



# Mount Zion Evangelical Lutheran Church

Annual Reports for the year 2024  
and proposed 2025 Budget

Annual Congregational Meeting

March 2, 2025

Held In Person at 11:30 am

**Mount Zion Evangelical Lutheran Church**  
**29 Westmount Road, Waterloo, ON**  
**N2K 2K4**  
**[www.mzlc.ca](http://www.mzlc.ca)**



## WELCOME & OPENING

- Call to Order
- Establishment of a quorum
- Opening devotions
- Motion to adopt the Agenda
- Motion to approve the minutes of the 2024 Annual General Meeting, Congregational Meetings of June 16 and December 8

## REVIEW

- President’s Report
- Pastor’s Report
- Committee Reports
- Review of 2024 Financial Report
- Motion to approve 2024 Financial Report

## NEW BUSINESS

- Motion to approve modifications to Strategic Directions
- Presentation of the Proposed Budget
- Motion to approve the 2025 Budget
- Election of Council Members
- Motion to approve the slate of officers for 2025
- Questions regarding any information in reports
- Adjournment

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# 2024 MINUTES

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## Mount Zion Evangelical Lutheran Church Minutes of the Annual General Meeting (AGM) Sunday, March 3, 2024

The 68<sup>th</sup> Annual General Meeting (AGM) was called to order by Karen Gastmeier at 11:35 AM. Welcome provided by Karen Gastmeier.

Establishment of a Quorum: Kirk Swanson stated that a quorum of 34 had been met and exceeded.

Opening Devotions: provided by Pastor Philip

Agenda and Minutes of 2023 AGM: Additions to printed agenda noted.

**MOTION: that the revised agenda be adopted. Moved by Stephanie von Schilling. Seconded by Helga Juergensen. The motion was carried.**

**MOTION: that the minutes of AGM of February 2023 be approved as written. Moved by Margaret Waechter. Seconded by Art Schelter. The motion was carried.**

Church Council President Karen Gastmeier provided a report. It was reported that Mount Zion had a wonderful year, including the distribution of \$14000 in food cards, the installation of a new climate-friendly heating and cooling system and that financial support was stellar. Our discussions around Reimagining Mount Zion may have stimulated the congregation. Thanks to Karen Bjerland for her guidance. We developed a Vision Statement, seven Values and a new Mission Statement and have identified organizations with whom we might wish to partner. We are in a time between when something has ended, and a new thing has not yet started; It is a time of uncertainty. Our values will remain intact, and we can concentrate on our Strategic Priorities, one of which is strong leadership.

Pastor Philip provided a report. Pastor expressed his thanks for the support from the congregation. We survived covid and in some areas came back stronger. We reflect on our faith and act on it. We need to be open to what the future leads us. Our team ministers in a very cordial manner. As we look forward, we may find new ways to serve and view how we see church. We have confidence that God is leading us.

Reports from 2023: **Motion: to approve Committee Reports from 2023. Moved by Kirk Swanson. Seconded by Richard Crossman. The motion was carried.**

Richard Brubacher reviewed the 2023 financial statements by PowerPoint presentation with comments.

**MOTION: that the Financial Statements of 2023 be accepted as written. Moved by Peggy Nickels. Seconded by Art Schelter.** Questions? Patrick Seliske asked about the difference between a financial audit and a review. The members thanked Richard for his outstanding work. **Being no further questions, by a show of hands, the motion was carried.**

Richard Brubacher presented the 2024 budget as outlined in a PowerPoint presentation and comments. We will be again in a deficit budget projection for the M & M account. **MOTION: that the 2024 budget be accepted as presented. Moved by Joy Philip. Seconded by Henriette Stumper.** Questions ensued. Patrick Seliske asked if the members' contributions will continue to decrease over the following years. Richard noted that contributions

have been fairly steady over past years but that may not necessarily continue. As for member contributions, each member needs to examine their personal contributions. **There being no further questions, by a show of hands, the motion was carried unanimously.**

Election of Church Council Members: The meeting was turned over to Pastor Philip to run the election of Church Council members for 2024. Pastor noted that Hannah Kuhnert has agreed to stand for nomination. Members were asked if there were any other nominations? None were received. There being no further nominations, nominations were closed.

**MOTION: to approve the slate of officers for Mount Zion Church Council for 2024 as follows: Karen Gastmeier, David Murison, Stephanie von Schilling, Richard Brubacher, Betty Behm, Bill Gastmeier, Kirk Swanson, Mary Thompson, Ross Schlegel, Kayleigh Swanson and Hannah Kuhnert. Moved by Helga Juergensen. Seconded by Richard Crossman. The motion was acclaimed.**

Installation of Officers: Installation was led by Pastor Philip with answers provided by attending 2024 Church Council members.

Judi Harris rose to offer a heartfelt vote of thanks to President Karen Gastmeier and the Council on behalf of the congregation for their leadership. In addition, our Music Director Sarah Cardwell was acknowledged for her significant contributions.

**MOTION: to adjourn the AGM of 2024 at 12:44 PM. Moved by Peter Bjerland. Seconded by Art Schelter. The motion was carried.**

Recorded by Stephanie von Schilling, March 3, 2024.

**Mount Zion Evangelical Lutheran Church**  
**Special Congregational Meeting**  
**June 16, 2024.**

The meeting commenced at 11:10 a.m., with 38 voting members present and 4 proxies (the quorum is 34 voting members).

The purpose of the meeting was to –

- adopt a new Constitution based on our revised Articles of Amendment, as required to comply with the Not-For-Profit Corporations Act of Ontario.
- to adopt three new policies referenced in the Constitution and Bylaws.
- They are:
  - Policy for Congregational Council Email Voting
  - Policy for Congregational Meetings in Extraordinary Times.
  - Guidelines for a Member’s Right to Appeal to a Congregational Council Disciplinary Decision.

While this is basically a formality due to the implementation of the new Act, there are some changes. The number of Directors of the corporation has been defined as a range from six to twelve. We currently have 11.

Two classes of members are now required; voting and non-voting. Currently we keep a list of members and a list of “friends” – people who attended and/or donated but were not members. In addition, there is no longer an allowance for “proxies”.

There are **three** policies requiring a vote: Council voted at their April 2024 meeting to accept the motions to bring before the congregation.

Motion #1. Regarding approval of the Articles of Amendment which would be submitted to the province, **that the Articles of Amendment as presented be approved**  
**Seconded by Mary Slethaug. Carried.**

Motion #2. Regarding approval of the congregation’s Constitution and Bylaws so that they are in compliance with the Not-for-profit Corporations Act of Ontario and are submitted to the Eastern Synod for synod council approval, that **the Constitution and Bylaws as presented be approved. Seconded by Joy Philip. Carried.**

Motion #3. Regarding the transfer of the congregation’s present voting members to become the voting members according to the new bylaws, **that all voting members of this congregation as of June 16, 2024 be received into the class of voting members of the incorporated congregation according to the Constitution and Bylaws approved on June 16, 2024. All other members who are not presently voting members are received into the class of non-voting members. Seconded by Margaret Waechter. Carried.**

Motion to adjourn received at 11:25 AM. Meeting adjourned.

Minutes recorded by Stephanie von Schilling.

June 16, 2024

**Mount Zion Lutheran Church**  
**Minutes of Special Congregational Meeting**  
**December 8, 2024**

Karen Gastmeier called the meeting to order at 11:30 am.

A quorum was not established, but it was decided that the information portion of the meeting would continue and the vote on the Strategic Directions would take place at the Annual Meeting.

She explained that the purpose of the meeting was three-fold, and those were:

1. To review the progress of the Reimagining Mount Zion Initiative since its inception in March 2023
  2. To update the congregation on the interviews and investigations completed by the council since our last update and to discuss strategies for moving forward
  3. To vote on changes to the Strategic Directions previously adopted on October 23, 2023
1. The review included the development of our SWOT Analysis, Strategic Priorities, Vision Statement, Core Values, and new Mission Statement.
  2. The update included what we learned about the current market and funding possibilities. While we did not develop a partnership, we did make valuable contacts and friends. It is important to note that the housing option could be explored further now that funding is now becoming more available.

Moving forward, the council intends to investigate other areas that were previously adopted in our Strategic Priorities and that is to

Explore preschool opportunities for children with special needs.

Explore other rental opportunities that will make Mount Zion a community centre.

3. Changes to the Strategic Directions included: (these were presented and discussed, but not voted on)
    - In the area of **Leadership and Administration** council is recommending that the addition of *Support the involvement of youth, young adults, and young families.*
    - In the area of **Worship and Music**, the council recommends adding Reconciliation to the sentence *“Continue to prioritize the ministries of worship, music, pastoral care fellowship (and Reconciliation)”*
    - And the addition of *Exploration of new worship experiences and additional youth/young family ministries, which had been previously deferred.*
    - In the area of **Programs Supporting Social Determinants of Health** council is recommending that Parish Nurse be replaced with *Resources will be considered to continue important visitation and support of our members*  
  
*The addition of Explore involvement of Youth, Young Adult and Young Family activities.*
- Replace f: “Inclusiveness” with *Reconciliation Work*

# REPORTS

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## **Council President**

**Members of Council:** *Karen Gastmeier, President; Kirk Swanson, Vice President; Stephanie von Schilling, Secretary; Richard Brubacher, Treasurer; Betty Behm, Mary Thompson, Bill Gastmeier; David Murison, Kayleigh Swanson; Ross Schlegel, Hanne Kuhnert and Pastor Philip Mathai.*

In 2023, our congregation adopted a Vision Statement, a new Mission Statement, and six core values. Those values were posted in the narthex and the committee room, but it was in 2024 that we began “living into” them. We often refer to them while making decisions at the council table. I hope other committees also refer to them from time to time because using them as a reference makes decision-making far easier.

We used them again in this publication by reordering the committee reports based on the value they most reflect. The reordering wasn’t as easy as I first thought because many of our committees represent more than one.

The writing of the Vision, Mission, and Values was part of our ongoing Reimagining Mount Zion Initiative, which began in the spring of 2023. The congregation also set three strategic directions for themselves for the next two to three years in the Ministry Areas of *Leadership and Administration, Worship and Music, and Programs Supporting Social Determinants of Health*. Each of these categories contains priorities and strategies to move forward. These were adopted by the congregation last October. While reviewing those strategies, the council has made some recommended changes that will need to be voted on at our Annual Meeting on March 2. They, along with an update of the process, were outlined at a meeting on December 8. The motion is included in this report.

For this report, I have extracted pieces of our process, but to make decisions, it is essential to restate the overall goal of the project and what underpins our discussions and that is to

- **Create a sustainable financial foundation for the congregation and**
- **To serve the broader community around us.**

Your participation and engagement continue to surpass our expectations.

2024 turned out to be a very different year for the council. We convened at least double the usual number of times, yet our efforts were likely less noticeable to the congregation due to the nature of our work. Along with our normal schedule, council moved into a new phase in our Reimaging process: identifying and interviewing possible partners. We decided to concentrate our first efforts on interviewing organizations that were involved in developing and, in some cases, also managing affordable housing and organizations that might become Mount Zion’s tenants.

All the initial interviews were conducted last spring and early summer. Most council members attended each of the meetings. Some of the interviewees zoomed in, but for the most part, meetings were held in person. Some follow-ups were made over the summer. Finally, we held a Saturday retreat to hear how we all felt about the process.

For us, it was a journey of discovery. Most of the interviews enlightened and inspired us. We learned specifics of property development, the current market and the availability or non-availability of government grants. We met other organizations with similar challenges and came out of the process better understanding possibilities. An added benefit was the people we met, who have become friends and offered their assistance in the future. However, we were unable to find a partner whose values and/or business plan aligned with ours in today's environment. The primary challenge remains to determine how to unlock the value of our property best to continue support and growth of Mount Zion while also serving the needs of our community.

We believe it is possible. However, developing a business plan for Mount Zion that also serves the needs of a partner organization will take time. Given Mount Zion's upswing in giving and membership, the pressure to make a decision has not increased.

Having finished our initial investigations into housing and possible tenants this fall, we decided to move down the list and investigate other items on our list. Our next goal is to determine the resources needed to expand Open Sesame. We are looking for volunteers with experience in that area to assist.

For me, our future dream scenario would include a housing element and an expanded Open Sesame.

### **New Constitution**

On June 16, our congregation adopted a new Constitution and Bylaws. This was necessary to ensure that our documents were in compliance with recent changes in the Not-for-Profit Corporations Act of Ontario. Our new Constitution was submitted to and approved by the Synod Council last fall.

Significant changes included changing the way we define membership. Members are now listed as Voting Members and Non-Voting Members. The final motion of the meeting was to accept all present voting members into the new Voting Member category.

Nurse Christine asked for a leave of absence last January. She remains on leave.

### **Outstanding Generosity**

We know Mount Zion members are generous, but this year's results bear special mention.

The whispering began in November. Is it possible that we will balance the budget this year?" We didn't know for sure, but it seemed more possible with every update. While the surplus was not substantial, it is certainly something to celebrate. Your generosity also shone through in other areas with donations to our food card program, Synod, the Mount Zion Kitchen, the Black History Scholarship program and Open Sesame, to name a few. Thank you!!

I want to express my gratitude to my hard-working colleagues on council, many of whom also serve as committee chairs or are heavily involved in other areas. Thank you to Kirk Swanson, who took on the role of vice president this year. Kirk is also chair of the Property Committee, to David Murison, who also prepares Sunday's PowerPoint presentations and oversees the live streaming of the service. Thank you to Stephanie von Schilling, who serves as Secretary and gets the minutes distributed before most of us get home. She also is involved in the Health Council and chairs and works tirelessly on behalf of the Mount Zion Kitchen. Thank you to Betty Behm, who chairs the Health Council; Mary Tompson, who chairs the Justice Through Service Committee; Bill Gastmeier, who chairs Worship and Music as well as Sunday morning tech support; to Kayleigh Swanson, whose area of PhD studies greatly assisted in the writing of our new set of values, and to Ross Schlegel, who besides knowing much about property management always manages to add a little levity to our meetings. Thank you to our newest council member, Hanne Kuhnert, whose youthful perspective has been a blessing. We often joke that the average age of our council has been reduced between Hanne and Kayleigh.



I cannot thank Richard Brubacher enough. In the last two years, he has taken on the extra responsibility of the mysteries of the \$10 per day daycare program as well as the treasurer's position.

I should also mention that three council members also sing in the choir. Thank you, Richard, Bill, and Mary, for your gift of music.

Thank you to Karen Bjerland, who continues to offer guidance and support.

Mount Zion is blessed with talented, collaborative, and collegial staff members. Working with them is a delight. Thank you, Pastor Philip, Sarah, Margaret, and Tim. Please know how appreciated and valued you are.

## **A Brief Summary of the Reimagining Mount Zion Initiative Activities**

### **2023**

March – the program is announced

April 12 – Visioning Survey to Congregation

April 30 – Congregation Information Meeting to discuss survey results and view draft of Vision Statement and Core Values

June 4 - Congregational Meeting. Core Values and Vision Statement were adopted.

June 28 – Community Round Table

November 10 – Adoption of New Mission Statement and Strategic Directions.

December – Contacted potential partners for expressions of interest, which will be reviewed in January.

## **Core Values adopted June 4**

### **Preamble:**

Equipped by the teachings of the Scriptures and empowered by the Holy Spirit, the people of Mount Zion embrace these core values:

### **Faithfulness:**

- We are called to be true to God and to one another through our actions of love, compassion and our desire for justice.

### **Inclusivity:**

- We value our desire and ability to include all people, regardless of age, ability, race, gender identity, sexual orientation, socioeconomic status, and religious practice into our community.

### **Justice:**

- We work with our neighbours and communities to break down barriers and provide equitable access to resources and opportunities.
- We are entrusted to be stewards of the earth, our own resources and all of God's Creation, ensuring sustainable outcomes for our and future generations.
- We strive to further our understanding of justice in its many forms, including Indigenous reconciliation, and be leaders in our response.

### **Looking Outward**

- Mount Zion is not a community in isolation. We respond to the needs and perspectives of all with love and compassion.

**Looking Forward:**

- Courageously looking forward to a sustainable future, we build on our strengths and explore new ideas and partnerships.

**Kindness**

- We treat each other with respect and love. We value responding to the needs and perspectives of others with love and patience. We serve our congregation as God cares for us.

**Vision Statement Adopted June 4**

*We are stirred and guided by God to become an even more caring, joyful and diverse Christian community, serving all Creation by striving for justice.*

**Mission Statement Adopted November 10**

*Striving to reflect God’s unconditional love, we are committed to understanding and acting on the needs of society and God’s creation. We respond to those needs with our gifts, talents, skills and assets.*

**Strategic Priorities for the next 2 – 3 years Adopted November 10****Leadership and Administration**

- Develop strong leaders through education and mentoring
- Develop a communication strategy
- Further utilize the assets of the building to advance the mission of the congregation

**Worship and Music**

- Continue prioritizing worship, music, pastoral care and fellowship ministries.
- Enhance hybrid online and in-person worship to build a virtual community and potentially grow the congregation.

**Programs Supporting Social Determinants of Health**

- Parish Nursing
- Open Sesame Headstart (Open Sesame) 202
- Community Support (rentals etc.)
- Affordable Housing

**2024**

**January** - Developed a list of organizations that we might like to partner with in the future. Those organizations were sent a Request for Information. Many of them responded with further information that included their goals and values.

**February** - Created a short list of potential partners organizations that w plan to interview in person.

**March – June** – carried out interviews with - non-profit developers of housing, a privately owned housing developer, Local Government funders and planners, organizations that might want to share space or partner, and a real estate organization

**December 8** – Congregational meeting update including a discussion of modifications to our Strategic Plan to be voted on at the Annual General Meeting March 2, 2025

## **Motion: That the following changes are made to Mount Zion's Strategic Directions**

- the addition of ***Support the involvement of youth, young adults, and young families*** in the area of Leadership and Administration
- The addition of That ***Parish Nurse*** be replaced with ***Resources will be considered to continue important visitation and support of our members***, the addition of ***Explore involvement of Youth, Young Adult and Young Family activities***, replace ***Inclusiveness*** with ***Reconciliation Work*** in the area of Programs Supporting Social Determinants of Health
- ***Reconciliation*** and the addition of ***Exploration of new worship experiences, additional youth/young family ministries*** to Worship and Music

## ***Pastor's Report***

Dear family of Mount Zion,

In 2024, I completed a decade of pastoral ministry. The years have gone by quickly and I am amazed at the fortitude and resilience of the congregation in facing varying situations of congregational and missional life. We journeyed resolutely through what Covid threw at us and came out strong, determined to remain faithful to our call as followers of Jesus Christ. It has been a joy to be part of this journey these past years. My sense of the congregation as one that strived to be faithful to the call of being the continuing presence of Christ in the world, as I began my ministry, was affirmed during my time here.

Annual meetings are opportunities to look behind us and to look forward in the light of past experiences. Looking back, one could recognise the Spirit guiding us to continuously discern new and different ways; to share the gospel, to love our neighbor and to be the church and this further gives us that impetus to strive to be the church as we journeyed into the future.

The last couple of years, we have been involved in this journey to rethink or reimagine ourselves and our future, given the new challenges and situations that was our portion. It is those continuing efforts to finding our relevance as a congregations and what we should be doing which nudged us to embark on the journey of reimagining and rediscovering ourselves as a congregation.

The community took the journey we are on very seriously and were committed to it. In 2023, we came together as we shaped our vision and mission statements and the core values that would undergird our journey into the future. The year was also a time to be surprised by God in multiple ways. God's provision, especially in terms of the financial resources was extravagant. Whatever the reasons, in place of a deficit statement we have a balance, though small!

One of the reasons that we were able to tangibly experience God's grace, I firmly believe, is because we had the courage to step into or explore the unknown. The Sunday of January 19 the gospel reading was about the miracle at Cana, when Jesus turned water into wine, when they ran short of wine at the wedding feast. One could say that what stands out as the miracle, may be even more perceptible than the turning of the water into wine, is the response of Mary and the servants to Jesus or in other words their trust in what Jesus could possibly do. Mary may have had that hunch or that feeling that he would do something about the situation, and she acted on it.

But for the servants it would have been even more of a challenge to do what Jesus was asking them to do, it was ridiculous. Yet, they did not question or hesitate to do Jesus' bidding, they had Mary's words still ringing in their ears, "Do whatever he tells you." They fill the jars, and we see the miracle happen. Their trust and their faith were in the right place, and they did what was asked of them.

Our journey of reimagining continues to unravel. But this incident at Cana reminds us to have that faith to believe that the risen Christ who continues to be with us is more than able to do something extraordinary. Most times we let our fears, and our doubts overwhelm us and stop us in our tracks. Most times we focus so much on the issues and overwhelming situations. Mary's words to the servants still ring out to us, "Do whatever he tells you." It is possible to be pessimistic and cynical, but it takes faith to respond in assurance and trust. When the servants were willing to do the ridiculous, they experienced the abundance of God's grace and in that they were the instruments or the means of the miraculous becoming a reality. Let us step outside of our fears, outside of our doubts, outside of our unbelief and have that trust and respond with an enthusiastic faith to the exhortation, "Do whatever he tells you," and be sensitive to what it is that we are being told.

The ministry of the year past has been very fulfilling. I have preached the word, administered the Holy Communion, and presided over the sacrament of baptism and at marriages and funerals. (*The list of my pastoral activities is part of the Parish Statistics which follows this report.*) Providing pastoral care and visiting those that were shut-in and ill was a joy. Being allowed to journey with those that lost dear ones has been humbling. I have regularly reported to the Council and the Worship and Music Committee and attended the other committees of the congregation.

Working with the various committees in their specific ministries this past year has been a joy, and their work reflected the passion and commitment of the members here. All who have experienced it have commented on the worship here at Mt. Zion. The various activities and projects reflected our concern for the needy and marginalized around us and shaped the core of our discipleship in living out our faith in community. The reaching out to those in need was also demonstrated, through the Mount Zion Kitchen and the various other activities.

Leo Johnson joined us as intern this September. He is a student at Martin Luther University College and is in the candidacy process of the synod. He has since settled into his role and his ministry and the gifts he brings is appreciated by all.

We had the joy of celebrating the baptism of Amari Allen, on July 7<sup>th</sup>. Amari is the grand nephew of Mr. and Mrs. Bell.

It is a joy to have our Sunday School contribute regularly to our worship experience.

The Contract Confirmation Camp, which was initiated by Mount Zion, is no longer called that as it serves a wider group than just the confirmands. It is now called the Synod Lutheran Youth Camp, and was held from August 25<sup>th</sup> to the 30<sup>th</sup>, at the Kintail Presbyterian Camp. Tessa Connor was a counselor and Whitney Connor and Ethan Connor were campers.

October 27 was observed as Reformation Sunday and during service two of our youth, Whitney Connor and Avery Schlegel publicly affirmed their faith. Ethan Connor was also to be part of the group but could not do so as he had a medical issue. We will schedule his affirmation of baptism on another day.

A number of those that were part of the Mount Zion community died last year.

- **Edith Klanert** died at Freeport Hospice, on January 7, 2024 at 6:00 am. Celebration of life will take place in the spring.
- **Isabel Stalkie** passed away on March 4. The Celebration of Life Service for her will be held on April 20, 11 am, at Mount Zion.
- **Rita Schaus** passed away on Easter Sunday, March 31. Her memorial service was held at the chapel of Henry Walsar Funeral Home, on Thursday April 4, at 1 pm.

- **Fred von Heyking** died on Sunday May 12. A Celebration of Life service was held on Saturday, July 13, 2024 from 1:00pm to 3:00pm at St. John's Lutheran Church, 4260 Hessen Strasse, Wellesley.
- **James Riegert** died on June 6<sup>th</sup> and a memorial service was held at Mount Zion on June 18.
- **Cynthia McBean** died on June 25, in her 89<sup>th</sup> year. Her funeral was held at Memory Gardens, Breslau, on July 6.
- **Elizabeth Thomas** passed away on the 27<sup>th</sup> of July and her funeral was held on July 3<sup>rd</sup> at Kitchener Funeral Homes & Crematorium, 3 Forwell Road, Kitchener.
- **Ruth Stromberg** died on July 17, at Lanark Heights. Her memorial service would be held at Mount Zion on September 21 at 3 pm.
- **Doris Berg**, our last charter member, died on September 3, 2024. A service of celebration was held at Erb & Good Funeral Home on September 7.
- **Jake Stumper's** ashes were interred on Saturday, October 26, at St. John's Cemetery on Hessen Strasse Road, at 2 pm.
- **Konrad Ciesielski**, who did the janitorial responsibilities at Mount Zion, died on October 20. His funeral was held at Sacred Heart RC Church, Kitchener.
- I was requested by Erb and Good Funeral Home to conduct a graveside service for a non-member, **Ethel Bezruki**, since she wanted a Lutheran Pastor to officiate. The service was held at the Woodland Cemetery in Kitchener on December 6.
- **Jeff Harris** died on December 6, 2024. The funeral was held here at Mount Zion on December 14. Pastor Tanya Varner presided.
- **Cathy Jane Hutchison** died on December 15, 2024. Her funeral was held on Saturday, December 21st, at the Erb and Good Chapel. Pastor Peter Kuhnert officiated.
- **Hope Eaton** died on December 24. She was in hospital due to complications after a fall. A Celebration of Life Service for Hope was held here at Mount Zion on Saturday, January 25, 2025 at 11:00 a.m.

The Black History Month Service and Celebrations was held on February 25, at Mount Zion. Bishop Pryse preached and presided during the service. Peggy Plett, a historian and researcher of Black history and culture in the Waterloo area, was the keynote speaker later in the celebrations upstairs. The music during the service was wonderful as also the sermon by Bishop Pryse. Our political leaders in the community were well represented at the event.

On November 23, we celebrated the Mount Zion Caribbean Christmas Dinner. There was good attendance, and the event was enjoyed by all. Thanks to Chef Winston and Mrs. Bell and the others for the delicious food that we had.

It is indeed an honour for the congregation that the women on the planning committee of our Black History Month Service and Celebrations were chosen as recipients of the Leading Women, Leading Girls –Building Communities Waterloo 2024 recognition program organized by MPP Catherine Fife.

Through the year we regularly observed special Sundays. September through October 6, for the Season of Creation, we used readings about species facing extinction prepared by Joy Philip and the liturgy also focussed on the theme. Souper Sunday on September 8<sup>th</sup> was a special day, as we kicked our fall activities and shared soup and bread after worship.

Pastor Peter and I went to Guyana to be part of a joint initiative of the Eastern Synod with the Evangelical Lutheran Church in Guyana (ELCG). We led 2 retreats, over two weekends, for the pastors and deacons of the ELCG. It was an enriching time of mutual learning and encouragement. The commitment and passion of these clergy was to be commended.

October 2<sup>nd</sup> and 3<sup>rd</sup>, Pastor Peter Kuhnert and I led virtual retreats for the Deacons and Pastors of the Evangelical Church in Guyana.

After service on Reformation Sunday, we revived another pre-Covid tradition of Pastor's Lunch and Discussions. Dr. David Jacobsen led the group in a discussion about the commentary on Acts that his friend Dr. Willie Jennings, who teaches at Yale University, wrote. We had another meeting on November 24 which was also led by the Dr. David and Pastor Cindy Jacobsen.

One of the highlights of the recent past was the event Mount Zion Has Talent, on Sunday November 10, at 3 pm towards our Choral Scholar program. The varied musical talents of the congregation was a treat that everyone cherished. It was suggested by a number of attendees that we hold similar events.

The Synod Assembly was held in June from the 20<sup>th</sup> to the 22<sup>nd</sup>. This was the first in-person assembly since Covid. The most noticeable matter was the election of the new bishop as Bishop Pryse was retiring after 25 years of leadership. Pastor Carla Blakeley was elected bishop and her ordination as bishop was held at St. Matthews on Saturday, the 28<sup>th</sup> of September. A number of us from Mount Zion attended the Synod Assembly. Karen Gastmeier and I were the voting members and other members that attended as visitors included Hanne Kuhnert, Bill Gastmeier, Claudine Carlson, Joy Philip, Cherub Philip, Peter Kuhnert, Karen Kuhnert, Bob Kelly and Nancy Kelly! Pastor Bob Kelly was honored as part of the group celebrating 50 years of ordination.

I continue to serve on the Racial Justice Committee of the Synod and am also part of Interfaith Grand River, a group that is representative of most of the faith traditions in the Kitchener Waterloo area.

I have been chosen as one of the ELCIC members on the Canadian Council of Churches Governing Board for the next term. I attended my first meeting, which was virtual, of the Board of the Canadian Council of Churches from May 22<sup>nd</sup> to the 24<sup>th</sup>. November 20 to 22, I attended the Board meetings of the Canadian Council of Churches at the Queen of the Apostles Retreat Center, Mississauga. Rev. Paul Gehrs, from the national offices and I represented the ELCIC, at the event.

During Lent we again joined hands with our sister Lutheran and Anglican congregations for the midweek services. They were accompanied by a simple meal of soup, bread and water!

As part of my Continuing Education, I attended the Festival of Homiletics from May 13 to 16, at Pittsburgh, Pennsylvania, USA.

October 11 and 12, Joy and I were at the Canadian Mar Thoma Church, the church of our roots, in Stouffville, leading a two-day family conference for their congregations in Canada. It was for all their congregations in Canada and there were around 300 who had registered.

Over the year I was away on vacation from May 27 to June 13 in San Francisco, August 16 to 18 at Lanark, my previous congregation, for the celebrations of their 150<sup>th</sup> anniversary, October 11 and 12 to Stouffville, October 17 and 18 in Kingston, New York, December 13 to 20 at San Francisco.

The past 11 years has been a fulfilling journey as pastor of Mount Zion. It has been a delight to serve here. I am extremely grateful for the leadership here that were committed to the cause of the kingdom, in spite of all that we had to face. The various committees and volunteers, especially the council and Chair Karen, and the team of tech

and other volunteers that made uninterrupted worship possible every Sunday, all of you have my gratitude and I remain thankful to God for each one. Special mention of Karen Bjerland who continue to lead us through the reimagining process. One has to acknowledge the enormous amount of time that Karen Gastmeier and Richard Brubacher give to the congregation. So also all our volunteers that make Mount Zion the community it is. A number of involvements such as being an internship site, Pastor Peter's and my involvement with the ELCG, me being on Board of the Canadian Council of Churches, on the Racial Justice Committee, our collaborations with the Anglicans in Waterloo also reflect on Mount Zion's involvement and contribution to the wider church.

Thanks to the staff at Mount Zion for their level of dedication and friendship this past year. The ministry team of Sarah and Margaret is a pleasure to work with. The collegiality and support for one another is commendable and I remain grateful to them for making my task that much easier.

What has impressed me about Mount Zion down the years is the passion for justice and being there for the marginalized, voiceless and powerless, be it the food cards, identifying with and joining the struggles of the Indigenous community, raising our voices against racism and other bigotries in society, our food ministry, our concern for the environment, our diversity, and making sure all have a place here. We seek to strengthen relationships and community and show our concern and compassion to the needs of neighbour. We have experienced grace and God's accompaniment with us in very real ways. Richard's report with a balance is one area, the various ministries, the stability of the congregation, all these are manifestations of God's leading and presence.

It has been a joy to be part of this faith community, and I look forward to together discovering what God has in store for us as we reimagine and journey forward. Let us do so in hope and trust and be willing to "Do whatever he tells us."

In Christ,



Pr. Philip Mathai

## **Music Director**

### ❖ Sarah Cardwell

The introduction to Evangelical Lutheran Worship notes "The Christian assembly ....worships in the midst of an ever changing world " Our supplement hymnal "All Creation Sings " has been a wonderful resource for addressing this reality. We have learned lots of new hymns--

- some set to old tunes and some with new ones –
- from this book and during the season of creation we used the new setting twelve, also from the book, which was very well received. We will be purchasing more copies soon and will continue to enrich our worship with this resource.

Our first major event of 2024 was the Black History service , complete with steel drum band, which was a wonderful and joyful celebration.

On Good Friday the choir presented Mary MacDonald's cantata "It Is Finished" . It was a significant task for the choir and so much enjoyed by the congregation.

This year we said goodbye to choral scholars Willow and Hannah and welcomed Grace and Sarah who have added so much to our music program. They were an important part of our talent show in the fall which was an amazing success and raised a significant amount of money for the choral scholar program.

Once again we had the German carol service before Christmas featuring Pauline Finch and her recorder group.

Over the summer Pauline reorganized the music library which has made it so much easier to use. Thank you Pauline!

A big thank you too, to our choir members who support our worship services so faithfully.

# COMMITTEE REPORTS

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*All our committees are examples of how we live out our faith. They are also a living example of our values.*

## **VALUE #1, FAITHFULNESS**

We are called to be true to God and to one another through our actions of love, compassion and our desire for justice.

### ***Worship and Music***

❖ Bill Gastmeier, Chair

Members: Bill Gastmeier (C), David Murison, Arlene Knight

Ex. Officio: Pastor Philip, Director of Music Sarah, Intern Leo

**Responsibilities:** Our responsibilities flow from Mount Zion Bylaw #4. They involve the coordination of worship, music, communion and chancel decoration. Your Worship and Music Committee works to inspire varied and inclusive worship which respects our Lutheran heritage while being open to new directions. We discuss activities, support our Pastor and Director of Music in Worship Planning, review Congregational feedback and provide input for the technical aspects of our worship services.

**2024 Committee Highlights:** The WMC has been involved in many activities this year, including:

- Continuous improvement of hybrid worship using Screens in worship, Vespers via Zoom and Live Streaming via You Tube.
- Installed two new wireless body pack microphones and antennae for the Pastor and Assistant
- Continued to support our Choir, Music Scholars, assisting ministers, the use of soloists and instrumentalists, guest musicians, readers, the guitar choir, and Sanctuary decoration.



- Supported special events such Black History Month, the Caribbean Christmas Party, Worship in the Park and the German Carol Service
- Maintained the Organ, Pianos and Sanctuary lighting, audio, projection and streaming systems
- Encouraged and assisted in the rental of the Sanctuary for several concerts and special events
- “Mount Zion Has Talent Concert” was a great success.
- Attendance continues to increase both in person and when live streaming attendance over the following week is included.
- Active Assistant Minister program administered by Margaret and an active reader program administered by Wanda Murison
- Sacristy Group has added several new members.

#### **Thanks to:**

- Sarah, Pastor Philip and David Murison for producing the materials for our Sunday Services.
- David, Bill and Hanne for providing technical expertise for the broadcasts.
- The congregation for providing valuable feedback as we improved our hybrid worship experience.
- Susan and Richard for coordinating the banners and various Sanctuary decorations with the new worship productions.
- Many other volunteers such as assistant ministers, readers, choir members and ushers --
  - Helga, Susan, Ross, Jane, Stephanie, Karen, Marnie and Kirk for decorating our Sanctuary on special occasions including the Christmas tree and Christmas Eve Services again this year.

#### **2025 Planned Activities:**

- Continuing to conduct and improve hybrid worship, in-house and live-streaming so it is relevant to all our members and the wider community.
- Continuing to encourage and support the use of the Sanctuary and our enhanced technical facilities for other activities and rentals.
- Planning to purchase a new laptop and possibly wireless microphones to facilitate live stream and Sunday School Children participation.
- Planning to purchase some additional ACS Hymnbooks.
- Support the **Choral Scholar Program** and the **Music on The Mount Fund**.

#### **Altar Guild:**

❖ Susan Brubacher, Co-ordinator

The Altar Guild is responsible for the preparation, set-up, and clean-up of communion, and decorating the Sanctuary and Altar areas consistent with the changes in the Church year calendar. This involves the purchase and supply of wine, wafers, candles, and linens. The guild is also responsible for the changing of banners and general appearance of the chancel area. The Tech group receives chancel area photos for use in the online livestream, according to the Church Season. Flowers are ordered for special services and events, and the Sanctuary area is decorated for designated Sundays.

Thanks to Altar Guild members for their assistance. They are: Helga Juergensen, Mayda Scoins, Jane & Ross Schlegel, Marnie Jerry, Marie Besong, and Hailing Huang. In addition, thanks to Karen Gastmeier, Marnie Jerry, Brenda Wynowsky for help with Christmas decorations.

## **Confirmation**

❖ Pastor Philip

For 2024 we had Whitney Connor and Ethan Connor and Avery Schlegel in the confirmation program. The group met by meeting between the other activities that the youth were involved in.

Synod Lutheran Youth Camp, as the former confirmation camp is now called, was held at Kintail Camp, Kintail, from August 25 to August 30. Whitney Connor and Ethan Connor attended as campers and Tessa Connor as a counselor.

October 27, during service two of our youth, Whitney Connor and Avery Schlegel publicly affirmed their baptism. Ethan Connor was also to be part of the group but could not do. We will schedule his affirmation of baptism on another day.

## **Sunday School**

❖ Anne Woolner, Co-ordinator

This year we have had 6 very regular children participating in our Sunday Church School program. We are using the “Deep Blue” curriculum which includes videos, music, activity pages, trivial tests and ideas for crafts, games and snacks which they can create (and eat!).

The children have been getting involved in the church services doing readings, taking up collection and assisting with some ushering. This year we had 9 children involved in our Christmas program which is always a highlight of the year.

As always, we are looking for more teachers to fill in for Anne Woolner. Thanks to Hanne for offering her services. If you are interested, please contact Anne at [annewoolner@hotmail.com](mailto:annewoolner@hotmail.com) or 517-743-2277. The curriculum is easy to follow and has many good ideas to choose from for the lesson.

## **Greeters**

❖ Joan Schweitzer, Co-ordinator

2024 was a busy season for the Mount Zion Greeters. I want to say **THANK YOU** to the congregation members who agreed to be Greeters on a Sunday. We had some new members greet you at the door, which was great and I thank you. Greeting your fellow Mount Zion members helps all of us to get to know each other. The new Church Directory helps to put names to faces while greeting on a Sunday. Again, **Thank You for your service to Mount Zion.**

I am always looking for more people to greet our members on a Sunday. Please ask me on a Sunday or call me at: 519-886-5977.

## **Funeral Reception**

❖ Joan Schweitzer, Co-ordinator

The Mount Zion Funeral Committee had changes in the Fall of 2024. This committee had always organized and prepared the making of sandwiches, desserts, veggie trays and the set up for the reception. This was a big job for the funeral committee. I want to thank them for their dedication and work in this function.

Late September 2024, things were altered which included one person being informed when a funeral was taking place. The church office administrator contacted the coordinator with details. Then the coordinator contacts ladies/gentlemen to help set up, serve, clean up.

The main change was not preparing the food to be served. The family contacted a pre-selected caterer to handle the food items. Since then, the new way for the funerals seems to be working out.

A small reception for Ruth Stromberg on Sept. 21, 2024. A large reception for Jeff Harris on Dec. 14, 2024

I want to thank the volunteer members I called to help at these funerals. Duties include meeting the caterer at the church door, setting out the trays, setting up for the reception and cleaning up. The custodian team sets up and takes down the tables and chairs.

I appreciate you answering my call with "yes".

## **Property**

### ❖ Kirk Swanson – Chair

The last year has been positive for the property committee as there were no major issues with our buildings. The work done in the past few years through the generous financial support of the congregation allowed us to alleviate difficulties before they began.

This past year we repaired or replaced a few small items which keep the building in good operating condition. Our spaces are being used frequently and are busy with the sounds of meetings, clubs and activities from both the congregation and the groups who rent the facility. This, of course, creates some additional wear and so most of our work this past year was to repair or replace a few small items which keep the building in good operating condition.

A few bigger expenditures this year include:

- A new commercial dishwasher was purchased and installed in the kitchen. The old dishwasher was no longer in production, so parts were getting difficult to source as it aged. After a few bugs were sorted out (thanks Art, Ross and Patrick) the new dishwasher is working well.
- The break-in we experienced in the fall required a change to the locks on our front door and the office area. It was also prudent to review our security measures pertaining to the grounds and with the assistance of an expert in the field of "target hardening", we undertook some modifications to upgrade our outdoor lighting and installed some security cameras by the main entrance and Dawson St. entrance.
- New lighting was installed inside the front entrance hallway. This area is now a much brighter space

This year we will be continuing our maintenance schedule to keep the building in good repair. Currently we are planning some renovations to Open Sesame in 2025 which the staff is most excited about. This includes updating the kitchen (cabinets, fridge and dishwasher) and storage cupboards.

The rental properties are well managed and are in great shape. We have good tenants who treat the properties respectfully and as their own.

I would like to thank Ross Schlegel and Art Schelter for their prominent role in getting much of this work completed, as well as the members we sometimes approach for assistance when needed. If you have some time and would like to be a part of our team just let me know. Extra hands are always appreciated.

## **VALUE #2, INCLUSIVITY**

We value our desire and ability to include all people, regardless of age, ability, race, gender identity, sexual orientation, socioeconomic status, and religious practice into our community.

### **Health Council**

❖ Mary Slethaug, Chair

Health Council provided leadership at Mount Zion in the following activities. We recognized that because of Nurse Christine's absence, we faced limitations but still gave service with commitment and care.

- Offered the Café twice a month to welcome new and former participants, spending time in individual listening and group conversation, as well as providing educational information and spiritual reflection.
- Provided the 2024 Wellness Calendars for Seniors from the Waterloo Region Age Friendly Committee.
- Worked with the Justice Through Service Committee:
  - Assisted Pauline Finch with the promotion of the Food Card Program. Through daily email messages during Lent, congregation members were encouraged to give \$1/day donations.
  - Scheduled volunteers for the monthly distribution of cards for the Food Card Program. Health Council members also were volunteers.
- Organized the annual Soup-er Sunday, on September 8. The free-will donation of \$270 was given to the Food Card Ministry.
- Worked with Dennis Eaton to revise the Care Ring Ministry, which organized church volunteers to phone members who might appreciate the personal contact.
- Held a Study on October 28 with Nancy Kelly, discussing her book, *Here Be Wonders: The Gospel's Pulse in Unsettled Times*.
- Organized weekly exercise classes designed for seniors in the auditorium.
- Offered the Prayer Station once a month at Sunday's worship service.

Health Council would welcome new members to join us in our ministry.

Members: Betty Behm (Co-chair), Mary Slethaug (Co-chair), Marg Tupling, Stephanie Von Schilling, Pr. Philip Mathai

### **Mount Zion Kitchen Ministry**

❖ Jane Schlegel, Chair

MZ Kitchen total meals prepared were 1,936 for an average of 69/week over the 28 weeks of service. However, since September the average is approximately 30/week since we have not provided meals to the Distro. Some weeks salads/hot meals have been delivered to Tent City on Ardelt Avenue. We usually have 3-4 volunteers on Wednesdays to prepare salad and vegie items for our meal that week. On Thursdays we have 4 volunteers who package the buns and containers for delivery/pickup.

A big thank you to our weekly volunteers, dedicated dishwasher operator and our delivery volunteers. We so appreciate your help. In December we held a Thank You Volunteer Christmas lunch. Cobs Bread on Northfield continues to donate the bread/buns. Thank you also to Margaret for ordering all our items and keeping us organized and to Mrs. Bell for her fantastic cooking!

## **VALUE #3, JUSTICE**

We work with our neighbours and communities to break down barriers and provide equitable access to resources and opportunities.

We are entrusted to be stewards of the earth, our own resources and all of God's Creation, ensuring sustainable outcomes for our and future generations.

We strive to further our understanding of justice in its many forms, including Indigenous reconciliation and be leaders in our response.

### ***Justice through Service***

❖ Mary Thompson, Chair

#### **Committee Responsibilities –**

**From Mount Zion's Constitution, Article III Section 2d:** This congregation shall live by faith active in love. It shall motivate, equip and support its members to minister in daily life; participate as members of a caring community; serve as Christians in all the institutions and structures of the society of which they are a part; and promote justice and reconciliation, meet human needs and alleviate suffering, both individually and corporately. In these efforts, this congregation shall cooperate with the synod and the ELCIC, other Christian churches, faith communities and groups in society. It shall make certain that all its functions strengthen the motivation and ability for service.

#### **2024 Highlights:**

We continued to be inspired to focus our efforts on various types of service-related ministries, locally and more widely. We recognize that our role is part of a broader commitment of the Mount Zion congregation to service and justice.

Our monthly meetings in 2024 continued to be held on Zoom. We kept in touch with the congregation through occasional announcements in services and the Newsletter. Both our committee and Health Council are concerned with *social determinants of health* and increasingly have been working together, particularly on the Food Card ministry. Thank you to Mary Slethaug for serving very effectively in the liaison role.

We continued activities in five areas:

- (i) local food security issues, especially in support of our Food Vouchers program;
- (ii) support of refugee resettlement;
- (iii) environment and climate change;
- (iv) Reconciliation with Indigenous neighbours;
- (v) coordination of Trinity Village volunteer porter activities.

Here are some details of our main activities in 2024.

#### Locally:

- Food Cards: Grocery cards continued to be available through the office and ministry team, for those in need in our community. The cards are distributed by volunteers on the mornings of the third Tuesday and Thursday of each month. Recipients come to receive them once every two months. Again in 2024, demand was steady throughout the year, and no new registrants were accepted. This program has been supported by donations from the congregation. There are about 45 families and 15 individual recipients currently on our list.
- Food Insecurity Campaign: Betty Behm of Health Council and Pauline Finch designed an appeal for the Season of Lent, sending out each day a reflection on food insecurity and encouragement to set aside a dollar for the Food Card ministry. The response was very encouraging -- during Lent and in the succeeding months. Our thanks to all who contributed and continue to do so.
- Music on a Summer Monday: Pauline Finch organized an hour-long concert by the Waterloo Concert Band that took place on July 29 in the air-conditioned Lange Auditorium, aimed particularly at seniors but attended and enjoyed by people of all ages.
- Music is Medicine: We promoted (and some of us participated) in the *Sing Fires of Justice* weekend of October 5/6 at St. Matthews Centre, organized by Inshallah, Feather & Cross, and Music for the Spirit & Indigenous Visual Arts. MftS/IVA was celebrating ten years of ministry to children and youth on Six Nations. One theme was connected to the National Day of Action for Missing and Murdered Indigenous Women, Girls and 2SLGBTQ+ People (October 4).
- Water supply on Six Nations of the Grand River: We began to investigate responding to the very long time it is taking for homes on the reserve to be connected to safe drinking water, and plan to continue this research in 2025.
- Trinity Village Long Term Care Facility: Volunteer porter activities, coordinated by Ann Crossman, continued in 2024. More volunteers would be welcome to take residents to and from the chapel services on Thursday mornings.

#### More widely:

- Refugee Resettlement: Mount Zion has been participating in a project to sponsor (through CLWR) and resettle two connected families from Liberia. We work with a coalition of several Eastern Synod churches that have raised the funds required to make this project possible. The coalition has satisfied the requirement to support the families in their first year, should they be approved to come to Canada. We participate monthly in calls with the families to reassure them of the commitment.
- CLWR: We encouraged participation in the end-of-year *Gifts from the Heart* campaign with emphasis on supporting CLWR's work with farmers in Africa to help restore the ecosystem around Lake Chad.

#### The Earth and Climate:

- Peggy Nickels participated in *Faith Climate Justice (FCJ)* advocacy efforts as Chair of their Letter-Writing group. Of particular note was their open letter, published in *The Record* of November 11, to the Minister of Environment & Climate Change and the Minister of International Development on the eve of The United Nations climate change conference (COP 29) held in Azerbaijan. FCJ continued to advocate phasing out fossil fuels and contributing to the loss and damage fund for developing nations established two years earlier at COP 27.

- We held two live-streamed workshop presentations entitled *Climate Justice 101* and *When the Odds are Stacked Against Us*, delivered by climate expert Isaiah Ritzmann of The Working Centre on February 18 and April 28 respectively.
- On October 20, in collaboration with the Centre for Earth Consciousness and Gender Justice at Martin Luther University College, Redeemer Lutheran Church in Toronto, and our own Alfred Brunger Memorial Community Garden, we hosted a *Soil Safari* presented by representatives of the Compost Council of Canada.

Community Benevolence allotment: We directed our \$500 Community Benevolence allotment as follows: \$50 to Faith Climate Justice for the expenses of their Friday evening Climate Emergency Vigils; \$150 to Erb Street Mennonite Church for their refugee sponsorship fund; \$150 to The Water Fund for Six Nations; \$150 to Canadian Lutheran World Relief.

Members of Mt. Zion share a vision of *Justice through Service To and With Others*. This is evident in our actions, words, contributions and compassion. Thank you for making this a priority in our Ministry.

Members: Ann Crossman, Pauline Finch, Nancy Kelly, Hanne Kuhnert, Peggy Nickels, Kirk Swanson, Mary Thompson

Staff – Pastor Philip Mathai

Health Council Liaison: Mary Slethaug

## **VALUE #4, LOOKING OUTWARD**

Mount Zion is not a community in isolation. We respond to the needs and perspectives of all with love and compassion.

### **Communications,**

❖ Karen Gastmeier

Thank you to all of you who consistently write updates about programming and events. You are the communicators that our newsletters rely on for the all-important content. A glance at many of our newsletters indicates the number of programs and events currently being carried out at Mount Zion.

In 2024, we published twenty newsletters bi-weekly from January to June and again from September to December. During the summer, we rely on email updates to share information. On alternate weeks, we also distribute our second newsletter, called “The Sermon Pack.” This paper version, prepared by Pastor Philip and Margaret, is mailed to shut-ins or those without email access. It includes transcripts of Philip's sermons from that period. In total, we published about 44 newsletters to the congregation last year.

Even with all this activity, we have identified a few problems. Many members are not receiving either of the newsletters because they don't have regular access to a computer or the sermon pack. In addition, the schedule sometimes leaves little time to plan and prepare meaningful content.

Because of those reasons, we are making some changes in 2025. We will add a print edition, which will be mailed to the Sermon Pack mail list and available in the narthex for those who cannot access the online version. The Print Edition will contain four pages of highlights from the Online edition.

Both editions will be published monthly near the beginning of the month to allow for a timely finance report.

If you want to know anything about Mount Zion, our website is heavy with information. Our "What We Do" page has acted as part of the Reimagining Mount Zion Initiative to introduce ourselves to potential new partners. Additionally, we update the Home Page each month to highlight special events and observations related to the church and the country. Our Filing Cabinet page contains years of annual reports, policies, and finances. Our goal is to be transparent about our finances and how we govern ourselves.

There is no official communications committee, but the Church Council, its Executive and staff members guide the work. If you are interested in helping with this vital work, please call me.

Again, thank you to all who write and thank you, too, to all of you who read.

### ***Community Garden,***

❖ Joan Brunger, Co-ordinator

From the early months of planting and nurturing seeds, our garden has been a vibrant and thriving space. The twenty gardeners cultivated a variety of vegetables and fruit that provided fresh and organic produce. Peach, cherry, apricot and pear trees along with the raspberry canes in the communal area continue to provide shared fruit. Open Sesame nurtured herbs in their plot.

The Property Committee helped to maintain the water system and tree removal. Also thank you to Bill Gastmeier for the loan and emptying of his trailer for the cleanup in spring and in the fall.

### ***Mitten Tree,***

❖ Joan and Jacquelyn Schweitzer, Co-ordinator

The 2024 Mount Zion Mitten Tree was well decorated with hand-made, bought and gently used items, for babies, youth, teens and adults. **For a grand total of 284 items.** Mount Zion members and friends donated 186 items. Our friends of the New Dominion Lodge, again this year donated items. This year it was on behalf of Jeff Harris and his family. They donated 98 items. These items included hand knitted hats, neck warmers, mitts and scarves and hats.

Educational games, colouring books/crayons, puzzles and activity kits, boots, coats and slippers. Mitts and gloves, drinking cups and cosmetic bags with useful items inside. These items were delivered to the Anishnabeg Outreach in Kitchener, distributing to the community.

THANK YOU TO THE MEMBERS AND FRIENDS OF MOUNT ZION LUTHERAN CHURCH. Please start saving for the 2025 Mitten Tree.

### ***Open Sesame Headstart Preschool***

❖ Karen Gastmeier, Chair

About mid-December last year, we received the very good news from the Region of Waterloo that Open Sesame's funding for 2025 had been approved under a long-awaited cost-based funding model. We, along with



all other preschools in Ontario, have been living with a series of interim funding models since the (Canada-Wide Early Learning Childcare) program was introduced in 2023.

CCEWLC is usually referred to as \$10-a-day Day Child Care. To get there, parent fees have been gradually reduced (currently 50%) until \$10-a-day is achieved. The federal government pays the balance of the preschool or childcare centre's expenses. The funds are delivered by the Province of Ontario and managed by the Region of Waterloo.

What does this mean for Mount Zion and Open Sesame? It means that together with grants and donations, Open Sesame has a balanced budget and sufficient funding to pay rent for use of our facilities. It means that we will continue to have a full complement of talented and dedicated staff who are paid fairly. It means we have enough left over to start repairs and updates to the facility, which our property committee will begin this summer with an updated kitchen area. It means we can now sigh a collective sigh of relief as we move forward into our 56<sup>th</sup> year of providing encouragement for children to develop their strengths and abilities and build self-confidence, a sense of belonging and responsibility.

When we entered the CCEWLC agreement and found reorganization necessary, your Church Council executive Richard Brubacher, Stephanie von Schilling, and Karen Gastmeier stepped in as a transition team. Kirk Swanson joined us this year when he stepped into the role of council vice president. So, the new funding also means that we can start looking for new board members who can take Open Sesame into the future. We are delighted to announce that our first new board member is Cindy Jacobsen. We are looking forward to her experience and enthusiasm for the program.

### Staff

We are blessed to have very capable and caring teachers who, under the guidance of Jana Kelly, continue to offer their unique and valued service to the community. They are all equipped to work with various needs, including those on the autism spectrum. They partner with other resources in the community, such as KW Habilitation and KidsAbility, assuring that every child can achieve their potential.

This year, the staff is studying Responsive Relationships as part of their Continuous Quality Improvement program. Studies have shown that children's success is influenced by relationships with adults and children at preschool. They will highlight the importance of strong, respectful, and reciprocal relationships with families. The staff plans to share videos to help parents understand why the teachers do what they do and activities that can be replicated at home.

We are grateful to all of you who continue to donate to Open Sesame, the Saavas Chamberlain Family Foundation, for their grant of \$2000 in 2024 and the Eastern Synod, which granted us \$9000 in 2024.

We also want to thank the Open Sesame auxiliary who faithfully continue to support the program. Their care makes sure that the snack cupboard is always filled, and the laundry is always clean. But they are at their best when they act a cheerleader for the kids.

Please see the Finance section for more information.

### ***Open Sesame Auxiliary***

❖ Carol Ziegler - Chairperson

Sunday, January 21st, 2024, was a special day for Open Sesame Headstart Preschool. We, the Auxiliary, provided refreshments following worship, where Jana Kelly spoke to the congregation about the children who attend our preschool and all that is involved in being part of the government funded program called CWELCC (Canada Wide

Early Learning Child Care). In the narthex were posters giving some of the history from Open Sesame's 54 years. We were reminded that it was members of Mt. Zion who volunteered to drive children and families to school and assisted in the classroom and nursery who made it possible for Open Sesame to continue for so many years. We now have paid staff and one volunteer who do an "amazing job" working with the preschoolers who come to us from many varied backgrounds.

The Open Sesame Auxiliary members met a few times during the past year. On March 22nd, we had a baby shower, at the Ziegler's, for our teacher Samantha Beesley. She had baby Everet with her, and we all enjoyed taking turns holding him. Then in June Karin Packull hosted a potluck lunch and we heard about the Open Sesame children from Jana Kelly. She sends us an email with the minutes from their monthly staff meetings, which we really appreciate. Richard Brubacher also sends us copies of the monthly financial reports and we thank him for doing that. On Dec. 17<sup>th</sup> we gathered at Carol's home for a Christmas get together that included lunch and another opportunity to see baby Everet.

Each month one of our members buys groceries needed for snack time, from a list compiled by the teacher. Carol and Ann continue to share laundry duties every two weeks. We are all happy to still be involved with Open Sesame, even though this is a different role than we had before. We thank the committee members who are working together to keep Open Sesame continuing into its' 55<sup>th</sup> year.

Open Sesame Auxiliary Members: Carol Ziegler, Ann Crossman, Karin Packull, Helga Juergensen, Joan Brunger, Anne Woolner and Mayda Scoins.

## **VALUE #6, KINDNESS**

We treat each other with respect and love. We value responding to the needs and perspectives of others with love and patience.  
We serve our congregation as God cares for us.

### ***Care Ring***

❖ Dennis Eaton, co-ordinator

Hold the Phone; we are delighted to report that the Care-Ring Ministry has returned, beginning in 2025 A small group of volunteers will call those people they think might appreciate a call and a chat. We hope that these calls will offer a smile and support. Call Dennis Eaton if you are interested in either volunteering or receiving a ring.

# FINANCE, BUDGET & STATISTICS

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## **Finance Committee Report**

❖ Richard Brubacher - Chairperson

**Members:** Richard Brubacher – Chair & Treasurer, Tim Ehrlich - Bookkeeper, Robert McDermott, **Ex. Officio:** Pastor Mathai.

### **Responsibilities:**

1. Overseeing the financial affairs of the congregation, ensuring prompt payment of all obligations and forwarding Benevolence monies to the Synod and others as designated.
2. Maintain and control the congregation's systems of bookkeeping, banking, insurance and tax matters, and oversight of all funds and investments, reporting regularly to the Council and the congregation.
3. Makes recommendations to the Council for appropriate policies regarding controls for all Congregational assets and liabilities.
4. Co-ordinates and works with all committees and the Council in the preparation of annual budgets for approval at the annual congregational meeting.
5. A key responsibility is to submit reports to Revenue Canada to maintain our charitable status and comply with Ontario Corporation regulations.

### **2024 Committee Highlights:**

- Provided oversight to the bookkeeper and office admin regarding receipts & payments.
- Reviewed and discussed financial results with recommendations as appropriate for council.
- Prepared and reported to Council and committee chairpersons monthly financial results compared with budgets, and prior periods with commentary.
- Provided monthly summary financial updates for inclusion in Newsletters & bulletin boards.
- Prepared budget recommendations as directed by the congregational council.
- Negotiated and prepared 8 annual rental agreements and other occasional rentals which contributed \$57,268 in rental income for 2024 with estimated receipts of \$65,000 for 2025.
- Provided financial oversight to Open Sesame preschool and aided in successful CWELCC (\$10/day childcare) funding including \$16,500 in rent for Mount Zion.
- Co-ordinated and managed the professional audit of Open Sesame financial results as required by the province of Ontario.
- Co-ordinated and managed the professional accountant's financial review of Mount Zion's books and financial results for 2023.
- Provided financial reporting for Mount Zion Kitchen activities.
- Managed the insurance activities including our \$10,000 damage claim following the break-in in September.
- Prepared and submitted annual T3010 Registered Charity Information Return and RC232 Ontario Corporations Information Act Return to Canada Revenue Agency.

I wish to thank our Bookkeeper Tim Ehrlich for managing the day-to-day financial activities in recording income and paying the bills, and our office administrator Margaret for assisting in keeping track of donations and managing the member data base system. I want to also thank the rest of the committee for their support during this unusual year. Thanks Bob McDermott, and Pastor Philip.

## 2024 Financial Review & Proposed 2025 Budget

The financial reports for Mount Zion are displayed in the following pages, and reflect actual activities for the year 2024, and the 2025 budget being proposed for approval at the AGM March 2, 2025.

The report is presented in several sections representing the accounting for Receipts and Disbursements within the various categories as follows:

- **Ministry & Mission (Current)** - In support of ongoing ministry & programs
- **Benevolence** - In support of the broader church & specific appeals
- **Capital** - In support of our facilities with upgrades & repairs
- **Rental Properties** - In support of our rental properties at 235 & 237 Dawson St.
- **Special Funds** - Restricted Funds – Designated for specific purposes
- **Balance Sheet & Summary** - Summary & Statement of Financial Position at year end

### 2024 Overview

At last year's AGM in March of 2024, we approved a deficit budget of \$64,508 in our Ministry and Mission operating account. Although not deemed acceptable, it was acknowledged that we are in a transition mode but could manage with our available cash resources for the short term. For the long-term, our "Reimagining Mount Zion Initiative (RMZI)" is intended to address ways in which we could unlock our considerable assets to create a sustainable financial foundation and be positioned to continue to serve the broader community around us into the future. As President Karen has reported, much has happened with RMZI in the last year and although still a work-in-progress I believe we can see green shoots as evidenced by the improved financial picture as we closed 2024. Members have embraced the initiative with increased financial support, and our congregation has shown signs of growth with new members also contributing to success.

The results for 2024 are in and rather than a deficit, we ended with a small surplus of \$2,510 which was \$67,018 better than our unacceptable plan. This improvement was driven by excellent member support, higher facility rental income and reduced spending. Thank you!!

In addition to the positive results in our Ministry & Mission operating account, your generosity in support of Synod Benevolence and other appeals has been cause for celebration. Not only did we marginally exceed our commitment to Synod, but members also gave generously to other appeals, and our Capital account increased. Again, thank you!! It has been an exciting year.

Some highlights follow:

1. In the **Ministry & Mission (current) account**, a surplus of \$2,510 was realized which was significantly better than the \$64,508 deficit that was anticipated at budget time. The improvement was due to higher receipts and reduced expenditures. The surplus has been transferred to our Contingency fund.
2. In our **Benevolence** accounts, support of our Synod and community raised \$61,180. Of this amount \$50,180 was received from members, in support of the Synod (\$21,098) and other specific appeals (\$29,082) supporting 13 organizations. In addition to member support, grants of \$11,000 were received in support of Open Sesame Head start.

3. In the **Capital Account**, expenditures of \$12,568 were incurred for minor repairs and upgrades to our audio/video broadcast capability. Total receipts for 2024 were \$30,486 resulting in a surplus of \$17,918 of capital funds. Total capital funds remaining at year end are \$90,804.
  
4. The **Rental Property** account reflects the activity of the two rental houses owned at 235 & 237 Dawson Street. Financial implications are separated from other ministry activities and not supported with donations from the congregation. The investment is owned by the congregation and is financed on its own merits. Results for 2024 reflect net funds generation of \$32,182, and an ending balance of \$69,934 in the Rental Property account.
  
5. In **Special Funds** accounts designated for specific purposes, an increase of \$26,940 was realized with year-end values of \$218,327. Endowment funds increased by \$14,748, reflecting investment gains of \$11,041 (9.6%) and member donations of \$3,707. Other major changes were in Contingency funds growing by \$15,385 with a member donation of \$10,000, fundraising \$2,875 and the \$2,510 operating account surplus.
  
6. In summary **Fund balances** at year end December 2024 were:
  - Ministry & Mission (current) \$ 21,698
  - Capital Accounts \$ 90,804
  - Rental Property Account \$ 69,934
  - Special Purpose funds
    - Mission Endowment fund \$129,391
    - Contingency Fund 61,069
    - Music on the Mount fund 6,171
    - Memorial Fund 15,694
    - Youth Fund 5,946
    - Spiritual Retreat fund 55 \$218,327

The congregation carries no debt however a \$100,000 line of credit is available and secured with a lien on one of the rental properties.

Please refer to the accompanying statements for full details of the accounts and balances. Thank you for your continued financial support in 2024. We have much to be thankful for as we look forward to 2025!

## 2025 Budget Proposal

### Overview:

The proposed budget for 2025 makes a general assumption that our current environment will continue to allow for normal activity with in-person services and our broadcast outreach. As we have seen in 2024, average in-person attendance has increased 10% and activity for use of our facilities continues to increase. Additionally, the work around our initiative for “Reimagining Mount Zion’s Future” will continue.

Building on a very successful 2024, our proposed budget will continue to reflect investment in our future and reflect a deficit in the operating account. As stated previously, this should not be viewed as acceptable in the longer term but rather consider this plan transitional as we continue the path seeking financial sustainability by finding solutions to monetize our significant assets.

1. The **Ministry & Mission (Current) account** 2025 budget proposal reflects an operating deficit of \$43,244 compared with the 2024 surplus of \$2,510 for a deviation of \$45,754. Receipts are expected to increase by \$2,040 and disbursements increase by \$47,794. The \$43,244 deficit will be covered by available Contingency funds.

Budgeted spending is \$355,969 which is \$47,794 higher than the 2024 actual spending. Key assumptions follow:

- **Staff & Ministry Support - \$229,790 – Increase of \$39,525.** Economic increases of 4.0% and Synod guidelines for ordained staff are included. The economic impact is \$11,525, with \$28,000 accounting for visitation resources that were unavailable in 2024 due to Nurse Christine's leave of absence.
- **Committee Expenses - \$20,410 – Increase of \$3,326.** Increased expenses include economic increases, and provision for consulting & leadership costs to assist in our RMZI planning activity.
- **Church Operating Costs - \$105,769 – Net change of \$4,942.** Economic increases account for most of the change from the prior year.

Budgeted receipts are \$312,725 which is \$2,040 more than 2024 actual. Key assumptions are as follows:

- **Member receipts of \$243,925** show a reduction of \$9,163 acknowledging our demographics. Some members have passed away in 2024.
- **Endowment fund earnings of \$8,500** reflect earnings from 2024. This is the value of earnings from our investments in the endowment fund for 2024 minus the impact of inflation realized. By so doing, our investment fund should remain inflation adjusted over time. This is a change.
- **Net Rental income from facility & parking of \$60,000** is planned, which is 17% higher than 2024. This level is expected with 8 regular tenants plus casual rentals for our facilities. The major increase is due to higher rent charged to Open Sesame which is funded by the Government under the “\$10/day CWELCC” childcare program.
- **Other receipts of \$300** are included.

2. The **Benevolence** budget proposed for benevolence designated on our envelopes is \$22,500. This is in support of Synod \$21,500; Community Benevolence of \$500 as directed by our Justice Through Service committee; and a Pastoral Discretionary fund of \$500. Special Benevolence appeals are not typically budgeted as members contribute as deemed appropriate when various causes are identified. The primary causes are our Food Voucher program; Open Sesame Headstart; CLWR; Refugee support etc.
3. The **Capital account** budget assumes that income of \$9,500 and transfers from Rental Income of \$5,200 and expenditures of \$31,100 will result in \$16,400 use of funds in 2025. Projects include computer replacements, upgrades to our AV capability, security upgrades, Interior painting & repairs and a contingency for unplanned items. Total Capital funds were \$90,804 at the year-end 2024.

4. The stand-alone **Rental Property account** budget assumes normalized activity at 235 Dawson and 237 Dawson with both houses generating gross rental receipts of \$54,866 in 2025. Disbursements are estimated to be \$25,318 with a resulting net contribution of \$29,548. Both properties are now managed by Guardian Property Management and are fully licensed. The rental property account is now in a positive position of \$69,934 at Dec 2024 year end and represents all activity since 2014 when we began accounting separately. This period also includes \$118,300 in renovation activity for the two houses. With continued positive results, this account should grow and allow a contribution in support of the overall ministry as well as ensuring that funds are available for normal repairs to maintain the properties.

## Summary

The financial results for 2024 were once again more positive than the original plan and a small surplus was realized. Member financial support exceeded expectations, and lower spending in all categories enabled this. The major underspending was due to the absence of our Parish Nurse on leave in all of 2024. The plan for 2025 will be a challenge with a net operating deficit anticipated. Fortunately, we have sufficient Contingency Funds which can be applied to absorb this in 2025. A continuing annual deficit is not sustainable in the long-term, however we do have some liquid resources to cover such events in the short term. Some short term options follow:

- Memorial Funds - \$15,694 – Our memorial fund policy suggests that undesignated funds beyond 2 years can be reallocated. By December 2025, this could approximate \$6,500.
- Rental Property Funds - \$69,934 – Now that our two rental properties have become self-sustaining, some portion of accumulated funds could be applied to our ministry costs. The balance of these funds should be approximately \$99,481 by year end, and a significant portion could be utilized.
- In 2019, the congregation authorized the opening of the Mission Endowment fund to assist in funding both shortfalls due to deficits and increasing capital expenditures which may be required as our facilities age. This approval was for funding not to exceed \$25,000 per year beginning in 2019. Fortunately, this has not been necessary in the years 2019, 2020, 2021, 2022, 2023, or 2024. This was achieved by your continued regular support.

The options above offer short-term solutions, but we must leverage our other assets to keep the Ministry strong, sustainable, and relevant in the future. Our “Reimagining Mount Zion Initiative (RMZI)” will continue this work in 2025. Given your support as evidenced this year, I’m sure we will move forward to realizing that vision.

Thank you for your excellent support in all ways in 2024.

*Submitted by, Richard Brubacher – Treasurer & Chair, Finance Committee*

**Mount Zion Lutheran Church**

**Statement of Receipts and Disbursements - MINISTRY & MISSION (Current)**

This account reflects the costs and income associated with the support of ongoing ministry and programs. It includes staff and committee expenses as well as the general costs associated with the operations of the church.

Results for 2024 reflect a final year surplus of \$2,510 compared to a budgeted deficit of \$64,508 for a positive difference of \$67,018. Total receipts of \$310,685 were better than plan by \$28,280 driven by excellent member support combined with higher rental income. Total disbursements of 308,175 were \$38,738 lower than plan. The combination of higher receipts and lower expenses account for the \$67,018 improvement in our Ministry & Mission account compared to plan.

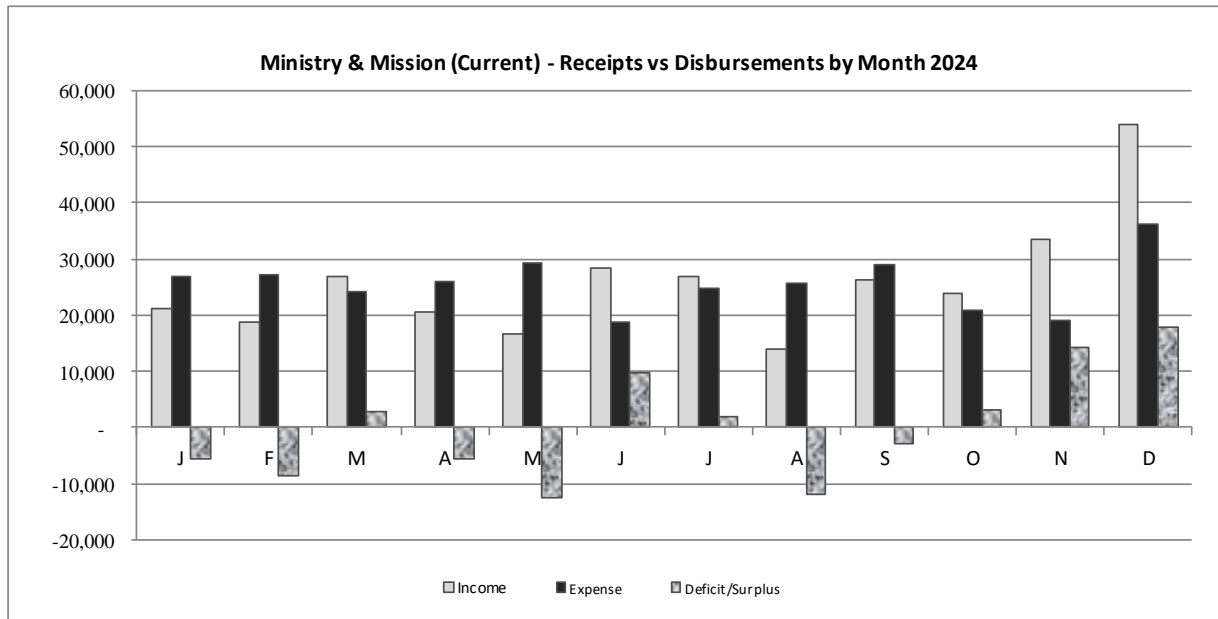
The surplus of \$2,510 was transferred to our Contingency Fund. This fund has a balance of \$61,069 at year end and will be utilized as required to fund potential future deficits.

|   | 2021           | 2022           | 2023           | 2024            |                   | 2025 Budget    |
|---|----------------|----------------|----------------|-----------------|-------------------|----------------|
|   | Actual         | Actual         | Actual         | Approved Budget | Actual            | Proposal       |
| <b>Receipts</b>                           |                |                |                |                 |                   |                |
| Envelope (incl specials)                  | \$ 200,368     | \$ 231,380     | \$ 249,317     | \$ 235,050      | <b>\$ 251,439</b> | \$ 242,050     |
| Plate                                     | 20             | 455            | 329            | 300             | <b>374</b>        | 300            |
| Income:                                   |                |                |                |                 |                   |                |
| Education Min.                            | -              | -              | 900            | 975             | <b>1,050</b>      | 1,100          |
| Worship & Music                           | 207            | 790            | 1,161          | 500             | <b>599</b>        | 775            |
| Health council- Café                      | 4,185          | -              | -              | -               | <b>100</b>        | -              |
| Food Ministry Income                      | 3,128          | 19,785         | 16,751         | 32,125          | <b>20,912</b>     | 20,000         |
| Food Ministry expense                     | (3,022)        | (19,670)       | (16,743)       | (32,125)        | <b>(20,892)</b>   | (20,000)       |
| Rental of Facilities & Parking            | 24,093         | 18,033         | 50,127         | 50,800          | <b>57,268</b>     | 65,200         |
| Transfers to Capital (15% rentals)        | (3,607)        | (2,619)        | (5,160)        | (5,220)         | <b>(6,187)</b>    | (5,200)        |
| Gov't Grant - CEWS (Emerg. Wage Subsidy)  | 21,458         | -              | -              | -               | -                 | -              |
| Other Receipts                            | 11,907         | 14,190         | 400            | -               | <b>5,376</b>      | 8,500          |
| Gain or Loss on Sale of Investments       | 4,354          | 767            | 159            | -               | <b>648</b>        | -              |
| <b>Total Receipts</b>                     | <b>263,092</b> | <b>263,111</b> | <b>297,241</b> | <b>282,405</b>  | <b>310,685</b>    | <b>312,725</b> |
| <b>Disbursements</b>                      |                |                |                |                 |                   |                |
| <u>Staff Costs</u>                        |                |                |                |                 |                   |                |
| Pastor ( Philip Mathai)                   | 79,672         | 81,514         | 85,335         | 93,700          | 93,708            | 100,164        |
| <u>Ministry Support</u>                   |                |                |                |                 |                   |                |
| Pastoral Supply / Extra staff costs       | 412            | 600            | 1,200          | 2,000           | <b>1,400</b>      | 2,600          |
| Facility Rental Support                   | -              | 1,438          | 5,010          | 4,200           | <b>4,485</b>      | 5,100          |
| Additional Staff Support                  | 1,147          | 555            | -              | 5,000           | -                 | -              |
| Parish Nurse/PT Visitation Pastor         | 22,544         | 24,786         | 25,977         | 27,390          | -                 | 28,000         |
| Secretarial/ Office Administrator         | 24,545         | 24,540         | 25,650         | 27,000          | <b>28,230</b>     | 28,080         |
| Staff Benefits                            | 22,258         | 22,374         | 23,617         | 26,548          | <b>24,554</b>     | 26,443         |
| Music Director                            | 27,558         | -              | 27,170         | 28,500          | <b>28,500</b>     | 29,640         |
| Interim Music Director                    | 2,167          | 26,000         | -              | -               | -                 | -              |
| Bookkeeper Fee                            | 8,355          | 8,543          | 8,940          | 9,387           | <b>9,387</b>      | 9,763          |
| Honoraria                                 | 750            | -              | -              | -               | -                 | -              |
| <b>Total Staff &amp; Ministry support</b> | <b>189,408</b> | <b>190,351</b> | <b>202,898</b> | <b>223,725</b>  | <b>190,265</b>    | <b>229,790</b> |
| <u>Committees</u>                         |                |                |                |                 |                   |                |
| Worship - Supplies                        | 1,877          | 2,553          | 3,858          | 2,500           | <b>4,207</b>      | 3,000          |
| Worship - Music                           | 3,756          | 6,387          | 5,974          | 7,810           | <b>5,624</b>      | 7,810          |
| Communication Committee                   | 398            | 1,612          | 872            | 2,250           | <b>1,513</b>      | 2,000          |
| Learning                                  | 181            | 568            | 1,121          | 1,175           | <b>1,219</b>      | 1,400          |
| Finance                                   | 1,250          | 1,822          | 1,625          | 1,500           | <b>1,584</b>      | 1,650          |
| Health Council                            | 765            | -              | 559            | 500             | <b>140</b>        | 300            |
| Health council - Café                     | 2,594          | 21             | 130            | -               | <b>231</b>        | -              |
| Justice Through Service                   | 300            | 500            | 100            | 100             | <b>100</b>        | 250            |
| Staff Support                             | -              | 1,000          | 1,000          | 1,000           | <b>1,000</b>      | 1,000          |
| Hospitality                               | -              | 74             | 425            | 700             | <b>180</b>        | 1,000          |
| Church Council                            | 259            | 158            | 788            | 2,200           | <b>1,285</b>      | 2,000          |
|   | <b>11,379</b>  | <b>14,695</b>  | <b>16,451</b>  | <b>19,735</b>   | <b>17,084</b>     | <b>20,410</b>  |



| <b>MINISTRY &amp; MISSION (Current)</b> | 2021           | 2022           | 2023           | 2024            |                       | 2025 Budget    |
|---|----------------|----------------|----------------|-----------------|-----------------------|----------------|
|   | Actual         | Actual         | Actual         | Approved Budget | Actual                | Proposal       |
| <b>Church Operating Costs</b>           |                |                |                |                 |                       |                |
| Property Management                     | 23,119         | 27,517         | 32,760         | 31,275          | <b>36,703</b>         | 35,445         |
| Property Mgmt. - Janitorial Services    | 10,485         | 22,993         | 26,424         | 27,600          | <b>25,017</b>         | 26,200         |
| Insurance                               | 5,217          | 6,327          | 6,555          | 8,273           | <b>8,378</b>          | 10,418         |
| Telephone/Internet                      | 1,285          | 1,766          | 1,628          | 2,100           | <b>1,442</b>          | 1,740          |
| Hydro, Water                            | 8,329          | 8,614          | 9,498          | 13,110          | <b>13,872</b>         | 14,773         |
| Heat                                    | 6,543          | 8,668          | 10,233         | 7,345           | <b>4,874</b>          | 5,918          |
| Office Supplies & Equip.                | 9,847          | 8,973          | 5,487          | 6,200           | <b>4,829</b>          | 5,775          |
| Conventions & Conferences               | 100            | -              | -              | 3,300           | <b>2,147</b>          | 1,000          |
| Bank Charges & Interest                 | 437            | 636            | 695            | 1,250           | <b>435</b>            | 750            |
| Miscellaneous                           | -              | 380            | -              | -               | <b>(8)</b>            | -              |
| Professional Accounting & Legal fees    | -              | -              | 3,500          | 3,000           | <b>3,138</b>          | 3,750          |
|   | <u>65,363</u>  | <u>85,874</u>  | <u>96,780</u>  | <u>103,453</u>  | <u><b>100,827</b></u> | <u>105,769</u> |
| Total Disbursements                     | <u>266,150</u> | <u>290,920</u> | <u>316,129</u> | <u>346,913</u>  | <u><b>308,175</b></u> | <u>355,969</u> |
| Surplus (Deficit) - normal              | (3,058)        | (27,808)       | (18,888)       | (64,508)        | <b>2,510</b>          | (43,244)       |
| Transfers from Contingency Fund         | <u>3,058</u>   | <u>27,808</u>  | <u>18,888</u>  | <u>42,184</u>   | <u><b>(2,510)</b></u> | <u>43,244</u>  |
| Surplus (Deficit) after transfers etc.  | <u>(0)</u>     | <u>(0)</u>     | <u>-</u>       | <u>(22,325)</u> | <u><b>0</b></u>       | <u>-</u>       |

The graph below reflects the pattern of expenditure and receipts experienced on a monthly basis in 2024. The pattern of expenditures is relatively evenly distributed at an average of approx. \$26,000 per month, however the pattern of income is more erratically distributed. This results in many months where expenses exceed receipts. Continued emphasis on PAR (Pre-authorized Receipts) would help to level the income, and members are encouraged to consider this.



**Statement of Receipts and Disbursements - BENEVOLENCE**

Benevolence consists of two sections, - Regular Benevolence (envelope designated), and Special Benevolence - Designated Appeals. Both totaled \$61,180 in 2024.

The Regular Benevolence portion is budgeted and is in support of the Synod, and a small portion allocated to community benevolence as directed by the Justice through Service Committee and a pastoral discretionary fund. In 2024 receipts were \$21,598 with distribution being \$21,098 to Synod marginally exceeding our commitment. In addition, \$500 was allocated to four local initiatives including climate justice, Indigenous affairs and CLWR's Lake Chad project.

Special Benevolence - Designated appeals realized receipts of \$39,582 which enabled disbursements to be made to 13 organizations. Included in this category are receipts from members of \$28,582 and \$11,000 in grants in support of Open Sesame Headstart Preschool. Grants of \$9,000 from the Synod and \$2,000 from the Chamberlain Family foundation were received.

**BENEVOLENCE**

|  | 2021      | 2022      | 2023      | 2024            |           | 2025 Budget |
|--|-----------|-----------|-----------|-----------------|-----------|-------------|
|  | Actual    | Actual    | Actual    | Approved Budget | Actual    | Proposal    |
| <b>A.) <u>REGULAR BENEVOLENCE (Budgeted)</u></b> |           |           |           |                 |           |             |
| <b>Receipts</b>                                  |           |           |           |                 |           |             |
| Envelopes  | \$ 22,336 | \$ 22,156 | \$ 21,301 | \$ 22,000       | \$ 21,598 | \$ 22,500   |
|  | 22,336    | 22,156    | 22,301    | 22,000          | 21,598    | 22,500      |
| <b>Disbursements</b>                             |           |           |           |                 |           |             |
| Synod Benevolence                                | 21,500    | 21,656    | 20,801    | 21,000          | 21,098    | 21,500      |
| Justice Through Service (Community Benev.)       | 500       | 500       | 500       | 500             | 500       | 500         |
| Other (Pastoral Discretionary fund)              | 336       | -         | -         | 500             | -         | 500         |
|  | 22,336    | 22,156    | 22,301    | 22,000          | 21,598    | 22,500      |
| <b>Surplus (Deficit)</b>                         | -         | -         | -         | -               | -         | -           |

|   | 2021      | 2022      | 2023      | 2024            |           | 2025 Budget |
|---|-----------|-----------|-----------|-----------------|-----------|-------------|
|   | Actual    | Actual    | Actual    | Approved Budget | Actual    | Proposal    |
| <b>B.) <u>SPECIAL BENEVOLENCE - DESIGNATED APPEALS - (Unbudgeted)</u></b> |           |           |           |                 |           |             |
| <b>RECEIPTS &amp; DISBURSEMENTS</b>                                       |           |           |           |                 |           |             |
| Canadian Lutheran World Relief  | \$ 2,466  | \$ 3,545  | \$ 2,886  | \$ 3,000        | \$ 3,785  | 3,000       |
| Waterloo Lutheran Seminary Appeals  | 330       | 405       | 405       | 400             | 605       | 400         |
| Habitat for Humanity  | 40        | 90        | 595       | -               | 85        | -           |
| Trinity Village   | -         | 500       | -         | -               | -         | -           |
| Open Sesame Headstart Preschool   | 12,070    | 12,080    | 9,831     | 12,000          | 11,725    | 10,500      |
| Anishnaberg Community Outreach Centre                                     | -         | 25        | -         | -               | -         | -           |
| Uplifting Young Adults - Mount Zion Partnership                           | 2,590     | -         | -         | -               | -         | -           |
| Refugee Support   | -         | -         | 10,000    | -               | -         | -           |
| KW Food Bank  | 970       | 2,321     | 1,225     | 500             | 840       | 500         |
| KW Multicultural Centre Inc.  | 2,502     | 1,500     | 1,950     | 1,500           | 2,600     | 2,000       |
| Food vouchers   | 9,340     | 23,174    | 15,354    | 15,000          | 17,692    | 15,000      |
| Scouts  | 10        | 10        | -         | -               | -         | -           |
| House of Friendship   | 470       | -         | -         | -               | -         | -           |
| Marillac Place  | 560       | -         | -         | -               | -         | -           |
| Canadian Council of Churches  | -         | -         | -         | -               | 500       | -           |
| Canadian Cancer Society   | -         | -         | -         | -               | 100       | -           |
| Music for The Spirit  | 20        | 100       | 95        | -               | 50        | -           |
| Lutheran Campus Ministry  | 40        | 100       | 100       | 100             | 95        | 100         |
| Outdoor Ministry -Edgewood  | 60        | 110       | 80        | -               | 75        | -           |
| S.H.O.W. (Supportive Housing of Waterloo)                                 | 8,205     | 1,080     | 60        | -               | 1,330     | -           |
|   | \$ 39,673 | \$ 45,040 | \$ 42,581 | \$ 32,500       | \$ 39,582 | 31,500      |

|                                  |           |           |           |           |           |           |
|----------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|
| <b>Total Benevolence Support</b> | \$ 62,009 | \$ 67,196 | \$ 64,882 | \$ 54,500 | \$ 61,180 | \$ 54,000 |
|----------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|

**Statement of Receipts and Disbursements - CAPITAL & RENTAL PROPERTY**

The Capital account reflects the costs associated with major expenditures for facility upgrades and repairs and the acquisition of new equipment or expansion of facilities. Costs in this category are incurred on an irregular basis.

In 2024, receipts were significantly higher than plan. Receipts of \$24,299 include a \$5,000 estate donation from Rita Schaus, and a special donation of \$4,488 from the funeral committee. Regular member receipts also exceeded plans. In addition, a transfer of \$6,187 from the Ministry & Mission fund was made to reserve 15% of rental revenue to acknowledge additional wear and tear on our facilities.

Disbursements in 2024 were \$12,568 and included continuing upgrades to our audio/video broadcast capability, and other minor items.

The overall result is that capital funds increased in 2024 by \$17,918 leaving an ending balance of \$90,804 at year end.

| <b>CAPITAL</b>                              | 2021            | 2022           | 2023            | 2024            |               | 2025 Budget     |
|---|-----------------|----------------|-----------------|-----------------|---------------|-----------------|
|   | Actual          | Actual         | Actual          | Approved Budget | Actual        | Proposal        |
| <b>Receipts</b>                             |                 |                |                 |                 |               |                 |
| Envelope Receipts                           | \$ 8,517        | \$ 7,705       | \$ 7,632        | \$ 7,500        | \$ 18,092     | \$ 8,000        |
| Interest Income                             | 143             | 710            | 2,535           | 1,500           | 1,718         | 1,500           |
| Faith in Action -Beyond 2020 Capital appeal | 3,615           | 320            |                 | -               |               | -               |
| Heat Pump appeal                            |                 |                | 25,533          |                 | 4,488         |                 |
|   | <u>12,275</u>   | <u>8,735</u>   | <u>35,699</u>   | <u>9,000</u>    | <u>24,299</u> | <u>9,500</u>    |
| <b>Disbursements</b>                        |                 |                |                 |                 |               |                 |
| Equipment Purchases                         | -               | 5,801          | -               | -               | -             | 5,000           |
| New Roof System                             | 44,486          | -              | -               | -               | -             | -               |
| Projection A/V System                       | 3,341           | 4,194          | -               | -               | 5,317         | 5,500           |
| Capital Improvements                        | <u>2,262</u>    | <u>3,979</u>   | <u>55,262</u>   | <u>24,400</u>   | <u>7,251</u>  | <u>20,600</u>   |
|   | <u>50,089</u>   | <u>13,974</u>  | <u>55,262</u>   | <u>24,400</u>   | <u>12,568</u> | <u>31,100</u>   |
| <b>Surplus (Deficit)</b>                    | <u>(37,814)</u> | <u>(5,239)</u> | <u>(19,563)</u> | <u>(15,400)</u> | <u>11,731</u> | <u>(21,600)</u> |
| <b>Transfers - from (to) other funds</b>    | <u>3,607</u>    | <u>2,619</u>   | <u>5,160</u>    | <u>5,220</u>    | <u>6,187</u>  | <u>5,200</u>    |
| <b>Surplus (Deficit) - Capital</b>          | <u>(34,207)</u> | <u>(2,620)</u> | <u>(14,403)</u> | <u>(10,180)</u> | <u>17,918</u> | <u>(16,400)</u> |

Rental Property activity has been accounted for separately beginning in 2014 to account for the rental activities of the two houses owned at 235 & 237 Dawson Street. This change provides more transparency into the total implications of our Rental properties including the ongoing upgrading that is required to maintain their value. This account is not supported by member donations.

Results for 2024 reflect a net funds generation of \$32,182. The two properties were renovated in 2015, and 2020 to bring to neighbourhood standard, and ensured we could secure stable tenants and maintain value. The properties are managed by a professional Property Management Company. Following the renovations, the Rental Property account is now in a positive cash position of \$69,934 as at year end representing all activity since 2014. With continued positive results, this account should grow and allow a contribution in support of our overall ministry as well as ensuring that funds are available for normal repairs and maintenance to maintain the properties in a responsible manner.

| <b>RENTAL PROPERTY</b>                 | 2021          | 2022          | 2023          | 2024            |               | 2025 Budget   |
|--|---------------|---------------|---------------|-----------------|---------------|---------------|
|  | Actual        | Actual        | Actual        | Approved Budget | Actual        | Proposal      |
| <b>Receipts</b>                        |               |               |               |                 |               |               |
| 235 Dawson Rental Income               | \$ 22,573     | \$ 27,270     | \$ 27,893     | \$ 28,591       | \$ 28,591     | \$ 29,305     |
| 237 Dawson Rental Income               | 22,995        | 23,271        | 23,853        | 24,450          | 24,449        | 25,060        |
| Interest Income                        | 12            | 50            | 94            | -               | 1,021         | 500           |
|  | <u>45,579</u> | <u>50,591</u> | <u>51,840</u> | <u>53,041</u>   | <u>54,061</u> | <u>54,866</u> |
| <b>Disbursements</b>                   |               |               |               |                 |               |               |
| 235 Dawson Expenses - Current Exp      | 10,732        | 11,104        | 9,666         | 10,110          | 9,174         | 11,644        |
| 235 Dawson Expenses - Capital Improve. | 4,017         | 181           | -             | 200             | 1,304         | 1,200         |
| 237 Dawson Expenses - Current Exp.     | 9,708         | 10,085        | 11,484        | 10,182          | 10,643        | 11,974        |
| 237 Dawson Expenses - Capital Improve. | 1,697         | -             | 2,786         | 200             | -             | 500           |
| Interest Expense                       |               |               |               | -               | 758           | -             |
|  | <u>26,154</u> | <u>21,370</u> | <u>23,936</u> | <u>20,692</u>   | <u>21,879</u> | <u>25,318</u> |
| <b>Surplus (Deficit)</b>               | <u>19,426</u> | <u>29,221</u> | <u>27,905</u> | <u>32,349</u>   | <u>32,182</u> | <u>29,548</u> |

**Statement of Receipts and Disbursements - SPECIAL FUNDS**

The Special Funds reflect activity and balances of funds that have been designated for specific purposes as noted below.

The value of these funds is \$218,327 at year end reflecting an increase of \$26,940 compared with the prior year. Our Endowment funds increased by \$14,748, reflecting investment gains of \$11,041 (9.6%) and member donations of \$3,707. The other major change was in our Contingency fund growing by \$15,385 following a \$10,000 member donation, \$2,875 in fund raising, and \$2,510 from the surplus in our Ministry & Mission fund.

Total special funds are represented by 1.) Endowment fund \$129,391; 2.) Memorial fund \$15,694 3.) Contingency fund \$61,069; 4.) Music on the Mount fund \$6,171; 5.) Youth fund \$5,946; 6.) Spiritual Retreat fund \$55.

| <b>SPECIAL FUNDS</b>                         | 2021            | 2022            | 2023            | 2024            |                | 2025            |
|--|-----------------|-----------------|-----------------|-----------------|----------------|-----------------|
|  | Actual          | Actual          | Actual          | Budget          | Actual         | Budget          |
| <b>Opening Balances</b>                      | \$ 214,821      | \$ 221,076      | \$ 178,652      | \$ 191,387      | \$ 191,387     | \$ 218,327      |
| <b>Receipts</b>                              |                 |                 |                 |                 |                |                 |
| Music on the Mount Fund                      | 40              | 1,192           | 1,651           | 3,500           | 5,689          | 5,500           |
| Memorial Fund                                | 10,590          | 6,837           | 12,241          | -               | 1,879          | -               |
| Spiritual Retreat Fund                       | 1               | 251             | 26              | -               | 0              | -               |
| Youth Fund                                   | 607             | 608             | 593             | -               | 177            | -               |
| Contingency Fund Receipts                    | 800             | 1,413           | 11,148          | -               | 12,875         | -               |
| Endowment Fund Receipts                      | -               | -               | -               | -               | 3,707          | -               |
| Endowment Fund - Gain on investments         | 11,550          | 105             | 6,402           | 7,500           | 12,967         | 7,000           |
|  | <u>23,588</u>   | <u>10,404</u>   | <u>32,060</u>   | <u>11,000</u>   | <u>37,294</u>  | <u>12,500</u>   |
| <b>Disbursements</b>                         |                 |                 |                 |                 |                |                 |
| Music on the Mount Fund                      | 2,168           | 3,415           | 3,145           | 5,160           | 4,339          | 5,160           |
| Memorial Fund                                | 200             | -               | -               | -               | 5,000          | -               |
| Spiritual Retreat Fund                       | -               | -               | 390             | -               | 390            | -               |
| Youth Fund                                   | -               | -               | 1,500           | 1,625           | 1,210          | 4,600           |
| Endowment Fund - Loss on investments         | -               | 8,500           | (2,098)         | -               | -              | -               |
|  | <u>2,368</u>    | <u>11,915</u>   | <u>2,937</u>    | <u>6,785</u>    | <u>10,939</u>  | <u>9,760</u>    |
| <b>Transfers - In (Out)</b>                  |                 |                 |                 |                 |                |                 |
| Memorial Fund transfers to Contingency       | -               | -               | (20,000)        | -               | -              | -               |
| Contingency Fund Exp (Transfers)             | (3,058)         | (27,808)        | 3,612           | (42,184)        | 2,510          | (43,244)        |
| Endowment Fund - transfers to Benev. & other | (11,907)        | (13,105)        | -               | -               | (1,925)        | (8,500)         |
|  | <u>(14,966)</u> | <u>(40,913)</u> | <u>(16,388)</u> | <u>(42,184)</u> | <u>585</u>     | <u>(51,744)</u> |
| <b>Closing Balances - Special Funds</b>      |                 |                 |                 |                 |                |                 |
| Music on the Mount Fund                      | 8,538           | 6,315           | 4,821           | 3,161           | 6,171          | 6,511           |
| Memorial Fund                                | 19,738          | 26,575          | 18,815          | 18,815          | 15,694         | 15,694          |
| Spiritual Retreat Fund                       | 559             | 809             | 445             | 445             | 55             | 55              |
| Youth Fund                                   | 7,279           | 7,886           | 6,980           | 5,355           | 5,946          | 1,346           |
| Refugee Fund                                 | -               | -               | -               | -               | -              | -               |
| Contingency Fund                             | 57,319          | 30,924          | 45,684          | 3,500           | 61,069         | 17,825          |
| Endowment Fund                               | 127,643         | 106,143         | 114,643         | 122,143         | 129,391        | 127,891         |
| <b>Total Special Funds</b>                   | <u>221,076</u>  | <u>178,652</u>  | <u>191,387</u>  | <u>153,419</u>  | <u>218,327</u> | <u>169,323</u>  |

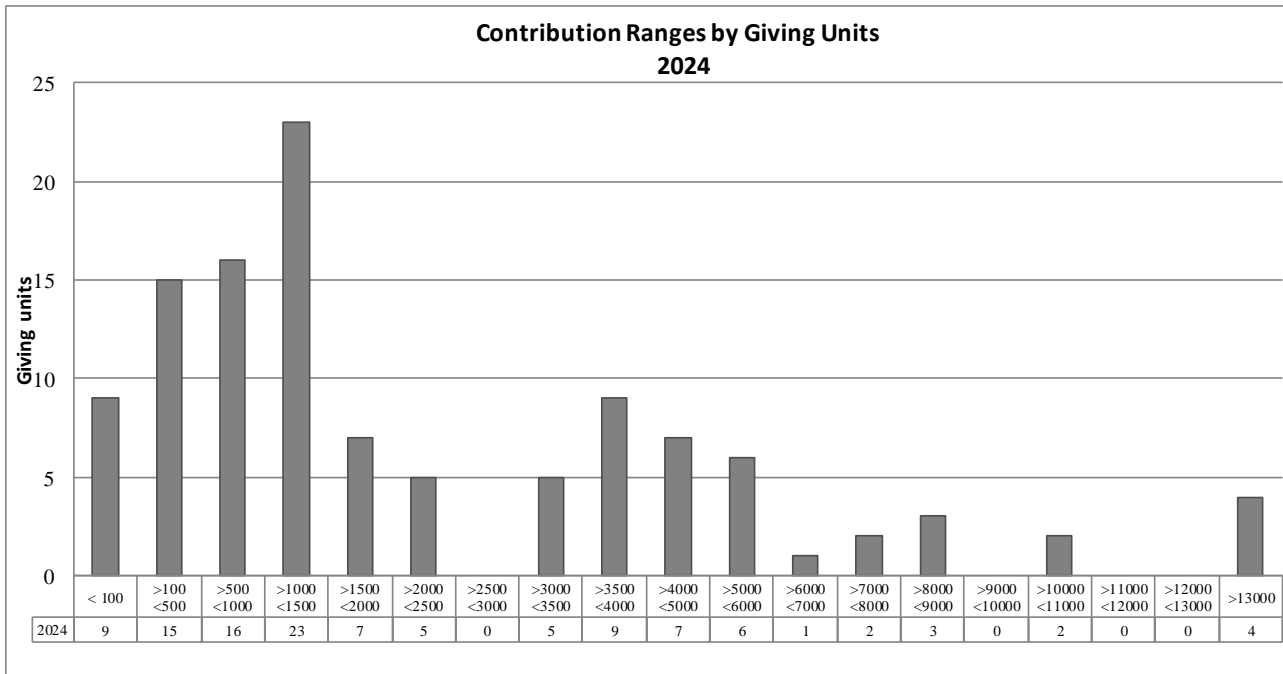
**Mount Zion Lutheran Church**  
**Statement of Receipts and Disbursements & Balance Sheet**

| <b>Summary of Total Receipts vs. Disbursements</b> |                |                 |                |                 |                |                 |
|--|----------------|-----------------|----------------|-----------------|----------------|-----------------|
|  | 2021           | 2022            | 2023           | 2024            |                | 2025 Budget     |
|  | Actual         | Actual          | Actual         | Budget          | Actual         | Proposal        |
| <b>Receipts (including transfers)</b>              |                |                 |                |                 |                |                 |
| Ministry & Mission (Current)                       | \$ 266,150     | \$ 290,920      | \$ 316,129     | \$ 324,589      | \$ 308,175     | \$ 355,969      |
| Benevolence  | 22,336         | 22,156          | 22,301         | 22,000          | 21,598         | 22,500          |
| Benevolence Special Appeals                        | 39,673         | 45,040          | 42,581         | 32,500          | 39,582         | 31,500          |
| Capital  | 15,882         | 11,354          | 40,859         | 14,220          | 30,486         | 14,700          |
| Rental Property                                    | 45,579         | 50,591          | 51,840         | 53,041          | 54,061         | 54,866          |
| Special Funds                                      | 23,588         | 10,404          | 32,060         | 11,000          | 37,294         | 12,500          |
|  | <u>413,209</u> | <u>430,466</u>  | <u>505,771</u> | <u>457,350</u>  | <u>491,196</u> | <u>492,035</u>  |
| <b>Disbursements (incl. transfers)</b>             |                |                 |                |                 |                |                 |
| Ministry & Mission (Current)                       | 266,150        | 290,920         | 316,129        | 346,913         | 308,175        | 355,969         |
| Benevolence  | 22,336         | 22,156          | 22,301         | 22,000          | 21,598         | 22,500          |
| Benevolence Special Appeals                        | 39,673         | 45,040          | 42,581         | 32,500          | 39,582         | 31,500          |
| Capital  | 50,089         | 13,974          | 55,262         | 24,400          | 12,568         | 31,100          |
| Rental Property                                    | 26,154         | 21,370          | 23,936         | 20,692          | 21,879         | 25,318          |
| Special Funds                                      | 17,333         | 52,828          | 19,325         | 48,969          | 10,354         | 61,504          |
|  | <u>421,736</u> | <u>446,288</u>  | <u>479,535</u> | <u>495,474</u>  | <u>414,156</u> | <u>527,891</u>  |
| <b>Net Cash Funds Generated (Used)</b>             | <u>(8,526)</u> | <u>(15,822)</u> | <u>26,237</u>  | <u>(38,124)</u> | <u>77,040</u>  | <u>(35,856)</u> |
| Amortization                                       |                |                 | 9,755          | 9,281           | 9,281          | 8,842           |
| <b>Net Funds Generated (Used)</b>                  | <u>(8,526)</u> | <u>(15,822)</u> | <u>16,482</u>  | <u>(47,405)</u> | <u>67,759</u>  | <u>(44,698)</u> |

| <b>Balance Sheet ending values at dates noted</b> |                     |                     |                   |                   |                   |                   |
|---|---------------------|---------------------|-------------------|-------------------|-------------------|-------------------|
|   | 2021                | 2022                | 2023              | 2024              |                   | 2025 Budget       |
|   | Actual              | Actual              | Actual            | Budget            | Dec. 31           | Proposal          |
| <b>Current Assets</b>                             |                     |                     |                   |                   |                   |                   |
| Ministry & Mission Bank Acct                      | 23,772              | 60,368              | 36,238            | (13,509)          | 21,698            | (13,146)          |
| Capital Bank Account & Investment Account         | 89,908              | 87,289              | 72,886            | 62,706            | 90,804            | 74,404            |
| Rental Property Account                           | (19,374)            | 9,847               | 37,752            | 70,101            | 69,934            | 99,481            |
| Rent Deposit Account                              | 4,170               | 4,174               | 4,322             | 4,322             | 4,325             | 4,325             |
| Accounts Receivable                               | 4,721               | 5,325               | 9,527             | 5,500             | 14,291            | 5,500             |
| Prepaid Insurance                                 | 8,727               | 8,948               | 10,896            | 10,850            | 14,610            | 15,785            |
| Grocery Card Program Float                        | 3,145               | (3,965)             | (1,800)           | (1,000)           | (2,811)           | (1,000)           |
|   | <u>115,070</u>      | <u>171,985</u>      | <u>169,820</u>    | <u>138,969</u>    | <u>212,849</u>    | <u>185,349</u>    |
| <b>Special Funds</b>                              |                     |                     |                   |                   |                   |                   |
| Music on the Mount                                | 8,538               | 6,315               | 4,821             | 3,161             | 6,171             | 6,511             |
| Memorial Funds                                    | 19,738              | 26,575              | 18,815            | 18,815            | 15,694            | 15,694            |
| Spiritual Retreat Fund                            | 559                 | 809                 | 445               | 445               | 55                | 55                |
| Youth Funds                                       | 7,279               | 7,886               | 6,980             | 5,355             | 5,946             | 1,346             |
| Contingency Fund                                  | 57,319              | 30,924              | 45,684            | -                 | 61,069            | 17,825            |
| Endowment Fund                                    | 127,643             | 106,143             | 114,643           | 122,143           | 129,391           | 127,891           |
|   | <u>221,076</u>      | <u>178,652</u>      | <u>191,387</u>    | <u>149,919</u>    | <u>218,327</u>    | <u>169,323</u>    |
| <b>Fixed Assets</b>                               |                     |                     |                   |                   |                   |                   |
| Land and Church Buildings                         | 781,897             | 781,897             | 911,482           | 911,482           | 911,482           | 911,482           |
| Furniture and Fixtures                            | 22,174              | 22,174              | 128,721           | 128,721           | 128,721           | 128,721           |
| Organ   | 204,000             | 204,000             | 204,000           | 204,000           | 204,000           | 204,000           |
| 235 Dawson Street                                 | 82,975              | 82,975              | 82,975            | 82,975            | 82,975            | 82,975            |
| 237 Dawson Street                                 | 24,137              | 24,137              | 24,137            | 24,137            | 24,137            | 24,137            |
| Fixed Assets Cost                                 | <u>1,115,183</u>    | <u>1,115,183</u>    | <u>1,351,316</u>  | <u>1,351,316</u>  | <u>1,351,316</u>  | <u>1,351,316</u>  |
| Accumulated Amortization                          |                     |                     | (1,070,706)       | (1,079,987)       | (1,079,987)       | (1,088,829)       |
| Net Fixed Assets                                  | <u>1,115,183</u>    | <u>1,115,183</u>    | <u>280,610</u>    | <u>271,329</u>    | <u>271,329</u>    | <u>262,487</u>    |
| <b>Total Assets</b>                               | <u>\$ 1,451,329</u> | <u>\$ 1,465,820</u> | <u>\$ 641,817</u> | <u>\$ 560,217</u> | <u>\$ 702,505</u> | <u>\$ 617,159</u> |
| <b>Liabilities</b>                                |                     |                     |                   |                   |                   |                   |
| Accounts Payable                                  | 4,682               | 4,776               | 5,490             | 2,500             | 2,887             | 2,500             |
| Accrued Liability                                 | 7,690               | -                   | 3,500             | 3,000             | 3,000             | 3,750             |
| Rent Deposit                                      | 4,170               | 4,174               | 4,322             | 4,322             | 4,325             | 4,325             |
| Prepaid Refugee Expenses                          |                     | 7,550               | 1,821             | -                 | 1,831             | -                 |
| Deferred Revenue                                  | 27,994              | 58,349              | 47,550            | 18,666            | 42,329            | 4,389             |
| Synod Internship/summer student clearing          | -                   | -                   | -                 | -                 | 1,241             | -                 |
|   | <u>44,536</u>       | <u>74,849</u>       | <u>62,683</u>     | <u>28,488</u>     | <u>55,612</u>     | <u>14,964</u>     |
| <b>Congregational Equity</b>                      |                     |                     |                   |                   |                   |                   |
| Congregational Property                           | 1,115,183           | 1,115,183           | 238,675           | 230,001           | 230,001           | 221,741           |
| Rental Properties                                 |                     |                     | 41,935            | 41,328            | 41,328            | 40,746            |
| Current Account Surplus/(Deficit)                 | -                   | (0)                 | -                 | (18,825)          | (0)               | (0)               |
| Special Funds                                     | 93,433              | 72,509              | 73,244            | 24,276            | 85,436            | 37,932            |
| Capital Account Surplus                           | 89,908              | 87,289              | 72,886            | 62,706            | 90,804            | 74,404            |
| Rental Property Account Surplus/(Deficit)         | (19,374)            | 9,847               | 37,752            | 70,101            | 69,934            | 99,481            |
| Endowment Fund                                    | 127,643             | 106,143             | 114,643           | 122,143           | 129,391           | 127,891           |
|   | <u>1,406,793</u>    | <u>1,390,971</u>    | <u>579,134</u>    | <u>531,729</u>    | <u>646,893</u>    | <u>602,195</u>    |
| <b>Total Liabilities &amp; Equity</b>             | <u>\$ 1,451,329</u> | <u>\$ 1,465,820</u> | <u>\$ 641,817</u> | <u>\$ 560,217</u> | <u>\$ 702,505</u> | <u>\$ 617,159</u> |

**Summary of Contribution Ranges by Giving Units 2024 (and comparisons to prior years)**

| <u>Number of contributors</u> |          |          |          | <u>Contribution Ranges</u> |             | <u>Summary of Contributions (all Accounts)</u> |             |             |             |             |
|-------------------------------|----------|----------|----------|----------------------------|-------------|--|-------------|-------------|-------------|-------------|
| 2021                          | 2022     | 2023     | 2024     |                            |             |  | <u>2021</u> | <u>2022</u> | <u>2023</u> | <u>2024</u> |
| 1                             | 3        | 4        | 4        | \$ 13,000                  | & over \$ - |  |             |             |             |             |
|                               |          |          |          | 12,000                     | to 13,000   |  |             |             |             |             |
| 1                             |          | 1        | -        | 11,000                     | 12,000      | Envelopes Contributors                         | 72          | 76          | 82          | 78          |
|                               | 2        | 1        | 2        | 10,000                     | 11,000      | Par Contributors                               | 43          | 39          | 38          | 36          |
| 2                             | 1        | 2        | -        | 9,000                      | 10,000      | Total Contributors                             | 115         | 115         | 120         | 114         |
| 2                             | 2        | 2        | 3        | 8,000                      | 9,000       | Total Contributions                            | \$ 274,283  | \$ 309,340  | \$ 352,619  | \$ 336,849  |
| 2                             | 2        | 1        | 2        | 7,000                      | 8,000       | Median Giving                                  | 1,260       | 1,413       | 1,440       | 1,430       |
| 2                             | 3        | -        | 1        | 6,000                      | 7,000       | Average per Giving unit/year                   | 2,385       | 2,690       | 2,938       | 2,955       |
| 5                             | 5        | 9        | 6        | 5,000                      | 6,000       |  |             |             |             |             |
| 3                             | 6        | 7        | 7        | 4,000                      | 5,000       |  |             |             |             |             |
| 10                            | 4        | 4        | 9        | 3,500                      | 4,000       |  |             |             |             |             |
| 6                             | 7        | 2        | 5        | 3,000                      | 3,500       |  |             |             |             |             |
| 2                             | 3        | 6        | -        | 2,500                      | 3,000       |  |             |             |             |             |
| 9                             | 6        | 6        | 5        | 2,000                      | 2,500       |  |             |             |             |             |
| 5                             | 9        | 13       | 7        | 1,500                      | 2,000       |  |             |             |             |             |
| 23                            | 23       | 23       | 23       | 1,000                      | 1,500       |  |             |             |             |             |
| 18                            | 14       | 15       | 16       | 500                        | 1,000       |  |             |             |             |             |
| 19                            | 20       | 16       | 15       | 100                        | 500         |  |             |             |             |             |
| <u>5</u>                      | <u>5</u> | <u>8</u> | <u>9</u> | -                          | 100         |  |             |             |             |             |
| 115                           | 115      | 120      | 114      |                            |             |  |             |             |             |             |



**Open Sesame Headstart Preschool**  
**Statement of Receipts and Disbursements 2024 and 2025 Budget**

The year 2024 ended with an operating surplus of \$3,693 which was \$4,840 better than original plan. Revenue exceeded plan by \$13,748 due to marginally higher student enrollment, but mostly due to unplanned additional Gov't funding to support one-time funding items and transitional funding moving to a "cost-based" funding model in 2025.

Expenditures were \$8,908 higher than plan. Staffing costs are higher due to receipt of workplace funding in support of compensation increases for childcare workers. Administration costs are higher for audit fees and one-time admin charges from Mount Zion in support of compliance requirements as stipulated for operators receiving Government funding. The year ended with a favourable cash position of \$12,585.

The budget for 2025 reflects the new "cost-based" funding model where there is one stream of Government funding and student fees remaining at 50%. The funding model is intended to cover operators costs plus a top-up amount in lieu of profit. Funds are advanced monthly, but all expenses must be justified and reconciled at year end with any overfunding being returned. Grants are considered to be outside of the funding model and may be used as appropriate by operators. We were approved for \$8,000 in grants from the Synod which will be used to update our kitchen area of the school.

by: Richard Brubacher - Treasurer

|  | 2023             |                  | 2024               |                  | 2025   |
|--|------------------|------------------|--------------------|------------------|--------|
|  | Actual (audited) | Budget           | Actual (Pre audit) | Budget           | Budget |
| <b>Receipts</b>                                      |                  |                  |                    |                  |        |
| Student Fees   | \$ 19,945        | \$ 27,720        | \$ 25,740          | \$ 30,288        |        |
| Region of Waterloo - Fee Subsidy of student fees     | 9,364            | 2,000            | 10,017             | -                |        |
| CWELCC Fee Replacement - Regional Funding/Cost Based | 71,871           | 75,680           | 76,087             | 175,000          |        |
| CWELCC Workforce Compensation                        |                  |                  | 4,599              |                  |        |
| General Operating Grant -Region of Waterloo          | 14,992           | 15,800           | 16,108             | -                |        |
| Provincial - Wage enhancement & Admin Grant          | 7,093            | 7,305            | 9,058              | -                |        |
| Enhanced Staffing Support - K-W Habilitation         | 14,618           | 15,550           | 11,997             | 11,350           |        |
| Personal Donations                                   | 831              | 1,200            | 725                | 1,000            |        |
| Synod Grant - Justice Initiatives                    | 7,000            | 9,000            | 9,000              | 8,000            |        |
| Chamberlain Family Foundation Grant                  | 2,000            | 2,000            | 2,000              | 2,000            |        |
| <b>Unusual One time Grants</b>                       |                  |                  |                    |                  |        |
| CWELCC One Time funding grants - Region              | 14,839           | 3,500            | 8,172              | -                |        |
|  | \$162,553        | \$159,755        | \$ 173,503         | \$227,638        |        |
| <b>Disbursements</b>                                 |                  |                  |                    |                  |        |
| Staff Costs  | 122,789          | 124,641          | 127,812            | 146,095          |        |
| Food   | 2,295            | 1,525            | 1,541              | 2,500            |        |
| Supplies & Equipment                                 | 831              | 2,010            | 2,167              | 1,750            |        |
| License  | 100              | 100              | 100                | 100              |        |
| Office Expenses                                      | 173              | 750              | 1,444              | 1,000            |        |
| Bank Charges   | 1,101            | 530              | (337)              | 440              |        |
| Cleaning   | 3,615            | 4,360            | 5,057              | 6,000            |        |
| Phone  | 539              | 600              | 555                | 1,000            |        |
| Playground Equip & Inspection /upkeep of premises    | 5,506            | 1,000            | 2,902              | 5,500            |        |
| Technology for Classroom                             | 542              | 1,000            | 418                | 2,000            |        |
| Professional Development                             | 661              | 1,150            | 466                | 900              |        |
| Renovation of classroom                              |                  |                  |                    | 8,000            |        |
| Field Trip   | 84               | 630              | 465                | 700              |        |
| Administrative Support                               |                  |                  | 3,000              |                  |        |
| Bookkeeping & Audit                                  | 7,300            | 5,940            | 7,720              | 8,445            |        |
| Facility Rent & Insurance                            | 15,000           | 16,666           | 16,500             | 24,500           |        |
|  | 160,536          | 160,902          | 169,810            | 208,930          |        |
| <b>Excess (Deficiency)</b>                           | <b>\$2,016</b>   | <b>\$(1,147)</b> | <b>\$ 3,693</b>    | <b>\$18,708</b>  |        |
| Balance from Prior year                              | 6,876            | \$8,892          | \$8,892            | \$12,585         |        |
| <b>Ending Net Cash position</b>                      | <b>\$8,892</b>   | <b>\$7,745</b>   | <b>\$ 12,585</b>   | <b>\$ 31,293</b> |        |

# Parish Statistics 2024

## PASTORAL ACTS

### Baptisms:

Amari Allen July 7

### Affirmation of Faith / Confirmation:

Whitney Connor October 27

Avery Schlegel October 27

### Weddings:

None

### Death:

Edith Klanert January 7

Isabel Stalkie March 4

Rita Schaus March 31

Fred von Heyking May 12

James Riegert June 6

Cynthia McBean June 25

Elizabeth Thomas July 27

Ruth Stromberg July 17

Doris Berg September 3

Jeff Harris December 6

Cathy Jane Hutchison December 15

Hope Eaton December 24

### Transfers in / New members:

Marie Besong Britney Jaganathan Natasha Heeralal Sharon Heeralal Hailing Huang Cindy Jacobsen

David Jacobsen Marc Jerry

Marnie Jerry Carmen Jerry Carter Klandernd Eugenie Maitland Leonard Maitland Jessie Mills Margrit Notter

Sarah Storms

### Transfers out:

None



# Membership Statistics 2024

| MEMBERSHIP | Year        | Baptized Members | Confirmed (voting members) |
|------------|-------------|------------------|----------------------------|
|            | <b>2024</b> | <b>415</b>       | <b>345</b>                 |
|            | 2023        | 410              | 339                        |
|            | 2022        | 415              | 344                        |
|            | 2021        | 415              | 344                        |
|            | 2020        | 412              | 343                        |

| YEAR                   | 2020 | 2021 | 2022 | 2023 | 2024      |
|------------------------|------|------|------|------|-----------|
| <b>Received by:</b>    |      |      |      |      |           |
| • Baptism              | 0    | 2    | 0    | 0    | <b>1</b>  |
| • Transfer             | 6    | 6    | 4    | 2    | <b>16</b> |
| • Affirmation of Faith | 0    | 0    | 2    | 1    | <b>2</b>  |
| <b>Released by:</b>    |      |      |      |      |           |
| • Transfer             | 1    | 0    | 0    | 0    | <b>0</b>  |
| • Death                | 8    | 5    | 6    | 8    | <b>12</b> |
| • Removed              | 0    | 0    | 0    | 0    | <b>0</b>  |

| Worship Attendance  | Year        | Total # services | In Person Attendance | Online During service | Online A week later | Total During Service | Total A week later |
|---|-------------|------------------|----------------------|-----------------------|---------------------|----------------------|--------------------|
|   |             |                  |                      |                       |                     |                      |                    |
| Sunday  | <b>2024</b> | <b>52</b>        | <b>60</b>            | <b>20</b>             | <b>54</b>           | <b>80</b>            | <b>114</b>         |
| <i>NOTE:2020, 2021 and 2022 attendance for online worship unknown</i> | 2023        | 52               | 53                   | 32                    | 53                  | 85                   | 106                |
|   | 2022        | xx               | xx                   |                       |                     |                      |                    |
|   | 2021        | xx               | xx                   |                       |                     |                      |                    |
|   | 2020        | xx               | xx                   |                       |                     |                      |                    |
| Non-Sunday*   | <b>2024</b> | <b>5</b>         | <b>56</b>            | <b>20</b>             | <b>54</b>           | <b>76</b>            | <b>110</b>         |
|   | 2023        | 5                | 57                   | 11                    | 34                  | 68                   | 91                 |
|   | 2022        | xx               | xx                   |                       |                     |                      |                    |
|   | 2021        | xx               | xx                   |                       |                     |                      |                    |
|   | 2020        | xx               | xx                   |                       |                     |                      |                    |

\* Average attendance for non-Sunday worship includes Maundy Thursday, Good Friday, German Carol Service, Christmas Eve and Christmas Day services. Attendance was not recorded of the mid-week and Ash-Wednesday services. Online attendance includes attendance during the service at a factor of 1.5 persons per view and a week later at a factor of 1.