

Annual Report

2025

McCLURE

United Church

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Please bring this report and join
the Annual General Meeting

June 7, 2026
at 11:00 a.m.

In Person in the Sanctuary

McCLURE

McClure United Church Mission Statement

McClure United Church, as a Christian community of faith, participates in the worship of God, in study and in service to others. The people, enabled by the Spirit of God, reflect God's love by their attitudes and actions.

McClure United Church Mission in Action

We believe that we are called by Jesus Christ to proclaim the gospel and live the gospel in the world by:

1. encouraging faith development and nurturing of spiritual growth for people of all ages;
2. providing meaningful worship;
3. reaching out to our own church community, the wider community and the world;
4. promoting stewardship, encouraging people to use their talents and resources and encouraging care of our environment;
5. fostering Christian fellowship; and
6. publically affirming that we are all one in Jesus Christ regardless of sexual orientation, gender, gender identity, ability, age, race, ethnicity, marital status and social or economic circumstances. As an Affirming Ministry we will:
 - a. embrace and celebrate the richness of God's gift of diversity, as well as the gifts of one another, and encourage full participation of all people in the life and work of our ministry;
 - b. continue to discern what it is to be an affirming and inclusive community;
 - c. create and maintain a safe, respectful and welcoming community for all; and
 - d. continue to work, by word and action, for justice and dignity for all God's people.

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Agenda

Fifty-Ninth Annual General Meeting Sunday, June 7, 2026

Call to Order

Opening Prayer – Rev. Emily Carr

Agenda

Voting Privileges

Approval of Minutes

Annual General Meeting – May 25, 2025

Congregational Meeting – February 22, 2026

Receipt and Discussion of Reports

Staff Reports: Rev. Debra Berg
Rev. Emily Carr
Eden Polishchuk

Co-Chair's Report

Congregational Care Committee

Faith Development Committee

Ministry and Personnel Committee

Outreach Committee

Property Committee

Rainbow Village

Refugee Committee

Stewardship Committee

Worship Committee

Board of Trustees

McClure Place Association Inc./ McClure Place Foundation Inc.

Living Skies Region Representatives

Audited Financial Statement to December 31, 2025

New Business:

1. Nominations Report

- Elections of Trustees
- Elections of Officers

Co-Chair's Remarks

Closing Prayer – Terry Linsley

Adjournment

Staff List

Staff and Contract Employees

MINISTRY STAFF:	Rev. Debra Berg Rev. Emily Carr
MUSIC CO-ORDINATOR:	Shirley Blackburn
PIANIST:	Elin Sletmoen
COMMUNITY ENGAGEMENT COORDINATOR:	Eden Polischuk
OFFICE ADMINISTRATOR:	Irène Lacoursière
FINANCE ADMINISTRATOR:	Elaine Niebergall (March 12 – July 20, 2025 and October 21, 2025 – present)
FINANCE ADMINISTRATOR:	Dale Worrall (July 21 – October 20, 2025)
ADMINISTRATIVE ASSISTANT:	Arron Bahry
TREASURER:	Elaine Niebergall
DATA ENTRY CLERK:	Arron Bahry
NEWSLETTER EDITOR:	Sheila Krueger
RAINBOW VILLAGE:	Eden Polischuk

Ministers Emeritus

Rev. Joan Brown
Rev. Dr. Dale Morrison
Rev. Ron McConnell

Office Volunteers

Carol Claypool
Brenda Collins
Diane Hogg
Ronnie Meyers

Staff Reports

Reverend Debra Berg

How does Moses make coffee?

He – brews it.

I am surprised by how many of my favourite moments in ministry in 2025 came while drinking a cup of coffee.

Sharing coffee (and snack) after several Ecumenical events was a highlight of 2025. Together we hosted the Week of Prayer for Christian Unity closing worship, the 25th Anniversary of our covenant relationship with Holy Spirit Roman Catholic Parish, invited our Baptist neighbours to join us for PIE Day and hosted the covenant partners Advent worship service. All these events included coffee and a time for deepening ecumenical connections.

Coffee after a funeral is an important time of deep connection and healing for many families. We cared for 14 grieving families in 2025, and I had the privilege of supporting 11 of these families. Thank you to everyone who cares for those who grieve: Shirley Blackburn, Elin Sletmoen, Choirs, tech, and of course all those who make and serve the coffee with kindness and respect. If there was a point of challenge for me in 2025 it was the Board's decision, upon the recommendation of the Stewardship committee, to charge families rent for use of the church space for funerals. It was my opinion and continues to be my conviction that providing space to pray and celebrate the life of a loved one is our fundamental purpose as church and that we should not charge grieving families rent for space. I am glad that after a year of living with charging families that the Board has decided to reduce the charges. I still do not agree with charging rent for funerals but I will respect the Boards decision.

Coffee after worship is a special time. It is a time we connect with one another and welcome new folks. I think it is rather brave of newcomers to walk into our busy dining room after worship, pull up a chair amongst strangers, and say hi. It is wonderful to see coffee veterans make room for newbies and engage them in conversation that is sincere and kind. Our children and their families are always welcome to coffee time and in 2025 we added in some special treats and activities. A highlight for me was to spin some cotton candy and to have every generation enjoy the sweet treat. I believe we are at our best when the whole family of God is around the table working and playing together.

I am excited to see our children feeling safe, secure and appreciated within our family of faith. Emily and I are doing our best to encourage our children and youth to be involved in worship: reading, serving communion, sharing their art and wisdom. We have welcomed babies and delighted in the sounds they share. I am very excited to know that soon we will have a renovated toddler and baby space ready for our little ones and their parents in 2026.

Red fruit punch is the most popular hydrator at Family Fun Nights. We have a wonderful planning group: Cailey McCulloch, Erica Porter, Brooklyn Donsberger and Diane Stinka (who is currently taking a break to focus on other volunteer work). We have about 25 - 30 folks attending these evenings for all ages. We begin with a little supper, share a brief worship and then craft and play games. Thank you to those who have supported this ministry in 2025 by helping with meals (especially the desserts). There is always room for more to help with

planning. If you are interested in getting more involved in this new ministry, please speak with me and I will get you busy.

Tea is our beverage of choice at Outreach meetings, and I am so grateful to be part of the ministry of this open hearted, deeply compassionate and hard-working group. It has been so rewarding to see our relationship with Wildwood school deepen in 2025 and to help the children of our neighbourhood feel loved and supported.

Darren Schwartz use to call me “high maintenance” because I’m a cream and sugar in my coffee kind of gal. I miss coffee time with Darren and those who use to fold bulletins or stop in the office on Friday afternoons. It was so good to check in with everyone. Times have changed but I continue to be glad for opportunities to check in with others especially in this new time. Every month I check in with the Ministry and Personnel committee, and they offer a thoughtful listening ear for me and also help determine the focus of my ministry. They have asked me to continue to develop family ministry while carrying out my other ministry tasks of worship leadership, administration, and pastoral care. I am grateful for their support and encouragement, and I look forward to their wisdom as we continue in ministry together.

I’m glad my colleague Emily enjoys a cup of coffee. We check in with one another weekly, often over a cup of coffee. We plan, sort through pastoral care needs, and discuss worship. It is a joy to minister with Emily; she is a wise and compassionate woman whose faith inspires me on a regular basis.

One last coffee experience that I want to share with you. During the season of Advent. I invited folks to join me for coffee and a time of guided conversation and prayer. In an often-busy season these coffee mornings were a wonderful time of grounding and connection. Thank you to everyone who comes out and tries these new adventures and opportunities to be the church together.

It is my hope that we can keep the coffee, juice, and tea flowing in 2026 as we continue to deepen our connection with God, the Christian story, one another and our neighbourhood.

Debra

Reverend Emily Carr

“We are not alone; we live in God’s world.” ~A New Creed

How are you, now that you are all alone? This is a question that people have been asking me since our beloved Rev. Debra, my colleague in ministry, has been on sabbatical. We are thrilled to be able to offer her a time of rest and study in order to strengthen her for continued ministry here at McClure, but in her absence, I can say for certain that I am not alone.

As half-time Minister of Worship and Pastoral Care I am part of a team that includes staff, dedicated volunteers, and lay people who are hardworking, innovative, compassionate, and faithful. Our Sunday services are prepared in consultation with our music ministers, Elin, Shirley, and Tamara, with our outreach and children’s minister Eden, with Rural Partners in Radville, Carlyle, and Oxbow, with our Worship Committee, tech team, and always our incredible Arron who helps bring our creative ideas into reality. Our services are based on the Revised Common Lectionary and are currently reaching hundreds of people each week in-person, through our rural connect program, and by our online presence. Even though our services have become very large, members of our community are always willing to share their gifts, expertise, and

graces making each service warm and engaging. At McClure, all of us together are able to provide a place of worship for anyone who might need it. I want to offer a heartfelt thank you to Sheila Lavender, one of our resident theologians, who helps lead our bible study, and to each member of our bible study. You are my companions on the journey through the scriptures and help me prepare my reflections each week. I want to thank all of our incredible Voluntary Associate Ministers and Ministers Emeritus. You are my ministers in this place, always ready to offer spiritual and practical support.

I have the honour of providing some pastoral care to our community but even in this, I am not alone. Thank you to each one of you who has let me know when someone is sick or needs a visit. Thank you to our prayer shawl ministers and quilters for providing a tangible sign of God's love for those who are struggling. And most of all, thank you to each one of you who has shared your story with me. It is an honour to walk with you on your spiritual journey in this time and place.

Through worship and pastoral care, the people of God are grounded in the faith of our ancestors and strengthened to do ministry- to be the hands and feet of Christ on earth. In this annual report you will read how God is working through the people of McClure to care for the world; the real ministry of our church! Our Outreach Committee and affirming ministries reach out beyond our walls to those who need healing and care. The Congregational Care Committee provides hospitality to our community, visitors, and especially to families in their time of grief through their funeral ministry. Our faith development group led by Rev. Debra with Eden and Rainbow Village and our family ministry program offer Christian education and community to seekers and families and children of all ages. Our Ministry and Personnel Committee cares for our magnificent staff. Our Property Committee cares for this place we call home, ensuring that this place is safe, clean, accessible, and beautiful. Our Refugee Committee engages in the incredibly difficult work of reaching across international borders to express Gods love and care for all people. Our Stewardship Committee and Trustees are stewards of all that God has given us to share with the world. And those working with McClure Place and Amy's House bring to life our vision for a community of care and outreach. And finally, the board, with our fearless leaders Joy and Heather, draw our whole family together in a spirit of unity.

May God continue to richly bless us this year. Yours in Christ,

~Emily

Community Engagement Coordinator Eden Polischuk

This has been a busy year at McClure! I'm so grateful to have had this time once again to connect with the community and build relationships! This year, I took some of the feedback I had received from committees and congregation members about events! This job always keeps me on my toes as I do my best to plan events for every person in our church family!

A Quick Summary of the Events from 2025/2026:

- May: Dessert Night for Haven House (we raised over \$950)
- June: 100 Year United Church Anniversary Art Project, Pride Parade, and Rainbow Village Wrap Up Party
- September: Celebrate Kids Sunday with Cotton Candy Machine
- October: Fall Supper (Stewardship Committee), Outreach Family Dance
- November: Craft sale 2025 (with Arlea Harper), and Advent Festival 2025

- December: Christmas Kids Club Day
- January: Lastiwka Ukrainian Choir Concert
- February: Selling Tickets for Nunsense, Tech Time: Ai Information Session
- March: PIE Day Celebration, Individual Tech Time Support
- April: Book and Puzzle sale 2026 (with Terry Clark, Carol Claypool, and Diane Hogg), Spring Supper (with Stewardship)

Similar to last year, I wanted to expand our website and work on our social media presence!

As of writing this report I am preparing for the Mother's Day Baking Potluck and Recipe Swap as well as planning to participate in this year's Pride Parade! I'm so excited to see how these events turn out.

Thank you for another great year,

Eden Polischuk

Marriages



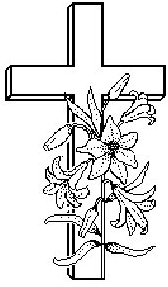
Graham Barbier and Margaret McKenzie
 Trace Dielschneider and Samantha Resch
 Burak Ferhatoglu and Kristie Elliott

Baptisms

Charlie Neil Bligh
 Chloe Lavina Dyck
 Hazel Mary Dyck
 Amaya Lynn Menon



In Memoriam



Dieter Andre	Betty Priscilla Maskell
Ronald Andres	Keith McLean
William Henry Brumwell	Al Muir
Rowena Elizabeth Foster	Wesley Ford Nuttall
Dorcas Adele Hayes	Raymond Penny
Mary "Berna" (Luther) Jones	Glenn Verne Reeve
Garry Earl Joynt	Marilynn Louise Rogstad
Joyce Kendall	John Savostianik
Lynn Korchinski	Charlotte "Ruth" Sutherland
Lorraine Elizabeth Kowblich	Dianne Thiemann
Jonina Margaret Male	Sharon Louise Woodcock
Louis Edward Martel	Roberta Wooff

Church Membership Statistics

Total Membership, December 31, 2024	851
Received (Jan. 1 - Dec. 31, 2025)	
a. Letters of Transfer	4
b. Profession of Faith	0
Total received	4
Removed (Jan. 1 - Dec. 31, 2025)	
a. Death	23
b. Letters of Transfer	3
c. Other	0
Total removed	26
Change in Membership (Jan. 1 - Dec. 31, 2025)	(22)
Total Confirmed Membership, December 31, 2025	829
a. Resident	619
b. Non-Resident	210

Committee Chairs & Board Members on December 31, 2025

Name	Elected/Appointed	Involvement in 2025	Term	Retires in
Heather Muirhead	2022	Co-Chair	2	2026
Joy McFarlane-Burton	2024	Co-Chair	1	2026
Vacant		Faith Development		
Elaine Niebergall	2019	Treasurer		2026
Naomi Yuen	2023	Congregational Care Chair	2	2027
Carol Shaw	2025	Congregational Care Rep	1	2027
Vacant		Affirming (under Outreach)		
Vacant		Living Skies Region Council Rep		
Gaylene Gorniak	2021	Ministry and Personnel Chair	2	2027
Garth Courtney	2025	M & P Board Rep	1	2027
Jim Krueger	2025	M & P Board Rep	1	2027
Terry Clark	2025	Outreach	1	2027
Julie Jones	2025	Property Chair	1	2027
Angie Bugg	2025	Property Board Rep	1	2027
Ken Anderson	2020	Stewardship Interim Acting Chair Non-Board Member	2	2026
Ken Anderson	2025	Stewardship Board Rep	1	2026
Valerie MacDonald	2025	Trustee Chair	1	2027
Sheila Krueger	2025	Trustee Board Liaison	1	2027
Maureen Sinclair	2020	Worship Chair	2	2026
Diane Hogg	2024	Worship Board Rep	1	2027
Muriel Baxter	2025	Worship Board Rep	1	2027
Sandy Hoenecke	2022	Observer		
Joel Reid		Refugee Subcommittee Chair		
Michael Gorniak	2024	Rental Rates Subcommittee Chair		

Minutes

Fifty-Eighth Annual General Meeting May 25, 2025

The Fifty Eighth Annual General Meeting of the McClure United Church congregation was held on May 25, 2025 in-person and via zoom; 79 people attended and signed into the meeting and two joined on Zoom.

1. **WELCOME and CALL TO ORDER:**

Co-Chair, Heather Muirhead, called the meeting to order at 11:15 a.m. A quorum was declared.

2. **OPENING PRAYER:**

Rev. Emily Carr opened the meeting with a prayer.

3. **AGENDA:**

Motion: That the agenda for the Fifty-Eighth Annual General Meeting of McClure United Church (2025) be accepted.

Moved by: Eden Polischuk/Jim Kells

CARRIED

4. **VOTING PRIVILEGES:**

Motion: That voting privileges, with the exception of the election of Trustees, be extended to all adherents of high school age and over.

Moved by: Bruce Schnell/Elaine Niebergall

CARRIED

5. **APPROVAL OF MINUTES:**

Motion: That the minutes of Annual General Meeting, **June 9, 2024** be accepted.

Moved by: Diane Stinka/Rob Zuk

CARRIED

(Research showed that June 9, 2024 was the correct date of these minutes.)

Motion: That the minutes of Congregational Meeting, **February 23, 2025** be accepted.

Moved by: Jim Blackburn/Karen Hanke

CARRIED

6. **BUSINESS ARISING FROM THE MINUTES:**

None noted.

7. **RECEIPT AND DISCUSSION OF REPORTS:**

Staff and Board members were introduced and some gave a short report.

Motion: That all reports as printed in the Annual General Meeting Report for 2024 and addressed at this Annual General Meeting be accepted.

Moved by: Elaine Nutbrown/Al Peters

CARRIED

8. **AUDITED FINANCIAL STATEMENTS TO DECEMBER 31, 2024:**

Ken Anderson, Acting Chair of the Stewardship Committee reviewed the Financial Statements as printed. He and Elaine Niebergall, Treasurer, fielded a few questions.

8.1 Audited Financial Statements to December 31, 2024

Motion: That the Audited Financial Statements for the year ending December 31, 2024 be accepted.

Moved by: Bruce Schnell/Michael Gorniak

CARRIED

8.2 Appointment of Auditors:

Motion: That the firm of Laskowski, Wright & Baker, LLP be contracted at to conduct the Audit of McClure United Church for 2025, 2026 fiscal years.

Moved by: Charlene Racz/Peggy Shier

CARRIED

9. NEW BUSINESS:

9.1 Approval of the revised Structure Document

Motion: That the Structure Document be accepted as presented.

Moved by: Sandy Hoenecke/Diane Hogg

CARRIED

9.2 Approval of the adjustment to the Capital Budget for Multipurpose Room washroom drainage solution and renovation of the washrooms.

Motion: That the Trustees recommend to the Congregation of McClure United Church that an increase of up to \$45,000.00 to the Capital Budget, for a maximum of \$116,700 be approved for the Multipurpose Room washrooms – drainage solutions and renovations and for the main washrooms/Library repairs.

Moved by: Brenda Zuk/Bryan Hamp

CARRIED.

9.3 Nominations Report

9.3.1 Election of Trustees

Motion: That Glenda Anderson be elected to the McClure United Church Board of Trustees for a five-year term, beginning on June 1, 2025.

Moved by: Brenda Zuk/Jim Blackburn

CARRIED

Motion: That Sheila Krueger be appointed as Church Board liaison from Trustees for a two-year term, beginning on June 1, 2025.

Moved by: Eden Polischuk/Julie Jones

CARRIED

Motion: That Valerie Dickinson (Macdonald) be appointed as Church Board liaisons from Trustees for a two-year term, beginning on June 1, 2025.

Moved by: Rob Zuk/Joyce Lenz

CARRIED

9.3.2 Election of Officers

Motion: That Angie Bugg be elected to a two-year term (beginning on June 1, 2025 and expiring 2027) as Property Committee representative.

Moved by: Karl Lenz/Gary Loy

CARRIED

Motion: That Jim Krueger be elected to a two-year term (beginning on June 1, 2025 and expiring 2027) as Ministry and Personnel Committee representative.

Moved by: Rob Zuk/Jim Kells

CARRIED

Motion: That Garth Courtney be elected to a two-year term (beginning on June 1, 2025 and expiring 2027) as Ministry and Personnel Committee representative.

Moved by: Sheila Krueger/Bruce Schnell

CARRIED

Motion: That Naomi Yuen be elected to a two-year term (expiring 2027) as Congregational Care representative.

Moved by: Dorothy Tymchatyn/Karen Muir

CARRIED

Motion: That Carol Shaw be elected to a two-year term (beginning on June 1, 2025 and expiring 2027) as Congregational Care Committee representative.

Moved by: Noreen Powell/Alverta Polson

CARRIED

Motion: That Diane Hogg be elected to a two-year term (expiring 2027) as Worship Committee representative.

Moved by: Eden Polischuk/Gary Loy

CARRIED

Motion: That Muriel Baxter be elected to a two-year term (beginning on June 1, 2025 and expiring 2027) as Worship Committee representative.

Moved by: Carolyn Drabble/Tom Powell

CARRIED

Motion: That Elaine Niebergall be elected to a one-year term (expiring 2026) as Treasurer.

Moved by: Ed Tymchatyn/Michael Gorniak

CARRIED

Motion: That Ed Tymchatyn be elected to a two-year term (expiring 2027) as Stewardship Committee representative.

Moved by: Jim Kells/Joyce Lenz

CARRIED

Motion: That Terry Clark be elected for a two-year term (beginning on June 1, 2025 and expiring 2027) as Outreach Committee Representative.

Moved by: Elaine Niebergall/Diane Hogg

CARRIED

Motion: That Heather Muirhead be elected as Co-Chair for a one-year term (expiring 2026).

Moved by: Naomi Yuen/Ed Tymchatyn

CARRIED

Motion: That the McClure United Church Board be authorized to appoint additional Board Members to fill vacancies until the next annual general meeting.

Moved by: Muriel Baxter/Tom Powell

CARRIED

10. CHAIRPERSON'S REMARKS:

Co-Chair Joy McFarlane-Burton thanked Carol Claypool for recording the minutes of the meeting and Angie and Jim Bugg and Adam Brookman who were in the sound booth. She also thanked Arron for her help in the office and all of the Committee members and congregation and to Co-Chair Heather Muirhead for their support this past year.

Co-Chair Heather Muirhead also gave her thanks to all and expressed her appreciation to retiring board members, Carol Dionne - Outreach, Bryan Hamp - Property, Gaylene Gorniak - Ministry and Personnel and Brenda Zuk - Trustees. She presented them with a small token of appreciation. She also called Rev. Debra Berg and Rev. Emily Carr to the front and thanked them and gave them a token of appreciation as well.

11. CLOSING PRAYER:

Rev. Debra Berg closed the meeting with a prayer.

ADJOURNMENT

The meeting was adjourned by Michael Gorniak at 12:51 p.m. (The late time was due to an interruption by a fire alarm.)

Joy McFarlane-Burton/Heather Muirhead – Co- Chairs of the Board

Carol Claypool – Recording Secretary

Congregational Meeting Sunday, February 22, 2026

1. CALL TO ORDER:

The meeting was called to order by Heather Muirhead Co-Chair of the Board at 11:07 a.m.

2. OPENING PRAYER:

Rev. Emily Carr opened the meeting with a prayer.

3. DECLARATION OF QUORUM AND STATEMENT OF VOTING PRIVILEGES:

Voting privileges were extended to adherents.

Whereas members whose names are on the historic role are eligible to vote, it is our custom at McClure that with the consent of these members, adherents of high school age who contribute regularly to the activities of the Church may vote on all routine matters except as specified in the United Church Manual. There were 50 people in-person attendance and 4 people in attendance on zoom. A quorum was declared.

Motion: that voting privileges be extended to all adherents of high school age and over.

Moved by: Gary Loy/Eden Polischuk

CARRIED

4. ADOPTION OF AGENDA:

Motion: that the agenda for this congregational meeting be accepted as circulated.

Moved by: Bruce Schnell/Jim Kells

CARRIED

5. 2026 OPERATING BUDGET:

The Operating Budget as presented was outlined by Ken Anderson, Acting Chair of the Stewardship Committee and Treasurer, Elaine Niebergall. Ken thanked all committee members who helped put the budget together and especially Elaine Niebergall, Heather Muirhead and Joy McFarlane Burton for their help and kind ways.

He noted that McClure United Church's income has been reduced in the past few years due to the fact that the size of the congregation has decreased significantly. However, those attending are still very generous. Due to the projections, the Board is recommending a deficit budget with confidence that we will meet the budget.

Motion: On recommendation of the Board of McClure United Church, that the 2026 Operating Budget be approved.

Moved by: Ken Anderson/Rick Burton

CARRIED

6. 2026 CAPITAL BUDGET:

The budget and budget process as presented was outlined by Bryan Hamp of the Property Committee. Bryan noted the capital expenditure budget of 2026 and future projections. The congregation was once again reminded that we are in danger of a deficit budget in the next few years unless something is done.

Motion: That the McClure United Church Board of Trustees, at the direction of the Board of McClure United Church, recommend to the Congregation of McClure United Church that the 2026 Capital Budget with expenditures of up to \$72,125 be approved.

Moved by: Jim Kells/Sheila Krueger

CARRIED

7. REMARKS:

Board Co-Chair, Joy McFarlane-Burton: Thanked everyone for all their diligent work.

Board Co-Chair, Heather Muirhead: Thanked all for their presence at the meeting and noted that discussions were appreciated. She thanked the Ministry Team, Emily Carr and Debra Berg for their support, Jim and Angie Bugg for working in the sound booth, Carol Claypool, recording secretary and Arron Bahry, in the church office for her preparation of the slides and documents. She also thanked Bryan Hamp and Julie Jones and the Property Committee for all their work in preparation and presentation of the 2026 Capital Plan and Budget and Ken Anderson, Elaine Niebergall and the rest of the Stewardship Committee for their preparation and presentation on the 2026 Operating Budget.

Heather also announced the Terry Linsley has agreed to be co-chair elect of the board and that she would be officially presented to be elected to the Board at the Annual Meeting.

8. CLOSING PRAYER:

Joy McFarlane-Burton closed the meeting with a prayer.

9. ADJOURNMENT:

The meeting adjourned at 11:51 a.m.

Motion: that the meeting be adjourned.

Moved by: Joye Binnie

CARRIED

Joy McFarlane-Burton/Heather Muirhead – Co- Chairs of the Board

Carol Claypool – Recording Secretary

Committee Reports:

Co-Chairpersons of the Board

Do you ever imagine yourself walking on a tightrope?

Maybe you wobble a little at times as you lean in one direction or another. And then you have a spurt of energy and good balance and you almost prance across the rope. But then you might find another rough patch on your journey and you wonder how you will make it across to the other side.

Well this is an amusing vision of the job of Co-Chair of the McClure Church Board. We have walked that tightrope this year as we navigate some challenging times and some joyous times.

On the challenging side of 2025, we encountered several unexpected and costly property expenditures, including major repairs to the bathrooms, the library windows, and the parking lot. A more expanded list of these projects will appear in the Property Committee article for this Annual Report.

The Board discussed rental rates within our building, and how we see funerals at McClure as we go forward into the future. We discussed and reviewed the Annual budget and worked together on ideas of how we can pay for this building and all that happens here.

If those were some of the wobbly parts we traversed as co chairs in 2025, there were also the joyous events that made us want to skip along with pride. Events such as:

- the arrival (after 6 years) of our sponsored Refugee family; the feeling of McClure pride, as the family arrived in the airport, greeted by such a strong community welcome.
- hosting our Refugee family for a church service and coffee time as they presented us with a gift of a beautiful rug from their homeland.
- the Family dance and pizza supper, with a surprise of how many children, youth and families are attending now
- Thanks to the Rental Rates Subcommittee for all the work they did creating policy, and bringing rates into line with other facilities similar in what McClure has to offer to community renters.
- the arts and crafts sale, bigger and better this year.
- sold out dinner theatre shows again for the McClure Players
- the continuation of our relationship with Wildwood Elementary School, through our White Gift donations, food and of course muffins.
- the decision to refurbish the Nursery and use Legacy dollars to fund this project.
- Arron's tireless work at the front office to manage all things McClure. This includes rentals of the spaces in our beautiful church building as we host choirs, other churches, first-aid events, AA meetings, our beloved Pre-school, and many more. McClure is a bubbling place, full of activity and vitality.

Throughout our work on the Board, we have been so grateful to Rev. Debra and Rev. Emily for their inspirational sermons every Sunday. Their advice to all of us keeps us focused on being McClure Church and not just a recreational center. Our ministerial team encourages us to be caring Christians, who go out and try to make a difference in the world. Finding our spiritual selves at McClure brings us to our Mission statement, written so many years ago....

“McClure United Church, as a Christian community of faith, participates in the worship of God, in study and in service to others. The people, enabled by the Spirit of God, reflect God’s love by their attitudes and actions.”

The McClure United Church Board is grateful for the service of all who serve on committees, and thank you for your dedication to the life, work, and success of our congregation. The majority of Board members are due to retire at the conclusion of the AGM May 25, 2025. The current Board will remain diligent in trying to fill these vacancies until that date, and beyond, if necessary.

When our job as co-chairs gets hectic, we are reminded of this Mission Statement, as our predecessors met endlessly to work out the beginnings of McClure’s community of faith, McClure Place and Amy’s. How many Property meetings to set up the sanctuary and all the rooms? How many Outreach meetings to try to keep McClure a church with an Outreach focus? How many Worship meetings as the faith community went from a school gym to what we have today? How many Stewardship meetings to figure out a way to pay for everything?

The vision of walking the tightrope while co-chairing the McClure Church Board, comes to an end for Heather Muirhead. She has so much respect and gratitude for the work of the Board and its leadership! Although she’ll be leaving Board work, she has been attending McClure for 38 years, so she’ll be back in the Fall.

Our Faith Community has all we need to go forward into this new year with confidence and assurance. We are happy to see more folks stepping up to committees and groups that help us see a bright future for our beloved church. We are excited to welcome Terry Linsley as co-chair elect to the McClure Church Board for the Fall. At the Annual General meeting we will vote for Terry and Joy going forward as co chairs. They will provide us with much energy and expertise!

We have the place and the people to make it all work.

Respectfully submitted,

Heather Muirhead and Joy McFarlane-Burton, Co-Chairs

Affirming Committee

Please look to the Outreach Committee Report to hear news about our Affirming projects!

Congregational Care Committee

Funeral Hospitality

This year was a learning experience for the congregational committee who provided and served lunch for thirteen (13) funerals which were held at McClure United Church in 2025.

Many thanks to our dedicated funeral hospitality volunteers and to the all the congregational care members who helped to coordinate and supervise them.

Much appreciation, also, to Eleanor Elliot and Faye Peters who telephoned to find volunteers and for their advice.

Newsletter

Thank you to Sheila Krueger, our editor, who continues to collect information to keep our congregation up to date with news and events happening at our church. The newsletter is available electronically, on-line and in print for those requesting a copy.

Sunday Morning Coffee

2025 was a year of change and it is with deep appreciation that we acknowledge all the members of the congregation who stepped forward to make and serve the Sunday morning coffee. A volunteer sheet for Sunday availability is put out every week and we hope that you will continue to offer your time whenever you are able.

Newcomers Ministry

A welcome to our new members through transfer of membership was held on November 30 with our traditional serving of Tim Bits and beverages after the service.

Cradle Roll:

After their baptism, Carol Claypool continues to communicate with our newest McClure members and their families by sending a birthday card until their 3rd birthday. Then they are invited to attend Rainbow Village.

Amy McClure Place Ministry

Thank you to Carol Claypool for tirelessly coordinating and finding volunteers for Amy McClure House. More volunteers are always welcome.

A big thank you to all those who volunteer their time to serve our seniors breakfast daily. Also, appreciation to Muriel Baxter and her assistants Wilma and Kristi for seeing that, every Sunday, those who wish to attend the church service are picked up, escorted to the sanctuary and then looked after during after service coffee.

A special event that our Amy's residents looked forward to this year has been the monthly teas and sing along which have been organized by Rosemary Wasylyshyn with the help of Carol Shaw on the piano. Thank you ladies!

Thank you to current congregational care committee members Naomi Yuen, Carol Shaw, Karen Muir, Darlene Hogg, Lorraine Bolechowski, Judy King, Rosemary Wasylyshyn, Carol Claypool and ministerial staff, Debra Berg.

Respectfully submitted,

Naomi Yuen & Congregational Care Committee

Faith Development Committee

We currently do not have a Faith Development Committee, but we have many folks interested in deepening their faith. And so along with the Board, who approves the budget and sign off on expenses I include caring for this ministry as part of my work.

Historically the Faith development committee has cared for age specific learning such as Rainbow Village, youth group and young adult gatherings. Study groups, that encourage discipleship growth are also part of the Faith Development mandate.

Through the ministry of Rainbow village Eden Polischuk provides our children with a great environment to learn, to hear the stories of Jesus, to develop their spirituality, and to think about

how to live their faith. When Eden is away, we have a wonderful group of folks willing to step in and help. I step in on occasion too and I have learned so much from our children when I do.

Research shows that parents, followed by grandparents, have the most influence in the spiritual development of their children. However, talking about faith, at home with family, is often difficult. I have written a resource, based on the work of Milestones Ministry, LLC to help families talk about issues of faith and to live out faith together. You can find these moments on our website and on the pamphlet rack in our entrance.

Last year I invited our McClure young adults to join me for supper and conversation, we enjoyed two such suppers in 2025. Our young adults inspire me, and they remain deeply connected to McClure.

Norm Biram cares for the Saturday morning men's gathering and I care in partnership with others, for the women. Over a light breakfast and conversation these groups explore issues of faith and justice and strengthen connections.

Emily continues to offer a weekly bible study that keeps folks rooted in the gospel.

I spoke of the Family Fun Nights ministry in my ministry report. It is so exciting to watch McClure folks of all ages connect and explore their faith together.

I anticipate that when I return from sabbatical, I will have some fresh information about how to continue to deepen our connections to one another and to the one we follow. It would be wonderful to work with a group of people committed and excited to be part of our church's faith development. It is my hope that our Board will have the energy to pull a new committee together to participate in this important ministry later in 2026. And that you might feel a call to serve.

Debra Berg

Rainbow Village

Another fabulous year for rainbow village! We welcomed kids back from the summer with a small party and a cotton candy machine at the end of September. On average we have three children attend rainbow village each week, but we can have up to 20; especially on holidays and during advent.

The focus of rainbow village is always providing kids a safe place to be creative and curious. Kids should be able to learn about love and kindness with Bible teachings to grow faith. We will close the year with a party and send them off with best wishes for summer!

- Infants to 3 year olds: 7
- Children ages 4-11: 15
- Youth ages 12 - 18: 4

Report submitted by Eden Polischuk

Ministry and Personnel Committee

The Ministry and Personnel (M & P) Committee is a confidential committee that provides supervision and support to all paid staff – Clergy, Administrative Assistant, Finance Administrator, Music Personnel and the Community Engagement & Event Coordinator. Additionally, the committee provides supervision and support to our staff who are paid

honorariums - the Newsletter Editor, Rainbow Village Leader and the Technology Leader. M & P meets on a monthly basis. The ministry team attends a portion of each meeting. Among other responsibilities, M & P negotiates salary recommendations for the staff and does annual reviews with all paid and honorarium staff. Staff position descriptions are reviewed and updated every year.

Members of the M & P Committee for 2025 were Gaylene Gorniak (Chair), Alton Anderson (January to April), Claire Bullaro, Jim Krueger, Noreen Powell, Garth Courtney and Bruce Schnell (Starting in May).

Members of the Ministry and Personnel Committee are available to all members of the congregation who wish to share with the committee their joys and concerns regarding the ministry and mission of McClure. We welcome and encourage your comments whether you are a member of a committee, a Board member or a valued congregant. You can reach the chair of M & P by contacting the church office.

We are blessed to have a talented ministry team with Reverend Debra Berg and Reverend Emily Carr. We enjoy the ongoing musical talents of Shirley Blackburn, Music Coordinator, Elin Sletmoen, Pianist and Tamara Ferguson, Soloist.

Our McClure office Admin team includes Arron Bahry, Administrative Assistant and Elaine Niebergall, Finance Administrator and several office volunteers that keep our remarkably busy office running smoothly.

Elaine Niebergall continues to serve as Treasurer for McClure; Eden Polischuk is our Rainbow Village Leader and Community Engagement & Event Coordinator; Sheila Krueger is our Newsletter Editor. Adam Brookman and Jim Bugg are our Technology Leaders facilitating Rural Connect and livestream along with team members Gordon Cobb, Joel Reid, Gary Walker, Travis Morpak, Juliet Morpak, Natasha Burlingette, Tamara Ferguson, Erik Smith and Celeste Bodnaryk.

We are incredibly grateful for the variety of talent within our McClure family that keeps our community of faith moving forward.

Respectfully submitted by Gaylene Gorniak, Chair

Outreach Committee

“Outreach in the World will facilitate involvement in outside organizations with an outreach component.

Outreach in the Community will monitor and respond to the situations relative to human needs within our community.

Outreach in the Congregation, in cooperation with other committees, will coordinate gatherings and events to enhance a sense of community and outreach within the congregation.”

These three statements were written many years ago as our Community of Faith began. These and other statements appear in our terms of reference on the McClure website, and tell others of our deep commitment to Outreach projects.

Members of the Outreach Committee for 2025 who have taken on the challenges of this commitment are: Heather Muirhead (chair), Carol Dionne (secretary), Terry Clark (Board Rep),

Pam Turner, Rosemary Cobb, Cheryl Kosowan-Kirk, Brenda Knisley, Charlotte Campbell. Carol Claypool and Peggy Shier also provided leadership. We are very grateful for the support given to us by Debra Berg from the ministry team.

Outreach continues to be a key mission of McClure United Church. The Outreach Committee has made every effort to be diligent in its support of this objective. Outreach is an umbrella committee for many different groups who seek to provide caring and service to others, here at McClure, in and around Saskatoon, and internationally.

The Outreach Committee discusses different helping organizations needing our support. We follow guidelines that lead us to recommendations to the Board, on how the budget of Outreach should be spent. A full account of the budget is available at the annual meeting, however the budgeted organizations your Outreach dollars supported in 2025 are as follows: **In the World:** Nashi, Operation Eyesight, Change for Children and St. Andrew's College. **In Our Community:** McClure Refugee projects, Crocus Coop, Center for Ecumenism, Northern Saskatchewan Hospital Chaplaincy, Saskatoon Sexual Assault Center, Saskatchewan Environmental Society, Integrated Community Ministry (ICM) Living Skies Wildlife Rescue, and Prairie Harm Reduction. **In Our Church:** Outreach Education honoraria, and crisis emergency fund. The Budget for all these contributions is approximately \$13,500.

Under this Outreach “umbrella” there are many groups and projects. Here are some:

- **The Refugee Committee**, whose members work tirelessly to help families relocate and find a home in Saskatoon. One such family arrived in 2025 after years of delays and we welcomed them to our community. (See report from Refugee committee).
- **McClure Quilting/Sewing Group**. McClure Quilting Group meets in the Craft room on Thursday afternoons to make children’s quilts and adult lap quilts using donated fabrics. These quilts are donated to local charities. Members also work on requested banners and wall hangings to be hung in the church. Donations of quilting fabric/batting and all people who enjoy sewing in a social environment are very welcome.
- **Joint Ecumenical Committee**. March 2025 was the 25th Anniversary of the Covenant between McClure and Holy Spirit Roman Catholic Parish. We hosted the event with a joint worship service and a visiting time afterwards. We continue to hold our partners in prayer throughout the year.
- **Meals on Wheels**. We also wish to acknowledge our wonderful Meals on Wheels drivers who provide food and visiting with folks in our city. Thanks to Carol Claypool, who continues to organize this project.
- **Affirming Committee**. Affirming continues to function under the umbrella of Outreach. A pie day event, March 14, (public, intentional and explicit recognition of our Affirming status) was held in the foyer with McClure Place folks. We also participated in the Saskatoon Pride parade in June of 2025.

In addition to budgeted donations, Outreach organizes fundraising events to help other organizations. We have many dedicated volunteers who provide leadership for these events. Some of the events this year were: **Plant a Heart for Refugees** and the **Family Dance** raised money for refugee projects. A **hot dog sale** was held to benefit **Camp Tapawingo**. November and December were a buzz with projects for the Advent season. Carol Claypool and Peggy Shier provided leadership for the **Socks for the Homeless project**. Outreach also sold greeting

cards made by folks at **Crocus Coop** in Saskatoon. **Toys and groceries** and were collected for a local elementary school to help add some joy to the Christmas season. And your generous donations to the **Christmas Eve offerings**, helped **The Food Bank** and **Friendship Inn**.

The Outreach committee is a busy, project-focused group. We see the amazing generosity of the McClure Community of Faith, in all the activities that are planned. This inspires us. Of course, we are always looking for others to join us!

Respectfully submitted,

Heather Muirhead, Terry Clark, Carol Dionne, and Sharon Wiens

Property Committee

The ministry statement of the Property Committee is: “To oversee the maintenance and security of the facilities and equipment of McClure United Church in order to support and facilitate the ongoing ministry, community and outreach activities of the congregation.”

Did you know:

- The three highest operating budget items for our Church property are custodial (~\$51,000), insurance (~\$21,000), and snow removal, sanding and sweeping (~\$14,000).
 - Some of the custodial costs are due to use from rentals but these costs are offset by rental revenues.
 - We have two insurance policies – one policy shared with McClure Place for our building and one policy for our contents.
 - The piles of snow in the parking lot during the winter are an attempt to reduce the snow clearing costs. The sun does not charge removal fees.
- Capital projects undertaken by the Property Committee are managed by project managers.
 - Internal projects are managed by volunteers from our Congregation.
 - Projects that involve the building exterior, structure or infrastructure are managed by McClure Place.

Property Committee activities in 2025 included:

Capital Projects Planned and Approved at February Congregational Meeting

- Office area painting
- Server upgrade
- Youth Lounge renovation – now Rev. Jason Richards Community Room
- Replacement of sidewalks
- Replacement of 3 windows in Library
- Roof repairs and maintenance
- Repair or replacement of upper sound panels deferred to 2026
- Cosmetic repair to the exterior wall near the south entrance deferred to 2026

Capital Projects Subsequently Planned and Approved at May AGM

- Installation of a lift station in the bathrooms near the Multipurpose Room
- Repairs to Library (in progress) and bathrooms due to a major water leak in the bathrooms near the Nursery

Emergency Projects Not Planned – Approved by and/or Reported to the Board

- Extensive roof repairs, including reshingling, and eavestroughs replacement primarily to address drainage issues at south entrance
- Replacement of failed sections of asphalt in the parking lot
- Sinkhole repair in the parking lot

Operations and Activities

- IT and security system maintenance and support, including computer replacement program
- Property operating budget
- Capital budget and 5-year capital plan
- Recruited volunteers to manage internal projects
- Collaborated with McClure Place for projects and tasks
- Set up new Job Jar process and undertook various maintenance activities
- Reviewed insurance and inventory of contents
- Considered the merits of converting the Library to the Nursery, including reaching out to the congregation for input. The Board determined that the two rooms will maintain their current function.
- Two people received training to use the Genie lift
- Reviewed and updated Terms of Reference and Policies
- Established an Assignment of Duties for the committee. All committee members have specific areas of responsibility such as IT, building security, overseeing operational activities, overseeing capital project activities, capital and operating budget development, policies and insurance.

We successfully recruited several new committee members in 2025. By the end of the year, we had an outstanding group of committee members: Bryan Hamp, Norm Sampson, Angie Bugg, Dave Solomko, Rob Zuk, Celeste Bodnaryk,Carolynn Drabble, and Julie Jones. Joy McFarlane-Burton, Co-Chair of the Board, also attended and contributed significantly to our meetings. We are sorry to report that Rob Zuk has since resigned from our committee – we will miss him and we wish him well.

The Property Committee is incredibly grateful to the volunteers and staff who helped support operations and/or work on projects:

- General Maintenance (Job Jar) – Ken Edge, Charlotte Campbell, Cal Campbell, Elaine Nutbrown, McClure Place staff
- Project Management – Charlotte Campbell, Cal Campbell, Boris Sermek, Lisa White
- Advisors to the Property Committee re: solutions for bathrooms near the Multipurpose Room – Jim Kells, Don Hanke, Cal Campbell, Elaine Niebergall, Joy McFarlane-Burton, Lisa White, Boris Sermek, Ernie Barber, Jim Bugg, Heather Muirhead
- Administrative Assistant – Arron Bahry
- Accounting – Elaine Niebergall
- Tech Crew (including choir mic installation and Rural Connect coordination) – Adam Brookman, Jim Bugg, Gord Cobb

Respectfully submitted,

Julie Jones (Chair)

Refugee Committee

The Refugee Committee currently consists of members Carole Zuk, Ernie Wooff, Glorie Tebbutt, Merilynn Coomber and Joel Reid (Chair).

In October 2025, we welcomed the Ebrahimi family of five from Iran (they are originally from Afghanistan). The family faced a significant wait in coming to Saskatoon, as we initiated the sponsorship in 2019, prior to COVID. It was a beautiful gift seeing the family arrive at the Saskatoon airport, to be greeted by five or six carloads of family and people from the local Afghan community! A picture from the Ebrahimi family's arrival is shown below. The family was very excited to arrive in Canada and begin this new stage of their lives. They are tremendously grateful for the support they have received from the McClure congregation. While living with local relatives for a few weeks, they found a new home and are slowly acclimatizing to life in Canada. The father, Mohammad, has begun work as a mechanic, and the whole family are working on improving their English. Thank you to many people from the McClure community who have kindly donated beds, furniture, household items and their time for English tutoring, to assist the family with their transition to Canada. We really appreciate your support!

We have also received some updates from families we've assisted in the recent past. Mengsteab arrived in Canada from Israel (originally from Eritrea) in September 2018. He has since moved to Calgary, gotten married, and they have welcomed two children. Gebremeskel arrived in Canada from Israel (also originally from Eritrea) in September 2016. He went to Sudan in 2017 to marry his wife Semhar and was able to bring her to Canada in 2019. Gebremeskel and Semhar are still happily living in Saskatoon with their children, Naher and Natan. Gebremeskel works at the Royal University Hospital as an environmental services worker. To quote Gebremeskel, with respect to the McClure community: "You did the best thing in my life. I appreciate your support, hard work and kindness."

The Refugee Committee would strongly encourage people interested in our work, or who might be interested in joining the Committee, to contact us (please email Joel at joelwreid@gmail.com).

Stewardship Committee

McClure United Church in 2025 witnessed an increase in rentals of our church as well as several fundraising events taking place, examples of which were the Book and Puzzle Sale, Fall Supper. McClure Players returned with a very entertaining performance of Seussical.

Stewardship, with representation from Property, continues to be part of an Ad. Hoc. Committee which reviews rental rates of our Church Property.

A successful Fall Faith in Action campaign was undertaken.

The Legacy Giving Committee reported the receipt of two (2) Legacy Gifts in 2025.

Gratitude needs to be conveyed to those who have continued to support our church financially as well as so many other ways with their gifts of time and talents.

Stewardship wishes to express appreciation to Rev. Debra Berg and Rev. Emily Carr and Board Co-Chairs, Heather Muirhead and Joy McFarlane-Burton, for their wisdom and wise counsel.

Submitted on behalf of the Stewardship Committee: Ken Anderson (Acting Chair,) Elaine Niebergall (Treasurer,) Ernie Rawlyk (Secretary,) Peggy Shier, Michael Gorniak, David Fairlie

Worship Committee

The Worship Committee exercises oversight of all matters pertaining to the conduct of worship services in and by the church including music, ushers/greeters, sanctuary decorations, communion, baptism, funeral and wedding policies, pulpit supply, monthly reviews of past services, memorial gifts and gifts in time.

Currently there is one subcommittee- Soundbooth/Worship Support.

The Worship Committee meets on the third Thursday of the month at 11:30 a.m. in the Music Room. In 2025 we started in the Youth Lounge in January, the Chapel in February, the Music Room in March & April, the Community Meeting Room (renovated Youth Lounge) in May and the Multipurpose Room in June. In September we finally settled in the Music Room.

Our Rural Connect partners, Radville, Carlyle and Oxbow continued to participate in our shared faith journey. Although we pause the interactive connection during the summer, we have learned that Radville meets in their sanctuary and views the service on the livestream. Our livestream has become an excellent way for congregants to “attend” services from home, in bad weather and from vacation spots. Services are available on our YouTube channel for viewing anytime.

We made some changes for Lent, exchanging an Ecumenical Bible Study for the Lenten Lunches we have shared with Holy Spirit Catholic Parish. The Easter sunrise service was moved to Donna Berkmaier Park as foot access to the Wildwood Hill has been getting progressively problematic.

The Board approved the purchase from the Memorial Fund for new Advent Banners which we were able to have in place for the 2025 season.

In September the Rural Connect Partners shared videos about their towns.

Also in September, the Worship Committee participated in the Committee Fair before and after the service. It was nice to be able to answer questions and meet people.

It was a busy Fall with a Pet Blessing service, Anniversary Sunday and All Saints Day. The Remembrance Sunday was very meaningful with stories shared and excellent special music. Stewardship Sunday was informative with a good analysis of our spending and our outreach projects. As always our Christmas season was excellent with a lovely Cantata, White Gift Sunday and Blue Christmas service. The Christmas Eve services were well attended as was the December 28 Family Fun Sunday.

This is my last AGM report as my two terms as committee chair have expired. I will miss the monthly meetings and the connection with ministers and music staff.

I will not miss the nagging feeling that I have forgotten something because sometimes I had! A big thank you to Arran in the office who has always been a great help and always patient- especially when I was having a meltdown about where the meeting was actually situated! I want to thank my fellow committee members for their thoughtful and often joyful insights into what makes worship at McClure a meaningful experience.

And now for the ad! If anyone is interested in the nuts and bolts of how the worship experience happens, please consider joining the worship team. Talk to someone on the committee, drop an email at the office or see Debra or Emily.

COMMITTEE MEMBERS 2025

Muriel Baxter, Phyllis Barber, Jim Bugg, Gordon Cobb, Diane Hogg, Gary Loy, Maureen Sinclair-chair

Shirley Blackburn, Emily Carr, Debra Berg, either or both of the co-chairs - Heather Muirhead, Joy McFarlane-Burton

VOLUNTEERS AND TECHNICAL SUPPORT 2025

Adam Brookman, Jim Bugg, Natasha Burlingnette, Gordon Cobb, Tamara Ferguson, Rellie Mananzan, Juliet Morpak, Travis Morpak, Joel Reid, Erik Smith and Gary Walker

Submitted by Maureen Sinclair

Board of Trustees

A McClure United Church Trustee is an individual who, together with the other members of the Board of Trustees, holds the title to all the property of the congregation for its use and benefit. The activities of the Trustees are guided by the United Church of Canada Act, the Trusts of Model Deed, direction provided by the Board of McClure United Church, and direction provided by the Living Skies Regional Council. Trustees are elected by the congregation at a congregational meeting.

The Trustees meet a minimum of four (4) times annually, with additional meetings held as required to address emerging needs or responsibilities.

Capital Reserve Fund

The Trustees, under the direction of the McClure Church Board, manage the Capital Reserve Fund that is used for renewal and replacement of church property. As of December 31, 2025, the fund balance was \$274,703.

Endowment Fund Update

The McClure United Church Endowment Fund was established in January 2013, with an initial investment of \$146,148.38 and has a market value as of December 31, 2025, of \$306,893. These funds are invested with Frontier Capital Funds Inc.

Capital Budget and Capital Reserve Fund Sufficiency

The Property Committee works closely with the Trustees to prepare the Capital Budget annually. In addition to the budget, the congregation is provided with a 5-year Capital Plan as information to project future needs and plan upcoming work.

The Trustees also ensure that a Reserve Fund Study is undertaken every five years to identify and estimate the replacement cost of the various reserve items and prepare reserve fund schedules and reserve requirements. The most recent Reserve Fund Study was completed by Suncorp Valuations on February 14, 2022. The next study is scheduled for 2027.

Membership after the Annual General Meeting

The following people served as trustees in 2025: Valerie MacDonald Dickinson (chair), Norm Woodcock, Cal McCarthy (secretary), Boyd Godfrey, Sheila Krueger, Jim Blackburn, Lori Verity Anderson, Glenda Anderson, and Debra Berg (ex-officio).

Norm Woodcock will have completed 10 years of service and Cal McCarthy and Boyd Godfrey will have completed 5 years of service on the Board of Trustees. The Board of Trustees

hope to bring forward three trustee nominations to the 2026 AGM for the congregation's consideration.

Respectfully submitted by Val MacDonald-Dickinson, Chair

McClure Place Association Inc./McClure Place Foundation Inc. for 2025-26

Even though this annual report is for the year-ending 2025, this report from the Board Chair largely reflects on the past year of the Board, which is from June 2025 to May 2026. It pertains to both McClure Place Association (MPAI) and to McClure Place Foundation (MPFI). It is important to remember that the McClure Place project is a mission outreach project of McClure United Church and that the members and adherents of the Church are the voting members of the Association and Foundation.

MPAI has the responsibility for McClure Place (the Tower) and Amy McClure House (AMH). The Tower has a total of 108 suites for seniors capable of independent living, which at this time 34 are for affordable-rent suites. Amy McClure House (AMH) is a personal care home with 21 suites, two of which are double units. We are fortunate that our facilities remain attractive to many people in the community and that we continue to enjoy a unique relationship with McClure United Church. MPFI is the fundraising arm of MPAI.

The Board chairs of the Church and MPAI, and the Executive Director of MPAI, continue to meet on a periodic basis to facilitate ongoing, open communication between the two entities. This year, one meeting was held in late fall and another is scheduled for this spring as of the writing of this report. As well, the Joint Facilities working group continues to hold regular meetings to discuss various aspects of the routine facility operations between the Church, the Tower and AMH.

A few brief comments about our Board's work this year include:

- All three of the Board's standing committees made some progress on items falling under their portfolio throughout the year. We also made initial progress on a series of three so-called strategic plan topics that focus on various aspects of our operations; and
- With the conclusion of the 35-yr mortgage on the Tower funded by the Saskatchewan Housing Corporation (SHC) in April 2024, McClure Place Association has been fully self-supporting in a final sense for two full years. To date, we are happy with the plan put in place to deal with the conclusion of our relationship with SHC has gone well.

This year, we have three members of the Board stepping down, including myself as Chair, thus leaving us with three positions to fill if we are to have a full complement of 12 members on the Board. As Chair, I offer a vote of thanks to all members of the Board for their diligent work over the past year. The year has been modestly busy and a fair bit has been accomplished, all of which has taken dedication by the Board members. I also offer a vote of thanks to our Executive Director, Lisa White, our Finance Manager, Jackie Earis, and all of the other staff at McClure Place for the work that they do in operating our facilities. Thank you!

Respectfully submitted,

Jim Kells, Chair

Living Skies Regional Council

Living skies regional council did not meet in 2025.

Financial Reports:

Auditor's Report

McClure United Church

Financial Statements

December 31, 2025

Independent Auditor's Report

To the members of
McClure United Church

Qualified Opinion

We have audited the financial statements of McClure United Church, which comprise the statement of financial position as at December 31, 2025, and the statements of operations, changes in net assets and cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

Except as noted in the following paragraph, in our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the organization as at December 31, 2025 and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Basis for Qualified Opinion

McClure United Church has chosen not to capitalize new building and equipment purchases and not to amortize existing building and equipment over their useful lives. This is not in accordance with Canadian accounting standards for not-for-profit organizations and the carrying value of property, plant and equipment, amortization expense and the fund balance would need to be adjusted if this standard was followed.

In common with many not-for-profit organizations, the organization derives revenue from donations and fundraising activities the completeness of which is not susceptible to satisfactory audit verification. Accordingly, verification of these revenues was limited to the amounts recorded in the records of the organization. Therefore, we were not able to determine whether any adjustments might be necessary to fundraising revenue, excess of revenues over expenses, and cash flows from operations for the years ended December 31, 2025 and 2024, current assets as at December 31, 2025 and 2024, and net assets as at January 1 and members for both the 2025 and 2024 years. Our audit opinion on the financial statements for the year ended December 31, 2025 and December 31, 2024 was modified accordingly because of the possible effects of this limitation in scope.

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the organization in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with ASNPO, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Independent Auditor's Report, continued

In preparing the financial statements, management is responsible for assessing the organization's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the organization or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the organization's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- ♦ Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ♦ Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the organization's internal control.
- ♦ Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- ♦ Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the organization's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the organization to cease to continue as a going concern.
- ♦ Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Independent Auditor's Report, continued

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Lastkowski Wright & Baker LLP

Chartered Professional Accountants

Warman, Saskatchewan

May 8, 2026

McClure United Church Statement of Financial Position

As at December 31, 2025

						2025	2024
	Operating Fund	Capital Fund	Memorial and Bequest Fund	Refugee Fund	Other Restricted Funds	Total	Total
Assets							
Current							
Cash	\$ 110,367	\$ 32,694	\$ 13,261	\$ 9,717	\$ -	\$ 166,039	\$ 154,455
Cash held for other restricted funds	(22,365)	(11,830)	101	(30,659)	64,753	-	-
Short term investments (Note 3)	231,900	172,710	16,015	44,410	-	465,035	474,794
Accounts receivable	13,913	1,756	-	10	-	15,679	10,613
Prepaid expenses	16,240	-	-	-	-	16,240	9,342
	<u>350,055</u>	<u>195,330</u>	<u>29,377</u>	<u>23,478</u>	<u>64,753</u>	<u>662,993</u>	<u>649,204</u>
Investments (Note 4)	328,154	66,778	-	-	-	394,932	446,379
Property, plant, and equipment (Note 5)	-	2,283,366	-	-	-	2,283,366	2,283,366
	<u>\$ 678,210</u>	<u>\$ 2,545,474</u>	<u>\$ 29,377</u>	<u>\$ 23,478</u>	<u>\$ 64,753</u>	<u>\$ 3,341,291</u>	<u>\$ 3,378,949</u>
Liabilities							
Current liabilities							
Accounts payable and accrued liabilities	\$ 48,717	\$ -	\$ -	\$ -	\$ -	\$ 48,717	\$ 41,694
Current portion of long-term debt (Note 6)	-	6,000	-	-	-	6,000	6,000
Unearned revenue	2,925	-	-	-	-	2,925	325
	<u>51,642</u>	<u>6,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>57,642</u>	<u>48,019</u>
Long-term debt (Note 6)	-	1,000	-	-	-	1,000	7,000
	<u>51,642</u>	<u>7,000</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>58,642</u>	<u>55,019</u>
Fund balances							
Operating Fund	380,956	-	-	-	-	380,956	348,037
Third Avenue Fund	55,544	-	-	-	-	55,544	51,422
Internally Restricted Funds - Endowment Fund	190,069	-	-	-	-	190,069	182,365
Capital Fund	-	2,538,474	-	-	-	2,538,474	2,601,260
Memorial and Bequest Fund	-	-	29,377	-	-	29,377	28,238
Refugee Fund	-	-	-	23,478	-	23,478	60,869
Other Restricted Funds	-	-	-	-	64,753	64,753	51,740
	<u>626,568</u>	<u>2,538,474</u>	<u>29,377</u>	<u>23,478</u>	<u>64,753</u>	<u>3,282,651</u>	<u>3,323,930</u>
	<u>\$ 678,210</u>	<u>\$ 2,545,474</u>	<u>\$ 29,377</u>	<u>\$ 23,478</u>	<u>\$ 64,753</u>	<u>\$ 3,341,291</u>	<u>\$ 3,378,949</u>

Approved by the Board

Director _____

Director _____

McClure United Church Statement of Fund Activities

For the year ended December 31	Operating Fund	Capital Fund	Memorial and Bequest Fund	Refugee Fund	Other Restricted Funds	Total 2025	Total 2024
Revenues							
Offerings	\$ 421,012	\$ 69,014	\$ 2,441	\$ 7,859	\$ 10,483	\$ 510,809	\$ 493,947
Fundraising activities	64,089	-	-	-	4,816	68,905	51,502
Pass-through contributions (Mission and Service, other)	-	-	-	-	40,733	40,733	43,327
Facility use	53,916	-	-	-	-	53,916	42,797
Investment income	13,247	9,898	530	2,164	2,512	28,351	33,013
Other	16,940	-	-	-	7,704	24,644	16,563
Rural Connect	18,775	-	-	-	-	18,775	14,043
Grants	7,111	-	-	-	-	7,111	12,391
	<u>595,090</u>	<u>78,912</u>	<u>2,971</u>	<u>10,023</u>	<u>66,248</u>	<u>753,244</u>	<u>707,583</u>
Expenditures							
Affirming committee	328	-	-	-	-	328	340
Board	1,423	-	-	-	-	1,423	1,164
Congregational care	3,924	-	-	-	-	3,924	3,002
Facility use expenses	39,258	-	-	-	-	39,258	23,373
Faith development	1,365	-	-	-	-	1,365	2,392
Fundraising	10,619	-	-	-	-	10,619	9,536
Housekeeping and maintenance	91,495	-	-	-	-	91,495	94,636
Office and equipment	22,137	15	1	-	-	22,153	22,299
Outreach	17,459	-	-	-	-	17,459	10,322
Pass-through donations (Mission and Service, other)	-	-	-	-	43,376	43,376	49,380
Presbytery assessment	25,489	-	-	-	-	25,489	25,089
Professional fees	8,426	-	-	-	-	8,426	7,748
Property - direct	51,305	141,683	-	-	-	192,988	124,752
Refugee	-	-	-	32,489	-	32,489	579
Salaries and administration	316,365	-	-	-	-	316,365	284,199
Worship	4,802	-	-	-	-	4,802	2,401
	<u>594,395</u>	<u>141,698</u>	<u>1</u>	<u>32,489</u>	<u>43,376</u>	<u>811,959</u>	<u>661,212</u>
(Deficiency) excess of revenues over expenditures	<u>695</u>	<u>(62,786)</u>	<u>2,970</u>	<u>(22,466)</u>	<u>22,872</u>	<u>(58,715)</u>	<u>46,371</u>
Other income (expense)							
Loss on disposal of capital asset	-	-	-	-	-	-	(79,205)
Unrealized gain on investments	17,434	-	-	-	-	17,434	31,866
	<u>17,434</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>17,434</u>	<u>(47,339)</u>
Excess of revenues over expenditures	<u>\$ 18,129</u>	<u>\$ (62,786)</u>	<u>\$ 2,970</u>	<u>\$ (22,466)</u>	<u>\$ 22,872</u>	<u>\$ (41,281)</u>	<u>\$ (968)</u>

See accompanying notes

McClure United Church Statement of Changes in Fund Balances

For the year ended December 31

2025

2024

	Surplus (Deficit), Beginning of Year	Surplus (Deficit), Current Year	Interfund transfer	Surplus (Deficit), End of Year	Surplus (Deficit), Beginning of Year	Surplus (Deficit), Current Year	Interfund transfer	Surplus (Deficit), End of Year
Operating Fund	348,037	18,129	14,790	380,956	287,212	65,724	(4,900)	348,037
Third Avenue fund	51,422	2,156	1,966	55,544	49,910	1,512	-	51,422
Internally Restricted Funds - Endowment Fund	182,365	7,704	-	190,069	175,605	6,760	-	182,365
	581,823	27,988	16,756	626,568	512,727	73,996	(4,900)	581,824
Restricted funds								
Capital Fund	2,601,260	(62,786)		2,538,474	2,686,283	(90,846)	5,823	2,601,260
Memorial and Bequest Fund	28,238	2,970	(1,831)	29,377	32,347	2,814	(6,923)	28,238
Refugee Fund	60,869	(22,466)	(14,925)	23,478	45,821	9,048	6,000	60,869
Other Restricted Funds								
Audio/Visual	-	-	-	-	-	-	-	-
Bottle recycling	894	834	-	1,728	218	676	-	894
Congregational care	125	25	-	150	125	-	-	125
Men's breakfast	463	-	-	463	308	155	-	463
Music	6,003	375	-	6,378	5,878	125	-	6,003
Outreach committee	36,091	7,434	-	43,525	29,633	6,458	-	36,091
Sacred sounds	35	-	-	35	35	-	-	35
Youth Ministry	-	-	-	-	-	-	-	-
Family Ministry Fund	-	649	-	649	-	-	-	-
Young Adult Ministry Fund	-	100	-	100	-	-	-	-
Van Honoraria Fund	-	500	-	500	-	-	-	-
Socks for the Homeless	85	2,905	-	2,990	64	21	-	85
Van maintenance fund	213	-	-	213	3,933	(3,720)	-	213
Women's gathering fund	673	191	-	864	448	225	-	673
Youth and young adult ministry	7,158	-	-	7,158	7,078	80	-	7,158
Total restricted funds	2,742,107	(69,269)	(16,756)	2,656,083	2,812,171	(74,964)	4,900	2,742,107
Total	3,323,930	(41,281)	-	3,282,651	3,324,898	(968)	-	3,323,930

See accompanying notes

McClure United Church Statement of Cash Flows

For the year ended December 31	2025	2024
Operating activities		
Deficiency of revenues over expenditures	\$ (41,281)	\$ (968)
Adjustment for		
Loss on sale of property, plant and equipment	-	79,205
	(41,281)	78,237
Change in non-cash working capital items		
Non cash change in investments	20,175	(44,619)
Accounts receivable	(5,066)	2,034
Prepaid expenses	(6,898)	(2,023)
Accounts payable and accrued liabilities	7,024	11,069
Unearned revenue	2,600	125
	(23,446)	44,823
Investing activity		
Increase (decrease) in investments	41,030	(185,340)
Financing activity		
Repayment of long-term debt	(6,000)	(6,000)
Increase (decrease) in cash	11,584	(146,517)
Cash, beginning of year	154,455	300,972
Cash, end of year	\$ 166,039	\$ 154,455

See accompanying notes

McClure United Church

Notes to the Financial Statements

December 31, 2025

1. Nature of operations

McClure United Church is a registered charity under the provision of the Canada Revenue Agency effective January 1, 1967. Its main purpose is to provide a place of worship for members of its congregation and to serve the congregation by enabling it to live out its faith with the United Church of Canada.

McClure United Church ("the "Church") has an economic interest in McClure Place Association Inc. ("the Association") as it is an integral outreach ministry of the congregation of McClure United Church and the Association is the registered owner of land and the church building situated on the land. Under the terms of the lease made in 1988, the Association and McClure United Church agreed that the rental payment to McClure Place Association Inc. to be equal to the cost of the portion of the land used and the construction of the church building. The land and church building held by the Association is reflected in the financial statements of McClure United Church since the beneficial ownership rests with the members of the Congregation.

Under the terms of the lease agreement between the Association and the Church, shared use of facility space is an important founding principle. The Association regularly utilizes the Auditorium/Sanctuary, Multipurpose Room and other areas of the Church. The Church is responsible for expenses associated with facility repair and maintenance based on designated areas. Operational, maintenance and service costs are shared between the Church and the Association based on allocations through comparisons with similar establishments, discussions between the two parties, and actual operating experience as set through the lease agreement. Replacement cost for capital assets in shared facilities and common areas are shared between the Association and McClure United Church based on allocations set through the lease agreement and the lease agreement sets out the responsibilities for costs of the HVAC system, groundskeeping, and parking.

2. Accounting policies

The organization applies the Canadian accounting standards for not-for-profit organizations.

(a) Cash

Cash consists of balances with financial institutions.

(b) Investments

Investments consists of marketable securities and guaranteed investment certificates and are recorded at fair market value.

(c) Property, plant and equipment

Property, plant and equipment additions are not recorded in accordance with accounting standards for not-for-profit organizations. The organization does not provide for amortization using rates designed to amortize the cost of the plant and equipment over their estimated useful lives which is not in accordance with Canadian accounting standards for not-for-profit organizations. See the basis for qualified opinion in the auditor's report. During the year, the organization expensed \$105,102 (2024 - \$81,809) of property, plant and equipment additions mainly consisting of building, parking lot and server upgrades.

McClure United Church

Notes to the Financial Statements

December 31, 2025

2. Accounting policies, continued

(d) Impairment of long-lived assets

The organization tests for impairment whenever events or changes in circumstances indicate that the carrying amount of the assets may not be recoverable. Recoverability is assessed by comparing the carrying amount to the projected undiscounted future net cash flows the long-lived assets are expected to generate through their direct use and eventual disposition. When a test for impairment indicates that the carrying amount of an asset is not recoverable, an impairment loss is recognized to the extent carrying value exceeds its fair value.

(e) Fund accounting

The accounts of the organization are maintained in accordance with the principles of fund accounting. For financial reporting purposes, accounts with similar characteristics have been combined into the following major funds:

(a) Operating Fund

The general fund reflects the primary operations of the organization including revenues generated from offerings, fundraising, facility rentals, investments and organizational expenditures incurred.

(b) Capital Fund

The capital fund reflects the equity of the organization in capital assets as well as designated offerings which will be used for the acquisition, replacement and refurbishment of church property.

(c) Memorial and bequest Fund

The memorial and bequest fund consists of donations contributed in memory of a loved one as well as bequests received. The donations may be designated or undesignated; undesignated donations shall be used for the betterment of McClure United Church as decided by the Board.

(d) Refugee Fund

The refugee fund consists of designated offerings and expenditures that are to be used with sponsorship of refugees.

(e) Other Restricted Funds

Other restricted funds consist of designated offerings and expenditures that are to be used for supporting various small groups within the church.

(f) Internally Restricted Funds - Endowment Funds

These funds represent the initial amounts invested through the Legacy Giving Program. A legacy gift is a financial gift made from an estate or accumulated financial assets. When an undesignated legacy gift is made, thirty five percent of the gift is to be invested in the Church Endowment fund which is currently held at Frontier Capital Funds Inc. The interest income and growth of the investment is unrestricted. The use of these funds is subject to the approval by the Board of Trustees.

McClure United Church

Notes to the Financial Statements

December 31, 2025

2. Accounting policies, continued

(f) Revenue recognition

The organization follows the restricted fund method of accounting for contributions, which include offerings, donations and grants. Unrestricted contributions are included as revenue of the general fund in the year received. Restricted contributions for which a fund has been established are recorded as revenue in that fund in the year received. Restricted contributions for which a fund has not been established are recorded as revenue in the general fund in the year in which the related expenses are incurred.

Facility use fees are recognized when the service has been provided and collection is reasonably assured.

Fundraising income is recognized when received or considered receivable.

Investment income is recognized when earned.

(g) Contributed services and materials

A substantial number of volunteers and supporters contributed a significant amount of their time each year. Because of the difficulty of determining the fair value, contributed services are not recognized in the financial statements.

The organization benefits from a variety of gifts in kind. Contributed materials are recorded in the financial statements at fair value on the date of the donation when a fair value can be reasonably estimated and when the materials are used in the normal course of operations and would otherwise have been purchased.

(h) Financial instruments

The organization's financial instruments consist of cash and deferred contributions which are initially recorded at their fair value and are subsequently measured at amortized cost, net of any provisions for impairment.

(i) Use of estimates

The preparation of financial statements in conformity with Canadian accounting standards for not-for-profit organizations requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. By their nature, these estimates are subject to measurement uncertainty. The effect of changes in such estimates on the financial statements in future periods could be significant. Accounts specifically affected by estimates in these financial statements are the recoverable amount of property, plant and equipment.

McClure United Church

Notes to the Financial Statements

December 31, 2025

3. Short term investment

Description	Maturity	Interest	2025	2024
Operating fund GICs	Feb 2026 to Mar 2027	2.60% to 4.60%	\$ 226,210	\$ 231,030
Capital fund GICs	Feb 2026 to Mar 2027	2.80% to 4.20%	168,685	-
Refugee fund GICs	June 2026 to March 2027	2.00% to 4.35%	43,540	58,520
Memorial fund GIC	Mar 2026	3.10%	15,647	-
Capital fund GIC	Matured in the year	2.75% to 4.30%	-	155,555
Memorial fund GIC	Matured in the year	4.30%	-	15,000
Accrued interest			10,413	14,689
			<u>\$ 464,495</u>	<u>\$ 474,794</u>

The Refugee, Operating and Memorial GICs have variable interest rates based on prime rates.

4. Investments

The average cost of marketable securities invested in Frontier Capital Funds Inc. is \$197,583 (2024 - \$182,774).

	2025	2024
Frontier Capital Funds - Canoe Asset Allocation Portfolio Class Series D	\$ 306,893	\$ 283,791
GICs, interest bearing at 3.05%, maturing Mar 2027	67,318	141,800
GIC, interest bearing at 2.27%, maturing April 2029	21,261	20,788
	<u>\$ 395,472</u>	<u>\$ 446,379</u>

McClure United Church

Notes to the Financial Statements

December 31, 2025

5. Property, plant and equipment

	2025		2024	
	Cost	Accumulated amortization	Net	Net
Buildings	\$ 1,911,366	\$ -	\$ 1,911,366	\$ 1,911,366
Equipment	120,779	-	120,779	120,779
Furniture and fixtures	147,221	-	147,221	147,221
Land	104,000	-	104,000	104,000
	<u>\$ 2,283,366</u>	<u>\$ -</u>	<u>\$ 2,283,366</u>	<u>\$ 2,283,366</u>

6. Long-term debt

	2025	2024
0% Rural connect loan, forgiven subsequent to year end	\$ 7,000	\$ 13,000
Less current portion	<u>7,000</u>	<u>6,000</u>
Due beyond one year	<u>\$ -</u>	<u>\$ 7,000</u>

It is expected that no loan payments will continue and the loan will be forgiven effective January 1, 2026, as the organization has been notified it is not obligated to continue making payments on this loan.

7. Fund transfers

	Operating and Third Avenue Funds	Capital	Memorial & Bequest	Refugee	Other Restricted Funds
Yearly commitment	14,790	-	-	(14,925)	-
Third Avenue Fund	1,966	-	-	-	-
Memorial & Bequest	-	-	(1,831)	-	-
Total Fund Transfers	<u>\$ 16,756</u>	<u>\$ -</u>	<u>\$ (1,831)</u>	<u>\$ (14,925)</u>	<u>\$ -</u>

McClure United Church

Notes to the Financial Statements

December 31, 2025

8. Financial instruments

(a) Liquidity risk

Liquidity risk is the risk that the corporation cannot repay its obligations when they become due to its creditors. The corporation reduces its exposure to liquidity risk by ensuring that it documents when authorized payments become due.

(b) Credit risk

Credit risk is the risk that one party to a transaction will fail to discharge an obligation and cause the other party to incur a financial loss. The corporation reduces its exposure to credit risk by granting credit upon a review of the credit history of the applicant and creating an allowance for bad debts when applicable. The corporation maintains strict credit policies and limits in respect to counterparties.

(c) Interest rate risk

Interest rate risk is the risk that the value of a financial instrument might be adversely affected by a change in the interest rates. The corporation is exposed to interest rate risk primarily through its investments. The corporation manages this risk through investing in fixed-rate securities of short to medium term maturity and plans to hold the securities to maturity.

Stewardship Message

Appended is the 2026 budget for McClure United Church. It was approved at a congregational meeting on February 22, 2026 after input from our committees, our board and the congregation.

We continue to face both opportunities and challenges. After years of the size of the congregation decreasing and aging, we are building a foundation toward a renewed McClure United Church. This budget is an effort to move our church forward in a financially responsible way while continuing to put our mission and faith into action.

A Faith in Action Campaign will again be undertaken in 2026.

After much careful consideration and deliberation, it is felt that the 2026 Operating Budget is both reasonable and appropriate.

Respectfully submitted,

McClure United Church Stewardship Committee

Operating Budget 2026

	OPERATING	M & S	CAPITAL	REFUGEE
Ministerial Staff	1.5 FTE			
REVENUE				
Unrestricted Donations	\$ 405,000			
Donor Restricted Donations				\$ 2,000
Capital Reserve Donations - Top up to \$25,000			\$ 35,000	
M&S Donations - Direct flow through, no top up - info only		\$ 30,000		
Total Donations	\$ 405,000	\$ 30,000	\$ 35,000	\$ 2,000
Fundraising	\$ 9,000			
Outreach Transfer				\$ 3,000
Building Use Income (weddings, rentals)	\$ 50,000			
Registration Income				
Income Against Expenses	\$ 15,000			
Grants, Awards, Misc.				
Interest Income - Bank Accounts	\$ 200			
Endowment Fund Transfer	\$ 7,740			
Funds from Capital Reserve			\$ 27,605	
Investment Income	\$ 1,500		\$ 3,020	\$ 500
Rural Connect Income	\$ 10,800			
Rural Connect Income Against Expenses				
Dinner Theatre income	\$ 27,480			
Dinner Theatre Income Against Expenses	\$ 16,920			
GST Rebate	\$ 2,200		\$ 1,700	\$ 10
Funds from Refugee Fund				\$ 45,596
TOTAL REVENUE	\$ 545,840	\$ 30,000	\$ 67,325	\$ 51,106
EXPENSE				
Salaries and Administration				
Order of Ministry	\$ 131,237			
Office Admin (2 admin + 1 data entry)	\$ 101,337			
Music Director, Pianist	\$ 18,115			
Events Coordinator - (Outreach - \$4,800; M&P - \$3,200 - 2026)	\$ 8,000			
Summer Staff				
Benefits - CPP, EI, UC Group Insurance & Pension	\$ 62,653			
Phone, Travel, Prof. Dev., Etc.	\$ 4,000			
Treasurer Honoraria	\$ 2,500			
Newsletter Editor Honoraria	\$ 1,000			
Sacred Sounds Honoraria	\$ 600			
Rainbow Village Honoraria	\$ 1,200			
Van Drivers Honoraria - Outreach Budget	\$ 1,300			
Pulpit Supply Honoraria - Worship budget - 7 pulpit supplies	\$ 1,827			
Technical Support Honoraria	\$ 1,300			
Worker's Comp Insurance	\$ 370			
Total Salaries and Administration	\$ 335,439			

MCCLURE UNITED CHURCH

	OPERATING	M & S	CAPITAL	REFUGEE
Office				
Communication	\$ 400			
Bank & Service Fees (includes ADP)	\$ 1,600			
Printing	\$ 2,200			
Postage	\$ 1,000			
Stationery & Supplies	\$ 1,700			
Leases & Support Contracts	\$ 10,000			
Telephone	\$ 7,100			
Professional Services - Accounting	\$ 7,500			
Total Office	\$ 31,500			
Property Operations- Billed from McClure Place				
Water & Sewer	\$ 3,000			
Natural Gas	\$ 9,200			
Waste Disposal	\$ 700			
Custodial	\$ 50,532			
Interior - Material & Supplies	\$ 750			
Building - Repairs & Maintenance	\$ 7,500			
Equipment - Maintenance	\$ 1,000			
Snow Removal, Sanding & Sweeping	\$ 14,000			
Lawn & Grounds Services	\$ 1,250			
Exterior - Materials & Supplies	\$ 1,500			
Property Operations-Billed McClure Place (total)	\$ 89,432			
Property Operations-Direct Billed				
Electricity	\$ 11,000			
Internet & Website	\$ 2,800			
Insurance	\$ 21,000			
Computers & Peripherals	\$ 1,000			
Computer Software	\$ 250			
IT Services Contract	\$ 3,600			
Audio-Visual Equipment	\$ 500			
Interior - Repair & Maintenance; Materials & Supplies	\$ 1,000			
Carpet & Chair Cleaning	\$ 1,250			
Equipment - Repair & Maintenance	\$ 1,000			
Exterior - Repairs & Maintenance				
Hardware - Repairs & Maintenance	\$ 1,000			
Audio/Video - Repairs & maintenance	\$ 500			
Trqaining - Scissor Lift	\$ 650			
New Purchases - Interior & I/S	\$ 500			
Property Operations-Direct Billed (total)	\$ 46,050			
Total Property Operations	\$ 135,482			
UCC Assessment				
UC Assessment Payments	\$ 27,701			
Total UCC Assessment	\$ 27,701			
Affirming				
Membership Fee (Affirm United)	\$ 250			
Pie Day	\$ 100			
Pride Week	\$ 225			
Total Affirming	\$ 575			

MCCLURE UNITED CHURCH

	OPERATING	M & S	CAPITAL	REFUGEE
Board				
Gifts - Admin Assist day - Office Staff	\$ 120			
Gifts - Chair	\$ 50			
Christmas Gifts	\$ 600			
Holy Spirit Christmas Gift	\$ 50			
Office Volunteer Appreciation				
Other Gifts				
Contingency	\$ 100			
AGM & Congregational Meetings	\$ 150			
Board Meetings	\$ 100			
Miscellaneous	\$ 50			
Total Board	\$ 1,220			
Dinner Theatre				
Theatre License	\$ 7,429			
Theatre Preparation Expenses	\$ 7,970			
Reimbursible Expenses - Dinner	\$ 16,920			
Total Dinner Theatre	\$ 32,319			
Rural Connect				
Equipment payment				
Miscellaneous costs				
Reimbursible Expenses				
Total Rural Connect	\$ -			
Congregational Care				
Pastoral Care – Ministerial	\$ 300			
Education	\$ 300			
Amy McClure House Celebrations	\$ 400			
Small Group Ministries	\$ 50			
Coffee and Hospitality Supplies	\$ 1,600			
Newcomers	\$ 100			
Gratitude and Care	\$ 75			
Special Initiative	\$ 100			
Young Family Welcome	\$ 200			
Kitchen	\$ 200			
Total Congregational Care	\$ 3,325			
Faith Development				
Congregation General	\$ 300			
Rainbow Village - Children	\$ 300			
Rainbow Village - Youth - Grades 6 to 12	\$ 200			
Rainbow Village-Young Adult (Univ+)	\$ 400			
Grade Two Bible Gifts				
Curriculum and Resources	\$ 300			
Vacation Bible School				
Summer Programs/Community Engagement				
Church Family Events (Advent, Welcome Sunday, Year End)	\$ 1,000			
Total Faith Development	\$ 2,500			

MCCLURE UNITED CHURCH

	OPERATING	M & S	CAPITAL	REFUGEE
Outreach				
St. Andrew's College	\$ 500			
Nashi	\$ 500			
Change for Children	\$ 200			
Operation Eyesight International	\$ 300			
Nothern Saskatchewan Hospital Chaplancy	\$ 3,000			
Integrated Community MInistry				
Station 20 West	\$ 500			
Crocus Co-op				
Centre for Ecumenism	\$ 50			
Sask Environmental Society	\$ 500			
Living Sky Wildlife Rescue	\$ 500			
Sexual Assault Centre	\$ 400			
Prairie Harm Reduction	\$ 1,500			
Ecumenical Committee	\$ 100			
Crisis Emergency	\$ 300			
Outreach Education Honoraria	\$ 200			
Undesignated New & Emergent Response	\$ 650			
McClure Refugee Support Transfer	\$ 3,000			
Broadview Subscriptions				
Van Driver's Honoraria - See M&P Honoraria line				
Outreach - Budgeted	\$ 12,200			
Outreach - Designated				
Mission & Service - info only		\$ 30,000		
Outreach - Designated - info only		\$ 30,000		
Total Outreach	\$ 12,200			
Worship				
Communion Ministry	\$ 250			
Music Ministry - Choir/Music	\$ 300			
Copyright	\$ 750			
Holy Space Ministry (Worship Centre)	\$ 500			
Sound Booth/Worship Supply	\$ 300			
Visual Ministry	\$ 300			
Pulpit Ministry - Honoraria - See M&P Honoraria line				
Pulpit Ministry - Materials & Supplies	\$ 400			
Education Ministry	\$ 100			
Sacrament/Marriage Ministry	\$ 50			
Hospitality	\$ 400			
Total Worship	\$ 3,350			
Other Expenses				
Fund Raising Expenses	\$ 600			
Reimbursable	\$ 5,000			
Rental catering and funerals	\$ 10,000			
Total Other Expenses	\$ 15,600			

MCCLURE UNITED CHURCH

	OPERATING	M & S	CAPITAL	REFUGEE
Capital				
HVAC Unit				
Capital Roof - Eaves, Soffits, Facia, Downspouts				
Capital Roof - Repairs			\$ 12,500	
Capital Exterior Wall Repairs: Library Refurbishment			\$ 8,500	
Capital Interior - Sanctuary Upper Sound Panels			\$ 10,000	
Capital Painting			\$ 10,500	
Community Room Chairs			\$ 6,000	
Capital Sanctuary Ventilation Study			\$ 4,000	
Capital Windows & Doors - Music Room exterior door			\$ 1,500	
MPR Bathroom Door Automatic Door Opener			\$ 5,000	
Nursery Refurbishment			\$ 4,800	
Emergency Preparedness Plan/Study			\$ 2,500	
Reserve Contingency			\$ 6,000	
Project Management			\$ 825	
Total Capital			\$ 72,125	
Refugee				
Ebrahimi Family - Expected to arrive 2025 Max: \$50,000				\$ 51,106
Other Expenses				
Fundraising Expenses				
Total Refugee				\$ 51,106
TOTAL EXPENSE	\$ 601,211	\$ 30,000	\$ 72,125	\$ 51,106
TOTAL REVENUE	\$ 545,840	\$ 30,000	\$ 67,325	\$ 51,106
NET REVENUE LESS EXPENSES	\$ (55,371)	\$ -	\$ (4,800)	\$ -
RESERVE FUNDS/INTERFUND TRANSFERS;				
Outreach transfer to Operating (Events Co-ordinator)	\$ 4,800			
Outreach transfer to Capital - Nursery Updates			\$ 4,800	
NET REVENUE/DEFICIT AFTER INTERFUND TRANSFERS	\$ (50,571)		\$ -	

2026 Capital Plan – Summary

Capital Budget 2026

	2025 (Projected)	2026 (Budget)
Opening Balance	\$330,894	\$206,289
Total Contributions	\$60,368	\$42,876
Total Spend	\$184,973	\$72,125
Closing Balance	\$206,289	\$177,040

2025

The total 2025 capital budget was \$143,200. The original 2025 budget of \$71,700 was approved at the congregational meeting on February 23rd. Subsequently, approval was obtained at the May 25th Annual General Meeting for \$45,000 to address the bathrooms by the multi-purpose room (MPR) and the flood in the main bathrooms by the nursery. Furthermore, in September, the Board approved spending of \$26,500 for additional roof work required (shingles at south entrance and sanctuary roof repair) as well as for repairing the external library wall. The projected 2025 spend is currently projected to be \$184,973.

Planned projects underway or completed in 2025 include the Youth Lounge renovation, the server upgrade, windows replacement in the Library, office area painting, roof repairs and eavestroughs replacement to address drainage issues at the south & east entrances, sidewalks replacement, repairs due to main bathroom flood, and the lift station installation in MPR bathrooms.

The large variance between the budget and the current projected spend is due to an unplanned sink hole repair in parking lot, failed asphalt section repair, water damage repair to exterior Library wall, and overages on several projects including sidewalk replacements, server upgrade, and MPR bathroom renovations.

Two budgeted items were not done in 2025. Repairing the upper sound panels and the exterior wall by the south entrance will be addressed in 2026.

2026

A draft budget for 2026 will include the Library refurbishment, the Nursery refurbishment, roof repairs, upper sound panels, Community Room chairs, and a Sanctuary ventilation study. Note that the exterior wall is expected to be a smaller operational expenditure.

Future Projection

Based on the projected spend for 2025, the budget for 2026 and spend estimates for future years, it is estimated that capital funds will be depleted by 2029 without additional funding or further deferral of capital expenditures. This has moved forward by one year due to the huge expenses incurred in 2025.

McClure United Church 2026 Capital Budget				
Project	Asset	Details	Criteria*	Budget**
Roof Repairs	Roof Assembly – Asphalt Membrane (Sections 2, 3, 4 & 5) and EPDM - 2004 Addition (MP room)	Annual roof inspection and repairs program implemented to ensure roof sections remain in good condition, enabling delay of replacement. Repairs include Sanctuary , Bathrooms, Craft Room - Asphalt Membrane (\$6,500), Church Office/East Entrance - Asphalt Shingles (\$3,500), and Multi-Purpose Room – EPDM (\$2,500). McClure Place will manage this project.	2,4	12,500
Music Room – Exterior Door	Windows and Exterior Doors – Original Interior Decor - Flooring	Repair Music Room exterior door to mitigate potential break-ins (\$500). McClure Place will manage this project. Replace carpet damaged due to glycol leak by the exterior door (\$1000).	2	1,500
Library Refurbishment & Exterior Wall Repairs	Interior Decor – Flooring & Paint; Furniture & Equipment Major Repairs	Refurbishment of library due to main bathroom flooding and mold in exterior wall. Refurbishment includes new flooring (\$2,500), painting (\$500), and furniture (\$2,000). McClure Place will manage the exterior wall repairs (\$3,500).	2,4,5	8,500
Nursery Refurbishment	Interior Decor – Flooring & Paint; Furniture & Equipment	Refurbishment of nursery to provide more aesthetically pleasing environment for young families with children. Refurbishment includes new flooring (\$1,500), painting (\$1,000), and furniture (\$2,300). Refurbishment offset by Legacy funds (\$4,800) from Outreach.	3,5	4,800
Sanctuary – Upper Sound Panels Replacement	Furniture & Equipment	Replace upper sound panels in the Sanctuary that have failed and/or are not aesthetically pleasing. Work will be done by volunteers to the extent possible to minimize costs but, due to height of work required, external contractors will likely be necessary.	2,3,5	10,000
Community Room – Chairs	Furniture & Equipment	Purchase of forty chairs for the Community room.	4,5	6,000
Painting	Interior Decor - Paint	Repairs and painting to sanctuary north wall and ceiling patches; painting of door frames, stairwells, second floor hallway (partially split with preschool).	2,5	10,500
Sanctuary Ventilation Study	HVAC Systems – Sanctuary Ventilation	Conduct study on ventilation to look for practical improvement opportunities.	4	4,000
Emergency Preparedness Plan / Study	Fire Protection / Safety - Distribution	Funds needed to cover a top up amount of \$5 an hour if we are successful in getting a summer student to work on an emergency preparedness plan / study.	1	2,500
MPR Bathroom Door Install Automatic Door Opener	Interior Decor – Built Ins 2004 Addition	Add a push button to the inside / outside of one the MPR bathrooms to allow for improved access to bathrooms for people with disabilities.	1,4	5,000
Contingency		As per the Capital Reserve Fund Policy, plan for “known unknowns.”		6,000
Project Management Fees***		Blended rate to reflect that some projects will be managed by McClure Place (5%), and some (particularly for projects in the interior of the building) will be managed by Church volunteers (0%). External PMs may be utilized but these costs will be incorporated into budget amounts for each project.	5	825
				72,125

*Criteria: 1. Life safety, code, and regulatory requirements; 2. Preservation of asset; 3. Church needs; 4. Financial, operational, and environmental improvements/efficiencies; 5. Aesthetics

** Funding source is Capital Reserve Fund (other than Nursery Refurbishment which is funded by Outreach Legacy fund).

*** Library Refurbishment, Nursery Refurbishment, Sanctuary Upper Sound Panels Replacement, Painting, Sanctuary Ventilation Study and Emergency Preparedness Plan / Study will be managed by Church volunteers. McClure Place will manage all other identified projects.

**McClure United Church
Capital Plan - 2026-2030
01-Feb-26**

OPENING CAPITAL RESERVE FUND BALANCE

	25 Year Total 2022-2046	Year 2025 (Projected)	Year 2026 (Budget)	Year 2027	Year 2028	Year 2029	Year 2030
VAN FUND - TRANSFER TO MCCLURE PLACE	371,331	330,894	206,289	177,040	109,576	55,086	-66,087
ANNUAL CONTRIBUTIONS/RESERVE FUND ASSESSMENT GRANTS		42,882	35,000	30,000	30,000	30,000	30,000
LEGACY GIVING		5,668	4,800				
ALLOCATIONS FROM OTHER MCCLURE FUNDS FUNDRAISING			0				
TOTAL RESERVE FUND CONTRIBUTIONS	776,170	48,550	39,800	30,000	30,000	30,000	30,000
RESERVE FUND INTEREST INCOME - 1.25%	32,473	11,818	3,076	2,588			
TOTAL CASH RESOURCES	1,179,974	391,262	249,165	209,628	139,576	85,086	-36,087

RESERVE FUND EXPENDITURES (Net of 50% GST rebate)

EXTERIOR WALL	26,646	0	3,500				
WINDOWS & EXTERIOR DOORS - ORIGINAL	37,386	6,751	500	10,000	10,000		
WINDOWS & EXTERIOR DOORS - 2004 ADDITION	40,330						
WINDOWS & INTERIOR DOORS - ORIGINAL	35,184						
WINDOWS & INTERIOR DOORS - 2004 ADDITION	28,694						
ROOF ASSEMBLY - ASPHALT MEMBRANE (SECTIONS 2, 3, 4 & 5)	291,297	2,680	6,500	5,000	5,000	100,000	150,000
ROOF ASSEMBLY - ASPHALT SHINGLES-ENTRANCE/LIBRARY/CHAPEL (SECTION 8)	46,051	23,775					
ROOF ASSEMBLY - ASPHALT SHINGLES-2004 ADDITION&SANCTUARY (SECTION 6 & 7)	32,829		3,500				
ROOF ASSEMBLY - EPDM - 2004 ADDITION	76,805	505	2,500	1,000	1,000	1,000	1,000
ROOF ASSEMBLY - EAVESTROUGHES,SOFFITS,FASCIA&DOWNSPOUTS	27,091	6,930					
INTERIOR DECOR - ACOUSTICAL CEILING TILES - ORIGINAL	27,286	286	0	3,000	3,000	3,000	3,000
INTERIOR DÉCOR - ACOUSTICAL CEILING TILES - 2004 ADDITION	10,272						
INTERIOR DÉCOR - BUILT-INS ORIGINAL	60,921	921		15,000	5,000	5,000	5,000
INTERIOR DÉCOR - BUILT-INS 2004 ADDITION	132,280	4,000	5,000				
INTERIOR DÉCOR - FLOORING	245,778	10,586	5,000	5,000		10,000	
INTERIOR DÉCOR - PAINT	100,375	5,983	12,000			5,000	
OTHER INTERIOR DECOR - SHARED FACILITIES - WINDOWS (33%)	3,767						
OTHER INTERIOR DECOR - SHARED FACILITIES - INTERIOR DOORS (33%)	4,738						
OTHER INTERIOR DECOR - SHARED FACILITIES - FLOORING (33%)	22,369				10,000		
OTHER INTERIOR DÉCOR - SHARED FACILITIES - PAINT (33%)	2,305						
OTHER INTERIOR DECOR - SHARED FACILITIES - ACCOUSTICAL CEILING (33%)	7,056						
OTHER INTERIOR DECOR - SHARED FACILITIES - MISCELLANEOUS (33%)	0						
OTHER INTERIOR DECOR - SHARED FACILITIES - FF&E (33%)	13,725				6,000		
FURNITURE & EQUIPMENT	581,653	12,068	20,300	10,000	10,000	10,000	25,000
ELEVATOR	83,412						
PLUMBING SYSTEMS - DISTRIBUTION	35,000	35,000					
H.V.A.C. SYSTEMS - HVAC UNIT MEZZANIE	32,108		0	30,000			
H.V.A.C. SYSTEMS - HVAC UNIT MAIN FLOOR	76,791						
H.V.A.C. SYSTEMS - DISTRIBUTION	165,260						
H.V.A.C. SYSTEMS - 2004 ADDITION MAKE UP AIR (33%)	0						
H.V.A.C. SYSTEMS - SANCTUARY VENTILATION	34,382		4,000				
ELECTRICAL SYSTEMS DISTRIBUTION	0						
FIRE PROTECTION/SAFETY - DISTRIBUTION	2,500		2,500				
SEWER & WATER SYSTEMS	8,637	8,637					
ASPHALT PAVING REPLACEMENT - EAST LOT (67%)	214,765	9,765					
ASPHALT PAVING MAINTENANCE - EAST LOT (67%)	122,245				20,000		
ASPHALT PAVING & CONCRETE WORK - REPLACEMENT	102,007	43,408					
OTHER SITE IMPROVEMENT - SIGNAGE	14,926						
APPRAISAL OF CHURCH BUILDING	15,086			2,851			
RESERVE FUND STUDIES	23,230			3,228			
MAJOR REPAIRS/SPECIAL PROJECTS	135,850	8,178	0	5,125	5,240	5,358	5,479
MUSICAL EQUIPMENT	50,000						25,000
ANNUAL CAPITAL BUDGET CONTINGENCY*	147,708		6,000	6,000	6,000	6,000	6,000
SUBTOTAL	3,118,745	179,473	71,300	96,204	81,240	145,358	220,479
PROJECT MANAGEMENT FEES TO MCCLURE PLACE	180,908	5,500	825	3,848	3,250	5,814	8,819
TOTAL CAPITAL EXPENDITURES - Future Dollars at 2.25% Annual Inflation**	3,299,653	184,973	72,125	100,053	84,490	151,173	229,298
CLOSING CAPITAL RESERVE FUND BALANCE			206,289	177,040	109,576	55,086	(66,087)
(DEFICIENCY)SURPLUS AFTER 25 YEARS - Future Dollars at 2.25% Annual Inflation							(265,385)

* As per Capital Reserve Fund Policy