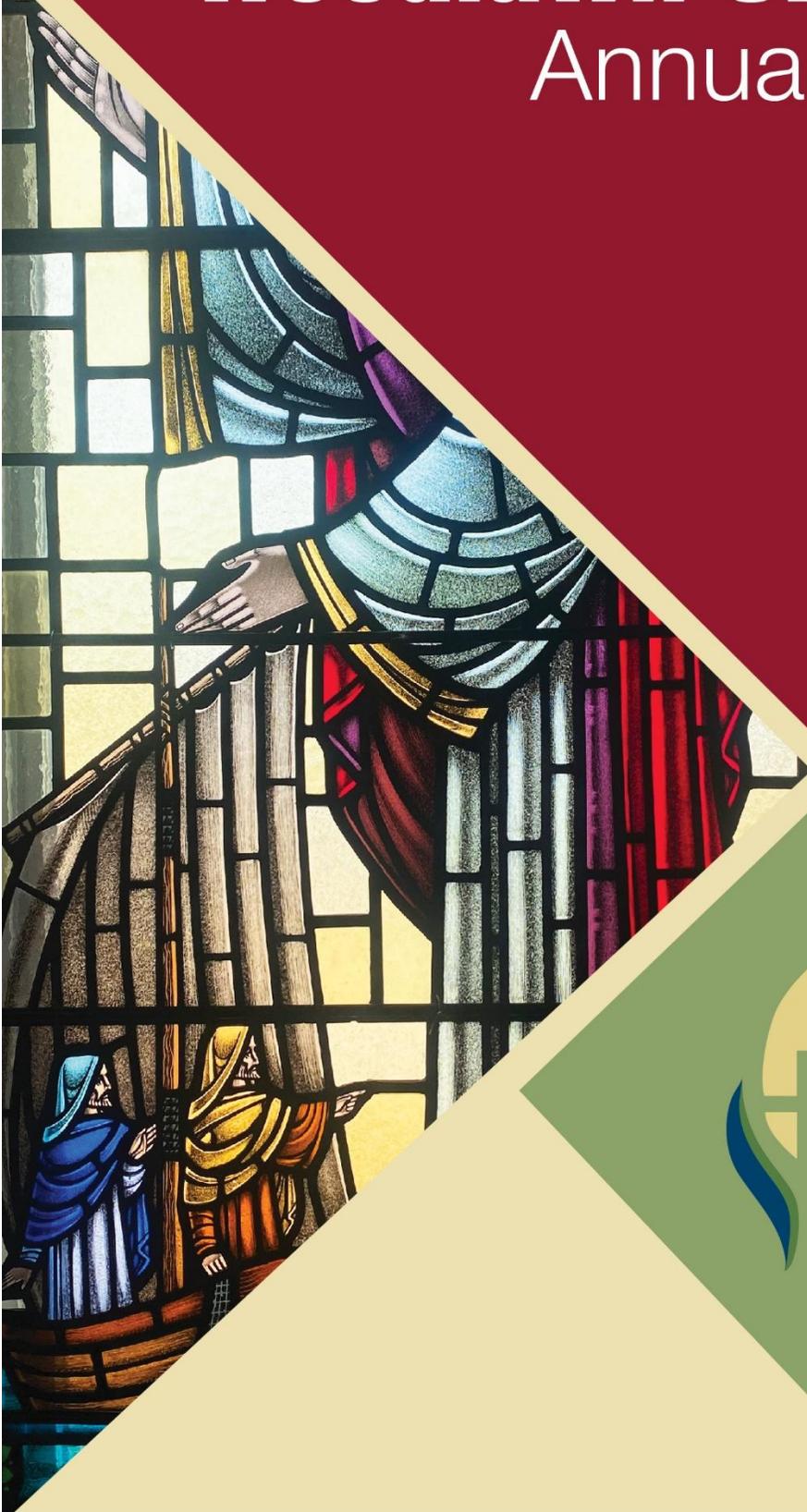


Woodlawn United Church

Annual Report 2024



Woodlawn
United Church

“We share our lives, and grow in God’s love to be a light.”

As we reflect on all that we have accomplished in the past year, we are grateful to you for your kindness and generosity of time, talent, and treasures. You are a vital part of the operations of Woodlawn United Church community. May God richly bless you and your family. We look forward to a year of being together in person, in spirit, in worship, in 2024. We hope you enjoy the following reports.

TABLE OF CONTENTS

In Memoriam	4
Minutes of 2023 Annual Congregational Meeting.....	5
Minutes of March 17, 2024, Congregational Meeting	9
Ministry Report Rev. Kevin Little.....	12
Ministry Report Rev. Bethe Benjamin Cameron	13
Co-Chairs of Council Report	14
Accessibility Committee.....	15
Administration & Management (A&M)	16
A&M (Rental Report)	17
Community of Care.....	18
Prayer Shawl Committee, Pastoral Care Team, Caring Card Committee, Fellowship, Pastoral Phone Ministry, Statistics.	
Ministry and Personnel Committee	21
Program Committee	21
Time Out for Crafts, Coffee House, EDC Foodbank, Outreach Committee, Music Committee, Scout Report	
Stewardship Report	29
Mission and Service, Online Donation (CanadaHelps.org)	
Tech Committee	30
Trustees Report.....	33
UCfD (United Churches for Dartmouth)	34
Woodlawn United Church Men	36
Woodlawn United Church Women	36
Worship Report	38
Youth Committee Report.....	39

- Trust and Investment Reports are found at the end of this Annual Report. The Financial Reports will be provided as separate document(s).



WOODLAWN UNITED CHURCH
54 Woodlawn Road, Dartmouth, NS B2W 2S1
Tel: (902) 434-8302 - Email: office@woodlawnunited.ca
Website: www.woodlawnunited.ca

MINISTRY AND STAFF

Rev. Kevin Little
Minister of Worship and Pastoral Care

Rev. Beth Benjamin Cameron
Minister of Congregational and Community
Animation/Engagement

Kaitlin Casselman, Office Administrator
Ruth Boutilier, Office Administrator

Gus Webb, BScH Physics/Math, BAM Music Technology, BEd
Musician/Organist

June Rigden, B.Mus; B.Ed
Director of Music

Council Chairs
Keith Musselman

Church Office Hours:
Monday to Friday 9 AM - 4:00 PM
Office is closed during lunch from 12:00 PM - 1:00 PM

REMEMBERING OUR LOVED ONES IN MEMORIAM 2024



Name	Date of Death	Name	Date of Death
Marlene Margaret Killer	January 28 2024	John Heatley	July 7 2024
Lorna Davidson	February 9 2024	Lester "Les" McKenna	July 23 2024
Sheila Manak	February 28 2024	Bruce Allen	July 24 2024
Rose Strong	February 29 2024	Ruth Roblee	August 9 2024
Margaret Brink	March 16 2024	Allen Wilson	August 29 2024
Bertha Nichols	March 20 2024	Margaret Catherine Moss	August 31 2024
Harold Northrup	March 26 2024	Bea Miner	October 8 2024
Bertha Cross	April 24 2024	Patricia Murphy	October 17 2024
Glenis Hilda Dregatis	April 25 2024	Garth Mallett	November 5 2024
Mary Burry	May 24 2024	Shirley Fraser (Wilson)	November 19 2024
Alan Demings	June 30 2024	Carl Whitman	December 20 2024

BAPTISMS

Name	Date of Baptism
Annika Faith Webb	April 21 2024
Isabelle Emma Webb	April 21 2024
Lucas Adrian Norman	April 21 2024
Connor James Norman	April 21 2024
Cearstyn Dawn Arklie	April 21 2024

MINUTES FROM MARCH 3, 2024, ANNUAL GENERAL MEETING

MINUTES - ANNUAL CONGREGATIONAL MEETING WOODLAWN UNITED CHURCH - MARCH 3, 2024

Jerry Jackson, Chair of Council, called the Annual General Meeting of Woodlawn United Church, in the name of Jesus, the only Head of the Church, to order at 11:10am.

Jerry Jackson called for a motion to nominate a secretary for this AGM. It was moved by Barry Zwicker, seconded by Ray DeRoche that Bob Watt act as recording secretary for this AGM. Motion carried.

Ray DeRoche moved, seconded by Faye Charlebois that the agenda be approved as presented and that voting privileges be extended to all persons in attendance. Motion carried.

Returning to the agenda, Jerry Jackson called upon Rev. Mary Lynne Whyte to lead the meeting in prayer.

Jerry called for the acceptance of the minutes of the February 26, 2023 Annual General Meeting as presented. Moved by Murdock Morrison, seconded by Ray DeRoche. Motion carried.

Jerry called for the acceptance of the minutes of the October 15th, 2023 Congregational Meeting as presented. Moved by Ray DeRoche, seconded by Allan Ellis. Motion carried.

Motion was called to accept the 2024 Annual Report and ALL reports contained therein. Jerry called for questions, corrections. It was noted by Barry Zwicker that the report contained references to Co-Chairs of council rather than Vice-Chairs. Peter Woods noted the office hours should be changed to read 4:00pm to 9:00am, Tuesday to Friday. Bob Lindsay questions why there was no report from the Scouting Movement. Kaitlin, office administrator, advised that both Scouts and Guides were contacted a number of times for their input but received nothing in return. It was moved by Dodie Covert, seconded by Ernie Nickerson that the report be accepted with noted changes.

The Chair called on Rev. Mary Lynne Whyte to conduct the In Memoriam. Rev. Mary Lynne lead with a prayer and, remembering the lives lived and the lives shared, read the names of the twenty-six (26) souls who passed into glory during the year 2023.

The Chair called on Barry Zwicker to report on the status of the Search Committee. Barry highlighted the formation of the Search Committee, made of members Emily Masse, Lisa Allen-Webb, Margo MacLeod, Chelsea Pugh, Allan Ellis, Peter Woods and himself, Barry Zwicker, in October 2023. (Emily Masse subsequently, for personal reasons, resigned from the committee). After posting the positions on the Church Hub, the committee received eighteen (18) applications for the two posted positions. After reviewing the applications and conducting interviews, the committee is prepared to make recommendations to the congregation. Council has set March 17th, 2024 as the date for a Congregational Meeting to receive the report and recommendations from the Search Committee. Barry, on behalf of the Search

Committee thanked the congregation for the privilege of serving and the confidence entrusted in the committee.

Jerry called upon Barry Zwicker, as Past Co-Chair of Council, to provide the Nominations Report. Barry informed the meeting that, rather than just providing the names of persons into the positions of Chair and/or Vice Chair for ratification by the Congregation, he would provide the names of ALL the members of the church committees and teams for information, gratitude and ratification.

COUNCIL: Past Chairs/Nominations - Barry Zwicker & Fay Gunter; Chair - Jerry Jackson; Vice-Chair - Teri Giannou; Secretary - Lisa Allen-Webb; Treasurer - Vacant; Trustees Chair - Barry Zwicker; M&P Chair - Kelly MacNeil, A&M Chair - Keith Musselman; Minister - Rev, Mary Lynne Whyte; Region Representatives - Lisa Allen-Webb, Kelly MacNeil.

ADMIN & MANAGEMENT - Chair - Keith Musselman; Accountant/Budget Coordinator - Vacant; Records Clerk/PAR Coordinator - Joan Mikkelsen; Rentals - Bev Wicks; Payroll- Kathy Hawkins; Trustee Representative - Fay Gunter.

TRUSTEES: Chair - Barry Zwicker; Vice Chair - Jim Allen; Members - Art Theuerkauf, Maarten Kramers, Fay Gunter, Grant Warwick, Chris Riehl, Gerald Settle.

STEWARDSHIP: Barry noted that this committee currently is non-functioning due to lack of volunteers to committee, though he extended thanks to past members who continue to step up when required.

ACCESSIBILITY: Chair - Ralph Sams; Members - Barry Zwicker, Bob Watt, Ernie Nickerson, Adelia Holloway, Jim Allen, Peter Woods, Allen Ellis.

COMMUNICATIONS: Currently un-staffed; Allan Eddy (considering) and Barry Zwicker to assist in staffing.

OUTREACH: Co-Chairs - Dawn Coleman & Al MacIsaac; Members - Jane Cushing, Julie Webb, Tom Rogers, Murdock Morrison, Linda Sinclair, Brian Moors, Laurie White, Joanne Cameron, Rev. Mary Lynne Whyte.

MINISTRY & PERSONNEL: Chair - Kelly MacNeil, Members - Kevin MacTaggart, Cathy Kay.

COMMUNITY & SPIRITUAL LIFE CIRCLE:

Tech Team - Chair - Paul Whyte; Members - Peter Woods, Barry Zwicker, Steve Rigden, Mike MacNeil, Gus Webb, Kaitlin Casselman, Murdock Morrison, Bev Lynch.

United Church Women: President Executive, Bev Lynch; Treasurer Executive - Fay Gunter, Chair - Marion MacDonald Unit - Myrna Morash; Miram Unit - Co-Chairs - Myrna Nauss & Beverly Wilmshurst; Naomi Rebecca Unit - Chair - Donna Moore; Tabitha - Rotating Co-Chairs - Adelia Holloway & Teri Giannou.

Nominations: Co-Chairs - Barry Zwicker & Fay Gunter; Members Jerry Jackson, Teri Giannou.

Community Care - Co-Chairs - Fay Gunter & Gerry Gunter; Prayer Shaw Ministry - Nancy Allen; Hospital Visitation - Jane Cushing, Dorothy Lindsay, Janet Major, Murdock Morrison, Carol White; Home Visitation/Callers - Kim Mitchell, Donna Moore, Shirley Zwicker, Elizabeth Heatley; - Pastoral Care Phone Ministry - Ralph Sams; Funeral Follow-up - Carol White & Kim Mitchell, Funeral Co-ordinators - Jerry Jackson & Kim Mitchell; Caring Card Ministry - Jennifer Taylor, Maureen Woods, Mary Osborne; Fellowship - Shirley Zwicker; Baptisms - Bev Lynch.

Faith Formation & Worship Committee: Chair - Murdock Morrison; June Rigden, Gus Webb, Dodie Covert, Paul Whyte, Carol Fulmer, Bev Lynch, Maggie Healy, Fay Gunter, Rev. Mary Lynne Whyte.

Music Committee: Chair - Dodie Covert; Members - Jim Farmer, Sheila Richardson, Kaitlin Casselman, June Rigden, Gus Webb.

Barry Zwicker moved, seconded by Peter Woods, that all the names presented be thanked and that their names be accepted into the positions as indicated, and that Council be authorized to fill vacancies that occur between now and the next Annual General Meeting. Motion carried.

Chair Jerry called on Ivan Richardson to present the Financial Statements ending December 31, 2023. Through a number of slides Ivan informed the meeting that Woodlawn was recovering from the three years of covid and that at the end of 2023 the bank accounts balances allowed for three months of operation and that the investment portfolios contained \$410,005. On the Revenue side, Ivan reported that the number of givers through envelopes and PAR was on a decline, but that rentals were almost at capacity, and revenues were boosted by receiving \$19K insurance recovery from hurricane Fiona. Ivan reviewed the expenses occurred during 2023 for a total of \$377,212.00. Barry Zwicker moved, seconded by Jamie Masse, the acceptance of the 2023 Financial Statement. Ray DeRoche raised a concern about the increase in the allotment to the Nova Scotia Bermuda Region from the former Presbytery model of governance. Ivan explained that the formula for the allotment had changed. Motion carried.

Ivan Richardson presented the proposed Budget for the year 2024. Ivan noted that the total projected revenue for 2024 was \$378,450.00, which included a 7.1% increase in Envelope/Par donations. Ian made note that there were no special fund raisers 'forecasted' during 2024. On the expenditure side, Ivan explained that our governance structure allowed for three 'circles'; Council & Ministry Personnel Circle, Infrastructure & Finance Circle, Community & Spiritual Life Circle. Ivan then explained, with the aid of slides, the expenditures associated with each of these circles. The total forecasted expense budget is \$12,607.00 in excess of revenue. Ivan Richardson moved, seconded by Gerry Gunter, the acceptance of the 2024 Budget. Ray DeRoche raised the question of the increase in the UCC Annual Assessment. Barry Zwicker, past member of the Region, informed the meeting that when the change from Presbytery to Region was initiated, a budget was approved which allowed for a gradual increase in assessment over a number of years and that the current assessment is close to the approved Region budget should be from here on in. Ray spoke of his experience having served on Presbytery prior to the new governance.

Jamie Masse raised a question of the forecasted increase in giving. Ivan noted that the projected number is very close to the 2022 giving and that Woodlawn has been returning to its pre covid position and that Stewardship Committee would normally be the committee to raise awareness and encourage fund raising if required. Jerry called for acceptance of the motion. Motion was carried. Ivan thanked the members of Administration & Management Team.

Chair Jerry requested Ivan make a motion for the Mission & Service target for Woodlawn for the year 2024. Ivan moved, seconded by Mary Osborne that the target be set to Fifty-Five thousand (\$55K) for 2024. Motion carried.

Keith Musselman, Chair of A&M announced that Ivan was retiring and thanked him for his years of service to the congregation in his role as treasurer, accounting clerk, book keeper, cheque producer and grand 'booba' of the General Leger. Keith presented Ivan with a gift and Kim Mitchell presented Sheila, Ivan's wife, with a bouquet of flowers. Ivan received a standing ovation from the congregation.

Jerry asked Fay Gunter to bring forward courtesies. Fay offered thanks on behalf of the congregation to the many, many volunteers that enable Woodlawn to function; thanks to Ivan Richardson for his many years of service, to the office staff, Maggie Healy and finally to Rev. Mary Lynne Whyte.

There being no other business, Jerry Jackson accepted a call for adjournment from Ray DeRoche at 12:15pm.

Jerry Jackson
Chair

Bob Watt
Secretary

Record of Attendance - 2024 AGM - Mar 3, 2024

Jim Allen	Jim Farmer	Margo MacLeod	Betty Perkins
Nancy Allen	Burnell Field	Shirley MacLeod	Dwight Perkins
Cearstlyn Arklie	June Filipkowski	Kelly MacNeil	Chelsea Pugh
Shiela Arklie	Janet Gill	Mike MacNeil	Carolyn Reid
Dianne Barro	Bob Goodwin	Janet Major	Ivan Richardson
Terry Barro	Fay Gunter	Rhoda Marshall	Shiela Richardson
Leslie Brook	Gerry Gunter	Emily Masse	June Rigden
Brenda Buchanan	Maggie Healy	Jamie Masse	David Roe
George Buchanan	Helen Henderson	Vicky May	Juanita Sams
Kaitlin Casselman	Adelia Holloway	Christine McGinnis	Ralph Sams
Faye Charlebois	Donna Jackson	Ian McKay	Darrell Taylor
Pat Connell	Jerry Jackson	Joan Mikkelsen	Jennifer Taylor
Dodie Covert	Eva Jenkins	Kim Mitchell	Bob Watt
Carl Cunningham	Donna Kramers	Donna Moore	Gus Webb
Jane Cushing	Maarten Kramers	Edythe Morash	Evelyn Webber
Ray DeRoche	Sandy Kyte	Myrna Morash	Laurie White
Judy Dupuis	Pauline Levy	Murdock Morrison	Re. Mary Lynne Whyte
Eileen Eisener	Bob Lindsay	Keith Musselman	Bev Wicks
Allan Ellis	Dorothy Lindsay	Karen Nauffts	Laura Jean Williamson
Mona Ellis	Bev Lynch	Belle Nicholson	Maureen Woods

Connie Estabrooks Fred Evans	Ernie MacCulloch Lynda MacCulloch	Ernie Nickerson Mary Osborne	Peter Woods Barry Zwicker Shirley Zwicker
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Minutes - Congregational Meeting - March 17, 2024

WOODLAWN UNITED CHURCH

PURPOSE: TO RECEIVE THE REPORT AND RECOMMENDATION FROM SEARCH TEAM ESTABLISHED OCTOBER 15, 2023

Rev. Betsy Hogan, Nova Scotia and Bermuda Region appointed representative to the Search Committee, constituted the meeting by opening with prayer at 11:20am.

Rev. Hogan called for nominations from the floor for the positions of Chair and Secretary for this Congregational Meeting. Fay Gunter accepted the nomination to serve as chair and Bob Watt accepted the nomination to serve as secretary for the meeting. Fay and Bob assumed their positions and Bob circulated the attendance sheets.

Fay Gunter, as chair called for a motion that all adherents present be granted voting privileges for this meeting. Motion was moved by Ray DeRoche, seconded by Keith Musselman. Motion carried. Fay called the members of the Search Committee to chancel area and to present their report and recommendations.

Barry Zwicker, spokesman for the committee introduced the committee members who were appointed during the Congregational meeting of October 15th, 2023; Alan Ellis - chairperson, Lisa Allen Webb - recording secretary, Peter Woods - Church Hub master, Margo MacLeod and Chelsea Pugh and Barry Zwicker - corresponding secretary. Before continuing with their report, the team presented a 20-minute video of the Congregational Meeting of October 15th where the report and recommendations of the Community of Faith Profile Team were presented and accepted. The October 15th meeting accepted the recommendation for staffing of Woodlawn United to be; Position 1: a Minister of Worship and Pastoral Care; Position 2: a Minister of Congregational and Community Animation/Engagement and Position 3: a Youth Coordinator. This meeting also accepted the recommendations of Church Council that a Search Committee, as recommended by Council, be formed and charged with seeking persons to fill positions one and two. After the video presentation Barry noted that the Search Team had committed to finding individuals that could fill the job descriptions as presented.

Barry invited each member of the committee to highlight aspects of the process the committee followed leading up to its recommendation. Lisa Allen Webb spoke about the interview process; Margo Macleod highlighted the job descriptions and role of the lead minister position. Alan Ellis spoke of the function and job description of the second minister position. Chelsea Pugh informed the meeting that eight candidates applied for each of the positions and that interviews were conducted and narrowed down to the final two that were to be recommended.

Barry announced that the recommendation for Minister Position #1 was Rev. Kevin Little and reviewed Rev. Little's biography, experience and some aspects of the 'Call'. On behalf of the Search Committee Barry moved a motion, seconded by Margo MacLeod, that "Woodlawn United extend a call to Rev. Kevin Little for the position of Minister of Worship and Pastoral Care (W&PC) as described in the Position Description and based upon the terms described and agreed to". Fay Gunter, after questions and statements from the floor called for a vote on the motion. There was a call from the floor for the vote to be by secret ballot. Fay called for a 'show of hands' of those in favor and those against a vote by ballot. The vote against a secret ballot prevailed. Fay then called for a vote on the motion to issue a 'Call' to Rev. Kevin Little. By 'show of hands' the motion was approved.

Peter Woods announced the recommendation for Position #2 was Rev. Beth Benjamin-Cameron. Peter provided an overview of Beth's credentials, work experience and her association to Woodlawn through her grandfather Rev, Cecil Webber. Peter noted that Rev. Benjamin-Cameron's preference was an 'appointment' rather than a 'Call', and Peter highlighted some of the terms of the 'appointment' that would be offered to Rev. Beth. On behalf of the Search Committee Peter moved, seconded by Alan Ellis, that "the congregation approve a four-year appointment for the position of Minister of Congregational and Community Animation/Engagement (CCA/E) as described in the approved Position Description and based on the term of appointment to Rev. Beth Benjamin-Cameron". During questions, the subject of Sabbatical Leave was raised, and with no definitive answer it was decided that clarification was required around the 'time period' and 'where served'. With no further questions Fay called for the vote to accept the motion as presented by Peter Woods. Motion was approved.

Prior to adjournment Peter noted that Woodlawn United would have a new ministry team in place effective July 1st, 2024 and Barry announced that before the Search Committee disbanded that they would be making a recommendation to Council that three members of the team, along with a representative from Ministry and Personnel, be chosen to continue as a support liaison committee for the new ministry team for a period of up to one year and that after informing Region and making the final arrangement for the new ministerial team, the Search Committee would recommend to Council that the committee be disbanded.

On a motion to adjourn, Fay closed the meeting at 12:40pm.

Fay Gunter
 Chair

Bob Watt
 Secretary

Record of Attendance			
Jim Allen	Byron Goldsmith	Margo MacLeod	Sheila Richardson
Nancy Allen	Bob Goodwin	Kelly MacNeil	Ivan Richardson
Lisa Allen-Webb	Fay Gunter	Janet Major	June Rigden
Sheila Arklie	Gerry Gunter	Nell Mallett	Stephen Rigden
Belinda Awalt	Judy Hanilton	Rhoda Marshall	Mina Roe
Ruth Boutilier	Elizabeth Harrison	Jamie Masse	David Roe
Leslie Brook	Maggie Healy	Emily Masse	Juanita Sams
Kaitlin Casselman	Elizabeth Heatley	Joe Mathieu	Linda Sinclair
Faye Charlebois	Helen Henderson	Brenda Mathieu	Marilyn Sturgeon
Dawn Coleman	Darrell Hill	Vicky May	Jennifer Taylor
Kathleen Colpitts	Linda Hill	Christine McGinnis	Darrell Taylor
Dodie Covert	Rev Betsy Hogan	Ian MacKay	Grant Warwick
Carl Cunningham	Adelia Holloway	Kevin McTaggart	Bob Watt
Jane Cushing	Bernice Innes	Joan Mikkelsen	John Weare
Ray DeRoche	Donna Jackson	Brian Moors	Gus Webb
Karen Duggen	Eva Jenkins	Myrna Morash	Alex Webber
Judy Dupuis	Isobel Jones	Edythe Morash	Susan Webber
Connie Esterbrook	Cathy Kay	Murdock Morrison	Brenda Weir
Allan Eddy	Pat Kent	Rev Roland Murray	Carol White
Eileen Eisener	Donna Kramers	Janet Murray	Laurie White
Alan Ellis	Maarten Kramers	Keith Musselman	Paul Whyte
Fred Evans	James Lacey	Karen Nauffts	Beverly Wicks
Jim Farmer	Pauline Levy	Betty Nickerson	Laura Jean Williamson
Burnell Field	Bob Lindsay	Ernie Nickerson	Janice Wilson
June Filipkowski	Dorothy Lindsay	Josy Obisesan	Maureen Woods
Craig Finney	Carol Loncarevic	Mary Osborne	Peter Woods
Wendy Fitch	Diane MacDonald	Dwight Perkins	Shirley Zwicker
David Fraser	Al MacIsaac	Betty Perkins	Barry Zwicker
Janet Gill	Shirley MacLeod	Chelsea Pugh	

MINISTERIAL REPORT

Rev. Kevin Little |
Minister of Worship and Pastoral Care



All praise to you, Living God, who Spirits your church into being, making us members one of another. It is a great mystery that we are your body. But we praise you for it, for otherwise we would be alone - condemned to live alone, to die alone. But you have given us one another in all shapes and sizes. We do not fit together all that well, but we pray that the puzzles of our lives may please you and entertain you, so that in the end we add up to be your kin-dom. Help us to live with the confidence of that kin-dom, in light of your Son's resurrection, so that when all is said and done, this may be said: "They were a strange lot, but look how they loved one another." Amen. (Written by Stanley Hauerwas)

Friends,

Bethe and I joined you on July 1st as a ministry team, with one goal in mind, to lift up this strange puzzle God makes of our lives, how every piece matters, and how all these pieces fit together for God's glory, for God's purposes (right relationship), for our personal and collective joy. When I open a puzzle, I look at all the pieces, some rounded, some corner ones, some full of colour, some with arresting detail, all necessary to make the story complete. As the old expression goes, "I hit the ground running", I have called, visited, listened to, shared stories with 88 of our 440 households (20%). I will keep at it. It's important to me, as someone who plans programming, who preaches every week, who speaks at many church gatherings, to know the people I serve. One might say: my piece of the puzzle is very loud. But my piece is no larger than yours, without you, the puzzle's story is incomplete.

I enjoy diving into every activity I can find here at Woodlawn; the Thursday foodbank, the Men's Supper, the welcome the UCW offer when their meetings are over, the various committees I attend, the Chowders, the potlucks, all the community gatherings Bethe plans, the faith studies, the crafters, the Sunday School and Youth. Anywhere I can find a puzzle piece, I want to be there. Please keep inviting me.

Peace, Kevin Little

MINISTERIAL REPORT

Rev. Bethe Benjamin Cameron |

Minister of Congregational and Community Animation/Engagement



Blessings as we gather in community and seek to join the pieces of our faith community together! We think of a puzzle as a metaphor, a meaningful symbol of our life's journey and the gifts of spirituality. We see how our lives interconnect and we see fullness piece by piece, moment by moment.

In 1 Corinthians 12 Paul speaks of these pieces as parts of the body. In Ephesians 1 Paul talks of Christ's work as building blocks and in Philippians 1 Paul tells us that God finishes what is started.

Kevin and I brought our pieces to the puzzle with us in July. We immediately began adding our pieces to the mix and sorting out how to put it all together with all of you.

Since then the fuller picture has come into view. Each piece contributing to the bigger picture. Each of us has a piece, has a divine purpose. We might be different shapes and sizes. Every piece is distinctive but all are needed to complete the whole.

It has been a joy to offer what I can in the name of building a sustaining and vibrant community at Woodlawn. Sharing in worship, welcoming newcomers, engaging the food bank clients and volunteers, games nights, outreach work, seniors events, community coffee parties, sharing spiritual practices, grief workshops, Healing Pathway ministry, meeting needs of children and youth. As well as connecting with community partners and collaborating to understand and meet community needs. The puzzle is being put together and the big picture is clearer. Also the individual pieces shine as we each see our part in the whole.

May we be shaped by our community in this place. May we remember that puzzles do take time and organization and even a little risk taking. Then a beautiful image emerges, and things fit into place. Christ's mission becomes clear, and we see how we fit in that mission. May we all be brave and as we place ourselves in the puzzle, connecting to one another sharing the light as we continue journey.

There are so many amazing volunteers in offering their pieces. I offer my sincere gratitude to each one of you for all you do.

May Christ's light shine in and through us all! Blessings, Bethe

CO-CHAIRS OF COUNCIL REPORT

Chairperson	Keith Musselman (current Chair) Jerry Jackson (former Chair)
Vice Chairperson	Teri Giannou (former Vice-Chair)
Past Chair	Fay Gunter
Administration and Management (A&M)	Beverley Wicks (current chair)
Treasurer	Ivan Richardson Keith Musselman (former chair)
Ministry and Personnel (M&P);	Allan Eddy
Head of Trustees	Barry Zwicker
Ministerial Staff	Rev. Kevin Little Rev. Beth Benjamin Cameron
Region 15 Representative	vacant (formerly Lisa Allen)
Secretary	Lisa Allen

Council met 5 times during 2024. Duties of the members are as follows;

- Chairperson-call, preside, set agenda at Council meetings; report activities of the Council to Congregation when necessary; liaise with WUC Staff; prepare Vice- Chairperson to assume duties of Chairperson; votes only as a tie breaker.
- Past Chairperson-advise Chairperson and Council; Chair the Nominating Committee & oversee process at AGM; conduct election of Council and appointment of Trustees during AGM; other duties assigned by Chairperson.
- Secretary-assist Chairperson in preparing agenda; record proceedings of AGM and Council meetings; maintain the minutes (digital and hard copy) and distribute them as required; prep and transmit correspondence and minutes in a timely manner; maintain a record of policies and procedures; update and maintain Church Constitution & incorporate changes passed by Council; in the event the Secretary is not available, the Vice-Chair will assume the role and tasks or it may be assigned to another individual.
- Treasurer-part of A&M Committee; monitor financial health, ongoing obligations & expenses; maintain and support account records; prepare monthly and annual financial statements; prepare a yearly budget vetted through A&M Committee, Council and approved at the AGM.
- Head of Trustees (or representative)- responsible for property oversight, maintenance, and management; responsible for investments held by Board of Trustees for WUC.
- M&P Committee-Support and consult lay and ministerial staff by encouraging right relations through review of working conditions; make recommendations to Council, monitor job descriptions; conduct annual performance reviews with Staff, make decisions regarding leave and sabbatical planning
- Ministerial Staff-provide spiritual guidance and advise to Council as outlined in their job description.

Highlights (or important events) of 2024

- Completion of the transition process including the committees' recommendations for our two ministerial positions.
- Welcoming of Rev. Kevin Little and Rev. Beth Benjamin Cameron in June 2024.
- Resignation of Jerry Jackson and Teri Giannou as Chair and Vice-Chair respectively.
- Appointment of Keith Musselman as Chair of Council (Beverley Wicks agreed to step up to Chair of A&M Committee).
- Successful recruitment of Craig Finney as new Treasurer. To be confirmed at AGM.

ACCESSIBILITY COMMITTEE

ACCESSIBILITY COMMITTEE ANNUAL REPORT FOR 2024

Friends of Accessibility: A normal year for our team, we were able to get 7 chowders in on the dates planned. Three concerts (Evans & Doherty, Terry Kelly and the Caledonia Orchestra) were all well attended. We had a table at the Craft Sale in October where we sold turnings by Bob Hamilton, Carvings by Lloyd Levy and Christmas trees by Barry Zwicker made from our old pews.

Through all our endeavours (including Barry's Trees)we contributed \$17, 326.00 to the Accessibility Fund and \$1821.00 to the General Fund.

Our sincere thanks to all who baked, worked, bought chowders, tickets, carvings and turnings.

We have an awesome team that work on these events, folks who enjoy each other's company.

Our customer base continues to expand, many of those become friends. Chowders are planned

for Jan. Feb. March and May. The fact that our chowder customers continue to tip generously

tell us that we are providing more than just a meal.

We very much appreciated the assistance of Rev. Kevin, Rev. Bethe & Rick in the chowders.

Kevin's promotion via his blog helped expand our customer base so that our November chowder was the largest since covid. The tremendous support we receive from the folks at

Seaside radio is greatly appreciated.

ACCESSIBILITY TEAM:

Working with the Trustees, late in the year, we began work on the reno of the old Men's washroom. In early January we will do the ladies and then the ceiling in room D which will include extending the heating and air conditioning ductwork. Once complete we will cast our eyes toward the Heritage Center.

While not counted in the Friends of Accessibility figures, we would be remiss if we did not acknowledge the contribution to our fund via the Lawtons program. In the 11 years it has been in existence we have received roughly \$20,000.00.

Heartfelt thanks to all for making this journey worthwhile and exciting.

Respectfully submitted,

Ralph Sams

Chair of Accessibility / Chair of Friends of Accessibility

ADMINISTRATION & MANAGEMENT (A&M)

Report for the Year : 2024

List of Officers and Members:

Beverley Wicks - Chair (took over from Keith Musselman mid-year)

Ivan Richardson - Treasurer

Kathy Hawkins - Secretary

Joan Mikkelsen- Records Clerk & PAR Coordinator

Fay Gunter - Trustee Representative

Ministerial Staff - Represented by Rev. Mary Lynne Whyte (Jan. to June); Rev. Kevin Little (July to Dec).

Number of meetings - 9 regular committee meetings plus several project meetings.

Roles and Responsibilities:

The A&M Committee oversees the financial functions of the congregation, including the following areas of responsibility:

- Staff Payroll is administered by Kathy Hawkins.
- Accounting and Budgeting are overseen by Ivan Richardson in accordance with UCC policy and CRA regulations. Ivan also oversees our part-time Accounting Clerk, Ilona Afahanova, and monthly financial reports are prepared and presented to A&M and to Council.
- Joan Mikkelsen manages the roles of Records Clerk, Envelope Steward, and Criminal Record Check (CRC) Tracking for A&M Members. Joan's work requires a high level of confidentiality. She is the only person with access to

congregant's personal information, including records of offerings, and she issues income tax receipts. Joan also manages the Pre-Authorized Remittance (PAR) program. Currently 151 households use PAR as their primary means of giving to Woodlawn.

- Rentals are overseen by the Rental Sub-Committee (Kaitlin Casselman, Bev Wicks , and Fay Gunter). Kaitlin is the first point of contact for all rental enquiries, bookings, preparing rental agreements and monitoring compliance of same. Members of the rental sub-committee interpret and review policy, recommend policy revisions and provide back-up to Kaitlin as needed.
- Tellers are responsible for documenting and depositing revenue. Bev Wicks and Bruce Nauss are regular Tellers and Keith, Ivan and Joan provide backup if needed.
- Council Representation - A&M is represented on Council by Bev Wicks and Ivan Richardson.

Highlights of the Year:

A&M initiated the development of a new policy "**Conducting Criminal Record Checks (CRC's) on Volunteers involved in the Financial Affairs of the Church**" approved by Council April 17, 2024. This applies to all members of A&M, all tellers, bank account signing officers and Trustees.

In early Spring, Council approved the restructuring of the volunteer Treasurer position. The position was split, and a new 6-hour per week Accounting Clerk staff position was created. We were fortunate to recruit Ilona Afahanova into this role. The Treasurer continues to be a member of the church and oversees the Accounting Clerk.

This change enabled us to continue with the recruitment of a new Treasurer to replace Ivan who gave his notice over a year ago. Craig Finney has stepped up and is presently undergoing training with Ivan and Ilona.

Special Acknowledgements:

As Ivan leaves the Treasurer position in the near future, we thank him for the many years of faithful service that he has given to this role. In the years that Ivan was Treasurer the responsibilities and time required to fulfill them grew immensely. People often commented that Ivan was always in his office and thought he must be on staff. And yet never did he utter a word of complaint! We honoured and thanked Ivan at a church service in the summer. Words are not enough, Ivan!!

Thanks are also extended to Keith Musselman who chaired A&M for over 6 years until July 2024 when he took over as Chair of Council. We thank Keith for the leadership, caring and humour that he brought to the A&M Committee, giving us a reputation as

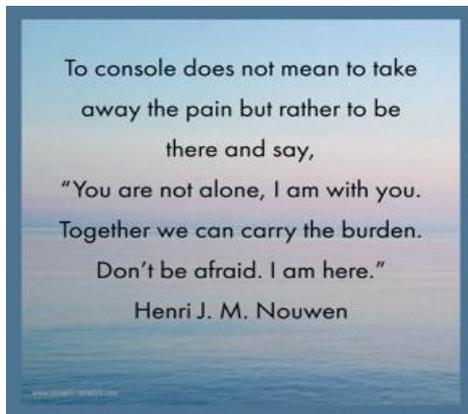
the WUC committee that had the most fun during meetings. Thank you Keith for your dedicated leadership. We will work to follow your example and to keep laughing!

Finally, thanks to all members of A&M and related staff for their talents and time. Joan, Ivan, Kathy, Fay, Rev. Kevin, Kaitlin, Ilona, Craig, and Bruce - you are a wonderful team.

Blessings and peace,

Beverley Wicks, Chair

COMMUNITY OF CARE



PASTORAL CARE COMMITTEE REPORT

When I arrived at Woodlawn, I met with Murdock Morrison who told me I would love my work with the Pastoral Care Committee. Murdock was absolutely correct. Further, he told me tradition at Woodlawn asked the Minister to chair these meetings of gifted pastoral care visitors, coordinators of card ministries. I asked, who sets up these meetings, prepares the list of persons to be visited. Murdock looked at me. Every three

months the committee gathers in the Sams Room. We review the current list of persons, add names, strategize on the most effective way to share God's love. 27 names are now on that list. If you know someone who might want such care from this committee, if you would like to join this committee, please let me know.

At present this spirit-filled committee of care givers and card senders includes: Jane Cushing, Elizabeth Heatley, Dorothy Lindsay, Janet Major, Kim Mitchell, Donna Moore, Murdock Morrison, Maureen Woods, Shirley Zwicker, Mary Osborne and Jennifer Taylor. Should you have opportunity to offer words of affirmation and gratitude, please do. These caregivers offer countless hours of support to so many members of our faith community. Further, when someone tells them they would like to speak to a minister, I on the phone arranging a visit immediately. When I first arrived in July, I asked this committee to identify persons I ought to visit first (440 is a large list to look at). The committee did this, and I am grateful to them for that work.

People often ask me, "what do I say to someone who is lonely or facing challenges or is in the midst of despair?" First, I tell people most of your visits will not include these words, many who welcome you to their home will be delighted to share in a conversation. First and foremost, be prepared to be yourself, listen and share. Build relationship. If, and when, challenges are shared, it is important to listen. Jumping in

with your solution, based on your experience, is not always helpful. More than anything the other simply wants to be heard. And removing from yourself the pressure to “fix” others allows you to fully engage in what I call “holy conversations”.

This committee offers such ministry. We are blessed by their presence. Peace, Kevin

CARING CARD COMMITTEE

CONDOLENCE CARDS

During the period February 14, 2024 - November 12, 2024, 16 condolence cards, along with a little note, were mailed to bereaved family members. This is quite a decrease in numbers from previous years. A detailed record of names of deceased, recipients of cards, addresses and date sent mailead is available upon request.

Submitted By: Jennifer Taylor

THINKING OF YOU/PRAYING FOR YOU

The Caring Card Committee has been in operation now for approximately 5 years. The feedback that I get is very positive from the recipients of the cards. I get phone calls and emails and verbal thanks from most. We have also had family members call and thank myself and other members of the Pastoral Care Team, remarking how appreciative their family members were when receiving the cards. I usually include a Tea Bag or two in mine, and tell them to have a cup of tea, and feel the Love, Prayers and Concern for them in each Sip the take. I also made bookmarks and Coasters and included those if tea was not appropriate for that individual. I am presently trying to think of something else that would work in the card but am running out of ideas and would welcome any suggestions. If needed or required by some, I do follow-up calls at a later date.

To date I have sent 30 cards this year and probably a few more before this Annual Report is printed. Anyone having extra cards that would be appropriate for this service, I would welcome them at any time.

Respectfully submitted,
Maureen Woods

THANK YOU CARDS

Sometimes it is difficult to single out just who in the Woodlawn congregation deserves to receive a “thank you” card asa many of our members deserve recognition. In a congregation of this size, 440 families, many, many folks offer their time and talent to see that everything runs smoothly.

Perhaps due to the change in ministry personnel I sent out fewr cards than previous years. I am looking forward in 2025 to continuing to recognize folks who are recommended to me by either the staff or office.

I thank all members of the congregation for their faithfulness and am happy that so many new folks have chosen Woodlawn as their home church.

Respectfully submitted,
Mary Osborne

FELLOWSHIP

Fellowship time occurs right after our church service almost every Sunday. It's a time for everyone to mingle and get to know each other. This is a great place for newcomers to meet people so they too will feel part of this wonderful congregation. This gathering has grown to be 50 or more people each week.

In 2024 we had 36 different volunteers who had coffee, tea, juice and a treat ready to serve you. Usually, they do the prep just before service, serve and clean up afterwards. We especially thank James Lacey who does the dishwashing duties whenever he is there.

This year we brought in approximately \$1756.00. This all comes from folks voluntarily putting whatever amount they choose in the basket each week. This money pays for all the supplies and the rest goes to the Woodlawn United Church general fund.

If you would like to join this group, please let Shirley Zwicker (902-4348766) know and she will find you a date to work and someone to work with you. If you want to help but can't do the actual work on Sunday, we would be glad to have your donations of cookies or another treat. All you need to do is put it in the freezer (or fridge) in the little kitchen and mark it as being for fellowship.

Thank you to all those who volunteer for this service and to all those that come to enjoy it. This helps the Woodlawn congregation to SHINE.

STATISTICS - 2024

Our Congregational Roll at year end (2024) stood at 442 households and 941 individuals under pastoral care. During the year (2024), 42 individuals were added to our Congregational Roll and 21 were deleted for various reasons (relocated, deceased, unable to locate).

During the year (2024) 8 individuals were added to our Historical Roll (5 by transfer and 3 by Profession of Faith), and 15 individuals were removed from the Historical Roll (15 deceased).

Submitted By: Joan Mikkelsen

MINISTRY AND PERSONNEL COMMITTEE

The Ministry & Personnel (M&P) committee consisted of Kelly MacNeil (Chair), Cathy Kay and Kevin McTaggart. Kelly stepped down from the committee during this reporting period. Allan Eddy and Margo MacLeod joined the committee in August 2024

with existing members Cathy Kay and Kevin McTaggart. Currently, Allan Eddy is Chair and Margo MacLeod is Secretary of the committee.

During the reporting period, the committee met 6 times both in person and via Zoom.

M&P is responsible for supporting church and Ministerial staff with respect to creating and maintaining a positive work environment, issues related to pay and benefits, sick leave and vacation and to facilitate resolution of any interpersonal conflicts among staff or between staff and members of the congregation.

All members of the church and Ministerial staff have been assigned a direct contact person from among the M&P committee. During the reporting period M&P were active in providing support as required, renewing contracts of church staff and on-boarding and supporting the new Ministerial team.

M&P was pleased to be able to be part of the initiative for the formal thank you and farewell for Maggie Healy who stepped down as the Youth Coordinator at the end of December 2024.

M&P would like to acknowledge all the work of our Church and Ministerial staff whose efforts contribute so much to supporting Woodlawn's spiritual, community leadership and mission.

Respectfully submitted
Allan Eddy
Chair of M&P

PROGRAM COMMITTEE

TIME OUT FOR CRAFTS - 2024

Time Out for Crafts is an outreach project open to anyone in the community. We meet on Wednesday afternoons in the brick hall from 1 to 3pm and enjoy fellowship, laughter and snacks, along with our crafting!

In 2024, we hosted two 12-week sessions, one starting in January and one in September. We had 34 regular attendees for our fall session and 36 for January. At the end of each session, we hosted an open house for anyone to come and view all our lovely projects. In 2024, we celebrated our 50th year of Time Out during our first week in September with an anniversary cake. Among the many crafts we work on are knitting, crocheting, needlework, rug hooking, quilting, painting and felting. Our thanks go out to our volunteer mentors/teachers: Elizabeth Crawford, Cindy Crane, Violet Oare, Joanne Kane, Bev Lynch and Jean Adams. Also thank you to Aruna Khan, Adelia Holloway, Kim Mitchell, Ralph and Dorothy Sams for their assistance in set up and with our coffee/tea time. Our current 2025 session continues until mid April, so

there's still time to join us. Also feel free to drop in any Wednesday to have a look (FYI we have tea and coffee at 2pm!)

Financial Statement

Carried Forward:		0.00
Registrations Received		1200.00
Disbursements:		
Woodlawn United	1045.00	
General Fund		
Supplies	155.00	
Total Disbursements:	1200.00	
Balance on hand December 2024		0.00

Respectfully submitted,
 Juanita Sams -Time Out Co-ordinator

COFFEE HOUSE ANNUAL REPORT 2024

Woodlawn's Coffee House is a program designed for people with Physical & Intellectual Challenges. It is a safe place for this community to meet, eat, play games, dance, and gather. For more than 27 years Coffee House has been a safe space for folks to gather, from September to March each year. In 2024 we had a return to prepandemic numbers. Our average was 25 participants per Coffee House. Our Participants were grateful to see the Coffee House return to it's regular monthly gatherings.

We are grateful for the generous support of Woodlawn United Church. Both Rev. Kevin and Rev. Bethe have attended our events and we are grateful for their support. We are especially grateful to Outreach Team and Woodlawn's UCW Ladies for their financial support over the years. Our doors are always open to new participants, volunteers or visitors.

Submitted by,
 Donna Jackson
Brenda Blair

ANNUAL REPORT FOR THE EAST DARTMOUTH CHRISTIAN FOODBANK

The foodbank is run completely by volunteers out of the heritage building on the property of Woodlawn United church.

The board of directors consists of 2 members from each of our supporting churches.

- ✧ Iona Presbyterian Church : Heather Dupont (President) , Anita Bishop
- ✧ St. Luke's Anglican Church : April Forrest, Shaureen Taweel (Coordinator)
- ✧ Stevens Road Baptists Church : Wanda Isener, Donna McGrath
- ✧ Woodlawn United : Evelyn Webber (treasurer) , Brian Moors
- ✧ St Thomas Moore Catholic Church : Tom Williams, Kevin Bayart

The board of the EDC Foodbank meets 4 times a year. In February we hold an annual meeting as well as our regular board meeting. The foodbank is run by volunteers who commit to either or both Wed and Thursday mornings. Food is received from feed NS on Wed am between 8-11 and have 14 volunteers on that morning. The foodbank is open to clients on Thursdays from 8-11am. We have 10 volunteers that prepare the orders for clients. Along with myself there are 4 rotating volunteers that complete the link2feed data base.

Year	Households Served	Individuals Served	Visits
2023	433	1127	1912
2024	470	1252	2258

The foodbank continues to provide a full order once a month and fruits and vegetables weekly. Our orders continue to include milk, eggs, bread, cheese and meat with each order. We also provide back packs with school supplies to students from pre-primary to postsecondary in August for a total 148.

The support our foodbank receives from our churches , individuals donations and community groups is outstanding without this ongoing support we would not be able to keep our shelves full week after week and year after year.

Thank you to everyone who supports the foodbank and to the amazing group of volunteers who commit to serving those in our community who are food insecure.

Respectfully submitted,
Shaureen Taweel (Coordinator)

OUTREACH COMMITTEE ANNUAL REPORT 2024

Our Mission Statement is to provide, in a God centered way, an opportunity to support people who are less fortunate. With the support of the congregation, Outreach puts Christian Faith into action through the programs we support.

White Gift Program:

Thanks to the help and generous support from the congregation, friends of committee members, Sobeys on Baker Drive, Dave's Fruit and Veggies on Main Street, the choir and UCW groups, we are happy to report another successful White Gift program at Woodlawn United Church.

Feed Nova Scotia was not involved in developing a registry or providing the names of families to organizations and churches this year. Marg Seaman, from Christ Church, and a team of volunteers, spearheaded the development of an application that was distributed to local food banks. If clients were in need of support, they filled out an application and it was sent to Marg, who then developed a database. Shaureen Taweel was a great help in assisting the clients that use the East Dartmouth Christian Food Bank.

This year 18 families (78 people) received the following: two bags of groceries, fruit and vegetables, and a \$40 Sobeys' Gift Card for a turkey or other protein. In addition, each family member received a \$50.00 WalMart Gift Card, or gifts requested by the parents. We provided similar groceries and a Sobey's card to an additional 10 families. Some families also received a WalMart gift card.

Edward House (male teens) and Brockwell House (female teens) and Welcome Housing and Support (adult men and women most of whom are unhoused) received a total of about 70 shoeboxes.

A few hundred dollars worth of clothing, toys, books and games was donated to The North Grove, for children 0-10 years of age. They were overwhelmed with the generosity of our congregation this year.

About 90 pairs of mitts, hats and scarves were donated to our families, as well as to 3 local Elementary schools.

We received a generous amount of personal hygiene products that we were able to give to our families, as well as Margaret's House, and Brockwell and Edwards Houses.

This year, 28 snowsuits or winter coats were given to the children and teens from our 28 families. 5 pairs of footwear was also donated.

The Sleeping Children around the World program received \$1000 which provided 25 bedroll kits for children in developing countries. We usually receive pictures a few months after sending our donation and if we do, we will post them on the Woodlawn website.

During 2024, we supported the following programs with donations of money from the Outreach Community Fund:

1. Brunswick Street Mission
2. Phoenix Food for Youth
3. Margaret's House
4. Bryony House
5. Salvation Army Jack Frost Organization
6. Woodlawn Coffee Club

In mid September, the Tuesday afternoon card games (primarily bridge, but also crib and Scrabble) resumed. Approximately 40 players pay \$5 to attend each week. The proceeds are divided equally between the Church General fund and the Outreach Community fund. A discussion will be held to see if some of the future profits will support the Outreach White Gift Fund as well as the Community Fund. (We spent more than we had donated this year and had to use some of our reserve fund).

Additional Activities:

Members of our Outreach committee report on meetings for the Dartmouth Community Health Board, Margaret's House, and the East Dartmouth Christian Food Bank Board.

The Outreach Committee consists of dedicated congregation members who are aware of the need to seek social justice for our neighbours who struggle to live in today's world, doing what they can to follow Jesus' way to show compassion, understanding

and love. We will continue to look for ways to serve those in need in our community in 2025.

Respectfully submitted by Dawn Coleman and Al MacIsaac (Co-Chairs), on behalf of our Outreach Team: Tom Rogers, Jane Cushing, Linda Sinclair, Murdock Morrison, Brian Moors, Joanne Cameron, Laurie White, Judy Hamilton, Rev. Beth Benjamin Cameron, and Kaitlin Casselman.

MUSIC COMMITTEE REPORT

Committee Members - Dodie Covert (Chair), June Rigden, Gus Webb, Sheila Richardson, Mona Ellis, Kaitlin Casselman, Jim Farmer, Chelsea Pugh, Rev. Mary Lynne White (until end of term)

Number of times the group met - via zoom and e-mail and face to face

Roles and responsibilities

- Strengthen and support the music ministry of the church and undergird the church musician(s);
- Function as a subcommittee of the worship team or committee;
- Undertake the search process of interviewing and calling musicians into leadership in your congregation

Highlights of the year

- Membership in choir is 36
- Ukulele group started in November/23 and continues to meet and are almost ready to play at a service
- Have agreed to help with the cost of purchasing and installing better microphones to enhance the sound
- Planning on purchasing more More Voices which we have are becoming ragged
- Have begun culling the music from the filing cabinets to eliminate music which is musty, falling apart and which we no longer use. The music culled will be given to NSCF if they want it. Nova Scotia Choral Federation **may** be able to use 1st Woodlawn Scouting Group
- Report for the year 2024
- that music.
- We also have a number of very old hymnbooks which we will be disposing of as they are no longer used.
- The choir director makes an effort to choose a variety of styles of choral music, music for smaller ensembles and soloists, and a mixture of new and old music in order to appeal to a wide range of preferences of both the choir and the congregation, something for everyone, so to speak.
- In the summer, congregants and their contacts have the opportunity to share their musical gifts during the special music slot. The choir is thankful for their well-earned break.

- Occasional instrumentalists augment the accompaniment of our choral music and ensembles, enhancing the special music chosen for certain weeks. This includes adding keyboard to certain pieces and creating organ and piano duets. There have also been guest instrumentalists who have accompanied the choir (flute, cello, trumpet, keyboard, guitar)
- The 3 pianos (Sanctuary, Sams room, Basement) are staying in tune well thanks to their humidifier systems. June, Gus and Bev Lynch and Rick Cameron look after this maintenance. The Music committee purchases the pads and solution needed.
- The Sanctuary piano has been “voiced” this year to improve its sound
- Due to the Dartmouth Community Concerts performing in our sanctuary we have occasionally had the benefit of a Grand Piano on a Sunday morning.
- Maggie Healy began introducing special music for the children to sing in church and arranged some hymn sings and carol sings. June led the children in their Sunday music
- David Roe of our choir has written some choral music and has graciously allowed us to use it.

Thank you to

- Jim Farmer for co-directing the choir
- Gus Webb for organizing all the Special Music in the Summer months
- to all those who have contributed their vocal talents to our services - vocal soloists, duets and other small groups namely Tapestry, Mitzvah, Polyphony, All You Need Combo, Singing Shepherds at the children’s service on Christmas Eve, and The Family Band (the Allen and Webb family)
- to Organist /Piano substitutes June Rigden and Aubrey Boone, for contributing their gifts at the keyboards when Gus is unavailable for a Service
- The music librarians for all their hard work organizing and distributing the music
- Belinda Awalt for her talents as a “choir dresser” providing us with seasonal scarves to wear.

Submitted by Dodie Covert, June Rigden and Gus Webb

1st Woodlawn Scouting Group Report for the year 2024

Group Commissioner: Anne Fay

Treasurer: George Mawko

WUC Council Rep: Bob Lindsay

7 Scouter Contact Reps from each youth section (Beavers, Cubs, Scouts, Venturers, Rovers)

Total number of volunteers (Scouters): 30 Total number of registered youth: 80

1st Woodlawn Group Committee meets monthly to plan and review activities for each age group, for a total of 9 meetings in 2024. The youth meet weekly September through June in the church halls. They also go on hikes and camps outside of the regular meeting time.

Scouts Canada is a co-ed youth organization, offering programs for children and youth ages 5-26. Youth participate in engaging activities, outdoor adventures and contribute to their community. Youth are supported by volunteer teams of leaders (Scouters), who provide opportunities to grow, challenge themselves and try new experiences.

Highlights of 2024:

February: the Beavers and Cubs did a neighbourhood food drive in support of WUC food bank.

May: 1st Woodlawn rally in WUC parking lot to race Beaver Buggies, Kubkars, Scout Trucks.

June: 2024 marked the 70th anniversary of 1st Woodlawn Scouting. A special crest was designed and presented to each youth at our Group Camp at Camp Harris. Several of our Scouters received recognition from Scouts Canada for their volunteer service.

5 volunteers received commendations, 2 received a medal for good service, 2 were recognized for 10 years of service. Jamie Grigg was awarded a long-time service award for 45 years.

October: 1st Woodlawn Scouts were invited to participate in the Woodlawn Residents Association Harvest Festival at Iona Church. Youth distributed apples for Apple Day in support of Camp Harris and hosted kids activities including scout crafting and a soft archery range.

November: 1st Woodlawn attended the Remembrance Day Cenotaph at Cole Harbour place

During the fall, some of our Scouts began helping with WUC's chowder lunch. These volunteer hours count towards their Chief Scout award.

Special thanks to Rita Grigg who sews the neckerchiefs worn by each youth and Scouter.

On behalf of 1st Woodlawn Scouting, I would like to express our sincere appreciation of the support of our sponsor, Woodlawn United Church.

Submitted by Anne Fay, Group Commissioner, 1st Woodlawn Scouting Group

STEWARDSHIP

No report submitted.

MISSION AND SERVICE

Matthew 25:35-36 - "For I was hungry, and you gave me food. I was thirsty and you gave me a drink. I was a stranger, and you made me welcome. I was naked and you clothed me. I was ill and you came and looked after me. I was in prison, and you came to see me there.

Truly this is what Mission and Service (M&S) does. Through your donations to M&S our national church is able to work within Canada and with overseas partners to provide food, clothing, welcome, clean water, safe spaces, etc. to those who are in need. Our church depends on our giving's to provide this care.

Minutes for mission, real-life stories, are read from the pulpit by members of the congregation, usually on the third Sunday of each month. In this way those sitting in the pews can learn of the work of Mission and Service and can be a part of this mission by their weekly giving's. It is an honour to be able to help so many folks over such a large span of geography even though we are unable to be there ourselves. **Thanks** are extended to our readers who so faithfully respond when asked to read.

Thanks, too, to the U.C.W. who have always considered "Mission" to be important in their response. In 2024 our Woodlawn U.C.W. generously gave \$4,209.57 in support of Mission and Service.

The "Toonies for M&S" giving envelope was again included with the Easter letter Mail-out. \$690 was donated by those who participated. Your donation does not have to be large; each response is welcome even if it is a "toonie". **Thanks**, Brian Moors who organizes this mail-out and to those who come and stuff, seal and label the envelopes making them ready for mailing.

You, the Woodlawn Congregation who supports M&S are blessed to be able to say that you bring meaning, purpose, and care to others in so many ways. A big **"thank you"** to all who support Mission & Service either through PAR, envelope giving, "toonie for M&S" or the U.C.W. Many, many thanks.

Respectfully submitted,
Mary Osborne, Mission & Service Enthusiast

ONLINE DONATIONS (CANADA HELPS)

Donations for 2024

General Fund	\$500.00
M & S	150.00
Accessibility	70.00

Solar Panels	<u>60.00</u>
TOTAL	\$780.00

Submitted By: Bruce Nauss

TECH COMMITTEE

Name of the Committee, Group: Tech Team

Report for the Year of 2024

List of officers and members: Peter Woods, Steve Rigden, Bev Lynch, Kaitlin Casselman, Barry Zwicker, Murdock Morrison, Dennis Hudson.

Number of times the group met: 3

Roles and responsibilities (brief summary): To provide Technical Support for all aspects of the Ministry of Woodlawn United Church.

Highlights of the year (summary, point form)

- Updated and installed all computers used by the staff at WUC
- Maintained and operated A/V equipment throughout the church building including the sanctuary, Patterson Hall, Meeting Room "D", and the Sam's Room. This includes the weekly worship services, special services, and funerals as required.
- Responded to technical issues as they arose throughout the year
- Facilitated the renewal of the lease for the main Photocopier used by the church staff.
- Effectuated programming repairs to the outdoor sign following the updating of computer equipment
- Prepared a detailed plan and strategy for updating components of the A/V equipment in the sanctuary.

Special Acknowledgments: Special thanks go to all of the volunteers who faithfully carry out weekly tasks in the A/V booth to enhance our weekly worship services, special services, and funerals when required.

Name of person submitting the report on behalf of the committee: Peter Woods

The role of the Tech Team is to provide overall Technical support to all aspects of the operation of Woodlawn United Church. This includes, but not limited to, such matters as Audio Visual (A/V) support in the sanctuary as well as to the other various meeting and activity locations throughout the main church as well as the Heritage Centre, Internet/Wi-Fi, Telephone, and Computer Maintenance, and other technical matters required by the various groups and committees within our Pastoral Charge.

This past year saw an upgrading of the computers used by our full time staff including Ministerial and support staff as well as our church Treasurer. New software was installed on each computer to enable all staff to carry out their respective responsibilities as efficiently as possible. Additionally, efforts were made to consolidate our Cloud Storage capability which provides easier and more robust access among users to common files etc. This Cloud storage is especially important to those providing various A/V services such as PowerPoints etc. for our weekly worship services as well as many special services throughout the year. With the added ability to make more extensive use of our sound system flowing from installation of microphone connections from the floor of our Chancel directly to our newly acquired Sound Board, efforts are ongoing to enhance the experience of our Worship providers and congregation for all activities carried out in our sanctuary. Special connections have been made to enable our worship services to be both viewed and heard from both the Patterson Hall, Nursery, and the Sam's room. Improvements continue in terms of enhancing our Visual and Audio offerings within the sanctuary as well as to those watching our weekly Worship service on Live Stream.

The primary method of displaying our PowerPoint presentations has been via an overhead projector which displays on a large, motorized screen at the back of the chancel. This screen covers the cross when in use, something which we have wanted to remove for some time. The overhead projector has reached its "best before" date. Accordingly, a major effort was mounted during the fall to look at options to either replace the projector with newer technology or make use of "Large Screen" monitors for the projection of our weekly PowerPoints. Professional advice was sought and ultimately a complete bidding process was conducted for the supply and installation of three 86" monitors (two at the front of the sanctuary, and one at the rear). Appropriate locations were selected where these monitors would be placed to enable ease of viewing by both the congregation as well as our Clergy and Choir members. A test monitor was erected which was to be used for our Christmas Eve service but, due to inclement weather, our 8 p.m. service had to be cancelled. We first used the test monitor on the 5th of January. Feedback indicated a general support for the monitor use as opposed to a new projector and continued use of the motorized screen which

covers the cross during use. Accordingly, equipment has been ordered and installation is anticipated to be completed as soon as possible. Included in this project is an updating of overhead microphones to enhance the ability for better audio reception for our Live Stream offering. Also, new microphones are being added to enable greater use of our chancel area for both the Adult Choir as well as a Children's Choir going forward. Funding for this overall project has been made possible by the generous support of the Music Committee, the Accessibility Team, and the UCW. No operating funds will be used for these upgrades and enhancements.

While the upgrade and enhancement of technical equipment is important, every bit as important, is the need for "volunteer" help to keep the equipment in top operating condition as well as to operate the various components. For example, in order to successfully carry out our weekly worship service requires volunteers to operate the various pieces of equipment (sound Board, Camera's and Live Streaming, and PowerPoint). We have a serious shortage of available volunteers in this regard and, consequently, too much reliance is being placed on too few people. We urge all who are capable and/or interested in assisting with this critical activity to reach out to our Ministerial staff and/or one of the current Tech Team members to express an interest in helping out. The work needed to continue to carry out this function is both rewarding and, we can assure you, very much needed and appreciated.

Each of the current volunteers have contributed, and continue to contribute a valuable addition to the overall enjoyment of the congregation as well as hundreds of viewers to our Live Stream offerings. The following are the names of the regular contributors to this Ministry at WUC. Please consider becoming a member as well. We look forward to an exciting year with our new Ministerial team which shows much promise for the weeks, months, and years ahead.

Members:

Steve Rigden, Bev Lynch, Kaitlin Casselman, Murdock Morrison, Berry Zwicker, Dennis Hudson, with occasional welcomed assistance from Ian Benjamin (who always responds when asked to help). Gus Webb and June Rigden are very much welcomed assistance as well. They both willingly assist us whenever they are asked for specific help.

Respectfully submitted,

Peter Woods

TRUSTEES REPORT

The members of the Board of Trustees of the end of 2024 include:

Art Theuerkauf, Gerald Settle, Grant Warwick, Fay Gunter, Chris Riehl, Jim Allen Vice Chair and Barry Zwicker Chair

During 2024 The Trustees met once in person with most issues being dealt with through email or informal meetings at the Church.

The Trustees generally are responsible for the ongoing maintenance and safe keeping of our property and our buildings. As such we conduct regular monthly checks on items such as the emergency lights, alarm systems, fire extinguishers, clear stairwells etc. In addition we make sure our infrastructure such as heating, cooling, electrical and water systems are kept in good working order. Jim Allen is the lead trustee who through many hours of onsite work helps to keep our church facilities in working order. Maintenance also includes snow removal storm water management and many items we as members take for granted. But without them being maintained and constantly under review we would not have such great spaces to worship, meet or socialize and run programs.

The Trustees work very closely with the Accessibility Team and together during 2024 we have undertaken the renovations to the two washrooms in the down stairs hall and adding a new T-Bar ceiling to room "D" next to the kitchen, and we are working together on future phases to continue to make our facilities the best and most accessible that we are able to given our resources.

While the Trustees are responsible for keeping our spaces safe and functional day to day issues such as cleaning was done through a contracted service. In October we ended that contract and hired Rick Cameron as our church custodian. Since Rick started, we have been very pleased with the results. If anyone is interested or is aware of someone who might be able to help in this regard we would ask they contact Jim Allen or Barry Zwicker.

The Trustees also has a representative on the A&M committee (Fay Gunter). This close link with A&M enables a better working relationship as it relates to the rentals we currently have and any issues that may arise with the use of our facilities during their rental periods.

There are always emergency repairs and issues when you have as much infrastructure as Woodlawn has in two buildings and when the age of the buildings and systems inside them are aging. A recent example is the failure of the elevator. The elevator is an important component of our accessibility system and as such required attention as soon as we received notice it was not working properly. Within an hour we were able to get it back in operation and are now having it further checked out to hopefully

prevent it from stopping again. This action is also directly related to the close cooperation with Kaitlin the Office Administrator. We thank her for her continued cooperation.

The Trustees are also responsible for management of our monetary investments. Grant Warwick has led the charge in staying on top of the ever-demanding investment opportunities while protecting the initial funds entrusted to the Trustees. Grant has worked closely with Ivan Richardson our church Treasurer for many years, and they have made a very good team that works ultimately for the good of Woodlawn. We will miss Ivan as he retires from his current position after many years of true dedication. We look forward to building a similar relationship with Craig Finney the new Treasurer.

The Trustees are always looking at new projects for the church and this coming year we have budgeted to replace the fire alarm system in the main building. It is the original system placed there when the building was built in 1959 and has been causing a number of false alarms during the past year and needs to be replaced. We will be looking into further renovations in the Heritage Centre basement to make it more functional in the future. As always, we are responding to ongoing maintenance and operational issues as they arise.

Respectively Submitted

Barry Zwicker

Chair of Trustees

UNITED CHURCHES FOR DARTMOUTH (UCfD)

United Churches for Dartmouth is a venue for collaboration and sharing between congregations of the United Church in Dartmouth, NS. In terms of the United Church structure it is an example of a "cluster". The group normally meets quarterly, rotating between the various congregations. In general, many of the members of UCfD are representatives of the congregational Boards, although all are welcome. In 2024 we met five times (Jan, Mar, Jun, Sep, and Dec).

Wednesday Spiritual Reflections project by members of the clergy (and others) continued with increased viewer-ship.

The UCfD Facebook site for sharing inter-congregational and community events continued to provide a venue for sharing worship and congregational development activities. Weekly postings of services times (and venue) provided a common place for people to see what services, congregational events (suppers and sales) were available. The Facebook site aims to provide a venue to announce and share events between congregations and also to promote events of the larger Dartmouth

community. <https://www.facebook.com/groups/UnitedChurchesforDartmouth/>. Come check out what is going on. There is also a UCFD YouTube Channel <https://www.youtube.com/channel/UCOFRVVaqpZZd5gjmfyFgMsA> that has videos KidsCorner (crafts, meditations, lego bible stories etc.)

The major project of the year was to explore concept of a mid-week (non-Sunday) worship opportunity shared between the congregations and with minimal ministerial staff requirements. This was one of the ideas to come out of the 2023 "What Now" event following the Moderators Visit. A committee was struck to investigate the concept and came back with two proposals. The overall group felt both had merit and two project teams were created to look at implementation. In October two nine month pilot projects were kicked off.

1. Tuesday Pause - a short weekly contemplative service (6-620pm) modeled on a service conducted at St Andrews in Halifax. Service is about 20 minutes with some simple music and short readings and held at St James. As of January this has moved to a monthly service.
2. [Play.Pray@Church](#) - a Multi-generational worship time held on the first Saturday of each month from 4-6pm. Each service has a theme that ties Multi-Generational crafts to informal worship with music and ends with communal meal. The idea being to provide an alternative to Sunday Morning for people who cannot make a Sunday Morning service or would like a more informal worship experience. The first three events were held at Grace United, and starting in Jan 2025 the next three are at Port Wallis. Financial support has been received from the Region for this project.

One of the main benefits of UCfD has been the opportunity for members of congregational boards to meet and exchange ideas and issues. At every meeting there is an opportunity for each congregation to tell the others what their congregation has been doing and has planned for the next quarter. Other congregations then have the opportunity to ask questions and some amazing discussions have resulted.

Respectfully Submitted

Mark Hazen, Chair United Churches for Dartmouth.

WOODLAWN UNITED CHURCH MEN

Another quiet year for Woodlawn Men, Dale's lunches ran through the winter and spring

and ceased with the departure of Rev. Dale. In November we decided to rekindle those and plan to run them through 2024. There were many requests to hold the traditional Men's Breakfast in December. That did happen with Jerry Jackson as guest speaker. Jerry spoke on Answering the Call, an interesting and inspiring talk. Good friend George Diamond sang a couple of solos and led us in a carol sing. 46 Men had an enjoyable and uplifting morning and were well fed by our Woodlawn cooks; Barry, Dwight and Peter. Profit from the one luncheon and the breakfast was \$347.00 of which \$247.00 was donated to the chancel enhancement fund and \$100.00 to Margaret's House. Several of our men have been attending a monthly Men's breakfast at St. Andrews on Lockes Rd. Several men from the DCMFPB Group also attend. Good food and good conversation with our Anglican brothers. This breakfast in on the first Saturday of each month.

Respectfully submitted,
 Ralph Sams
 Secretary / Treasurer
 Woodlawn UCM

WOODLAWN UNITED CHURCH WOMEN

United Church Women Report for 2025 WUC AGM

List of officers: **2024 Executive of Woodlawn United Church Women**

Executive Officers

Co-Coordinator for 2024	Bev Lynch
Co-Coordinator for 2024	Vacant
Recording Secretary	Vacant
Treasurer	Fay Gunter

Portfolio Chairs

Church & Society	Vacant
Membership	Vacant
Nominations	Unit presidents or representative from the unit.
Social	Linda Sinclair & Jane Cushing
World Outreach	Vacant
Funerals Reception Coordinators	Nancy Grant Bev Lynch 3 rd spot - Vacant
Dun-Gen Clothing Store Coordinator	Myrna Morash
Halifax District representative	Bev Lynch

Finance

Executive Treasurer, Coordinator and Unit
reps

Unit Presidents

Marion MacDonald

Myrna Morash

Miriam co-presidents

Myrna Nauss and Bev Wilmshurst

Naomi-Rebecca

Donna Moore

Tabitha

Vacant (contact Adelia Holloway)

Number of members: 76

Number of times the group met: The General Executive met four times during the year. In January 2024, the Naomi and Rebecca united as Naomi-Rebecca Unit, reducing the number of units to four. Three units met 10 times and one unit never conducted a meeting. 35 members attended the UCW Annual General business meeting in December and 40 attended the social Spring Fling meeting in May.

Roles and responsibilities: To unite the women of the congregation for the total mission of the church and to provide a means through which we may express our loyalty and devotion to Jesus Christ through witness, study, fellowship, and service.

Highlights of the year:

1. Two commercial Garland stoves were purchased to replace the old Garland stoves.
2. Margaret's House received 5 - 6 large casseroles per month and 9 pies at Thanksgiving, Christmas, and Easter.
3. 11 funeral receptions were coordinated and catered.
4. Our new-to-you clothing store, the Dun-Gen, in the basement of the Heritage Church had another record year in sales.
5. Major fundraising events in 2024: two fashion shows and a fall Craft Show coordinated by the Tabitha Unit and the Marion MacDonald Unit Cookie Jar Sale before Christmas.
6. All budgetary commitments were achieved.

Special acknowledgements: We thank the members of the congregation who work alongside UCW members to fill in the gaps of people needed to perform our undertakings. Your participation is greatly appreciated.

New members are always welcome. Please contact Teri Giannou, UCW Coordinator, or any UCW member for the times when the various units meet and for further information. You can also just show up at the monthly meeting at any or all of the UCW units to you find your fit.

Respectfully submitted by Bev Lynch, Past Coordinator, UCW General Executive

WORSHIP

2024 was an active year for the Worship and Faith Formation Committee as we welcomed our new ministers, Rev. Kevin Little and the Rev. Beth Cameron to the Woodlawn United Church. They both took an active participation in the life of the church and attended all of the committee meetings. They contributed a great deal to the work of the committee and offered new ideas and suggestions to the ongoing work in all of our meetings. We also welcomed Adelia Holloway and Teri Giannou as Co-chairs of our Chancel Committee. The committee thanked Carol and Mark Fulmer for the many years that they carried on the work of the Chancel Committee as a letter of Appreciation was sent to them. We also added a new member, Julie Webb, to the committee which totalled 11 members.

The Committee met four times during the year using the Zoom format as this worked best for all of the members. The agendas for all of the meetings followed the same format that had been used in the past and these were the topics/ headings : Ministers Reports, Communion, Baptism and Funeral, Music, Chancel, Audio-Visual, the Lay Readers, Greeters and Usher program and the Children and Youth program. The chairs of each of these programs provided updates and any new information or changes that took place during the year.

One of the most important changes that took part in 2024 was the remodelling of the Chancel and Sanctuary by the Accessibility Committee. The provision of the cushioned chairs in the Chancel and Sanctuary for the congregation and choir was a wonderful addition that everyone welcomed. The opening of the choir loft allowed for small and larger groups to use the open space for concerts and special events to take place. It should be noted that there were members of the Worship and Faith Formation committee who collaborated with the Accessibility Committee on changes that were needed, especially in relation to positive functioning of space and audio changes for the church choir. Our committee is grateful to the Accessibility Committee for their leadership in creating a new church environment as it was a positive project that was needed at Woodlawn.

Another exciting project that took place was the creation of the Prayschool in the Sanctuary by the Children and Youth Coordinator , Maggie Healey. This project allowed parents and their young children to have a special enclosed place during the church services where the children could play while the parents monitored them while listening to the church service. The Prayschool was Maggie's idea and she was so thankful to the Wes Adams family, especially _____ for the financial gift for this project. Wes Adams was a long time member of the Woodlawn United church and a member of the church choir.

The committee's agenda for all of the meetings had a number of important topics and themes and the following ones were important to the work of the committee.

1. The ongoing review of the budget was important to the work of the committee
2. The work of the new co-chairs of the Chancel Committee was also very important as there were special events during the year that needed their oversight.
3. The Music program was extremely important as the co-chairs were making sure that they made changes and upgrades when it was necessary
4. The work that Rev. Bethe and Maggie Healey did to maintain and enhance the Sunday School program, including the introduction of the Godley Play program and the use of the new curriculum that the committee supported financially.
5. The improvements that were made to the Audio Visual program in order to maintain the viewership of the church services was very important during the year
6. The presence of Rev. Kevin and Rev. Bethe at all of our meetings was instrumental in providing up to date information on programming and the monthly church services.

Submitted by: Murdock Morrison, Chair of the Worship and Faith Formation Committee

CHILDREN & YOUTH REPORT

The past six months have been a time of transitions and growth. During the summer Maggie Healy offered a Vacation Bible school with Five volunteers and three special guest joining the fun.

In the fall Sunday school started off with a bang. We have an influx of children which meant some reimaging of how best to meet the needs of the children.

Godly Play was introduced as another way of connecting children's spirituality with Christ.

Youth was held monthly, and they had a great Christmas party in December.

Godly Play was introduced as another way of connecting children's spirituality with Christ.

In December the children offered Michael Mouse at the White Gift service. This was thoroughly enjoyed by all.

In December we said good bye to Maggie as she returns to further her education in History at Dalhousie University. We wish her our best and offer gratitude for all she offered to us for the past three years.

The children and youth as a life-giving part of the family of faith and we thank them for what they teach us, and we hope what we offer them will nurture their faith and spirits as we move in to a new chapter in our ministry in 2025.

Thank you to all the leaders who make this ministry possible,

In gratitude,

Bethe

**WOODLAWN UNITED CHURCH
 TRUST & OTHER INVESTMENTS ADMINISTERED BY THE BOARD OF TRUSTEES
 DECEMBER 31, 2024**

Trust & other Investments administered by the Board of Trustees - December 31, 2024				
RESTRICTED GIC INVESTMENTS				
	%		Market Value	Income 2024
		\$		\$
Operations	52.8		60,700	2,768
Bursary Fund	1.8		2,069	94
Cemetery Fund	1.6		1,839	84
Organ Fund	21.6		24,832	1,133
M&S Fund	3.3		3,795	173
UNRESTRICTED GIC INVESTMENTS				
Operations	18.9		21,728	991
RESTRICTED BANK OF NS SHARES				
	#			
M&S	4152		320,493	17,604
UNRESTRICTED BANK OF NS SHARES				
Operations	420		32,420	1,781
TOTALS				
		\$	467,876	24,628
TOTAL PORTFOLIO DECEMBER 31, 2024				
		\$	467,876	
Restricted refers to donations with the capital to be invested with the income for specific funds.				
Unrestricted are donations available to the Trustees.				

**WOODLAWN UNITED CHURCH
 SCHEDULE OF CHANGES
 TRUSTEE INVESTMENTS 2024**

SCHEDULE OF CHANGES			
TRUSTEE INVESTMENTS 2024			
Trustee investments January 01, 2024			\$ 410,005
Add			
Income earned - GIC's		\$ 5,243	
Income earned - B of NS dividends M&S		17,604	
Income earned - B of NS dividends Building Fund		1,781	
Unrealized gain on B of NS shares		<u>58,019</u>	
			82,647
Deduct			
Dividends to WUC		19,385	
Waverley Trust		148	
GIC Income to WUC		<u>5,243</u>	
			24,776
Trustee investments December 31, 2024			<u>\$ 467,876</u>
Breakdown of Portfolio			
Operations			\$ 82,428
General			32,420
M&S			324,288
Organ			24,832
Cemetery			1,839
Bursary			<u>2,069</u>
			<u>\$ 467,876</u>
Investment Summary December 31, 2024			
B of NS shares 4572 shares			\$ 352,913
GIC's TD Mtge - Maturities			
	Oct 17/25 4.60%		23,000
	Oct 17/26 4.60%		23,000
	Oct 17/27 4.65%		23,000
	Oct 23/28 5.20%		22,963
	Oct 18/29 3.60%		<u>23,000</u>
Total			<u>\$ 467,876</u>
Investments are held by TD Waterhouse.			