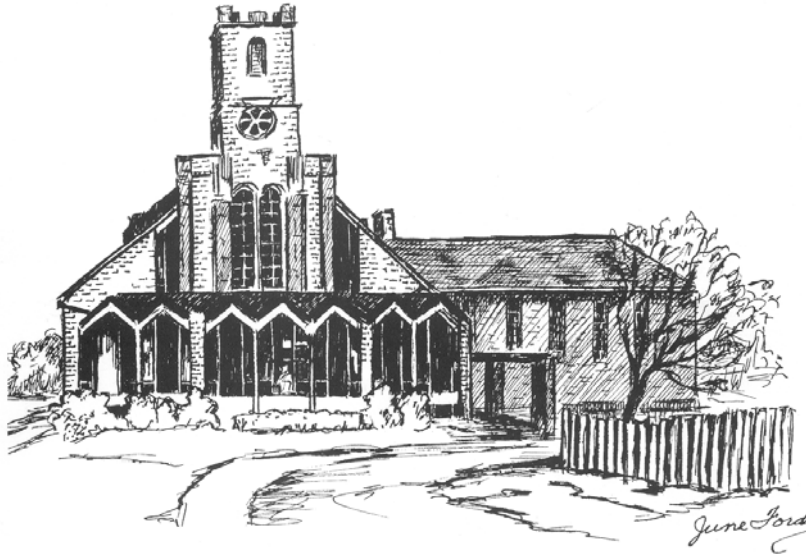


St. Andrew's United Church
Executive Board Annual Report
June 2007



Staff

Senior Minister **Rev. Dr. John S. Niles** 905-294-0351 jsniles1@rogers.com

Organist & Senior
Choir Director **Emilja Neufeld** 905-294-0351 sta32org@bellnet.ca

Church Administrator, **Nancy Coe** 905-294-0351 unitedchurch@bellnet.ca
Treasurer, Envelope Steward, Church Fax: 905-294-0311

www.standrewsmarkham.com

The Church That Makes a Difference

*St. Andrew's is a welcoming church,
developing ways to serve God and the community,
with compassion, integrity and joy.*

Congregational Meeting – June 8, 2008

**St. Andrew's Executive Board Annual Report June 2007
(Board Term July 2007 – June 2008)
Congregational Meeting – June 8, 2008**

Contents

<u>Topic</u>	<u>Author/Source</u>	<u>Page</u>
I. GENERAL		
In Memoriam	Nancy Coe/Mary McLean	3
Executive Board Chair	Dennis Cline	4
Report from the Organist and Choir Director	Emilja Neufeld	5
Membership Vital Statistics	Nancy Coe	6
II. COMMITTEE REPORTS		
Christian Education	Denise Reid	7-8
Communication	Jack McBride	9
Fellowship	Genie Gilchrist	10
Membership and Pastoral Care	Mimi O'Leary	11
Ministry and Personnel, Youth Choir	Carol Wildgoose	12
Outreach	Mary Webster	13
Presbytery	Dorothy Gilbert/Beth Langhorst	14
Property	Jack McBride/Ken Harris	15
Special Events	Daisy Del Vecchio	16
Trustees	Ron Wilson	17- 19
U.C.W.	Yvonne Weston	20
III. APPENDIX		
A - Finance	Allison Ruch	1-18

IN MEMORIAM – 2007

Vera Craig	(Jan 1)	member
Muriel McCarthy	(Jan 17)	former member
Gordon Hamlin	(Feb 16)	father of Rick and Karen, members
Harold Humphrey	(Mar 6)	member
Janet Elizabeth Leitch	(Apr 24)	former member
Norma Maxim	(May 15)	Adherent
Ross Stone	(May 29)	Member
Mary Jane Maybee	(Jun 18)	mother of Jeff Maybee
Gerald Allen	(Aug 17)	member
Debbie Legere	(Sep 8)	daughter of Ron & Phyllis Wilson
John Williamson	(Oct 14)	adherent
Ruth Graber	(Oct 18)	mother of William Graber, member

(Jan – May 2008)

Ida Mason	(Jan 17)	former member
Diane Longley	(Feb 23)	member
Donald Currie	(Mar 17)	member
Evelyn Zavitz	(Apr 12)	former member
Albina Galkin	(May 23)	former member

Executive Board

Let me recognize and sincerely thank all Board members, associated committees and volunteers for their leadership, thoughtful discussions and contributions to St. Andrew's in this past year.

We have seen a continuation of many ideas and interesting projects in our church plus several fellowship and fund raising activities. Favourable results from our effectiveness survey confirm we are moving in the right direction with the encouragement and support of our congregation. Of course, there is an ongoing need for support by our membership to provide the services and facilities that are needed in today's environment.

The Special Events committee organized several interesting evenings of performances and social gatherings. Also included was a unique way of displaying and sharing our 'Talents' to the benefit of our church. The Tree of Life was born in late 2007 and is being nurtured by your enthusiasm and participation. This is a wonderful and very attractive way for us all to solidify our commitment to our place of worship with a memorial or dedication that will last forever.

Our church continues to receive conscientious attention from the Building & Property committee with furnace replacements, roofing and various upgrades where needed. In early 2008, a Stewardship program helped to outline the various financial needs of our church and remind our congregation of the support that is needed to provide the various services that are expected at St. Andrew's. Our financial picture is acceptable in light of your support following a budget with modest but necessary costs increases.

A very valuable, and sometimes unnoticed, amount of work goes into a number of committees such as a Presbytery, Fellowship, Membership and Pastoral Care, Christian Education, Trustees, UCW, Worship and Outreach. Please take a moment when you see a board or committee member to recognize their work.

Rev. Dr. John S. Niles continued to provide leadership, interesting ideas and guidance that makes our church 'welcoming' to our current and future membership. We can also look forward to several events and projects already in the planning stages. In 2009, St. Andrew's will be in its 175th year of activity and celebrations will take place to mark this significant anniversary and accomplishment. As we continue to build upon a revitalized congregation, this will be an opportunity to cherish our heritage and traditions.

Thank you very much.

Dennis Cline
Chair

MUSIC

This year has been an eventful one (and a fast one!) for music at St. Andrew's. The noon hour recital series is nearly complete (Pianist Lillian Wild concludes the lineup June 20th) and the choir will soon depart from the loft for the summer. It is bittersweet to be saying farewell to Gerard van Houwelingen, who returns with his family to the Netherlands this year. In addition to adding his singing bass in the choir, we will simply miss Gerard's sunny disposition which has endeared him to us all. We wish them well. There will always be a place in the Bass section for Gerard!

The choir sang at Yorkminster Park Baptist Church this past Sunday evening, June 1. Organist and Director of Music William Maddox had kindly invited us to fill the Introit spot in the service some time ago, and it certainly was a fine experience for us to have the opportunity to do so at last. The voices soared easily in the rich acoustic and we heartily sang the hymns thundering from the mighty four-manual Casavant organ during the service. Singing the Healey Willan anthem "Strengthen for Service" along with the Yorkminster choir was another highlight as the St. Andrew's voices mixed with those of their fine singers. The Ministers and the congregation welcomed us warmly and we will remember the evening for a long time to come.

The St. Andrew's choir is going to be singing something very special to mark St. Andrews' 175th anniversary next year – an anthem dedicated to the choir and the Church for the occasion, written by a Canadian composer. More details will follow in an upcoming bulletin.

Emilja Neufel
Organist and Choir Director

MEMBERSHIP VITAL STATISTICS

2007

2007

Identifiable Financial Contributors in 2007	295
Active Members	262
Inactive Members	35
Adherents	64
Burials (4 Members, 4 Relatives of Members, 2 Adherents & 2 Former Members)	12
Transfers out	1
New Members	12
Weddings	14
Baptisms	10
Burials at our Cemeteries:	33 - Elmwood Cemetery (+ 30 cremations) 0 - St. Andrew's Cemetery

CHRISTIAN EDUCATION

It has been a stable year for the Christian education programs. All programs and services were maintained because of the dedication of Sunday school teachers and parent/student volunteers. Highlights for the June 2007 – June 2008 year are as follows:

Nursery Care (0 – 3 years)

The nursery did see some new families this year. The average weekly attendance ranged from 4 – 6 children. The nursery continues to be a vital service to its members providing a safe and secure environment that is important in helping the church establish new membership. A call to find a paid adult to work in the nursery every week was unsuccessful this year. This continues to be a need and will be advertised again in September 2008. Special thanks goes to Carolynn Timbrell, student, for her dedicated service every Sunday, as well as, Nathaneal Niles and the many other parent volunteers, which helped to keep the nursery going.

Sunday School (4-16 years)

Denise Reid and Janis Timbrell continue to share the responsibility of teaching the Junior group (4 – 10 years). A new curriculum called “Godprints” proved to be very successful this year. This curriculum consisted of stories, music, crafts and games. At the beginning of the year, the children were split into 4-7 and 8-10 age grouping to help provide more age appropriate teaching. When attendance was high this worked very well, however, inconsistency with class size as the year progressed made building a good program for two groups difficult, so the two groups became one for the latter half of the year. Another curriculum will be piloted in the fall that encompasses ages 4 – 10.

Larry Tod continued to work with our senior group (11 – 16). He has done an excellent job generating meaningful discussions with the youth on a wide variety of topics. Attendance for this group saw a lot of growth this year.

More adult teachers are required for continued growth in the Sunday School, this will be explored in the Fall.

Youth Programming

The “Fantastic Friday” youth group had another successful year. Once or twice a month from September – June, youth from Grade 1 and up met for an evening of fun and friendship. Activities included sport and movie nights, bowling, swimming, an X-BOX tournament organized by Nathaneal Niles, a bike trip organized by James Watt and a year end BBQ. This group will continue in the fall of 2008.

The Youth Centre continues to be well used as a meeting place for the youth to hang out before and after Sunday church services.

Church Involvement

The youth participated in the Easter and Christmas services this year by way of a choir, ushering and offertory collection. Youth also participated in the reading of the “Mission Minutes” during the year.

Special thanks to Adam Timbrell and Liam and Kate Reid for volunteering their time to decorate the church and sell tickets for the two church dances.

More ways to get youth involved in church life will be explored next year.

Community Projects

The 2nd Annual Sleeping Children Around the World Bake Sale was another huge success this year. The children raised a total of \$300.00. Special thanks go to all the families, children and members who baked and bought.

The Penny Drive for Kits for Kids ran from September to May. A special presentation occurred June 8 where the final total was revealed. Special thanks are extended to all the members of St. Andrew’s, the children, Breakfast Television, Scholastics Canada and Humbervale United Church in Etobicoke for generously supporting this penny drive. Special mention also goes to David Timbrell for his weekly penny rolling duties.

Janis Timbrell
Co-Chair

COMMUNICATIONS COMMITTEE

The Communications Committee members are Beatrice Volino, Dorothy Gilbert, Paul Reid, Bev Davis, Janis Timbrell, Brenda Wareham and Jack McBride as chair. The Communications Committee, in 2007-8, met 6 times to discuss communications issues and accomplished these results:

- created, published and distributed 6 issues of the Messenger newsletter. The distribution included 120 hard copies and 90 e-mails to our internet members advising them that the Messenger is ready to be viewed on the church web-site
- organized and put into use the Phone Tree system. It was used twice during the year to advise members, without an internet service, of an important event in the life of our church . In late 2007, Nancy Coe took over the role of Phone Tree Administrator.
- created and distributed to stores and churches over 250 posters for “Special Events”: Mark Cullen, Men of Note and High Tea..
- increased our advertising for special events and special Services in the local paper through the creative talents of Paul Reid. Introduced a new weekly ad format with space dedicated to advertising church events. Thanks, Paul for creating the new ad format.
- Through the direction and skills of sub-committee chair Janis Timbrell and members Beatrice Volino and Paul Reid , the church website redesign was completed with a new look that is definitely more user-friendly.
- Janice Timbrell also designed and created a new church brochure. This brochure appears in all the pews, welcoming new and old members alike to St Andrew’s and informing them about who we are and what we do.

Many thanks to Dorothy, Bev, Paul, Joanne and Nancy for their tireless efforts in creating, writing, editing, printing and delivery of the Messenger. Your hard work has resulted in an interesting, top quality newsletter that reads well, and keeps all our members fully informed about what we do here at St Andrew’s.

Special thanks go to Nancy Coe for printing the Messenger and to the 21 Messenger deliverers who get the Messenger out to the congregation. The Messenger could not exist without you.

And last but certainly not least ...many thanks go to the website team of Beatrice, Paul, and Janis for their many hours of unseen work in redesigning and renovating our website. The results are terrific and we thank you for your tireless efforts.

Jack McBride
Communications Committee -Chair

FELLOWSHIP

Members of the Fellowship Committee are: Genie Gilchrist (Chair), Betty Young (Vice-Chair), Cathy Brewer, Lorraine McBride and Brenda Walker.

The following Fellowship activities were held from September/07 to June/08

- September 23rd (Barbeque)
- November 11th (Luncheon)
- January 19th (International Pot-Luck Supper)
- February 5th (Pancake Supper – assisted Worship Committee)
- April 6th (Luncheon)
- April 19th (Refreshments following Men of Note concert)
- June 8th (Indoor Picnic)

My sincere thanks and appreciation is extended to the Fellowship Committee members and to all the Sunday Coffee Hour Volunteers (Margaret Cosgrave, Ken and Dorothy Harris, Russell and Marilyn Matheson, John and Janet Roberts, Angelique Van Houwelingen, Willy and Linda Watt, Marilyn Webster, Mary Webster, Ken and Carol Wildgoose). Without your dedication it would be impossible to provide so many fellowship opportunities.

Many thanks to the several volunteers who provided refreshments under the front canopy of the church following each church service from June 10th to September 2nd. Those “cool” drinks and cookies were refreshing!

The Committee also appreciates the support of congregation members who take part in our activities. Your continuous support makes us feel that we are accomplishing our main responsibility – “Create opportunities within the church for the purpose of the development of Christian fellowship within the congregation”.

Genie Gilchrist,
Fellowship Committee Chair

MEMBERSHIP AND PASTORAL CARE

The committee wishes to thank the visitation team for their monthly visits to our shut-ins. They are:

- 1 – Nancy Rowe
- 2 - Phyllis Burton
- 3 - Jean Clark
- 4 - Ross Gilbert
- 5 - Dorothy Harris
- 6 - Ralph Pyle
- 7 - Pam Wirch

We are very grateful to Nancy Rowe for the coordination of these visits and for keeping Rev. Dr. John Niles advised if a ministerial visit is required.

We encourage visitors to sign our guest book in the narthex so that we can send a welcome letter and inform them of any upcoming church events.

New members will be contacted by telephone if they submit a New Members form from the website (check it out – it has been updated!) to welcome them, and their contact information will also be forwarded to any committee that they express an interest in so that they have opportunities to share in the life and work of the church.

A recommendation for next year is to have all committee members' names listed on the website under their committee, and chairpersons would be responsible for advising the office of any updates.

Mimi O'Leary
Chair

MINISTRY & PERSONNEL

In keeping with its mandate, the Committee monitored the well being of the Minister, Music Director and Office Administrator, as well as the overall spiritual health of the congregation.

As part of an ongoing effort to evaluate the performance of the Board, personnel as well as the general health of the congregation, M&P once again was the catalyst for the bi-annual Effectiveness Survey. All questions and the methodology were established by the M&P Committee. Distribution and data management was coordinated by Frank Del Vecchio, Chair, Planning and Evaluation.

Ministry and Personnel wish to thank Frank for the tremendous number of hours that he devoted to this project.

I extend my sincere thanks to M&P Committee members Cathy White, Bob Majowicz, Derwyn Smith, John Roberts and John Storr for their commitment this year to our work and to the church as a whole.

It is with regret that I accept the resignations of Cathy White and Derwyn Smith.

Derwyn has devoted seven years to the Committee. His depth of knowledge, vast experience and thoughtful contributions will be greatly missed.

Cathy has served for two years, sharing her insights and providing support. She too will be missed in the months to come.

We wish both Cathy and Derwyn all the best as they pursue other responsibilities within our church and their personal lives.

Carol Wildgoose
Chair

YOUTH CHOIR

A small but enthusiastic group of young people came together to work on music that they shared on Christmas Eve this year.

Again, we hold out great hope that the youth membership in our church will increase sufficiently to allow for more frequent presentations in the 2008/2009 year.

Carol Wildgoose

OUTREACH REPORT

At this time I would like to thank all of the committee members of the Outreach Committee: Andrea Crockford, Gene Gilchrist, Marva & Albert Massey, Mary McLean, Cheryl Mullen, Judy Bell, Diane Mason, Mary Bell Graber, Marilyn Matheson and Marilyn Webster. Everyone has worked hard to make St. Andrew's Outreach into the community and the world.

The committee once again worked with the York Region Neighbourhood Services and Mrs. Claus. Through this organization 13 families had a better Christmas through our support. We made angels and had them hung on the tree for the congregation to take and buy gifts. The White Gift and Mitten Tree Sunday in December was the place where everyone brought in the articles and gifts that they had purchased. What a wonderful sight. Mrs. Claus the representative from York Region Neighbourhood Services came the next day to pick everything up and was over whelmed.

In April, we had a guest speaker from World Vision who talked to us about our children and the area that they live in. At the service we had a collection to raise money to sponsor our two children for another year. We raised enough money for our two children. Congratulations. We would like to keep sponsoring the two children for many years to come.

Another project was once again "Sleeping Children Around the World". The response was wonderful. We raised enough money for many bed kits. We are especially pleased with the young people of the church who raised enough money for 10 bed kits.

We once again had the youth do a report once and a while to tell us about where our funds go for Mission and Service.

If anyone in the congregation has a project that they would like the Outreach Committee to consider please let us know and we will look at it.

Thank you to everyone in St. Andrew's for your support in the Outreach of our church.

Mary Webster

YORK PRESBYTERY 2007

St. Andrew's United Church participates in the life of the larger United Church of Canada as an active member of York Presbytery. There are 42 congregations within York Presbytery, which encompasses the United Churches in York Region (and three charges geographically in Durham Region). The Full Court of Presbytery meets eight times a year on the 4th Tuesday of the month at various churches. At present Rev. Wayne Reed is the Chair and his warm blend of optimism, openness and good humour is appreciated.

Dorothy Gilbert, Beth Langhorst and Rev. Dr. John Niles represented St. Andrew's at Presbytery this past year. Dorothy and Rev. Niles sit on the Pastoral Oversight Committee and Beth on the Planning and Development Committee. Through sharing their faith and insights, Presbyters on these and six other committees develop recommendations and reports to be presented to the Full Court.

In 2007, Presbytery assisted in the amalgamation of St. Paul's United Church in Oak Ridges with Aurora United Church, affirmed the establishment of Pathways as a mission of York Presbytery to serve the needs of "seekers and church alumnae alike in discovering the relevance of Christianity in the 21st century", approved the ministry of Georgina Island Native Pastoral Charge as a Settlement Site for 2007, supported Camp Big Canoe, reluctantly implemented the dissolving of Faith United Church Mission, assessed Presbytery's Renewal Agenda, developed a Presbytery Retirees Association and participated with Toronto Conference in discussions about Presbytery restructuring (scheduled for June 2009). Social justice, the environment, Camp Big Canoe, global outreach, church oversight, pastoral relations and congregational development were all on York Presbytery's agenda this year.

St. Andrew's advertises its special events through the Presbytery newsletter, called "Presbyopia". In turn, we receive word about functions at other churches through this medium. Our secretary posts current issues of Presbyopia on the church bulletin board.

Beth Langhorst
co-chair

PROPERTY COMMITTEE

The Property Committee is comprised of Jim White, Ryan Smith, Jim Worsley as well as Jack McBride and Ken Harris as Co-Chairs. Jim Worsley resigned from the committee in June, moving to a quieter life in Port Perry. We thank Jim for all the many years he has devoted to the church on the Property Committee and wish him and Dorothy all the best in their move. In April, 2008, Ron Chambers joined the Committee.

Major Improvement Projects Completed: The Property Committee met 7 times in this church year to discuss a multitude of maintenance, insurance and fire system problems facing the church. In September, the Committee developed a list of 12 building improvements that were required in the year. The major improvements and programs that were accomplished in 2007-8 were as follows:

1. Covered both north windows with 1" steel mesh to prevent vandalism
2. Installed breather vents in walls in the south balcony stairwell
3. Replaced all defective light switches throughout the building.
4. Replaced two flat roofs over the Heritage Room and the elevator alcove
5. Replaced roofing over the Sanctuary and the choir loft
6. Tendered and supervised installation of 6 new high-efficiency natural gas furnaces
7. Installed door with wire mesh window between the attic and the tower.
8. Contracted complete removal of snow from the parking due to heavy snowfall
9. Prepared specification and tendered for repair of exterior brickwork and painting of windows and eaves.
10. Cleaned up trees in back parking lot
11. Re-wrote the Fire Protection Plan and obtained Fire Department approval
12. Initiated a project to install outside storage sheds to contain outdoor equipment as well as recyclable materials
13. Installed Tree of Life and rocks in the Sanctuary

Volunteer Custodian Program: This program has been an outstanding success as members volunteer to mind the church and perform minor maintenance functions once a month. We now have 17 individuals and 2 couples in this program. Each year brings new volunteers, wanting to help the church, into this group. The church could not operate without the help of these dedicated people. The members of the congregation are very thankful for the work that they do every day in looking after the church. Thanks for your efforts and keep up the good work!! Reg and Nancy Rowe, who have volunteered for this service since its inception, have decided to retire. We thank them for their many years of faithful and dedicated service to their church.

Janitorial Service: A small, local, janitorial service company cleans the church every night at 10 pm. They are contracted on a yearly basis and the Committee is satisfied with their work. The Volunteer Custodians continues to monitor the cleanliness of the church twice a week, to improve in this area.

Recycling Waste: The church is set up to re-cycle all waste generated in the church and the Committee is still working with the janitors to provide outside storage space for church waste, allowing the large waste bin to be eliminated.

The Executive Board of St Andrew's United Church wishes to express a deep felt thanks to all the Property Committee members; to Ken Harris, Jim White, Jack McBride, Ryan Smith and Jim Worsley for their enthusiasm, dedication and hard work during the year.

Special thanks go to Gunter Langhorst for his dedication in cutting the front lawn all summer.

Ken Harris- Property Committee Co-Chairman

Jack McBride- Property Committee Co-Chairman

Special Events

It has been a great year!

On behalf of the Special Events Committee, we would like to thank all our donors, guests, speakers, and volunteers, who took part in our fund raising events. Thank you for making a difference!

Our special events are an essential part of our church life. They bring us and our community together. During the year, there were many different events to suit everyone's interests. We felt that the easiest way to get to know as many people as possible, is to have many intergenerational events that included all members, young and old, whether single, married, or in families.

Some of our past events have included the No Place Like Home Gala, Talent Offering, Fall Social Dance, Christmas Concert, Groundhog Day Dance, Mark Cullen Gardening Presentation, Men of Note, High Tea and finally ending the year with the introduction of the Tree of Life.

All the net proceeds raised from these events went to the St. Andrew's United Church – Make A Difference Fund or to the Property Committee for repairs.

Finally, we are always looking for new volunteers to take part in our fundraising ventures. Please join us in any of our future special events that interest you. And if you would like to start something new, please call us.

As I will be stepping down as “Special Event Chair”, there will still be two events that I will continue to handle until completion. The first one will be the “Tree of Life” Fundraising Program with the next blessing to be held on Father's Day and the second, the St. Andrew's United Church's Spring Gala where the charity of choice will be “Sleeping Children Around the World”. Please look for more Gala information this coming fall.

Your friendship, generosity, support and time were greatly appreciated!

It's been a pleasure to serve you!

Thank you for believing in the future of our church.

GOD bless you all,

Daisy Del Vecchio
Special Event Chair

REPORT OF THE BOARD OF TRUSTEES
Of
St. Andrew's United Church
For 2007

Members of the Board

James Wicks, Chairman
Brenda Walker, Secretary
Ron. Wilson, Treasurer
Stuart Young
Rev. Dr. John Niles

Don Middleton
Catherine Allison
Isabelle Bruce
John Webster

Elmwood Cemetery: During 2007 total sales included 32 burial lots; 12 niches; and 15 cremation lots with gross revenue at \$58,725.00 The maintenance expenses for 2007 were \$46,606.61. Overall our total cash and investments at year-end were \$786,027.39 which is an increase of \$49,683.15 over 2006.

St Andrew's Cemetery: This cemetery is basically full and remains inactive. The 2007 maintenance expense was \$11,885.00 which included \$5,500.00 for tree removal. Total cash and investments at year-end were \$170,450.56 which is a decrease of \$7,354.88 over 2006.

Once again we have retained the services of Don Clarke as groundskeeper and custodian of both cemeteries for the next year.

Faye Greer Heritage Fund: A financial report is attached showing the status of the fund at year end 2007 including all activity both in and out for the year.

Ron. Wilson
Treasurer

Faye Greer Heritage Fund

Gross Assets December 31, 2007

Bank Balance- Scotia Bank	\$ 2,063.90
Cashable G.I.C. Scotia Bank @4.30% due anytime	\$47,487.63
Non Cashable GIC Scotia Bank @4.00% due Dec.12/08	\$23,229.35
Cashable G.I.C. Scotia Bank @\$4.15%	\$11,262.64
<u>Total Gross Assets</u>	<u>\$84,043.52</u>

Non Spend-able Assets

Morgan Fund	\$11,200.00
Duard Rose Fund	\$ 5,140.00
Neville Jones Fund	\$ 5,140.00
Thomas Whetter Fund	\$ 838.25
<u>Total Non Spend-able Assets</u>	<u>\$22,318.25</u>

Activity In Faye Greer Heritage Fund During 2007

Opening Bank Balance	\$4,870.75
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DEPOSITS

March 1/07	Estate of Margaret Fockler	\$ 7,520.13
July 16/07	St. Andrew's U.C. Women	\$ 1,500.00
November 13/07	Cashed partial G.I.C.	\$19,999.99
<u>Year to date</u>	<u>Bank Interest</u>	<u>\$ 4.97</u>
	<u>Total</u>	<u>\$29,025.09</u>

DISBURSEMENTS

January 25/07	Interest from Morgan, Rose, Jones & Whetter funds to St. Andrew, s	\$ 830.00
June 5/07	Purchase G.I.C. (cashable) @4.15%	\$11,000.00
November 15/07	Transfer to St. Andrews U.C.	\$20,000.00
<u>Year to Date</u>	<u>Bank Charges</u>	<u>\$ 1.70</u>
	<u>Total</u>	<u>\$31,831.94</u>

Closing Bank Balance	\$ 2,063.90
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ELMWOOD CEMETERY

Investments managed by the Board of Trustees
as of December 31, 2007

T.D. CANADA TRUST BANK ACCOUNT	\$19,018.49
BANK OF N.S. STEP UP BOND 4%-7.7% 12/05-12/14 (W.G.)	\$64,006.67
BOND PROV. OF ONT. (W.G.) DUE MAY. 19/10 (30M)	\$29,896.26
BOND PROV. OF ONT. (W.G.) DUE DEC.1/08 (70M)	\$67,493.58
BOND PROV. OF B.C. (W.G.) DUE MAR. 5/09 (75M)	\$71,406.75
NAT. BANK OF CDN. (W.G.) DUE NOV. 2/16 (65M)	\$62,135.39
HALTON ONT. REGIONAL (W.G) DUE JUNE 26/11 (30M)	\$30,423.48
MANULIFE BANK INV. (CASHABLE)	\$ 4,447.23
CASH WOOD GUNDY	<u>\$ 4,128.56</u>
TOTAL	\$383,910.14

PUBLIC GUARDIAN AND TRUSTEE ACCOUNT –
See note #1.

\$402,117.25

TOTAL	\$786,027.39
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Note #1 – The Public Guardian and Trustee of Ontario administers \$402,117.25 in a Perpetual Care Fund for the care and maintenance of Elmwood Cemetery. After administration expense the net interest is paid annually to the cemetery. The amount received in 2007 was \$9,096.83

ST. ANDREWS CEMETERY

Investments managed by the Board of Trustees
as of December 31, 2007

TD CANADA TRUST BANK ACCOUNT	\$ 8,512.96
BOND PROV OF MAN. WOOD GUND. DUE SEP.5/08 (27M)	\$25,261.86
BOND PROV OF ONT. WOOD GUND. DUE NOV.19/09(18M)	\$16,669.21
BOND PROV OF SASK. WOOD GUND DUE JAN.18/10(27M)	\$18,356.58
MUNC. DEB. PROV. NEW BR. (W.G.) DUE 12/16/13 @4.70%	\$10,076.58
FARM CREDIT CANADA (W.G.) Step up 4.00%-4.25%	\$28,278.21
NAT. BANK OF CDN. (W.G.) 5YR FXD @4.456%	\$43,016.81
CASH WOOD GUNDY	<u>\$ 2,072.60</u>
TOTAL	\$152,244.81

PUBLIC GUARDIAN AND TRUSTEE ACCOUNT –
See note #2.

\$18,205.65

TOTAL	\$170,450.46
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Note #2 – The Public Guardian and Trustee of Ontario administers \$18,205.65 in a Perpetual Care Fund for the care and maintenance of St. Andrews Cemetery. The annual interest we received from this fund in 2007 was \$533.03

U. C. W.



U.C.W continues to carry out many activities, concentrating on both social and learning issues. Our accomplishments range from hosting events and charitable activities. Everyone continues to provide their many talents, making fundraising very successful.

Over the past year, the number of members has grown and we invite all church women to join us. One of our special events is our semi-annual Luncheon and Card Party. Check this out in April and October.

Potluck Dinners in September and June are fun events. Meetings are meaningful and rewarding and allow us to plan and provide good support to St. Andrews.

The work of U.C.W. must remain strong as it plays a vital role in keeping our faith strong and also allowing us to share meaningful time together.

Last November we were fortunate to welcome Liz Doble who taught us a few new hymns from the United Church Hymnal and in December we celebrated U.C.W 45th anniversary and contributed to a stone on the Tree of Life to mark the occasion.

There are many programs which you will find interesting and worthwhile and we welcome all St. Andrew's church women on the 3rd Monday evening of each month for fellowship and just getting to meet and know each other.

Yvonne Weston: Co-chair

Peggy Garach: Chair