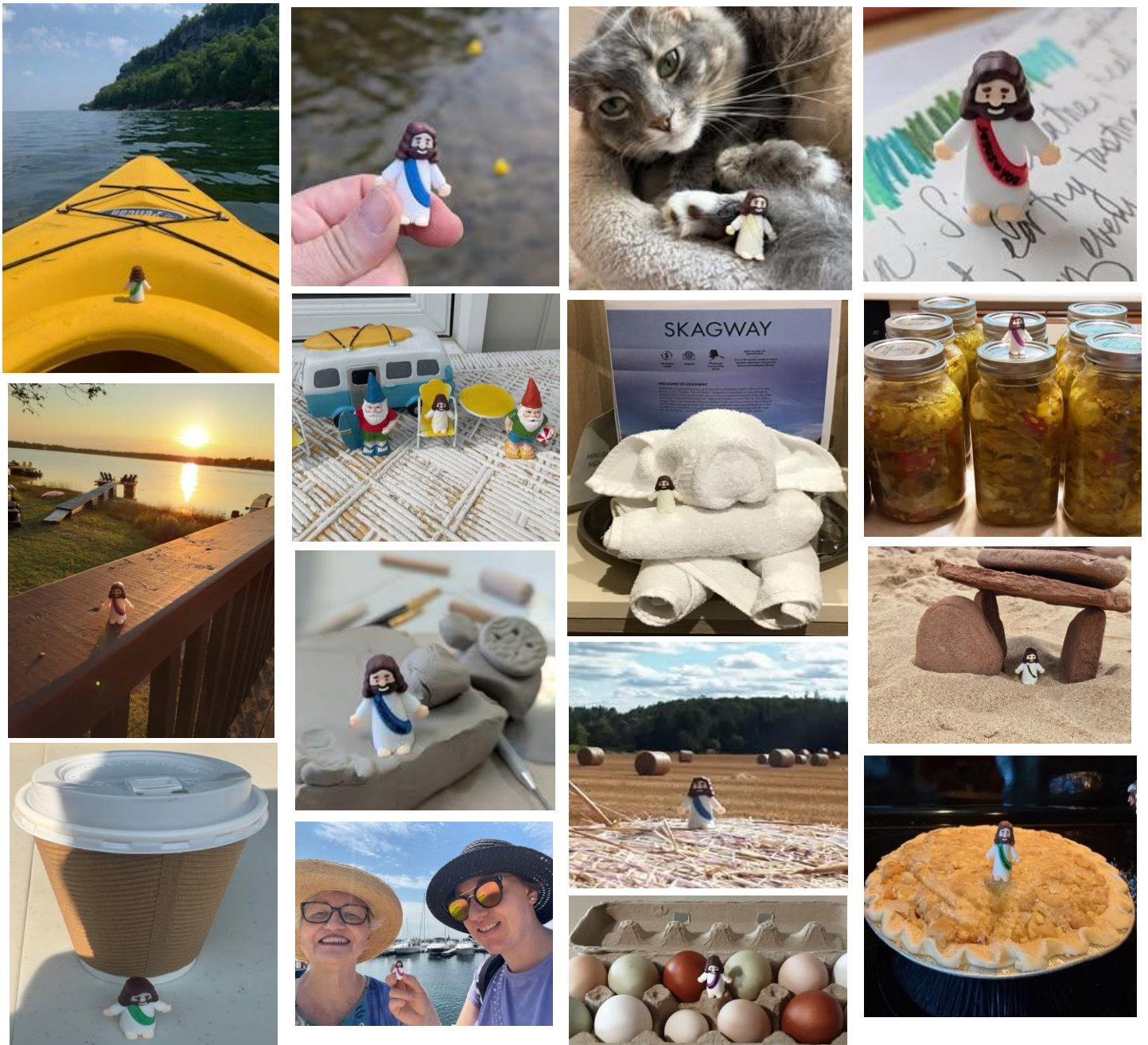


Mount Forest – Woodland Pastoral Charge Annual Report 2025



Jesus is always with us no matter what we are doing or where we are.

“It is the Lord who goes before you. He will be with you; he will not leave you or forsake you. Do not fear or be dismayed.”

Deuteronomy 31:8

CONTENTS

Mount Forest United Church

Minister's Message _____	3
Mount Forest United Church Annual Meeting Agenda _____	4
Minutes of the 2025 Mount Forest United Church Annual Meeting _____	5
Mount Forest United Church 2024 Committee and Group Reports _____	9
Transitions 2025 _____	21
Mount Forest United Church Financial Reports _____	22
Board of Trustees Financial Reports _____	27
Mount Forest United Church Reviewer's Report _____	28
Mount Forest UCW _____	29

Woodland United Church

Woodland United Church Annual Meeting Agenda _____	30
Minutes of the 2025 Woodland United Church Annual Meeting _____	31
Woodland United Church Committee Members _____	34
Woodland United Church Session Report _____	34
Woodland United Church Financial Statements _____	36
Woodland United Church Financial Reviewer's Report _____	37

Minister's Message

Greetings for 2026!

I look back at 2025 with immense gratitude for our church community.

Even when challenges arose, it was a beautiful thing to see a congregation work together to face our obstacles and keep our faith at the heart of things. I personally thank God for the love and support that I experienced. It has been a confirmation of my call to Mount Forest & Woodland. You may not realize how wonderful you are, but I do!

*I thank my God every time I remember you. In all my prayers for all of you,
I always pray with joy because of your partnership in the gospel from the first day until now, being
confident of this, that he who began a good work in you
will carry it on to completion until the day of Christ Jesus. Phil 1:3-6*

With every new ministry we come together to seek the possibilities that God has laid before us. We are living, as it is quoted in an ancient Chinese curse (which is neither ancient, nor Chinese!) "(may you live in interesting times)". We are living in times that are calling upon us to live out our faith in new ways, while clinging to the anchor that holds us fast. None of us are prepared for this future, but God has given us the time to discern and to dream it into being.

I feel like 2025 was a year of strengthening and learning. Preparing us for what lies ahead. We introduced the idea of Star Words~ and mine is **continuity**. It's a bit funny considering I began ministry here as an entirely new era in my own life. But it has lead me to think backwards, while looking forward... what do we hold on to going forward, what beliefs, connections and ideas are worthy of continuing into our future?

So for I know this~ we need one another, and our wider community needs us.

One of my very favourite definitions of the church community (Dorothy McRae-McMahon) is:

*"When we worship God
we become part of a community of people
who rest securely in the love and good
that is at the center of everything
but does not save us from struggle and pain;
the love is simply found at the center
and walks with us as we go."*

A second image I love is that the church is "fuzzy at the edges and strong at the center". We prepare ourselves as followers of Jesus with worship, study, prayer and service (the strong center) and we keep our edges soft and welcoming, porous enough to meet the needs of the day with open hearts and minds.

Thank you for inviting me to walk with you. I am deeply honoured to be part of your lives. It has been a year of laughter, of deep thinking, of provocative art, of precocious children and new connections. We have shared in sorrow and joy and confusion and clarity. These are interesting times, but they are made holy by the company we keep and Jesus by our side.

Blessings,

The Rev. Lori Campbell

Mount Forest United Church Annual Meeting - Agenda

Sunday, February 8, 2026

Opening prayer: Rev. Lori

Chair for the meeting. Moved by: _____ Second by: _____

Secretary for the meeting. Moved by: _____ Second by: _____

Accept the Agenda as printed. Moved by: _____ Second by: _____

Adherents allowed to vote. Moved by: _____ Second by: _____

Accept minutes of last AGM. Moved by: _____ Second by: _____

Read the church member memoriam for 2025

Accept the committee reports as printed without the Finance Committee.
Moved by: _____ Second by: _____

Finance Committee Report 2026 financial statement

Presentation of the budget for 2026. Moved by: _____ Second by: _____

Financial reviewers for 2026 _____
Moved by: _____ Second by: _____

Presentation of various committees and members offering to serve.
Committee nominations as needed

Leadership Team. Introduce serving members.
Questions from the floor?

Accept the committees for 2026. Moved by: _____ Second by: _____

New Business:

1. **Motion to close both churches in the pastoral charge for the month of July 2026.**
2. **Update on the upcoming demolition of the church house.**

Closing prayer: Rev Lori

Adjournment

An attendance sheet will be circulated for all to sign.

MINUTES OF THE 2025 MOUNT FOREST UNITED CHURCH ANNUAL MEETING

The Annual General Meeting of the Mount Forest United Church

The Annual General Meeting of the Mount Forest United Church for the year ending December 31, 2024, was held on Sunday, February 9, 2025.

After a wonderful service of worship, the congregation descended to the Fellowship Hall for a delicious pot luck dinner, before the meeting began.

Thanks to Janice Benson for organizing the microphone and speaker system.

Leadership Co-Chair Laurie Aitken and Reverend Lori Campbell both greeted those in attendance with friendly welcomes. Reverend Lori then opened the meeting with prayer.

Bob McFarlane moved that Laurie Aitken be chair for the Annual Meeting.
Seconded by Karon Falk...carried.

Susan MacArthur moved that Neil Aitken be secretary for the Annual Meeting.
Seconded by Heather McLeod...carried.

Laurie Aitken asked that any new business be added to the agenda as written. No motions were put forward.

Jack Watkin moved that we accept the agenda as distributed.
Seconded by Nancy Harper...carried.

Janice Benson moved that adherents be allowed to vote during the AGM.
Seconded by Norm Eygenraam...carried.

Bill Kreps moved that we accept the minutes from the previous AGM, 2023.
Seconded by Yvonne Stewart...carried.

Laurie Aitken asked for any business arising from last year's AGM. There was none at this time. Laurie gave a special welcome to Reverend Lori, as it is her first AGM since ministering to our congregation, and that we are very blessed to have her with us. This was received with hearty applause.

Bob McFarlane read the memorial from page 17 of the AGM. It was noted that Joan MacIntosh was missing from the roll until Betty Seminowicz found her name in a previous AGM report.

Jack Watkin moved that we accept the committee reports in the AGM.

Seconded by Donna Leach...carried.

Al Leach, chairperson of the finance committee, gave us an in depth review of the financial statement.

First he began by thanking the Worship Committee led by Donna McFarlane and Bruce Chapman, for getting us through the years of not having a minister and that they always kept us going. Also thanked was Dan MacArthur for all the upkeep of the building and numerous repairs. Thanks was also extended to Juliann Ellis for her continued service to the Finance Committee and for being our office manager all year round.

Al Leach thanked Derek Moore for his music leadership and continued service with the praise band and choir. John Moore was also thanked for always helping with the finance reports and being an overseer.

The budget deficit prediction for this year is \$94,000, with optimism it will be less. Snow removal for this year will obviously be much higher than many of the preceding years. From page 23, total families has increased this year by 15%. Rhoda Seibert and Laurie Aitken both thanked Al Leach for his dedicated service, which was received by much applause.

Neil Aitken moved to accept the finance report.
Norm Eygenraam seconded...carried.

Ellen Watkin moved to accept the reviewers and auditors, Bill Kreps and John Moore.
Seconded by Janice Benson..... carried.

This motion was later reviewed as John Moore is on the finance committee and maybe shouldn't been an auditor, if this is the case, Vern Job will volunteer to be an auditor in his place.

Committee nominations.

2025 Appointees to the Leadership Team:

Chairperson - Laurie Aitken	Past Chair - Robert McFarlane	Trustees - Bill Kreps
Members at Large - Lene MacLean (1 yr.), Mary Allen (2 yr.)		
Secretary - Rick Sinnamon	WOW Rep - Norm Eygenraam	Finance - Al Leach

The full slate of officials will be added at the end of the AGM minutes.

Motion by Al Leach to ad Bill Kreps to the Finance committee.
Dan MacArthur seconded...carried.

Rhoda Seibert asked a question regarding the Green Team. They are supposed to report to the M&S Committee, but there has been no chair of that committee to report to. Reverend Lori replied to the question that if they send their report to herself, she will make sure it goes forward.

Randy Bye asked whether our investments are taxed. Al replied that the interest is NOT taxed. Also that the interest is available from the Trustees if the operation of the church needs that money. Also that the investments are always invested at a LOW RISK rate. Laurie Aitken clarified as well that the investments are split between the BMO and Kindred.

Janice Benson asked if our investments were ETHICAL, during these unethical times. Laurie replied that she and her committee would look into this right away.

Lene MacLean gave us a UCW update. The Fellowship Hall was painted by Shawn McLeod Hall. Restoration Funds were used for the painting. Dan MacArthur was thanked for installing all the new lighting. UCW covered the cost of the lighting.

March 4 will be our Pancake Supper. Volunteers and donations welcome.

Nancy Harper asked when the Covenanting Service will be. Reverend Lori Campbell explained what this service was and that to this point we have been "kind of living out of wedlock." The service will be March 23 at 3:00 pm.

During the Service of Worship this morning, the children were asked what they would want and we would bring it forward to the AGM. Reverend Lori brought these requests to this meeting:

- 1: Build a McDonald's
- 2: Build a McDonald's playhouse
- 3: Giant TV...the congregation kind of nodded at this one
- 4: More movie nights...this one is quite doable and will be looked into.
- 5: Video games
- 6: Bouncy Castle...the congregation nodded their heads in approval.

Moved by Patricia Wallis that we purchase a T.V. for the kids.
Seconded by Rose Marie Kreps...carried

Reverend Lori closed the meeting in prayer.

Janice Benson moved that we adjourn.

Those in attendance for the annual meeting were:

Neil Aitken, Marjorie Young, RoseAnne Desmarais, Bruce Chapman, Larry Holtom, Jackie Holtom, Bill Shaw, Carol Shaw, Shari Walls, Sidney Bater, Xander Walls, Mark Walls, Ron Weber, Marion Officer, Sue Lawson, Barbara Hruska, Mary Norris, Annabelle Kelly, Peggy Madden, Nancy Harper, Donna Leach, Al Leach, John Moore, Betty Seminowicz, Norm Eygenraam, Mary Ruth Job, Vern Job, Jack Watkin, Ellen Watkin, Heather McLeod, Shawn McLeod, Merlin Herriot, Patricia Wallis, Susan MacArthur, Rhoda Seibert, Klaus Seibert, Frank MacLean, Lene MacLean, Jack Langenhuizen, James Croker, Cynthia Croker, Shawn Redden, Yvonne Stewart, Diane McLellan, Randy Bye, Carolyn Bye, Fran Herriot, Barb Reeves, Rose Marie Kreps, Bill Kreps, Guido Garden, Wilma Crockford, Gerald Crockford, Janice Benson, Dan MacArthur, Sarah Benson, Karon Faulk, Bob McFarlane

Neil Aitken, secretary of the 2024 AGM



Nominations 2025

"Now you are the Body of Christ..." 1 Cor. 12:27a
Confirmed & New Members for AGM

<i>All current leaders are eligible to serve another term but need to be nominated, except past chair which should shift to one of the current</i>	Nominees	LIASON TO	Christian Education Nancy Harper Jessica MacFarlane Jenn Vandepaas Sharon Duncan Mary Allen RoseMarie Kreps Shawn Redden	Communications	Membership & Fellowship Mary Ruth Job Lene McLean Shari Walls	
	Chair	Laurie Aitken	M & P Use of Building	Janice Benson Klaus Siebert		
	Secretary	Rick Sinnamon	Media/Communications			
	Past Chair	Rick ~ Bob or Laurie should consider this role	WOW Reps UCW	Mission & Outreach Patti Sinnamon Janice Benson John Dale Kerry Hale	Worship Donna Mac Farlane Mariane Howes Fran Herriot Heather McLeod Yvonne Stewart Susan Mac Arthur	Property Caroline Bye Dan MacArthur Guido Gardin Bill Kreps Scott Vandepas Mark Walls Neil Aitken
	MF Trustee	Bill Kreps	property			
	WL Trustee	Marg Mitchell	property			
	MAL MF	Lene McLene (1 yr)	Worship CE			
	MAL MF	Mary Allen	Membership & Fell PC	Finance Al Leach John Moore Larry Holtom	Pastoral Care Jackie Holtom Bill Kreps Paula Solway Daphne Rapard Betty Seminowicz Kelley Eves	Use of Building As prescribed
	Finance	Al L	Mission and Service			
	WOW Rep	Norm Eygenram				
Woodland Rep						
Minister	Lori C		Trustees (MF) Mike Burke Paul Hicks Mary Allen Bob Harper Bill Kreps	Ministry & Personnel (M & P) Al Leach Dan MacArthur Mike Burke Flora Burke Lene McLean George Harris	Trustees (WL)	

MOUNT FOREST UNITED CHURCH 2025 COMMITTEE AND GROUP REPORTS

Report from the Mount Forest United Church Leadership Team

The Leadership Team has a combined membership from Mount Forest and Woodland Pastoral Charges. We continue to meet the 3rd Tuesday of each month in either Fellowship Hall or The Upper Room under the spiritual guidance and leadership of Rev. Lori.

Al Leach continues as our finance chair providing monthly reports on the financial status of our church. He does so in conjunction with our Church Office coordinator, Juliann Ellis. A full review of the past year's finances as well as the proposed budget for 2026 will be presented at the upcoming AGM.

Our church committees from both charges continue to work hard and keep our community of faith moving forward in a changing world. We encourage those who are interested to consider joining any of these committees in order to keep fresh ideas flowing and our community outreach healthy.

The Raw Carrot continues to thrive under the direction of Lynn Felkar who coordinates the efforts of a large contingent of volunteers as well as 8 employees.

The Leadership Team will be seeking nominations for the Chair of Leadership and One Year Member at Large this year.

The members of the Leadership Team this past year have been Laurie Aitken, Bob McFarlane, Al Leach, Lene MacLean, Mary Allen, Bill Kreps, George Harris, Ruth Mundy, Marg Mitchell, Norm Eygenraam, Rick Sinnamon and Rev. Lori Campbell.

Submitted by, Laurie Aitken, Chair

Membership & Fellowship

To the members of Mount Forest United Church from the Membership and Fellowship Committee.

This past year has been, as usual, a year of coffee, tea and cookies.

We continue to honour birthday's every other month and that allows us to include everyone. Thank you to all the preparers and helpers that put these post service events on. Generally, we have 35-40 attendees that enjoy the companionship and friendship of those around them at church. Thank you again for all your help.

Sadly, our small committee has not been able to organize any events in our church, but our hopes remain high.

We have welcomed eight new members at the first of this year:

By Transfer:

Wayne and Sandra Lytle, Jean Pfeffer, Gerry English, Bonnie Aitken

By Profession of Faith:

Mark & Shari Walls, Bob Wiersma

Thank you for allowing me to serve in this capacity, it warms my heart each time I hear the buzz in the church hall after church.

Thank you from Mary Ruth Job and Lena MacLean. A small committee that is searching for new members...

Submitted by Mary Ruth Job

Worship Committee

This year was the 100th Anniversary of the United Church of Canada. On March 2, we invited Arthur United to celebrate with us which included a special cake and a photo booth. On June 22, we invited Woodland United to join us for an old-fashioned picnic at Murphy's Park in Mount Forest that include many pies and picnic foods that were enjoyed along with games and prizes. Thank you to Derek Moore for providing the music that everyone enjoyed, including the cows across the street who appeared on the hill. On August 24 at Woodland's anniversary, we celebrated with another special cake and homemade goodies.

On the afternoon of March 23, we held a covenanting service to officially welcome Rev. Lori to the congregation.

We had Communion five times which included Mount Forest's anniversary with an "Agape" service lead by Patty Sinnamon.

We held two community dinners that were both well attended.

Holy Week and Easter included a vigil that went from April 18 to 20. A "prayer tree" was created in the sanctuary at Mount Forest where purple ties could be added while saying a prayer. An 8 a.m. Easter Service was held at the McFarlane Farm that included a bonfire and breakfast, presided by Patty Sinnamon.

Rev. Lori introduced small, plastic Little Jesus for everyone in the congregation to take, with the idea of taking pictures of where you go on holiday or for coffee, etc. and to include Little Jesus. Several pictures were sent to Juliann and posted in the newsletter and our Facebook page.

We would like to thank Patty Sinnamon, Shawn Redden, Norm Eygenraam, the Green Team, and members of the Worship Committee for providing pulpit supply during the year. A thank you also to Yvonne Stewart for doing the lay readers schedule again.

Remembrance Day included Doug Smith providing the trumpet music at both services.

The poinsettia tree was once again put up in the sanctuary for the Dec. 7 service. Thank you to all those who helped make this happen.

Thank you to Derek Moore for the Christmas Cantata on Dec. 12 and to all those in the Christmas pageant on Dec. 14. Both were a big success!

Rev. Lori and the Worship Committee created clay ornaments that were handed out at the Christmas Eve service. The design included a round base with a baby in a blanket to symbolize baby Jesus.

Respectfully submitted by Susan MacArthur on behalf of the Worship Committee.



Ministry & Personnel

The Ministry and Personnel Committee is comprised of the following members; Dan MacArthur (Committee Chair), Al Leach (Chair Finance), Lene MacLean (UCW Pres), Mike Burke (Trustee), Flora Burke (Choir Rep), Claudette Stevens (Woodland Rep),. Many thanks to the committee for their efforts during the past year.

The year of 2025 represented one of physical location change for both the Church office and Reverend Lori's office. As a result of health and safety issues with the Church manse as it was being used as the both Church offices as well as Minister's office, a relocation to the main Church building was required.

Reverend Lori's office is now located in the corner office in the rear of the sanctuary to the left of the choir room. The Church office is on the upper level, the first office on left in that hallway.

Many thanks to both Reverend Lori and Juliann Ellis for their efforts in making the move go smoothly. A special thanks to Juliann with her help in taking the lead in coordinating the changes and ensuring a smooth transition that was required to making the offices functional. I would like to thank those members of the congregation that assisted with the move.

As a committee we will continue to support Reverend Lori as she continues to bring her experience and perspective to our church's ministry. Thanks for leading us.

Salary adjustments will be done accordingly based on 2026 budgets.

Our custodial staff (Vanessa and Corey Beauregard) continue to do a great job to maintain our required standards for our Church building. This contract was renewed in December for 2026.

Again, as a part of our ongoing commitment to our Church family, the M&P committee will continue to keep lines of communication open.

The committee would also to like thank Derek Moore for ensuring our Ministry of Music with both our Choir and Praise Band continues to be a strong part of worship. Thanks to Juliann Ellis for keeping the Church office running smoothly.

Respectively submitted,
Dan MacArthur, Chair



Property

Property Committee members: Bill Kreps, Neil Aitken, Dan MacArthur, Scott Vandepas, Mark Walls, and Carolyn Bye. Many thanks to Carolyn Bye for her time as Chair of Property. She will remain on the committee and Neil Aitken and Dan MacArthur will share the Chair responsibility.

- Rural Routes continues as our pest control and continues to provide services as required (mice).
- The garden around the Church continues to be maintained (Thanks to Myrna Penny for ensuring this).
- A new dishwasher has been purchased by the UCW and was installed in the Church kitchen.
- Many thanks to Scott Vandepas for maintaining the grass cutting.
- Bluewater Fire and Security continue to maintain fire alarms system and extinguishers that includes annual inspection and service when required.
- The fall leaves were bagged as part of fall cleanup; Parking lot lines had their yearly touchup. (thanks Neil and Alex Aitken)
- The AED machine has been updated for another two years.
- Old documents were shredded as well as a general cleanup of the Manse with help of many from the congregation.
- Parking lot man holes were cleaned and need to be updated every three years.
- Bernard's Bags and More (Chris Arthur) has been retained for Snow removal.

Respectfully Submitted by Dan MacArthur, Property Co-Chair

Dan MacArthur has gone far beyond the expectations of the Property committee in the constant upkeep of the manse, the snow blowing and general church repairs. A huge thank you goes to him for all his work for the congregation.

With the results of a congregational meeting in September it was decided that the church manse will be demolished. The Property Committee will assist with this as required.

As part of the office moves from the Manse, new flooring, painting, and lighting and electrical was required to bring the selected office areas up to standard. Thanks to Shawn McLeod for the painting and ensuring flooring was completed. A video/intercom system will be installed at the back entrance door.

In the New Year, the Property Committee will do a walkthrough of the entire Church building to review any potential upgrades and repairs that are required. A report will then be forwarded to Leadership with recommendations.

Respectfully Submitted by Neil Aitken, Property Co-Chairs

Pauline Brown Resource Centre

The Resource Centre has been inactive this year. We had one large cleanup. The room needs to have further consideration given to utilization of the room, what the library will look like in the future, and how best can we catalogue the archive material that is important to the history of our church.

If you have any ideas, or constructive suggestions, please contact Mary Allen, 519-323-1934.

Submitted by Mary Allen

Raw Carrot Soup Enterprise

It was an interesting year at The Raw Carrot. To start the year, we had an order for around 600 bags of soup. With soup production in high gear, we were able to complete the order and then continued to work hard to fill the freezers again. In April with lots of community support we had a very successful bake sale. With the freezers full, we took the summer off and said goodbye to Kate our sales manager as she started another chapter in her life (preparing for motherhood). September had the kitchen cooking again, with an eye to fine-tuning recipes for catering for 200 in October. November brought two school fundraisers to deliver and we finished the year off with an order for almost 150 bags of soup. We also hired a new Sales Manager, Andy Koopmans and are looking forward to more sales in 2026.

We continue along our journey to act justly, love mercy and walk humbly with our God (Micah 6:8). We are so grateful for the love and support that we receive from our church community and the larger community.

Lynne Felkar and Janice Benson

Mt Forest Raw Carrot Year End Income Statement 2025	
INCOME	2025 Actuals
Income from Sales	24,880.67
In-Kind	
Training Allowance	-
Fundraiser	4,125.20
Grants & Donations	
Total Income	29,005.87
EXPENSES	2025 Actuals
Bank Charges	-
Cell Exp	-
Certifications for staff	
Food Pkg & Labels	1,222.60
Food Supplies	3,725.63
Fundraising Exp	-
GS1 Licensing	
Honorarium	
Kitchen Supplies for Program	
Payroll Processing Fee	172.61
Marketing	527.89
<i>Organization Admin</i>	
Kitchen Coordinator	5,405.13
Managing Director	-
Royalty Fee	1,266.25
Office Supplies	
Repairs and Maintenance	39.88
Trans. & Delivery	625.61
Website	
Wages	13,104.60
Utilities - Mt Forest UC	-
In Kind - Rent, Utilities, Repairs, Printing, Internet & Marketing	
Total Expenses	26,090.20
Net Income/Loss	2,915.67

Pastoral Care Team

The year 2025 has flown by and we count our blessings as we enter the New Year. Our team met a total of 6 times; one included a lovely pot-luck lunch. Our members in 2025 were: Daphne Rappard, Paula Solway, Kelly Eves, Jackie Holtom, Bill Kreps, Rose Marie Kreps and Betty Seminowicz.

We have visited, offered prayers, sent cards, provided casseroles and on occasion prayer shawls and supported Rev. Lori in care of the sick and dying. We also attempted to follow up with those who have experienced loss.

We would like to extend a special thank you to Deb Harper who has provided casseroles for our casserole ministry this past year and to Jackie Holtom for her great desserts. Anyone else who has helped out – thank you! The casserole freezer will be moved from the church house into the church building.

Much gratitude for the women in our congregation who have knit our beautiful prayer shawls. The shawls provide comfort to people during most difficult times in their lives.

As a congregation, we are all involved in pastoral care by loving and caring for each other. Your suggestions and prayer requests to us are so appreciated; your requests will be kept confidential unless you wish to share with others. Together let's move into our New Year with hope and courage, knowing we are beloved children of the God we serve.

Respectfully submitted – Betty Seminowicz and Daphne Rappard – co-chairs.

Choir

2025 was another great year of good times making good music about the Good News!

Aside from supporting the music ministry during regular worship, the choir and praise band presented Music Night on May 30.

During the summer hiatus, a few brave members stepped up to perform during service.

Cheryl and Paul Hincks once again hosted our summer party on August 21, which was a fabulous time of fellowship, great food, and lots of fun.

Once fall arrived, we were back on our usual routines. The choir, and members Sue Lawson and Flora Burke, participated in the Gospel Fest at First Baptist Church, on Sunday afternoon, November 2.

Additional members were welcomed to join the choir for our annual Christmas celebration on December 12. This year's cantata, written by Pepper Choplin, Take Me Back to Bethlehem, was well attended. Jack and Ellen Watkin supplied flowers to adorn our "black and bling" dress code.

We are so blessed to have the ongoing direction, expertise, and vision of our music director Derek Moore. Thank you is insufficient to relay our appreciation for all his leadership means to our team.



Submitted by Kelly Eves

Receipts	
Balance Forward	57.67
Cash on hand	21.00
Dues from members	200.00
Donations	20.00
Bank Interest	0.04
Total Receipts	298.71
Expenses	
Christmas	180.00
Total Expenses	180.00
Bank Balance at 31Dec25	118.71

Broadcast Ministry

In the past year, a total of 49 videos were uploaded to YouTube, and Eastlink and 37 audio files to CIWN and to the church office to upload to the website. The videos are removed from YouTube after about 6 weeks except for specials that are uploaded. Wightman Telecom links to our YouTube upload. There are several differences between the videos we send to Eastlink and YouTube which is easily accomplished. Of particular note is the fact that we have now 61 full-time subscribers on YouTube that get an alert every time a new video is uploaded. The numbers of viewers from Eastlink and Wightman telecom are not available to me.



Although there are new people that I deal with both at Wightman Telecom and Eastlink, we have a good working relationship with both and are extremely accommodating. When I have been unable to upload services, they have accommodated me when I upload archival video. I think people enjoyed these flashbacks. Our most popular video this year has been the Community Cantata with 191 hits at this time.

When we switched from broadcast to our current system in October 2012, there were some teething problems. This year, we had issues with software, cameras and SD cards, but nothing that couldn't be fixed. Also, the Dropbox link to CIWN was a problem so we switched to File Mail. For a number of years now, the words to the readings and hymns are on the screen so that people can follow the service. As always, the process is in flux as we always try new things for the better. We currently record with 2 cameras and 10 microphones. Earlier this year, we tried some shoots with 4 cameras but the process was complicated.

For all the years that I've operated the TV ministry, I've had four operational guidelines:

- Respect the sanctity of the service.
- Respect the sanctity of the position of the worship leaders.
- Remain unobtrusive and preserve the privacy of the congregation.
- Maintain a professional attitude and work ethic during recording and editing.



As I look at the reports in past years and at past videos, I see people changing, people gone, people new. As always, I welcome constructive criticism and volunteers.

Respectfully submitted, Klaus Seibert

Christian Education Committee

The Sunday School program continues weekly (September until the end of June). We have a teacher/leader prepared to guide the children every Sunday. Sometimes they do crafts, sometimes they colour. Rev. Lori always has an interesting, and interactive story for Wonder Time for the children. This story reflects the topic of the sermon, and we try to coincide the weekly topic with the lectionary also. Thank you to everyone involved with the program - Diane Lawless is a leader also.

Easter Parade, Palm Sunday: The children walked through the sanctuary, waving palm branches prior to departing for Sunday School.

April Movie Night: April 25th was well attended and the children enjoyed the movie.

Vacation Bible School: Aug 5-8. This year we had a very special guest, James Cocker, Arts and Movement Educator, who guided and encouraged the children to discover new ways to demonstrate and experience movement. On the Friday (8th), the children's grandparents/parent/caretakers attended for a presentation of their learnings. As well there were bible stories, crafts and delicious, nutritious snacks each day.

Trunk or Treat: October 25. Another very successful event. We had over 240 children & adults attend and we were very lucky to be packing up when it started to rain! Once again, we are appreciative of our church family members who made donations, both of money for supplies and candy to distribute, and also to those to assisted that day - Mark & Shari Walls and Dorothy Cook, as well as Dan McArthur.

Christmas Pageant: December 14. The children did well and had fun presenting the pageant. They enjoyed pizza lunch afterward.

Compassion Child: Our Committee still sponsors the same child from Guatemala through Compassion Canada. The children help write letters to her and we include pictures they have coloured as well. She responds that she is thankful for the support.

CE Committee Members: Mary Allen, Sharon Duncan, Nancy Harper, Jessica McFarlane, Shawn Redden, Jenn Vandepas.

Submitted by Mary Allen



Green Team

March 18, 2025 - Radio Interview on 88.7 The River about the Green Team's work and upcoming events.

April 19, 2025 - Earth Day Clean Up. Everyone met at the Community garden and were assigned areas of town to pick up garbage. We planted a fruit tree at the garden. About 25 people attended. There were prizes and pizza.

We won second place in the Wellington Advertiser (May 22nd issue) for our Earth Day activities. We won \$500. The money was donated to our Tree Trust Chapter.

April 27, 2025 - Educational Walk and Eco Market. Held at the home of Erin and Chris Kiers. A walk was led by Julia Lebedeva, an herbalist. Funds raised were donated to Tree Trust.

May 2025 Tree Planting - 182 trees were planted around Mount Forest this season. A special thank you to all you helped plant and water.

May 17, 2025 - Field trip to Marlin Herriot's to see the blue birds. No blue birds showed up but we had a great social and information about sequoia trees from Marlin.

Tree Inventory of municipal trees in Mount Forest is ongoing.

Friday, June 27, 2025 - Meeting with the Municipality to discuss next steps for tree planting at the Mount Forest Cemetery, town entrance tree planting, Murphy park dock building and installation, Tree inventory plans, Township Work plan 2026 (tree resources, donation policy, municipal serving standards and green infrastructure projects).

August 3, 2025 - The Green Team lead a nature-themed church service at the MFUC. A serviceberry tree was planted on the church property and Marlin Herriot built a bird house designed like our church and put it near the education wing of the church.

August 2025 - Installation of a bench at the Mount Forest bus stop behind the Post Office. Green Team inscription and "Walk gently on the earth and do no harm".

Friday, September 19, 2025 - Rhoda Seibert and Daphne Rappard attended a Tree Trust meeting in Elora with all the other Tree Trust chapters in Ontario.

Saturday, September 20, 2024 - Second Tree Trust Event. The big maple tree at corner of North Water Street and Arthur Street on Hospital grounds was chosen. There was music and speeches. A white oak and a white pine were planted nearby as understudy trees. Afterwards we watched the tree get trimmed and braced.

October 8, 2025 - A few Green Team members went to see Larry Oakes' trees. He has many trees available to give away but we need to dig them up ourselves.

November 2025 - Manuela Demedeiros tweaked our proposed draft tree bylaw which we will present again to the municipality for them to consider implementing.

November 28, 2025 - The Green Team sponsored public skating. Both primary and secondary schools had a PD day. Sharon Rodgers and Rhoda Seibert set up a Green Team display.

We are always open to new ideas that we can initiate to make Mount Forest a greener place and live with respect in Creation.

Submitted by Rhoda Seibert, Green Team Chair



Finance and Stewardship

An exciting year for the Church as we had Rev. Lori for an entire year of service!

Financially, the Church started 2025 in a positive financial position with a surplus of revenue of approximately \$34,400. This was due to a number of factors, not the least of which was underspending by 8 out of 15 of the Church committees in 2024. We also received a transfer of some interest funds from the Trustees to help offset some of our Ministry & Personnel expenses.



A long winter at the beginning of 2025 propelled some Committee expenditures beyond budget targets, especially at the Church House for water, heat and hydro and in the Grounds Maintenance budget for snow removal. We also experienced an increase in our Church assessment budget. A further increase in assessment will be experienced and budgeted for in 2026.

General contributions in the **operating income budget** averaged approx. \$14,620 per month and **total operating income** averaged \$17,285 per month during 2025. **Operating expenses** averaged \$22,865 monthly during 2025. The Congregational approved budget for 2025 projected an excess of expenditures over revenue of \$93,935; while the actual (unaudited) over expenditure was \$50,192.

As noted, the MFUC Church ended the fiscal year with expenses exceeding revenues by approximately \$50,200, which will be partially offset by an invested \$25,000 GIC which matures early in 2026, and which will be applied to the shortfall versus all funds to be taken from the general account balance. There is approximately \$25,000 in the general account after budget liabilities are taken into account which will be used to offset the remaining deficit. As such, the Church would financially start 2026 in the “black” with a small General Fund balance to start the year. It is noted that the draft 2026 budget will also project a deficit for 2026 and will be a challenging year financially for the Church.

The number of members using the PAR option to support the Church continued to increase during 2025. This regular monthly remittance program also makes the Treasurer’s work lighter as a monthly tally sheet is received for these donations. The use of the PAR donation program is open to all members and ensures that your support of the Church is there every month even you if you are unable to attend Church on a regular basis. Anyone wishing to sign up for the PAR program, need only speak to Juliann, the Office Manager/Treasurer.

The use of the Benevolent fund was again suspended during 2025 after initial discussion with the Minister; and due to the office moves to the Church from the Church House late in 2025, the use of this fund be revisited for 2026.

The Finance Committee prepared and submitted monthly reports for the Leadership Team’s review throughout 2025 and met with the Treasurer/Office Manager on a regular basis to discuss financial matters. A Finance Committee member often collected funds from the collection plates and either transferred same to the Treasurer or made the bank deposit.

The Committee would like to express its thanks to John Moore for his support on the Committee and to Juliann Ellis, the Office Manager/Treasure for her continued due diligence and support throughout 2025.

Al Leach
F&S Chairperson

John Moore
F&S Committee member

Board of Trustees

The Board of Trustees for 2025 consisted of Mike Burke, Mary Allen-Dippel, Robert Harper Jr., Paul Hincks, Bill Kreps and Chair Laurie Aitken.

The Board met several times this year. Discussions pertained to changes to some of the maturity dates of the GICs. By investing in a variety of 12 month and 18 month GICs, a flow of interest can be captured and banked for salary purposes, while the capital is reinvested.

The Trustees also met to make a motion for the demolition of church house, as well as to seek approval for this from the W.O.W. Approval was granted and an application to Wellington North Township for a demolition permit is underway.

Thanks to the Board members for their ongoing support of the Church, with special thanks to Juliann Ellis, our church office manager.

Respectfully submitted, Laurie Aitken, Chair

A Year of Memories



Western Ontario Waterways (W.O.W.) Regional Representative Report for 2025

Over the past year, I have had the privilege of representing Mount Forest United Church at Western Ontario Waterways (W.O.W.) gatherings, including the Spring in-person meeting, the Fall Zoom meeting, and several monthly regional representatives' Zoom sessions. These events continue to offer meaningful opportunities for connection, learning, and reflection on the evolving life of the United Church.

The Spring Meeting (May 2–3), themed “*We Are One – Deepening Our Connections*,” emphasized relationship-building across the region. A framework called **BRAVE** was high-lighted as a model for community safety and faithful engagement: being accountable, reflecting on bias, actively listening, vocalizing questions, and encountering new ideas with curiosity. This approach reflects an ongoing commitment to respectful dialogue in challenging times.

This meeting also marked the conclusion of Jennifer Irving’s term as W.O.W. President. She led the region with compassion and steadiness through difficult personal and communal seasons. Rebekah Duncan has since assumed the presidency, and I am confident in her leadership based on my previous work with her. Several longstanding leaders, including Gord Dunbar, retired this year, reminding us again of the growing need for new voices. Across the region, there are increasing vacancies on commissions and fewer newly ordained ministers, reinforcing the importance of lay leadership stepping forward in many areas of church life.

Between major gatherings, monthly Zoom meetings for regional reps—hosted by John Neff—have provided valuable learning. A standout presentation came from Susan (United Church statistics) on **Vision 2035**, a data-driven project examining future trends. While some findings are sobering, the work emphasizes that identifying realities now enables faithful and intentional change. Particularly meaningful was her focus on volunteer hours, reminding us that much of the church’s impact is invisible but profound. She also shared hopeful evidence that relatively small, intentional actions—especially with children and youth—can have far-reaching effects.

The Fall Meeting (November 7–8), themed “*Growing Our Community*,” continued these conversations. Presentations from General Council 45 commissioners addressed reconciliation with the LGBTQ community, financial transparency, stewardship, discipleship, and growth. While membership trends nationally continue to decline, speakers repeatedly emphasized that numbers alone do not define faithfulness. Encouragingly, nearly 2,000 people joined the United Church in 2024, and youth participation at General Council was both strong and energized.

A recurring message across all meetings was the need to shift from a crisis mindset to a Spirit-led focus on welcome, generosity, creativity, and hope. Growth was consistently framed not as returning to “how things used to be,” but as planting seeds for something new.

It has been a privilege to participate in this work on your behalf. I remain encouraged by the commitment, honesty, and imagination present across our wider church, even in times of significant change.

Submitted by Norm Eygenraam

TRANSITIONS 2025

Funerals, Committals and Memorial Services

Gone But Not Forgotten

*Virginia Byers (February 1) **

*John McGovern (April 8) **

*Guido Gardin (May 3) **

*Earl Marquardt (June 1) **

Douglas Dally (August 13)

Kenneth McLellan (September 9)

*Rilla McRobb (October 15) **

*Kaye Moody (December 17) **

Daniel Shearer (March 2)

*Pauline Brown (April 12) **

*Shirley Martin (May 6) **

Karen Bresson (August 5)

David Lyons (August 28)

Lois Seguss (September 30)

*Wilma Williamson (December 7) **

** Member*



Memorial Donations

Donations were received in loving memory of the following people:

Virginia Byers, Rilla McRobb

MOUNT FOREST UNITED CHURCH FINANCIAL REPORTS

BALANCE SHEET - DECEMBER 31, 2025

Mount Forest United Church
Balance Sheet
 MFUC 01, December 2025

Page: 1

	Current Year	Previous Year
ASSETS		
CURRENT ASSETS		
General Account BMO	\$113,917.42	\$134,738.00
ACCOUNTS RECEIVABLE		
Woodland	0.00	2,292.23
G.S.T. Rebate	543.78	1,070.78
Provincial Tax Rebate	1,911.82	2,156.18
Raw Carrot	1,079.07	1.99
Subtotal Accounts Receivable	3,534.67	5,521.18
Subtotal Current Assets	117,452.09	140,259.18
FIXED / OTHER ASSETS		
EQUIPMENT		
Short Term Cashable GIC	25,000.00	25,000.00
TOTAL ASSETS	\$142,452.09	\$165,259.18
LIABILITIES		
CURRENT LIABILITIES		
Mission & Service Payable	\$338.00	\$1,327.17
Payable - Trustees	85,431.77	57,057.67
Accounts Payable - Misc	1,140.00	1,140.00
Subtotal Current Liabilities	86,909.77	59,524.84
TOTAL LIABILITIES	86,909.77	59,524.84
OPERATING FUNDS		
General Fund Balance	\$33,617.82	\$81,952.84
Benevolent Fund	3,855.01	3,755.01
Grant Funded Projects	4,163.57	4,163.57
Office & Media Equip Fund	828.36	828.36
Subtotal Operating Funds	42,464.76	90,699.78
NON-OPERATING FUNDS		
Retained Camp Funds	7,544.94	7,544.94
Green Team	5,532.62	7,489.62
Subtotal Non-operating Funds	13,077.56	15,034.56
TOTAL FUND BALANCE	55,542.32	105,734.34
TOTAL LIABILITIES AND FUND BALANCE	\$142,452.09	\$165,259.18

STATEMENT OF INCOME AND EXPENSE
January 1 – December 31, 2025

INCOME				
OPERATING	2025Actual	2025 Budget	2024 Actual	2026 Budget
RECEIPTABLE				
General Contributions	\$167,256.50	\$163,000.00	\$161,989.20	\$165,000.00
Initial Offering	0.00	200.00	0.00	0.00
Choir Concerts	3,228.00	2,500.00	2,940.00	2,500.00
Easter	900.00	1,000.00	2,130.00	1,000.00
Christmas	2,445.00	2,500.00	2,650.00	2,500.00
Anniversary	465.00	1,100.00	1,510.00	1,500.00
TV Ministry	0.00	500.00	0.00	0.00
Benevolent	300.00	1,500.00	400.00	250.00
Sunday School General	285.00	0.00	0.00	0.00
Bulletin Dedication	175.00	300.00	100.00	200.00
Memory Garden	0.00	500.00	1,500.00	200.00
Fundraising	380.00	0.00	0.00	0.00
Subtotal Receiptable	175,434.50	173,100.00	173,219.20	173,150.00
NON-RECEIPTABLE				
Loose Offering	6,290.35	2,800.00	4,707.92	4,500.00
Interest earned	1,080.30	0.00	0.00	0.00
Woodland Expense Contrib	0.00	5,100.00	0.00	5,100.00
Use of Building	2,115.00	3,000.00	3,685.00	3,000.00
General Fundraising	0.00	0.00	3,086.72	0.00
Choir / Concerts	1,431.00	250.00	1,184.70	250.00
Sunday School - Loose	0.00	0.00	44.00	0.00
M&S Fundraising	2,959.46	4,000.00	5,760.05	4,000.00
Raw Carrot Shared Expense	0.00	500.00	0.00	500.00
UCW Fundraising	2,350.00	0.00	0.00	0.00
UCW Contributions	11,389.31	0.00	0.00	0.00
Bequests (Pending)	0.00	0.00	25,000.00	0.00
Transfer of Non Operating	0.00	0.00	3,964.73	0.00
Trustee Interest-Minister	4,405.48	0.00	0.00	0.00
Subtotal Non-receiptable	32,020.90	15,650.00	47,433.12	17,350.00
Subtotal Operating	207,455.40	188,750.00	220,652.32	190,500.00
NON-OPERATING				
RECEIPTABLE				
Memorial Contributions	2,260.00	0.00	0.00	0.00
UCC M & S	13,204.00	14,000.00	13,838.34	14,000.00
UCW Unit Contributions	600.00	0.00	3,600.00	0.00
Pastoral Care Designated	0.00	0.00	250.00	0.00
Subtotal Ucw Unit Contributions	600.00	0.00	3,850.00	0.00
Green Team - Memorial	25.00	0.00	25.00	0.00
Subtotal Receiptable	16,089.00	14,000.00	17,713.34	14,000.00
NON-RECEIPTABLE				
Fellowship Donations	100.00	0.00	0.00	0.00
Green Team (NR)	549.00	0.00	5,194.37	0.00
Subtotal Non-receiptable	649.00	0.00	5,194.37	0.00
Subtotal Non-operating	16,738.00	14,000.00	22,907.71	14,000.00
TOTAL INCOME	224,193.40	202,750.00	243,560.03	204,500.00

EXPENSE	2025 ACTUAL	2025 BUDGET	2024 ACTUAL	2026 BUDGET
OPERATING EXPENSE				
MINISTRY & PERSONNEL				
Minister - Salary	\$69,856.44	\$77,660.00	\$36,703.30	\$79,665.00
Minister - Cont Education	386.64	1,689.00	430.12	1,733.00
Minister - Telephone	249.96	456.00	135.43	300.00
Minister -Travel	392.50	859.00	80.85	600.00
Minister - Moving Expense	0.00	0.00	5,410.21	0.00
Employment Insurance	2,066.29	2,500.00	1,570.18	2,700.00
Canada Pension Plan	5,544.47	6,800.00	3,696.81	6,600.00
Group Pension	9,175.11	7,725.00	5,502.83	10,000.00
Group Insurance	10,678.84	8,240.00	6,177.28	11,200.00
Payroll Admin Fee	364.82	412.00	393.96	400.00
Office Manager	22,899.81	29,664.00	25,229.80	30,435.00
Administration Assistant	0.00	10,000.00	0.00	10,000.00
Custodial - Church	25,341.98	25,240.00	24,504.00	25,896.00
Custodial - Ch House	1,095.00	900.00	640.00	0.00
Choir Director / Organist	26,341.60	26,265.00	26,465.14	26,947.00
Subtotal Ministry & Personnel	174,393.46	198,410.00	136,939.91	206,476.00
WORSHIP COMMITTEE SERVICE				
Ministerial Supply	1,266.71	3,500.00	2,806.50	1,200.00
Ministerial Supply Travel	100.10	300.00	432.68	100.00
Bulletin & Advertising	0.00	75.00	0.00	100.00
Guest Speaker	0.00	200.00	247.00	200.00
Worship Supplies	1,481.18	2,800.00	1,150.03	1,500.00
Anniversary Sunday	158.80	300.00	0.00	200.00
Gathering subscription	108.87	80.00	0.00	80.00
Subtotal Service	3,115.66	7,255.00	4,636.21	3,380.00
CHORAL				
Sheet Music	338.36	300.00	308.57	350.00
Choir Supplies&Equipment	0.00	300.00	311.77	250.00
Dues, Fees & Copyright	402.00	475.00	755.00	200.00
Organ & Piano Maintenance	365.00	700.00	322.21	500.00
Guest Musicians	150.00	100.00	0.00	150.00
Subtotal Choral	1,255.36	1,875.00	1,697.55	1,450.00
Subtotal Worship Committee	4,371.02	9,130.00	6,333.76	4,830.00
PASTORAL CARE TEAM				
Resources & Supplies	0.00	200.00	148.68	200.00
Educational Events	0.00	720.00	0.00	300.00
Casserole Ministry	100.00	400.00	0.00	100.00
Subtotal Pastoral Care Team	100.00	1,320.00	148.68	600.00
CHRISTIAN EDUCATION				
Sunday School	300.96	150.00	57.18	300.00
Compassion Canada	626.00	600.00	317.00	640.00
Vacation Bible School	406.99	250.00	160.06	400.00
Christian Ed Programs	0.00	2,000.00	0.00	0.00
Resource Centre Programs	0.00	150.00	0.00	0.00
Subscriptions	94.24	125.00	222.16	125.00
Subtotal Christian Education	1,428.19	3,275.00	756.40	1,465.00

	2025 ACTUAL	2025 BUDGET	2024 ACTUAL	2026 BUDGET
MISSION & SERVICE				
Outreach	1,489.07	2,000.00	0.00	2,000.00
Supplies	0.00	1,500.00	370.00	1,500.00
Literature/Learning Mtrls	0.00	50.00	0.00	50.00
Speaker expense	0.00	200.00	0.00	200.00
Subtotal Mission & Service	1,489.07	3,750.00	370.00	3,750.00
BENEVOLENT				
Assistance Funding	200.00	2,500.00	0.00	500.00
MEMBERSHIP & FELLOWSHIP				
Printing	0.00	150.00	0.00	150.00
Baptism & Confirmation	0.00	200.00	0.00	200.00
Coffee Hour Supplies	526.84	600.00	298.23	600.00
Welcome Night Supplies	0.00	100.00	0.00	0.00
Cards, Supplies	0.00	100.00	160.65	150.00
Socials & Recreational	348.19	400.00	0.00	200.00
Subtotal Membership & Fellowship	875.03	1,550.00	458.88	1,300.00
MEDIA				
Communications	860.25	670.00	692.59	670.00
PROPERTY COMMITTEE				
CHURCH				
Water & Sewer	1,801.40	1,500.00	1,101.29	1,500.00
Heat	6,530.66	10,000.00	6,963.35	10,000.00
Hydro	2,946.75	4,500.00	2,863.40	4,500.00
Repairs & Maint - Church	2,410.62	7,500.00	4,201.96	7,500.00
Custodial Supplies Church	354.03	750.00	741.78	750.00
Cleaning Equip & Repairs	363.16	250.00	0.00	250.00
Maintenance Equipment	11,278.54	150.00	0.00	150.00
Lift Maintenance/Licence	2,065.42	1,500.00	1,432.36	1,500.00
Subtotal Church	27,750.58	26,150.00	17,304.14	26,150.00
Transition Updates	5,384.13	0.00	0.00	0.00
CHURCH HOUSE				
Heat	3,814.23	4,000.00	1,549.94	1,200.00
Utilities	3,163.58	2,500.00	2,684.48	1,200.00
Repairs & Maintenance-CH	977.36	500.00	343.58	250.00
Custodial Supplies CH	424.12	200.00	164.39	0.00
Rental Equipment	805.05	150.00	136.56	200.00
Subtotal Church House	9,184.34	7,350.00	4,878.95	2,850.00
GROUNDS				
Equipment Maint & Repairs	0.00	100.00	0.00	100.00
Grounds Expense	35.91	500.00	0.00	500.00
Snow Removal	9,789.53	9,000.00	4,404.79	15,240.00
Equipment	0.00	0.00	1,454.12	0.00
Memory Garden	0.00	0.00	623.64	0.00
Subtotal Grounds	9,825.44	9,600.00	6,482.55	15,840.00
Subtotal Property Committee	52,144.49	43,100.00	28,665.64	44,840.00

	2025 ACTUAL	2025 BUDGET	2024 ACTUAL	2026 BUDGET
FINANCE ADMIN STEWARDSHIP ADMINISTRATION				
Postage	84.78	350.00	201.22	200.00
Telephone	977.54	1,000.00	982.63	1,100.00
Internet	2,200.43	2,150.00	2,269.24	2,000.00
Printing	2,528.03	1,650.00	1,581.60	2,500.00
Office Supplies	1,077.71	900.00	1,311.89	1,000.00
Support, software, website	105.76	430.00	497.73	700.00
Office Equipment & Repair	788.82	550.00	224.63	3,200.00
Comp Equip & Depreciation	0.00	0.00	788.89	0.00
Bank Serv Charge/Interest	651.66	600.00	597.42	600.00
Subtotal Administration	8,414.73	7,630.00	8,455.25	11,300.00
WOW REGIONAL COUNCIL				
Denominational Assessment	14,713.68	8,400.00	10,660.04	18,550.00
Conference expense	300.00	1,250.00	144.00	1,250.00
Supervising Minister	0.00	0.00	393.75	0.00
Subtotal Wow Regional Council	15,013.68	9,650.00	11,197.79	19,800.00
FUNDRAISING				
Advertising	0.00	100.00	18.92	100.00
Supplies	0.00	100.00	185.00	100.00
Administration	0.00	100.00	0.00	100.00
Subtotal Fundraising	0.00	300.00	203.92	300.00
Subtotal Finance Admin Stewardship	23,428.41	17,580.00	19,856.96	31,400.00
Subtotal Operating Expense	259,289.92	281,285.00	194,222.82	295,831.00
NON-OPERATING EXPENSE TRANSFERS/ DESIGNATED				
Summer Camp Bursary	0.00	1,000.00	0.00	1,000.00
Green Team	2,531.00	400.00	843.70	400.00
Mission & Service	12,564.50	14,000.00	14,063.34	14,000.00
Subtotal Non-operating Expense	15,095.50	15,400.00	14,907.04	15,400.00
TOTAL EXPENSES	274,385.42	296,685.00	209,129.86	311,231.00
EXCESS INCOME/EXPENSES	(\$50,192.02)	(\$93,935.00)	\$34,430.17	(\$106,731.00)

BOARD OF TRUSTEES FINANCIAL REPORTS

BALANCE SHEET @ DECEMBER 31, 2025

ASSETS	2025	2024
CURRENT ASSETS		
TD / Canada Trust	\$20,612.55	\$20,602.25
Kindred Credit Union	39,070.57	30,633.17
ACCOUNTS RECEIVABLE		
Restoration Contributions	16,247.71	19,893.46
Memorial Funds	5,291.36	4,444.40
Bequests	19,742.44	19,742.44
Interest	12,977.37	12,977.37
MFUC - GIC to reinvest	31,172.89	0.00
Subtotal Accounts Receivable	85,431.77	57,057.67
SHORT TERM INVESTMENTS		
GIC - Cashable	407,889.38	434,113.51
Subtotal Current Assets	553,004.27	542,406.60
TOTAL ASSETS	<u>\$553,004.27</u>	<u>\$542,406.60</u>
NON-OPERATING FUNDS		
Restoration Funds	\$207,264.63	\$197,186.12
Capital Reserve Funds	119,135.24	118,616.08
Bequest Funds	226,604.40	226,604.40
TOTAL FUND BALANCE	<u>553,004.27</u>	<u>542,406.60</u>
TOTAL LIABILITIES AND FUND BALANCE	<u>\$553,004.27</u>	<u>\$542,406.60</u>

Trustee Investments

Guaranteed Investment Certificates:

<u>Institution</u>	<u>Maturity Date</u>	<u>Interest Rate</u>	<u>Principal</u>
Kindred Credit Union	February 2, 2026	3.65%	\$ 30,000.00
Kindred Credit Union	April 20, 2026	3.25%	\$ 40,024.69
Kindred Credit Union	September 19, 2026	3.30%	\$ 41,115.00
Kindred Credit Union	February 2, 2027	3.70%	\$ 45,000.00
Kindred Credit Union	April 20, 2027	3.30%	\$ 40,024.69
Kindred Credit Union	September 20, 2027	3.35%	\$ 61,725.00
Bank of Montreal	June 5, 2026	3.75%	\$ 30,000.00
Bank of Montreal	July 2, 2026	3.50%	\$ 50,000.00
Bank of Montreal	December 7, 2026	3.60%	\$ 20,000.00
Bank of Montreal	January 4, 2027	3.40%	\$ 50,000.00
			\$407,889.38
<i>Other: Kindred Credit Union Owner Shares</i>			<u>\$ 411.48</u>
		Total Investments	<u>\$407,930.53</u>

BOARD OF TRUSTEES FINANCIAL REPORTS

Statement of Income and Expense – January 1 to December 31, 2025

Mount Forest United Church Income and Expense Statement				
01/14/2026 09:56 AM	TRUSTEES 02, January 2025 - December 2025			Page: 1
	Current Period	Year to Date Budget	Prior Year	Next Year Annual Budget
INCOME				
RECEIPTABLE				
Restoration Contributions	\$9,231.55	\$10,200.00	\$9,600.00	\$9,300.00
Memorial Contributions	846.96	1,500.00	2,918.00	900.00
Subtotal Receiptable	<u>10,078.51</u>	<u>11,700.00</u>	<u>12,518.00</u>	<u>10,200.00</u>
NON-RECEIPTABLE				
Account Interest	124.88	150.00	87.63	150.00
GIC Interest	13,271.58	6,200.00	23,831.45	14,000.00
Subtotal Non-receiptable	<u>13,396.46</u>	<u>6,350.00</u>	<u>23,919.08</u>	<u>14,150.00</u>
TOTAL INCOME	<u>23,474.97</u>	<u>18,050.00</u>	<u>36,437.08</u>	<u>24,350.00</u>
EXPENSE				
RESTORATION				
Interior restoration cost	\$0.00	\$0.00	\$10,263.87	\$0.00
CAPITAL				
INSURANCE				
Property & Liability Ins	12,877.30	14,350.00	10,216.29	14,350.00
TOTAL EXPENSES	<u>12,877.30</u>	<u>14,350.00</u>	<u>20,480.16</u>	<u>14,350.00</u>
EXCESS INCOME/EXPENSES	<u><u>\$10,597.67</u></u>	<u><u>\$3,700.00</u></u>	<u><u>\$15,956.92</u></u>	<u><u>\$10,000.00</u></u>

MFUC FINANCIAL REVIEWER'S REPORT

FINANCIAL REVIEWER'S REPORT

We have reviewed the accounting documents and records and have made tests of the records and supporting evidence, as we thought necessary under the circumstances.

We have reviewed the following:

- The Balance Sheet (showing Assets & Liabilities of the Mount Forest United Church) as at December 31, 2025 and the monthly statements of Income and Expenses for the period January 2025 to December 2025.
- The Balance Sheet of the Mount Forest United Church Trustee Account as at December 31, 2025.

The above noted documents show a fair record of the Church's work during the year 2025.



 Financial Reviewer, Vern Job



 Financial Reviewer, William Kreps

2026/01/21

 Date

MOUNT FOREST UCW

UCW Financial Statement

Banking Summary Mount Forest UCW - 2025

2025-01-01 through 2025-12-31

2026-01-06

Category	2025-01-01- 2025-12-31
INCOME	
Christmas Dinner	1,300.00
Christmas Silent Auction	969.00
Donations	150.00
Funeral - Luncheons	10,150.00
Luncheon	270.00
Pancake Supper	2,350.00
UCW Dinner	620.00
Unit Offering	1,723.00
TOTAL INCOME	17,532.00
EXPENSES	
Christmas Dinner - Exp	1,150.00
Donation	2,350.00
Fellowship Hall	467.80
Gifts	150.00
Groceries	4,608.45
Investment	20,000.00
Kitchen - Dishwasher	11,389.31
Kitchen Supplies	60.43
UCW Dinner - Exp	700.00
TOTAL EXPENSES	40,875.99
Balance Forward	
Bal Fwd MT FOREST UNITED CHURCH WO...	39,381.04
TOTAL Balance Forward	39,381.04
OVERALL TOTAL	16,037.05

BMO Bank of Montreal Guaranteed Investment Certificate \$20,000.00 @ 3.25% due June 8, 2026

TD Canada Trust Guaranteed Investment Certificate \$2,669.36 @ 4.50% due April 11, 2026

Reviewed this 12th day of January, 2026

Annabelle Kelly
Annabelle Kelly, Treasurer

Dorothy Cook
Dorothy Cook, Reviewer

Woodland United Church Annual Meeting – Agenda

February 8, 2026 @ 3pm – Mount Forest United Church Fellowship Hall

Welcome-

Rev. Lori Campbell - Lighting of the Christ Candle

- Opening Prayer

Motion to Approve – Rev. Lori Campbell as Chairperson

- Elect a recording Secretary
- Adherents to have voting privileges
- Approve agenda --- any additions?

Annual Report 2025-

- motion to adopt the minutes of Annual meeting Feb 8, 2025 as printed
- any business arising from the minutes

Nominating Committee – Marg Mitchell

Financial Reports – motion

Budget Approval for 2025 – motion

Financial Reviewers for 2026 motion

New Business –

- 170th Anniversary of Woodland Church August 23, 2026 @ 11 am
- Inquiry from the Tregunna family re Log Church

Slate of Officers for 2026-

Session – Marg Mitchell, Clerk, Gerry Wilkinson, Stan Harris, Don Holbrough, Shirley Love

Stewards – George Harris, Chair, Ruth Mundy, Secretary, Robert Harris, Sharon Harris,
Linda Harris Treasurer

Worship Committee – Gerry Wilkinson, Marian Howes

Ministry and Personnell – Claudette Stevens

Financial Personnel – Linda Harris

Organist – Lois Donald

Custodian – Don Harris

Mission and Services –

Leadership Committee – Geroge Harris

- Motion to approve the slate of Officers
- Cemetery – now maintained by Southgate Township

Blessing and Adjournment

WOODLAND UNITED CHURCH

Minutes of the 2025 Woodland United Church Annual Meeting

Sunday February 9th, 2025. 3 p.m.

Mount Forest United Church Fellowship Hall

Margaret Mitchell welcomed seventeen people in attendance to the 2025 Annual Meeting.

Present were: Bernice Hattle, Helen Long, Gord Long, Sharon Harris, George Harris, Gerry Wilkinson, Brenda Harris, Diane Johnson, Claudette Stevens, Corinne Bell, Bob Harris, Marion Howes, Ruth Mundy, Stan Harris, Linda Harris, Marg Mitchell and Rev. Lori Campbell.

Rev. Lori Campbell opened the meeting with prayer. Motion by George Harris, second by Gerry Wilkinson, that Rev. Lori Campbell to chair the 2025 Annual Meeting. Carried.

Motion moved by Marg Mitchell, that Linda Harris be Recording Secretary. Second by Helen Long. Carried.

Motion moved by Ruth Mundy, that adherents have Voting privileges. Second by Diane Johnson. Carried.

Motion moved by Brenda Harris, second by Gerry Wilkinson, to approve the agenda as printed. Carried.

The Annual Meeting Reports have been distributed and reviewed. Motion moved by Ruth Mundy, second by Bob Harris that the report be approved. Carried.

Marg Mitchell thanked Bernice Hattle for her 11 years of service as Financial Personnel for Woodland Church. Linda Harris to fill that position effective immediately.

Nominating Committee:

Slate of Officers 2025

Session - Marg Mitchell, clerk, Gerry Wilkinson, Stan Harris, Shirley Love and Don Holbrough.

Stewards – George Harris, chair, Ruth Mundy, sec. Robert Harris, Sharon Harris, and Linda Harris.

Worship Committee – Gerry Wilkinson, Marian Howes

Ministry and Personnel – Claudette Stevens

Financial Personnel – Linda Harris

Financial Reviewers – Marg Mitchell, Brenda Rich

Organist – Lois Donald

Custodian – Don Harris

Mission and Services – members to help out when needed

Pastoral Care Team – Rev. Lori Campbell

Leadership Committee – George Harris, Ruth Mundy

Minutes for Missions Readings – volunteers to help once a month

Motion moved by Marg Mitchell to approve the Slate of Officers for 2025 as presented. Second by Corinne Bell. Carried.

Financial Report:

Woodland United Church Financial Statement was approved as printed in the Mount Forest – Woodland Pastoral Charge Annual Report 2024 by Gerry Wilkinson, second by Helen Long. Carried.

Budget 2025 – Motion moved by Bernice Hattle, second by Claudette Stevens, that the Budget be approved as printed. Carried. (An increase of 8 to 10 % over 2024)

Financial Reviewers – Brenda Rich and Margaret Mitchell. Motion moved by Gerry Wilkinson, second by Brenda Harris, the above two people continue for 2025. Carried. Marg Mitchell commented on how Proud she was, on how well the church has done over the last year. Our income was up over \$10,000.00 over expenses.

The Minutes from the last Annual Meeting, February 11, 2024 was read by Marg Mitchell. Motion moved by Marg Mitchell to adopt the minutes as read. Second by Diane Johnson. Carried.

Business Arising from Minutes. Rev. Lori Campbell asked if Marg Mitchell would bring the Church Record Books to the Mount Forest Church House to be added to the Mount Forest Records and then transferred to the United Church Archives on Oak Street, Toronto. A suggestion was made to hold an afternoon to review the records at Woodland first. Motion moved by George Harris, second by Gerry Wilkinson to transfer the old records to the United Church Archives. Carried.

New Business: 169th Anniversary of Woodland Church, August 24, 2025 at 11:00 a.m. The session will look into speaker and music for Anniversary.

Covenanting Service is planned for Sunday March 23, 2025 at 3 p.m. Mount Forest United Church to dissolve the Search Committee.

Claudette Stevens asked if the Church had plans for the \$5000.00 donation made in Memory of Irene Nelson. Motion moved by Gerry Wilkinson, second by Sharon Harris to purchase a UCW Banner to hang in the church. Irene was a long-time member of the Woodland Church UCW. Linda Harris will contact Lene McLean, the chairperson of Mount Forest UCW to search for a suitable banner. It was

directed to the Stewards to plan a dedication as part of the 169th Anniversary of Woodland Church on August 24, 2025.

Rev. Lori Campbell asked if the congregation would like a large font on the bulletin. She will have some available each week. Rev Lori asked if we had any dreams for the church. Suggestions – have a musical event with known singers, Can we share music during service, Look into updating our sound system for sharing music. The Session or Stewards will look into the ideas.

Cemetery Update- Brenda Harris gave the group an update on Woodland Cemetery. Brenda Harris, Marg Mitchell, Gerry Wilkinson and George Harris have worked on transferring the Cemetery to the Township of Southgate the past year. Brenda Harris has received confirmation on Friday, February 7th, 2025, the Cemetery land has been transferred to the Township of Southgate. The Perpetual Care Account and Investment -will be forwarded to the Ontario Bereavement Authority, Toronto. The Operating Bank Account will go to the Township of Southgate. Gerry Wilkinson has the Cemetery Records, as her husband Wally Wilkinson, and his father Lawrence Wilkinson and grandfather John Wilkinson were the Cemetery Caretakers. It has yet to be determined if the records will go to the Township of Southgate or to the United Church Archives, Toronto. Most likely the records will go to the Township of Southgate to be stored. A Big Thank You to Brenda for her work on the Woodland Cemetery Board for close to 30 years.

Rev. Lori Campbell closed the meeting with blessings. Coffee hour was enjoyed by all.

Bob Harris – Thanked Rev. Lori. To think one year ago, we were without a minister and didn't know what the future held for Woodland. Today, we are lucky to have Rev. Lori and are proud to be where we are. Meeting adjourned by Bob Harris, at 3:50 p.m.

Recorded by Linda Harris, Recording Secretary,

Financial Personnel for Woodland Church, Southgate, Ontario.

WOODLAND UNITED CHURCH FINANCIAL STATEMENTS

Balance Sheet - December 2025

ASSETS	2025	2024
BANK ACCOUNTS		
Operating Account	\$13,891.98	\$14,806.10
INVESTMENTS		
Short Term GIC's	24,300.30	23,210.94
OTHER ASSETS		
GST receivable	54.89	300.14
PST Receivable	135.16	1,158.87
Subtotal Other Assets	190.05	1,459.01
TOTAL ASSETS	<u>\$38,382.33</u>	<u>\$39,476.05</u>
LIABILITIES		
CURRENT LIABILITIES		
NON-ARM'S LENGTH		
Mount Forest UC	\$0.00	\$1,962.23
PASS THRU CONTRIBUTIONS		
M & S (receiptable)	0.00	330.00
TOTAL LIABILITIES	0.00	2,292.23
NET ASSETS		
UNRESTRICTED		
Unrestricted Net Assets	\$38,382.33	\$37,183.82
TOTAL EQUITY	38,382.33	37,183.82
TOTAL LIABILITIES AND EQUITY	<u>\$38,382.33</u>	<u>\$39,476.05</u>

INVESTMENTS

<u>GIC Issuer</u>	<u>Issue Date</u>	<u>Maturity Date</u>	<u>Principal</u>	<u>Interest Rate</u>
TD Canada Trust	04-Aug-23	04-Aug-26	\$11,553.14	4.10%
TD Canada Trust	12-Nov-24	12-Nov-26	\$ 6,367.12	3.50%
TD Canada Trust	23-Dec-24	23-Dec-26	<u>\$ 6,380.04</u>	3.25%
			\$24,300.30	

Woodland United Church Income and Expense Statement – January 1 to December 31, 2025

	2025 Actual	2025 Budget	2024 Actual	2026 Budget
INCOME				
RECEIPTABLE CONTRIBUTIONS				
General Operating	\$20,265.04	\$22,000.00	\$22,740.04	\$21,000.00
UCC Mission & Service	1,265.00	2,000.00	1,380.00	2,000.00
Anniversary	2,455.01	2,500.00	3,190.00	2,500.00
Memorial / Bequests	150.00	0.00	875.00	0.00
Christmas	0.00	160.00	0.00	0.00
Subtotal Receiptable Contributions	<u>24,135.05</u>	<u>26,660.00</u>	<u>28,185.04</u>	<u>25,500.00</u>
NON-RECEIPT CONTRIBUTIONS				
Loose contributions	1,421.45	2,000.00	2,646.16	2,000.00
Fundraising	0.00	2,000.00	2,460.00	2,000.00
Subtotal Non-receipt Contributions	<u>1,421.45</u>	<u>4,000.00</u>	<u>5,106.16</u>	<u>4,000.00</u>
INTEREST INCOME				
Banking Interest	5.30	0.00	0.94	0.00
Investment Interest	1,089.36	265.00	945.97	2,200.00
Subtotal Interest Income	<u>1,094.66</u>	<u>265.00</u>	<u>946.91</u>	<u>2,200.00</u>
MISCELLANEOUS INCOME				
Miscellaneous Income	0.00	100.00	0.00	100.00
TOTAL INCOME	<u><u>26,651.16</u></u>	<u><u>31,025.00</u></u>	<u><u>34,238.11</u></u>	<u><u>31,800.00</u></u>
EXPENSES				
STAFF COST				
Minister Salary Package	\$7,789.56	\$7,620.00	\$4,209.79	\$9,410.00
Office Support	1,399.20	1,400.00	1,166.00	1,450.00
Bookkeeper	0.00	1,500.00	233.20	0.00
Custodian	3,060.00	3,100.00	2,998.00	3,200.00
Musician	1,550.00	1,500.00	1,685.00	1,600.00
Subtotal Staff Cost	<u>13,798.76</u>	<u>15,120.00</u>	<u>10,291.99</u>	<u>15,660.00</u>
ADMINISTRATIVE EXPENSE				
Presbytery allocation	1,038.32	1,040.00	901.96	1,699.00
Bank Charges	24.00	100.00	87.81	100.00
Office & Supply	270.84	200.00	309.29	300.00
Postage	0.00	30.00	0.00	0.00
Subtotal Administrative Expense	<u>1,333.16</u>	<u>1,370.00</u>	<u>1,299.06</u>	<u>2,099.00</u>
BUILDING & GROUNDS				
Hydro	766.89	800.00	516.08	850.00
Heat	2,953.73	3,100.00	2,792.03	3,200.00
Property & Liability Ins.	2,043.84	2,255.00	1,986.01	2,255.00
Custodial Supplies	43.28	0.00	0.00	0.00
Repairs/Maintenance	506.72	1,000.00	1,401.56	1,000.00
Grounds & Supplies	759.96	495.00	715.39	800.00
Subtotal Building & Grounds	<u>7,074.42</u>	<u>7,650.00</u>	<u>7,411.07</u>	<u>8,105.00</u>
COMMITTEES				
OUTREACH				
Memorial donations	0.00	0.00	25.00	0.00
WORSHIP				
Supply Minister & Travel	1,619.69	3,250.00	3,135.15	1,800.00
Anniversary	313.58	500.00	371.79	420.00
Church Supplies	108.04	120.00	0.00	120.00
Subtotal Worship	<u>2,041.31</u>	<u>3,870.00</u>	<u>3,506.94</u>	<u>2,340.00</u>
Subtotal Committees	<u>2,041.31</u>	<u>3,870.00</u>	<u>3,531.94</u>	<u>2,340.00</u>
Subtotal Expenses	<u>24,247.65</u>	<u>28,010.00</u>	<u>22,534.06</u>	<u>28,204.00</u>
TRANSFERS				
UCC Mission & Service	1,205.00	2,000.00	1,130.00	2,000.00
TOTAL EXPENSES	<u><u>25,452.65</u></u>	<u><u>30,010.00</u></u>	<u><u>23,664.06</u></u>	<u><u>30,204.00</u></u>
EXCESS INCOME/EXPENSES	<u><u>\$1,198.51</u></u>	<u><u>\$1,015.00</u></u>	<u><u>\$10,574.05</u></u>	<u><u>\$1,596.00</u></u>

Woodland United Church Financial Reviewer's Report

Woodland United Church Financial Reviewer's Report

We have reviewed the accounting documents and records and have made tests of the records and supporting evidence, as we thought necessary to verify the accuracy and completeness of the financial records of the Woodland United Church.

We have reviewed the following:

- The Balance Sheet and statements of Income and Expense of the Woodland United Church as at December 31, 2025, including supporting documentation for those statements.

The above noted documents show a fair record of the Church's work during the year 2025.


Financial Reviewer


Financial Reviewer


Date