

The 15th Annual Congregational Meeting will be held on Sunday, March 1, 2015, in the Sanctuary of the church at 40 Underhill Drive, Toronto, Ontario.

PROGRAMME

Refreshments
Welcome and Call to Order
Appointment of Secretary
Approval of Non-Member Voting
Review of Agenda
Minutes of Annual General Meeting, March 2, 2014
Finance Report - 2015 Budget
Questions for Committee Chairs
Election of 2015 Officers
Focusing the Vision
Questions / Comments
Closing Remarks
Adjournment

Proposed Officers for 2015

Chair	Susan Mabey
Vice Chair	Elizabeth Clarke
Past Chair	Jeanne Elgie-Watson
Secretary	Donna Rutz
Treasurer	John Sharp
Chair of M&P	Linda Griffiths
Trustees	Bill Watson - Chair, Mary Lynne Graham, John Mozas, Dave Neylan
Presbytery Reps	Rev. Norm Seli, Rev. Larry Beech, Rev. Joan McCalmont, Harvey Bride*

*voting required

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Minister's Message – Rev. Norm Seli

As we review another year at Jubilee, please allow me to share with you the benefit of my years as a Classics Scholar and subsequent three years in Seminary by providing my traditional quote in Latin:

Respice
Adspice
Prospice



Of course, you hardly require my translation as we are all quite familiar with the great classic writers, such as Virgil, Horace, Pliny the Elder or Normy the Cranky. But just in case it's been a few weeks since you offered a dinner address in Latin to your friends and family, allow me:

**Examine the Past. Examine the Present.
Examine the Future.**

Seems appropriate for the preamble to an Annual Report.

As we look back over 2014, numbers of people will notice that we came very close to balancing our budget. Now, we didn't do it with planned offerings, such as arrive on the Offering Plate on a Sunday, but with rentals, adjustment to expenses, and some good fortune, we did have a "responsible" year.

And in this "responsible" year, we were able to share the Kingdom of God with our friends at Eva's Place, The Christian Resource Center in Regent Park, The Massey Centre for Women, and Food Share Food Bank, as well as other organizations that provide clothing and goods to our brothers and sisters in need. We began a relationship with Revera's Donway Place, and strengthened our connection to senior members of our community. We grew our monthly Community Table to invite more of our neighbours to the table that we might share all that we have with each other. We confirmed nine young people, and baptised, married and prayed with new friends. We welcomed people into our community, engaged their gifts, comforted their distress, shared ourselves, and became more loving. We also fixed a roof (we pray), changed the leadership team, and had a great deal of fun, ALL while working and loving within our financial means (or pretty darn close). That's cause for celebration!

Now, relationship people will also notice that many of our dearest friends left us in 2014. There were many painful good-byes, and we continue to grieve the deaths of husbands, wives, friends and leaders. We said farewell to Lee-Ann and Art, both responsible for so much that we love about Jubilee. These people have left large footprints on our hearts and in our community ... but with a little imagination, we can continue to walk and journey in the direction that those feet have travelled ... we can continue to share the values, the joy, the love that these people brought to our community, and discover that nothing truly separates us from our loved ones; we just learn to encounter and love them in new ways.

As we take the time to examine the present, we find a new leadership team engaging with a growing community. Our intern, Étienne LeSage, has not only challenged, inspired, and loved us;

Minister's Message (continued)

he has given us great cause to believe in the present and future of the United Church of Canada as he prepares to lead his own congregation in 2015. Jennine Profeta has sparked interest and energy in a variety of young people, and is enthusiastically building something special, the fruits of which will feed and delight us for years to come. Daniel Rubinoff has brought a new way of music to our community, turned some things on their sides, and

held and maintained some things that we have held sacred. So, too, have we seen new members of the Jubilee Community take charge, offer enthusiasm and insight, not replacing the old, but building on a foundation in which we all take pride and responsibility, and, as we have seen new leaders emerge, new ways and new voices come to the fore, we are still ever aware that the voice that we continue to hear is the voice of God; the community to which we are drawn is the Kingdom of God; and the ministry to which we are called is that of Jesus Christ. We may use different words and have different understandings in our community, but we seem to be agreed that none of this is about us alone; it is a call and a mission that we share.

So, looking to the future, I look forward to new initiatives as our programs with young people deepen and grow; I look forward to an increased relationship with Donway Place and the people who live there; and I look forward to beginning a special worship ministry to engage people with autism and their support people. It is my hope that we will welcome a new intern in September of 2015, and although he or she can never be Étienne, I am confident that we will have much to share with each other, and both intern and internship community will grow and hear God's voice anew.

And so, I invite you to peruse these pages, look closely at the numbers ... but keep your eyes and hearts open to see the working of the Spirit as you review the past, examine the present, and consider the future ... together, those who have come before us, those who have just come, and those who will come tomorrow, with the love of God ...

exegimus Monumentum aere perennius.

(to almost quote Horace,

"we have built a monument more lasting than bronze").



Rev. Norm Seli

Annual Congregational Meeting

Sunday March 2, 2014, 10:30am – During Morning Worship

Ministers: Norm Seli, Lee-Ann Ahlstrom

Music: Dr. Arthur Wenk

Chair: Jeanne Elgie-Watson

-
-
1. **Prelude**
Gathering to Worship God
All Glory Be to God on High Bach
 2. **Gospel reading:**
Approaching God
Mark 9:2-8 Norm Seli
 3. **Call to Worship**
 4. **Hymn #584**
Through the Heart of Every City
 5. **Memorial and Lighting of the Christ Candle**
 - 5.1.1 Norm read a list of members and adherents who died in 2013 (Page 18)
 - 5.1.2 Lucas Criscione, Clarence Fisher, Phyllis Rickerby, John Reynolds, Hugh Daley, John Frame, Janet Cleland, Ernest Fall, Marjorie Judson, Bud Brown, Lois Westwood, Wai Lam, Al MacInnis, Catherine Paton, Zinaida Iaager, Iris Everest, and June Hawkins.
 6. **Call to Order**
 - 6.1 **Appointment of Secretary:**
Moved by Jim Becksted, seconded by Hector Reid, that Wendy Miller be appointed secretary for the Annual Meeting of Jubilee United Church. **Carried.**
 - 6.2 **Approval of Non-Member Voting**
Moved by Jim Becksted, seconded by Gary Norris, that non-members who are present today may vote on temporal matters. **Carried.**
 - 6.3 **Review of Agenda**
Moved by Jim Becksted, seconded by Rosalie Briggs, that the Agenda be accepted as printed in the order of service. **Carried.**
 7. **Prayer of Approach**
 8. **Hymn #365**
Creating God, Your Fingers Trace
 9. **Scripture:**
Ecclesiastes 3:1-13 Lee-Ann Ahlstrom
 10. **Approval of Minutes of AGM of March 3, 2013 (pages 6-9):**
Moved by Marianne Bride, seconded by Valerie Winters, that the Annual Congregational Meeting minutes of March 3, 2013 be accepted as printed. **Carried.**

Annual Congregational Meeting (continued)

11. Remember The Story

Norm Seli

11.1.1 Reflection on the Transfiguration story: can we take care of the business of the church and use this story to open our eyes anew?

11.1.2 Reflect on 2013 – the great Jubilee moments, as we listen to the choir.

12. Anthem

We Saw His Glory

Mauersberger

Highlights of 2013 - Yellow Sheets

13. Remember the Story

13.1.1 Time to reflect on your highlights at Jubilee; share your reflections with your neighbour and write them on the yellow sheet included in this morning's bulletin. Sheets were collected and brought to the communion table.

13.1.2 Norm continued his reflection. Though we want to stay in our mountain-top experiences, we need to go into the world to share these experiences, change the world and live in the real world.

13.2 Finance Report

Dick Patrick, Chair of Finance

13.2.1 In January 2014, the Finance team presented a detailed report of the 2013 finances. More facts and figures are presented in the Annual Report. A new section giving details of our funds is included this year.

13.2.2 Finances can be seen as the third leg of stewardship at Jubilee.

13.2.3 2013 came within \$4-\$5K of having a balanced budget.

13.2.4 Dick asked if there were questions about the Finance Report for 2013.

Moved by John Sharp, seconded by Bill Watson, that the financial statements for the year ending December 31, 2013 be accepted as prepared.

Carried.

13.3 Budget 2014 (page 33-34)

13.3.1 Q: There was a question about the budget's 'current outlook' column as compared to the 'desired outcome' column; **A: current outlook is the best guess and desired outcome is our dream (if we had a balanced budget)**

13.3.2 Q: What is the status of the repair of the auditorium roof for 2014. **A: not in the budget for 2014, but it still may happen if the Property committee can find a solution to the problem. When it is done, it will come out of the Capital Fund.**

Moved by John Sharp, seconded by Fred Briggs, that 2014 Operating Budget be accepted as presented.

Carried with at least 1 Abstention

Annual Congregational Meeting (continued)

13.4 Questions / Comments for Committee Chairs

13.4.1 Q: Can we change "Audrey Grant Bridge Day" to "Jubilee Bridge Day" as Audrey Grant is not always the invited speaker.

Why did Jubilee Matter? - Green Sheets

14. Reflection: Did it matter that Jubilee was here in 2013? Norm Seli

14.1.1 Norm invited everyone to reflect on why Jubilee mattered ... and to write those reflections on the green sheets.

14.1.2 For those answering personally, why did it matter that WE were here in 2013?

14.1.3 Sheets were collected and brought to the communion table.

15. Hymn #400 Lord, Listen to Your Children Praying

16. Prayers of the People

16.1.1 Norm included items from the yellow and green sheets in the prayers.

17. Lord's Prayer

18. Offering Our Gifts

19. Offertory All Glory Be To God on High Bach

20. Offering Hymn VU 241 Oh, Sing to Our God

21. Offering Dedication

Going out to Live and Serve

22. Election of Officers

- As sometimes happens in life, there are changes that are made after the deadlines have been met. Such is the case with our slate of officers found on page 1 of the Report. Past Chair, Jeanne Elgie-Watson should be included in the list. Kathy Coats has agreed to take on the role of Vice Chair and Donna Rutz will become our next Secretary. We thank them for their leadership that is to come in the year ahead.

Moved** by Fran Crabe, seconded by Dave Neylan, that the slate of officers for 2014 be accepted as presented. **Carried.

23. Election of Presbytery Representatives

Moved** by Fran Crabe, seconded by Ruth Nicholls, that Harvey Bride, be appointed Jubilee's lay presbytery representative. **Carried.

Annual Congregational Meeting (continued)

24. Commissioning of Executive

- Page 44 of the Annual Report has the full list of our Ministry, Music, and Site Leadership. In addition to the officers just elected, Committee Chairs are listed. Jeanne called out each name, asked them to stand, if present, and be recognized.
- She also asked for a moment of recognition for 4 outgoing chairs / executive – Bob Nicholls, Chair of Men’s Breakfast; Joan Neylan, former chair of Education & Students; Dick Patrick, Chair of Finance; Wendy Miller, Secretary.
- Executive: We are called by God through the community of Jubilee United Church to offer our leadership. We will strive to remember our call to be God’s children together, living out God’s love in the whole community. In our role as leaders, we will strive to engage others in the ministry of Jesus Christ, and recognize our responsibility to share God’s love with the whole world.
- Congregation: **God of love, we are gifted with the passion of these people as they accept the responsibility to move our community forward in faith. May they use their gifts, their wisdom, and their love to share the kingdom of God. We ask this in the name of Jesus, our Lord. Amen!**

25. **Hymn # 509** I, The Lord of Sea and Sky

26. **Final Questions** Norm Seli

- None

27. **Sharing our Hopes** Norm Seli

- Megan Williams shared her hope that the Youth program will be more involved in community projects, be more involved as a group, and pray more.

28. **Closing Remarks** Susan Mabey / Norm Seli

- Susan talked about the many changes coming this year, and how things have worked out, and people have stepped up to fill the needed roles
- Jubilee is a place to laugh and cry and be in community. We seek to know where God will lead us next.
- Susan said she was proud to be the one to lead Jubilee over the next two years.
- People will be given 10 stickers to place on the things they feel are important to highlight and support in the next year.

29. **Hymn #420** Go To the World

30. **Commissioning, Benediction and Three-Fold Amen**

31. **Postlude** Come Holy Spirit, Lord God Buxtehude

There being no further business, the Annual Meeting for 2014 was adjourned.

Jeanne Elgie-Watson, Chair of Council

Wendy Miller, Secretary

Council Report

My first year as Chair of Council has been one of many changes. As a congregation we have continued to fulfill our mission, "to be an open and welcoming community, connecting people to God and to each other." For that, I am truly grateful to all of you who call Jubilee home.

I would like to begin by thanking the committees of our church for their tireless work behind the scenes. In 2014, we lost two of our three worship leaders, Lee-Ann Ahlstrom and Arthur Wenk. The choir, in conjunction with the Ministry and Personnel Committee, received several applications and interviewed candidates. Their final choice, Dr. Daniel Rubinoff, was approved by Council at our May meeting. Daniel has brought amazing gifts of music and energy to our worship since his arrival at the end of August. Under his leadership, the choir continues to grow and to expand its repertoire, lending inspiration and cohesion through its ministry.

Also at that meeting, we agreed to allow Jubilee to be an internship site for the United Church. This decision resulted in the Church placing Étienne Lesage in our midst, which has truly been a gift. Through Étienne's ministry, we have improved our French, been moved to laughter and tears by his preaching, and enjoyed another source of love and leadership.

May must have been an important month, for it was also at that meeting that Norm informed us that he felt certain he knew of the right person to take over the ministry with our youth and children. Enter Jennine Profeta. With her appointment, our new ministry team was complete.

My personal gratitude goes to Donna Ruiz, who stepped into the Secretary of Council position after the death of Diane Sankey. Diane, Brad Dix, and Julie Ashdown were major losses to the ministry of Jubilee. We continue to grieve them and many others who have passed away this year.

Throughout all of these changes, Norm was at the helm, guiding us and inspiring us to embrace new paths to the future. He continues to be our spiritual head and heart, always finding new ways to use his enormous array of talents to reach out to the community around us. Yet, as the saying goes, behind every great man are some very strong women! Our congregation continues to enjoy the ministries of Pat Lansche and Barb Secord, who stepped up when Anne-Marie Rimmel retired, both of whom are instrumental in the running of our daily operations. Thank you very much, all of you.

Jubilee continued to be blessed by a myriad of people who served on our committees in a variety of ways. It has been an especially busy year for our Ministry and Personnel committee, our Finance Committee, and our Trustees. Our budget has benefited from many, many, many people who have generously given their time and their energy to run our Garage Sale, ArtCraft, Polka Dots and Moon Beams, and Bridge Days. I leave it to those committees to tell you more about their work this past year. To everyone who bought tickets, helped with advertising, or brought a friend, your contributions made all the difference.

I am sure that 2015 will have surprises in store, but I am also sure that God has put everything and everyone in place that we need to thrive. I am excited to see what lies ahead.

Susan Mabey,
Chair of Council

ArtCraft

The ArtCraft fundraiser has been a staple of Jubilee life for many years. It has brought local (and not so local) artisans together with members of our community each fall.

This year, we hosted 30 artisans and raised roughly \$8500 dollars for the ministries of Jubilee. This sum was in part due to the donation of proceeds from one of our artists, Helen Cranston, whose paintings sales continue to generate funds even now. Thank you, Helen, for your continued generosity.

While the actual ArtCraft Show and Sale is a two-day event, it takes about a year to plan and put together. My deepest thanks go to the committee, who put in countless hours to make this happen: Jo Dullard, Deb Johnston, Nicole Johnston, Gary Norris, Barbara Rutherford, Donna Rutz, Barb Secord, and Susan Yotis. We are currently looking for a few more people on the committee (as we know, many hands make light work!); in particular, we need a secretary and a treasurer!!!

It has been my great pleasure to work with the committee this year, and I look forward to another successful event in 2015.

Pat Lansche
Chair

Christian Development: Sharing Together

2014 was a year of transition for the Children's Ministry as we said goodbye to Lee-Ann Ahlstrom and Barbara Ewins, and welcomed Jennine Profeta, Jessica McKendry, and Lauren Georgious into the Children's Ministry fold.

Nursery

After countless years of service in the nursery, Barbara Ewins retired at the end of June. Barbara's loving smile greeted many children over the years, and she will be greatly missed by both children and adults alike. The nursery is now in the capable hands of Jessica McKendry and Lauren Georgious, two youth group members and VBS leaders who have agreed to take on the task of filling Barbara's shoes. Thank you to Barbara, Jessica, and Lauren for the love you have shown the littlest members of Jubilee.

Christian Development: Sharing Together (continued)

Children and Youth

In the first six months of 2014, Lee-Ann led Discovery Zones, preparing stories, discussion, crafts and activities for the children. In September, we welcomed Jennine and her boundless enthusiasm to Jubilee and she introduced us to the Something New program, looking at the Bible through the improv lens. Our youth membership has remained consistent over the year, and although our gatherings were not as plentiful this year as they have been in the past, they were still well attended, and naturally pizza was always a welcome member. Our youth members have commented many times that Jubilee provides them with a sense of belonging, and the relationships they have developed with each other and other members of the congregation are extremely precious and valuable to them.

Pageants

The Palm Pageant tradition continued in 2014 with "Thoughts from the Parade", a short presentation from the viewpoint of some of the people watching the parade. Our Christmas Pageant was two interpretations of the Christmas story, one based on the Lion King and the other based on The Godfather, and then the presentation was all pulled together at the end with the traditional Mary and Joseph in the manger scene. Special thanks to Jennine's husband, Dave, for stepping in at the last minute to play Herod.

Confirmation

In May, Jessica McKendry, Billy McKendry, Benjamin Gabbay, Jonathan Wannamaker, Megan Williams, Jessica Coats, Anna Noel, Kimberley Bone, and Jennifer Munro were confirmed, after journeying with Lee-Ann through the confirmation process. Currently, Confirmation 2.0 is underway as Norm, some new confirmands, and some who have already been confirmed meet monthly to discuss the Bible, laugh, and eat, all culminating with the Confirmation Service this May.

VBS

Once again VBS was a hit with those who attended. Our theme was "The Pirates Who Don't Do Anything". We had 19 enthusiastic youth leaders, and the wonderful adult team who ran the rotations, lunch room, and registration, and offered willing support wherever needed. This year was the first time that two of our youth leaders, Caeleigh Wannamaker and Chelsea Murphy-Davidson, ran a rotation, and they did not disappoint. The theme for 2015 has yet to be decided, but we will be signing up volunteers shortly.

Christian Development: Sharing Together (continued)

Sadly, last year Julie Ashdown had to step down as chair of this committee, and not long after, we lost her bright light and invaluable contribution to both this committee and to Jubilee. With the help of Norm, I waded in this past August and muddled through. My thanks to Norm for patiently helping the rookie, and we'll see how we get on in 2015.

Jo Dullard.

Children's and Youth Ministry:

Hello from the Jubilee auditorium! It was an exciting four months as the youth / younguns and I got to know one another. To facilitate that, we played improv games, and started exploring dramatic possibilities in the stories of the Old Testament. The result was our first "public" performance of a sketch called "Moses & His Peeps in the Desert" (parishioners still tell me how much they enjoyed watching slices of Wonderbread "fall" from the sky :-)) From there, we started creating and rehearsing the Christmas pageant. A bit rough around the edges, it was a great learning experience for us all and one that brought us closer together as a group.

The result has been growing attendance (we've gone from 3-5 young people / Sunday to a dozen+), including new faces + friends whom the kids have started inviting, and bringing, to church. There's also an enthusiasm for finding and creating new projects. For 2015, we've already started using the songs of Godspell for worship, will be building puppets to explore the stories and parables of the New Testament, and are looking at creating a dramatic reading of the Passion for the young people, along with the adult parishioners, to participate in on Good Friday.

Based on the ground work laid in 2014, we are looking into other community events of which we can be part, beginning with a Mardi Gras / Shrove Tuesday that the young people will help host. Six months in, I must say that my heart is full to see how quickly the kids have embraced me (given their strong attachment to Lee-Ann), and how inspired they are to do more. I'm also thrilled that so many of the youth keep showing up every week (and on a regular basis too!), though it's become clear that we need extra support to keep the younger ones engaged and work with them at their level.

Overall, it's been a wonderful experience and I feel so blessed to be a part of it. Thank you for those last four months of 2014 to find my footing, and here's to all the promise 2015 holds because of it!

Jennine Profeta

Facilities

2014 was the busiest year yet for the Facilities team, as reflected by significantly higher rental revenues.

Huge credit goes to Barb Secord, whose commitment to the job calls upon her *at any hour from dawn to midnight, seven days a week*. Barb is responsible for all operational steps in the rental process, handling inquiries, providing quotes, preparing and overseeing contracts, resolving conflicts, holding review meetings, coordinating resources for special events, and managing the billing. Of course, wearing her hat as Property Manager, Barb also oversees the maintenance of the Church building and grounds!

Barb's essential support team of Fran Crabe, Jo Dullard, Pat Lansche, Janis Reid, Donna Rutz, Iona Williams and others ensured that our congregation and our renters were successfully accommodated throughout the year. Thank you to all of them for their excellent contributions.

Our core group of long-term renters includes Keun Sarang Presbyterian Church, the Little Acorns Montessori School, Reach Yoga group, the Toronto Choristers, Kiwanis Music Festival, North Toronto Players Gilbert and Sullivan group, and our bridge groups. We appreciate the long-term relationship with them all.

Thank you also to our Facilities Committee members, who regularly meet with our renters and members of the congregation to ensure a smooth and harmonious use of our building.

Lastly, many thanks to our own congregational members who helped to set up and clean up for the many major events that were held in the sanctuary and the auditorium. Your help significantly reduces the time, effort, and cost for our team and the Church.

Mike Flynn

Committee Members:

Mike Flynn (Chair), Anne-Mari Remmel, Barbara Rutherford, Barb Secord

Fellowship

Bridge Group:

The game of bridge continues to be a vehicle for fun, learning and personal interaction for members and adherents of Jubilee and members of our community, near and far. The events listed below were conducted throughout 2014, and are continuing in 2015:

- Duplicate Bridge - for experienced players with scoring and ranking (Director Robert Boyd)
- Duplicate Bridge – for those learning this form of the game (Director Lyle Miller)
- Jubilee Bridge Day (Spring) – a full day of bridge instruction with world-renowned bridge instructor and author, Barbara Seagram (Coordinator Liz Fletcher / Registrar Marie McRorie)
- Jubilee Bridge Day (Fall) – A full day of bridge instruction with world-renowned bridge instructor and author, Audrey Grant (Coordinator Liz Fletcher / Registrar Marie McRorie)

Fellowship (continued)

The Duplicate Bridge programs operated for approximately 25 weeks, spread over two sessions – fall (10 weeks) and winter (15 weeks). They attracted around 100 individual players and ultimately contributed more than \$4,000 to Jubilee in the form of new acquisitions and / or financial contributions.

In addition to providing fun, learning and entertainment, the Jubilee Bridge Days are conducted as fund-raising events. In 2014, these two Bridge Days attracted over 200 people and contributed in excess of \$9,000 to Jubilee's annual operating revenues.

The majority of the participants in all of these events are people from our immediate and near neighbourhoods, thereby helping to increase and maintain Jubilee's profile and presence with the community at large.

As with any event, these bridge activities require a good amount of volunteer time to plan, organize and execute. We wish to extend our thanks to the Directors, Co-ordinator, Registrar and all others – kitchen chefs, luncheon servers, set up artists – who have donated their time and talent to make these events happen.

Annual Attendance Numbers

	2009	2010	2011	2012	2013	2014
Sunday at 10.30	8100	7800	7600	7500	7700	7300
Average	155	150	146	141	150	140
Excluding July / August	170	165	160	155	163	152
Other services	2400	2300	2100	1700	1500	1400
Total including other services	10500	10100	9700	9300	9200	8700

Note: As the above amounts include estimates, they have been rounded to the nearest 50.

*The Church was closed for one Sunday in December 2013 due to the weather.

Lecture Series

Since 2006, the Jubilee Living and Learning Series has presented two series each year – one in the spring and one in the fall.

Spring Series: "HISTORY OF CLASSICAL MUSIC" presented by Dr. Arthur Wenk.

Fall Series: "REMEMBERING WW1" with various presenters.

We would like to thank those who have supported these presentations. Arrangements are now being made for the 2015-2016 Jubilee Lectures Series.

Jason Amell, Chair

Ed Rutherford, Program Convenor

Membership Statistics For 2014

Baptisms:

Annabelle Williams	July 13
Vienna Williams	July 13
Melinda Criscione	October 26

Marriages:

Paul Seli and Tanya Jonker	January 17
Matthew Fung and Alison Rimell	March 8
Paul Stewart and Shira Katzberg	April 26
Kyle Ahlstrom and Melissa Thompson	May 31
Donald Cranston and Debra Thomson	July 5
David O'Connor and Sarah Tucker	July 12
Trevor Salazar and Kristy Best	July 18
Christopher Wilson and Lori Sarginson	August 1
Nestor DeGuzman and Reina Roque	August 30
Christopher Waggoner and Dawn-Marie MacDonald	August 31
Jordan Winters and Marla Shaver	October 4

Funerals / Memorial Services: (*members)

Andrew Measures	January 10
Bernice Cleland*	January 11
David Boyd	January 22
Hilda Pitman*	January 22
Diane Sankey*	March 4
Margaret Olds	March 19
Florence Waygood	May 2
Bradley Dix*	May 15
Jean Ratcliff	May 31
Shirley Frame*	June 16
J. Robert Ward	July 11
Amelia McKenzie	August 23
Stanley Holt*	August 25
Howard Walker*	August 28
Manfred Ober	September 13
Julie Ashdown*	September 24
Donald Robson*	September 27
Thomas Deason	October 18
Desmond McCalmont*	November 14
Randal Boles	November 22
B. Joan Norton*	December 5

New Members :

June 8: By Confirmation

Kimberley Bone
 Jessica Coats
 Benjamin Gabbay
 Bill McKendry
 Jessica McKendry

Jennifer Munro
 Anna Noel
 Jonathan Wannamaker
 Megan Williams

November 2: By Transfer of Membership

Joan Honeyford

Doug Rowe

Nancy Rowe

	2009	2010	2011	2012	2013	2014
Members at beginning of year	390	399	361	360	359	371
Add: New members					29	13
By profession of faith	10	7	6	3	1	9
By transfer	6	8	3	5	28	3
Previously omitted						1
	-----	-----	-----	-----	-----	-----
	-	-	---	--	-	
	406	414	370	368	389	384
Less: Members lost						
By death	7	8	9	8	13	12
By transfer		1	1	1	1	
Removed by Council		44				
Removed by Request					4	
	-----	-----	-----	-----	-----	-----
Members at end of year	399	361	360	359	371	372
	=====	=====	=====	=====	=====	=====

Men's Breakfast Club

Once again the Men's Club enjoyed a good year in 2014, hearing from five very interesting speakers. Our attendance at the meetings remains strong with between 25 to 35 men at each meeting.

Men's Breakfast Club (continued)

The unwritten mandate of the Club has been to assist in buying new equipment for the kitchen, to replace worn out items and add new items to allow the kitchen to function better. This coming year, 2015, we will also take on a special funding project to assist in the purchase of additional copies of the More Voices Hymn Book. Rev. Norm has had the purchase of additional copies of More Voices on his wish list for several years now, and our new music director, Dr. Daniel, would like to include more hymns from More Voices in the Sunday service. We will still fund needs for the kitchen but feel supporting the purchase of the additional More Voices hymn books is a good project, on behalf of the whole congregation, to support.

The Men's Club is looking forward to another good year with a variety of speakers and hope that more of the men of the church will come out to join us on the last Saturday of January, February, March, October, and November, and please feel free to bring along a friend or neighbour.

Gary C Norris,
President

JUBILEE UNITED CHURCH MEN'S CLUB STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE YEARS ENDED DECEMBER 31, 2014 AND 2013

	<u>2014</u>	<u>2013</u>
Total Cash, January 1 st	\$ 896	\$ 1,365
RECEIPTS		
Breakfast Meetings	770	695
	<u>\$ 1,666</u>	<u>\$ 1,883</u>
DISBURSEMENTS		
Breakfast Meetings		
Food & speakers gifts	\$ 406	\$ 496
Kitchen equipment	-	668
	<u>\$ 406</u>	<u>\$ 1,164</u>
Total Cash December 31st	<u>\$ 1,260</u>	<u>\$ 896</u>
Cash on Hand	\$ 115	\$ 138
Cash in Bank	<u>\$ 1,145</u>	<u>\$ 758</u>

Order of Good Cheer

Each year the Jubilee Order of Good Cheer presents a variety of programs for members and friends of Jubilee United Church and for the community.

These concerts were presented in 2014:

JanuaryThe Fabulous Invictones
FebruaryThe Band of the Royal Regiment of Canada
May.....The Toronto Choristers 100 Voice Choir
NovemberMore Than Mozart

The Order has always used the proceeds of its concerts to purchase items for our church. Starting in 2013, we began raising money for our current project. This will involve improvements to the flood and stage lights, and to the switches and controls which are needed for them. The estimated cost of these improvements is \$5,000. The concerts so far have already raised \$3,437 of this amount.

The Jubilee Order of Good Cheer wishes to thank all for your support. We hope you will continue to come and enjoy the concerts we present.

Good Cheer to all.

Ed Rutherford, Program Convenor

J.O.G.C. Advisory Council: Julie Brethour, Charlie Scott, Joan Neylan, Barb Secord, Dick Patrick,

Outreach

*"Go out into the busiest intersections in town and invite anyone you find to the banquet."
The servants went out on the streets and rounded up everyone they laid eyes on,
good and bad, regardless.
And so the banquet was on — every place filled.
Matthew 22:9-10*

It can be difficult at times to find Biblical language that speaks directly to us today. Sometimes, however, very old words can sneak up and capture exactly what we are thinking. When I was considering Jubilee's justice work over this past year, I saw it as a journey: the beginning of walking a new path that we had not taken together before now. So, like all good seminary students, I searched for Biblical stories and language that might help me to visualize what this journey could look like. I did not have to go far.

Jesus often spoke in parables. In this story, a spectacular banquet is planned and yet no one seems to want to be there. So, the host, after several attempts, throws open the door and the banquet is on — every place is filled. Not everyone likes sitting and eating with people they do not know. It isn't for everyone, but I think that Jesus is suggesting that, if we are prepared to take

Outreach (continued)

a risk and throw open the doors, the feast, literally and figuratively, can be on. Our Community Table dinners are now almost two years in the making. Each month, we literally set a banquet. It *is* for everyone. It is a place filled with laughter, connection, support and surprise. Community Table is an invitation for Jubilee and for the Don Mills area to live in community.

Reaching out includes this and more. Our church community has a long history of reaching out in places where there is need. We continue to have groups who seek justice for people picking up the pieces when HIV / AIDS impacts individuals and families in Africa; we have people dedicated to collecting and distributing clothing to meet the needs of those for whom something new is a luxury that is out of reach. We have groups who collect food; groups who feed; groups who weave; groups who walk; and groups who share bounty. Our youth are learning the important link between charity and justice as they engage people with provisions that include warm clothes and toiletries.

Those who have participated find opportunities to connect with our church, our neighbourhood, our city and our world in fulfilling and challenging ways. You know who you are and I am grateful for the contribution of each one of you. The commitment of time resources to make a difference in our community and in our world is integral to a call to justice. We have built linkages with other churches in Toronto Southeast Presbytery on matters of social justice and peace, and continue to be supported by the tremendous skills and resources of staff of the Southeast Presbytery Social Justice Project, an important Presbytery-funded ministry.

In addition to the significant time commitment made by numerous people, monies have been raised for several agencies and organizations this year. Significant effort were made and dollars were forwarded to support the Community Share Food Bank in Don Mills in 2014. We are working at ways to create a new relationship that meets ongoing efforts to give people dignity and opportunities that are otherwise difficult in their current circumstances. In addition, \$400 has been given to the work of Eva's Place. We continue to connect with this organization as they respond to the needs of youth in our community. \$1000 has been distributed to the Toronto Christian Resource Centre in Regent Park, which will ensure the operation of their Food Skills training programme for up to 20 weeks. This is in addition to the collection of clothing and other supplies for this United Church of Canada Partner in Mission. As part of our commitment to the greater church, you have raised \$28,000 towards the United Church of Canada Mission and Service Fund in 2014.

Jubilee is a place where every idea can find a place. In our willingness to risk throwing open the doors, we find opportunities to grow and share our lives with each other. By putting on the banquet, we meet new people and provide ways to connect with God as our willing host. God calls each one of us, in our own way, to set a place at the table, and to be prepared to sit down and enjoy the feast. Please prayerfully consider your role in this call.

Gregory Daly,
Chair, Jubilee Outreach Network

Pastoral Care

The Pastoral Care Team meets once a month generally, except for July and August. We keep in touch with various members and adherents of the congregation throughout the year: cards are sent when people experience illness or a death in the family, and telephone calls are made throughout the year to keep people in touch with what is going on and to make sure they know they are an important part of our church family.

In May, we host a get-together to which everyone is invited. It is a social time with singing and refreshments as well as a time for communion. This is especially important for those who can't get out as frequently as they might wish.

Christmas and Easter find us arranging for delivery of flowers to our members whom we feel would welcome a little something to brighten up their day. We appreciate the help that members of the congregation give to us in delivering them.

Committee Members: Larry Beech, Julie Brethour, Harvey Bride, Doris Hearst, Mary Ann Hicks, Mary Anna Higgins, Howard Hollands, Marion Hunter, Robbie King, Ruth Nicholls, Jean Phalp, Rev. Norm Seli, Dick Westwood.

Property

The Property Committee had two main interests in 2014:

- fixing the leaking roof
- making the building more accessible.

ROOF

Five roofing contractors reviewed the condition of the roof during the summer. An *ad hoc* Roof Committee met in early September to discuss the quotes received. One contractor suggested replacing the entire roof; all the others suggested specific repairs as the roof was in a 'reasonable condition and should be serviceable for another 5-7 years'. After discussion, Atlas-Apex Roofing was hired in the fall to make repairs to the roof and provide secure and durable enclosures to the existing rooftop ductwork.

Work was started in early November and was substantially complete in December. Final completion of all the work will be done as soon as weather conditions permit. We have requested Atlas-Apex to provide us with annual inspections of the roof to ensure that it is maintained in good condition.

ACCESSIBILITY

Whilst the building complied with the Ontario Building Code when the major renovations and additions were completed, it was decided to see how it fares with the updated Code. Accordingly an Accessibility review was done, in particular, looking at the doors at the North Entrance and to

Property (continued)

the universal barrier-free washroom, and access to the Chancel. Final decisions have not yet been made, but it is anticipated that power assists will be added to the North Entrance doors and the door to the universal barrier-free washroom near the south-west entrance, and a ramp will be built to access the Chancel. Final Accessibility recommendations will be made in early 2015.

MISCELLANEOUS

We worked on changing some of our light bulbs to LED's this year, to save on electricity and help with the greening of our facility. This will continue in 2015. Some additional electrical work was done with a replacement heater in the north entrance and a new one by the kitchen.

SUPPORT

We are blessed with many talented team members, Marianne Bride, Harvey Bride, Fran Crabe, Jo Dullard, Bill Elger, Barb Measures, Bev Miller, Lyle Miller, Katherine Noel, Gary Norris, Janis Reid, Donna Rutz, Iona Williams, Liz Williamson, Mel Williamson and many others. They tackle many tasks from changing light bulbs, set up and take down for functions, extra cleaning, small and large repairs, all keeping this exceptionally busy church functioning well.

Jo Dullard carried on with the outside lawn maintenance, which is much appreciated. She added on cleaning duties as well this year, coming in several times a week to keep the building up to a level of which we can all be proud.

We are always looking for more helpers, even for special projects. Just speak with Barb Secord or myself. If you love to garden, we have a bed for you! Nothing too onerous - let us know.

Daniel Gaito with assistance from Barb Secord

Scouting

You have probably noticed over the past year that there have not been any Scouting meetings here at the Church. 1st Lawrence Valley has been an important and vibrant Scouting Group for youth in Beavers, Cubs, Scouts, and Venturers. It's been a positive influence in the lives of many of our youth and is too important to walk away from.....stay tuned for an announcement.

Toronto Southeast Presbytery

Special greetings from Presbytery, in particular to the many new faces we see at Jubilee!

I. Preamble.

First, a brief re-acquaintance with Presbytery: Jubilee United Church, along with some 50 other pastoral charges, make up Toronto Southeast Presbytery (or TSP). Our offices are conveniently located at 923 Pharmacy Avenue. Together with three other Toronto-area presbyteries, namely a) Toronto Southwest (Downsview); b) Living Waters (Alliston); and Northern Waters (Shanty Bay), we constitute Toronto Conference.

Toronto Southeast Presbytery (continued)

Our TSP meets in plenary session at least six times annually, often at our Pharmacy base nearby. The huge Toronto Conference meets annually, usually in late May, at a centrally located church with lots of spacious meeting rooms and plenty of parking. Bramalea United Church, for example, is a much coveted site. Toronto Conference usually meets over two days.

II. Jubilee's Blessings

1. Jubilee United Church is extremely fortunate to have the Reverend Norman Seli at its helm. Norm has a solid understanding of the overall workings of the United Church of Canada at all levels. He is surrounded by competent, inspired worship staff, who are indeed cut out to serve our church. In particular: a) Lee-Ann Ahlstrom with youth and study groups (until the summer of 2014); b) Greg Daly, currently a candidate for Ministry, studying at Emmanuel College, and a skilled facilitator in helping the needy; c) Étienne LeSage, our multi-lingual intern from Quebec, who is also an ambassadeur par excellence for our two provinces; d) and Jennine Profeta, talented in drama and music; e) not to mention our vivacious choir leader and organist, Dr. Daniel Rubinoff.
2. At another level, helping attend to Presbytery matters in particular, Jubilee has benefited from having the services of Retired Ministers: The Reverends Des and Joan McCalmont, who have served over the years on a number of commissions and steering committees. Des McCalmont (recently deceased on November 5, 2014) was ordained in 1959. Des worked at the United Church's Berkley Street Studio as a radio / television consultant with ministries and congregations across Canada. Des produced "Spectrum" for CTV, which received a Gabriel Award for Best Religious TV Series in North America. We are proud of his many achievements. To Joan McCalmont, we express our sincere condolences.
3. Lastly, we acknowledge the role of another Retired Minister, The Reverend Larry Beech, who is an invaluable asset to the Pastoral Relations Commission at TSP. His chauffeur to most meetings is your Lay Representative to Presbytery, Harvey Bride.

III. Procedure to the top

1. In many cases, a pastoral charge will be able to settle issues on its own. If not, the issues can be taken to its own presbytery, who in turn will present the problem to Toronto Conference for further assessment if necessary. In certain cases, an issue may be referred to General Council for a formal ruling.

IV. In Closing

Help at any of the four levels is always much appreciated.

Respectfully submitted,
Harvey Bride,
Lay Representative for Jubilee

INTRODUCTION:

In 2014, the Board of Trustees focused primarily on investment and insurance issues, together with the development of prototype contracts for use in connection with independent contractors engaged by Jubilee United.

ONGOING TRUSTEE APPOINTMENTS:

Throughout 2014, the Board of Trustees was composed as follows:

Mary Lynne Graham – responsible for insurance and related issues;

John Mozas - responsible for finance and investment oversight;

David Neylan – responsible for liaison with ministry and personnel; and,

Bill Watson – responsible for legal advice and Chair

PROCEDURAL MATTERS:

The Trustees believe that, in order to fulfill their mandate, it is appropriate that the Trustees maintain an active familiarity with the day-to-day operations and issues facing the Church and Church Council.

Accordingly, Mary Lynne Graham maintains regular contact and engagement with Ken Linn (responsible for insurance oversight on behalf of the Congregation) and with Jubilee's insurance broker to ensure that our ongoing insurance and liability exposure issues are fully understood and observed.

John Mozas serves as Chair of the Finance Committee of Church Council and provides valuable insight on investment decisions and protocols among other input.

Bill Watson attends all Church Council Meetings and regularly interacts with Church administrative personnel on property and security issues as well as consulting on legal issues, including contract issues and internal matters of a legal nature as they arise.

In 2014, the Trustees met in regular or special session in person or by electronic means on six (6) occasions in: March, April, May, June, July and December.

SIGNIFICANT MATTERS:

- i) **Insurance and Property** – With the able assistance of Ken Linn as primary consultant / liaison, the Trustees were able to facilitate all applicable insurance renewals including consolidating coverage for Directors and Officers liability insurance. Further, certain insurance loss claims that were initiated and filed in 2013 were satisfactorily resolved in 2014 on behalf of Jubilee United Church.

Trustees (continued)

- ii) **Investment of Jubilee Funds** - In 2014, following appropriate due diligence inquiries by both John Mozas and Bill Watson, the Trustees recommended, approved and implemented a significant investment of Jubilee funds (C. \$200,000) with the Toronto United Church Council's "Investing in Ministry Fund". This prudent investment aligns Jubilee United with the mission of the United Church in this region and is predicated to produce meaningful consistent investment returns for Jubilee United.
- iii) **General Legal Issues** - Bill Watson provided legal advice to the Trustees and Jubilee United Church Administration concerning compliance with the federal anti-spam legislation and, in particular, with reference to seeking permission from congregation members to receive electronic mail from Jubilee United.
- iv) **Drafting and Approval of Agreements with Contractors Engaged by Jubilee United** - On behalf of the Trustees, Bill Watson prepared and revised prototype contractor agreements utilized in connection with the retention of Dr. Daniel Rubinoff as Choir and Music Director, and Ms. Jennine Profeta as Director of Youth Programming. Further, the Trustees have begun a project for consolidating all contractor agreements so as to maintain the same in an effective and secure manner. This effort will continue in 2015.

CONCLUSION:

The Trustees want to thank Church administrative personnel, Ken Linn, and Church Council Executive for the dedication, commitment, and spirit of cooperation they displayed in respect of all of the issues which arose during this past year. Together, we have made meaningful changes that will serve the Jubilee community well in future. We congratulate Church Council on once again demonstrating wise and effective stewardship of Jubilee's financial resources. Finally, we thank the Congregation for the confidence shown in the Trustees and their decisions in 2014.

In December 2014, Ken Linn notified the Trustees and Church Council that he would be stepping down from the role of insurance consultant / liaison, and Mary Lynne Graham has agreed to assume this responsibility on a going-forward basis. On behalf of the Trustees and Jubilee Church Council, I wish to express our sincere appreciation and thanks to Ken Linn for his excellent and long service on behalf of Jubilee United in this vital role.

I have enjoyed the privilege of serving as Chair of the Board of Trustees for a number of years now, and accordingly, I wish to take this opportunity to express my gratitude for the dedication and engagement of all my fellow Trustees.

Sincerely,
for the Board of Trustees

Bill Watson, Chair

United Church Women

"To unite women of the congregation for the total mission of the church and to provide a medium through which they may express their loyalty and devotion to Jesus Christ in Christian witness, study, fellowship and service."

The women of Jubilee UCW continue to meet and work together in fellowship and service. On Friday, March 7th, we hosted the World Day of Prayer Service for our local area churches. The theme was *Streams in the Desert*, prepared by the women of Egypt. In addition to the stories and readings, Lee-Ann Ahlstrom led us in a very moving reflection and meditation, and Mary Anna Higgins graciously provided the piano accompaniment. There were approximately 80 people in attendance, and, following the service, we provided light refreshments prepared and served by our members.

In October, we once again hosted our popular Fall Gathering. After a lovely buffet dinner organized by our units in the Auditorium, we moved into the Sanctuary where Bill Goodings gave a very interesting talk and slide presentation on his trip to Antarctica. Close to 60 people came out for the evening and a good time was had by all.

In November, we hosted the Toronto Southeast Presbyterial for their end-of-year general meeting. Thank you to all who helped with set up, decorations and clean up. The women of TSP appreciate our support and participation.

Cathy Smyth and Barb Secord continue to organize the Empire Cheese sales, and we thank them for their efforts. If you are interested in trying some delicious Empire cheese, please contact Cathy.

Thank you to all the UCW members and the Congregation for your ongoing commitment and support. We have five active and involved units who continue to meet either monthly or as able. Our Executive Team stays the same, and includes Fran Crabe as Treasurer, Marianne Bride as Presbyterial Representative, and Elizabeth Fletcher as Past-President. Thank you to our unit representatives, Sandra Beech, Barbara Rutherford, Roma Watson, and Cathy Smyth. Your assistance is greatly appreciated.

Respectfully submitted,
Mary Kalanda – UCW President

United Church Women (continued)
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UCW FINANCES

JUBILEE UNITED CHURCH WOMEN
INCOME AND DISBURSEMENTS 2014

Cash in Bank January 1, 2014

TD Canada Trust General Account	\$558.39	
Tangerine Bank Savings Account	\$1,523.78	\$2,082.17

Income

Unit Offering	\$891.00	
UCW Function (World Day of Prayer)	\$556.55	
Memorial	\$22,500.00	
Fundraising	\$1,971.93	
Bank Interest	\$88.51	
Unit Donations	\$528.75	

Total Income	\$26,536.74	\$26,536.74
		\$28,618.91

Disbursements

Gifts	\$100.00	
UCW Functions (World Day of Prayer)	\$556.55	
Fundraising	\$1,465.76	
Unit Donations	\$840.00	
Jubilee United Church	\$153.05	
Presbyterial	\$225.00	
Bank Service Charge	\$35.80	

Total Disbursements	\$3,376.16	\$3,376.16
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Cash in Bank December 31, 2014

TD Canada Trust General Account	\$1,630.83	
Tangerine Bank Savings Account	\$23,611.92	\$25,242.75
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Worship

This has been an exciting year for Worship at Jubilee! With changes in the leadership team, we have had a chance to re-evaluate and discuss different directions that Worship can take at Jubilee. The Worship Committee meets bi-monthly to discuss issues of relevance to the Worship Experience at Jubilee. We organize, arrange, or oversee the following: greeters, ushers, communion, the sound board, Scripture readers, issues related to the choir, the prayer table, guest preachers, weddings, baptisms, hymns, and musical performances. We act as a sounding board for Rev. Norm Seli and Dr. Daniel Rubinoff, identifying highlights from past services, and making suggestions for the future. We analyze current service practices, dream about possibilities, and envision what could happen at Jubilee. So, what have we been up to this year?

Here are some of the Worship Events from 2014:

Early in the year, Art continued to offer organ recitals, often just after Sunday morning service. Susan Mabey led an Ash Wednesday service. For Easter Sunday, participants were invited to join the choir for the Hallelujah Chorus. Confirmation service was held on June 8. We said goodbye to Lee-Ann on June 22, with a presentation from the congregation and the youth, and a final performance by the Jubilants. For Art's final service, on June 29, extra singers from Art's various past choirs were invited to join the Jubilee choir for a phenomenal anthem performance.

Allison Mock, Cynthia O'Connell, Maya Braithwaite and Greg Daly all preached as guest preachers this year. Summer "hosts" from Jubilee were assigned to help welcome people to the church and begin the service when Norm was away.

In the fall, we welcomed Dr. Daniel Rubinoff as the new Choir Director, and Jennine Profeta as the new Program Leader for Children and Youth on Sundays. We also became an internship site, welcoming a new intern, Étienne LeSage, who is working toward ordination in the United Church of Canada (as well as teaching French to the Jubilee Community). Étienne had an immediate impact and provided leadership with Greg Daly for our World Wide Communion and Affirming Service on October 5. The new team has been very well received and we are delighted to have such creativity and enthusiasm shape our worship experiences.

The children and youth have been engaged in "Something New," an improv and theatre based program. They have been working on various drama activities, some of which have been presented during Worship services. There is no longer a "Learning Together" time in the Sunday Service; instead, young people leave for their program after the lighting of the Christ Candle to allow them more time to create and to be together.

Besides Sunday morning services, alternative services continue to be offered. These services include Ulterior Worship - a quiet, contemplative service on Monday nights; Definitely Not Church - a not-so quiet, somewhat irreverent 'service' on Sunday nights; a new service at Donway place - a short Sunday afternoon service to include those who find it hard to get out to church on a Sunday morning; and various other services, such as Good Friday, the Easter Son-rise service, and Carols

Worship (continued)

by Candlelight. For this last service, a new lighting format was used, with good success; rhythmic and world music was shared, and a percussionist was added. The evening was spectacular!

The Worship Committee has also had the opportunity to make decisions that help support the various Worship experiences. In the wake of the ice storm, it became clear that a better communications protocol was needed for emergency closures of the church. This concern was discussed and passed onto Council for further consideration. We also identified the need to offer alternatives to those who have difficulty holding small communion cups. Rev. Seli now provides the large cup as well as rice crackers during the Sacrament, so that we have fewer barriers to full participation. We have also begun the process of replacing the choir gowns. For seven weeks, the choir tried different attires, and it was decided that new gowns should be purchased. We look forward to unveiling the gowns in the coming year. Additionally, the issue of nametags, including the fact that it can be hard to remember names, as well as hard to inquire about names we feel we should already know, has been discussed. Thus, we now recommend that those without name tags can be politely addressed as Abraham or Sarah (The Father and Mother of Faith).

If these issues sound interesting to you, we'd love for you to join us. We welcomed Gary Norris as a new member of our team this year, and we were saddened by the loss of Brad Dix. Marjorie Hollands also left the group in 2014, after many years of service. We are always looking for new members who could add enthusiasm and creativity to our committee. If you are interested, please speak to anyone on the Worship team. Our current members include: Marianne Bride, Julie Crann (Secretary), Leroy Fowler, Amanda MacKenzie (Chair), Barb Measures, Gary Norris, Daniel Rubinoff (Music Director), Rev. Norm Seli (Minister), and Roma Watson. We will continue to work together to provide creative and meaningful worship experiences here at Jubilee.

Flowers

Our members consist of Irene Leeson, Ingrid Janiec, Marion Magee, Carole Robbins, Dodie Turner, and Eileen Barclay.

Thank you to everyone who made a donation to the Flower Committee in the spring of 2014. This money was used to make seasonal arrangements, such as our beautiful display at Thanksgiving, for the Sanctuary. This arrangement was made and organized by Irene and Cathy Leeson.

We donated calla lilies at Easter and poinsettias at Christmas to the shut-ins. We also decorated the tables for the Christmas dinner.

I would also like to thank Mel and Liz Williams, Muriel and John Gilmour, Bob and Ruth Nicholls, Dick Westwood, Dick Patrick and Joseph Dahonick for assisting with our Christmas decorations. Our Church looked lovely during this season.

Barb Secord is a constant help!

Eileen Barclay, Convenor

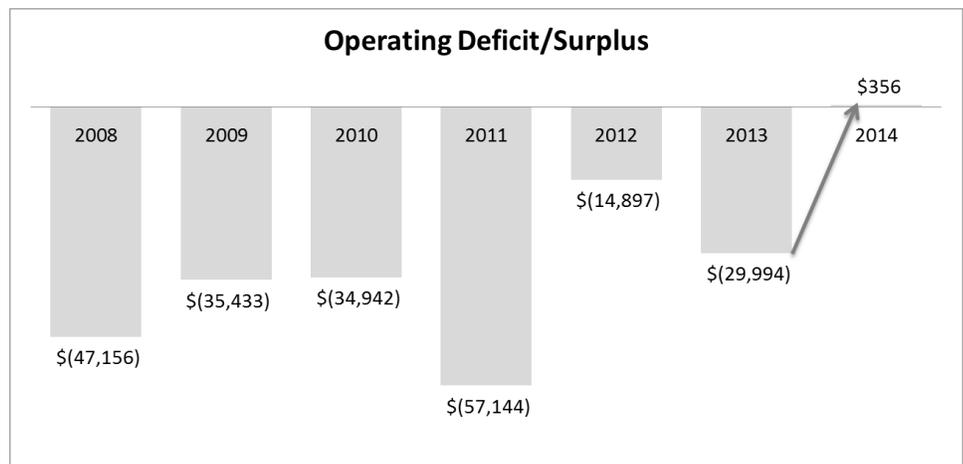
Finance

We would like to thank the members of the Finance Committee for their volunteer efforts. The 2014 committee members were: Alan Bone, Robert Boyd, Warren Brown, John Mozas (Chair), Anne-Mari Rimmel and John Sharp (Treasurer)

The finance committee's mandate is to monitor Jubilee's financial position and make recommendations to council on revenue, and cost management as well as capital allocation. This includes the annual budgeting process and reporting through our Treasurer, John Sharp.

Executive Summary

2014 was a successful financial year. For the first time since the three churches amalgamated to create Jubilee United, we broke even on an operating level. This means that we brought in as much money as we spent and did not dip into our savings to fund a deficit. Revenue was up and expenses were down, reversing last year's deficit of nearly \$30,000 and posting a small surplus.



2014 break-even driver #1: revenue up

As noted, 2014 revenue was up from 2013 but this was not the result of increased givings. **In fact, 2014 givings were down by 5% versus 2013, representing a decline of \$12,000.** The decrease in givings was made up by an increase in facility rentals and special events revenue. While as a whole this is a great outcome, it may be difficult to replicate for 2015 and as such, we have made an appeal to the congregation, strongly encouraging those members who are able to materially increase their commitment for 2015 to do so.

2014 break-even driver #2: costs down

With the shift to one full-time minister and unusually low maintenance and repair costs for the year, we were able to reduce our overall expenses by 3% for the year. In 2014, we took on an intern minister who was heavily subsidized through a Presbytery program. For 2015, we have budgeted to continue with one full-time minister and would like to take on another intern minister, but are unsure whether we will qualify for the subsidy from Presbytery. As such, salary costs are budgeted to go up in 2015. In addition, we see maintenance and repair costs returning to 'normal' levels.

Finance (continued)

Budget 2015:

We have budgeted an operating deficit of \$25,000 for 2015. We are hoping there is some upsurge in givings for the year that will take us closer to break-even; if not, we will have to make a special appeal to the congregation. In the longer term, we will have to focus on alternate sources of revenue to balance our budget – potentially more special events, rentals and the more aggressive investment of our funds, driving higher returns by taking on more risk.

2014 Financial Highlights:

2014 Revenue: \$383,000 (budget \$373,000)	2014 Expenses: \$383,000 (budget \$409,000)
Total revenue was up \$20,000 from 2013 (+5%)	Total expenses were down \$11,000 from 2013 (-3%)
<ul style="list-style-type: none"> • Offerings in 2014 were \$237,000, down from \$249,000 in 2013 (-5%); <ul style="list-style-type: none"> • While our congregational roster was up for the year, we lost a few members of the congregation who were substantial donors, and the giving level of the newer members of the congregation is lower 	<ul style="list-style-type: none"> • Salaries and Benefits represent over 70% of costs and were down \$6,000 (-2%) from 2013 <ul style="list-style-type: none"> • There are a number of cost items in this bucket, but the major change was the move to one minister from two, and the hiring of an intern minister
<ul style="list-style-type: none"> • Annual Fund Raising was up nearly \$15,000 to \$47,000 for the year (+44%); <ul style="list-style-type: none"> • This strong result is due to the usual great fundraisers like the garage sale, ArtCraft, and bridge days, with the addition of the Polka Dots and Moonbeams event 	<ul style="list-style-type: none"> • Maintenance and Repairs were down by \$7,000 <ul style="list-style-type: none"> • We faced fewer unexpected maintenance issues for the year • Note that the roof repair which cost \$25,000 came out of capital funds as it was deemed a capital expense; as such it did not affect our expenses for the year
<ul style="list-style-type: none"> • Facilities rentals were up by \$7,000 for the year (+10%) as we more aggressively rented the church property for events 	<ul style="list-style-type: none"> • Miscellaneous expenses were down \$3,500
2014 Budget Deficit: -\$36,092 2014 Actual Surplus: \$356	

Jubilee United's Funds

The Trustees as a whole are responsible for the management of Jubilee United's Funds. One Trustee is typically designated as the Trustee's Finance Officer, and is responsible for managing Jubilee's Funds and carrying out the Principles outlined in this document. These principles and guidelines are periodically reviewed by the Finance Committee and changes are approved by Council.

Finance (continued)

General Fund Principles

We accumulate money, not for its own sake, but rather to advance our objectives as a church and congregation. We consider the total of all our funds to be an endowment. It is our responsibility to balance present and future needs of the church, and as such we will use an appropriate amount of this endowment today while also saving for tomorrow's needs. If we do decide to deplete the capital in our endowment in any given year, no more than 10% of the total value of the fund shall be used, as approved by council, or 20% if approved by the majority in a congregational vote.

We also understand that donations have been made by members of the congregation with specific purposes in mind. We will adhere to the contributor's stipulations as much as we can. However, over decades the needs of the church change. We believe it is our responsibility to periodically "reset" the stipulations around the use of funds so that they more accurately reflect the needs of the church today and for years to come. As required, or at a minimum every five years, we will review and amend fund charters appropriately. This includes the release of restricted funds (interest and capital) for other uses, as deemed appropriate by the congregation through council. We cherish every person's donation and the donation's intended use; however, five years after a donation has been made, it may be repurposed for another use, as seen fit by Jubilee, represented by Council.

Management of funds

In order to make appropriate investment decisions, we have decided to employ a competent outside financial advisor. The Trustee's Finance Officer selects the outside financial advisor, who is also approved by Council. To avoid any conflict of interest, the outside financial advisor will be independent of any other relationship with Jubilee United.

Investment objectives, risk tolerance and annual reviews

The safety of our principal is our main objective. We intend for our funds to be used prudently, over decades. As such, our asset mix is approximately as follows:

Asset Class	Minimum	Target	Maximum
Cash	0%	5%	100%
Fixed Income and Bonds	80%	85%	100%
Equities	0%	10%	15%

No more than 15% of our portfolio may be invested in any one issuer, other than Government of Canada bonds (up to 100% of portfolio) and Government of Ontario Bonds (up to 30% of portfolio). Where possible, maturity of investments will coincide with Jubilee's financial needs. An annual review of the performance of the funds and the financial advisor is conducted by the Finance Committee and presented to Council. The Trustees make every attempt to invest appropriately and ethically, relative to Jubilee United's mission and in accordance with the United Church's *Mission and Investing: A Guide for United Church of Canada Congregations and Organizations* publication.

Finance (continued)

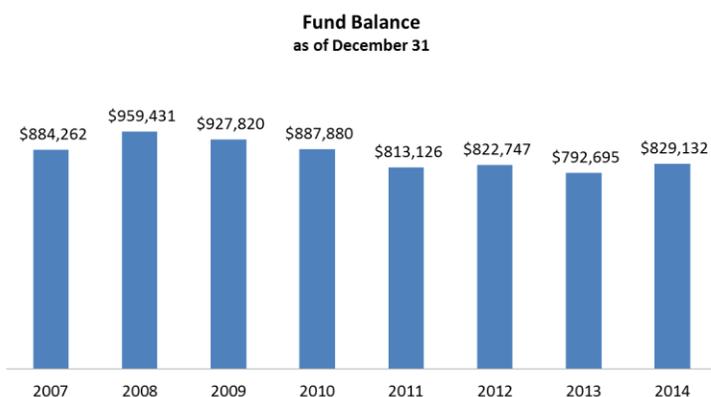
Approval process for financial transactions

Individual investment decisions within the fund portfolio will be at the discretion of the Trustee's Finance Officer who will follow the principles in this document. Transfers from Funds to Operating Income are set and approved by Council.

2014 Return:

In 2014, our funds returned 2.9% as they were conservatively invested in mostly fixed income securities and bonds. In order to improve our returns and to further fulfil the United Church's mandate, in 2014, we invested \$200,000 in the Toronto United Church Council's *Investing in Ministry Fund*. This fund reinvests in the work of the United Church by lending to congregations that need to finance capital improvements to church buildings; these congregations often find themselves without friendly commercial lenders. New construction, accessibility retrofits, fire and safety retrofits, roof and other structural repairs, additions and upgrades are all needs that can be met through loans from the Investing in Ministry Fund. In the past decade, there have been no bad debts within this fund and the returns are higher than GIC but below the TSX. This is our first foray into more aggressive investing, which will become more common if congregational givings do not increase over time.

Fund Summary for 2014



Item	Amount	Comments
Opening Fund Balance, January 1, 2014	\$792,695	
2013 Fund Investment Income	\$22,823	Approximately 2.9% return
2013 Fund Contributions	\$40,053	Bequest and Insurance Claim
2013 Fund Addition for Operating Surplus	\$356	See income statement
2013 Fund Withdrawals for Capital Projects & Other Items	(\$26,804)	Roof and other items
Closing Fund Balance, December 31, 2014	\$829,132	

Finance (continued)

Fund Charters and Balances

Fund Name	Brief Fund Description	Value as of Dec. 31/14	Restricted amount	Unrestricted amount (capital and interest) available for use	Amount in fund greater than five years, available for repurposing ¹
Manse	The principal of this fund arose from the sale of the Donminster and Bethesda manses.	\$285,384	\$276,156	\$9,228	\$285,384
Memorial	This fund consists of the proceeds from the sale of the Victoria Village excess church lands, as well as a number of undesignated donations.	\$219,996	\$127,683	\$92,313	\$219,996
Youth	This fund is intended to broadly support youth-related activity. ²	\$117,775	\$100,000	\$17,775	\$117,775
Outreach	This fund is designated by the donors to be used for the assistance of organizations and causes at the discretion of the Outreach Committee. ³	\$112,569	\$100,000	\$12,569	\$112,569
Capital	This fund arose from the sale of the Bethesda and Victoria Village properties, net of costs associated with the sale and renovation costs of the new Jubilee site. ⁴	\$66,242	\$0	\$66,242	\$66,242
2020 Annivers ary	Founded in 2009, this fund's intent was to celebrate our 10 th anniversary; it will create a legacy to enable the church to be relevant to meet the challenges of the future, and to fulfill its mission in the second decade and beyond.	\$26,810	\$0	\$26,810	\$0
General Fund	Jubilee's accumulated annual revenues and expenses	\$356	\$0	\$356	
TOTAL OF ALL FUNDS		\$829,132	\$603,839	\$225,293	\$801,966

Funds that open and close with a zero balance:

¹ We cherish every person's donation and the donation's intended use; however 5 years after a donation has been made, it may be repurposed for another use, as seen fit by Jubilee, represented by Council.

² In 2013, the "Bethesda \$100,000 Endowment Fund to Support Youth Activities" was rolled into this fund (proceeds from the sale of the first Bethesda Property Lots, pre Jubilee amalgamation).

³ In 2013, the "Bethesda UC Congregation Outreach \$50,000 Endowment Fund" and the "Bethesda UCW Outreach \$50,000 Endowment Fund" were rolled into this fund (proceeds from the sale of the first Bethesda Property Lots, pre Jubilee amalgamation.), as well as the "Outreach Other" fund.

⁴ In 2013, the "Small Groups", "Labyrinth", "Organ", "Music", "Sunday School", "Library", "Community Table", "Youth Group", "Outreach Food Bank" and "Flower" funds were merged with the capital fund.

Finance (continued)

- The “**General**” fund represents Jubilee’s accumulated annual revenues and expenses. Any deficit or surplus at year-end is transferred to another fund.
- The “**Benevolent**” fund is made up of contributions designated for local community needs and is spent in at the discretion of Jubilee United Church ministers. All funds are intended for use within the given year.
- The “**Mission and Service**” Fund is comprised of contributions designated by donors to be used by the United Church of Canada for mission and service work. All funds are intended for use within the given year.

A Profile of Giving at Jubilee:

Jubilee continues to support several methods of regular giving. Traditional offering envelopes are used by many of our members. We also encourage giving through PAR (Pre-Authorized Remittance) – with a direct debit to a bank account or a credit card. This means of giving is preferred because it makes revenue predictable, making it easier for Council to make spending decisions. If you are interested in joining the 81 members of the congregation that already use PAR, please contact the Church Office or Robert Boyd.

Each year in the Annual Report, we report a profile of giving at Jubilee. We always recognize that giving to Jubilee takes several forms – time, talent, treasure, expertise, compassion. Each of these is very valuable in its own way in our ministry. However, for the purposes of our financial report, here are the numbers for ‘regular’ offerings.

	2013			2014		
	# Givers	Annual Givings	Avg/Giver	# Givers	Annual Givings	Avg/Giver
\$2,000 and above	30	\$ 95,274	\$ 3,176	26	\$ 88,470	\$ 3,403
\$1,500-\$1,999	16	\$ 28,190	\$ 1,762	20	\$ 34,855	\$ 1,743
\$1,000-\$1,499	42	\$ 52,128	\$ 1,241	36	\$ 44,550	\$ 1,238
\$500-\$999	47	\$ 34,181	\$ 727	50	\$ 36,828	\$ 737
\$250-\$499	42	\$ 15,038	\$ 358	40	\$ 15,279	\$ 382
\$1-\$249	40	\$ 4,598	\$ 115	42	\$ 4,532	\$ 108
TOTAL	217	\$ 229,409	\$ 1,057	214	\$ 224,514	\$ 1,049

In 2014, the number of givers declined, but more financially impactful is the fact that the number of givers in the \$2,000 and above category went down. As with any congregation, we lose congregants for a variety of reasons every year. In 2014, we lost a number who were high contributors and gained a number that financially contribute less. Note that a ‘giver’ may be an individual, a family unit or, on occasion, a visitor to Jubilee, and that this review does not include unmarked and anonymous donations.

Jubilee’s 2015 Budget:

Establishing a budget for Jubilee is a complicated process that involves working with all the church committees and small groups. More than 30 congregants are involved in the budgeting process

Finance (continued)

annually. We basically try to predict all our revenues and expenses for the year. These items fall into three categories:

1. Predictable items: most salaries, utilities, presbytery charges, insurance, PAR givings
2. Items that require a decision like program expenses and some staffing
3. Less predictable items, like unplanned repairs and maintenance, and many donations

Predictable items are easily budgeted. Decision items generate a lot of discussion and are often contingent on our approximation of less predictable items, like givings. Using historical information and stewardship intention cards, we budget givings for the year. We then manage costs as tightly as we can to come as close to break-even as possible for the given year. If we do budget a shortfall, we need to have a plan to fund it.

For 2015, we are budgeting a shortfall. This is driven mainly by two items – maintenance costs that we foresee being higher in 2015, and compensation expenses described below. We anticipate that some congregants may be able to increase their givings more than the average; this will help fund the shortfall.

	2015 Budget	Change from 2014 / explanation
Revenue		
Offerings	\$250,000	+5%; we are anticipating those congregants who are able to increase their givings will do so
Fundraising / Special Events	45,000	This is a comparable amount to 2014, and is aggressive
Facilities Rental	70,000	This amount is \$10,000 lower than 2014 and is our best forecast at this point; we hope to match 2014 but cannot budget that aggressively
Miscellaneous	14,000	Similar to 2014
Total Revenue	\$379,000	\$4,000 lower than 2014
Expenses		
Compensation	\$283,905	+4% or \$10,000 higher than 2014; mostly cost of living increases with added cost for the potential of the intern minister not being funded by Presbytery
Property	65,000	\$10,000 higher than 2014 as we anticipate higher utility rates and maintenance costs
Administration	26,900	On par with 2014
Presbytery	12,428	\$1,300 higher than 2014; set by Presbytery
Programs	16,100	On par with 2014
Total Expenses	404,333	+5.5% or \$21,000 higher than 2014
Operating Surplus / Shortfall	-\$25,333	To be funded through earned interest on funds

Finance (continued)

Throughout the year, the Finance Committee and Council monitor our revenue and expenses as they happen to determine if there are opportunities to achieve a fully balanced budget.

The Finance Committee offers the above descriptions and explanations in the context of a frank and open discussion about finances and the impact of decisions and actions that we take as a congregation. We hope that it is useful and helps to inform everyone about the manner in which our monies are being managed and in your personal decisions regarding support of Jubilee and its vision.

Thank you for your on-going generosity.
John Mozas, Chair, Finance Committee

A Legacy Gift – Is Jubilee in Your Plan?

Empowering God's Mission into the Future*

As Christians, our legacy is much more than a track record of daily events. A meaningful legacy enables the gospel's message to ring clearly, now and in the future. A powerful legacy ensures those who follow us will discover what it means to be church in the 21st century.*

At Jubilee, we are fortunate to have several legacy funds – Manse Sale, Capital, Memorial, Youth and Outreach Funds – that support our efforts in this regard – both directly through our many activities and indirectly through support of our annual budget. A Legacy Gift will contribute to these funds and enable Jubilee to continue its works into the future. In 2014, Jubilee received a gift of \$22,500 from the estate of Janet Cleland to further God's work. This money has been deposited into our Memorial Fund, available to support future endeavours.

If you're thinking of leaving a Legacy Gift, Jubilee can be designated as a beneficiary in your will. Here's an example of a suggested wording:

"I give and bequeath to Jubilee United Church, a congregation of the United Church of Canada located in Toronto, Ontario, the sum of \$ _____, or _____ % of my estate."

Please contact the Church Office if you would like further information about the means and benefits of a Legacy Gift for the future of the Church.

The "bottom line" in stewardship is not about balancing church budgets (as important as this may be). It IS about lives in balance. It's about personal and family and congregational and denominational lives that flow from what God is calling us to be, living out a Spirit-empowered vision of what God's world could be.* Over the years, many of us have chosen Jubilee as our instrument to support and live out this call. A Legacy Gift empowers that commitment and enables it to continue after our time here.

* Statements taken from the United Church of Canada web site – Stewardship Development and Planned Giving

Sponsorship Opportunities



As you read through this Annual Report, you will recognize that many activities and ministries are enabled and nurtured by Jubilee. As you go further, you will note that our Operating Budget reflects the costs of keeping staff and facilities vital, responsive and welcoming. This budget is made possible by Regular Givings from the community (ie. Offering) and Fundraising Activities. Each Fundraising Activity comes with a cost, and organizers do their best to create events that cover costs and then provide a "profit" from which we can fund our Operations.

If you would consider "sponsoring" an event, organizers would be able to cover or reduce event costs before the event begins and then celebrate all (or most) of the proceeds as direct contributions to the ministries of Jubilee

in the community and beyond. **Sponsorship can be for as little as \$40, or as much as you see appropriate.**

In 2014, 50 people sponsored Sunday Morning Coffee, and in doing so, took that expense out of our budget and provided much appreciated hospitality to Sunday morning worshippers.

In 2014, Bill Seli helped to sponsor the "Back to the Beach" dance featuring Arden and the Tourists.

Our Big Band Fundraiser, "Polka Dots and Moonbeams", was our greatest fundraiser in 4 years, thanks to a variety of generous sponsors.

Two anonymous sponsors made it possible for us to cover all of the costs for our first Transition and Loss Group in December and cover costs for part of our further gatherings in 2015.

Four anonymous sponsors helped us to reach to our neighbours by sponsoring Community Table.

Another sponsor provided funding for 100 More Voices Hymn Books that will soon be added to our pews to enrich our singing and worship.

Sponsorship helps us to keep the ticket cost of events in a range that allows most people to attend fundraising events; sponsorship allows Jubilee to allocate funds to new projects and community outreach as the cost of fundraisers and community events is covered or diminished before we begin to sell tickets. Sponsorship allows donors to direct their givings in ways that are personally meaningful and appropriate to individual budgets and philanthropic aspirations.

Sponsorship Opportunities (continued)

In 2015, let us offer you the following Sponsorship opportunities, as well as recommended amounts.

Choir Gowns can be sponsored for \$250.

Special Monthly Services for those with Autism can be sponsored for \$250.

(A new ministry to begin in September)

The Spring and Fall Fundraisers can be sponsored for \$200.

(12 sponsors could underwrite the whole event, allowing all proceeds to benefit the ministries of Jubilee)

Community Table can be sponsored for \$200.

(Imagine feeding 60 people for only \$200... our volunteers can do it!)

Monthly Youth Dinners can be sponsored for \$150.

(This would cover all of the costs for one gathering of approximately 15 youth)

Transition and Loss Groups can be sponsored for \$150.

(Rev. Dr. Larry Beech volunteers his time and expertise, but from time to time, it's helpful to bring in an outside colleague to make the program dynamic and allow us to provide a ministry to the community beyond our doors)

Vacation Bible School can be sponsored for \$100.

This amount will allow us to cover some or all of the cost for children who might otherwise not be able to participate.

Sunday Coffee can be sponsored for \$40.

This will cover the cost of coffee and cookies for one Sunday and you can pick the Sunday that has special significance for you.

More Voices Hymn Books can be sponsored for \$20,

Allowing us to expand our Sunday Worship music experience.

Sponsorship donations are eligible for a full tax receipt and can be included on your Annual Tax Receipt. **With your permission, your sponsorship will be acknowledged at the event and in subsequent Annual Reports.** Cheques made payable to Jubilee United Church can put in envelopes and marked "SPONSORSHIP" with the name of the event or ministry being sponsored. Envelopes can be put on the Sunday Offering Plate or brought to the Church Office.

Thank you for considering this plan to make our all of our events available and inviting to the whole community.

[Financial Statements and Notes](#)

[Fund Summary](#)

Leadership Directory – Jubilee United Church – for 2015
(year denotes the term of committed service, which runs to AGM)

COUNCIL EXECUTIVE

Chair	Susan Mabey (2016)
Vice-Chair	Elizabeth Clarke (2016)
Ministry and Personnel	Linda Griffiths (2016)
Secretary	Donna Rutz (2016)
Treasurer	John Sharp (2016)
Past Chair	Jeanne Elgie-Watson (2016)

COMMITTEES / GROUPS

Choir	Barbara Greenwood (2016)
Christian Development	Jo Dullard (2016)
Clerk of Rolls	Don Hunter (2016)
Facilities	Mike Flynn (2016)
Fellowship	Jason Amell (2016)
Finance	John Mozas (2016)
Labyrinth Rentals	Valerie Winters (2016)
Men's Breakfast	Gary Norris (2016)
Nominations	Jeanne Elgie-Watson (2016)
Outreach Network	Greg Daly (2016)
Pastoral Care	Ruth Nicholls (2016)
Presbytery Reps	Harvey Bride (2016)
Property	Daniel Gaito (2017)

Trustees	Bill Watson
U.C.W.	Mary Kalanda (2016)
Worship	Amanda MacKenzie (2016)
Youth	Jo Dullard (2016)

CO-ORDINATORS

Archivist	Julie Crann (2016)
Coffee Team	Ron Langlois (2016)
Greeters	Worship Committee
Kitchen / Special Event Meals	Gary Norris (2016)
Librarian	VACANT
Observer	Bob Nicholls (2016)
Organ	Dick Patrick (2016)
Newsletter Editor	Deborah Johnston (2016)
Ushers	Worship Committee
Website Manager	Pat Lansche

