiritual formation in a time of self-isolation.
- Heather Franca, Children's Christian Education Leader: Heather is loved by the children of Marshall for her caring relationship and imaginative teaching. She coined a new name for children who grow in faith in front of their computer screens... "Zoomies".
- David Wiens, Custodian: David provided day-by-day care of our facilities, with particular responsibility for the cleanliness and hygiene of the building to ensure the safety of those who make use of the building.
- Annette Haas, Contract Pianist/Vocalist: Annette is a talented musician and served the church faithfully during this past year as a member of the Praise Band.
- Erin Brie Pierce, Contract Worship Service Technician: Erin shared her skills, technological know-how and artistry to provide on-line worship. Erin deserves special mention for her vocal contributions and her technical production of the choir's Christmas Contata.

Marshall Memorial United Church is very fortunate to have such excellent ministry, staff and contract personnel to lead us in achieving the vision and mission of this congregation.

David Putnam

NOMINATIONS COMMITTEE REPORT

Chair: Charlotte Stewart

Members: Leah Abbey, Kerry Radigan

There are so many people who share their God-given talents with the Marshall congregation by serving on the many committees and the Board. Their talents, energy, and dedication are a gift to all. Thank you!

The following *Nominations Report* lists the various standing committees of the church, as well as the leaders and members of each committee. Please take note of the following changes:

Vice Chair: Leslie Johnston, formerly Secretary of the Board, fills this vacancy

Chair of Stewardship and Finance: Berna Aslan replaces Charlotte Stewart, who served as Acting Chair for 2020

Unfilled Vacancies:

- Treasurer as of 2022 *Please note that the role of Treasurer will be revised for 2022. We expect to employ an accountant to handle the financial statements so there will not be the requirement for the technical expertise shown by our current Treasurer, Barbara Mahaffy.*
- Secretary of the Board
- Vice Chair of Stewardship & Finance
- Vice Chair of Plans & Communication
- Vice Chair of Christian Development
- Vice Chair of Worship
- Vice Chair of Outreach
- Vice Chair of Ministry & Personnel

If you have a gift, talent, interest or passion for God's work at Marshall, please prayerfully consider how you might give of your time and talent as a leader or a member on one of the church's committees, and contact a member of the Nominations Committee. *Your help is needed and greatly appreciated.*

COMMITTEE	ROLE	2020	Proposed for 2021
The Board	Chair	Jan Thompson	Jan Thompson
	Vice Chair	Vacant	Leslie Johnston
	Past Chair	David Putnam	Charlotte Stewart
	Treasurer	Barbara Mahaffy	Barbara Mahaffy
	Secretary	Leslie Johnston	vacant
	Regional Council	C Stewart/R Hamilton	C Stewart/R Hamilton
Nominations	Chair	Charlotte Stewart	Charlotte Stewart
	Member	Leah Abbey	Leah Abbey
	Member	Kerry Radigan	Kerry Radigan

Stewardship & Finance	Chair	Charlotte Stewart (acting)	Berna Aslan
	Vice Chair	Vacant	Vacant
	Treasurer	Barbara Mahaffy	Barbara Mahaffy
	Member	Bob Drennan	Bob Drennan
	Member	Barry Beavers	Barry Beavers
	Member	Irene Langdon	Irene Langdon
	Member	Janet Hockley	Janet Hockley
	Member	Wayne Joudrie	Wayne Joudrie
Property	Chair	Garth Bagnall	Garth Bagnall
	Vice Chair	Peter Marshall	Peter Marshall
	Rental Liaison	Kerry Radigan	Kerry Radigan
	Member	Pat Radigan	Pat Radigan
	Member	Clare Aiken	Clare Aiken
	Member	Gil Caratin	Gil Caratin
	Member	Roy Stevenson	Roy Stevenson
	Member	Charlie Stahn	Charlie Stahn
	Member	Ralph Latta (ad hoc)	Ralph Latta (ad hoc)
	Member	Kevin Kelly (ad hoc)	Kevin Kelly (ad hoc)
Library	Chair	Pat McKnight	Pat McKnight
	Member	Patty Cheshire	Patty Cheshire
	Member	Barbara Carey	Barbara Carey
Plans & Communications	Chair	Kerry Radigan	Kerry Radigan
	Vice Chair	Vacant	Vacant
	Member	Richard Hamilton	Richard Hamilton
	Member	David Cairney	David Cairney
	Member	Beth Pearson	Beth Pearson
	Member	Rick MacKenzie	Rick MacKenzie
	Member	M Montgomery (ad hoc)	M Montgomery (ad hoc)
Trustees	Chair	Glen Mahaffy	Glen Mahaffy
	Member	Beth Pearson	Beth Pearson
	Member	Clare Aiken	Clare Aiken
	Ex-Officio	Minister	Minister

Christian Development	Chair	Richard Hamilton	Richard Hamilton
	Vice Chair	Vacant	Vacant
	Member	Pat McKnight	Pat McKnight
	Member	Martha Forbes	Martha Forbes
	Member	Carol MacKenzie	Carol MacKenzie
	Ex-Officio	Judy VanDuzer	Judy VanDuzer
	Ex-Officio	Heather Franca	Heather Franca
Worship	Chair	Barbara Carey	Barbara Carey/Janet Bowler (Acting)
	Vice Chair	Vacant	Vacant
	Member	Paul Templeton	Michelle Bowes
	Member	Jan Thompson	Jan Thompson
	Member	John Mitchell	John Mitchell
	Member	Janet Bowler	Janet Bowler
	Member	Kim Kimura	Kim Kimura
	Ex-Officio	Frank Pierce	Frank Pierce
	Ex-Officio	Minister	Minister
Contemporary Worship Sub Committee	Co-Chair	David Cairney	David Cairney
	Co-Chair	Lynn Townsend	Lynn Townsend
	Member	John Mitchell	John Mitchell
	Member	Leslie Johnston	Leslie Johnston
Membership & Pastoral Care	Co-Chair	Sue Lane	Sue Lane
	Co-Chair	Patty Cheshire	Patty Cheshire
	Roll Clerk	S Lane/H Vandriel	S Lane/H Vandriel
	Member	Carol Johnstone	Carol Johnstone
	Member	Mary Anne Bulmer	Mary Anne Bulmer
	Member	Anne Caratin	Anne Caratin
	Member	J Taylor-Mckinnon	J Taylor-Mckinnon
	Member	Diane Paton	Diane Paton

Outreach	Chair or Co-Chair	Linda Craig	Linda Craig
	Vice or Co-Chair	Vacant	Vacant
	Member	Alecia Bagnall	Alecia Bagnall
	Member	Mary Anne Bulmer	Mary Anne Bulmer
	Member	Lynda Drennan	Lynda Drennan
	Member	Juliette Fielding	Juliette Fielding
	Member	Margaret Haycock	Margaret Haycock
	Member	Maureen Jaggard	Maureen Jaggard
	Member	Betty Kobayashi	Betty Kobayashi
	Member	Irene Langdon	Irene Langdon
	Member	Diane Paton	Diane Paton
	Member	Landra Smith	Landra Smith
	Member	Deb Stevenson	Deb Stevenson
Ministry & Personnel	Chair	Dave Putnam	Dave Putnam
	Vice Chair	Vacant	Vacant
	Member	Louise Schweyer	Louise Schweyer
	Member	Anne Caratin	Anne Caratin
	Member	John Mitchell	John Mitchell
	Member	Barbara Harwood	Barbara Harwood
Ministry Staff	Minister	Rev. Etienne LeSage	Rev. Etienne LeSage
	Supply Minister	Rev. Kevin Taylor	Rev. Kevin Taylor
	Office Manager	Henrietta Vandriel	Henrietta Vandriel
	Christian Dev Fac	Judy VanDuzer	Judy VanDuzer
	Music Director	Frank Pierce	Frank Pierce
	Custodian	Dave Wiens	Dave Wiens
	Children Educator	Heather Franca	Heather Franca
Contract Agreement	Cont Music	Annette Haas	Annette Haas

House Leaders	Coordinator	Mary Anne Bulmer	Mary Anne Bulmer
	January	Debbie Reiner	Debbie Reiner
	February	David Putnam	David Putnam
	March	Richard Hamilton	Richard Hamilton
	April	Kerry & Pat Radigan	Kerry & Pat Radigan
	May	Clare Aiken	Clare Aiken
	June	Maureen Jaggard	Maureen Jaggard
	July	Ad Hoc	Ad Hoc
	August	Ad Hoc	Ad Hoc
	September	Melda & Paul Templeton	Melda & Paul Templeton
	October	Linda Moore	Linda Moore
	November	Marg Haycock	Marg Haycock
	December	Nancy Pierce	Nancy Pierce



FINANCE COMMITTEE REPORT

Acting Chair: Charlotte Stewart

Treasurer: Barbara Mahaffy

Members: Barry Beavers, Bob Drennan, Janet Hockley, Wayne Joudrie, Irene Langdon

Marshall Memorial United Church ended the year 2020 with Cash and other Current Assets of \$178,434 and \$300,000 in GICs. We have only \$6,604 in payables and deferred income and Equity is currently \$471,830.

The Operating Fund Income Statement shows a surplus of \$353 but this was originally a deficit of (\$1,646) before the transfer of \$2,000 from a Bequest that we are holding for deficit amelioration. This was a significant improvement over our budgeted shortfall of (\$33,551). Although the COVID-19 pandemic greatly reduced operating funds, we benefited from government subsidies and reduced operating costs.

Church Givings at \$232,805 were slightly higher than last year although \$2,200 under budget. Due to prolonged closures rental income was \$23,000 under budget and Special Projects were \$6,700 under budget. These were offset by \$32,656 in federal COVID relief funding. As a result, total revenues were \$766 over budget excluding the Bequest Allocation.

Overall, expenses were \$31,000 under budget. Savings of \$17,500 were achieved in Salaries and Benefits due to the net effect of our Supply Minister in lieu of the regular Minister and the Christian Development Facilitator not able to work a full half-time. Additional savings were achieved in almost all other expense areas due to the extended closure. However, Worship had the additional costs of \$10,400 for Online Productions which caused a negative variance of (\$5,600).

2020 has been a stressful year for many congregations and it is clear that Marshall Memorial has benefitted from the wise decisions and investments of our past Stewardship and Finance committees. We have also been fortunate that our members have sustained their givings as well as they are able. During this unusual year, the Finance Committee met almost monthly, most commonly via Zoom. We have been guided by the expertise and wise advice of our Treasurer Barbara Mahaffy. Her regular participation in the special webinars for Church Treasurers held by the United Church of Canada to guide congregations through the year and to help with the application processes for federal COVID relief funding has been of great assistance. These webinars had church treasurers attending from all across Canada.

I have truly enjoyed serving on this committee, albeit in an acting capacity. We were fortunate to have a new member, Bob Drennan. I have appreciated the time commitment and dedication of all the committee members. As of 2021, Stewardship and Finance welcomes Berna Aslan as its new Chair. Our Treasurer Barbara Mahaffy will be retiring at the end of 2021 and it is essential that we identify a new Treasurer before that time. We will likely be contracting with an accountant for statements, and thus there will be less need for the technical expertise the Treasurer's role has exhibited to this point. The committee would welcome and invite, any and all who may be interested in serving as our Church Treasurer or as a committee member.

Respectfully submitted,
Charlotte Stewart

FINANCIAL STATEMENTS & 2021 BUDGET

Marshall Memorial United Church
Balance Sheet as at December 31, 2020
(with comparative figures for December 31, 2019)

	2020	2019
ASSETS		
Current Assets		
Petty Cash	300	300
Bank	173,194	171,674
Total Cash & Banking	\$ 173,494	\$ 171,974
Other Current Assets		
GST/HST Recoverable	2,290	3,476
Accounts Receivable	-	58
Prepaid Expenses	2,650	6,497
Total Other Current Assets	\$ 4,940	\$ 10,031
Other Assets		
Term Deposits, GICs	300,000	300,000
Total Other Assets	\$ 300,000	\$ 300,000
TOTAL ASSETS	\$ 478,434	\$ 482,005
LIABILITIES		
Current Liabilities		
Accounts Payable	3,622	6,841
Deferred Income	2,982	3,800
Total Current Liabilities	\$ 6,604	\$ 10,641
TOTAL LIABILITIES	\$ 6,604	\$ 10,641
EQUITY		
Operating Fund	104,119	103,765
Designated Trust Funds	297,045	296,938
Chancel Choir Fund.	8,559	8,554
Restricted Housing Allowance Fund	62,107	62,107
TOTAL EQUITY	\$ 471,830	\$ 471,364
LIABILITIES AND EQUITY	\$ 478,434	\$ 482,005

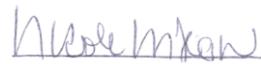
Marshall Memorial United Church
Statement of Equity at December 31, 2020

	Operating	Trust Funds	Chancel Choir	UCW	Externally Restricted	Total Equity
Opening Balance	\$ 103,765	\$ 296,938	\$ 8,554	\$ -	\$ 62,107	\$ 471,364
Revenue	\$ 290,528	\$ 158,324	\$ 3,886	\$ -	\$ -	\$ 452,738
Interfund Transfers						(148,184)
Net Revenue	\$ 290,528	\$ 158,324	\$ 3,886	\$ -	\$ -	\$ 304,554
Disbursements	\$ 290,174	\$ 158,217	\$ 3,881			\$ 452,272
Interfund Transfers						\$ (148,184)
Net Disbursements	\$ 290,174	\$ 158,217	\$ 3,881	\$ -	\$ -	\$ 304,088
Net Income (Loss)	\$ 354	\$ 107	\$ 5	\$ -	\$ -	\$ 466
Closing Balance	\$ 104,119	\$ 297,045	\$ 8,559	\$ -	\$ 62,107	\$ 471,830

Marshall Memorial United Church
Operating Fund Income Statement for the year ending December 31, 2020
(with comparative figures for December 31, 2019)

	2020	2019
Revenue		
Church Givings	\$ 232,805	\$ 231,588
Loose Collection	345	2,436
M&S Givings	1,800	1,800
Donations on line	1,100	35
Interest	1,237	1,435
Rental Income	16,693	41,316
Freedom Mobile	21,993	20,361
Special Projects	3,290	7,116
Other	1,109	798
Government COVID-19 Funding	32,656	0
Transfer from UCW Fund	1,300	800
Transfer from Memorial Fund	0	2,500
Mission Council Grant	1,000	0
Bequest Allocation	2,000	6,000
Total Revenues - Non-Designated	<u>\$ 317,328</u>	<u>\$ 316,185</u>
Givings to United Church - M & S	<u>-26,800</u>	<u>-29,300</u>
Net available for operations	<u>\$ 290,528</u>	<u>\$ 286,885</u>
Expenditures		
Salaries, benefits and travel	\$ 198,968	\$ 197,303
Church Property	40,655	42,526
Worship	31,569	21,421
Christian Development	944	2,398
Membership & Pastoral Care	8,979	9,163
Office and Administration	2,033	6,470
Planning & Communication	4,354	4,647
Stewardship	-	100
Finance	1,903	1,519
Congregational Board	769	891
Allocation to Designated Funds	-	-
Total Operating Expenditures	<u>\$ 290,174</u>	<u>\$ 286,438</u>
Operating Surplus (Deficit) for the year	<u>\$ 354</u>	<u>\$ 447</u>

I have examined the Accounting records as prepared by the Treasurer for the year ending December 31, 2020 and have obtained all the information and explanations that were required. In my opinion, the records reflect fairly the financial position of Marshall Memorial United Church as of December 31, 2020.



Nicole McLean, MBA, CPA, CMA

Marshall Memorial United Church
Designated Trust Funds for the year ending December 31, 2020

	Benevolent Fund	Pipe Organ Fund	Capital Development Fund
Opening Balance	\$ 1,031	\$ 730	\$ 62,049
<u>Increase</u>			
Donations			1,080
Transfer from Memorial Fund			30
Online Donations			4
Interest	12	9	732
S/Total	\$ 12	\$ 9	\$ 1,846
<u>Decrease</u>			
Funds Distributed			
Equipment			1,246
S/total	\$ -	\$ -	\$ 1,246
Closing Balance	\$ 1,043	\$ 739	\$ 62,649

	Memorial Fund	Outreach & World Mission	UCW Fund	Bequest Fund
Opening Balance	\$ 219,263	\$ 6,378	\$ 3,155	\$ -
<u>Increase</u>				
Donations	30	200		
Online Donations	100			
Transfer from Memorial Fund		100		144,511
Transfer from Youth Fund		243		
Fundraising		1,584		
Interest	882	75	37	1,706
S/Total	\$ 1,012	\$ 2,202	\$ 37	\$ 146,217
<u>Decrease</u>				
Transfer to Capital Development Fund	30			
Transfer to Operating Fund	-		1,300	2,000
Transfer to Bequest Fund	144,511			
Transfer to Outreach Fund	100			
Transfer of Bequest Allocation	-			
Wesley Urban Ministries		1,300		
Living Rock		1,300		
Ancaster Community Services		1,300		
High School Awards		500		
Program Expenses		450		
Fundraising Expenses		51		
S/total	\$ 144,641	\$ 4,901	\$ 1,300	\$ 2,000
Closing Balance	\$ 75,634	\$ 3,679	\$ 1,892	\$ 144,217

Cont'd Page 2 ...

Marshall Memorial United Church
Designated Trust Funds for the year ending December 31, 2020

(Cont'd)

	White Gift Fund	Youth Fund	Audio-Visual Fund	Total Designated Trust Funds
Opening Balance	\$ 1,848	\$ 194	\$ 2,290	\$ 296,938
<u>Increase</u>				
Donations	4,271	490	720	
Online Donations	325	25		
Fundraising	1,105			
Interest	22	2	27	
S/Total	<u>\$ 5,723</u>	<u>\$ 517</u>	<u>\$ 747</u>	<u>\$ 158,322</u>
<u>Decrease</u>				
Wesley Urban Ministries	1,000			
Living Rock	1,000			
Ancaster Community Services	1,000			
Fundraising Expenses	216			
World Vision		468		
Transfer Balance to Outreach Fund		243		
Audio-Visual Systems			200	
S/total	<u>\$ 3,216</u>	<u>\$ 711</u>	<u>\$ 200</u>	<u>\$ 158,215</u>
Closing Balance	<u>\$ 4,355</u>	<u>\$ -</u>	<u>\$ 2,837</u>	<u>\$ 297,045</u>

Marshall Memorial United Church
Chancel Choir Fund for the year ending December 31, 2020

Opening Balance	<u>\$ 8,554</u>
<u>Increase</u>	
Donations	3,615
Online Donations	170
Fundraising	-
Interest	101
S/Total	<u>\$ 3,886</u>
<u>Decrease</u>	
Guest Musicians & Music	-
Event Expenses	1,425
Program Expenses	1,430
Equipment	526
Ancaster Community Services	500
S/total	<u>\$ 3,881</u>
Closing Balance	<u>\$ 8,559</u>

Marshall Memorial United Church 2021 Operating Fund Budget

With the actual AGM delayed until the fall when we may be able to meet again, the United Church of Canada is permitting church Boards to approve operating budgets so that there will be a smooth transition into 2021. At its meeting on January 11, 2021, the Board of Marshall Memorial United Church approved the budget which follows on behalf of the congregation.

With COVID-19 still a reality and its impact into 2021 still an unknown, there were a number of assumptions that had to be determined in order to present a realistic budget. These are the assumptions that have been approved to provide a basis for our operation:

- COVID-19 restrictions assumed to continue until June 30 with in-person services hopefully able to resume September 1. This assumption also provides for full rental use of the church beginning in the summer.
- Church Givings are targeted to remain as the prior year and cash donations to resume in the fall.
- Salaries & Benefits – The cost of living increase from the United Church of Canada is 2.2% and has been applied to all positions.
- On-line Production Costs will continue until the end of August.

These assumptions have resulted in a deficit of (\$45,265). As in the past, we have available funds from a bequest to offset deficits. It has been our practice to only use up to \$12,000 of the bequest per year. However, since the items that generate the 2021 deficit are caused by external factors out of our control, we have decided to allocate up to \$41,000. This represents the loss from Rentals and Special Projects and the additional costs of Online Productions, all of which are the result of dealing with the COVID pandemic. After the Bequest Allocation has been applied, the resulting anticipated deficit is (\$4,265). It is recognized that as conditions change from the base assumptions, there may also be changes to our anticipated revenues and expenses.

Respectfully submitted,
Barbara Mahaffy
Treasurer

Marshall Memorial United Church
Operating Fund Budget
For the Year Ending December 31, 2021

	Actual 2020	Budget 2020	Approved Budget 2021
REVENUE			
Receipts			
Church Givings	232,805	235,000	235,000
Loose Collection	345	3,000	2,000
Donations on Line	1,100	500	500
Interest	1,237	1,200	1,200
Rental Income	16,693	40,000	20,000
Freedom Mobile	21,993	20,762	22,600
Special Projects	3,290	10,000	5,000
Other	1,109	1,000	1,000
Government COVID Funding	32,656	-	12,000
Mission Council Grant	1,000	-	-
Transfer from UCW	1,300	1,300	800
Total Receipts	\$ 313,528	\$ 312,762	\$ 300,100
Givings to M & S			
United Church - Mission & Service	(25,000)	-25,000	-25,000
Total Givings to M & S	\$ (25,000)	\$ (25,000)	\$ (25,000)
NET REVENUE	\$ 288,528	\$ 287,762	\$ 275,100
EXPENSE			
Salaries & Benefits			
Salaries	171,095	178,611	179,329
Benefits	10,473	11,213	10,549
Travel	-	3,000	1,000
Books, education, conferences	138	1,221	1,237
Pension & Health Benefits	17,008	19,950	18,500
Books, education - Minister	254	1,442	1,474
Purchased Services	-	1,000	1,000
Total Salaries & Benefits	\$ 198,968	\$ 216,437	\$ 213,089
Church Property			
Heating Expense	6,478	11,500	10,000
Hydro Expense	5,246	8,000	5,000
Water & sewer expense	649	1,600	1,500
Fire Inspection & Maintenance	2,139	2,500	2,000
HVAC	3,339	4,500	2,500
Rental Caretaker	-	500	500
Repairs & maintenance expense	5,993	9,000	8,500
Kitchen Supplies	284	200	200
Insurance expense	12,751	9,800	13,000
Telephone & Fax expense	1,451	1,500	1,500
Snow Removal/Salt	2,325	2,700	2,700
Total Church Property	\$ 40,655	\$ 51,800	\$ 47,400
Worship			
Supply Ministers & Organist	660	1,750	1,050
Guest musicians & soloists	-	3,000	3,000
Contemporary Services	16,834	15,000	15,000
Organ & piano maintenance	683	1,000	500
Sheet music	2,250	2,500	2,500
Worship Supplies	507	1,900	1,000
Online Production Costs	10,400	-	16,200
Flowers	235	800	300
Total Worship	\$ 31,569	\$ 25,950	\$ 39,550

**Marshall Memorial United Church
Operating Fund Budget
For the Year Ending December 31, 2021**

Cont'd

	Actual 2020	Budget 2020	Approved Budget 2021
Christian Development			
Sunday School Supplies	-	600	200
Library Expense	305	200	300
Leadership expense	200	1,200	400
Youth & Vacation Bible School	300	400	100
Supplies - Adults & Small Groups	139	800	300
Total Christian Development	\$ 944	\$ 3,200	\$ 1,300
Membership & Pastoral Care			
United Church of Canada Assessment	8,826	8,826	8,826
Coffee & Conversation Supplies	13	500	200
Pastoral Care	140	300	100
Total Membership & Pastoral Care	\$ 8,979	\$ 9,626	\$ 9,126
Office Administration			
Office supplies	1,117	2,500	1,500
Other - office & administration	-	100	-
Copier - Service contract expense	-	700	-
Copier - Lease expense	517	1,600	-
Computer/Printer Equipment	399	1,500	1,000
Total Office Administration	\$ 2,033	\$ 6,400	\$ 2,500
Planning & Communications			
Advertising	559	1,000	750
Internet	1,366	1,200	1,350
Licensing and Media	2,429	2,500	2,600
Total Planning & Communications	\$ 4,354	\$ 4,700	\$ 4,700
Stewardship			
Campaign	-	100	-
Total Stewardship	\$ -	\$ 100	\$ -
Finance			
Bank & Payroll Service charges	1,903	1,600	1,700
Total Finance	\$ 1,903	\$ 1,600	\$ 1,700
Congregational Board			
Board expenses	769	1,500	1,000
Total Congregational Board	\$ 769	\$ 1,500	\$ 1,000
TOTAL EXPENSE			
Net Income (Deficit) before Allocation	\$ (1,646)	\$ (33,551)	\$ (45,265)
Bequest Allocation	\$ 2,000	\$ 12,000	\$ 41,000
NET INCOME (DEFICIT)	\$ 354	\$ (21,551)	\$ (4,265)

Marshall Memorial United Church: 66th Annual General Meeting

Sunday, February 2, 2020 (Fellowship Hall)

AGM AGENDA

Call to Order: Opening

Charlotte Stewart

Meeting Preparation

a. Motion to appoint Secretary – Leslie Johnston

Jan Thompson

Seconded: Patty Cheshire

CARRIED

b. Motion to Permit Adherents to Vote

Linda Craig

Seconded: Beth Pearson

CARRIED

c. Motion to Confirm Meeting Agenda

Jan Thompson

Seconded: Kerry Radigan

CARRIED

Motion to Approve the Minutes from 2019 AGM, February 3, 2019 Leslie Johnston

Seconded: Beth Pearson

CARRIED

In Memoriam

Rev. Kevin Taylor

Clenice Beach
 Connie Kuntz
 Joan Roscoe
 Doris Reynolds
 Donald Mahony

In Appreciation

a. To the Staff

David Putnam

THANK YOU TO STAFF

We have much to be thankful for at Marshall Church.

We think of our **Minister, Rev Etienne LeSage**. Although he is absent at this time, he is in our thoughts and prayers.Our **Supply Minister, Rev Kevin Taylor** - for his enthusiasm, energy and spiritual leadership over these past 7 months. He has shown real wisdom and balance in what is a very difficult role.Our **Office Manager, Henrietta Vandriel**, - for her dedicated attention to the day to day handling of the many administrative functions that are so important for the smooth operation of our church.Our **Organist & Choir Director, Frank Pierce**, - Frank is in his 25th year at Marshall and over that time has made a significant contribution to the music, worship and spiritual life of the church.**Annette Haas**, - for her talent and contribution to the contemporary music of our church.Our **Christian Development Facilitator, Judy VanDuzer**, - for her dedication and imagination in this important role at Marshall.Our **Children's Christian Education Leader, Heather Franca**, for her enthusiasm and faithful leadership of the children's activities each Sunday morning.Our **Custodian, David Wiens**, - for his commitment to the care of this facility and his support of the many activities that take place in this building.

We are truly blessed to have this team of people at Marshall, who are so dedicated to the work of God in this place.

Please join me in showing our appreciation to them.

b. To Board & Committees

Charlotte Stewart

I have the honour of thanking the Board and Committees for their work on our behalf during the past year. I came onto the Board as chair two years ago without having spent the previous two years as Vice Chair, which is the more usual route. Throughout the past year I have been blessed with encouragement, support and wise advice from all the members of the Board, and thank them most sincerely for making my time as chair so rewarding. My thanks go to Barbara Carey, Patty Cheshire, Linda Craig, Richard Hamilton, Leslie Johnston, Sue Lane, Barbara Mahaffy, Beth Pearson, Dave Putnam, Kerry Radigan, Pat Radigan, Jan Thompson, Reverend Étienne Lesage, and Rev. Kevin Taylor.

I want to recognize in particular two Committee Chairs who are retiring from the Board after many years of service. Beth Pearson has served for the past 8 years as Vice-Chair, Chair, Past Chair and Chair of Nominations, and most recently Chair of Stewardship and Finance. It is impossible to thank her adequately for all her many contributions to the smooth operation of our church. Pat Radigan has been the Chair of the Property Committee for close to ten years, and you can see his work all around you whenever you enter the building, and most especially in our wonderful Gathering Place. He has cared for Marshall as though it was his own home. I also wanted give special thanks to Barbara Carey, who as chair of Worship worked diligently to find pulpit supply every Sunday from mid-April when Rev. Etienne was taken ill, until the summer when the Board was so fortunate in being able to employ Rev. Kevin as our permanent supply minister.

I am sure that these chairs of the committees of the church would be the first to say that they could not do all that they do without their many dedicated members. We are all fortunate that so many members of our congregation are willing to give their time and talents to our church's life and work. Please join me in thanking the chairs and members of all our committees and other groups.

Motion to accept the Annual Report for 2019

Leslie Johnston

Seconded: Jan Thompson

CARRIED

Financial Matters

a. Financial Report

Barbara Mahaffy

The financial statements for Marshall Memorial United Church for the year ended December 31, 2019 are published in the 2019 Annual Report pages 24 to 28.

The Balance Sheet shows that current assets are held as \$171,974 in cash and \$10,031 in receivables and prepaid items. In addition, we have \$300,000 in GICs to secure fund balances and improve interest earned on available cash.

The Operating Fund Income Statement on page 26 summarizes our year-end surplus position of \$447. We ended the year with a deficit of (\$5,553) but transferred in \$6,000 from a Bequest that has been designated for use to alleviate deficits. Before the Bequest Allocation, revenues were down just over \$13,000 from the prior year. This totally reflects Church Givings which at \$231,588 were \$13,000 less than the previous year.

Our contribution to Mission and Services was \$29,300 including \$25,000 allocated from Church Givings, \$1,800 from specified contributions of church members and \$2,500 designated from the Estate of Clenice Beach.

Expenditures were \$2,000 less than the previous year and \$28,700 under budget and continue to reflect reduced spending in all areas. Salaries and Benefits were \$15,000 under budget due to the net effect of our Minister on sick leave and not fully replaced in the early months as well as the Christian Development Facilitator not able to work a full half time.

Following the transfer of \$6,000 from the Bequest, the operating surplus was \$447, which leaves the Equity balance for operations at \$103,765.

The Designated Fund Analysis on pages 27 and 28 gives detail on the sources of Fund revenues and distributions from the Funds. The major project in the Designated Funds was the completion of the Communication Project to replace and upgrade our telephone and internet systems. The Outreach fundraised \$3,000 from fundraising activities and the White Gift Fundraised \$1,500. The Outreach Committee is responsible for the planning of these events as well as Guy's Lunch, which had no net cost to the committee. Agencies receiving support included Wesley Urban Ministries, Living Rock, Ancaster High School Awards, and Ancaster Community Services. Please note that on Page 27 towards the bottom there is a reference to Liberty for Youth. That should read Living Rock since Liberty for Youth is no longer one of our supported charities. The Chancel Choir also donated to Ancaster Community Services. The UCW, in winding down their activities this year, dispersed funds to Ancaster Community Services, Living Rock, Mission Services and Marshall Memorial Operating Fund. The balance of the UCW Fund will be dispersed over the next several years to the Operating Fund to assist with our operating costs that were previously covered by the UCW.

A financial review was completed by Nicole McLean and she has signed off on the statements. Motion – to approve the Financial Statements for Marshall Memorial United Church for the year ending December 31, 2019 as presented.

Seconded: Beth Pearson

CARRIED

b. 2020 Budget

Beth Pearson

Budget

The Board has prepared an Operating Fund Budget for your consideration as published on pages 29 and 30 of the Annual Report. The format of the budget has changed slightly. On the last page, we show the bottom line deficit before and after allocation of a Bequest. We have a Bequest totaling just over \$150,000 that we are using to minimize any deficit at a rate of \$12,000 per year. At last year's AGM the congregation approved a deficit of (\$14,973) less the \$12,000 for a deficit of (\$2,973). We ended the year with a deficit of (\$5,553) to which we applied only \$6,000 from the Bequest for a year-end surplus of \$447.

The proposed 2020 Operating Fund budget projects a deficit of (\$33,551) which reduces to (\$21,551) when the Bequest allocation of \$12,000 is applied.

Expenditures have not increased greatly over the 2019 budget. Salaries and Benefits reflect adherence to the United Church of Canada guideline of 1.9% salary increases. Although there were, savings last year due to the absence of both our Minister and Christian Development Facilitator, these savings are not expected to continue significantly into 2020. All other areas are continuing to control costs and over all expenditures have only increased by \$6,000 over the 2019 budget.

Revenues continue to present our largest challenge. Projected revenue for 2020 is \$12,500 less than the 2019 budget and the decrease is totally reflective of decreased Givings. Church Givings and Loose Givings ended at \$234,000 which was \$19,000 short of our target \$253,000. For 2020, we are targeting \$4,000 more or \$238,000 based on our hope for increased membership and support. We are continuing to support the United Church M&S Fund with an allocation of \$25,000 from offerings.

The loss of \$12,500 over the 2019 budget plus the \$6,000 increase in expenditures for a total loss of \$18,500 has meant that 2019 projected deficit of (\$15,000) has increased in 2020 to (\$33,500). We will again apply the \$12,000 Bequest Allocation to minimize the deficit for a projected closing deficit of (\$21,551). The magnitude of the proposed deficit provides a great

deal of concern to the Board. We prefer to find a way to support the expenditures needed to live out our Mission in our Church and community. However, we feel it is a realistic presentation of our current circumstances at Marshall Memorial.

Motion – to adopt the Proposed Operating Budget for Marshall Memorial United Church for the year 2020 as presented.

Seconded: Bob Drennan

CARRIED

Discussion about perhaps re-introducing the offering envelopes at the weekly services. Beth spoke about approx. 70% of congregation on PAD. Also comments on passing the plate and people feeling uncomfortable that they were not putting anything in it. Miss opportunity to pass the plate during baptisms. Also look at Kevin to identify more about the fact that 70% of congregation is on PAD, and perhaps Kevin to share this more often at the services.

c. **Motion to Appoint the Financial Examiner** Beth Pearson
Beth made a motion to accept Nicole McLean to be appointed to perform the Financial Review for the year 2020.
Seconded: Wolf Gaerdes

Table discussions were held to brainstorm how to improve our revenue – Beth Pearson and Richard Hamilton

Nominating Committee

a. In Appreciation of Volunteers David Putnam

Appreciation of Volunteers

We are grateful for the God-given talents that are shared in this congregation and for the time that many people give to the work and ministry of this church. Thank you to those who have volunteered in so many ways on our Board and Committees.

b. Nominations Update David Putnam

Nominations Update

The *Nominations Report* contained in the Annual Report lists the various standing committees of the church, as well as the leaders and members of each committee. Please take note of the following changes:

Board Chair – Jan Thompson replaces Charlotte Stewart.

- Charlotte Stewart has been the Board Chair for the last two years and this morning will complete her term in this role. She has done an exceptional job in this capacity and we are grateful for her leadership, dedication, faithfulness and wisdom. Thank you Charlotte for all that you have done, and will continue to do in your new roles.

Past Chair – Charlotte Stewart replaces Dave Putnam.

Regional Council Representative – Charlotte Stewart and Richard Hamilton will replace Leslie Johnston.

- Leslie Johnston has been our Presbytery Representative and our Regional Council Representative for a number of years. Leslie will no longer hold this position, but will continue as the Board Secretary. Thank you Leslie for your involvement in the work of the larger United Church.

Nominations Chair – Charlotte Stewart replaces Dave Putnam.

Stewardship & Finance – Bob Drennan has joined as a committee member.

- Beth Pearson has come through a long run as Board Secretary, Board Vice Chair, Chair, Past Chair and is now leaving the position as Chair of Finance. Thank you Beth as you have stepped-up in so many instances to capably lead in important positions. And she's not done yet.

Property Chair – Garth Bagnall replaces Pat Radigan.

- Pat Radigan is now leaving the position as Property Chair after many years of service in a job that requires a lot of skill, knowledge and time. Thank you for your dedication and for the many successful projects that you have undertaken for Marshall Church.

Christian Development Committee – Carol MacKenzie and Martha Forbes have joined as committee members.

Worship Committee – Paul Templeton and Kim Kimura have joined as committee members.

Unfilled Vacancies:

- Vice Chair of Board – The vice chair of the Board serves as a support and backup to the current Board chair. This is also the training ground for the individual who will be our next Board Chair. It is a key role in the church and at this point the position has not been filled.
- Chair of Stewardship & Finance – This person provides leadership to a very important committee of the church. Having heard the report from the Stewardship & Finance Committee and participated in the discussion at your table, you appreciate how critical it is to have a capable person in this role. The nominations committee would like to hear from you if you would be willing to serve in this capacity.
- Vice Chairs - Most of our standing committees do not have a vice chair. Therefore there is no backup and training of future leaders in most of our committees. Consider this as an opportunity to volunteer and become engaged as a leader in training in this congregation.

If you have a gift, talent, interest or passion for God's work at Marshall, please prayerfully consider how you might give of your time and talent as a leader or a member on one of the church's committees.

Your help is needed.

I move that the proposed changes to the Board and Standing Committees for 2020 be approved.

Motion to Approve Nominations for 2020:

David Putnam

Seconded: Patty Cheshire

CARRIED

c. Motion to approve proposed changes to the Board of Trustees Glenn Mahaffy

I Glen Mahaffy move that Earl Norsworthy be removed as a member of the Board of Trustees , and that Beth Pearson be named as a new member of the Board of Trustees immediately.

Seconded: Clare Aitken

CARRIED

Thanks and passing of the gavel to the incoming Board Chair, Jan Thompson, by Charlotte Stewart

Adjournment of AGM

Jan Thompson

Blessing

Rev. Kevin Taylor