

Division of Finance and Administrative Resources

The Division of Finance and Administrative Resources has had another busy and challenging year. We want to thank you all most sincerely for your work on behalf of our communities of faith, camps, and incorporated ministries.

The Division is comprised of a Chair, Secretary, and three Teams (Financial Accountability, Investments and Trusts; Property; and Incorporated Ministries). As you may recall, Dr. Roy West, Chair, resigned last year. Just a few short weeks ago, we were immensely saddened to learn of Roy's passing. Dr. West was truly "one of a kind" who gave much of his time and talents to the work of the Church over the years. We are grateful for Roy's invaluable contributions. He is missed greatly.

This Division has operated without a Chair. The Executive Minister has provided leadership and guidance. The Division wishes to express sincere appreciation to the Executive Minister, the Division Secretary, and all of our Team Convenors and volunteers who have worked so relentlessly to meet the responsibilities of the Division. We also are very grateful to our Regional Office staff, who have provided exemplary support for the Division on an ongoing basis throughout the year.

The Division's Teams have been busy fulfilling the duties associated with their mandates. Some examples are noted below:

Financial Accountability, Investments and Trusts (FAIT) Team

- Allocating Mission and Support Grants received from General Council
- Evaluating church and manse modernization grant requests
- Evaluating regional church loan requests
- Management of investments
- Evaluating scholarship and specific trust fund requests
- Working with staff to develop annual budget

The FAIT Team is comprised of five members, and it has three areas of responsibility. The areas of responsibility are: general oversight over the financial decision-making of FDEE; monitoring and approval of expenditures from the various designated funds of FDEE; and vigilance regarding the investment performance of funds that are invested with RBC Wealth Management. FAIT meets, on average, eight or nine times a year electronically by Zoom, with strong attendance of the meetings by members.

During regular meetings, FAIT discusses various financial and administrative issues confronting FDEE, considers various requests for funding from many different individuals and groups, receives updated reports on the condition of FDEE's designated funds, and reviews the updated financial performance of investments with RBC Wealth Management.

Todd Rose, Chair

Financial Accountability, Investments and Trusts Team

Property Team

- Ongoing oversight of United Church property in the Regional Council
- Ensuring that policy and process is followed in the sale of property
- Recommending approval of repairs that cost in excess of \$10,000 or 15% of the operating budget, whichever is greater
- During the past year, issues related to property sales within the Region have continued to require considerable time and resources from our volunteers and Regional Staff. We continue to work diligently with our communities of faith as we work through the processes together.

To say that 2024/2025 was a hectic year for the Property Team is probably an understatement. In 2024/2025 the property team assisted Pastoral Charges or Communities of Faith, in selling or placing on the market; many churches, manses, church halls, and parcels of land. So needless to say, we didn't rest much.

One of the problems that the committee and our congregations face when selling property is determining title. Some of our congregations have the deeds to their property, some are in held in the archives but for many we cannot locate the proper title documents. Legally, we need to prove we own the property before we can sell it. In some

instances, the property was a grant from crown lands and the grant has restriction on it, noting for church purposes only. In these cases, we must make application to Crown Lands, and this can take anywhere from 3-4 years. It is prudent for all Boards to make sure that they have title to their land.

You might ask why so many churches and manses are being sold. Well, I can share some reasons with you;

(1) Declining and aging congregations, not so many people want to go to church anymore, mostly the younger generation, but not all. And with declining congregations comes declining funds. The roof needs to be repaired or re-shingled or both, the price of heating the church is gone through the roof and yes, the insurance must be paid and yes, if you are lucky enough to have a minister, he or she also must be paid. If any one of those are neglected, due to not enough funds to meet the demands, the church will eventually close. That's where we come in to help those communities of faith. We help them get the fair market value for the property and a portion of the funds realized, goes back to the remaining pastoral charge for future ministry.

(2) Lack of ministry personnel leadership. Leadership is important for the health of a congregation. While our lay people do a great job, providing leadership can at times be overwhelming. Some of our congregations who have not had ministry personnel for a long time, find it more difficult to continue.

As a reminder from your Property Team, if you are planning to sell United Church property, and by property, I mean churches, manses and anything inside of those buildings and land, you will have to complete forms and follow a procedure. I know no one likes having to fill out forms; they are sometimes long and sometimes confusing. But that's where we come in - the Property Team. We are here to help get you through those forms. The "Property Handbook" is also a good guide. You may wonder why so many forms and procedures. Having forms is part of good record keeping and once a property is sold, the full files with all the approvals are stored in our Archives for future use when and if needed.

My friends, as we have seen an increase of sales over this past year, we know that this will continue for a time. Please know that the Property Team is here to help you through the process. Not only help to sell the properties, but also to give you some direction on how best to use the funds acquired from these sales. So, let's work together and in doing so, we will have partnered in God's work and the work of the church.

*Dave Dawe, Convenor
Property Team*

Incorporated Ministries Team

- Over the past year, we have had difficulty in recruiting volunteers for this Team. We now have two members and are hoping to be able to put a renewed emphasis on rebuilding the important work of the Team. We still need two more members and encourage anyone interested in these outreach ministries for support and accountability we would love to hear from you.

2026 Regional Insurance Policy

Following discussions with UCC Protect and subsequent meetings with Steers Insurance in December, it was determined that it was best for the Region to stay with Steers Insurance Inc. It has been more difficult to get a blanket insurance quote from UCC Protect. More time and a lot more information is needed from our individual properties to determine a quote. This is taking significant time and energy to accomplish. We continue to do our best to gather what is needed. This year, the Division recommended to the Executive that First Dawn Eastern Edge Region stay with Steers Insurance Inc. and maintain the policy that provides coverage for occurrence-based abuse.

Of the UCC Protect forms that had been distributed to pastoral charges during the summer, over 100 congregations completed and submitted the forms, while approximately 70 have not yet been received. The information gathered was provided to UCC Protect. However, if your community of faith/pastoral charge has not completed and submitted this form to the Region, we are asking that you please do so as quickly as possible as this information is important for us to gather if we are hoping to get a quote from UCC Protect for 2027.

For Information - Projects That Are “In the Works”

- **Property Reserve Fund**

- ⇒ The Regional Executive has approved a Property Fund to help support congregations who have extraordinary expenses. The FAIT Team and the Division worked on terms for enhancing this fund, and the terms have now been approved. Additional information will be provided to pastoral charges in coming weeks.

- **Leasing Template**

- ⇒ Some pastoral charges have expressed interest in leasing their manse. Pastoral Charges wishing to lease their manse will need to have approval from the Regional Council. To help with the rental, we have developed a template that has been prepared with the help of our Legal Counsel and takes into consideration the requirements of the Landlord Tenancies Act. This template is available as a guide that pastoral charges may wish to use if they are considering manse rental.

- ⇒ Pastoral Charges who have long-term leases with outside groups in the church building or hall also need to have a lease agreement and permission from the Regional Council. Please be in touch with the Region for more information.

- **Cemetery Guidelines**

- ⇒ The Regional Executive has approved Cemetery Guidelines for use by pastoral charges, and we expect the document to be finalized and distributed in coming weeks.

Brenda Andrews, Secretary
Division of Finance and Administrative Resources