



Annual Report for the
Congregational Meeting
March 8, 2026

Westminster United Church At The Cedars

543 Beechwood Drive
Waterloo, Ontario
N2T 2S8

For the Church Year

2025



Acknowledgement of Indigenous Territories:

Long before those of us who are settlers, and those of us who are descendants of settlers, came to this land, this land we call home, there were people here.

Many nations of people lived—and live—on the land we call Canada, given responsibility by the Creator to be stewards of this land and all that lives on it.

We know these people as the First Nations.

Today, we give thanks for the First Nations of this land.

Here in what is known as Waterloo Region, at Westminster United Church we worship God on the lands where before us have been and are still, the Peoples of the Neutral, the Anishnawbe, and the Haudenosaunee of Six Nations

As Christ's people, let us be people of Love, of Truth, and of Reconciliation.

Statement of Inclusiveness:

Westminster is an Affirming Congregation. We aspire to use our privilege to listen, educate, be accountable, and build trust with those who have traditionally been rejected and hurt by the church. We welcome and celebrate you just as the Creator wonderfully made you.

We are grateful for the many gifts of gender expression, age, race, sexual orientation, gender identity, cultural background, and abilities.

Wherever you are, as you are, Shalom and Salaam.

(Peace in completeness – in Hebrew and in Arabic.)



Westminster United Church
543 Beechwood Drive
Waterloo, Ontario N2T 2S8
519-746-6080 office@westminsterunited.ca
www.westminsterunited.ca

VISIONING STATEMENT

Living for a Community of Service

Westminster United Church is sustained
Through the Grace of God
And the commitment of our people.

By these principles we choose to live:

We embrace growth and the changing needs
Within our congregation and community
In spirit, meaning, outreach and fellowship.

We embrace the Spirit of a uniting church,
Through living our faith in Jesus Christ.

We embrace the care of God's Creation.

We embrace the dignity of each individual.

We embrace our vision of creating an environment
That enables us to live our principles
As the people of God in each day.

Westminster United Church

MISSION STATEMENT

To establish and develop a Church organization to be known as Westminster United Church of Waterloo, for the purpose of worshipping God, to grow and develop in the knowledge and understanding of God's work and purpose in the world.

To create an environment of openness for all people. To affirm that all who seek to live faithfully regardless of ability, age, ethnicity, race, sexual orientation, or social circumstances are welcome to full participation in the life of the congregation. To foster full opportunity for full participation by all in the wider church.

To develop and promote meaningful Christian Education programs for the children and youth of the congregation, to develop and nurture fuller understanding of God and the principles of faith of the United Church of Canada.

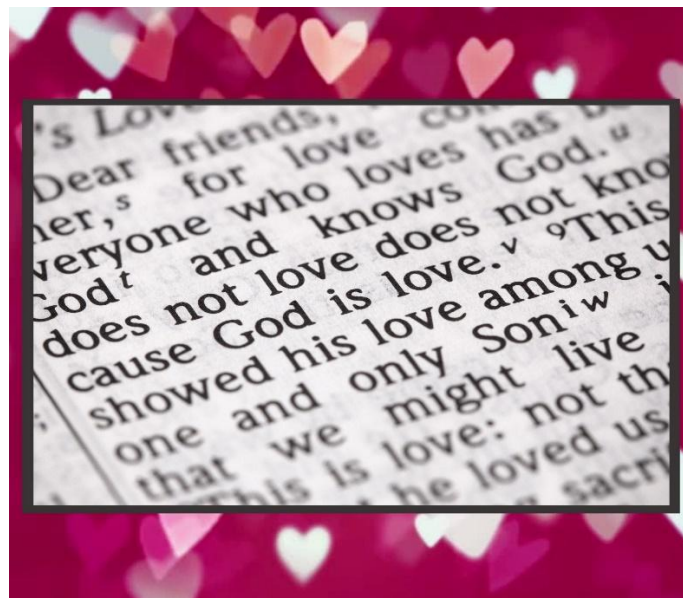
To present all programs in such a manner as to elicit enthusiastic participation by this most important segment of the congregation.

To carry out God's ministry of love and caring within the immediate Westminster community where congregational members live and work, including global outreach in a world where God's people can benefit from Christian love and support.

To act as disciples of Christ and to follow the Christian teachings of the church.

To strengthen our Christian faith through increased knowledge of God, learned through participation in worship services and other church activities.

This version celebrated September 1999



Westminster Church Council

2025

Chairperson	Scott McGaire
Minister	Rev. Michael Shewburg, June 1 to October 1, 2025; Rev. Roz Vincent-Haven, WOW appointed November 1, 2025 – first 6 month term to April 30, 2026, with possibility of renewal
Secretary	Dona Harvey
Treasurer	Paul Warder
Chair, Finance	Paul Warder
Chair, Ministry and Personnel	Kim Brabazon
Chair, Christian Development	Janice Greenhalgh to the end of May or June Vacant July; Alex Malcolm August to November
Chair, Worship	Sue-Ann Campbell to the end of June Vacant July
Chair, Social	Dianne McGaire
Chair, Stewardship	Vacant
Chair, Membership and Care	Vacant
CMC Liaison	Scott McGaire
WOW Representative 1	Ayla Mackie to November, now Vacant
WOW Representative 2	Vacant
Member at Large 1	Alex Ross
Member at Large 2	Vacant
Chair, Board of Trustees	Greg Hanmer

**Annual General Meeting
Westminster United Church
Sunday, March 16, 2025
The Community Room**

Attendance: Twenty – six signatures on the circulated attendance sheet, One device on Zoom
Those on Zoom were asked to signal their votes by typing Yes or No, and to ask questions via the Chat feature.

Call to Order – By Scott McGaire, Chair at 11:50 a.m.

Introduction of Rev Roz Vincent – Haven, Pastoral Charge Supervisor

Opening Prayer – Rev Roz Vincent-Haven

Motion: That Cheryl MacLean be named Recording Secretary for the Annual General Meeting.

Moved – Dona Harvey

Seconded – Brian Black

Carried.

Motion: All adherents along with members of Westminster United Church may speak at the meeting and vote on temporal matters.

Moved – Rob Greenhalgh

Seconded – Paul Warder

Carried.

Motion: The Agenda as circulated on March 6, 2025 is approved.

Moved – Brock Greenhalgh

Seconded – Bonnie Brewer

Carried.

Motion: The minutes of the Annual General Meeting held February 25, 2024, and Congregational Meetings held June 9, 2024 and November 24, 2024 be approved as presented.

Moved – Rob Greenhalgh

Seconded – Ayla Mackie

Carried.

A moment of silence to remember members of the Westminster family who passed away in 2024 - Sherry Ottman, Donna Tanner and Jake Fisher. Their presence is missed by all.

Annual Committee Reports – circulated by email on March 6, 2025. Scott added additional information to the CMC report regarding HVAC findings, potential solutions and the exploration of a capital loan from the UCC to be reimbursed by the rental income from the Day Care Centre. Under the Memoriam list, Sherry Ottman’s name was inadvertently missed and will be added to the official document.

Motion: To accept the 2024 Committee Reports as published, circulated and the Memoriam section amended.

Moved – Dona Harvey
Seconded – Karen Seeley
Carried.

Financial Report for 2024 - Paul Warder gave an overview including information that no grants were requested or received for the Student Minister position, from the Sherry Ottman Bequest (\$68,000 to date with more expected in 2025) 10% was forwarded to the UCC to apply to the Ventures in Mission building loan per the Bequest Policy, a \$5000 grant is to be returned but no process has been identified to do this. The Anti Hate Grant of \$15,000 was used to upgrade a variety of security features in the building.

Motion: The Congregation approve the Financial Report for 2024 as presented.

Moved – Brock Greenhalgh
Seconded – Sue Ann Campbell
Carried.

Budget for 2025 was presented by the Treasurer. A narrative was included in the documents to better understand how the Congregational Priorities align with the budget costs. The first priority of Caring and Belonging is listed below Learning and Faith Formation, opposite to the Ad Hoc Visioning Committee's findings. The future with a new minister will help rebalance the activities to more align them into the ranked priorities. A factor that has not been considered is the amount of volunteer hours which support Care and Belonging. If only financial aspects are considered this may misalign the ranking. The budget will be reworked once start dates for a minister and Creation and Connection employee and an end date for the Student Minister position are identified.

Motion - The Congregation approves the budget for 2025.

Moved – Janice Greenhalgh
Seconded – Dianne McGaire
Carried with 1 opposed.

Church Council Restructuring and Current Vacancies – Janice Greenhalgh - Christian Education, Sue Ann Campbell – Worship and Dona Harvey – Stewardship, will be stepping down from these positions. Dona Harvey will take the Council Secretary role. When the Joint Search Committee work is completed, Bethany Muir will accept the position of Co-Chair of Worship. Bruce Carter will accept the position of Trustee. Vacancies remain for an additional WOW representative and Member at Large.

Motion: That the Congregation approve the membership of Council for 2025 as stated, and grant the Council the power to add new members as needed until any restructuring is completed.

Moved – Rob Greenhalgh
Seconded – Dianne McGaire
Carried.

Council Restructuring – Laura Black reviewed the background and documents sent to the distribution list on March 6, 2025. The purpose of restructuring the Council is to move its role to one of strategic decision making. This will be accomplished by grouping various positions and tasks under a Liaison who will act as a Communication conduit to Council. This will ensure that communication is clear and transparent. The restructuring may include more volunteers but smaller tasks. The model must be fluid so that what is feasible is undertaken rather than trying to do things that are no longer of interest or have a capacity for a successful outcome. For example, sanctuary improvements would be taken on by a small task group rather than coming to Council for decision making. Another consideration is the Collaborative Covenant Joint Coordinating Committee which will be able to do Worship visioning together, which may include determining the frequency of Hymn Sings or other special services. A Workshop is suggested for fleshing out the activities of the various groupings. Everyone is encouraged to use the Feedback Survey in the circulated documents or contact Laura or Scott with their questions. This is a time for the Community to explore the Gifts of the Spirit.

New Business from the Floor – Rebecca shared that she is deemed Ready for Recognition and is exploring opportunities in the London area. Once an appointment is obtained, she will be giving her notice if it is before her contract end date in July.

Closing – Prayer given by Rev Roz Vincent - Haven

Adjournment at 1:20 p.m.

Scott McGaire, Chairperson

Cheryl MacLean, Secretary

Minister's Report for the 2025 Annual Report



“Encourage One Another and Build Each Other Up!”

Yesterday, I was sitting in my office at Westminster and contemplating what I might write in my report to you. I looked over at this quilted wall hanging and it came to me (a Spirit whisper?), this is what your short ministry with this beloved Community of Faith has been and continues to be about.

I am only the latest of three ministers who have led you in 2025, so this is really only a partial Minister's Report for this past year. Even though I have only been with you since November 1st 2025 as your appointed retired supply minister, we were not strangers before that day. I was appointed as your Pastoral Charge Supervisor to your Council after Rev. Andrea Allan's departure from Westminster in February to June 1st, when Rev. Michael Shewburg began his call with you. I was there to witness the joy and excitement you anticipated, in this new ministry among you and the collaborative agreement you had reached with Wesley United Cambridge. I rejoiced with you; Council, Search Team and Congregation, at the new beginning you were collectively embracing with such hope.

I was called again in October 2025 as your Pastoral Charge Supervisor for a special Congregational meeting held on Thanksgiving Sunday. That day I experienced a much-changed Community of Faith. Gone was the excitement and hope to be replaced by disillusion and despair. My heart went out to each

one and all of you. I wondered if my long ministry experience and skills in transformational ministry might be of help to you at this time?

So, I asked the Pastoral Relations Commission if I might be appointed to walk with you for a time? You agreed and so here we are.

Reflecting on my experience in leadership with you, at this writing, 3 months into my time serving you, I believe this has truly been a time to concentrate on “encouraging one another and building each other up.” As a Diaconal Minister, I have always held fast to the notion of mutual empowerment in ministry. The minister leads and empowers the community of faith and in turn is empowered by them. It is my hope that I have brought some stability to Westminster through consistent leadership in weekly worship, as well as encouraging and attempting to equip you, and your leaders, as you move forward to whatever your next best steps may be in embracing a new and brighter future as Christ’s people at Westminster.

My second Sunday with you, I attended your Anniversary Service on Sunday November 16th. The stories, and life and achievements you have accomplished in a short 35 years are truly amazing and what you should be very proud of. There has been sadness too, of declining givers and worshipers on Sunday morning. But still, there is a very strong faith-full remnant worshipping, working together and building each other up in this community. Perhaps this is the time in your ministry where you might collectively return to your roots and begin again to see visions and dream dreams?

I truly enjoyed leading your weekly worship services through Advent, Christmas, Epiphany and now soon into Lent, Easter and beyond. I want to thank Cheryl Maclean who stepped up shortly after I arrived to be worship team support and also Joan Tuchlinsky who joined the team in the New Year. Their support, along with the choir and music leaders Brian and Cynthia, and office staff make the preparation and leading of worship a joy for me.

As well, I have encouraged your Council leadership to move forward and build up the ministry you have together. I have encouraged the adoption of the new governance structure, first introduced at your last annual meeting. I continue to be part of the planning of the four Waterloo United Churches joint services throughout the year. Westminster hosted the Longest Night Service on December 21st and will host Pride Sunday in June. Westminster has now been invited into a collaboration with Emmanuel and First United Churches. I introduced a congregational behavioral covenant “Touch Stones” to your Council and with a great working group, adapted it for the Westminster Community of Faith. It was adopted on January 14th, 2026 at the Council meeting. I have included a copy here for your perusal. More about it at the ACM. I also led the congregation in an identity/vision lunch and discern on Sunday January 18th 2026, answering the question, “What kind of Church are you part of?” The report is also included here.

To close, I am very grateful to have this time of walking in solidarity with you, as we are ever guided by the call of Christ to be Deep, Bold and Daring disciples.

Many blessings on the journey as Christ’s people,

Rev. Roz Vincent-Haven

Touch Stones: A Guiding Covenant for Our Life Together

We will give and receive hospitality by caring for our time together. People work best in places where we support and respect each other's work, time and tasks. Reciprocity and collaboration are key.

We will be present as fully as possible. In the spirit of our belief that we are better together, at the beginning of each meeting we will have an intentional time of worship and take a brief time to check in with each other using a relevant focus question. This will allow us to put aside concerns we bring with us and support each other through listening and staying engaged.

We will speak our truth in ways that respect other people's truth. We will not interrupt, correct or debate what others say. We will speak from our own center using "I" statements, and will only speak once until everyone who wishes has an opportunity to speak. We will listen deeply to each other, allowing each person time to speak and we will not embark on side conversations. There may be exceptions such as keeping us aligned with the topic, or if hateful or harmful comments arise.

We will respond to each other with honest, open questions instead of counsel, correction, etc. With such questions, we help "hear each other into deeper speech and better decisions."

When the going gets rough we will turn to wonder. If we feel judgmental or defensive, we will ask ourselves, "I wonder what brought them to that belief?" "I wonder what they are feeling right now?" "I wonder what my reaction teaches me about myself (my feelings, privileges, etc)?" "I wonder who is missing from this conversation?" We will set aside judgment to listen to each other – and ourselves – more deeply. We recognize there may be unresolved conflict and discomfort.

We will declare any conflict of interest we may have. Honesty is essential to our work together. We will consider if an issue we are discussing or a decision we are making for the Community of Faith might be to our personal or family's benefit. If so, we will declare a conflict of interest at the outset of the discussion.

We will demonstrate intentional care to each other, to ourselves and to the membership of our Community of Faith. As leaders in the congregation, we give the intentional commitment to respond with acts of care when care is needed.

We will prioritize time for deep discernment, decision-making, and directive action. Detailed planning and reporting will be accomplished outside of Executive Team (Council) meetings. Teams will focus on setting strategic direction, priorities, budgets, and timelines, then will delegate, complete and evaluate their action items. We will all stand behind and implement the decisions we make.

We will be accountable to our community. We strive for respectful candor, providing feedback by both caring personally and challenging directly to preserve safety, effectiveness, personal well-being, and overall community experience.

We will maintain a strengths approach. We hold many tangible and intangible assets. We will let our imagination affirm the positive, to dream new perspectives, bold possibilities, and practical solutions that build on these strengths so that individuals and communities can flourish.

We will have fun together and celebrate our achievements. It is essential to the functioning of our Council to take meaningful time to attend to the relationships we have with each other. Our work together will be balanced with times of play.

For Council specifically, we will maintain solidarity. We will have open and honest discussions within the Council considering others points of view. We will support and defend all final decisions, regardless of our personal position. We will keep confidential any dissenting opinions and any sensitive information arising from our meetings. We will share the general learnings, not the stories. Only official minutes will be kept.

Report on “What Kind of Church Do You Belong To,” Discussion Sunday January 18, 2026

Purpose: To determine whether or not the congregation still aligned with the findings of the Ad-Hoc Visioning Committee Report in November 2023 and find a way forward for the Community of Faith (CoF) now.

Goals: Have members talk together about what kind of church Westminster is today and what they would like to be.

Discuss as a whole where the members believed the priorities of Westminster is today and group similar thoughts.

Discover what still aligned with the Vision report in 2023.

Discuss a new form of governance structure to implement a way forward with less members.

Process:

- Short worship in sanctuary ending with the reading of “Agnes’ Birthday, and a time of personal reflection.
- Moved to the community room to answer together Harry’s question “What kind of church do you belong to anyway?”
- 3 table groups of 5 (15 participants in total from the CoF), individual answer recorded on Postit flip chart paper.
- Reported back to whole group and recorded
- Common themes identified
- Brief description of findings in the 2023 report (made by chair of that group, Brian Black)
- Comparison of what was still true and what was different in 2026
- Closing prayer, blessing and grace.
- LUNCH, 4 kinds of soup, plus everyone brought a sandwich, cut in 4 to share of platters. Drinks and goodies provided.
- Detailed description of proposed new governance structure and how it aligned with the current Westminster vision, by Laura Black

Findings:

There was still significant overlap with the 2023 report. However, where that report identified gaps and deficiencies, the people gathered today, saw strengths.

CARING: Those gathered believed that they were a caring Community of Faith(CoF).

- Affirming congregation
- Care about needs in the CoF and broader community.
- Embraces difference.
- Flexible, tries to make things work.
- New CoF (35 years) but has established traditions
- Embracing imperfection/differences in reaching out (Equity, Diversity & Belonging Resource) .
- Comfortable environment.
- Likes to feed people.

LEARNING: The participants believed that they were a group that embraced learning about new things, people and ways of being together.

- Learns about other faiths.
- Wishes to explore and learn from outside community initiatives (Spectrum, SHOW, affordable housing, etc.)
- Willing to explore new forms of worship.

OPENESS: There was an overall feeling that they were an open CoF. One group in particular put an emphasis on this aspect.

- Makes things happen (if we can)
- Considers wild ideas (spontaneous)
- Answers the call.
- Seizes opportunities.
- Doesn't say NO immediately

FINAL WONDERINGS OF THE WHOLE GROUP:

- Do we embrace differences?
- Do we learn about each other here?
- Do only some of us make things happen?

SOLUTIONS:

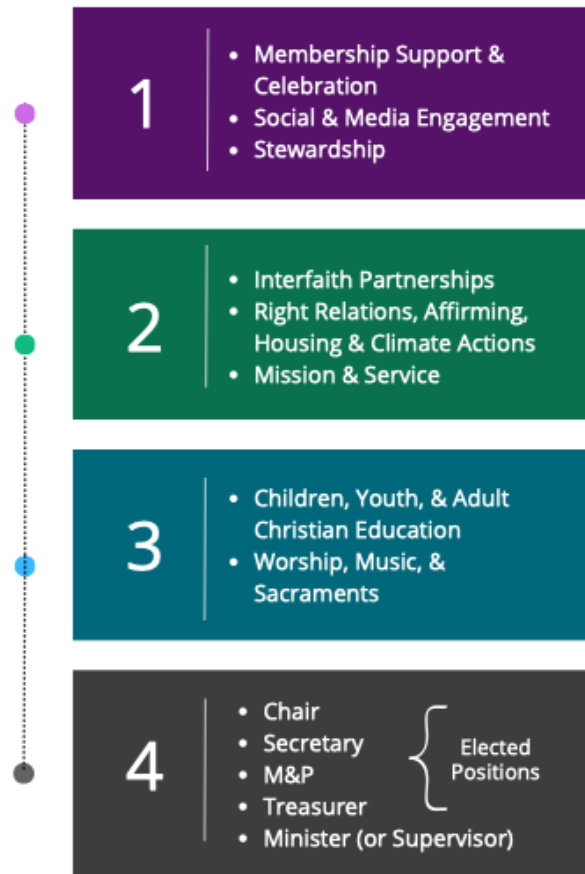
1. In-reach care (gatherings, circles of care, team building, traditions)
2. Aligning assets with needs.
3. Empowering passions and sharing and appreciation (discern call)
4. Adapt Worship (costs/methods)
5. Cedars Relationship (strengthen partnership)

An interest in the 3 categories of call: in-reach/Bold Discipleship, out-reach/Daring Justice, up-reach/Deep Spirituality. The Council Chair suggested IOU!

Westminster Governance Model



TEAMS



Church Council Report

The year 2025 has been a tough year for Westminster. Our Minister, Rev. Andrea Allan, after much discernment, left our congregation at the end of February. Following that, we suffered a bittersweet loss when Rebecca Whiting, our student minister, completed her studies and got a placement at Zion United Church in New Hamburg.

These changes were at first tempered with the exciting news that our new minister, Rev. Michael Shewburg, would begin at half time starting June 1. We entered the summer months satisfied that our frenetic work for the past 18 months had reached a successful conclusion.

Then, in the fall Michael tendered his resignation, and Wesley pulled out of what we had hoped would be a fruitful association.

For the rest of the year, we have been working through the fallout of that terrible piece of news. I am sure most of you, just as I have, experienced a whipsaw of emotions, from deep sadness or anger to peaks of joy at even small victories.

People from the Temple and from Emmanuel reached out to us in our pain, a great comfort that will not be forgotten. Western Ontario Waterways have also been with us to support us however they can, from visits in the fall to help us process things, to appointing Rev. Roz Vincent-Haven to us at record speed, to assisting us financially with the facilitated assessment now under way.

What have we learned about ourselves along the way? We've learned that when push comes to shove, we come together to support each other, such as we did with the "Do You Need a Hug?" event near the end of September. We've learned that we can cope with much more adversity than we might ever have thought possible, and even stop to celebrate. In November we marked our 35th anniversary as a congregation, a tremendous milestone for which we can all be proud.

We know that in our troubles we are not alone. Other nearby Waterloo churches are experiencing financial hardship too, and we've begun talks to work together like never before to mutually support each other.

As I write this, I am reminded of something Rev. Andrea said to us at our emergency congregational meetings in November 2023 when all this began. "Whenever a congregation goes through great changes, there is first a period of tearing down. For a while, everywhere you look you will see loss, as you let go of the things you may have held dear. But eventually you get out beyond that, to begin to build something brand new, suitable for your new situation." I truly think we may be reaching that turning point. Let's stick together with hope and purpose as we plot a course into the future.

Respectfully Submitted, Scott McGaire, Chairperson of Council

Ministry & Personnel Report

I am pleased to submit the Ministry and Personnel Report for 2025. I became Chair of M & P in April and was fortunate to follow Cheryl McLean who has mentored me as I navigate the sensitivities of this role. The Ministry and Personnel Committee was composed of Paul Warder and Bonnie Brewer.

We held our annual interviews with Rev. Andrea, Rebecca, Steve, Cynthia and Alison during January. In February, we celebrated the 6 years that Rev Andrea had served as our minister. Rev Andrea guided us through the challenges presented by the COVID-19 Pandemic leading to many changes in the way we worship. The M & P committee conducted an exit interview with her to learn about her joys and challenges while serving as our minister.

In May, we said goodbye to Rebecca Whiting who had served us as a student minister. During the three years she was with us, Rebecca provided leadership in Care and Creation as well as Equity, Diversity and Belonging. The M & P committee met with Rebecca to conduct an exit interview.

In May, we welcomed Reverend Michael Shewburg who began his appointment with us for June 1, as part of a Collaborative Covenant with Wesley United in Cambridge. Regrettably, Michael was unable to continue in his role and ended his appointment in October. The M & P committee met with Michael before he departed to conduct an exit interview and gather information on the reasons for his departure.

In October, we were saddened by the sudden departure of Steve Boothby. Steve had been our choir director since 2006. He led our choir for many years, guiding us through the pandemic with music and joy. We will miss Steve and his wife Bonnie and the musical gifts they have shared with us over many years.

With Steve's departure, we surveyed the choir to obtain their opinion on the best way to move forward. We were fortunate to have Brian Black volunteer to conduct the choir. In addition, we negotiated a new contract with Cynthia so she could accompany the choir during practice.

In November, we were pleased to appoint Rev Roz Vincent-Haven as our interim minister. Rev Roz was our pastoral charge supervisor in the months between Rev Andrea's departure and Rev Michael's appointment. Rev Roz knows our congregation well. We are blessed to have her leadership and guidance at this critical time.

On behalf of the congregation, the M & P committee presented Christmas gifts of appreciation to Alison, Steve, Cynthia and Rev Roz in December.

We are ever thankful for the skill, professionalism and enthusiasm our staff share with us week in and week out. We look forward to what the future will hold for everyone.

*Respectively Submitted,
Kim Brabazon
Chair, M and P Committee*

Joint Search Committee Report

The joint search committee, consisting of Bethany Muir, Diane Greenhalgh-Vosding, and Kristian Doerken, plus three people from Wesley United Church, was formed in late 2024 and performed yeoman work posting, searching, and eventually selecting Rev. Michael Shewburg as our ministerial candidate, starting June 1.

Sadly, this arrangement did not work out and Michael resigned after three and a half months. Nevertheless, I wish to recognize and thank each of them for all their hard work and dedication. Their wonderful efforts are not diminished by the unfortunate result.

Respectfully Submitted, Scott McGaire

Worship Committee Report

In 2025, we continued our hybrid worship, offering in-person, live online and posting a recording to our YouTube channel. In person attendance continues to be steady at about 30 per week, but reaching 50 for special services such as Christmas Eve. There are very few synchronous views of the livestream, but views during the following week are typically on the order of 20.

This was a challenging year with respect to worship leadership. With Rev. Andrea's departure in early February, we had pulpit supply until late June. We were grateful for the inspirational services led by Rev. Linda Butler, Karen Cartmell, Linda Paul, Michele Braniff, Rev. John Lougheed and our Voluntary Associate Minister, Joan Tuchlinksy. Particular thanks go to Joan for stepping in to ensure we had a memorable service for Easter Sunday. Theme Time with our student minister, Rebecca, continued to

engage the young (and not so young) members in the service. Rebecca also provided much needed continuity, stability and worship knowledge during the transition period. We were sad to bid her farewell in June at our “Outdoor” service, which migrated indoors to due the heat. More change and challenge arose in the Fall with the sudden abandonment of our congregation by our newly hired minister. Fortunately, we had pulpit supply provided by Karen Cartmell, Michele Braniff, Cathy Dills, Felicia Urbanski, Joan Tuchlinksy and Rev. Roz Vincent Haven. We were truly blessed when Rev. Roz subsequently joined us as our minister, bringing stability and continuity to our worship. Many, many thanks to our music team Cynthia Hiebert and Steve Boothby, for their flexibility and professionalism which maintained the high standard of music we all enjoy, despite the constant change in worship leadership. We were very sad that Steve decided to leave us in the Fall, but thank him for his many years of leadership of our choir. We are fortunate and grateful that Brian Black volunteered to lead the choir following Steve’s departure.

This year we continued exploring alternative worship services, some led by members of the congregation. These included a hymn sing service, a Kairos blanket exercise and a visioning exercise. Thanks to those who took leadership in these services: Brian Black, Laura Black, Sue Ann Campbell, Cynthia Hiebert, Joan Tuchlinsky. and Rev. Roz.

A particular highlight of worship this year was our 35th Anniversary service on November 16th. Contributors to the service included Rev Gary Boratto, Rev Paul Ellingham, Rev Mary Savage, Rev John Lougheed, Donna Strickland and Clyde & Janet Wight. Each added vivid memories about their time during the early and mid-years of Westminster. Rev Felicia Urbanski and Cynthia provided special music.

To close we would like to thank the many people who contribute to worship at Westminster. Our wonderful staff who make worship a meaningful experience each week: ministers Rev. Andrea, Rebecca and Rev. Roz and our music team Cynthia and Steve. The Service Coordinators and Livestreamers (Jeremy & Gillian Allan, Kristian Doerken, Anneliese Doerken, Marguerite & Wayne Johnston, Cheryl Maclean, Scott McGaire, Paul Warder, Donna Strickland) who help make sure services run smoothly. The choir for sharing their musical talent and leading us in hymns. The scripture readers, pageant participants and all those who have stepped up (sometimes at the last minute!) to help out.

Respectfully Submitted,
Sue Ann Campbell (Chair, January-June)
Cheryl MacLean (Chair, November-December)

Christian Education Report

Creation and Connection time has undergone a number of changes this year. It seems so long ago now, but at the start of 2025 Alex Malcolm and Rebecca Whiting were teaching the children together, with some success.

Rebecca’s time as a student minister ended in May, but Alex kept things going until the summer break, full of hope and expectation for the fall.

The turmoil that resulted from Rev Michael Shewburg’s resignation made itself felt in the Creation and Connection program but as winter approached Creation and Connection entered into a new and exciting phase. Sydney Brabazon was hired to plan and conduct Creation and Connection lessons beginning in

January 2026, and Creation and Connection is back on solid footing again. The children who have attended so far have enjoyed the program a great deal.

I would personally like to thank those, both old and new, that have helped out with Creation and Connection over the year, keeping faith through the tough times.

*Respectfully Submitted,
Scott McGaire on behalf of all those who pitched in!*

Creation and Connection Leader Recruitment Process

After Rebecca's departure in June, the determination was made that a constant leadership presence was needed to ensure the continued success of C and C.

Rev Roz Vincent-Haven and Cheryl MacLean formed the hiring committee for this selection process in November 2025. Advertisements were placed with the University of Waterloo and Wilfrid Laurier University Career Centres, the WUC Website and shared with the other Waterloo United Churches.

Three applications were received over a month-long advertising period. All three students were invited to attend an interview. Only one applicant confirmed their interest by attending their scheduled interview.

After completing the formal interview, checking references and receiving a satisfactory Vulnerable Sector Police Records statement, we recommended the hiring of Sydney Brabazon as the Creation and Connection Leader for WUC.

So there is no perceived or actual Conflict of Interest, Sydney is supervised and reports to Bonnie Brewer of the Ministry and Personnel Committee and receives direction regarding curriculum and other Christian Education direction through Roz.

We are so pleased to welcome Sydney to this role which began in January 2026.

*Respectively Submitted,
Cheryl MacLean*

Music Ministry Report

This August, it will be my twentieth anniversary of being at Westminster. I started August 6, 2006 along with Rev. Mary. Steve Boothby had also been hired and he started leading the choir a month later on September 3.

A lot of changes have occurred in the past 19.5 years, and none so many as in the past year. To put it a little more succinctly: the past year has been tumultuous.

As the sensitive musician type, I have felt vulnerable and bewildered. I had developed a good working relationship with Steve, so understandably, I was dreading the inevitable departure which he tried to prepare me for. And of course, his departure was just part of the tumult.

But life is all about being resilient and I am making an effort to meet this challenge. Although the choir is small, the members of it dearly want to continue. Brian Black has stepped up and into the choir leadership role, bringing with him his expertise as a choral singer and performer. He has dug into the

choir library and found some gems we didn't know we had and which we've had great fun singing. As he was part of the choir for so long, it was a seamless transition to have him lead. And fortunately for us, he is still able to sing a part while conducting, something I am in awe of as whenever I sing along to a favourite hymn at church, my piano playing goes downhill...

So now I find myself coming to Thursday night choir practice, to help Brian by accompanying the choir. It's quite a change for my schedule, but being there helps me to be more connected to the work I do on Sunday, mainly because I have a better idea of the themes of the service. And of course, this is further helped by having Rev. Roz, our interim minister, singing in the choir. We won't always have the strong soprano voice of Rev. Roz with us, however. And I'm not sure we can do without a strong soprano voice. If the choir is to continue to survive, I think it is vital that we hire a university student or two to augment it. This is what Knox has done for decades and may be in part why they have university students attending their church. I know this from my recent experience hiring a violinist from WLU to accompany our Longest Night service in December. She was hired to play violin on occasion at Knox and ended up going there regularly. (Of note: our Longest Night service was absolutely gorgeous; sadly, it was poorly attended.)

Going back to my original position as pianist at Westminster...sometimes the aforementioned tumult makes it difficult to understand my role. But I look around me at all the volunteers who tirelessly work to keep Westminster vibrant, and to keep the balance between caring for the vulnerable while attempting to assuage everyone's needs and desires. And I think about what I can do to enhance the worship experience of the congregation. I strongly believe in the impact music has on (most!) people, and so I continue to strive to offer moments of beauty. And I work very hard to make those moments fit into the flow and themes of the service and/or the season.

I am so grateful for the supportive comments I've received from people who have enjoyed the music they've heard. We have experimented a little with the number of solos that I play in a service and learned that folks do want me to play what I've always played – a Music for Reflection solo and a Postlude! We've also brought back the Prelude which, as I had stopped doing that years ago, feels a little like coming back to the start of my time here. And I like that feeling.

*Respectfully Submitted,
Cynthia Hiebert*

Lay Supervisory Team (LST) Annual Report

The Lay Supervisory Team members had the privilege of supporting Rebecca Whiting, our Designated Lay Ministry (DLM) candidate, through the completion of her Supervised Ministry Education (SME) experience at Westminster. Her initial term at Westminster began in July 2022; and the time she spent with us passed far too quickly as she completed her term with us in May 2025.

Part of Westminster's commitment as a learning site, was to form a Lay Supervisory Team (LST) to support Rebecca in her learning. The LST is a group of lay people associated with the learning site who are dedicated to the ministry and mission of the church; supporting the candidate as they seek to develop competency for ministry leadership.

Rebecca shared her leadership and talents through many ministries during her time at Westminster including the Equity, Diversity and Belonging (EDB) Committee, Creation and Connection time (children's programming) and the joint Waterloo Church Youth Group (a shared initiative with

Emmanuel, First United and Parkminster). Rebecca worked behind the scenes in many ways and assumed additional responsibilities during transition times that the church experienced during her time with us.

Rebecca was recognized as a Designated Lay Minister of the United Church of Canada on Saturday, May 31 at a service at Grace United in Sarnia (part of the Antler River Watershed Region), with church members, family and friends present to celebrate this achievement with her. As of June 24th, Rebecca moved into her new position as the congregational minister at Zion United Church in New Hamburg. We wish her the best of luck as she begins this next phase of her leadership within the United Church.

Respectfully Submitted by:

Julie Scott

On behalf of the Westminster Lay Supervisory Team

(Diane Greenhalgh-Vosding, Julie Scott, Joan Tuchlinsky)

Equity, Diversity, and Belonging Report

Over the past year, Westminster continued its commitment to nurturing a community where all people experience dignity, welcome, and belonging. This work has evolved, especially following Rebecca Whiting's departure as a pivotal leader in this work when her supervised ministry experience was completed in June. Rebecca and the Equity, Diversity, and Belonging (EDB) Team compiled items and resources to continue this work. As we transitioned, Rev. Roz has been a key support with her advocacy and leadership in these initiatives - weaving it into worship, pastoral care, Council discussions, and collaborative efforts beyond our community of faith.

Some Highlights from the Year

Leadership & Governance

- **EDB in Ministerial Hiring:** EDB-themed questions were incorporated into the search process for our new Minister by the Search Team, ensuring alignment with Westminster's commitments from the earliest stages of discernment.
- **Leadership Training (2026):** Preparations began for EDB and anti-racism training for Council and staff by a team consisting of Joan Tuchlinsky, Laura Black, and Kim Brabazon. This work included drafting scenarios specific to our context and consultation with Regional and National Anti-Racism staff. The National Church provided a template that we have begun to adapt for both online and in-person training. Training is anticipated for Spring or Fall 2026, following the onboarding of new staff and Council members.
- **Accessibility Policy and Procedure Review:** Work continued on reviewing and updating Westminster's accessibility policies to ensure our practices reflect current standards and the lived experiences of our community. Laura Black adapted the existing policy and Regional Council Accessibility Policy template, incorporating insights from Westminster's Council and Regional Council. In February, both documents were approved by Council and will be posted on our website. This information will also be integrated into the Leadership Training, and a reference sheet will be created for all volunteers and rentals.

Community Engagement & Partnership

- **Blanket Exercise:** Westminster hosted the KAIROS Blanket Exercise on September 28 instead of a worship service, deepening our collective understanding of Indigenous history and strengthening

our commitment to reconciliation. We noted an increase in donations for 2025 towards Oxford House in Bunibonibee Cree Nation. Many resources were shared during and following the event for further learning.

- **EDB Resource Recognition:** Westminster's EDB Resource, developed with guidance from Rebecca, was celebrated at a recent Regional Meeting and is now being shared with local organizations (such as We Belong Here) and congregations as a model for faith-based inclusion work.
- **Rainbow Lanyards:** Rainbow-coloured lanyards were introduced for name tags, in addition to our pronoun stickers, offering a visible sign of welcome and solidarity with 2SLGBTQIA+ members and guests.
- **Support for Community Events:** The church provided free rental space for the local National Day of Remembrance and Action on Violence Against Women Vigil on December 6, responding to a call out for support by SASCWR and ensuring this important work had one less financial barrier.
- **Shared Meal Considerations:** Westminster continued offering pay-what-you-can and potluck meals, supported by our Social Team, reducing stigma and increasing access to community nourishment. It is now familiar practice to list ingredients and provide more variety in drink and food options to support common dietary requirements. We look forward to offering more community intergenerational and interfaith gatherings in the coming year to deepen relationships.

Learning & Discernment

- **Conversation with Regional Council Staff:** A facilitated conversation with John Neff offered valuable insights for Westminster's ongoing EDB journey. One key learning was the importance of being realistic about our capacity to provide accommodations and our desire to be inclusive of everyone. Healthy boundaries, he emphasized, are essential for sustainable and authentic inclusion.

Thank you to all who are mentioned here and those participating in these initiatives, as Westminster lives into its practices of equity, diversity, and belonging. Moving forward, rather than maintaining a standalone EDB team based on the current size of our congregation, Westminster is intentionally integrating EDB principles into the work of all leadership teams. This shift reflects our belief that belonging is not a specialized task but a shared responsibility woven into every aspect of congregational life. May our ministry strive to be bold, deep and daring as we care for each other.

*Respectfully Submitted,
Laura Black (Equity, Diversity and Belonging Volunteer)*

How Great Thou Art Group Report

The How Great Thou Art Group was created to address a need for more informal gatherings at Westminster. Our first meeting took place on June 24, 2024 with monthly meetings occurring thereafter. We continued these into 2025 with 11 meetings.

Our gatherings take place in the community room on the last Wednesday of every month subject to room availability (paying renters can bump the date that we meet), from 7pm to 9pm, and we consistently have four to six people in attendance.

How Great Thou Art Group continues to be a very informal gathering, with attendees often bringing treats to share. You don't have to be part of Westminster to join. If you have a crafty friend, invite them to come with you. It's an opportunity for people to catch up on what has been going on in their lives along with working on your latest project. Craft projects vary from knitting, crocheting, poetry, card making, and other fabric crafts. We look forward to further creating and bonding in 2026!

Watch the weekly announcements for any changes to the date. Next meeting dates are March 25th, April 22nd (note this is a week earlier), May 27th and June 24th.

*Respectfully Submitted,
Dianne McGaire, How Great Thou Art Group*

Stewardship Report

For the first time in about 15 years, Westminster did not hold a Stewardship Campaign in 2025, deciding that tackling the upheaval surrounding the sudden departure of Rev. Michael Shewburg and concentrating on efforts to restore stability and hope to Westminster were more important than asking for pledges for 2025.

Westminster had responded with incredible enthusiasm in the fall of 2023 and early 2024 to our request for extra funds to prevent us from going bankrupt in 2024. Thanks to tremendous support from this congregation, we had increased our local offerings for 2024 and, with our special one-time Hope & Opportunity Campaign, we raised an additional \$46,000 over our pledge amounts to carry us forward into 2025 and beyond.

Thanks to your response and the continuing generosity and commitment of you dear people of Westminster, we had no fear of running out of funds in 2025.

Local offerings:

Nonetheless, local offerings dropped by \$7,000 in 2025 due in part to a death and several households moving away. However, local offerings (and PAR commitments) continued to remain strong and over budget, at \$115,650.

Mission & Service:

M&S declined slightly, from \$10,970 in 2024 to \$10,817 in 2025.

Oxford House:

Happily, our contributions to the Vernon Grieves Memorial United Church in the Bunibonibee Cree community at Oxford House in northern Manitoba rose yet again!

We raised \$6,670 in 2025, compared to \$6,385 in 2024.

The Grieves Church, led by Rev. John Thompson and his wife, Rev. Eleanor Thompson, is the only remaining church of five that once served this remote Cree community of 2,500. It conducts all the church-related weddings, funerals and baptisms for Oxford House, and provides a range of services to the community ranging from car repairs to a community garden.

Westminster has been offering annual support to the Grieves Church ever since we were twinned with it by the national United Church about 15 years ago.

As for 2026:

Because we didn't have a Stewardship campaign in the fall, we've had virtually no pledge increases for local contributions this year. However, the reality is that costs have increased and we've taken several important steps to strength our programs and our relationships:

- To attract and retain children for our Sunday morning Creation and Connection program, we've hired a trained supervisor and have purchased a first-rate program and materials for the kids.
- We've also hired Credence and Co., a highly recommended local consulting firm, to work with us over the next few months to strengthen our relationships with each other and build a new sense of shared vision and purpose. The WOW Region is so eager to support this work, it has offered to contribute 50 per cent of the cost!

Going forward:

Given the absence of a Fall 2025 Stewardship campaign, **would you consider increasing the amount you are giving to Westminster this year?** An increase in your giving would help cover the added costs of inflation, and ideally, would also help cover the steps we are taking to strengthen who we are, what we do and what we seek to achieve.

To give more (whether a one-time gift or monthly via PAR): please notify Paul Warder, our treasurer, or contact Sara Lynn, who has returned for a stint as office administrator, at office@westminsterunited.ca. Thank you!!

And thank you to everyone for the continuing support you offer our beloved Westminster! Thank you for your love, your joy, your dedication, your insights, your prayers, and your caring ministry for our dear church, our community and our world. God bless you all.

Respectfully Submitted,

Dona Harvey,

Secretary of Church Council and past chair, Stewardship Committee

Prayer Shawl Committee Report

We finished our Sixteenth year of making Prayer Shawls and lap robes to help celebrate and to provide comfort to our faith family and our wide extended community. This year our small but dedicated group completed 35 projects bringing our total completed count to 585. In total we have given these gifts to 489 individuals or groups.

Early in 2026 scarves and blankets will be given to A Better Tent City as well as a donation of Shawls and Lap Blankets to S.H.O.W.

These shawls come in varying colours, patterns and sizes so that the recipients have lots to choose from. We hope that they have been comforted by them every day, knowing that loving hands created them and blessed them.

We have blessed the shawls in one of our morning services. Anyone who could like to knit or crochet a shawl is welcome to do so. If you are not sure what to make, we have some patterns you can choose from, and all levels of difficulty. We also have a supply of yarn that you may use for your creation.

If you know of anyone who could benefit from a shawl please do not hesitate to contact the minister or myself and we would be happy to provide you with one.

Respectfully Submitted
Dianne McGaire, Prayer Shawl Committee

Social Committee Report

In our Congregation Social Events mostly revolve around food. We make sure that you have Coffee Tea and Juice Sunday mornings along with other goodies to eat after the Service. We try to have a gluten free option and a dairy free option and to have them labelled for those who have dietary issues. We appreciate receiving donations of goodies from other congregation Members.

We continued to have a cake the last Sunday of the month for the first part of 2025 that was in honour of the birthdays of that month.

We organized treats for Andrea's last day (which included an ice cream cake), pie for P.I.E. day in March, desserts for the Fundraising Concert in May and cake for Rebecca's last Sunday This year was Westminster's 35 Anniversary as a Congregation. As part of this celebration there was a pol luck lunch with cake of course and many photos and memorabilia from the early days. In December there was a Gingerbread decoration contest and Holiday Trivia after the service on the 4th Sunday in Advent.

Thank you to those who help with dishes after Sunday services and organize things when Paul Warder or I cannot be there and a special thank you to those that provide baking. We appreciate everything you do.

Respectfully Submitted,
Dianne McGaire, Chair of Social

Fundraising Report – 2025

We ran a number of fundraising events this year including a Concert organized by Bruce Carter. Below is a chart showing how well each event did.

You will find following this report more detailed information on the individual fundraisers. If you have an idea for a fundraising event, feel free to talk to myself or Bruce Carter.

Fundraising Event	Revenue	Expense	Income
Garage Sale	1,726	300	1,426
Pancake Supper	1,175	239	936
Spaghetti Dinner	1,023	135	888
Taco Supper	767	61	706
Concert	983	800	183
Total	5,673	1,535	4,139

Respectfully Submitted,
Dianne McGaire, Fundraising Liaison

Fundraising Suppers Report

The suppers were run on Tuesday March 4th, Thursday May 22th and Thursday November 20st. These suppers take 30 to 35 volunteer hours to run. The most labour is involved with cooking and preparing the food using 12 to 14 hours, followed by clearing tables, doing dishes and general cleanup of 8 hours. Many hands do make light work and often we are done by 7:45. Each Supper also had a bake sale running with it. Funds raised were Pancake Supper \$936, Taco Supper \$706 and Spaghetti Supper \$888.

This year, before the spaghetti supper, we had the region's Health Inspector show up. Things they check are water temperature, bleach, bleach test strips, fridge and freezer temperatures, washrooms, and our Safe Food Handling certificates. Both Paul Warder and myself have those and one of us must be in the Kitchen when food is being prepared. We are allowed to sell items that are not made in the Cedar's Kitchen, however, we need to keep a list of who provided those items in case tracing is required.

Numbers attending the suppers were down with attendance being 50 to 55 people. Weather may have been a factor for the Taco Supper as it was a very rainy night. Recommend the Taco Supper be earlier in May. We did notice lots of people attending are not from our congregations, which is good. Suppers were advertised on our Facebook account, The Record's events page, posters in grocery stores and other United Churches. We also have a sign at the end of our driveway advertising the events. The sign now has laminated printing on it to hopefully withstand the weather.

Thank you to all of you, who donated food, helped the day of the suppers, baked goodies for the bake sales or just came out and ate. We appreciate all that you do. Without you we cannot continue to run these events. Thanks also to Bob Bender who continues to update our posters for us.

*Respectfully Submitted,
Dianne McGaire*

Yard Sale Report

This year's yard sale was once again primarily located in the Community Room, with large items and pieces of furniture housed in a portion of the Sanctuary, and clothing and linens housed in the front hall.

As happened last year, shoppers were very happy to have a fully wheelchair accessible place in which to shop.

Donations of items were down this year from last year, so our profits were much more modest. Warning tape and other coverings were used to ensure shoppers did not wander out of the shopping areas.

As our congregation gets smaller, falling donations can be expected to continue. Perhaps in the future this might be rectified by asking for donations and volunteers from the Temple members. People at the Temple have looked favourably on this idea, despite the fact that the sale occurs on a Saturday. If this were to go ahead, it would make more sense for the fundraiser to support the Cedars Management Committee.

Revenue on the day, and on sales after the day, totaled \$1,371. This year there was little scrap metal to collect for cash.

Respectfully Submitted, Scott McGaire

Cedars Management Committee Annual Report

2025 started out very snowy. So much so that ice dams built up on our eavestroughs and ultimately caused meltwater to enter into the building. The worst leak was down the wall in the main office, right where the Cedars Administrator's desk was situated, but other leaks were also noticeable, in particular by the front entrance.

The damage was subsequently repaired but we received a recommendation to improve the insulation in the attic, and around the heating ducts located in the attic in order to stop the heat in the attic from causing excessive melt off the roof. The estimated cost to make these improvements was very high, and funds were not available at the time.

Other events also conspired to continually nibble away at the funds available. In the summer the city replaced our sagging retaining wall by Beechwood Drive. They shouldered the cost of replacing the main wall but a side wall that extended on to our property was our responsibility.

In December we made the commitment to improve the attic situation and ask for assistance in covering the cost of this change from both the Temple and Westminster. This work began towards the end of January.

During winter 2025 we needed one of our HVAC (heating and air conditioning) units to be repaired. The technician managed the repair, but only by finding a needed part from another old unit that had been turned in for scrap. Replacement parts are no longer readily available, and all three units are deteriorating. These are the original units that came with the building. They are old, and now also relatively inefficient. Our intention is to find the financing from the congregations to replace them in 2026.

These expenses would be some of the last expenses originally highlighted in a review of the building 15 years ago. This report gave the HVAC units perhaps 5 years of life left, so we have been very lucky to date.

Scott McGaire Cedars Management Committee

THE LIFE AND TIMES OF WESTMINSTER IN 2025

BAPTISMS

Alex Bailey Malcolm, Adult Baptism on January 26, 2025

NEW MEMBERS ADDED TO THE WESTMINSTER ROLL

Alex Bailey Malcolm, by confirmation, on January 26, 2025

MARRIAGES

Performed under the auspices of Westminster United Church

Alicia Marie Kominek and Danny Taylor Bentley Wilson on October 4, 2025, by Michael Shewburg.

IN MEMORIAM

Conducted under the auspices of Westminster United Church

Warren Upton Ober, a burial, on December 6, 2025 by Rev. Gary Boratto

**Minutes – Westminster United Church
Congregational Meeting April 13, 2025
11:45 a.m. – Community Room – Cedars Worship Centre**

Attendance: 30 individual signatures on the circulated Attendance sheet, plus 4 on Zoom.

Zoom: Operated by Dianne McGaire.

Call to Order: Scott McGaire, Chair, called the meeting to Order at 11:45 a.m.

Introduction of Rev. Roz Vincent-Haven, our pastoral charge supervisor.

Opening Prayer: Rev. Roz offered the opening prayer.

Housekeeping: Scott noted that those who have signed in on Zoom may cast their votes and/or ask questions using the Chat feature.

Motion: That Dona Harvey be named Recording Secretary for the meeting.

Moved: Diane Greenhalgh-Vosding

Seconded: Clyde Wight

Carried.

Motion: All adherents along with members of Westminster United Church may speak at the meeting and vote on all matters.

Moved: Kim Brabazon

Seconded: Rob Greenhalgh

Carried.

Motion: The agenda as circulated at the meeting is approved as presented.

Moved: Ayla Mackie

Seconded: Alex Malcom

Carried.

Opening business:

Discussion of the recommendation of the Westminster members of the Wesley-Westminster Joint Search Committee (Bethany Muir, Kristian Doerken and Diane Greenhalgh-Vosding):

Bethany led the discussion regarding the Search Committee recommendation to hire the Rev. Michael Shewburg, who has had 25 years of diverse experience in the United Church, and was ordained in May 2024.

Bethany said the Search Committee was struck by his unique blend of pastoral and leadership gifts as well as strengths in team building, collaboration and connection. Kristian spoke of his ability to usher in transformative change, as demonstrated during his years as Executive Director at Five Oaks, and with the creation of many community partnerships. And Diane spoke of his creativity with coffee houses and messy church and a national model with a Go-Go program for children, and the CORE Refugee Committee.

The Search Committee offered a video message from Michael, who described his life-long involvement with the United Church and said that he was drawn by the opportunity to work with two unique congregations, trying new ways of being together while also developing their own strengths.

A question was asked about Michael's experience with people with disabilities. Bethany replied that he has extensive experience, as well as with vulnerable children and youth, with refugees and a broad range of LGBTQIA people. She reported he indicated that he would be excited to work with a congregation that "is so accommodating and accessible to those with disabilities."

A question was raised about our church finances if we proceeded with the hiring. On the basis of the most recent calculations, Paul said he predicts "a small deficit" of \$7,000 this year, and close to breaking even in 2026. As well, Kristian noted that Michael is known to be very good at fundraising and at finding grants.

It was agreed to proceed with the motion as presented, including detailed terms in the Agenda as distributed. It was noted that no moving expenses are required.

Motion: Subject to a similar acceptance by the Congregation of Wesley United Church, the Congregation of Westminster United Church Pastoral Charge concur with the recommendation of the search team that Michael Shewburg be called to the Westminster Pastoral Charge, with the following terms:

Category F (14+ years of eligible service)

Cost of Living Category 4 (for Westminster & Wesley)

Effective date of June 1, 2025.

40 hours per week, 50% of time for each church

Minimum annual salary of \$77,646 plus 15% for a total annual salary of \$89,282.90 (shared as per the Collaboration Agreement with Wesley United Church Pastoral Charge)

Telephone/communication allowance: The reasonable cost of a cell phone per year, the reasonable cost of a laptop at the start of the call

Support for continuing education at \$1,689 each pastoral year

Vacation time of one month per year, to include 5 Sundays

It will be encouraged that vacation is taken in July when both charges do not hold worship. Scheduling for vacations will be discussed with the Joint Collaborative Committee and requested vacations outside of this period will be considered.

Three weeks' study leave (including Sundays) in each pastoral year

Participation in the centralized payroll service; pension and group insurance payments as assessed

Travel expense reimbursement as logged based on minimum General Council rate: \$0.55 per kilometre as per UCC Guidelines.

A sabbatical after 4 years, in the 5th year, for 3 months. Afterwards, according to UCC guidelines.

An understanding is in place that the minister may provide coverage for a sabbatical for another community of faith from June 1 2025 until September 30th 2025. Starting work at 36 hours weekly, instead of 40, during this period and will be paid for 36 hours weekly during this time.

And that this request be forwarded to the WOW Regional Council for approval of the call/appointment.

Moved: Westminster's Joint Search Team (Bethany Muir, Kristian Doerken, Diane Greenhalgh-Vosding)

Seconded: T.J. Muir

Carried (unanimously).

Next steps:

We await the congregation's decision at Wesley United (they are meeting at the same time as Westminster). Scott reported that the results will be posted on Church HUB. Western Ontario Waterways Regional Council will meet Tuesday, April 15, to consider approval of the call.

The Joint Coordinating Committee (Julie Scott and Laura Black representing Westminster) will monitor, review and make recommendations regarding the sharing and scheduling of ministry personnel, including start date, worship service dates, etc. The committee members will report to their respective church councils.

June 15 is likely to be the first service that Michael will lead at Westminster (and June 8 at Wesley).

Closing prayer:

Ayla Mackie offered a prayer expressing the excitement of those in the room as we look forward to being part of this new ministry to help lead our church to new heights.

Adjournment: The meeting was adjourned at 12:25 p.m.

Scott McGaire, Chair

Dona Harvey, Secretary

**Draft Minutes
Congregational Meeting
Westminster United Church, Waterloo
Sunday, October 12, 2025
The Community Room**

Attendance: 22 individual signatures and 1 on Zoom, plus Rev. Roz Vincent-Haven, Pastoral Charge Supervisor

Call to Order: Scott McGaire, Chair, called the meeting to order at 11:35 a.m.

Introduction of Roz Vincent-Haven, Pastoral Charge Supervisor

Opening Prayer: Rev. Roz offered an opening prayer.

Procedural Business:

Motion: That Dona Harvey be named Recording Secretary for the Meeting.

Moved: Steve Boothby

Seconded: Clyde Wight

Carried

Motion: All adherents along with members of Westminster United Church may speak at the meeting and vote on all matters.

Moved: Bethany Muir

Seconded: Laura Black

Carried

Motion: The Agenda as circulated at the meeting is approved.

Moved: Kim Brabazon

Seconded: Laura Black

Carried

Motion: The minutes of the Congregational Meeting of April 13, 2025 as circulated at the meeting are approved.

Moved: Laura Black

Seconded: Bonnie Brewer

Carried

Background:

Scott briefly reviewed the developments that led to today's Congregational meeting. On September 15, 2025, Church Council received a notice of resignation from Rev. Michael Shewburg. On the following day the Council of Wesley United Church, Cambridge provided our Council with formal notice that they wished to end the Collaborative Agreement with us, as they also wished to create a new pastoral relationship with Michael Shewburg on their own. Both Rev. Michael and Wesley United Church Council expressed a desire to end the agreement before the end of the United Church's standard 120-day notice period.

Westminster Council formed an Executive Committee made up of Scott McGaire, Dona Harvey, Kim Brabazon, and Paul Warder to gauge the mood of the congregation and determine when Westminster would like to end the relationship. In discussions with Rev. Michael Shewburg and representatives of Westminster and Wesley United Church, we mutually agreed that the Collaborative Agreement and the Pastoral Relationship should end on October 31, 2025.

On October 5, Wesley United Church, Cambridge, informed our Council that they passed a motion to end the Collaborative Agreement effective October 31, 2025 at their Congregational Meeting on October 5, 2025.

Since the termination date of October 31, 2025 was mutually agreed upon by all parties, salary and benefits for the Rev. Michael Shewburg will also end on October 31, 2025.

Discussion:

Church Council members raised a number of questions, such as why Rev. Michael's termination date was not September 15, the day after his notice of resignation was made public.

There were several reasons: The official notification period for a notice of resignation is 120 days. The standard notice of termination is 90 days. The time can be shorter if all parties agree, but the official termination date cannot be set until approved by a Congregational meeting, which requires two weeks' notice after the agreement of Church Council.

This particular situation was further complicated by the Collaborative Agreement between Westminster and Wesley United to jointly hire Rev. Michael, an agreement which also requires official termination by both church councils and then their congregations.

Motion: Westminster United Church of Waterloo accepts, with regret, the request of the Wesley United Church, Cambridge, congregation to end its Collaborative Agreement with Westminster and agrees to waive the 120 day-notice period and terminate the Agreement on October 31, 2025.

Moved: Bethany Muir

Seconded: Karen Seeley

Carried

Motion: Westminster United Church of Waterloo accepts, with regret, the request of Rev. Michael Shewburg to end his pastoral relationship with Westminster on October 31, 2025, waiving the standard 90-day notice period.

Moved: Bonnie Brewer

Seconded: Kristian Doerken

Carried

Other issues raised in discussion included some of the internal challenges facing Westminster that Rev. Michael cited in his October 6 letter to the congregation, and Westminster's ability (or lack thereof) to respond quickly or sufficiently to these challenges.

One member of the congregation said we were not collectively able to move forward until we re-imagined our church council structure and our ability to support a minister. It was also noted that Westminster has been through a major transition over just a few months, changing from 1 ½

ministers to one part-time minister shared with another congregation just before entering the “down time” of summer. We’re still in a time of transition.

Rev. Roz, who currently serves as Chair of the Western Ontario Waterways’ Congregational Support Commission, urged Westminster to work closely with the support commission, and seek help and advice from the staff who are there to assist us. “Right now, you feel alone – but it’s not true. You are a community of faith within a community of faith. We are here to support you.”

What is Next for Westminster?

Scott reported on some of the next steps. The Executive of Church Council will meet next week with John Neff from the Congregational Support Commission. Pulpit supply and other plans are in place for worship services into November. We also need to decide whether to consider several months of week-to-week pulpit supply ministers interspersed with Westminster-run services, or one supply minister appointed for six months with an option to renew.

We will also explore expanding our cooperation with the other Waterloo churches. Emmanuel United has already reached out to offer assistance, and we’re already exploring what more we can do together.

Laura Black suggested that we should look at our relationship with the Cedars, and whether there is more we could do to help fund the Cedars. And Scott reminded us of the strong, positive relationship that has developed over the past six months with Wesley.

We need to decide whether to hire a facilitator to help us identify and work through internal challenges. Rev. Roz suggested that we consider Betty Pries of Credence, who has worked with Emmanuel, getting the full congregation involved.

Closing Prayer: Rev. Roz offered a brief closing prayer.

Adjournment: Scott adjourned the meeting at 12:50 p.m.

Westminster United Church - Summary for 2025 Annual Meeting

Where does our money come from?

	2024	2025	2026 Budget
Offerings regular	133,637	123,457	113,658
Hope and Opportunity	21,600		
Temple Shalom Mortgage	15,233	15,233	15,233
Fundraising	7,157	4,139	4,500
Tax Rebates	1,154	936	1,950
Grants	8,125	7,900	5,500
Piano Rental	330	895	1,000
Interest	1,689	3,298	2,000
	188,925	155,858	143,841

Where do we spend our money?

Salaries	160,028	90,262	69,741
Building	28,041	25,185	31,205
Music	22,043	21,744	17,900
Loan payments	615	615	615
Western Ontario Waterways	5,739	6,706	8,885
Office Supplies	5,416	5,623	3,700
Committees	4,004	3,649	7,059
Credence Facilitation			12,500
Other	1,165	2,923	1,360
	227,050	156,707	152,964

What's left over (or overspent)?

	(38,125)	(848)	(9,124)
--	----------	-------	---------

What have you donated to outside projects?

(These are not included above)

Mission and Service	10,970	10,817	10,200
Oxford House	6,375	6,670	6,700
Waterloo Wayside	190		
	17,535	17,487	16,900

What's in the bank account?

	78,805	77,088	94,964
--	--------	--------	--------

How much does Temple Shalom owe us?

	51,242	38,162	24,428
--	--------	--------	--------

How much do we owe to Ventures in Mission?

	374,455	373,840	370,226
--	---------	---------	---------

**Westminster United Church
Comparative Balance Sheet
As at December 31, 2025**

	2023	2024	2025
<u>Current Assets</u>			
Cash and Bank Accounts			
Royal Bank	16,310	1,849	2,561
GIC's	50,000	87,000	80,500
Petty Cash	36	75	75
Total Cash and Bank Accounts	66,345	88,923	83,136
Accounts Receivable			
Temple Shalom	135	30	314
The Cedars	1	0	
Tax Rebates	506	781	378
Total Accounts Receivable	641	811	691
<u>Total Current Assets</u>	66,986	89,734	83,827
<u>Long Term Assets</u>			
Temple Shalom Mortgage	63,699	51,242	38,162
<u>Total Long Term Assets</u>	63,699	51,242	38,162
<u>Fixed Assets</u>			
Cedars Centre	902,304	902,304	902,304
Land	376,651	376,651	376,651
<u>Total Fixed Assets</u>	1,278,955	1,278,955	1,278,955
<u>Total Assets</u>	1,409,640	1,419,931	1,400,944
<u>Current Liabilities</u>			
Faith in the Margins Conference	5,000	5,000	
Oxford House	4,275	5,325	6,665
Andrea Allan		604	
Roz Vincent-Haven			44
The Cedars			31
Mission and Service Fund	1,332		
<u>Long Term Liabilities</u>			
Ventures in Mission	381,891	374,455	373,840
<u>Total Liabilities</u>	392,498	385,384	380,580
<u>Equity</u>			
General Fund	960,763	955,742	943,276
Bequest Fund	53,712	76,977	76,129
Sanctuary Fund	1,272	596	0
Caring and Sharing Fund	1,396	1,232	959
<u>Total Equity</u>	1,017,143	1,034,547	1,020,364
<u>Total Liabilities and Equity</u>	1,409,640	1,419,931	1,400,944

Westminster United Church					
Income Statement to December 31, 2025					
With Comparison to Budget and 2026 Budget					
			Budget	% of	Budget
	2024	2025	2025	Budget	2026
Revenue:					
Local Offerings	122,844	115,699	115,000	101%	106,000
Hope and Opportunity	21,600				
Manulife Matching Gifts	7,668	7,658	7,668	100%	7,658
Memorial Donations	3,125	100			
Fund Raising	7,157	4,139	7,500	55%	4,500
GST/PST Rebates	1,154	936	1,200	78%	1,950
Bank Interest	1,689	3,298	3,000	110%	2,000
Piano Rental	330	895	330		1,000
Grant for Student Minister	8,125	2,500	2,500	100%	
Grant for Embracing the Spirit		5,000			
Grant for Licensed Lay Leadership Course		400	400		
Grant for Credence Facilitation					5,500
Caring and Sharing Fund					959
Temple Shalom Mortgage Contribution	15,233	15,233	15,233	100%	15,233
Total Operating Revenue	188,925	155,858	152,831	102%	144,800
Expenses:					
Advertising/Communication	23		150	0%	150
Assessment - U.C of C.	5,739	6,706	6,706	100%	8,885
Payroll Services, Bank and PAR Fees	777	829	800	104%	850
Committees:					
Christian Education/Youth Group	722	228	1,000	23%	1,500
Council Expenses	831	696	1,200	58%	500
Licenced Lay Worship Leader Training	300	300	600	50%	
Equity, Diversity, and Inclusion	386	85	500	17%	500
Membership and Care	204	87	150	58%	150
Social	69	408	400	102%	400
Stewardship	81		150		150
Ministry & Personnel	594	649	500	130%	500
Worship	817	1,096	1,200	91%	1,200
Treasurer Honorarium					1,200
Community Initiatives		100			959
Facilitation from Credence					12,500
Music, Pianist, Choir Director	22,043	21,744	22,900	95%	17,900
Observer Subscriptions	365	360	240	150%	360
Office Supplies	5,416	5,623	5,600	100%	3,700
Laptop		1,400	1,500	93%	
Building Operating Expenses (to Cedars)	28,041	25,185	25,118	100%	31,205
Sound system		334			
Payroll					
Salary	127,639	91,898	85,333	108%	65,730
Canada Pension Plan	5,308	3,594	3,404	106%	1,124
Employment Insurance	2,508	2,094	1,942	108%	1,500
Health Insurance	12,570	8,607	7,469	115%	2,392
Pension	11,498	7,397	6,832	108%	1,960
Telephone	1,972	1,169	1,201	97%	1,173
Travel	976	312	1,216	26%	300
Training	4,615	431	1,297	33%	2,000
Search Committee/Moving Expenses			3,000		
Recover from Wesley United Church		(21,919)	(23,992)	91%	
Recovery from The Cedars	(8,213)	(8,975)	(8,038)	112%	(9,238)
Supply Ministry	1,156	5,656	7,000	81%	2,800
VIM Tithe Payments	615	615	615	100%	615
Total Operating Expenses	227,050	156,707	155,991	100%	152,964
Surplus	(38,125)	(848)	(3,161)	27%	(8,165)
Bequest Fund	76,977	76,129	100,816		94,964
Sanctuary Improvement Fund	596	0	596		0
Caring and Sharing Fund	1,232	959	1,232		0
M&S Offerings	10,970	10,817	11,200	97%	10,200
Other Directed Offerings	6,565	6,670	5,300	126%	6,700

Westminster United Church					
2026 Budget under new structure					
		Budget			
		2026			
Revenue:					
Local Offerings	106,000				
Manulife Matching Gifts	7,658				
Mission and Service Fund	10,200				
Other Directed Offerings	6,700				
Fund Raising	4,500				
GST/PST Rebates	1,950				
Bank Interest	2,000				
Piano Rental	1,000				
Grant for Credence Facilitation	5,500				
Caring and Sharing Fund	959				
Temple Shalom Mortgage Contribution	15,233				
Total Operating Revenue	161,700				
Expenses:					
Assessment - U.C of C.	8,885	Deep Spirituality			
Payroll Services, Bank and PAR Fees	850	Equity, Diversity, Belonging			
Bold Discipleship	1,350	Social			
Deep Spirituality	28,000	Membership and Care			
Daring Justice	17,959	Stewardship			
Executive	2,100	Advertising			
Facilitation from Credence	12,500				
Office Supplies	3,700	Deep Spirituality			
Building Operating Expenses (to Cedars)	31,205	Worship			
Payroll		Music			
Salary	61,620	Creation and Connection			
Canada Pension Plan	1,088	Broadview magazine			
Employment Insurance	1,406				
Health Insurance	2,392	Daring Justice			
Pension	1,960	Mission and Service Fund			
Telephone	1,173	Bunibonibee Cree Nation			
Travel	300	Community Initiatives			
Training	2,000	Affirm United			
Recovery from The Cedars	(9,238)				
VIM Tithe Payments	615	Executive			
Total Operating Expenses	169,864	Treasurer Honorarium			
		Ministry and Personnel			
Surplus	(8,165)				
Bequest Fund	94,964				

Westminster United Church
Report on Debt and Capital Reserve
For the Year Ending December 31, 2025

	2024	2025	Budget 2025	% of Budget	Budget 2026
Debt					
VIM - 10% Tithe	615	615	615	100%	615
VIM - 10% of Bequest	6,821	0			
Total Debt Payments	7,436	615	615	100%	615
Sanctuary Improvements	676	596	0		0
Capital Reserve	0	0	0		0
Total Debt and Capital Projects	8,112	1,210	615	197%	615

Westminster United Church
Fund Raising Report - 2025

General Fundraisers:	Revenue	Expense	Income
Garage Sale	1,726	300	1,426
Pancake Supper	1,175	239	936
Spaghetti Dinner	1,023	135	888
Taco Supper	767	61	706
Concert	983	800	183
Total	5,673	1,535	4,139

Westminster United Church
Fund Raising Report - 2024

General Fundraisers:	Revenue	Expense	Income
Garage Sale	2,268	200	2,068
Pancake Supper	1,808	171	1,637
Shopping Night	1,154		1,154
Spaghetti Dinner	781	102	679
Taco Supper	1,052	61	991
Elmira Maple Syrup Festival (sale of equipment)	100		100
Concert	1,441	913	528
	38		
Total	8,604	1,447	7,157

Westminster United Church		
Change in Working Capital		
	2024	2025
Current Assets - Current Liabilities BOY	56,379	78,805
Surplus	(38,125)	(848)
Sanctuary Fund	(676)	(596)
Caring and Sharing Fund	(164)	(273)
Sherry Ottman Bequest	68,211	
Venture in Mission Mortgage (10% of bequest)	(6,821)	
Current Assets - Current Liabilities EOY	<u>78,805</u>	<u>77,088</u>
Westminster United Church		
Change in Equity - Westminster		
	2024	2025
Surplus	(38,125)	(848)
Reduction in Debt		
VIM - 10% Tithe	7,436	615
Total Reduction in Long Term Debt	<u>7,436</u>	<u>615</u>
Change in Temple Mortgage Asset	(12,457)	(13,080)
Bequest Fund	61,390	
Sanctuary Fund	(676)	(596)
Caring and Sharing Fund	(164)	(273)
Total Change in Equity - Westminster	<u>17,404</u>	<u>(14,183)</u>
Reconciliation of Equity		
	2024	2025
Equity, BOY	1,017,143	1,034,547
Add: Change in Equity	17,404	(14,183)
Total Equity Expected	<u>1,034,547</u>	<u>1,020,364</u>
Total Equity, EOY	<u>1,034,547</u>	<u>1,020,364</u>
Bequest Fund		
	2024	2025
Opening Balance	53,712	76,977
Sherry Ottman Estate	68,211	
Venture in Mission Mortgage payment	(6,821)	
Interest Earned	1,600	1,600
Transfer to General Fund	(39,725)	(2,448)
Ending Balance	<u>76,977</u>	<u>76,129</u>
David Crate estate	15,586	14,738
Sherry Ottman estate	61,390	61,390
Sanctuary Fund		
	2024	2025
Opening Balance	1,272	596
Hearing Assistance Device for Sound System	(65)	
Livestream Troubleshooting	(537)	
Artificial Flowers	(49)	
Curtain Material	(25)	
Portable microphone equipment		(596)
Ending Balance	<u>596</u>	<u>0</u>
Caring and Sharing Fund		
	2024	2025
Opening Balance	1,396	1,232
Expenses	(164)	(273)
Ending Balance	<u>1,232</u>	<u>959</u>

Westminster United Church				
Analysis of Offerings by Size				
For the year 2025				
Range	Number *	Amount	Average	
5001+	6	\$ 75,229	\$ 12,538	
2501-5000	6	\$ 21,610	\$ 3,602	
1501-2500	11	\$ 23,386	\$ 2,126	
1001-1500	8	\$ 9,797	\$ 1,225	
751-1000	0	\$ -	\$ -	
501-750	3	\$ 1,810	\$ 603	
401-500	2	\$ 820	\$ 410	
301-400	1	\$ 310	\$ 310	
201-300	3	\$ 720	\$ 240	
101-200	1	\$ 150	\$ 150	
1-100	2	\$ 190	\$ 95	
Total	43	\$ 134,021	\$ 3,117	

Westminster United Church				
Analysis of Offerings by Size				
For the year 2024				
Range	Number *	Amount	Average	
5001+	7	\$ 83,781	\$ 11,969	
2501-5000	8	\$ 29,315	\$ 3,664	
1501-2500	8	\$ 16,100	\$ 2,013	
1001-1500	8	\$ 10,555	\$ 1,319	
751-1000	2	\$ 1,680	\$ 840	
501-750	5	\$ 3,221	\$ 644	
401-500	1	\$ 500	\$ 500	
301-400	0	\$ -	\$ -	
201-300	5	\$ 1,230	\$ 246	
101-200	2	\$ 300	\$ 150	
1-100	2	\$ 140	\$ 70	
Total	48	\$ 146,822	\$ 3,059	

* Local and Mission & Service, Members and Adherents Only

Westminster United Church	
Membership Report	
Total Membership, December 31, 2024	139
Added by Affirmation of Faith	0
Added by Confirmation	1
Transferred from Other Congregations	0
Deceased	0
Transferred Out	0
Council Removed	0
Total Membership, December 31, 2025	140
	40
	Submitted by Sara Lynn Cleave

**Cedars Worship Centre
Balance Sheet
2025**

	Dec. 31 2024	Dec. 31 2025
Assets:		
Bank Account - TD	2,708	13,675
Petty Cash	126	66
Prepaid Expenses		
Accounts Receivable		
GST	3,460	2,528
Westminster		
Temple		
Rentals	9,266	473
Total Assets	15,560	16,742
Liabilities & Equity:		
Accounts Payable	1,351	4,005
Daycare Security Deposit	3,500	3,500
Daycare Unearned Revenue	3,752	
Capital Reserve	6,958	9,237
Equity	0	0
Total Liabilities & Equity	15,560	16,742
BANK SUMMARY		
Total Bank Balance per spreadsheet	2,708	13,675
Petty Cash	126	66
Prepaid Expenses	0	0
Less: Capital Reserve	(15,560)	(16,742)
Available Funds-Current	(12,726)	(3,001)
Accounts Receivable-Short Term	(9,266)	(473)
	(3,460)	(2,528)
GST Receivable-Long Term	3,460	2,528
	0	0
CAPITAL RESERVE		
	2024	2025
Beginning of year balance	22,883	6,958
Budgeted contributions		9,600
Extra contributions	17,754	1,555
Surplus	(12,688)	13,035
Expenditures	(20,991)	(21,911)
End of year balance	6,958	9,237
Note for Expenditures:		
Anti Hate Grant Expenses	15,416	
Air Conditioning Unit	7,405	
GST/HST Credit	(1,830)	
	20,991	
House Water Heater		2,599
Woodhouse Repairs		9,463
Roofman Repairs		6,109
Retaining Wall		5,650
GST/HST Credit	41	(1,910)
		21,911

The Cedars Worship Centre
Income Statement
2025

	Actual 2024	Actual 2025	Budget 2025	Budget 2026
Westminster Contribution	34,897	25,895	25,118	31,205
Temple Shalom Contribution	31,847	22,895	22,118	28,155
Daycare Rental Income	15,000	31,500	33,500	36,000
Other Rental Income	11,791	14,582	10,000	12,000
Fundraising				
Interest Income				
Total Income	93,535	94,872	90,735	107,360
Fixed Expenses: (50%/50%)				
Capital Reserve	17,754	11,155	9,600	32,500
CMC Expenses	75	116	0	200
Secretarial	8,213	8,975	8,500	9,350
Insurance	8,011	8,599	9,625	9,900
Lawn Cutting	4,238	5,622	6,000	5,500
Alarm Monitoring	637	637	800	800
Legal Fees	12,534			
Repairs - Upkeep	17,850	8,538	15,000	12,000
Snow Removal	14,093	14,416	14,500	14,500
Internet	1,562	1,668	1,600	1,700
Telephone	780	872	800	800
Bank Charges	5	160	60	360
Less: Daycare Expense Reimbursement	(2,248)	(7,425)	(3,450)	(7,450)
Less: GST/HST rebates	(4,020)	(2,282)	(2,300)	(3,300)
Total Fixed Expenses	79,486	51,051	60,735	76,860
Variable Expenses (55%/45%)				
Cedars Heat	5,617	5,801	6,000	6,000
Cedars Hydro/Water/Sew	6,652	9,013	7,000	7,000
Cleaning Services/Mats	14,572	14,662	16,000	15,500
House Heat	1,227	1,214	2,000	1,700
House Hydro	742	2,172	1,200	2,300
Less: GST/HST rebates	(2,073)	(2,076)	(2,200)	(2,000)
Total Variable Expenses	26,737	30,786	30,000	30,500
Total Expenses	106,223	81,837	90,735	107,360
Surplus/Deficit	(12,688)	13,035	0	0

Westminster United Church
Descriptions of the Financial Statements
December 31, 2025

1. The Comparative Balance Sheet

This report summarizes our congregation's assets, liabilities, and equity at December 31, 2025; comparing it to 2024 and 2023.

2. The Comparative Income Statement

The Income Statement shows operating income less expenses. Net cash flows are shown before extraordinary repair costs for the building, any grants, and any special appeals offerings. VIM tithe payments have been included with 'normal' operating expenses. The 2026 budget is also displayed.

3. Report on Debt and Capital Reserve

A breakdown of the amounts spent to service the debt, and contributions to the Cedars Capital Reserve.

4. Fundraising Report

Revenue and expenses are shown for each project. The net value is recorded as revenue in the Income Statement. Some activities, such as Funeral Receptions, are not actually meant to be fundraising activities, but are put in this category for convenience.

5. Change in Working Capital

Working Capital represents the net amount of money we have on hand to cover periods where expenses exceed revenue and debt payments. It also represents the amount we have on hand to finance improvements to the building, etc. Working Capital is defined as 'short term' assets such as cash or amounts we expect to receive from people very soon, less those amounts we expect to pay shortly.

6. Change in Equity - Westminster

Equity represents the value of assets in excess of liabilities we are holding in our congregation in trust to the National Church. The change in equity is equal to the change in Working Capital plus any increases in the value of our building or other assets, plus the decrease in our mortgage balances. Equity is decreased by depreciation, and any increase in mortgage loan balances as a result of taking on new debt.

7. Reconciliation of Equity

This report shows how the sum of the changes in equity on the last report can be used to explain the change in equity values since the last Balance Sheet.

8. Analysis of Offerings by Size

The Analysis of Offerings by Size report shows the combined total of our local, mission and service, and sanctuary offerings, split by size, with a comparison to last year.

9. The Cedars Balance Sheet

This shows the assets and liabilities of the Cedars Worship Centre. This is owned 50% by Westminster, and 50% by the Temple, but is shown here in full for clarity.

10. The Cedars Income Statement

The Cedars Income Statement shows how the contributions from the Temple and Westminster, coupled with rental income, cover fixed and variable expenses, a contribution to the Capital Reserve, and larger capital expenditures. Included is a budget for 2026.

11. The Membership Report

This is a report on the change in membership during 2025.

Westminster United Church
Notes to the Financial Statements
December 31, 2025

1. Loans

There is one mortgage loan outstanding at the end of 2025. This is a mortgage of undefined length from the Division of Missions in Canada (see VIM - 10% tithes). No interest is charged on this mortgage. Payments are defined to be equal to 10% of Westminster revenue, less grants and the Temple Shalom mortgage contribution. These payments continue until the principal is exhausted.

Since 2014, our mortgage payments have been less than 10% of our offerings, putting us in a shortfall of \$138,544 at the end of 2025. In 2018, we did pay the full 10% amount. We are able to pay less than 10% for a period of time. If we are unable to make payments, The United Church of Canada would start accruing interest on the mortgage.

2. Restricted Funds

Restricted funds are funds set aside for a particular purpose, usually as a result of the express wish of the donor. A description of each follows:

Bequest Fund: Larger donations from estates may be used for outreach, spiritual life and education, and property.

Caring and Sharing Fund: To help alleviate one-time or short-term emergent needs.

3. Mortgage with Temple Shalom

Westminster holds a 25 year 5% mortgage on Temple Shalom's portion of the Cedars Worship Centre for \$219,562 on September 12, 2003. Monthly payments of \$1,269.38 from the Temple are due to Westminster from October 12, 2003 to September 12, 2028 inclusive.

4. The Cedars Operating Report and Balance Sheet

For clarity, we show the entire Cedars Operating Report and Balance Sheet. However, Westminster United Church owns only 50% of the capital reserve. The other 50% is owned by the Temple. The Income Statement shown does not include interest earned by the Capital Reserve.

5. Setting the 2026 Budget

The 2026 budget was established guided by the following principles, guidelines, and assumptions:

- We will stay true to our vision of being a child-friendly and open-spirited congregation.
- As an emerging congregation we will maintain the gains we have accomplished.
- We will cover our share of projected maintenance and capital costs to keep the building in good repair. We will be contributing an addition amount to the capital fund to improve insulation.

- We will invest in a facilitator from Credence & Co. to make suggestions on what we should do going forward. Western Ontario Waterways is contributing to this as well.
- We will minimize the impact on our cash on hand, and maintain at a minimum, an amount to accommodate cash flow fluctuations and amounts for restricted funds.
- Committee and other expenses will be managed carefully to the budgeted amount to avoid any additional deficits.

Marguerite Johnston, Treasurer of the Cedars Worship Centre
 Paul Warder, Treasurer of Westminster United Church

Narrative Budget for 2026

For 2026, we wanted to look at where we are spending our money, based on the three main priorities identified by The United Church of Canada:

- Bold Spirituality
- Daring Justice
- Deep Spirituality

Our expenses for 2026 are expected to be \$170,000, which includes donations made to The Mission and Service Fund and other charities, such as the Bunibonibee Cree Nation.

Bold Discipleship encourages members to actively follow the teachings of Jesus and engage in their faith with courage and commitment. It emphasizes living out one's faith in everyday actions and decisions, fostering a community that supports each other in spiritual growth and discipleship. This will make up \$24,000 of our expenses and includes Equity, Diversity, and Belonging, social events, membership and care, and pastoral care.

Daring Justice reflects the church's commitment to social justice and advocacy. The United Church of Canada seeks to address issues of inequality, oppression, and injustice in society. This principle calls for action that challenges systemic injustices and promotes equity and inclusion for all. This will make up \$25,000 of our expenses and includes initiatives like our caring and sharing fund and any outreach to causes that are important to us (Mission and Service Fund, Bunibonibee Cree Nation, Lynn Macaulay Legacy Fund, Waterloo Wayside, Supportive Housing of Waterloo, A Better Tent City, Affirm United).

Deep Spirituality focuses on nurturing a profound and meaningful relationship with God. It encourages members to engage in practices that deepen their spiritual lives, such as prayer, worship, and community service, fostering a sense of connection to the divine and to one another. This makes up \$77,000 of our expenses and includes worship services, Creation and Connection Time, and collaborating with the other United Churches in Waterloo.

We also have what we call Executive, which includes administrative and oversight work. This will make up \$44,000 of our expenses and includes Council and Regional work, including our Western Ontario Waterways assessment.