

# **COOKSVILLE UNITED CHURCH ANNUAL REPORT 2020**



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COOKSVILLE UNITED CHURCH  
(Amended: January 2016)

**Statement of Faith**

We are on a spiritual journey of transformation. We believe that Jesus, the Christ, is the Son of the Living God, our Rock, Saviour and Lord. We believe that we are inspired, comforted and empowered by the Holy Spirit.

We believe that "We are not alone, God is with us." (A New Creed)

**Statement of Mission**

We are called to welcome and reach out with love to all – a multi-cultural and diverse community - with relevant celebrations and programs to encourage inter-church and inter-faith service to the community by:

- Extending Christian Education to all age groups (Sunday School, Youth, Adults, Seniors)
- Assessing community needs for our programs and activities in order to serve more effectively.

We shall endeavour to update our mindset and focus.

**Statement of Purpose**

- A place where Good News is proclaimed and people can find inner peace and joy
- A centre of Worship and a welcoming congregation which shares fellowship with each other and the community
- A caring community which is inclusive and promotes "unity in diversity"
- A teaching centre of family values and ethics of the Gospel for the integrity of creation, peace and justice in our society and the world.

**COOKSVILLE UNITED CHURCH  
2020**

**CHURCH STAFF**

Minister	Rev. Brian Vickers
Music Director	Joy Tappenden
Administrative Assistant	Cathy Smalling
Sunday School Co-ordinator	Diane Balliram

**COUNCIL EXECUTIVE**

Chair of Council	Terrence Balliram
Vice Chair	Alicia Seifert
Past Chair	Bentley Broomes
Council Secretary	Liz Tarczy
Treasurer	Paul Norris
Chair of Trustees	Paul Norris
Minister	Rev. Brian Vickers

**CHURCH COUNCIL**

Responsibility for leadership of our congregation is held by the Church Council. These able people give of their time and talents willingly to the life and work of our church. We appreciate the work of our Church Council.

The Church Council is comprised of the Executive, representatives from Standing Committees, and Groups of our Church that meet monthly.

## **Message from the Chair of Council**

Now that our world has changed so dramatically over this year, we find ourselves disconnected, apart, isolated and lonely; and yes, it's disquieting to my own soul as I imagine it is with many of you. We are social creatures designed emotionally and mentally for close community and here we are finding ourselves focused on finding community in alternative ways and keeping our distance from family and close friends.

At Cooksville United Church (CUC) the year 2020 will be remembered as a year where the Covid-19 Pandemic disrupted critical elements of our daily lives. The pandemic has taken a toll on health, employment, financial security, recreational activities, and our ability to gather, worship in person, and have fellowship.

However, as I pen this message there is hope on the horizon, we have a vaccine and in many parts of our community mass vaccination has begun. We draw hope from a variety of sources; from our religious beliefs, the love of our families, the relationships with friends and the work we do. Hope provides courage to face the burdens we bear and the ability to look towards the dawning of a new day.

As we all adjusted to the new normal, I wish to offer words of appreciation and gratitude. We thank all our members, adherents and friends for the continued support to keep our church running. We thank Reverend Vickers and Mrs. Vickers for quickly adapting to an online format to provide our weekly Sunday Service, for the weekly music provided by Joy our Music Director, and for members of the congregation who took the time out to do scripture readings, solo performances and the made for You Tube version of the Christmas play. I also wanted to offer words of appreciation and gratitude to all members of Council, our Treasurer Paul Norris, Elizabeth Tarczy Council Secretary, Diane Balliram Sunday School Coordinator and Cathy Smalling Administration support for the commitment and support they provide to our Church.

As we continue to watch and heed the directions of the Government and our Health Care Professionals; I ask that as a community of faith we continue to reach out to our fellow worshipers in these difficult times if you can. In the meantime, may the light of Christ be within you, around you, sustain you and comfort you this day and each day until we find ourselves together once again.

Sincerely,

Terrence Balliram

## **Minister's Message**

As I look back upon this past year, I think it's safe to say that 2020 didn't exactly go as planned. Not even close. The year started out with plans to update some aspects of the sanctuary, with a vision of opening things up and adding new technology to allow for new and exciting elements of worship and use of the space. We also had plans to step up our adult faith programs, offering more chances for learning and interaction with each other and the community. Instead, we were all surprised by how quickly things changed with the coming of the pandemic.

The word that came to describe how churches across the country began to operate was "Pivot". Just as we began to make plans for offering a safe environment for our people to worship, we had to pivot, and instead find ways to offer worship online. When we thought that the situation was starting to improve, with the possibility of returning to our sanctuary, we instead had to pivot once more and look for ways to improve the online offering.

At this time, I'd like to thank everyone who has helped make our online services possible. Joy, for providing some familiar musical pieces, as well as organizing guest musicians and soloists. The Seifert and Smith families, for being our choir for special services. The Ballirams for providing some drama. And all the people who have provided their voices to the weekly readings. And of course, Mardi, for her weekly prayers (and operating the camera, setting up the backgrounds, bearing with me as I edit the video, keeping me organized... Etc... Etc...).

One thing that these unusual times have shown us, is the dedication of the people of Cooksville United to worshiping our God. Statistics have shown that we rarely have less than 90 views of our worship videos, and average around 110. That's not much less than what our normal weekly attendance was before COVID hit. And since those numbers are in views, and do not take into account that more than one person could be watching at a time, the argument could be made that our average attendance has actually gone up.

The church has still been busy with 'the business' of the church as well. Looking after the administrative side of things has also been a challenge in these, contactless, times. Thank you, Cathy, for 'Pivoting' so well, as well as all others who have been working hard to keep the Church operating this past year.

And now we are more than a year into this pandemic. At this time, we hear that we are once again on the edge of crisis. But there is hope and promise. More and more people are being vaccinated, and there are definite indications that we will be able to gather again. However, we know that the life of our church, like life in general, will probably look different than it did in the past. But this is a time of great promise, for

different does not equate to worse. The church has always had to pivot through the years. And I would say that when it is forced to pivot, it is generally for the better. Our worship services, and the way we present them, will evolve with the times. We will develop new and better ways to connect with one another. And through it all God will be with us.

Like the story of the disciples being caught in a storm while rowing across the sea, Jesus comes to us and proclaims - "Do not be afraid! Take courage! I am here!" – Then He climbed into the boat, with that the wind stopped. I trust that we'll get to the other side of this pandemic and that amazing ministry is just around the corner.

Thank-you for remaining faithful during this difficult year!

Yours in Christ,

Rev. Brian Vickers

*Blessed is the one who perseveres under trial because, having stood the test, that person will receive the crown of life that the Lord has promised to those who love him.*  
*James 1:12*

## **Statistics for 2020**

### **Baptisms 2**

January 12, 2020

Melody Aliece Matthews Nembhard, daughter of  
Melissa and Denroy

January 12, 2020

Wesley William Frederick Siefert, son of  
Tina and Jason

### **Marriages 0**

### **Funerals/Deaths 7**

Matthew Arnott

Ishmael Bolvin

Jim Grainger

Florence Jarvis

Elsie Riva

George Sayeg

Sheila Smith

### **New Members 0**

### **New Adherents 0**

### **Transfers Out 0**

### **Removed (by other means) 0**

### **Membership Statistics**

Members and Adherents at December 31, 2020 409

Members and Adherents at December 31, 2019 416

Members and Adherents at December 31, 2018 474

Members and Adherents at December 31, 2017 475

Members and Adherents at December 31, 2016 473

## **Christian Development**

### **Committee Overview:**

We have great teachers that play a fundamental role in all our groups. For the toddlers we have Miss. Zenny who has shown her dedication to the youngest generation of our church. For the Tween Scene we have Brandon Balliram who emits a friendly vibe and creates a safe space for our tweens to talk and learn together. We have Miss. Raj and Diane Balliram in the Sunday School who both share a passion for spreading God's Word to our lovely children. We are blessed to have the assistance of Yonny, Kurtis, Darien, and myself, all of whom have been students and are now helping when needed. We strive to look for new opportunities to grow our Christian faith and maintain a close relationship with God.

### **Tween Scene & Toddler Room:**

Due to the pandemic, Sunday School lessons were being sent to all children without group division.

### **Sunday School** - Diane Balliram

The motto of our S.S. for years has been, "Where we learn, pray, play and grow in Jesus" and we had every intention of following through every year by those words. Cooksville United Church has become a place where families from the community, other towns and cities, even new immigrants can and have come to find a home of faith. We are so grateful to the Lord that we can continue to be a beacon in this area. It was our hope and trust that we would continue to do that, despite the limitations imposed on us due to the Covid-19 virus.

The year 2020 had been a most uncommon year with the swiftly interruptive virus. It was a difficult season for ministry, but we were grateful for the flexibility and courage to work with the new opportunity. As a result, all lessons and activities were sent out weekly via email to parents and were well received. This alternative format encouraged family bible study time at home, and increased collective fellowship.

We ended 2019 on a lovely note of joy, laughter, and the congregational involvement in a Christmas drama on Dec 22nd, 2019 entitled, "Sharing the Good News".

The cast was led by Mike Harris and the following were the actors: Truth Checker- Mike Harris, Reporter- Drago Agaloos, Mr.& Mrs. Lamb- Tej and Sue, Anne Angel- Jamielynn Agaloos, Shepherd- Yonny, King- Finan, Camera man - Kurtis.

In the words of Mike Harris: "It was a packed house and things went very well. Drago was looking sharp in his new 3-piece suit and custom Karaoke microphone. Jamielynn was looking gorgeous and very angelic in her white dress, while memorizing her lines!! Kurtis was the strong silent type sporting a new custom shoulder mounted tinfoil,

wrapped video camera, and videotaping every movement. Yonny the shepherd was very spaceman-like in reenacting the strange events. The King, Finan, jumped into action and was very Elvis, King-like in his presentation and singing. Mary and Tony Lamb put on a great performance using their natural accents and dressing in their finest Christmas clothes wooing the audience with their natural humour. All in all, it was a lot of fun, and I think the audience enjoyed it. "

The year 2019 ended with a pizza party. 2020 started with the expectation that many new things would evolve from the Sunday school.

In **January**, we had new registration packages prepared to start our new year, but they are still shelved because of changes that came.

In **February**, 120 Valentine's cards were made which included "Messages of Love" and photos of the children making the cards.

In **March**, at the beginning of Lent, the Sunday School presented "A Lenten Prayer Tree" to the congregation. For this, we printed scripture verses to distribute that members would meditate on during Lent. We also did leaf- shaped cut outs so members could write their prayer requests and hang them on the Prayer tree. Rev. Vickers would then include the requests during the " prayers for the people". Unfortunately, the Church's last service was on March 22 and we never got to see all our prayer requests hanging from the tree.

During **April**, emails were sent out to members with words of encouragement as we were all in a Stay-At-Home order due to the pandemic.

**April, May, and June** lessons continued.

**July and August**, where we normally would take a break, we sent out lessons entitled "Summer Stories 2020" as our children were home bound.

**August** encouraged us to make 160 cards which had the message "Words of Love and Support to you" and included a little piece of a Spider plant.

**September** marked the start of the school year, however many children had different formats for attending classes. Lessons continued into the Fall season during **October** and **November**.

**December** spurred a Christmas project where we made 160 letters and ornaments.

The letters contained a Christmas message entitled " Reminders of Christmas 2020" and showed photos from Christmas pageants of the previous years.

In keeping with the safe distancing requirements, the year 2020 ended with only the CDC Chair, Brian Josh and Darien Balliram being the only ones in a Christmas drama during the Christmas Eve service entitled, " What can I give at Christmas?"

Due to the pandemic and limitations around gatherings, the SS was not able to meet for any of the projects. Many thanks to Brian, Brandon, Darien and Terrence, my family who supported me and the expressions of love to all our members during 2020.

It's our prayers that God will continue to be praised in every little corner until we can gather in the near future.

Brian Josh Balliram  
Chair, Christian Development Committee

## **Worship Report**

We have had a very interesting year. Regular services were held until mid-March when we were advised by the United Church of Canada and the Province of Ontario to close for In Person services due to the COVID-19 pandemic.

This year, we have had two baptisms, and sadly, we have lost a number of our members. To their families, our condolences. We have continued our regularly scheduled Communion Services.

In mid-March, we transitioned to On-Line services, that have been viewed religiously by all members of our Congregation and others via You-Tube.

Our thanks is extended to the Members of the Congregation for their continued participation during these times.

Thanks is also extended to our Minister, Brian Vickers and his wife Mardi, and also to our Musical Director, Joy Tappenden, for their weekly devotion.

Carol Erwin  
Chair of Worship

## **Music Report**

“When you love the world, you hear celestial music.” - Louise Glück

The historic COVID-19 pandemic 2020-2021 has affected all human activity, including church music. It has not been possible to have the CUC Senior Choir rehearse or participate in worship services since March 2020! We have been fortunate to have Sue Brushey and Alicia Seifert sing solos a few Sundays. Thank you to the extended Seifert family, who took on the role of the choir for Christmas Eve! Violinist Xiaoling Li also played that evening, and delighted us with Lily Zhou in another service.

In March 2020, I began recording piano and organ preludes and postludes and vocal solos (audio only) in my home studio. As society opened up a little, we switched to audio/video music recording at the church. With the next lockdown, it was back to my home studio, but this time with video. Technology developed, as did our use of and facility with it! I thank my husband, David, for experimenting and recording patiently.

I look forward to an energetic resumption of music-making with the choir and congregation!

I'd like to share this prayer with you, written by Betty Schwab, and included in the United Church of Canada's Call to Purpose, 2010.

God of harmony,  
You give us music rich in variety,  
To connect us with you and all creation.  
We thank you for inspiring poets and musicians  
who bring praise to our lips.  
Help us embrace the harmonies of your creative genius;  
Let your hope, faith, love, and joy  
resound in us and ring throughout the earth.  
Fill us with the rhythm of your heartbeat  
In your symphony of being  
As it guides and nurtures us  
In mission with you.  
We pray in the name of Christ, the singer and the song.  
Amen.

Joy Tappenden  
Music Director

## **Trustees' Report**

The Trustees of the Church in 2020 were: Paul Norris, Jim Irvine, Jeanette Hubbert, Liz Tarczy, John Allan, **Rev. Brian D Vickers, Chair**. Jim Grainger, who stepped down as Trustee last year, passed away in 2020. Jim provided many years of valuable service and counsel as a Trustee and Elder of Cooksville.

We continue to have the church protected through a comprehensive insurance policy - UCC Protect. This is a policy available to all United Church congregations. The annual premium for 2021 has increased by 30% to \$10,078.32. The policy covers both the Church and the Church Hall. Premiums are paid monthly. It also provides Directors' Insurance. In 2020, there were no claims on our insurance.

2020 was a very difficult year for all tenants because of the Covid-19 crisis. We worked closely with our two main business tenants: Royal Montessori and Tiny Treasures to help them through the crisis. This included reducing rents by 50% and applying for government support where we could. Both Royal Montessori and Tiny treasures have reopened their operations but on a reduced basis for the time being.

The leases for both these key tenants were renewed for another 5 years in 2018. We were advised in our latest Municipal Assessment that we are no longer required to pay municipal taxes for the portion of our property used by Royal Montessori. The latest Municipal Property Assessment Report (MPAC) values the Church Hall at \$1,604,000 for 2021 and the Church at \$3,808,000.00.

While we maintained our tenant base, Covid has impacted everyone. Many of our tenants were not able to use our facilities during 2020. We have not collected rents but have let tenants know they will be able to return to their previous rental arrangements when Peel Public Health gives the all- clear.

The Pentecostals of Mississauga have continued to operate on a limited basis from the auditorium. They are currently paying 50% of their regular rent.

We have worked hard to serve our mission in the community by providing support to all tenants where we have been able.

In a very difficult year, the Trustees would like to thank the Property Committee and its Chair, Liz Tarczy, for all the hard work they do in managing the tenant base and maintaining our building.

We did not commit to any major capital expenses in 2020. When we were in lockdown, we visited the premises regularly to check on both the security and heating system. We would like to thank Cathy and Hugh Smalling for assisting in our yard clean up this past year.

Despite the age of the building, it is holding up reasonably well and there are no outstanding issues requiring immediate attention.

Thanks again to the Trustees for their on-going support and counsel in making sure the property, which is held in trust, is looked after.

Paul Norris  
Deputy Chair of Trustees

## **Property Committee**

Due to the pandemic, our planned projects have been put on hold, namely:

- Filling the cracks in both parking lots (Church and Church Hall) and sealing both surfaces;
- Replacement of floor tiles in the two downstairs washrooms;
- Renovation of the front of the Sanctuary (overseen by Rev. Vickers and the Mississauga Pentecostals, now re-named Extraordinary Church)

Nevertheless, maintenance of the church building has continued. Two separate leaks in the furnace room led to the replacement of an overhead sensor which controls the heat flowing into the Sanctuary, and a second leak from the boiler itself was repaired with the installation of a new expansion tank. During the first procedure, water was drained from the whole heating system before everything was set up again.

Upon direction from the Region of Peel we underwent a Cross Connection Survey and inspection, which was required to conform with Bylaw 10-2017. The result of the Survey determined that we needed 4 backflow prevention devices installed on our property; these prevent pollutants entering the water system. The work was completed at a total cost of \$6,000.

Two of our main rental groups managed to start up again during 2020: the Montessori School and Extraordinary Church, albeit under Covid restrictions. The daycare at the Church Hall, Tiny Treasures, has continued throughout the year. Fiscal modifications to the rental agreements, with some government help, were carried out to ease the burden.

We are endeavouring to cut down on our monthly expenses. The cleaning company is on a two-day-a-week schedule, and the utilities are showing a significant decrease for the year. Snow removal has been constant and our in-house 'handyman', Mike Harris, has been on hand to do repairs both here and at the Church Hall. Thanks also to Mike for installing two stop signs at the end of the circular driveway leading to the main parking lot.

We no longer use the code system to access the building. Pre-programmed key fobs have been distributed to members who need to enter for a meeting or other specific purpose. Under the new system, monitored by Tyco/Johnson Controls, the burglar alarm is still activated between 11:45 p.m. and 6:00 a.m.

Hamilton Fire and Brandt Elevator (chair lift) have carried out their annual inspections for the year.

For sure, with a building the age and size of ours, there is never a shortage of projects!

Property Committee members:

Elizabeth Tarczy  
Bentley Broomes  
Sunil Pathe

Elizabeth Tarczy, Chair

## **Membership and Pastoral Care**

The Membership and Pastoral Care Committee has the responsibility to maintain the official church roll for members and adherents, encourage and recommend new members to the congregation, visit in homes, hospitals and retirement homes, communicate by telephone with the congregation and, where possible, provide drivers for those needing transportation to Sunday services.

2020 has been a very difficult year for all of us as we have not been able to attend church and communicate with each other in our usual way on Sunday mornings. As such, it is good to know that we have been keeping in touch with each other by phone, email or other social media and it is important that we continue to do so. The committee thanks those individuals in the congregation who have been phoning and sending cards to shut-ins as well as those who may have lost a family member. Although unable to visit in homes and hospital during the year, Rev. Vickers has been actively keeping in contact with members of the congregation through telephone calls and emails.

The phone elders continue to play an important role within our committee mandate. They are asked to make themselves known to the people they are assigned and to be in touch at various times throughout the year, especially shut-ins and those who are ill. In the current situation, we ask that any information, such as change of address or an illness, be passed along to the committee. If you know someone who would like to hear a caring voice, please let us know.

We will continue to look at the use of social media (e.g. email, church website) to communicate more effectively with the congregation and we encourage you to provide your email address to the church office in this regard. We are finding that many of you prefer to be contacted in this manner as opposed to a phone call, thus reducing the need for as many calls by the phone elders. This allows more time to focus on calls to shut-ins and others in need.

We hope that you are staying safe and well and look forward to the time when we can again gather together on Sunday mornings.

We are grateful to the members of the committee for their support: Meryl Fisher, Joyce Gilmour, Jim Irvine, Marian Gardiner, Irene Russell, Cindy Sullivan, Grace Nelham and Rev. Brian Vickers (ex-officio).

Jim Irvine, Chair

## **Outreach Committee and CUC Knitwits**

More than ever, during the first year of Covid-19, the following verse from Mark 12:31 has profound meaning. "You shall love thy neighbour as yourself."

When lockdown started in March and it was determined that groups could not meet at the Church, the Outreach Committee, along with the CUC Knitwits, decided to communicate with their members via a Knitwit Newsletter. The Newsletter became popular with other members of the church so, the December edition was distributed to the entire CUC congregation. The Newsletter showcased the work of the Knitwits but also highlighted photography by members and other news. It became a form of Outreach since we were not allowed to attend church services in person.

The members of the Knitwit group made it their mission in 2020 to work on items that would be needed by people during the pandemic and money raised from previous craft shows was donated to support charities in need at the beginning of the lockdown. \$200.00 was sent to the Mississauga Food Bank, \$200.00 was donated to the Open Door and \$100.00 was given to the Salvation Army. The Knitwits also sent three boxes of baby items to One Plane Away in Iqaluit which provides supplies for children two and under. They also sent pet blankets to Hobbitstee Wildlife Refuge and donated knitted squares to the Covid Memorial Blanket Project. More quilts and blankets are also packed and ready to be dropped off with Project Linus when they are able to accept donations again.

Since meeting at the church was still not possible before Christmas and CUC members were wondering how they could support Outreach initiatives, a "Drive-thru Drop Off" was organized by the Outreach Committee and the Knitwits. The event took place on Saturday, November 28<sup>th</sup> from 10am to 2pm. We are pleased to report that we had 27 vehicle visits from members along with walk-ins and it was a beautiful sunny day.

The following highlights the success of the day:

- ❖ 23 bags of food were collected equaling 164 pounds for the Salvation Army Food Bank shelves.
- ❖ 164 hats, 38 pairs of socks, 52 pairs of mittens/gloves, and 50 scarves were donated.
- ❖ The Knitwits also provided a large supply of handmade blankets and quilts for distribution.
- ❖ \$1,335.00 was given to support outreach. The money has been shared among the following:
  - Salvation Army (\$200.00);
  - Mississauga Food Bank (\$200.00); The Open Door (\$200.00);
  - Mississauga News Santa Claus Fund (\$200.00) and the
  - CUC Knitwits (\$535.00).

The donations were dropped off at the Salvation Army on December 4<sup>th</sup>.

We are also fortunate that the Royal Montessori School participates in some of our Outreach initiatives. Before their Christmas break, they held a Food Drive and filled our

Salvation Army Food Bin with 87 pounds of food. The food was dropped off at the Salvation Army Food Bank located in the Community and Family Services building on Cawthra Road.

As part of Outreach, the Ladies' Morning Coffee group managed to get together before lockdown was initiated. The women meet on the second Saturday of each month for fellowship. There were three meetings held in 2020. The first meeting was an information session focusing on fraud and was presented by an officer from Peel Police. The second meeting had a Valentine's theme, and the third meeting was based on the theme of St. Patrick's Day.

It is also important to mention that Cooksville United members continue to support The United Church of Canada Mission and Service Fund. A total of \$17,368.00 was donated from CUC to M&S in 2020. The M&S Fund "is a unique way in which The United Church witnesses to God's love" by working with partners overseas and in Canada. It is our hope that through Outreach, Cooksville United can help bring hope and justice to our neighbours who are in need of assistance.

Judi Norris  
Chair of Outreach

Judi Norris & Gail Duncan  
CUC Knitwits

## **Ministry & Personnel**

The members of the Ministry & Personnel Committee for 2020 were Kathleen Breen, Swapnil Mangilwadi and Victor Clark. Due to the circumstances of the pandemic the committee did not meet during the 2020 church year and the usual annual reviews of the four employees were not carried out. That being said I would still like to thank the members of the committee for having offered to make their time available had participation and performance of these duties been possible.

I think it is significant that in spite of the closing down of the physical church building we have retained all of our personnel, and that although some of the work has changed our ministries and organizational endeavours continue to reach out to our congregation and the community.

Many thanks are due to the Executive and the Covid-19 Committee for their efforts expended to work through the myriad of regulations and recommended practices put forth by health, government and church sources to provide a framework compliant with legal requirements and safe best practices with which we could continue to function as an organisation in spite of everchanging circumstances and limitations.

Thanks are also due to Paul Norris for navigating the government employer wage assistance programs that assisted us in continuing to pay salaries.

Our ministry personnel and employees have had to adapt to working at home and to many other changes in their work routines and the delivery of their services and have done so innovatively and with great creativity. We appreciate from our hearts the continuing efforts of Brian, Cathy, Joy and Diane as they continue to serve the congregation in these difficult times.

I look forward to a time when we can all enjoy one another's fellowship again.

Victor Clark  
Chair, Ministry & Personnel Committee

## Cooksville United Church Women

2020 has been a most unusual year and although the United Church Women were unable to meet on a regular basis in person, members did keep in touch with each other.

We started off the year by holding a Soup Sunday in February. We had every intention of holding a few more throughout the year but of course the Covid-19 lockdown prevented this from happening. CUC Ladies' Coffee Mornings were held in January (workshop on fraud presented by Peel Police), February (Valentine's theme) and March (St. Patrick's Day theme) but these meetings also became a victim of Covid. Coffee time is open to all ladies of the church and most of the Cooksville UCW members attend.

We did ask those participating in the 2020 UCW Charity Jar collection to hang onto their jars until 2021 as handling coins and banking the money would be a challenge in the Covid environment. We did distribute the 2019 donations (\$1,629.50) and an amount handed in late that was designated as 2020 donations (\$249.25). The distribution of the 2019/2020 Charity Jars (\$1,878.75) was as follows:

- ❖ \$250.00 - Peel Regional Police "Toys for Tots" (December 2019)
- ❖ \$250.00 - Mississauga News Santa Claus Fund (December 2019)
- ❖ \$250.00 - Our Place Peel (March 2020)
- ❖ \$250.00 - Mississauga Food Bank (March 2020)
- ❖ \$250.00 - Interim Place (March 2020)
- ❖ \$250.00 - Cooksville United Church Mission & Service (March 2020)
- ❖ \$100.00 - Mississauga Food Bank (December 2020)
- ❖ \$100.00 - Salvation Army (December 2020)

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\$1,700.00

We have a balance of \$178.75 that will be carried over and added to the 2021 Charity Jar Collection.

Bev Vasey, a cherished member of the Cooksville UCW, passed away. We were also informed that two of our highly valued Lifetime members also passed away. Elsie Riva and Florence Jarvis had been living in retirement homes in Eastern Ontario over the past few years. A donation was made to the Memorial Fund in memory of Bev, Florence and Elsie and plaques were placed on the Memorial Board to honour their contribution to the UCW. Thanks to Jeanette Hubbert for help with ordering and placing of the plaques.

The Outreach Committee and CUC Knitwits organized a Drive-thru Drop Off on Saturday, November 28<sup>th</sup> in order to collect donations for the Mitten Tree and food for the Salvation Army Food Bin. Many church members donated money and these donations were deposited in the UCW bank account as the Knitwits do not have their own account. \$1,335.00 was collected and distributed as follows:

\$200.00 - Mississauga Community and Family Services (Salvation Army)

\$200.00 - Mississauga Food Bank

\$200.00 - Mississauga News Santa Claus Fund

\$200.00 - The Open Door

\$535.00 - The CUC Knitwits

We currently have 16 members, and it is our hope that we will be able to enjoy fellowship when it is safe to do so in 2021.

Lynda Walton

President

Cooksville United Church Women

## **Cooksville United Church Men**

The UCM is a fellowship group open to all the men of the congregation. We meet monthly for breakfast on the last Saturday of the month at 8:00 a.m. (except for the July, August summer break and December Christmas break). About an hour in length, these meetings provide an opportunity to get to know one another better, share stories and conversation and partake heartily of a homecooked delicious breakfast.

Our current group is about 15 men with an average attendance of 8 – 10 per breakfast. Our last breakfast before the Covid lockdown was February 29, 2020. 9 men were in attendance and we enjoyed a hearty breakfast of pancakes, scrambled eggs, ham and pineapple. While we are planning to get together again, we are not sure of the timing, given current restrictions. Upon our return, we warmly encourage men of all ages to join us in this monthly celebration of friendship.

Many thanks and much appreciation are given to the men of the group who have rotated through the duties of co-ordinating, preparing and cooking breakfasts.

There is always a place for one more at our table. We consider your presence a treasured gift. We hope you will consider participating in the coming year when we next have an opportunity to get together.

Victor Clark/Paul Norris  
Cooksville United Church Men's Fellowship

## **Horseshoe Falls Regional Council**

The mission of the Horseshoe Falls Regional Council is to 'support, connect and empower communities of faith'.

The Council recently sent out a pastoral letter asking us all to join with the Anglican Church in Canada and recognize the First Anniversary of the Pandemic during our upcoming services.

It points out that the Pandemic has exacerbated some of the injustices in our society, meaning the poor, marginalized, young and racialized sectors, who have experienced difficulty getting help.

Michael Blair, General Secretary of The United Church of Canada, delivered a lecture at Emmanuel College in which he addressed issues of racism. He reminded us that becoming the 'beloved community' (ref. Rev Martin Luther King Jr) involves the costly and difficult, but ultimately rewarding task of entering into relationship with all of humanity, not just those who are like us. We are therefore called to repent and reconcile.

On June 6, Regional Council will be hosting an online Affirming Ministry Celebration (more details to follow).

Blessings.

Regional Council representatives:  
Elizabeth Tarczy  
Victor Clark

## **Finance and Stewardship**

This year has been an interesting one!

As a result of the continued Covid-19 Pandemic, a Stewardship Campaign letter was not sent to all Members and Adherents. While this has been a difficult time for all, we had to make alternate arrangements for our weekly collection. We have added EMT transfer, envelope drop off and our preferred method Pre Authorized Remittances.

Members are cautioned to please NOT leave cash in the mailbox.

While we do continue to support the church financially, we couldn't do it without each and every one of you. Thank you!

We do encourage all members/adherents to think about using PAR or Pre-Authorized Remittance, as this gives our Treasurer a clearer picture for the coming year.

If you are interested, please contact our Church Secretary, Cathy Smalling for more information.

Thanks to the members of our Committee, and especially Paul Norris, our Treasurer, for their continued assistance during the year.

Carol Erwin  
Chair, Finance & Stewardship

## **Memorial Fund**

Our Memorial Fund of Cooksville United Church is a fund that receives funds that folks have given to the church in memory of a loved one. These funds accumulate until a cause is chosen to purchase a project for the church. These funds are not used for usual church expenses but one time purchase.

Our Friendship Board located on the south wall of the sanctuary is a board that notes special occasions. These could be an anniversary, wedding, birth, memorial, or any special occasion. We welcome additional plaques to acknowledge these special events in a life. Forms for this purpose are available in the church office. A custom brass plaque will be ordered and placed on the board on your behalf.

Opening Balance of Memorial Fund	\$ 2882.44
Deposits for year	\$ 2251.00
Bank Charges	\$. 27.00
Transfer for project	\$ 1100.00
Balance as of December 31, 2020.	\$ 4006.44

## **Crisis Care Fund (formerly Benevolent Fund)**

This Crisis Fund of Cooksville United is used at the discretion of the Minister to assist in giving financial aid to an individual in financial crisis. Funds are received as an extra offering at Communion Services. Your support for this fund is appreciated.

Opening Balance	\$ 3995.06
Deposits	\$ 380.10
Funds Paid out	\$ 665.00
Bank Fees	\$. .75
Balance December 31, 2020	\$ 3709.41

Jeanette Hubbert

**Treasurer's Financial Report and Budget For**  
**Cooksville United Church and Church Hall**  
**Covering the Year Ending December 31 2020 and the Twelve Months Ending**  
**December 31 2021 (Figures All Rounded)**

**Total Income**

2020 has been a difficult year for everyone. Not only have we not been able to come together in worship, but we have seen a major drop off in donations, as well as rental income. We have tried to offset the drop in income with a major focus on controlling our expenses. Many of our tenants, as well as suppliers are small businesses and we have done everything we could to help them through the Covid Crisis by reducing rents where we could, taking advantage of government support programs, as well as paying our suppliers as early as we were able. The bottom line is we have come through one of the most challenging years both spiritually and financially in a reasonably sound position. Thank you to everyone who has played a part in helping us navigate our way through this difficult period.

Financial results are compared to the budget established for this fiscal year. This report includes 41 weeks of the COVID-19 shutdown. Total revenue is \$291K, which is \$54K below plan. We are reporting a net income of \$10K compared to a budgeted loss of -\$54K. The projected loss was due to planned CAP EX of \$40K for Sanctuary improvements.

We have received the HST rebates for the year totaling \$8,500.00. We received \$8K from the Estate of Jean Daly and this was factored into our budget for the year. We also received a special donation of \$6K from CUC members through the United Church Foundation. This really helped our financial situation and is reported under Envelope Special Deposit. Envelope donations are 12%, -\$14K below plan while PAR is 6% or \$2K ahead of plan.

We are receiving a steady stream of donations electronically and by mail drop off. Loose donations are below plan, as expected. M&S donations are 17% or \$4K behind plan. Rental is 44% behind plan, but we were expecting a drop off, given the 50% concessions we have given to all tenants starting in May and the fact some tenants have stopped using the facility temporarily. We received approval to access the CMHC Rent Relief program for small business, for both Royal Montessori and Tiny Treasures. Tiny Treasures did not provide the necessary paperwork to continue with the CMHC application and along with Tai Chi and Extraordinary Church (formerly Mississauga Pentecostals), have chosen to stay with the existing 50% rental arrangement we made previously. Funds received as part of the Gov't. program are shown under Gov't. Grant Rec'd. As landlords, we were required to do the Rent Relief program application. We have received 50% of the regular rental for the months of April, May, June, July, August and September for Royal Montessori. We absorbed 25% of the rental costs and our tenants absorbed the other 25%. Tiny Treasures continued with the 50% rent relief from

the church through September. There is a new Rent Relief program, which tenants can apply for directly and we have made Royal Montessori and Tiny Treasures aware of this. Both Royal Montessori and Tiny Treasures are now back to paying their normal rent.

### **Expenses**

Total expenses are \$280K, which is \$118K under budget. We have deferred the \$40K capital expenses for the Sanctuary and we put the brakes on our utilities. In November, we sent the \$7K donated during last year's fund drive for Raising the Village. This was included in the budget for this year. The property was reassessed in 2019 by MPAC and we have been exempted from Municipal Property Taxes. We have refunded these taxes to Royal Montessori as they have been including Municipal Taxes in their rent payment from September 2019 – April 2020. Royal Montessori's rent has been adjusted starting with the September 1, 2020 payment. We have been advised of a 30% increase to our property insurance costs for 2021.

### **Utility Costs**

Utility costs are \$22K or 49% below budget. While we are on reduced operations, we are doing everything we can to reduce these costs.

### **Capital Expenditures (Cap EX)**

We have been advised by Bell that the capital amount we paid in 2019 for the phone improvements was not necessary and was amortized in our bill. We have received a cheque for \$6K from Bell, which is reported under income. All Cap Ex is on hold for the time being.

We have incurred a large capital cost of \$7K for a water back-flow system mandated by the Region of Peel. This has been completed.

### **Staff Costs**

Staffing costs are below plan. We have taken advantage of a 10% payroll relief program, which is being administered through ADP. These funds are being captured in the income line Gov't Grants Received. We have made arrangements with Joy to reimburse her at 50% of her contracted rate for the time being.

### **Office Costs**

Office Costs are over plan. We have purchased software, which allows Cathy to process church tax donations from home. This is a Cloud based program, which means we will also get the latest upgrades to the program features. We have also purchased some Social Distancing signage and hand sanitizer and dispensers.

### **Christian Education**

CE expenses are under plan due to the abbreviated program being run by Diane and her team.

### **Committee Expenses**

Committee and Program expenses are under plan.

### **Mission and Service**

M&S received and remitted to UCC is 83% of what we sent at the same time last year.

### **Horseshoe Falls Regional Assessment**

On plan and now paid on a monthly direct payment program.

### **Property Expenses**

Expenses are 23% under plan.

### **Operating Summary**

We have an operating cash surplus for the year of \$26K between the Church Hall and the Church.

#### **Church Hall**

We did not do a formal budget for the Church Hall and will compare results to last year's amounts, excluding one-time items. Church Hall income is below plan compared to last year as we provided 50% rent relief to our main tenant, Tiny Treasures, which has run from May to September. We are not reporting Miscellaneous Income, which related to the shared costs of some capital improvements in 2019. Remaining operating costs are under plan by ~\$2K after we exclude CAP Ex for the previous year.

#### **Summary**

We have an **operating surplus of \$26K for the year**, adjusted between the Church **\$11K** and Church Hall + **\$15K**. We have cash on hand of **\$222K**.

**At the end of December 2020, we have an accumulated operating surplus of \$102K, comprised as follows: 2019 surplus brought forward, \$77K + \$10K Operating Profit in the General Account and YTD surplus from the Church Hall +\$15K = \$102K.**

#### **Cash Balances as of December 31, 2020**

**General \$49,592.69**

**Crisis/Benevolent \$3,709.41**

**Memorial \$4,006.44**

**Scout Hall \$90,121.64**

**Scholarship Fund \$4,016.50**

**Reserve Account \$70,781.25**

**Total Cash on Hand \$222,226.93**

**Operating Line available \$50K, current usage \$0K. (We have not used the operating line this year).**

**Cooksville United Church and Church Hall Budget**  
**For the Twelve Months Ending December 31 2021**  
**(Figures All Rounded)**

While we may be back worshipping together sooner rather than later, we have constructed the budget on the basis we would not return to full operations until September 2021. As a result, we are projecting an operating deficit of \$33,000.00. This should be partially offset by a surplus from the Church Hall, as well as drawing on the \$102K accumulated surplus.

The total income of \$272K reflects reduced rental income as well as reduced donations. We have also reduced our M&S to reflect the trends from 2020.

On the expenses side, we have seen an increase of 30% in our insurance costs, as well as an increase in our financial commitment to the Region. In the current environment, we are not planning any Capital Expenses and have reduced operating costs where we can. Unlike 2020, when the church was completely closed for a period of several months and we were able to turn the heat off, that will not be possible this year as we anticipate the Royal Montessori will continue to operate on a reduced level for the time being.

In the case of The Church Hall, we are not doing a formal budget, but as in previous years we will monitor progress against the previous year's results. Given we provided 50% rent relief for a portion of the year to our Church Hall tenant, we are expecting to receive a full year's rental in 2021, which will enable us to generate a surplus of \$20K for 2021.

While things are starting to look a bit brighter on the Covid front, we will continue to be in a challenging financial position for several months to come. You can never be sure what lies ahead, but this budget reflects our best estimate of what we know now and what we expect to happen. We will continue to keep you up to date on our progress with quarterly updates.

**Respectfully submitted,**  
***Paul Norris***  
***Treasurer***  
**905-990-6905**  
**Email: [paulnorris@rogers.com](mailto:paulnorris@rogers.com)**

**COOKSVILLE UNITED CHURCH  
NOTES FROM EXECUTIVE MEETING JUNE 11, 2020**

**Present:** Terrence Balliram, Bentley Broomes, Paul Norris, Alicia Seifert, Liz Tarczy, Rev. Brian Vickers

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This meeting was called in response to the current situation with the Covid 19 virus pandemic.

Regular business items were covered first:

- *Rev. Vickers moved acceptance of the Annual Report for 2019. Seconded by Paul Norris and carried.*
- *Reference was made to the Council and Committees list for 2020. Alicia Seifert, as Chair Elect, was voted in on a motion by Rev. Vickers and seconded by Paul Norris. Carried.*
- *2020 Budget: Moved by Paul Norris, seconded by Terrence Balliram to accept the Budget for 2020 as included in the Annual Report. Carried.*

Paul has applied for the Government rent relief program for some of our major tenants.

The annual not-for-profit submission to the Government has been filed – extended this year to December 31<sup>st</sup>.

Rev. Vickers thanked everyone for looking after the Church during this time of lockdown.

Re-opening statement from the Government:

Churches are allowed to open, but at 30% capacity, with observance of all measures of protocol.

Re-opening timeline for our members/worship/Sunday School:

It is not likely our congregation will be returning before September.

Re-opening timeline for our tenants:

No date was set; this will depend on readiness, and it will be a gradual process.

Safety consideration of opening:

We are required to form a Covid Committee. It was agreed that it would be comprised of the Executive. There are many factors to consider. The Covid Committee will need to work out procedures to keep us safe.

Our tenants would have their own lease requirements for Covid. For example, the Montessori School will not be able to use the Auditorium. Tiny Treasures is a separate entity.

It is important to document all protocol measures.

Rev. Vickers will send out links so we can access information on rules and procedures.

Discussion took place on various related topics to be considered and put in place before opening the building to tenants and worshippers, e.g., cleaning responsibilities, rooms to be off-bounds (includes kitchen), numbers of people present at one time. It was decided that our largest group, the Pentecostals of Mississauga, would be allowed to use the Sanctuary only.

All changes to existing leases will be incorporated as an Addendum in each case.

Liz Tarczy