

Annual Report 2024

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IN MEMORIAM

<i>Ruby Irene Miller</i>	<i>December 26th, 2023</i>
<i>Patricia Jackson</i>	<i>January 7th, 2024</i>
<i>Thomas Edward Beatty</i>	<i>February 9th, 2024</i>
<i>George Fitchett</i>	<i>May 14th, 2024</i>
<i>Amby Rose McMahon.</i>	<i>September 11th, 2024</i>
<i>Paula Deviney</i>	<i>September 29th, 2024</i>
<i>Georgina Millions</i>	<i>October 1st, 2024</i>
<i>June Mallory</i>	<i>December 21st, 2024</i>

Transfer of Membership

Tom & Linda Constable to Trinity United, Cobourg - Oct. 2024

Charge Ministry and Personnel Report 2024

The Ministry and Personnel Committee commenced the year with four members: Marion McComb, Donna Budgen, Leon Silk, and Dawn Pilgrim. Leon submitted his resignation in March due to his relocation from the area.

The committee, comprising Marion McComb, Donna Budgen, and Dawn Pilgrim, convened with Shasta Morey in the spring to discuss her responsibilities as Pastoral Charge Office Administrator and Music Director.

In her capacity as office administrator, Morey identified several issues that were subsequently addressed. As Music Director, she reported a positive work environment. The committee commended her contributions to both roles and expressed their gratitude for her efforts.

Committee Members: Marion McComb (Castleton), Dawn Pilgrim (St. Andrew's) and Donna Budgen (St. Andrew's)

~Submitted by Donna Budgen.

CASTLETON GRAFTON PASTORAL CHARGE

AS AT DECEMBER 31, 2024

	DECEMBER	2024 YTD	2024 BUDGET	2025 BUDGET
RECEIPTS	\$	\$	\$	\$
Allocation St. Andrews	0.00	19,337.50	23,205.00	23,205.00
Allocation Castleton	0.00	10,412.50	12,495.00	12,495.00
Telephone Recovery	0.00	250.00	300.00	300.00
Transfer of Term Deposit (incl interest)	0.00	5,197.06	0.00	0.00
GST/HST Refund	0.00	164.83	150.00	150.00
Miscellaneous/Interest/Bulletins	0.00	0.00	700.00	700.00
Vernonville Anniversary/Cemetery	0.00	324.00	150.00	150.00
TOTAL RECEIPTS	0.00	35,685.89	37,000.00	37,000.00

EXPENDITURES

Minister's Expenses

Salary	0.00	0.00	0.00	0.00
Housing Allowance	0.00	0.00	0.00	0.00
Mileage	0.00	0.00	0.00	0.00
Telephone Allowance	0.00	0.00	0.00	0.00
Continuing Education	0.00	0.00	0.00	0.00
Employee CPP, EI	0.00	0.00	0.00	0.00
United Church Pension	0.00	0.00	0.00	0.00
Minister's Total	0.00	0.00	0.00	0.00

Other Expenses

Pulpit Supply	1,400.00	11,874.35	14,000.00	14,000.00
Secretarial Contract	648.00	6,174.00	6,500.00	6,500.00
Music /Organist	1,250.00	5,225.00	6,000.00	6,000.00
Treasurer's Honorarium	500.00	500.00	500.00	500.00
Video Services	320.00	320.00	320.00	320.00
Internet fees	61.00	732.00	900.00	900.00
Telephone	55.96	665.99	700.00	700.00
Office supplies	0.00	323.06	800.00	800.00
Worship/Pulpit supplies	0.00	0.00	600.00	600.00
UCC Assessment	0.00	3,162.00	3,939.00	3,939.00
Miscellaneous	0.00	506.80	941.00	941.00
Transfer to Term Deposit	0.00	5,197.06	0.00	0.00
Bank /ADP charges	4.95	59.40	300.00	300.00
GST/HST	15.20	228.82	0.00	0.00
Outreach/Discretionary	0.00	200.00	300.00	300.00
Vernonville Anniversary	0.00	452.67	200.00	200.00
Search Committee	0.00	0.00	800.00	800.00
Affirm United	0.00	100.00	200.00	200.00
Other Expenses Total	4,255.11	35,721.15	37,000.00	37,000.00
TOTAL EXPENDITURES	4,255.11	35,721.15	37,000.00	37,000.00

Receipts over (under) expenditures	-4,255.11	-35.26
Opening bank balance	12,812.86	8,593.01
Closing bank balance	8,557.75	8,557.75

Term Deposit @ 2.50% due July 16/25	5,197.06	Member Shares held	50.00
Term Deposit @ 1.85% due Nov.18/25	8,058.27	Member Dividend acc't	15.19
Term Deposit @ 2.75% due Nov.18/26	8,058.27		

Linda Marshman, Treasurer

PROFILE COMMITTEE REPORT FOR 2024 ANNUAL REPORT

After a Charge vote on March 5, 2023, Rev. Calvin Stone declined to become our minister, subsequently taking on the role of Supervising Minister. We were later advised by Rev. Jean Wilson, as the Castleton Grafton Liaison Officer, that Rev. Darren Liepold (the Congregational Support Minister) had advised that the existing profile should be taken down and a new one posted. Rev. Wilson committed to advising National to take it down.

In early June 2023, a Profile Committee was struck, comprised of Olivia Gibbs and Sharron MacDonald from St. Andrew's and Kristine Rayner and Betty Rose from Castleton. Our liaison was Paul Cook from Trinity St. Andrew's in Brighton, replacing Rev. Wilson. Later in June, we received an invitation from Paul Cook inviting us to a meeting at Trinity St. Andrew's in Brighton to be held on July 27 to discuss cooperative ministry. He advised that participating in the discussion would not affect the search process.

At the first meeting with Paul Cook on July 6, he verbally outlined the guidelines for preparing a profile based on the *Guidelines for a Community of Faith Profile* from the United Church website. It was suggested by Paul Cook that another congregational survey be done to ensure the profile reflected the desires of the congregation; however, we were subsequently advised that such a survey was to be undertaken by the Search Committee which would be struck after the Profile Committee had posted the profile. We referred to a survey taken for the previous search. Also suggested at the meeting was that we look at sharing a minister with Rural Faith United Church who were looking to share a minister. He advised that the first draft of the profile should be sent to him.

The Profile Committee attended the Cooperative Ministry meeting in Brighton on July 27 attended by our Charge, Trinity St. Andrew's, Smithfield/Carman, Heritage (Salem) and Warkworth. At that meeting, Paul Cook then suggested that we share a minister with Smithfield/Carman and Heritage (Salem). The Committee questioned whether we should meet with these churches before a profile was prepared or wait and collaborate if we decided to collaborate, but were told that the profile had to be updated before we could have discussions, which to the Committee seemed like putting the cart before the horse.

We went to work on updating the profile, then at a meeting on collaborative ministry held at Trinity St. Andrew's in October 2023, we were advised by Rev. Liepold that profiles should be put on hold while churches in attendance explored ways to collaborate and find commonalities over the next year or so. This direction was shared with the Charge. When Paul Cook asked whether we had an update on our profile in November 2023, he was told that Rev. Liepold had told us to put it on hold.

In April 2024, at the request of Laurie Deviney, St. Andrew's chair, what the Committee thought was the final draft of the Community of Faith Profile was sent to the Board for review. Criticisms and suggestions for changes by Revs. Wilson and Stone were made. Rev. Wilson was asked why we would bother to post on ChurchHub for a 10-hour or 25% minister and were advised that every church without a minister is supposed to have a profile on ChurchHub that is to be updated every year.

The profile was again redrafted and sent to Paul Cook in May. We were advised that the Church Boards were not to review the profile before it had been vetted by the Liaison Committee through him as our liaison. More comments were received to be implemented into the profile.

At a retreat for members of the Boards of both churches on March 9, 2024, it was decided to keep the Charge together and the Profile Committee was tasked with approaching 3 churches west of us in addition to the ones we had already met with re collaborative ministry. Again, the question was asked whether we should proceed with developing a profile in view of the current outreach. Rev. Liepold advised that we should complete it and send it to him rather than Paul Cook. The reasoning: If someone did apply, you could mention that you are beginning talks about collaborative ministry and that you may have to give notice if the talks proceed.

By April, the Committee felt it was spinning its wheels in view of conflicting input; however, suggestions were again incorporated into the profile and it was sent to Paul Cook on May 10. After his comments were received, the profile was revised again and sent back to him on May 27. On June 4, he was advised that we were contemplating not hiring a minister and continuing on as we had been for the past few years, i.e. with services planned by the Worship Committee using pulpit supply.

At the St. Andrew's Board meeting in June when the need for a profile at this time was questioned, Rev. Stone advised that the profile is a snapshot of what we want to hire – the essence is there, not the reality. He advised that the profile doesn't have to say we're looking. Rev. Wilson asked that the latest version of the profile be circulated to the Board and not sent to Paul Cook. Again, more conflicting requests.

The profile was revised yet again in August and the final submission was sent to Paul Cook as per the original instructions we received. By motions unanimously approved, a decision was taken at the September 26 Charge meeting to withdraw from collaborative ministry discussions, to maintain the status quo and to declare a moratorium on hiring a minister for 2 years.

No response was received from Paul Cook to our last submission. Then, we were advised that Paul Cook was no longer the liaison for our committee. On October 3, Rev. Liepold was contacted by the Committee to ask what should be done with the profile. He asked that the profile be sent to him which was done.

Since last October, the Committee had heard nothing further about the profile and had no idea whether it had been posted or not until recently when we had a response from Paul Cook. He advised that the profile was on hold unless we decide to go with collaborative ministry or go into search. He wanted us to know that "the Region has not withdrawn its support and we are here when you need us. We are just in the background and are monitoring the activities of all our congregations."

What a frustrating outcome after a year and a half of many meetings and much hard work; however, while it was a frustrating experience, a feeling of camaraderie developed amongst the members of the Committee that will endure.

~Respectfully submitted by the Profile Committee -Olivia Gibbs, Sharron MacDonald, Kristine Rayner and Betty Rose

CASTLETON UNITED CHURCH BOARD COMMITTEES

Board of Trustees

This Board will be responsible for the legal signing of all legal documents, deeds, loans, investments, trust funds, endowments, rent and insurance.

Linda Marshman, Marion McComb

Building & Grounds Committee

This Committee will be responsible for all property: additions (inside and out), repairs, painting, lights and heat, grounds; cutting grass, planting flowers and trees and snow removal. Caretaker duties and supplies.

Bob McComb Philip May Bart Nelson

Finance & Stewardship Committee

This Committee guides, motivates and educates the local congregation in its responsibility as stewards of creation that includes time, talent, and money.

Brian Annis Bonnie Bunyan Marion McComb – UCW representative
Linda Marshman/Linda Annis - Castleton Treasurers.

Pastoral Care & Outreach Committee

This Committee nurtures and coordinates the work of visitors in their visiting with members of the congregation. In addition, the committee enables the congregation in welcoming new members, caring for people in transition and grief, and visiting the elderly and sick.

Irene Clarke

Worship & Christian Education Committee

This Committee provides oversight for the worship services and use of the worship space. The duties of the Committee shall also include studying the educational needs of the congregation.

Irene Osborne David Bunyan Brian Annis Khristine Rayner
Invited: Organist/Choir Director

Other Committee Positions

Ministry and Personnel Committee

Nominating Committee

Anniversary Committee

Church Bookings

Treasurers

Bay of Quinte Region ECOR Rep.

Marion McComb

2025 Retiring Board Members

Worship Committee and friends

Marion McComb 905-344-7601 (home) 905-375-8155 (cell)

Linda Annis/Linda Marshman

TBA

**CASTLETON UNITED CHURCH TREASURER'S REPORT
AS AT DECEMBER 31, 2024**

			2024	PROPOSED
RECEIPTS	DECEMBER	2024 YTD	BUDGET	2025 BUDGET
	\$	\$	\$	\$
Local	1,280.00	15,326.22	16,000.00	16,000.00
Loose	140.00	464.00	400.00	400.00
Bulletins/Envelopes	0.00	0.00	0.00	0.00
Mission & Service	142.50	1,247.50	1,200.00	1,300.00
Easter & Good Friday	0.00	310.00	100.00	300.00
Anniversary/Thanksgiving	0.00	555.00	800.00	500.00
White Gift/Candlelight/Christmas	1,591.25	1,611.25	1,400.00	1,600.00
Transfers B&M/F&S	0.00	56,575.10	0.00	0.00
Roast Pork Dinner/pies	0.00	3,899.00	4,400.00	3,900.00
Roast Beef Dinner	0.00	4,245.00	0.00	4,200.00
GST/HST	0.00	518.57	700.00	500.00
Gourmet Dinner Draw	0.00	2,275.00	2,200.00	2,300.00
Yard sale	0.00	0.00	0.00	0.00
Community Lunches	0.00	200.00	0.00	200.00
Discretionary Fund	44.00	257.75	0.00	0.00
Miscellaneous	14.00	431.00	100.00	400.00
United Way	324.92	964.12	1,000.00	1,000.00
TOTAL RECEIPTS	3,536.67	88,879.51	28,300.00	28,300.00
EXPENDITURES				
Music Ministry	0.00	50.00	400.00	400.00
Charge Treasury	0.00	10,412.50	12,495.00	12,495.00
Pulpit Supply/Supervisor	0.00	647.88	500.00	700.00
Church Supplies	123.65	132.85	205.00	200.00
Fuel	221.53	2,663.79	3,600.00	3,000.00
Hydro	106.77	1,171.68	1,300.00	1,300.00
Phone	57.64	673.96	700.00	700.00
Repairs & Maintenance	230.00	3,711.58	1,500.00	1,500.00
Insurance	0.00	7,339.68	7,000.00	7,500.00
Roast Pork Dinner	0.00	1,283.20	1,400.00	1,300.00
Roast Beef Dinner	0.00	1,808.55	0.00	1,800.00
Treasurer's Honorarium	0.00	400.00	400.00	400.00
Miscellaneous & bank charges	112.11	311.56	300.00	300.00
Mission & Service	262.50	1,247.50	1,200.00	1,300.00
Transfer -purchase GIC's/B&M	0.00	56,575.10	0.00	0.00
GST	39.68	322.94	300.00	300.00
HST	63.49	516.69	500.00	500.00
Gourmet dinner	0.00	200.00	200.00	200.00
Donations- House Fires	0.00	0.00	0.00	0.00
White Gift	1,060.00	1,260.00	1,100.00	1,200.00
Discretionary Fund	0.00	0.00	0.00	0.00
TOTAL EXPENDITURES	2,277.37	90,729.46	33,100.00	33,100.00
Excess of Receipts over (under) Expenditures	1,259.30	-1,849.95	(4800.00)	(4800.00)
Opening bank balance	10,712.35	13,821.60	use excess cash	use excess cash
Closing bank balance	11,971.65	11,971.65		

Linda Annis, Treasurer

Linda Marshman, Treasurer

CASTLETON UNITED CHURCH
FINANCE & STEWARDSHIP FUND
2024

FUND BALANCE - JANUARY 1, 2024		\$ 12,726.55
CASH RECEIPTS		
Investment Income - High Interest Savings	298.94	298.94
CASH DISBURSEMENTS		
Transfers to General Account	-	0.00
FUND BALANCE - DECEMBER 31, 2024		<u>13,025.49</u>
		Cost
Ganaraska Financial Credit Union	Member shares	50.00
Ganaraska Financial Credit Union	Cashable term deposit 4.30%	12,975.49
		<u>13,025.49</u>

Includes \$1,233.23 transferred from Sunday School account

CASTLETON UNITED CHURCH
BUILDING & MEMORIAL FUND
2024

FUND BALANCE - JANUARY 1, 2024		\$ 48,866.51
CASH RECEIPTS		
In Memoriam	730.00	
Regular Offering	722.50	
Bequests	-	
Investment Income - Savings Account	0.65	
Investment Income - Guaranteed Term Deposit	1,575.49	3,028.64
CASH DISBURSEMENTS		
Transfers to General Account	0.00	0.00
FUND BALANCE - DECEMBER 31, 2024		<u>51,895.15</u>
		Cost
CIBC Savings		8,703.04
Ganaraska Financial Credit Union	Fixed term deposit 5.45% due June 7/25	21,596.05
Ganaraska Financial Credit Union	Fixed term deposit 5.35% due Sept.7/25	21,596.06
		<u>51,895.15</u>

The principal of \$17,784.13 from the sale of the manse is held in trust for the United Church of Canada.
The funds are not available for operating or capital expenditures unless approved by Regional Council.

Linda Marshman, Treasurer
Linda Annis, Treasurer

Castleton Chairperson Report 2024

As I reflect back on 2024, the dedication of leaders and members of our church amazes me.

In the beginning of the year we (Castleton Grafton United Churches) with our Profile Committee continued our journey to search for a full time / part time United Church minister. Unfortunately, it was not meant to be at this time when there is a short supply of ministers. The decision was made by a motion of the Charge Council to remain as is, and revisit in two years' time.

We are blessed to have Rev Janet Warren for her continuous leadership, support, and, guidance as our worship leader.

Many thanks to Rev Calvin Stone for providing his advice as our ministerial over-sight person and to Retired Rev Jean Wilson for being there for us with her guidance as needed.

Many thanks to St Andrews and Shasta Morey for all that she does throughout the year, and to the congregation; for all their talents in tech support, music, musical instruments, and play skits.

A special thank you to Ed Mulvey for his time and work in taping and editing when we have the Special Church Services.

I am happy that our church Spring Beef Dinners and Fall Pork Dinners started up again this year. Our dinners are well received by the community and surrounding areas. Many thanks to everyone volunteers donating their time in many ways to help make our dinners a success every time.

A special thank you to Marion McComb and Linda Annis for their time and work that goes into organizing the dinners.

As we start into a new year I'm looking forward to seeing what kind of endeavours both churches can venture into working together to keep the community of faith alive.

I would like to thank the wonderful people of Castleton United for all the hard work you do to keep the faith alive in this beautiful community.

~Submitted by Khristine Rayner

Castleton United Church Fundraising Dinners

Castleton United Church was the setting for 2 fundraising dinners this year. The Roast Beef Dinner was held on Saturday, April 27th and the Roast Pork Dinner was held on Saturday, October 26th. Linda Annis & Marion McComb took the lead on organizing the dinners. Marion made up & distributed the tickets and posters and advertised the event on Social Media platforms. Marion reached out to the high schools to let them know of the opportunity for students to fulfill their requirement for volunteer hours. Linda & Marion purchased items for the dinners. Many volunteers assisted with the preparation of the food for the dinners as well as with the serving & cleanup of the dinners. Sharon Dodds & Sharan Landon assisted Marion at the church, with the making of the cream pies for the dinners. Elsa Deperasinski generously donated rolls for both dinners from her bakery in Cobourg (Millstone Bakery). The Nelson Family (Arcadia Farms) from Codrington, donated the potatoes for the Roast Pork Dinner. Those attending the Dinners were greeted by the ever-cheerful Brian Annis. Kevin White assisted those requiring the use of the chair lift. A Big Thank You to everyone who contributed to the dinners! A profit was made from both dinners for Castleton United Church, to assist with ongoing expenses. There were many compliments received about the wonderful servers and the delicious food! Linda Annis, Irene Clarke and Marion McComb all have their Food Handler Safety Course Certificates, so we are in good hands with having them oversee anytime we serve food at the church. On December 5th, the church was again inspected by the HKPR Health Unit Inspector and received another PASS so that we can continue serving food to the public.

~Respectfully submitted, Marion McComb

Pastoral Care and Outreach Committee Report 2024

Other than last December, during the postal strike, cards continue to be sent. If you are aware of an occasion that we can acknowledge, please let us know.

Phone calls and visits happen whenever possible, along with an occasional snack.

We welcome visitors to the service and encourage them to return.

Pastoral Care continues to be available, should you or anyone you know wish a minister's phone call or visit.

For the past several years, we have held a draw on Mother's Day, with the winner receiving a gourmet Dinner for six in their home. We are extremely grateful to Chef Ted Westbrook for his generosity and expertise, and his continued support of the Castleton Church.

Last fall, two community lunches were offered, and well received. Depending on the popularity, we hope to hold these monthly, with some exceptions. People have commented that they enjoy the social aspect as much as the delicious food.

~Submitted by Irene Clarke

Finance and Stewardship Report 2024

To Give of our time and talents, to Share our time and talents, to Assist others where and when needed, that is Stewardship. Everyone at Castleton United does all of these freely and willingly whenever the need arises. Thank you so much.

The Roast Pork and Roast Beef Dinners were a great success, thanks to all who assisted in any capacity. Those attending came from far and wide.

Thanks to Ted Westbrook for continuing to support us with his Gourmet Dinner for six individuals. Ticket holders look forward to the draw and if their name is drawn, the dinner after.

Contributions to Mission and Service were a little over the budgeted amount. Good News! Thanks also to the UCW for their donations throughout the year.

Utilities are staying on an even keel. Gas consumption is down some from last year. All depends on the weather.

To those renting the kitchen and the meeting room for family events, thank you. The chair lifts installed earlier in the year are a benefit to individuals attending the family events and the church services.

For everyone's support and dedication, Thank You.

Finance and Stewardship Committee---- Linda Marshman, Brian Annis, Marion McComb, Bonnie Bunyan, Linda Annis

~ Submitted by Linda Annis

*"Your work, O God, needs many hands to help you everywhere
and some there are who cannot serve unless our gifts we share."*

Castleton United Church Building & Grounds Report 2024

The parking lot has been kept clear of snow & sanded again this year by Dave Clarey with assistance from Dave Henry, if the snow was excessive.

The water inspection was passed by the Health Unit with flying colours. This was possible because Brian Annis remembered where the well was & cut a path to it so the inspector could take a photo of it and thank you to Brian for taking the water samples every 3 months. The inspector was also happy that Bob McComb had a good understanding of the ultraviolet light & was doing regular maintenance.

Phil May continued to cut the grass, and he trimmed the hedge between the church & Dave Henry's home. The church kitchen was inspected & passed by the Health Unit.

Bob McComb & Bart Nelson cleaned the eavestroughs on the church. They used a boom lift that Donald Clarke lent to the church for free & Dylan Easby transported for a nominal fee.

Inside the church, the fire extinguishers were checked. The chair lifts have been used on many occasions.

Marion McComb has been investigating the possibility of a ramp being built at the front of the church to make the church more accessible. The Cramahe Heritage Committee does not have any issues with a ramp being built at the front or at the side of the church building.

A new toilet was installed in the men's washroom.

Thank you to the volunteers who clean the church every month. Thank you to Linda Annis for planting and caring for the flowerbed, and to all the volunteers who cut the grass, cleared the steps of snow and ice and put down salt/sand throughout the year.

There were many other things that happened throughout the year that everyone helped with & the church couldn't function without, so thanks to all of you.

Linda Annis has set up a binder to keep all of the important information in it regarding any inspections or maintenance.

Building & Grounds Committee, Phil May, Bart Nelson, Bob McComb

Worship Committee Report 2024

This year David Bunyan, myself and recently Khristine Rayner have attended the joint Worship meetings at St. Andrew's Grafton with Shasta's guidance providing ideas for music namely guest musicians, minister availability especially when Rev. Janet is not available. Skits are often used and Shasta comes up with some very interesting programs. Readers are willing to participate in the skits and reading the scriptures This commitment from the congregation is why we are alive and still open.

We had guest musician, Brenda Manley, for our Gospel Hymn sing in January; Black History Month was the topic in February; Easter services--Good Friday Service was held in Castleton while Easter Sunday was a joint service at Grafton. In April the Country and Western Service encouraged all to sport their cowboy or cowgirl hats and plaid shirts. It was a hit! Hopefully we do it again NEXT YEAR!!!

June was the 99th Anniversary of the United Church.

September brought the 159th Anniversary of Castleton United Church, Rev. Janet being the guest speaker. We enjoyed a potluck finger food lunch and social time after.

In October Rev. Germain and Alison Landry lead the service and the music.

November ----Remembrance Day Service

December beginning with the joint White Gift service at 11 o'clock and the third Sunday we brought the two congregations together for the popular Candlelight Service. Many enjoyed the music and the readings during the evening.

Having Rev. Janet with us is a Godsend. I and others enjoy her messages when she is available. Keep the faith.

Worship Committee David Bunyan, Brian Annis, Irene Osborne

~Submitted by Brian Annis for the Worship Committee



Castleton UCW Report 2024

Castleton UCW has renamed itself as “The Get Together Gals”. We continue to be a UCW unit within the Hills & Shores UCW Presbyterial in the East Central Ontario Region.

Sheila Rusk, Treasurer for Castleton UCW for many years decided to retire. Thank you to Sheila for her many years of overseeing the duties very capably, as the Treasurer. Marion McComb has volunteered to take on the duties as the Treasurer. Marion & Sheila continue to have the signing authority on the bank account.

The Get Together Gals met during most of the months in 2024 to continue our work on making milk bag mats and fiddle muffs. Some brought their own projects to work on, including making red scarves for the Red Scarf Project in Grafton in support of World Aids Day. We enjoyed a social time with a lunch that was provided by Ladies in the group.

In March, we hosted a World Day of Prayer Service. Thank you to Shasta Morey & Ed Mulvey for assisting with the organization of the power point presentation as well as Shasta for contributing her musical talents to the service. The service this year was written by the World Day of Prayer Committee in of Palestine...” I Beg You – Bear with One Another in Love.”

Irene Osborne shared her love of the art of ‘Zentangle’ with the Get Together Gals. We all were able to work on this craft under the very capable guidance of Irene.

Donations were made to Camp Quin Mo Lac, Mission & Service, Women’s Interchurch Council of Canada (WICC), the UCW National Project – The Healing Fund, as well as to the Colborne Legion Christmas Hamper Program. Money was sent to the Hills & Shores UCW Presbyterial for dues, bursary fund (now known as the Student Minister Support Gift) and for the National UCW.

In June, Irene Osborne graciously offered to give a tour of her beautiful flower gardens.

We assisted with the preparation & serving of food for the Community Lunches served at the Church. We also coordinated and assisted with the Church dinners – Roast Beef in April & Roast Pork in October.

In September, we provided desserts (a variety of pies & whipped cream & apple crisp) for a local wedding dinner.

In November, we organized and served lunch on Remembrance Day to those who participated in the Remembrance Day service at the Castleton Cenotaph. This included the service men & women from the Postal Unit at CFB Trenton.

In December, we had a social time, with a reading by Irene Clarke...”The Winter Solstice” and a fun Christmas Bingo Game organized by Marion McComb, with prizes for 3 lucky Ladies, followed by potluck refreshments. Some of the UCW Ladies assisted with decorating the Church Sanctuary for the different times of the year...such as Easter, Thanksgiving, Remembrance Day, Christmas.

Thank you to Linda Annis for continuing with her work of planting, weeding and watering the flowerbed at the church.

Thank you to Irene Clarke for continuing to send cards to people in the community on behalf of the Castleton UCW & Castleton United Church.

~Respectfully submitted by Marion McComb, Castleton UCW President

CASTLETON UCW FINANCIAL DECEMBER 2024

		Month	Year		
Bank Balance Forward		\$ 2,660.72	\$ 2,257.26		
				2024	
RECEIPTS			YTD	BUDGET	
Regular Offering		\$160.00	\$515.00	\$500.00	
World Day of Prayer		\$0.00	\$190.00	\$0.00	
Donations/Bequests		\$0.00	\$300.00	\$500.00	
Funerals		\$0.00	\$0.00	\$0.00	
Lunches/Buses/Catering		\$0.00	\$618.00	\$0.00	
Charity Offering		\$0.00	\$25.00	\$100.00	
Miscellaneous		\$0.00	\$0.00	\$655.00	
Interest		\$0.00	\$0.00	\$0.00	
TOTAL INCOME		\$160.00	\$1,648.00	\$1,755.00	
EXPENSES					
Bursary Fund		\$0.00	\$75.00	\$75.00	
Mission & Service Expense		\$100.00	\$600.00	\$600.00	
Camp Quin Mo Lac		\$0.00	\$50.00	\$50.00	
Presbyterial Dues		\$0.00	\$48.00	\$40.00	
NUCW		\$0.00	\$12.00	\$0.00	
World Day of Prayer		\$0.00	\$190.00	\$0.00	
General Fund		\$0.00	\$0.00	\$0.00	
Kitchen/Food/Electrical		\$31.43	\$31.43	\$400.00	
Library		\$0.00	\$0.00	\$0.00	
Floor/ Wax/Lights		\$0.00	\$0.00	\$0.00	
Comm/Gifts/Décor		\$0.00	\$32.49	\$200.00	
Flowers		\$0.00	\$0.00	\$0.00	
Child for Camp		\$0.00	\$0.00	\$100.00	
Charity Donation		\$25.00	\$138.00	\$0.00	
Envelopes/Stamps/Cards		\$0.00	\$0.00	\$250.00	
Church		\$0.00	\$0.00	\$0.00	
Bank Charges		\$83.41	\$83.41	\$0.00	
Miscellaneous		\$24.30	\$88.35	\$40.00	
TOTAL EXPENSES		\$264.14	\$1,348.68	\$1,755.00	
Excess Rec/Exp		-\$104.14	\$299.32		
CHQ BOOK BAL @ December 31/24		\$2,556.58	\$2,556.58		

O/S Cheque #896 Mission & Service

\$100.00

*Respectfully Submitted,
Marion McComb, Treasurer*

ST. ANDREW'S CHURCH BOARD COMMITTEES 2025

Board of Trustees

Sharon Brown	2027	Gina Jackson	2027	Greg Beatty	2027
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Building & Grounds Committee

John Wilson	2026	Christina Wilson	2026
Laurie Deviney	2025		

Worship and Christian Education Committee

Doreen Payne	2026	Sharron MacDonald	2027	Olivia Gibbs	2026
Brian Payne	2025	Invited: Music Director			

Finance & Stewardship Committee

Treasurer (annual appointment)

Pastoral Care Committee

Christine Hammond	2027	Gail Hoskin	2027	Cathy White	2027
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Social Justice & Outreach Committee

Sharron MacDonald	2026	Olivia Gibbs	2026
Cathy White	2026	Donna Budgen	2026

Other Committee Positions

Ministry and Personnel Committee	Donna Budgen 2025 Dawn Pilgrim 2025
Haldimand Court Apartments	Gaye Hoskin 2027 Brenda Keller 2025 Jenn Galt 2027
Church Bookings Nominating Committee Envelope Steward	John & Jean Wilson 2025 Retiring Board Members Sharron MacDonald
Communication and Newsletter Region 11 Rep.	Donna Budgen Donna Budgen

St. Andrew's Financial Report 2024

Restricted Funds and Investments

Account	M&SFund	Pastoral Care	Social Justice & Outreach	Memorial Fund	Total Restricted Funds	
Balance Forward 24/01/01		\$0.00	\$4,095.32	\$0.00		
2024 Income	\$5,150.00	\$455.20	\$4,623.00	\$1,430.00		
2024 Expenses	-\$5,150.00	-\$79.10	-\$5,660.45	-\$930.00		
Balance	\$0.00	\$376.10	\$3,057.87	\$500.00	\$3,933.97	
Funds Available	Dec. 31/24					
Bank Balance	\$33,629.50					
Restricted Funds	-\$3,933.97					
Available	\$29,695.53					
Investments						
Ganaraska Credit Union	\$20,000.00	1 YR Fixed at 5.45%- Due Feb. 13/25			Memorial Fund	
	\$15,000.00	1 Yr Cashable at 4.3%- Due Feb. 13/25			\$10000 Memorial Fund	
					\$5000 - General Fund	

Ganaraska Credit Union Memorial Fund

	Credit	Debit	
Balance Forward 24/01/01			\$29,871.33
Deposits	\$6841.17		\$36,712.50
Investments		\$35,000.00	\$1712.50
Bill Payments November		\$377.17	\$1335.33
Service Charges		59.40	1275.93

St. Andrew's United Church Financial Statement 2024

	2024	Budget 2024	Budget 2025
Receipts			
Offerings -Local	\$36,904.00	\$40,000.00	35,000.00
Offerings - M&S	\$5,150.00		
Offerings - Loose	\$1,013.00	\$1,000.00	\$1,000.00
Celebration Bank	\$432.70		\$0.00
Donation- Other	\$307.00	\$1,000.00	\$500.00
Rentals	\$5,687.44	\$2,000.00	\$5,000.00
GST/HST Refund	\$803.96	\$400.00	\$800.00
Vernonville Ins. Recovery	\$2,500.00	\$3,300.00	\$2,500.00
Transfer from Trustees	\$1,120.00	\$1,120.00	\$1,120.00
Surplus Used		\$3,130.00	\$8,350.00
Stewardship & Finance/Fundraising	\$3,470.00	\$2,000.00	\$3,000.00
Pastoral Care	\$455.20		\$200.00
Social Justice & Outreach	\$4,623.00		\$0.00
Memorial Fund	\$1,430.00	\$400.00	\$0.00
MISC	\$6,456.40		\$1,000.00
Total	\$70,352.70	\$54,350.00	\$58,470.00
Expenses			
CGPC - Allocation	\$19,337.50	\$23,205.00	\$23,205.00
CGPC - Phone Recovery	\$250.00	\$300.00	\$300.00
UCC - M&S	\$5,150.00		
Wages & Honorium	\$4,777.00	\$5,000.00	\$5,000.00
Travel	\$91.56	\$300.00	\$250.00
Caretaker Supplies	\$217.80	\$100.00	\$100.00
Hydro One - 137 Old Danforth	\$1,752.97	\$2,000.00	\$1,700.00
Hydro One - 135 Old Danforth	\$623.46	\$600.00	\$600.00
Union Gas - 137 Old Danforth	\$2,269.23	\$3,500.00	\$3,000.00
Union Gas - 135 Old Danforth	\$1,312.72	\$1,500.00	\$1,500.00
Lakefront Utility	\$566.55	\$700.00	\$500.00
Insurance	\$10,139.04	\$8,000.00	\$11,000.00
Admininistration (Treasurer)	\$381.39	\$250.00	\$400.00
Committee - CE & Worship	\$0.00	\$200.00	\$200.00
Committee - Stewardship/Fundraising	\$1,935.59	\$0.00	
Committee - Building & Grounds	\$7,662.72	\$8,000.00	\$10,000.00
Committee - Pastoral Care	\$79.10	\$150.00	\$150.00
Committee - SJ & Outreach	\$5,660.45	\$0.00	\$0.00
Bank Charges	\$63.04	\$45.00	\$65.00
MISC	\$6,295.44	\$500.00	\$500.00
Memorial Fund	\$930.00	\$930.00	\$0.00
Total	\$69,495.56	\$55,280.00	\$58,470.00
Surplus/Deficit	\$857.14		

~ submitted by Jean Wilson, Treasurer

Community of Faith Supervisor Report

I was appointed to be your Pastoral Charge Supervisor by the East Central Ontario Regional Council back in June 2022. My duties then as now are to give general supervision, guidance and support to the Boards and Committees of both St. Andrews and Castleton, and to the Charge as a whole. Thus I get to attend a lot of meetings. You may notice I show up at your Congregational and Annual General Meetings, that is because one of my duties is to constitute and oversee the meetings, facilitate the election of officers to the Board, and advise on United Church policies, processes and procedures.

Another duty is to ensure that the sacraments are administered regularly and that the spiritual work and worship proceeds decently and in order. This aspect is made much easier because your Worship and Christian Education Committee does a terrific job.

I hope you appreciate all the ministry the Rev. Jean Wilson provides despite her insistence that she is retired. Ministry is a calling and so she graciously presides over the sacraments of Communion and Baptism. We are enriched by her pastoral heart and the care she gives.

The Charge is also blessed to have the services of the Rev. Janet Warren who faithfully conducts your weekly worship. Her consistency in the pulpit has brought a stability to St. Andrews and the Charge as a whole. For her faith, gentle approach and sense of humour, and her willingness to be a part of our church family, we give thanks to God.

I am very much impressed with the dedication exhibited by the Official Board and the work of its many committees that meet regularly to ensure that the practical, social and spiritual needs are tended to. Laurie Deviney does an excellent job in chairing those monthly meetings, and does much more behind the scenes. Back in March, she organized a special day apart for the Board to meet on a Saturday in Vernonville Hall. The task she set before us was to specifically look at the future direction and needs of St. Andrews. While it eventually grew to be a visioning day for the Charge, it did set the prudent course you are presently following today.

I mentioned a few committees and I could go on to laude the work of the Social Justice Committee, Building and Grounds, Pastoral Care, Finance, and all the others, but you will see the good work they are doing in the reports they have submitted. Although the reports don't nearly indicate all they have done and continue to do, I am thankful for their commitment to St. Andrews and to their Lord.

As I continue in my role as Supervising Minister, be assured that you will regularly be in my prayers. I look forward to being even a small part in the good work God will do in you and through you in the days ahead.

Blessings, the Rev. Calvin Stone

Pastoral Care Committee Report for 2024

As more of our members move to retirement places in Cobourg, phone calls, visits and cards are important in maintaining connection with the Grafton church. Gail Hoskin and Cathy White make phone calls and go visiting. Christine Hammond is also available. If you know someone who would like to hear from us, please speak to Gail, Cathy or Christine. Last Easter, we held our first annual tea at Rosewood Estates. Thanks to Joan Chalovich who arranged the room and made her space available for us. We had a very good turnout and there was lots of animated conversation. On November 14, we held a Christmas tea in the same place with the same excellent resources. We were delighted with the turnout and would encourage anyone in the Castleton Grafton charge to join us when we hold our next Easter tea in April 2025. Sincere thanks to Janet Warren (416 559 5906), Rev Calvin Stone (905 376 0002) and Rev Jean Wilson (905 349 2490). They have agreed to meet with anyone who would like a visit or a phone call. Please contact them directly. Our numbers in the pews are not what they once were but for now, where there is a will, there is a way. We want St Andrews Grafton to continue and we want to be part of the outreach pastoral care program.

Yours sincerely, Gail Hoskin, Cathy White, Christine Hammond

St Andrew's United Church Grafton Building and Grounds Annual Report 2024

St. Andrew's United Church had it's 180th anniversary this year and the old Sunday School building (Heavenly Helpings) had it's 160th anniversary. We celebrated with a roast beef supper for the community, which was the first community supper since prior to the Covid-19 pandemic of 2020-22. What a time in the mid 19th century when the church was filled, and the children packed the Sunday school. The buildings are still standing strong but repairs and regular maintenance are never ending.

There was an annual fire inspection from an outside agency, and we are now complying with code. There are monthly emergency equipment and building inspections, annual elevator inspections and as needed repair and general maintenance of the grounds. The largest expense for this committee is lawn cutting and yard maintenance. Leaf raking and pruning was completed by volunteers and the lawn cutting is contracted to local landscaper. Snowplowing is contracted to a community member. General maintenance of the inside of the building is provided by Ted Naismith with the generous support of John Wilson and for larger projects, John Mulvey.

The kitchen was thoroughly cleaned and inspected and passed for community use by Public Health. These inspections will continue on an annual basis, thereby allowing us to offer kitchen facilities for rentals and provision of community meals as needed.

The committee explored and initiated the process of an environmental assessment of the church buildings. This was done with the guidance of "Faithful Footprints" an organization that provides funding to congregations who make changes to reduce their property's greenhouse gas emissions and environmental footprint. The assessment revealed many areas where we could reduce our environmental footprint, but it was decided that we would not pursue an application for funding because it would require a significant time and financial commitment. However, the committee continues to assess ways to reduce heating costs and save electricity. Future goals are to review needed replacement of toilets in the two buildings as well as repair or replacement of the shingles on the now rented Sunday School building.

The committee appreciates all the volunteer support for yard and building clean up days. St. Andrew's has two historic buildings, is prominent presence in the village and provides a source of Christian Worship. The building and grounds committee along with the congregants of St. Andrew's United church will continue to preserve the property for current Christian work and future generations.

~Respectfully Submitted by Laurie Deviney, Christina Wilson and John Wilson

Finance and Stewardship Report 2024

This committee ceased functioning during the Covid-19 pandemic and when members were not available for a variety of reasons. It has yet to come back as a separate committee of the Board. There were many discussions about how to revive this most important committee. There are courses and literature offered online by the United Church of Canada relating to Stewardship. "Regularly teaching about stewardship, sharing, and generosity and then giving people ways to practice will deepen personal faith and transform your community of faith as you walk away from scarcity into the journey of abundance" (united-church.ca).

We did have one event in 2024; Jean Wilson, Christina Wilson, Donna Budgen and myself came together with the support of many church and community volunteers to host a beef supper on September 21 in honour of St. Andrew's United Church 180th anniversary. The meal was very successful, and we received many compliments from attendees. We raised just over \$1,000. There have been many ideas for fundraisers discussed but there always needs to be someone or a small group to take on the initial planning. This is difficult but not impossible with a smaller congregation. If anyone has ideas or the inclination to organize an event, then please speak with a board member and we will endeavor to work together to support a successful event. The board continues to look at ideas for fundraising to meet our financial goals as we face increasing costs and declining attendance. We are a community of faith.

~Respectfully Submitted, Laurie Deviney

St. Andrew's Chair of the Board Report - 2024

Well, another year comes to an end for the Church board. The past year was shaped by challenges and reaffirmation of goals. The board had a busy time planning for the future of the congregation as well as managing the day-to-day work of the Church.

The boards of Castleton United Church and St. Andrew's met in March in Vernonville Community Centre to discuss our goals and shared beliefs about the future of the Castleton Grafton Pastoral Charge. The Charge has managed many years without a minister, however along with expenses rising and attendance and offering declining, it was important to review our mutual goals. A well thought out and debated decision was made to stay and work together to further the work of the United Church in our Charge area. At the same time the Charge was recommitting to work together, some Charge board members attended meetings with United Church congregation representatives from the eastern and western parts of Northumberland to discuss strategies for collaborative and shared ministry. This was undertaken because many congregations in the area are facing similar decreased financial and membership support. After financial analysis, special meetings and extensive discussion, the charge decided to continue with the status quo of having regular services at both churches with supply and music ministry. Further discussion on shared ministry was deferred, yet there is ongoing effort to better communicate with neighbouring congregations regarding Church activities.

For 180 years St. Andrew's has maintained a strong presence in the community. The board continues its day-to-day work of, maintaining the building and grounds, preparing weekly services including excellent music ministry, supporting those in need in our community, educating about social justice issues, communicating with the congregants, sharing our work with the greater community via social media, managing the finances and planning for the future. Thank you to all the board members who commit to attend monthly meetings and spend the extra time needed to keep St. Andrew's functioning in the community. Thank you to all the congregants, community members and members of the Castleton United Church for working together to share the love and teachings of Jesus Christ. Thank you to all those who donate financially and in kind to keep our church doors open. I was honoured to be your Chair for 2024 and look forward to collaborating with the members of the 2025 board keep our church community thriving. ~Yours Respectfully, Laurie Deviney

Social Justice and Outreach Report 2024

Displays were mounted in the church narthex to increase awareness of the issues on which the committee chose to focus this year. These were changed monthly. More information was shared during worship services, either as a part of the service or the focus. Topics included Black History Month, Women's Day, Earth Day, Red Dress Day, Pride Month, Orange Shirt Day, Food Insecurity, and World Aids Day.

Our new church flagpole enabled us to increase visibility for various issues to the community— PRIDE Month, Orange Shirt Day, and World AIDS Day. We thank John Wilson for raising and lowering the flags for these special months. Rev. Janet Warren also blessed the PRIDE flag.

Our Red Scarf Campaign continues to make its mark on the community with over 100 red scarves hung on poles and trees in Grafton for World Aids Day on December 1. Each scarf, which had been blessed by Rev. Janet Warren during the previous Sunday's church service, carried the message that HIV is not in the past but still is an ongoing health issue. People were encouraged to take one and wear it. Only 17 scarves were left to be collected afterwards.

After our worship service on Food Insecurity, that included a speaker from Northumberland Fare Share Food Bank, the congregation was encouraged to fill the Fare Share basket on an ongoing basis as the need in our community continues to grow. Thanks again to John Wilson for delivering our donations to the Fare Share in Cobourg.

With donations from the White Gift service, Heavenly Helpings Cookie Factory, Used Book Sale, Legion, and other community members, we supported several families during Christmas.

At the request of the committee, the Alnwick Haldimand Township declared the month of June as PRIDE month and December 1 as World AIDS Day. The committee extends their thanks to Cecilia Nasmith for her publicity efforts on our behalf. ~Submitted by Donna Budgen on behalf of the Committee

Worship & Christian Education Committee Report 2024

The Worship & Christian Education Committee planned services and events in 2024 with the goal of continuing to focus on St. Andrew's goals of worship, fellowship, instruction and Christian service.

In the fall, it was decided that both churches in the Charge would continue operating as they do now, i.e. without a minister but under the guidance of Rev. Calvin Stone. It was decided that we would withdraw from collaboration discussions with other churches for a 2-year period. As a result, all services are now organized by the Worship Committee.

Services during the past year featured music, skits and puppet plays. Shasta Morey provided musical accompaniment on her guitar and sometimes on a trumpet, a banjo or a mandolin. Guest musicians included Alison Landry (piano), Brenda Manley (piano), Charlene Marcus (harp), Maggie Harper (flute) and Wendy Anderson (clarinet), as well as the Brass Quintet.

Special services were recorded by Ed Mulvey for posting on YouTube.

Again in 2024, we were fortunate to have Rev. Janet Warren conduct many fresh and enlightening services for us. Thanks also to Rev. Jean Wilson, Rev. Calvin Stone, Rev. Deborah Elliott and Karen Bates for presiding during the year.

For a communion service where we were unable to find an in-person United Church minister for the service, we were able to have the elements blessed beforehand and served by Rev. Janet. This practice is called "reserved sacrament" and is an ancient practice in the church that we can continue to rely on as necessary. Sanctuary decoration was undertaken for Easter and Christmas and the Pride altar cloth was used on the altar during Pride Month. Thanks to the Social Justice and Outreach Committee who collaborated with the Worship Committee on meaningful displays and services during the year.

Highlights for the year included

A service of old-time hymns on January 28.

A Country Music./Cowboy Service (in lieu of Holy Humour Sunday) on April 7.

The 10th Affirming Anniversary service on June 9, with speaker Ashley Bouman who provided insights re the LGBTQ community

Participation in Grafton's Canada Day Parade on June 23 with a float featuring music performed by the choir.

Food insecurity service on October 27 with speaker Erin Hunter from Fare Share Food Bank

Outdoor services during the summer. Sundae Sunday on July 28 featured pulled pork on a bun as well as sundaes served to attendees from the congregation and the general community.

Grafton's 180th Anniversary Service featuring guest musicians Charlene Marcus and Alison Landry.

The Candlelight service in Castleton on December 22 and the Christmas Eve service in Grafton – enjoyed as always.

Many thanks to the hard-working Worship Committee – Brian Payne, Doreen Payne, Sharron MacDonald from St. Andrew's and Brian Annis, David Bunyan and Khristine Rayner from Castleton – for their enthusiasm and efforts. Special thanks to Shasta Morey, without whose inspiration, dedication and guidance, the exceptional services we enjoy would not be possible.

Submitted by Olivia Gibbs

St. Andrew's Ministry and Personnel Report 2024

Dawn Pilgrim and Donna Budgen, members of the St. Andrew's M&P Committee, met with Ted Nasmith in the fall to review his position as caretaker. Laurie Deviney, representing the Building and Grounds committee, also attended. It was agreed that a comprehensive list of cleaning tasks will be compiled in 2025 to outline Ted's ongoing responsibilities. A cleaning service will be considered for tasks not included on Ted's list. Ted Nasmith was commended for his diligent efforts in conducting frequent inspections of the church throughout the year.

~Committee Members: Dawn Pilgrim, Donna Budgen

Haldimand Court Report

It has been a good year at Haldimand Court with lots of activity and renovations taking place in some apartments.

We had a new driveway put in at the west of the current driveway. This provides more convenient access and exit from the building. It will provide better access to the building for the fire department, should the need arise.

Unfortunately, we had 2 tenants pass away within a month of each other. Both apartments needed refurbishing. Both units now have walk-in showers. Once that was completed, we were able to rent both apartments out. Once a unit becomes available, a walk-in shower is installed. As our tenants age, it is preferable to have the walk-in shower for their safety. Another tenant in the building is now having a walk-in shower installed as his tub is leaking onto the floor and causing damage.

Haldimand Court has 22 units rented out at the present time, with a waiting list of people wanting to rent here.

Our security system that provides access to the building was upgraded in the lobby and in all the apartments. The Board provided a lunch for the tenants in June, and we had the yearly fire drill and inspection the same day. The fire department joined us for lunch as well.

We had our yearly Fire Inspection done by Georgian Bay Fire and Safety in September. We had our yearly inspections done of the heat pump and generator.

~Submitted by Gaye Hoskin

Fare Share Report

From October to December 2024, the food bank received six donations totaling 427 pounds and cheques from church members as well as \$ 300 from the church in 2024.

~Submitted by John Wilson

St. Andrew's United Church Booking Report

During 2024 we realized \$5687.44 in rental income. The Historic Sunday School building at 135 Old Danforth was rented March 1st to December 31st, at \$400 per month plus heat. That agreement runs until the end of February 2025, and we expect to renew that agreement for another year,

The Grafton Horticulture rents the church basement for monthly meetings which was another \$575.00. The Northumberland Land Stewardship Trust has used our facilities twice and we hope that continues.

~Submitted by John and Jean Wilson

Trusttee Report for 2024

Balance on Hand Janurary 1st 2024 1402.43

RECEIPTS

Maintenance Rebate	15,00
Two GIC cashed	55,516.70

TOTAL RECEIPTS 55,531.70

EXPENCES

Maintenance Fees	30.00
GIC Purchased	43,000.00
GIC Purchased	10,000.00
St. Andrews church	1120.00

TOTAL EXPENSES 54,150.00

Balance December 31th 2024 2,784.13

TRUSTEES INVESTMENTS

GIC Matures May 28th 2025 (12mts) \$ 10,000.00 Interest Rate 4.5 %
GIC Matures July 14th 2025 (17 mts) \$ 43,000.00 Interest Rate 4.8 %

Manse Funds is included in Trustees Investment

Balance Jan. 1 st 2024	21,280.00
Transferred to Church	1,120.00
Balance Dec. 31 st 2024	20,160.00

Insurance for Churches

Grafton Building	\$1,688,413
Windows	\$25,000
Contents	\$ 100,000
Organ	\$3,000
Vernonville church	\$50,000

Gaye Hoskin

VERNONVILLE UNITED CHURCH
Vernonville Cemetery Board Financials - 2024

CURRENT ACCOUNT: *1

Scotiabank balance January 1, 2024 8,814.89

RECEIPTS

Donations 5,563.00
HST/GST Rebate 294.56
Misc. 8,340.00

TOTAL RECEIPTS 14,197.56

DISBURSEMENTS:

Bank Charges 30.00
Office supplies 187.46
Decoraton Day expenses 559.49
Caretaking/Maintenance 4,440.90
Insurance 2,500.00
Transfer to Trust fund 2,800.00
Transfer to Heritage 100.00

TOTAL DISBURSEMENTS 10,617.85

BANK BALANCE DECEMBER 31, 2024 12,394.60

HERITAGE FUND - C.I.B.C *2

Bank Balance January 1, 2024 2,804.90

RECEIPTS:

Donations 4,265.00
Misc. 225.00

TOTAL RECEIPTS: 4,490.00

DISBURSEMENTS:

Insurance
S/C

TOTAL DISBURSEMENTS: 0.00

BANK BALANCE DECEMBER 31, 2024 7,294.90

GANARASKA CREDIT UNION *3

Bank Balance January 1, 2024 8,310.05

RECEIPTS

Members Shares 67.94
Monument Upkeep/Stones 1,100.00
Portion of each lot sold - Gov't Regulated 2,800.00

TOTAL RECEIPTS 3,967.94

DISBURSEMENTS

Service charge 59.40

TOTAL DISBURSEMENTS: 59.40

BANK BALANCE DECEMBER 31, 2024 12,218.59

INVESTMENTS

Ganaraska Credit Union Term Cert. *4 3,363.20
Ganaraska Credit Union Care/Main *5 34,477.61
CIBC - Cemetary Board *1 10,754.81
Scotiabank #1 10,125.23

TOTAL INVESTMENTS 58,720.85

1. account to pay for care and maintenance
of cemetery

2. heritage account is governed under
gov't heritage regulations and money
can only be used for building issues

3. a portion of each lot sold and each headstone

erected must be deposited into trust account - this
account is regulated by the Gov't

4. same as 3

5. bequest left and specific to ongoing
care and maintenance of cemetery

Submitted by : Brenda Keller

Reviewer's Report 2024

We have reviewed the financial accounts of Castleton United church for the calendar year 2024. We are satisfied that the books and accounts accurately reflect the financial position of Castleton United Church as of December 31, 2024.

David J. Bunyan David Bunyan Date JAN 22nd 2025

Philip May Phil May Date 2025-01-22

We have reviewed the financial accounts of Castleton UCW for the calendar year 2024. We are satisfied that the books and accounts accurately reflect the financial position of Castleton UCW as of December 31, 2024.

David J. Bunyan David Bunyan Date JAN 22nd 2025

Philip May Phil May Date Jan 22, 2025

REVIEWER'S REPORT 2024

As mandated by the Pastoral Charge Council, we the appointed review committee of the Castleton Grafton Pastoral Charge, have conducted an examination of the charge's annual financial statements for the year ended December 31st, 2024, and the related books, records and supporting documentation for the year then ended.

Olivia Gibbs

Olivia Gibbs

Irene Clarke

Irene Clarke

Reviewer's Report 2024

As mandated by the St. Andrew's United Church Board, we, the appointed review committee of St. Andrew's United Church, had conducted an examination of the church's annual financial statements for the year ended December 31, 2024 and the related books, records and supporting documentation for the year then ended.

Laurie Deviney

Laurie Deviney

Donna Budgen

Donna Budgen

**CASTLETON – GRAFTON PASTORAL CHARGE
ANNUAL GENERAL MEETING
ST. ANDREW'S UNITED CHURCH
FEBRUARY 29, 2024**

1. Minutes of last Annual General Meeting, March 1, 2023
MOVED BY: Marion McComb SECONDED BY: Linda Marshman CARRIED

2. REPORTS:

- a) Ministry & Personal Report – pg. 2
- b) Deceased – pg. 2
- c) Financial - Pastoral Charge Year End – pg. 3
- d) Reviewed Financial Report – pg. 19

Acceptance of Reports: MOVED BY: Irene Clarke SECONDED BY: Laurie Deviney CARRIED
Acceptance of Budget: MOVED BY: Jean Wilson SECONDED BY: Cathy White CARRIED

3. NOMINATIONS FOR EXECUTIVE:

Rev. Stone conducted this portion of the meeting.

Chairperson: Brian Payne NOMINATED BY: Marion McComb SECONDED BY: Olivia Gibbs
CARRIED

Vice-Chairperson: Vacant

Secretary: Sharron MacDonald NOMINATED BY: Linda Annis SECONDED BY: Olivia Gibbs
CARRIED

Treasurer: Linda Marshman NOMINATED BY: Marion McComb SECONDED BY:
Laurie Deviney CARRIED

Financial Reviewers for 2024: Irene Clarke Brenda Keller
MOVED BY: Marion McComb SECONDED BY: Olivia Gibbs

4. ANNUAL GENERAL MEETING FOR 2024 – to be held on February 27, 2025
at Castleton at 7:00 p.m.

5. ADJOURNMENT: MOVED BY: Laurie Deviney at 7:30 p.m.

Castleton United Church AGM – Sunday, February 25, 2024

After morning service and lunch, Chairman Bart Nelson called the meeting to order at 12:30 p.m., with Rev. Jean Wilson, Linda Marshman, Philip May, Bob & Marion McComb, Linda & Brian Annis, Kristine Rayner, David Bunyan and Irene Clarke present.

Devotions and Land Acknowledgement – during service

Rev Jean opened with prayer. She advised that in order to have a quorum, one third of the church membership needs to be in attendance. Motion by Linda M., and seconded by Marion that we proceed. Crd.

Agenda approved. on a motion by , seconded by , Crd.

Approval of previous meeting's minutes passed on a motion by Marion with Bob seconding. Crd.

Election of Officers –Rev. Jean presided: Chairperson is Kristine Rayner, on a motion by Marion, with Bart seconding. Crd. Irene, Secretary, as motioned by Bob, with Bart seconding. Crd. Linda Marshman and Linda Annis will remain as treasurers – nominated by Kristine, with Marion seconding the motion. Crd. Bart thanked Rev. Jean for supervising today - she is willing to supervise meetings after church if needed.

Business Arising from the Minutes:

Dinner Draw – Once again, Ted Westbrook is willing to cater the draw on Mother's Day – tickets will be given out -details of dinner will be between winner and Ted. Marion kindly offered to print the tickets and be responsible for advertising through media.

We were reminded of the charge monthly newsletter and encouraged to contribute.

Reports from Annual Report

Committees – Marion motioned our board for 2024 be as shown on page 4 of the Annual Report. Linda M. seconded the motion. Crd. Motion to accept the AR by Kristine, Brian seconded. Crd.

Minister's Report – n/a

ECO Regional Council –

Treasurer's Report – Linda M. thanked Linda A. for her weekly support. We are in a satisfactory position due to not having hired a minister. Rev. Jean advised we need to apply to Regional Council to use any funds from the sale of the manse. Motion to accept budget by Bob, Kristine seconded. Crd.

Acceptance of Financial Report – As per Rev. Jean, this needs to be a separate motion. Marion moved to accept with Kristine seconding. Crd.

Trustees Report – as per written

M & P Report – as per written. Job reviews will be held shortly. Marion has shadowed Shasta for two days, adding that Shasta goes above and beyond her job description.

Building & Grounds – as per written. Philip thanked for his yard work, and Linda A. for flower beds. Brian for water testing; Bob for UV light. The mens toilet needs attention - motion by Bob and seconded by Brian to buy and install a new one. Crd.

Finance & Stewardship – as per written

Pastoral Care & Outreach – as per written

Worship & Christian Outreach – They are meeting more often, and with Grafton, to plan services.

U C W – as per written. Marion advised that Sheila has resigned as treasurer, and that she had taken over the job. Sheila will be presented with flowers thanking her for her years of service.

Acceptance of Reports – on a motion by Bob, and seconded by Marion. Crd

New Business –

Reviewers – Philip and David are willing to remain as reviewers of church books. Marion requested they also review the UCW books. Philip and David agreed.

Irene reiterated a thank you from Colborne Legion Hamper Program, adding that a huge appreciation was verbally given to the Castleton Church and Community for their most generous support.

Services – Bart suggested we combine more services with Grafton, noting that it is disappointing to have so few in attendance for special times such as Thanksgiving, Cantata, Candlelight, etc. Perhaps to eliminate morning service on Candlelight day; Christmas Eve, when applicable. Etc.

Roast Beef Dinner – Marion has had enquiries and is willing to reach out for volunteers. IF there are enough able to assist, date will be set. Marion to confirm.

Rental Rates - reviewed, and decision made to stay the same.

Church basement only: Half day \$35 – full day \$75

Basement including kitchen: Half day \$50 – full day \$100

Sanctuary only: Half day \$35 – Full day \$70

Chair Lift- Linda M. mentioned chair lifts for sale on marketplace. After discussion, Linda M. to investigate possibility. Khristine seconded. Crd. Marion will find out who installed the lift in Wooler.

Good Friday – Motion by Khristine that we hold an 11:00 a.m. service here, Brian seconded. Crd. Palm Sunday is March 24th, Easter Sunday March 31st.

Retreat – Bart was informed by Lori Deviney that Grafton is planning a retreat on March 9th at Vernonville Community Centre, beginning at 9:30 a.m. Bart will let Lori know that Castleton will attend. You are encouraged to bring a bag lunch. Rev. Darren Leopold, Pastoral Relations and Congregational Support Overviewer, will lead, looking at what we do well, and goal setting for each church.

Profile Committee – Khristine questioned procedure, considering the report has been finished and no further action has taken place. Last July, at their Cooperative/Collaborative Ministries meeting, Darren Liepold suggested putting reports aside for a year, and try to make links with other congregations.

Normally the procedure is: When report is ready, it goes to Liason first; feed back is given by Liason; when approved by them, it goes to congregation for approval; then when approved, it is ready for advertising on the Hub. Rev. Jean suggested Khristine raise the issue at the Charge Meeting this week, and if Grafton agrees, go to Rev. Leopold to put report on Hub.

Next AGM meeting – Sunday, February 23, 2025, after 9:30 a.m. church service

Next meeting –At 10:00 a.m. Sunday, May 5th before morning service, with coffee and fruit bread. Devotions during service. Rev. Calvin agreed to have Rev. Jean supervise this meeting.

Closing – Rev. Jean closed with prayer. Adjournment at 2:00 p.m.

St. Andrew's United Church Annual General Meeting
February 11, 2024
MINUTES

- Attending: John Wilson, Gaye Hoskin, Gail Hoskin, Donna Budgen, Christine Hammond, Laurie Deviney, Rev. Jean Wilson, Rev. Calvin Stone, Brian Payne, Doreen Payne, Olivia Gibbs, Sharron MacDonald, Cathy White
- Quorum: Rev. Stone clarified that the meeting could consider quorum as 1/3 of the active attendees at the Sunday services.
Motion: That the AGM proceed on the basis of 1/3 attendees. Moved by John Wilson, seconded by Olivia Gibbs. Passed unanimously – all in favor.
- Officers for the meeting: Rev. Stone called for nominations for the meeting chair & secretary. Laurie Deviney as chair and Cathy White as secretary were named on a motion by Rev. Stone, seconded by Donna Budgen. Passed with all in favor.
- Opening: Rev. Stone opened the meeting with prayer.
- Land acknowledgment: Laurie Deviney read the land acknowledgment
- Devotions: Laurie Deviney read from a Broadview article entitled "What is the meaning of the land acknowledgment?"
- Announcement: Gaye Hoskin thanked all for their prayers and good wishes during his recent serious illness.
- Adoption of the agenda: Additions: Budget/finance report, Board retreat on March 9/24, Insurance
The agenda with the noted additions was passed on a motion by Christine Hammond, seconded by Sharron MacDonald.
- Chair remarks: Laurie Deviney thanked all Board members and others for their hard work over the past year.
- Memorials: Laurie Deviney noted the memorials on p.2 of the Charge AGM report.
- Voting privileges: Moved: That those attending the meeting, both members and adherents, be allowed to vote on all matters at the AGM, by Olivia Gibbs, seconded by Donna Budgen. Passed with all in favor.
- Minutes of the last AGM: The minutes of the 2023 AGM were accepted as printed, on a motion by Donna Budgen, seconded by John Wilson. Passed with all in favor.

Business arising from the minutes: None

Correspondence: None received.

Financial reports: As printed in the Charge AGM document.
Board of Trustees – will invest \$43,000 @ 4.8% interest at the Bank of Montreal.
Motion – to accept the Financial reports by Olivia Gibbs, seconded by Sharron MacDonald. Passed with all in favor.
Laurie Deviney thanked all the “money handlers” for their work in managing the finances.

Committee reports: As printed in the Charge AGM document.
Cathy White noted that, for a small congregation, there is a lot of good work and outreach happening. Rev. Jean Wilson thanked the Board for supporting pastoral care and keeping channels of communication open.
Motion – to accept the Committee reports, by Gaye Hoskin, seconded by Donna Budgen. Passed with all in favor.

New Business:

- Updated by-laws separating the Pastoral Care Committee/Social Justice and Outreach Sub-committee into two distinct committees, each having its own representation at the Board. Accepted on a motion by Donna Budgen, seconded by Rev. Jean Wilson. Passed with all in favor.
- Vernonville Anniversary Service – July 14, 2024. Laurie Deviney will work on this and request another volunteer from the Charge.
- Mission and Service commitment for 2024. Moved by Rev. Jean Wilson that our contribution be raised to \$6000, seconded by Brian Payne. Passed with all in favor.
- Appointment of Treasurer. Rev. Jean Wilson was appointed Treasurer for 2024.
- Appointment of financial reviewers. Donna Budgen and Laurie Deviney were appointed for 2024.
- Budget and financial report: Rev. Jean Wilson referenced the budget report in the Pastoral Charge document and added some clarifications:
 - The Social Justice Committee will have its own account line in the 2024 statements. White Gift funds will also go to Social Justice.
 - Investment – The Memorial Fund rests in a regular bank account, earning no interest and being charged for bank services. A \$54,000 GIC from General Reserves came due on February 9 and was cashed. This money should be invested to earn interest. Moved: by Gaye Hoskin, seconded by Sharron MacDonald – That the Church Treasurer, Rev. Jean Wilson, invest \$20,000 in a one year GIC at the best possible interest rate, and \$15,000 in a cashable vehicle at the best possible interest rate at the Credit Union. Passed with all in favor.

- The meeting noted that calls on the Memorial fund will be minimal in the next year – a new projector (under \$2,000 and Faithful Footsteps – i.e. Greening of the Church - has no estimates at present)
- The 2024 budget will be adjusted to reflect the CGPC assessment of \$23,000, making the deficit budget total \$3,130.
- Moved – to accept the 2024 budget and financial report as presented – by Brian Payne, seconded by Christine Hammond. Passed with all in favor.
- Board Retreat – March 9. Facilitator – Rev. Darren Leopold (ECORC). Question raised as to whether this should become a Charge planning day, rather than only for St. Andrew's. Considerable discussion ensued both for and against this notion. Moved – That St. Andrew's Board chair offer the Castleton Board the opportunity to join St. Andrew's in the planning day – by Olivia Gibbs, seconded by Christine Hammond. Passed with 9 in favor and 3 opposed. If Castleton joins us, the location should be other than St. Andrew's. Suggestion for Vernonville. Laurie will inquire about availability.
- Insurance – Gaye Hoskin reported that this has become complex and dealing with various insurers has been challenging. There needs to be further discussion about the Vernonville cemetery/church insurance as there are multiple understandings of this issue. The UCofC insurance program was slow to respond and did not offer much advantage. Rev. Jean Wilson is following up with this issue and Trustees will continue to work on this problem. Further information to come.
- Date of 2025 AGM – February 9. The meeting will be after the worship service and a pot luck will be planned
- Devotions for 2025 AGM – Rev. Calvin Stone

Closing: Rev. Calvin Stone closed the meeting with prayer.

Adjournment: The meeting was adjourned on a motion by Donna Budgen.

Catherine White

Board Secretary