

2021

ANNUAL REPORT



Cherry Trees in Centennial Park (gift of Toyo Eiwa Jogaquin)

**Worshipping God . . .
Serving People**

ST PAUL'S UNITED CHURCH
29 Park St. W.
Dundas ON L9H 1X3
www.stpaulsdundas.com
905-628-6396

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St. Paul's United Church

Mission Statement

Our Mission
as a community of Christ's Disciples
is to grow in faith,
in love of God,
all human beings
and the world God created.

Motto

“Worshipping God ... Serving People”

Goal Statement

“To reach out to all with the love of Christ
through our worship, teaching, pastoral care and service
in the community of Dundas and in the world.”

Statement of Faith and Action

We believe that all people are created in the
image of God and are unconditionally loved by God.

We are therefore committed in our life together
to be fully inclusive of people of all ages,
genders, races, sexual orientations,
differing abilities and challenges,
ethnic backgrounds and economic circumstances.

We pray for God's Spirit to guide us
as we live out these commitments
in church and society.

**Annual Meeting of the Congregation
Sunday March 6th, 2022 at 11:30 a.m.**

Zoom Meeting Details – a link to the meeting is on the St. Paul's Website.

<https://zoom.us>

Meeting ID: 296 507 638

User Passcode: 292929

This will be a hybrid congregational meeting on Zoom and In Person

AGENDA

- 1. Welcome and call to order:** Kim Alvarado
- 2. Opening prayer:** Rev. Jim Cairney
- 3. In Memoriam:** Rev. Jim Cairney
- 4. Overview of Hybrid Approach to Meeting & Voting Process:** Kim Alvarado
- 5. Motion of consent:**
Moved that:
 - Adherents of St. Paul's United Church who contribute regularly to the life and work of the congregation will be allowed to participate and vote in this congregational meeting
 - Agenda be adopted as circulated
 - Minutes of the meeting of the congregation of March 14, 2021 be adopted as printed and circulated
- 6. Reports:**
 - 2021 Annual Report of Committees, groups and others as printed and circulated
 - Trustee report: David Wilkinson
 - Treasurer's report: Steve Raymond
 - Independent financial reviewer's report
 - Motion to appoint an auditor for the year 2021: Steve Raymond
 - Budget for the year 2022: Margaret Melhorn
- 7. Elections:**
 - Report of the Nominations Committee: Joan Williams
 - Standing Committees
 - Church Board
 - Board of Trustees
- 8. Ministers' Reports:**
 - Rev. Jim Cairney
 - Fredric DeVries
- 10. Closing Remarks:** Kim Alvarado
- 11. Adjournment and Closing Prayer**

ST. PAUL'S UNITED CHURCH, DUNDAS, ONTARIO
Annual Meeting of the Congregation
Sunday 14 March 2021

M I N U T E S

1. Welcome and call to order:

Kim Alvarado, chairperson, called the meeting to order at 11:35 a.m. and welcomed everyone to the virtual meeting. Due to current Covid-19 restrictions, the meeting was held via Zoom.

2. Opening prayer:

Reverend Jim Cairney led in prayer.

3. In Memoriam:

Reverend Jim Cairney led in prayer. Lynne Calnek read the names on the "In Memoriam" list (Annual Report page 31) for 2020. Kim Alvarado noted the death of Steve Parton this past week.

4. Motion of Consent:

Moved that all adherents of St. Paul's United Church (non-members who are financial supporters of this congregation) have voting privileges on financial matters. (Barbara Carson / Bev Gough) Motion carried.

Moved that the Agenda and minutes of the meeting of the congregation of 8 March 2020 be accepted as circulated.

(Dawn Cousins / Cathy Pengelly) Motion carried.

A typo was noted in the minutes. In the top paragraph, line 2, on page 7 of the report, "principle" should be "principal."

5. Reports:

5.1 Reports of committees, groups and others as printed and circulated:

Due to the number of reports they were addressed as a group.

Moved that the reports of committees, groups and others, as contained in the 2020 Annual Report, be accepted as printed.

(Sheelagh Wood / Win Czum) Motion carried.

6. Treasurer's report:

Neil Egerton-Jones drew attention to the St. Paul's Financial Activity 2020 & Proposed Budget for 2021 document in the Annual Report beginning on page 49. The summary outlines all financial activity and the following pages provide specific details for each line. The projected operating deficit for 2020 of \$140,725 was reduced to \$77,765 by

year end. Givings from individuals over the year showed an increase of 6.1% over previous year. However, our total income for 2020 showed a decrease of 14.8% compared to 2019, mainly due to decreased income from rentals, Saturday breakfast, etc. due to Covid-19 restrictions. Expenses for the year were approximately 20% below budget and 9.5% below previous year, mainly due to decreased personnel costs and substantial savings in the Property line. In order to offset the deficit, transfers were made from reserves: \$12,901 from the Building Reserve and \$64,864 mainly from the Investment Income Reserve. Details are on page 59 of the report.

Through our donations, we continued to support the Mission and Service Fund generously. Donations to M&S increased by approximately \$4,350. In addition, donations to local outreach were \$13,545 which included over \$4,000 for Metro gift cards.

At the beginning of the year, in order to simplify our accounts, a number of Reserves and Funds were amalgamated, bringing the total number from 31 to 20. Details can be found on page 59 and page 60.

Moved that the financial information for the year ending 31st December 2020 be accepted as printed.

(Neil Egerton-Jones / Mary Sealey) Motion carried.

7. Independent Financial Reviewer's report:

Neil Egerton-Jones drew attention to the report of David Whatmough, accountant, on page 48 in the Annual Report. Based on this review, David reported that our financial records were in accordance with Canadian Accounting Standards for not-for-profit organizations.

Moved that the Independent Financial Reviewer's report for 2020 be accepted as printed on page 48 of the Annual Report .

(Neil Egerton-Jones / Mary Sealey) Motion carried.

Moved that David Whatmough be appointed as financial reviewer for 2021. (Neil Egerton-Jones / Cathy McKnight) Motion carried.

8. Budget for 2021:

The proposed budget for 2021 appears on pages 49 and following in the Annual Report. Neil Egerton-Jones reported that the Finance Committee and the Church Board are recommending approval of a budget with a projected operating deficit of \$112,421 which is reduced by \$29,200 by allocations from reserves. This brings the deficit to \$83,221. Due to the uncertainties surrounding the current pandemic, it was difficult to forecast the budget. The assumption has been made that regular activities and rentals will not resume until September. Based on the givings cards received in response to Gratitude Sunday, givings were calculated to increase by 5% over last year's budget. Rental income is budgeted at \$27,800. \$40,800 of income received from Bequests & Investments during the year will be transferred into Operations. A \$10,000 transfer from the Building

Reserve and a \$19,200 transfer from the Investment Income Reserve (which is income earned in previous years) will reduce the operating deficit further.

Staff have been given the United Church of Canada recommended increase for the year of 2.2%. Once we return to full staffing, expenses will increase significantly.

At year end, any remaining deficit will need to be offset by additional funds taken from reserves.

Moved that the 2021 Budget be accepted as printed and presented. (Neil Egerton-Jones / John Tuk) Motion carried.

9. Elections:

Joan Williams thanked everyone who has volunteered for positions and those who have suggested others. She is still looking for additional volunteers.

The following changes /corrections to the Church Board and committee membership listings in the Annual Report were noted:

- Church Board: Margaret Melhorn's email address is mmelhorn1980@gmail.com
- Christian Development Committee: add Barbara McMeekin
- Finance Committee: Margaret Melhorn's email address; remove Teresa Rodrigue-Lennox
- Outreach Committee: remove Margaret Melhorn
- Board of Trustees: (2022) David Ivey, (2022) Dawn Cousins, (2023) Jake Douglas, (2022) Judy Kleven, (2024) David Cooke

Moved that the list of members of the Church Board, Standing Committees, and Board of Trustees for the year 2021-22 be accepted with the noted corrections/additions.

(Joan Williams / Judy Kleven) Motion carried.

Joan stressed the need for a Treasurer and a Church Board Secretary.

Moved that the Church Board be empowered to fill any vacancies or add to committees on the recommendation of the Nominations Committee and the Board of Trustees.

(Joan Williams / Win Czum) Motion carried.

10. Ministers' reports:

Reverend Jim Cairney drew attention to his written report on page 11 which includes notes of appreciation. He then gave an interesting and humorous account of ministry: "There's No Life Like It!"

Fredric DeVries noted the extreme difference between the beginning of 2020 and the end. Most of the year was spent adapting. He expressed his admiration and appreciation for all staff members. He appreciates the new children's ukelele group and noted that Steve Parton will be sorely missed. Fredric expressed thanks for all who have contributed musically and technically over the past year.

11. Capital Campaign report:

Unfortunately, Steve Raymond did not join the meeting. Consequently, there was no further update to Steve's report on page 15 of the Annual Report . Kim Alvarado reported that due to the current Covid-19 restrictions, a campaign has been postponed. Notes from the recent retreat have been compiled and are being circulated among the committees.

12. Closing remarks:

Kim Alvarado expressed appreciation for everyone's efforts throughout the year to maintain connections.

13. Adjournment and closing prayer:

There being no further business and on motion of Barbara Carpio, the meeting adjourned at 12:45 p.m. Reverend Jim Cairney closed the meeting with prayer.

Kim Alvarado, Chairperson

Linda D. Cormick, Secretary

MINISTER'S REPORT



Dear Friends,

It has been another challenging -- and at times frustrating -- year, as we have sought to do our best, while finding a way forward under the varying degrees of Covid-19 restrictions. We are not alone in this! It's been another tough year for many, many people.

At St. Paul's many things have gone well, under the circumstances -- and a few things we would welcome a re-do. We have continued on a rigorous learning curve -- as we adapt our shared life and our worship to the realities of closures and re-openings.

I believe we have survived and thrived -- better than many, many congregations. That is due in large part to the generosity of this congregation -- the flexibility and adaptability of our congregation -- our dedicated staff -- the technology we have in place -- and our growing tech team. Thank you all, for the part, or parts, you play in our life and health. Covid has certainly highlighted our dependence upon one another, and our very basic need for one another. We need one another! The same is true in our congregational life.

St. Paul in his 'First Letter to the Corinthians' likens the church to a body with many parts. All the parts are necessary and needed. He understands the church as the Body of Christ: enacting what Christ would be about, were He in person physically. The various parts of the body have various functions. Some parts are more glamorous and visible -- others function quietly or behind the scenes. There is inter-connection and mutual care.

I am often struck by the fact that we are a faith-based co-operative. We are a co-operative for -- and with -- Jesus. In this co-operative, many hands and hearts and heads cooperate with one another for a purpose or a mission. Thank you to all whose gifts and talents and time all co-operate -- integrate -- synergize -- for the health and strength of St. Paul's.

My good friend, Dr. Kennon Callahan, talks about "congregations as groups of people who have just enough in common to share leadership, a facility, and staff." That is one way to understand the cohesiveness and landscape of congregations. We are drawn together for many reasons. Different aspects of congregational life attract us and keep us. We are not homogenous. We do well to keep this in mind as we cooperate together.

Some congregations like to think of themselves as a family -- a large family. Depending on our experiences of family, that may or may not be a helpful metaphor. Yet, we understand ourselves as sisters and brothers in Christ -- several generations who worship, learn, serve, and support one another where possible. The family metaphor is sometimes helpful, in that real families have their disagreements, and their difficult conversations.

Real families have matriarchs and patriarchs. Family members, even though related, do not always like one another and sometimes find it hard to love one another. As is often said, 'We can choose our friends, but we cannot choose our family.'

Real families work together, eat together, play together, and grieve together. They develop leadership in various areas and they discover compromise. Families do not always agree about priorities and how to spend the money. However, it is often in families that we experience grace, forgiveness, love, and depth of relationship. We learn, by the grace of God, to love those God gives us to love.

We have managed to grapple with a number of social issues, and we have done our best to deliver outreach in various forms. The year past has seen some changes we readily identify: Rev. Wayne Irwin served us part-time in pastoral care ministry for the first half of the year. Thank you, Rev. Wayne, for sharing your many diverse gifts with us!

John Adeyemi joined us in late June. John is a candidate for ministry from Byron United Church in London, ON. He is an intern with us for two years. John has some particular learning goals, and also a commitment to share in our ministry with children and youth and young families – and in our pastoral care. John has a Lay Supervision Team with seven St. Paul's members working with him. John brings many gifts to St. Paul's. We are enjoying learning together. Thank you, John!

In September, we enjoyed honouring Tomas Chavez for his years of service to us as our custodian. Thank you, Tomas! And we have welcomed Joe Barrett to the staff team in the role of custodian. Joe is doing a very fine job!

Two weeks later, we had more fun honouring Fredric Devries, our Minister of Music. We recognized his faithful service to St. Paul's the last 25 years. Thank you, Fredric, you are a blessing to us week by week, and season by season. Fredric's varied musical contributions and his leadership of a large circle of singers and musicians. They all have lifted our spirits and been a constant channel of God's grace -- through this difficult year.

We are grateful to Wendy Thomson for her steady hand in our office. Thank you, Wendy! And, I must acknowledge the gracious leadership and support of Kim Alvarado as our Board chairperson. Well done, Kim! We thank you! You have been generous with your time, your insights, and your many skills!

Lastly, I want to boldly say, ***Thank you, St. Paul's!*** Thank you for the privilege of serving as your Lead Minister. These are tough times, and yet we continue to look to the future with a measure of hope and faith. God is with us and for us. By God's generous Spirit, St. Paul's will continue to thrive and adapt.

Grace and peace,



Rev. Jim Cairney

INTERN PASTOR'S REPORT

I wish to use this opportunity to thank everyone for the privilege to serve God and the people of God at St. Paul's United Church. I have enjoyed much support from all which is quite encouraging. At times like this (COVID) it is tough to accomplish but technology and people support have been awesome.

I began my SME full-time pastoral work on June 16, 2021. My duties and assignments to date include the following:



1. Pastoral Care

(Note that most of these activities were carried out with the aid and support of pastoral care team members.)

- a. Visited members at home
- b. Visited members at a long-term care (LTC) homes both in Dundas and Hamilton
- c. Visited approximately 12 – 15 members living at 150-160 Ogilvie Road, and there interacted with members in groups
- d. Paid personal visit to members in hospital (about 3 altogether)
- e. Alongside lead minister, visited a member at Joseph Brant's Hospital in Burlington
- f. Alongside lead minister, visited bereaved family
- g. Made telephone calls to members—congratulatory messages and sympathy calls
- h. Offered prayers for those dealing with various hardships and challenges

2. Youth and Young Families

- a. Led children's time during worship most weeks, as assigned by the lead minister
- b. Participated in Ukulele class every Thursday evening—developed a better rapport with the kids than might otherwise have been achieved solely online and this connected me to some young families
- c. With the lead minister, currently developing curriculum for YCC program, which is to be online (Zoom)
- d. With the lead minister, developing online program for young families
- e. Request for materials from St. Marks United for youth program curriculum development

3. Worship

- a. Led worship with lead minister and preached at least once a month and when assigned to do so in the lead minister's absence
- b. Shared the sacrament of holy communion, and participated once in baptism
- c. Participated once or twice in funerals

4. Administration

- a. Regularly attended staff meetings, served as ex-officio in both the pastoral care and Christian development committees
- b. Recently provided submission for church newsletter
- c. Worked with the technical committee on matters concerning Children's Time

5. Training

- Participated in Godly Play Training,
- Joined Fresh Starts group for team development
- Participated in Regional Programs
- Participated in youth teachers Regional meetings

As we continue in the new year by the grace of God, my goals include:

- Reach out to different members of the church community.
- Organize four community of faith interactions with young families, and thereby foster connectivity.
- Develop the curriculum for YCC Sunday School and subsequently teach each Sunday.
- Preach messages at least once a month.
- Lead children's time on most Sundays.

Once again I say thank you to the Members of the Board, Rev. Jim my supervisor, my LST supervision Team and everyone. This is a great congregation. Multiple blessings.

John Adeyemi

ANNUAL BOARD REPORT

What a year! Within a world shaped by the pandemic, our community of faith still has much to celebrate. We want to take this moment to look back at the previous year and say “Thank You” for the incredible gifts of generosity within our midst. We’re so glad to be the church together with you.

In 2021 we honored Fredric for bestowing the gift of music on our church for over 25 years. Well done! And we honored Tomas for taking care of our place of worship with love and grace right up until his recent retirement. Thank you! And thanks to the leadership of Paul Fortune and Gary Gough, we welcomed Joe Barrett to our church staff.

Reverend Jim and the ministerial team continued to lead us into new territory with the creation of a ministerial Intern position. Bev Gough interfaced with the Regional Council and led the search committee. Reverend Wayne Irwin graciously served as part-time pastoral care minister for part of the year after which a lay supervisory team was established, and we welcomed John Adeyemi as our inaugural Intern. Rev. Jim has become a consummate producer of on-line services supported by an amazing ‘tech team’. This team consists of almost a dozen congregants including several younger members who have stepped up to allow us to continue to worship together. On any given service there is a minimum of 4 individuals producing a broadcast quality live production aired on the church website and Facebook.

There are many others we honored within our congregation and outside, including residential school children. We honored residential school children through our studies and worship, as the disturbing news from the preliminary findings of a former residential school in Kamloops revealed a burial site of up to 215 children. We thank Barb Carpio for her advocacy and the teachings that she has shared with us over the years as these helped us navigate the muddy waters of our past and prepare for the future.

We honored our health officials as they prioritized COVID-19 vaccines for healthcare and front-line workers. As deliveries ramped up vaccine appointments became accessible to seniors and worked its way down the age groups. We are thankful as this allowed us to congregate in the sanctuary, with appropriate spacing of course, and it was so nice to see each other. As a community we are now beginning to explore how decisions are made about worldwide vaccine equity.

As you will see from the forthcoming reports, our committee members have been working in new ways to confidently meet our church mission. Gifts of securities and time supported our congregation, community-driven initiatives and building improvements. These gifts came primarily from each of you, and we also received a generous donation from the Bertram Foundation. We are blessed to be part of this incredible generosity. We will continue to serve God and St. Paul’s United Church. Thank you all and God Bless You All.

Kim Alvarado, Chair
St. Paul’s United Church Board

LAY SUPERVISION TEAM (LST)

In the summer of 2021 a Lay Supervision Team was assembled by Rev. Jim Cairney in response to the arrival of John Adeyemi, our candidate for ministry in the United Church. The process of Supervised Ministry Education in the United Church requires that a candidate meet regularly with a lay supervisory team as part of the education process. Team members function as interpreters of the life of the congregation and support the candidate as he grows “personally, intellectually, professionally, spiritually, and in social awareness, with special attention to the learning goals”. (The Learning Covenant: A Resource for Supervised Ministry Education, pg. 8)

Our team has met monthly with John and our members have enjoyed getting to know John, hearing about his life experiences, supporting his efforts and sharing in his goals toward the ministry.

We feel honoured to be part of the Learning Covenant which requires that our members also develop learning goals and commit to working, learning and growing in faith together. Our greatest challenge as a team has been Covid. The pandemic has limited the opportunity to meet socially as well as limiting John’s involvement with both the youth and those needing pastoral care.

Although we were able to meet in person twice, we have continued with our task through Zoom meetings and are looking forward to the day when we may again be a church with unmasked people worshipping, singing and praying together!

Respectfully submitted, your LST members,
Barb Carson, Ellen Danciu, Malcolm Nuzum, Tomas Chavez, Kate Boose, Barb McMeekin, and
Kathy Brink

CAPITAL PROJECTS COMMITTEE

At the 2020 Annual General Meeting the need for a capital campaign for our church was articulated and the beginnings of a project plan were laid out. Shortly after, the global pandemic broke out and we were forced to delay our plans.

The unanimous consensus between the project team, Church Board and our potential project partners is that a successful campaign cannot be run during a lockdown. So, until we are able to once again join as a congregation in person, our campaign kick off will remain on hold.

However, this committee continues to work behind the scenes in preparation for the day that we are able to begin this campaign in full force. We are also glad to share that total contributions towards the project are now in excess of \$85,000!

Looking forward to the time when we are able to once again join together in fellowship as a community in person.

Do you have questions, concerns or comments about the project? These can be directed to Steve Raymond at steve.raymond@gmail.com or 289-440-1613.

Steven Raymond, Chair

CHRISTIAN DEVELOPMENT COMMITTEE

The Christian Development Committee met once or twice in 2021. Covid-19 prevented any YCC sessions. There was a Children's Time in Sunday worship week by week led by Jim, or John, or a guest. There was a pre-recorded Family Christmas Eve worship service. Bible Studies and various Book Studies on various topics were held by Zoom, or in-person throughout the year.

Steve Raymond stepped back from being Chair of CD to assume the role of Treasurer. We thank Steve for his leadership of CD the last few years.

The Committee welcomes new members.

COMMUNICATIONS COMMITTEE 2021

Membership: Susanne Crago, Wayne Irwin, Barb Stoskopf, Nancy Tuk

Once again this year our routine activity was interrupted by the Covid 19 restrictions. We updated our building signage and website notifications as needed to keep the congregation and community informed.

A special thank you to Nancy Tuk for her faithful work on our newsletter issues which were produced biweekly until October when the schedule changed to once a month. As well as being emailed to the congregation, 50 paper copies are sent out through Canada Post.

Thanks also to Barb Stoskopf who served in getting our upcoming events into the newspaper and on signage around town. A couple of the events were our Online Auction and Candlelight Noel.

Our website was used as our primary tool for communications this year. Statistics for the year report 17,846 site visits from January through December, 10,417 on Desktop computers, 1,722 on Tablets, and 5,707 on Mobile Phones, involving 42,608 page views. We provided live-streamed services through the year, available simultaneously on both our website and on our Facebook page. Usage varied in direct relationship with the opening and closing of in-person worship opportunities. Service recordings remained available on both platforms for access at later times, and many times, viewers did participate in worship at later times. In real time, the number of website participants ranged from numbers in the 20's to numbers in the 50's with each such number representing a computer or tablet or mobile phone, which could be providing the service to more than one person in a given location. Facebook participants (more likely individual viewers) tended in large measure to view the service later, and viewers varied each week from numbers in the 40's to numbers sometimes greater than 100.

At year's end, the Tech Team had grown to include 8 persons - Alec Aird, Luke Alsop, Susanne Crago, Chase Davis, Dave Davis, Wayne Irwin, Andrew Smart, and John Tuk. A normal service required the involvement of 4 persons, one on cameras, one on graphics, one on in-house sound, and one on live-streaming sound. Preparation for live-streaming each service normally took several hours each week by members of the team, addressing computer issues, microphone and other equipment issues, inputting text for liturgical and hymn-text components and preparing and installing other images for use in the service, as well as recording, editing and testing videos for inclusion.

Going forward, we welcome anyone interested in joining our Tech Team to contact one of us.

Respectfully submitted,

Susanne Crago, Chair

I.T. SUB-COMMITTEE REPORT

The I.T. sub-Committee had another relatively quiet year in 2021. Besides keeping the Church computers running and backed up, a new desktop computer was connected to the network for Rev. Jim. The wireless access points in the Library and Dining Hall are still the same so accessing them hasn't changed. Fredric's computer was replaced just before Christmas so that all of the computers are now up to current technology.

Gord Cormick
Wayne Irwin

FINANCE COMMITTEE

St. Paul's began the 2021 church year by approving an operating deficit of \$112,421. At the time, we had just experienced our first 12 months of the Covid-19 pandemic and faced considerable uncertainty as to whether we would be able to gather in person anytime soon. There was hope that, with the rolling out of vaccines, restrictions might be lifted sometime during the year. The budget was based on the assumption that by September we would be able to worship in person, and that some fundraising activities could take place. Although we were able to gather for worship in the early fall, by December we were shut down again. Despite all this, we expect our operating deficit for 2021 will be \$90,181, \$22,340 less than budgeted.

We are grateful for the generosity of our members. Donations from individuals and families in 2021 were \$269,607, up slightly from 2020. We also benefited from grants of \$22,139 from the federal government's Covid-19 payroll subsidy program and the receipt of a \$50,000 bequest from the Bertram Foundation earmarked for capital projects.

Because of the pandemic, we were not able to generate much income from rentals or from fundraising activities such as the Breakfast Club. Income from rentals, which averaged about \$50,000 per year prior to the pandemic, was only \$17,816 in 2021. However, our successful online Fiesta Auction brought in \$11,000 in 2021.

The 2021 financial statements record a large gain on investments of \$452,563. However, this income reflects the sale and reinvestment of securities which were recorded at cost, which was substantially below the market value at the time of sale.

Our 2021 expenditures were \$473,290, 5.8% higher than in 2020 but 3.8% lower than budgeted. The increase from 2020 can be attributed to higher personnel costs as we took on a full time Minister for Pastoral Care and Youth in mid-2021.

Donations to the United Church Mission and Service Fund were \$42,218 in 2021, 12% less than both the budgeted amount and 2020 givings.

To offset the deficit at year end, funds were transferred from the Building Reserve and Investment Income Reserve to Operations.

For 2022, the church board is recommending approval of a budgeted operating deficit of \$175,993. The deficit is based on the assumption that income from rentals and fundraising will continue to be constrained. This reflects the uncertainty surrounding the lifting of Covid-19 restrictions. Should restrictions be eased it is hoped that revenues will improve. Given that other fundraising opportunities may be limited, we have budgeted \$286,000 for givings from individuals and families, a 3.3% increase over the amount that was budgeted in 2021.

Expenditures in 2022 are budgeted to increase 12% over the 2021 budget amounts. Increases are expected in the personnel budget, now that we have a full-time position to cover Pastoral Care and Youth Ministries. Significant increases in insurance costs, utilities and our assessment from Horseshoe Falls Region have also affected our costs.

The operating shortfall will need to be covered by a transfer from our investment and building reserves. We recognize that the budgeted deficit is substantial and is not sustainable over the long term. Where we once may have hoped that Covid-19 would be a short-term hurdle to overcome, we are learning that it has dramatically changed our longer-term financial outlook. We will need to examine how we can best address this.

Finally, many thanks are due to Neil Egerton-Jones who retired as Treasurer at the end of October after 10 years of faithful service to St. Paul's, and a warm welcome to Steve Raymond, who has taken on the duties of Treasurer for St. Paul's.

Margaret Melhorn
Chair

Finance Committee Members:

Neil Egerton-Jones, Cathy McKnight, Mike Newman, Malcolm Nuzum, Steve Raymond

MINISTRY & PERSONNEL COMMITTEE REPORT

The Ministry and Personnel Committee at St. Paul's is responsible for supporting St. Paul's staff, overseeing the relationship of St. Paul's staff with the congregation, and supervising the working conditions, responsibilities and compensation of St. Paul's staff. Much of the work of the M&P Committee relates to personnel matters, and confidentiality is very important. As a result, reports to the committee and minutes of meetings are not made available to the congregation.

Some of the functions of the M&P Committee include regularly meeting and communicating with staff members, reviewing health and safety concerns in the working environment, promoting healthy working relationships with the staff, reviewing compensation and work performance for staff, reviewing and revising position descriptions for staff, reviewing and updating training, and ensuring all legal requirements for staff are met.

This past year we welcomed Joe Barrett and said good-bye to Tomas Chavez. We welcomed Reverend Wayne Irwin for six months and John Adeyemi. We are blessed at St. Paul's with caring and faithful staff members who are all excellent ambassadors of our church particularly in the current challenging environment. Supporting healthy working relationships with St. Paul's staff is rewarding work and enjoyed by the members of the M&P Committee.

Submitted by Gary Gough, on behalf of your M&P Committee

OUTREACH COMMITTEE

The motto of St. Paul's United church is Worshipping God...Serving People. The needs of our community, locally, nationally and globally have been made even more visible by Covid 19 and we have been challenged to consider how our congregation might best play a part in responding to these. In the midst of the ongoing pandemic, the congregation has steadfastly worked to ensure that a number of Outreach initiatives continue and where possible, have been strengthened.

The Outreach committee can be conceptualized as an umbrella body that covers a number of different community based initiatives of the church, including those that are directly handled by members of the committee and those that are led by volunteer congregants for special purposes (Advocacy leaders). Additionally, the committee has been augmented by congregants interested in the work of Outreach and willing to lend a hand yet not free to attend to the regular duties of the core members. We are heartened by the addition of this new group whom we have dubbed as 'Friends' of Outreach. Together, the various initiatives falling under the Outreach umbrella do their best to keep a close pulse on the social justice needs of the Dundas community, to promote awareness of these, and to encourage programs for social action in response to these.

This report provides a brief overview of the Outreach activities of the church, several sections being written by congregants who are playing key leadership roles related in a number of areas. Thank you to committee members: Chris Cardey, Bev Gough, Jane Gaviller-Fortune, Winston Lindsay, Ted McMeekin and Mary Anne Tangney; Advocacy leaders: Theresa Cardey, Barb Carpio and Carlies Longbottom and friends of Outreach who have contributed to Outreach initiatives throughout the year: David Cooke, Barb Hallam, Sandi Stride.

Our committee invites congregants interested in our work to seriously consider joining our group.

Submitted by committee chair: Sharon McKay

SPECIAL PROJECT: THE CONGREGATIONAL SURVEY

A survey distributed to congregants in late November and early December asked respondents to choose an issue for focused attention by Outreach during 2022. The issues identified were Affordable Housing and Homelessness, Afghan Refugee Crisis; Climate Emergency; Indigenous Reconciliation and Liveable Incomes- all urgent matters calling for attention and action on various levels. When the over 100 surveys were counted, Affordable Housing and Homelessness was identified as a clear first choice followed closely by the issue of Climate Emergency. The significant number of responses indicates the strong desire for congregants to actively learn more about the issues identified and to participate in programs to help those in need within our community and beyond our borders. We wish to convey a strong thank you to those who responded to the survey, who offered their comments and observations and indicated strong interest in moving forward in this way.

Several members of our Outreach team are working together to plan and develop ways and means for moving ahead with this focus over the next several months. We look forward to congregants interest and support in this regard.

COMMUNITY DINNER REPORT 2021

submitted by Carlies Longbottom- volunteer co-ordinator

Pandemic restrictions prevented St Paul's from offering in person dining to the needy during all of 2021. However we continued to participate with the take out dinner program that has been operating out of St. James Anglican Church, providing the meal every second Monday of the month.

We have been averaging about 45 meals during most of the year, but those numbers have been moving up, and by fall of 2021 we were serving about 55 meals.

The program is totally funded by donations from the congregation, with a total of \$2286.00 received in 2021. Cost for the meals totaled \$2340.57, leaving us with a current shortfall of \$54.57.

Two of our long time serving cooks, Cathy and Ken McKnight, are stepping down after years of volunteering, but we are pleased that an appeal to the congregation has resulted in two new cooks stepping forward, to join Ivan and Nancy Raymond, and Abby Richardson-Shulte, our other long serving cooks.

DUNDAS FOOD BANK

Members of St Paul's support the Dundas Community Services through the purchase of Good Food Boxes. The Good Food Box program is a non-profit alternative joint effort of Dundas in Transition and the Environment Hamilton Eat Local project. The Salvation Army Dundas volunteers prepare boxes of fruits and vegetables to be delivered to seniors who are on a fixed income in Dundas.

	2020	2021
Jan-Dec Donations	1760.00	921.00

Some donations received are for 1 or 2 food boxes @ \$18.00 each, other donations are for a specified dollar amount. Donations are sent to Dundas In Transition at the end of every month to enable them to provide food boxes.

BENEVOLENT FUND (FROM COMMUNITY RESERVE)

The Benevolent Fund has primarily been focused on the giving out of Metro Gift Cards to persons who come to the church door seeking assistance. The practice has been to give \$25 gift cards -- and we limit the number given out to any individual, to one every three months. Names are recorded.

Funds spent for grocery cards, and assistance to those in need: \$8833.37

ASSOCIATION OF DUNDAS CHURCHES, submitted by Mary Anne Tangney, Lay Representative for St. Paul's United, Dundas Association of Dundas Churches

For another year, the pandemic has caused a disruption in the community building the Association of Dundas Churches prides itself in creating among our faith communities and greater Dundas. The Association (A.D.C.) and Ministerial Group continued to meet monthly via

Zoom, however our annual events: Lenten Lunches (March-April) and Advent Walk (Nov.) had to be cancelled another year.

In place of the Lenten Lunches, our Ministers put a great deal of work into creating an on-line series of videos every Wednesday throughout Lent 2021 entitled: 'Why Jesus : Faith in the Time of Pandemic', but the numbers of viewers were low.

This was a year of 'advocacy' for the A.D.C: our focus (created in 2019) has been the Climate Emergency, hence at many of our monthly zoom meetings, we had speakers from Environment Hamilton and Action 13 who educated us about our changing climate. Letters of support were sent from the A.D.C. to the following:

- City of Hamilton - commending for Declaration of Climate Emergency
- City of Hamilton - advocating for NO Boundary Expansion of the City
- Conservation Authority - to stop development of the Ancaster Creek Watershed
- Canadian Federal Government: Support of Bill C15 aligning Canadian Laws with the U.N. Indigenous Declaration of the Rights of Indigenous People
- Support of Federal Funds to investigate Residential Schools for unmarked graves
- Provincial Government - our concerns around building Highway #413

A Climate Action Team was formed from various churches within the A.D.C. - 80% of our Churches has a Climate Action Advocate. At St. Paul's, our Advocate is Theresa Cardey. It is hoped that when the pandemic settles & we get back to some 'normal', the churches can work together making our faith communities more 'green'. A newly created Pollinator Garden Perimeter around the Community Gardens at St. Mark's United was one successful outcome in 2021.

In the past the A.D.C. has been instrumental in holding All Candidates Meetings at Election time for our Dundas Community. This year's Federal Election, a good effort was made by an ad hoc committee from A.D.C., but cancelled within hours of proceeding due to Covid 19 concerns and the withdrawal of candidates.

Seven (7) churches come together to continue the Monday Night Dinners, which are now take-out meals, distributed at St. James Anglican every Monday night, 52 weeks of the year.

Our Christian Churches continue to build community & service the needs of Dundas through the teachings of our Christian tradition & look forward to a time we can be 'really' together again!

THE MISSION AND SERVICE FUND (M&S FUND)

By giving to Mission & Service, the people of the United Church join together to accomplish three goals: to transform and save lives, to inspire meaning and purpose, and to build a better world.

Mission & Service programs provide access to food, housing, and employment support not only to impoverished Canadians but also, to people in need across the globe. The gifts dedicated to M&S provide these people with educational opportunities, access to resources for new skills development, medicines and medical treatment, and counselling, and support faith communities, retreat centres, and more.

In 2021, St. Paul's contributions to Mission & Service were as follows:

	2020	2021
Envelope/PAR	\$43,520	\$37,708
UCW	\$ 1,500	\$ 1,510
Interest on Bequests	\$ 3,010	\$ 3,010
Total:	\$48,030	\$42,218

We sincerely thank the congregation and the UCW for their continued generosity and trust that all of us will continue our support of this vitally important aspect of the United Church's ministry.

WESLEY URBAN MINISTRIES

Wesley Urban Ministries (WUM) has been providing critical support services in Hamilton since 1955. It now also serves Halton and Brantford and continues to be a lifeline for impoverished, homeless and marginalized people living in the area. WUM has a wide variety of offerings including social and recreational programs at community centres, child-care and before and after school services, food and health services at the Wesley Day Centre, housing programs, employment services including training and resources, refugee settlement services, and many more.

Wesley's Vision is to create a community where every member is empowered through inclusivity, and given an equal opportunity to enrich their lives; its Mission is to collaborate with community partners to mobilize resources, create opportunities, and realize potential for those most in need. WUM is funded by both the federal and provincial governments, businesses, foundations, churches, and individuals, and manages a budget of over \$17 million in its provision of these services.

This year St Paul's supported the following Wesley Urban Ministries programs:

Case for Kids (June 2021)

Once again, the Annual Case for Kids Walk/Run/Ride was held as a virtual event in June and again asked participants to gather pledges and set a goal for the month of June – not only walking, running or riding, but any activity that they were interested in taking part in. This year, the St. Paul's Case for Kids team raised an impressive total of **\$6,755!** Many thanks to the members of the St. Paul's congregation who gave so generously. In total, the 2021 Case for Kids campaign raised over **\$90,000.**

A big thanks to the St. Paul's 2021 Case for Kids team which consisted of Mary and Ron Sealey, Winston Lindsay, Mary Anne Tangney, Ellen Fortune and Jane Gaviller-Fortune.

Wesley Holiday Hampers (December 2021)

Again this year, Wesley prepared Holiday Hampers as an alternative to the Christmas Store that has operated in the past. St. Paul's response was in one Outreach member's words "magnificent" as we managed to fill more than two large boxes with food and gifts in addition to donations totalling **\$1240.** This year, Wesley volunteers delivered more than 500 Holiday Hampers to members of the community in need. Thanks so much to everyone who donated to the Wesley Holiday Hampers program this year – your generosity was greatly appreciated.

Due to the pandemic, the Wesley Sunday Dinner program has been suspended and did not occur in 2021.

In addition to the above programs, Envelope donations to Wesley Urban Ministries totaled **\$1,490**, bringing our total WUM financial support in 2021 to **\$9,485 plus gifts in kind**.

For further details, please visit the Wesley Urban Ministries website at <http://wesley.ca>.

CANADIAN FOODGRAINS BANK - Submitted by Winston Lindsay

St. Paul's shares a grow project with Bethesda and Bowman United Churches in Ancaster. The crop (corn this year) is grown on Shaver Farm, home of Shirley and the late Jack Cranston. We pay the planting and harvest costs, and the revenue from the sale of the crop goes to CFGB along with donations from St. Paul's United Church.

Because of COVID restrictions, we were not able to have our traditional barbeque or lunch-and-learn session this year, but hope to return to these events next autumn. Both the owner of the land and the grower have agreed to continue our arrangement for 2022. Across Canada, it has been a good year for CFGB, with strong community support and a three-year commitment by the Federal Government to the policy of matching donations at a ratio of four to one.

Thanks to all the members of St. Paul's who continue to support this crucial work.

	2020	2021
Donations by St. Paul's	\$1673	\$1825.00
Revenue from the sale of the crop	\$2787	\$6270.53
Total Receipts	\$4460	\$7845.53
Costs	\$1427	\$2603.46
Total submitted to CFGB	\$3033	\$5492.07

TRUTH AND RECONCILIATION COMMITTEE/RIGHT RELATIONS 2021

-Submitted by Barb Carpio

Activities during 2021 were severely curtailed by the on-going COVID restrictions. The interfaith working group had no meetings, but did share information advertising events sponsored by the Anglican Diocese of Niagara and the UCC.

Nevertheless, members of St. Paul's were encouraged again in 2021 to consider earmarking a portion of their annual donations to initiatives of the United Church that directly contribute to Indigenous church and communities, such as the **Healing Fund** and **Five Oaks**.

Orange Shirt Day Sunday September 26, 2021 - Orange T-shirts purchased from the Save the Evidence Fund in Brantford were hung on the altar and a display was set up in the narthex.

Red Dress Day Sunday October 3, 2021 – the display in the narthex was adapted to emphasize calls to action by the inquiry into Missing and Murdered Indigenous Women, Girls and 2-Spirit people. On Monday, October 4, a sacred fire, smudge and vigil was held at Ellen Osler House.

A video link to the Truth and Reconciliation Commission Report and associated resources has been placed on the St. Paul's United Church website:

https://www.youtube.com/watch?v=SxtH_E6FqVo

The congregation is respectfully asked to remember that homelessness and climate emergency disproportionately affect indigenous people locally and globally.

ECOWHAM REPORT JAN. 2022 - Submitted by Theresa Cardey

EcoWham's mission statement is to practise and promote ecological sustainability in keeping with Christian principles of stewardship.

It's vision: a community where environmental and social justice prevail.

Participating members from the following churches: Knox Presbyterian, Dundas, St Mark's United, Dundas, St James Anglican, Dundas, St Paul's Dundas, Dundas, Westdale United, Hamilton and Hamilton Quakers.

Due to Covid members have not been able to meet monthly and events and activities were limited.

Some of our activities and events included:

- Continuing education on the climate crisis
- Keeping in touch with other local environmental organizations
- Peaceful protest organized by Elders for Climate Sanity at Banker's Corner Dundas re: banks' investing in fossil fuels
- coordinating for future waste event with City and Action 13

CLIMATE ACTION ADVOCATE REPORT 2022 – Submitted by Theresa Cardey

Climate Action Team was formed when a focus on Climate Action was unanimously adopted by A.D.C. in Jan. 2020. Most churches in Dundas are represented by a Climate Action Advocate who serves on the ADC Climate Action Team. Due to Covid, formation of an Action Team at St. Paul's has not yet happened, however information and awareness of local activities has been conveyed through the St. Pauls UC Newsletter, through one email Blast (EBlast) that reaches all congregants with an email address and through a brief presentation as part Lenten services.

Climate action events stimulated by the ADC initiative in the community of Dundas have included:

- working with 4 local environmental organizations (EcoWHam, Environment Hamilton, Action 13 and Hamilton 350)
- promoting education and awareness through Church bulletins and blast emails
- creation of seed libraries
- creation of native plant garden at St. Mark's church
- collection, in spring of 2022, of plant pots, black take-out containers to be taken to a special recycling plant
- Successful advocacy in the form of letter writing, petitions specifically regarding Urban Expansion in Hamilton and the building of warehouses on top of wetlands on Garner Rd

ROUTES YOUTH CHAPLAINCY – Submitted by Ted McMeekin

Next year (2022) will mark the 30th Anniversary of the Association of Dundas Churches' launch of the Routes Youth Ministry. There have been many challenges over the years, not the least of which has been the struggle to continue serving Dundas youth through the COVID-19 pandemic. The physical Centre has been closed since March 2020. Full-time staff were kept on board from then until August 2021 – during which they engaged with our youth through virtual programs, Instagram challenges, mindfulness sessions, movie nights and continuing Youth Council. Staff also organized outdoor in-person programs at the Dundas Driving Park during good weather days. Regretfully in August, 2021, two key staff both (Director and Program Manager) left to

pursue other career interests. The Centre has since focused on recruiting replacement candidates to fulfil these roles, overlaid by yet another COVID wave and the associated recreation lockdowns.

St Paul's played an important role in establishing this respected Ministry. During Lent of 2021, the Outreach Committee asked the congregation to make a special Lenten donation in support of the Routes Youth Chaplaincy. \$710.00 was raised in this appeal.

The Routes Youth Ministry is building a stronger, healthier and more caring community by building stronger, healthier and more caring kids. The Centre will continue to rely on the faithful support of Dundas churches moving into 2022. We are filled with hope that 2022 will be a good year, in which the coronavirus will move behind us and that we will be able to resume Centre-based operations. Thank you St. Paul's for the ongoing encouragement, support and prayers over the last 30 years and particularly through this recent stretch of time.



PASTORAL CARE AND MEMBERSHIP

This year brought about many changes to our committee, both in the way we provide care and in the membership of the committee. After many years of service on the committee Lynne Calnek retired, and we thank her for her service during those years. Rev. Wayne Irwin ended his contract as Minister of Pastoral Care in June, two weeks after we welcomed John Adeyemi as Student Intern Minister.

The Covid 19 pandemic has forced us to provide most service virtually. This means that those who do not have computer access or appropriate technical knowledge are further isolated. In March Rev Wayne procured a number of simple tablet devices on which the Sunday Worship services can be downloaded. These are then distributed with simple instructions to address this need.

Our main contact with members is by telephone using the members and callers lists originally drawn up by Rev Jim, Rev Wayne and the chair of Pastoral Care and Membership.

Judy Kleven continues to co-ordinate the Prayer Chain. We are grateful to those dedicated members who remember in prayer any who request prayer for themselves or a loved one.

Sylvia Hillyard and Andy Jaap continue to care for our archives. Consideration is being given to move some material to a locked room on the fourth floor at a future date.

We thank Andy and Sylvia for their long and faithful service in this area. Andy has been there thirty years and Sylvia fifteen.

We thank Linda Cormick for keeping our statistical information up to date.

We are grateful to all committee members and all who have provided care to any in our congregation or community.

Win Czum, Eleanor Stendzis, Andy Jaap, Sylvia Hillyard, Ruth Johnson,
Barb Hallam, Kelly McCaughey, Bruce McKay, Cathy Pengelly(co-Chair),
Barbara Carson(Chair)

STATISTICAL INFORMATION

MEMBERSHIP

Resident members: Dec 31, 2020: $274 + 5 - 7 = 272$ @ Dec 31, 2021
Non-resident members: Dec 31, 2020 : $55 - 1 = 54$ @ Dec 31, 2021

New members received by letter of transfer (5 December):

Pia Suichies from Eglinton-St. George U.C., Toronto
Emrik Suichies from Eglinton-St. George U.C., Toronto
Rosanne Dougherty from St. James U.C., Waterdown
Craig Dougherty from St. James U.C., Waterdown
Carly Dougherty from Carlisle U.C., Carlisle

Members who passed away in 2021:

Resident members (7)
Non-resident Roll (1)
Historic Roll (2)
Inactive / lapsed (2)



IN MEMORIAM (* Members)

*Stephen Parton
*Jim Orr
*Eric Clark
*Fred Sheppard
*Courtney Jackson Parcher
*Ilah Cantelo
*Helen Jaap
*Margaret Hopkins
*Glenn Wettlaufer
*Frances Marion Hunt
*Michael Sellens
*Adam Gaffney

Barbara Underhill
Clair Sellens
Richard (Rick) Robertson
Jim Kinghorn
Mary Jukes
Uwe Schaub

Non-St. Paul's:
Constance (Connie) Rutherford
Beryl Irene Wilson

BAPTISMS

Jack Gordon Petz, child of Aaron Tyler Petz & Grace Elizabeth Kerr
Brynley Norma Zarate-Cockram, child of Tyler Peter Norman Cockram & Marla Roslyn Zarate

MARRIAGES

Alexander Jamison Bellis & Cassandra Tammy Dionne

PROPERTY COMMITTEE

2021 was a strange year at St Paul's United Church. The pandemic resulted in many events being cancelled and pews being lightly used as services went online and social distancing became the norm.

As the church was largely vacant, Tomas Chavez was able to freshen the paint in the dining hall, the stairwells and other areas before his retirement in September.

We greatly appreciated all Tomas did for the upkeep of our church building and the extra activities he assisted with outside of his work hours and always with a welcoming smile.

We welcomed Joe Barrett as the new caretaker. Joe has transitioned very well with his engaging manner, willingness to learn and enjoyment of the job.

The Property Committee saw a change of leadership when Paul Fortune stepped down as chair in November. Bev Gough and Henry Brink agreed to act as co-chairs into 2022. Our thanks to Paul Fortune for capably chairing property and for developing a project tracker to keep us on track as we proceed with future improvements to the building.

The front two rows of pews in the sanctuary were removed as part of our agreement with the Dundas Valley Orchestra.

Window inserts were installed in the Ministers' office outer doors for added visibility and increased safety. Thank you to Wendy and Frank as there was no added cost to the budget.

The boiler remains an ongoing concern with monthly maintenance costing approximately \$1000 per month. However, the three-year heating problem in the Moss Davidson Room, Nursery, Cross Street entrance and Fredric's office was resolved at no cost to the church, thanks to our capable volunteers. Ron Sealey and Joe Barret have made improvements in temperature control throughout the building by recalibrating the heating system for greater efficiency.

Property is awaiting a third quote to address the leaking small flat roof adjacent to the gym and expects to resolve this issue with a more permanent solution early in 2022 at an approximate cost of \$11,000.

Concerns about the kitchen off the dining hall continue to need addressing. The large fridge needs to be repaired or replaced. The counters, flooring and sinks are all in a state of disrepair and we are in the process of getting quotes. Again, we hope volunteer labour will reduce the costs. We must continue to improve in order to meet health and food safety regulation standards.

Plans are underway to refurbish the parlour kitchen. A facelift of the cabinets and flooring costs will be minimal (under \$1000) while the impact will be substantial. Ruth Johnson will oversee and coordinate both kitchen projects.

The Chancel spotlights are being improved at a projected cost of \$300.

Ken Chrysler continues to conduct monthly fire inspections throughout the building, a safety requirement by the municipality, again at no cost to the church. Thank you Ken, for your continued service.

Going forward we hope to address the issue of a ramp at the Cross Street entrance.

Our thanks to the members of the Property Committee who are always willing and capable and step forward as volunteers are needed:

Frank Chennells, Ed Heijm, Ruth Johnson, Ron Sealey, Ken Chrysler, Terri-Jo Rogers, Michel Zarate, and Marlene Cameron.

As Bev Gough assumes the position of board chair in March, we will require a new co-chair for Property.

Respectfully submitted on behalf of the Property Committee,
Bev Gough and Henry Brink (Co-chairs)



STEWARDSHIP ANNUAL REPORT

January 2021 at St. Paul's began as Stewardship awareness month. As no annual Financial Campaign was initiated in Oct of 2020 due to Covid protocols, the committee decided to attempt a little different format to start off the new year. A video was produced entitled "Our Gratitude to St. Paul's in Covid Times", with Rev. Jim writing the narrative and Rev. Wayne, John Tuk, and our tech team collaborating. We watched and heard stories from our members and from folk outside the congregation, about how the ministry of St. Paul's helped them cope in Covid times. This was livestreamed Jan. 17th during the worship service. That Sunday was appropriately renamed "Gratitude Sunday". The video was well received. The week before, your committee mailed three hundred advance letters with an Estimate of Givings Card enclosed. We had a very positive response with a better than 5% increase in the amount from previous pledges. In February, Thank You letters were sent conveying our sincere appreciation. Once again, even during the financial uncertainty of the pandemic, people of St. Paul's showed their steadfast and continuous support of the ministries of our local Church, and the Mission & Service Fund of the United Church of Canada who supply funds worldwide where urgently needed.

Unfortunately plans to stage our second "Previously Loved Art Sale" around Valentine's Day were shelved due to Covid protocols. However, we are still collecting any pieces that have been meaningful to you over the years, and perhaps have become a bit tired on your walls, but could be treasured and bring joy to new owners. Call the church office to arrange a pickup. We have collected some wonderful artwork during the past two years and are hoping to host the event sometime in 2022.

Fiesta, although under the banner of Stewardship, has its own dedicated and skilled personnel under the direction of Joan Williams. The Fall Fiesta was a wildly successful online auction, raising \$13,000. Congratulations to Joan and her committee and everyone who collected items. Also a big thanks to those who bid generously on the diverse selection of goods and services.

In October, our committee finally met in person with Rev. Jim. A number of avenues will be explored when we are able to host more live information and learning sessions, such as lunch and learn events. These would include Estate Planning and Legacy Giving. An Ad Hoc Committee will be formed soon to explore ways to open up those "giving doors". We also emphasized our need to be linked to the Capital Campaign group. Much of our forward thinking has come from a book we have referenced at a number of our meetings, "Not Your Parents' Offering Plate" by J. Clif Christopher, Abingdon Press.

Also in October, the decision was made to push back the yearly financial campaign to January 2022. Faced with a large budget deficit, it was decided to send out letters to the congregation regarding the shortfall. Three distinct letters were sent out. #1 Givers on Par, #2 Pledge Givers not on Par, #3 Givers without pledges. These letters were mailed in early Dec. and as of Jan. 1, 2022 we had raised \$14,000 from those who were able to "top up their givings" with that special year end gift. Special Thank You notes were written to those who responded.

Congratulations to everyone for whatever they have contributed with their time, talents, and financial resources during another difficult year. Let us move forward into 2022 with another January Stewardship awareness month, seeking the guidance of the Holy Spirit and as disciples of Christ.

Bob Boose, Stewardship Committee Chair

Fiesta - Craft and Marketplace 2021

Fiesta draws members of St. Paul's and the Dundas community together. Once again though, it was a year in which we could not gather in person. Fiesta efforts were focussed on the On-line Auction.

People of St. Paul's and members of the wider Dundas community generously donated a wide range of items and services to our auction, and then many people participated enthusiastically in the bidding.

The final tally of funds from Fiesta 2021 was \$11,700 toward the work and ministry of St. Paul's United Church in Dundas. Many people contributed and many people bid. Under the circumstances, and once again, St. Paul's Fiesta was a stunning success.

Thank you so much to all of you.

Joan Williams
Chair, Fiesta



WORSHIP REPORT

2021- Another year of uncertainty and confusion. We at St. Paul's are blessed to have such faithful leadership from our Worship team- Rev. Jim, Fredric and recently John Adeyemi (candidate for ministry). All 3 have risen to the challenges of these times. Thanks to Rev. Wayne we have had full services and special events livestreamed when they occur. Fredric has been very creative in using many different music venues, from pre-recorded and live musicians, as well as videos from the archives (a very time-consuming task for him).

We did have brief periods of live Worship, with numbers restrictions, social distancing and contact tracing. We had guest speakers (including Louise B. Halfe, Canada's 9th Parliamentary Poet Laureate discussing the very current issue of residential schools). We celebrated wonderful Easter, Advent and Christmas services. Rev. Jim lead several Bible and book studies. Semblance of order in a topsy-turvy world!

Many thanks to all who participated in services in any way, from readers, lay worship leaders, soloists, ushers and those serving Communion.

Finally, many thanks to Wendy and Joe who gave me so much help whenever asked.

Respectfully submitted
Janet Templeton

MUSIC DIRECTOR



At St. Paul's, we have a commitment to the Music Ministry of this church. St. Paul's has charged me with the leadership in this ministry to facilitate music for our worship that is meaningful and heartfelt and to the glory of God; to encourage involvement of as many people as possible; to advance their growth in musical skills; and through our music, to reach out to a much broader local community.

But since the crisis of the pandemic that began in 2020, carrying out this ministry has taken a new face and new challenges. Nevertheless, we move forward in our ministry accommodating to the present circumstances.

In this church we have many musical instruments and resources. A three manual Casavant Pipe organ, a Samick Grand Piano, three other well maintained pianos, an electric keyboard, four octaves of Schulmerich Handbells and two octaves of Melody Chimes, a set of student ukuleles, and Boomwhackers, Orff, and other percussion and melody instruments. In 2021 we received a Chickering Grand Piano, which was a gift from the Fearon family. In addition to being a quality piano, it is also equipped as a motorized player piano, a delight to all who have heard this instrument. In 2021 we also retired the piano in the Moss Davison Hill room which was a gift from Andrew and Helen Jaap, and had been in use at St. Paul's for over 30 years. We have made a special plaque, in tribute to this gift from these great supporters of St. Paul's music.

The many musical groups that have defined the Music Ministry, have had to re-think themselves in light of current reality. There are scores of people who participated in music at St. Paul's through its musical groups. Sunbeams, Celestial Singers, Sweet Refrain, Afternoon Handbells, Handbell Workshop, Chancel Choir and Afternoon Singers all had to stop meeting, but are waiting for better days to find a way to re-group.

But here are some ways the music ministry has remained active and effective.

- Weekly, two or three volunteer singers lead in our hymns in our livestream services.
- Zoom social gatherings for Sweet Refrain, for Handbells, for Chancel Choir
- Our new Holy Ukuleles online group for children. They meet over Zoom and have already created two Holy Ukulele videos.
- Virtual musical projects for use in our worship by singers and instrumentalists.
- Reduced size group of Handbells rehearsing. They have played in livestream and in person worship services.
- Forming a "provisional" Choir to prepare and record anthems for our services.
- "Blog" newsletter to music groups, to help them through times of isolation.
- Participation of individuals and small groups to offer special music in our services.
- Many words of encouragement to one another to let us know that we are all in it together.
- And Fredric's Sock Appeal 2021, a great morale-lifter.
- Celebration of Fredric's 25 years at St. Paul's. A wonderful occasion of fellowship even in challenging times
- Two "in person" special music related events in December. A Service of Nine Lessons and Carols, and a Reading of Charles Dickens' A Christmas Carol.
- Collaborating with Dundas Valley Orchestra in music projects.
- Andrew Smart, from our Tech Team, has amazed and delighted us all with his own "virtual" and musical skills.
- An intentional effort to have a wide participation of our St. Paul's community to be seen each week sharing a wide variety of music gifts.
- In the fall of 2021 groups like the Dundas Valley Orchestra, Chorus Hamilton, and the Hamilton Children's Choir have made use of our church as they transitioned back to in person activities, part of our own music outreach.

I would also like to take note of several fine musicians who have passed away in 2021. Steve Parton, Barb Underhill, Helen Jaap, and recently Norm Cameron. These friends who have shared so much music ministry with us will be sadly missed.

As minister of music, I would also like to thank all who have been key to our ongoing music ministry. Singers, instrumentalists, and all the technical people who helped with recording and editing of our music, Wayne Irwin, John Tuk, Andrew Smart, Susanne Crago, Luke Alsop, and Denise Gordon. And I would add much appreciation for the support of Rev. Jim Cairney in navigating us through Covid-19 Worship and who had the vision to maintain the high standards we have at St. Paul's. And, finally, thanks to the congregation who so kindly support and encourage music at St. Paul's.



Holy Ukuleles

The Holy Ukuleles came into being because Covid 19 put a stop to children's groups like the Celestial Singers and Sunbeams. Invitations went out to children in our congregation and community to gather by Zoom weekly to learn to play the ukulele. Ukuleles are provided and all the learning material as well.

When we began in the fall of 2020, we had the inspiring leadership of Steve Parton who brought his enthusiasm and excellent teaching skills to train the children.

When he passed away in early 2021, we were putting finishing touches on a Beatles tune, Ob-Lah-Di which we were about to record in Steve's sound studio.

While we have yet to record the Beatles tune, we made two other videos in 2021. "Somewhere Over the Rainbow," and "Away in a Manger."

It is a joy to meet the children each week and hear about what is going on in their lives. I would also like to thank Sheelagh Wood for all the support she gives in making the Holy Ukuleles a success. And I would like to thank John Adeyemi for joining our group, as he too learns to play the ukulele.

We welcome inquiries to enroll more children. And we look forward to the times that we can gather in person.



[This Photo](#) by Unknown Author is

Handbell Ministry

St. Paul's Handbell Choir offered to all, musical training with the Schulmerich Handbells and Melody Chimes.

In the pandemic the handbell players received regular newsletters with videos, music activities, and jokes to keep members engaged in our time of separation.

We also found ways to prepare some handbell pieces for worship, using only a few players. This fall we initiated a weekly practice for a 6-member group that met in the church to prepare music, with social distancing. One thing we learned from this, was that being able to make music together was a very soulful satisfying activity.

We have had some Zoom social gatherings. We all hope for the time when we can once again make handbell music together.

Provisional Chancel Choir

The Chancel Choir continues in several ways. We continue to receive a Choir Newsletter Blog, to keep our spirits up and keep connected.

Chancel Choir people have volunteered to come and sing hymns for our services, either livestream, or in person.

This fall, we began a "provisional" Chancel Choir rehearsal on Thursday afternoons. All fully vaccinated, we prepare anthems for our worship with social distancing. We are so grateful that Wayne Irwin is able to record these pieces in our rehearsal for use in worship.

I would like to mention a special thankyou to Louise Stokes, who in spite of the pandemic, has done an amazing job as librarian, and all round co-ordinator. Truly dedicated to the music ministry at St. Paul's.

We follow the science, and when the times are right we resume our rehearsals.

Fredric DeVries



ST. PAUL'S UNITED CHURCH WOMEN

Mandate: To provide an opportunity for women of the church to examine and explore their faith journey through worship, study, fellowship and service.

1. Covid-19 pandemic restrictions in 2021 significantly impacted events and ministries of the UCW but the fellowship continued.
2. Again we were not able to hold the garage sale in the spring of 2021 but are hopeful that will be different in 2022.
3. Horseshoe Falls UCW Annual meeting, which we were once again to host, was changed to a virtual event. A short worship service was pre-recorded for the virtual event, lead by Rev. Jim Cairney

Unit Reports:

Unit 5, Meetings continued by Zoom video in the winter and spring months, with an average of about 12- 15 people gathered, although it is not as easy to have 'formal' programs on Zoom, we were never at a loss to find something to chat about, topics such as Indigenous issues/TRC, Child poverty, Living wage, Affordable housing. W.D.P. Earth Day, etc. The time of fellowship and support for each other has been a welcome 'tonic'. We did manage a couple of outdoor gatherings during the summer months and during easing of Covid restrictions in November we did meet at the church with Barbara McMeekin sharing with the group her volunteering times in



S. America. In December about 20 of us had a enjoyable lunch at Flamborough Hill's Golf Club. Some in the group continue to provide items for single moms through the Salvation Army and knit prayer shawls for the Prayer Shawl Ministry. Happy Gang did meet on Zoom a few times to have some good competitive fun with Trivia games.

Several women attended the Virtual Tri Region UCW events in 2021. In the spring 'A Step towards Diversity' and in the Fall 'A Step towards Affirming'.

St. Paul's UCW has continued to support St. Paul's and other ministries, see UCW financial report.

Being the optimist that I am, upcoming St. Paul's UCW events tentatively booked for 2022 are:

1. Saturday April 23rd, St Paul's UCW will host the Horseshoe Falls UCW AGM.
2. Saturday May 14th, Garage Sale.
3. Saturday June 18th, Strawberry Tea, to celebrate the 60th Anniversary of UCW



In January 1962, after 10 years of 'Labour Pains' the Women's Missionary Society (WMS) and the Women's Auxilary (W.A.) of the United Church amalgamated and so the United Church Women's organization (UCW) was 'birthed'. For the past 35 years a National Celebration has been held every 5 yrs. This year it will be in Sydney N.S. July 11th -15th.

Thank you to all the dedicated women of St. Paul's, the UCW committee 2021, Sheila Hamilton, Linda Cormick, Dawn Cousins,

Nancy Tuk, Kelly McCaughey and St Paul's Community of Faith.

Abundant Blessings

Win Czum, UCW Chair

Unit 9

Contact persons:

Kelly McCaughey 905 627 5339

Nancy Tuk 905 525 7023

During 2021 our group was largely inactive for the first portion of the year due to successive waves of Covid-19. Many of our normal activities were cancelled or postponed indefinitely. During this time Unit 5 graciously invited our members to join with them in their meetings in the park or on ZOOM. For that we thank you.

Beginning in September we again attempted to meet as a group and enjoyed an afternoon in the Dundas Driving Park. As activities were opening up again, we decided to permanently change our meeting time to afternoons at 1.00 pm on the first Monday of the month (with some adjustments if that should be a statutory holiday). In October, November and December we met in the St. Paul's parlour following the strict guidelines set out by the church for meetings during Covid.

These meetings included a social time for catching up with friends as well as members offering inspirational articles, activities and ideas for our group. The one "normal" activity that St. Paul's continued this fall was the Fiesta Silent Auction albeit on line for the second year. Our Unit donated six gift cards for Dundas and West Hamilton restaurants known for their "soups", as well as a spa package. We all hope that we will be making our well known Autumn Harvest Soup for Fiesta next year. December's meeting included individually wrapped Christmas goodies provided by Barbara Hallam that brought back memories of our regular Christmas pot luck meetings to wrap up the years' activities. We all look forward to resuming this annual get together. As well, a number of our members have continued with individual commitments in various capacities in the church, as able.



1ST DUNDAS SCOUTING GROUP COMMITTEE 2021 ANNUAL REPORT FOR ST. PAUL'S UNITED CHURCH

All of the Leaders and youth of the 1st Dundas Scout Group at St. Paul's would like to thank everyone at St. Paul's for your support through these challenging times. Despite the periodic pandemic restrictions we have managed to run a somewhat reduced but otherwise successful Scouting program. The Beavers, Cubs and Scouts, Venturers and Rovers have been busy over the last year meeting either online or in person outdoors as the Covid protocols allowed. One big change to Scouting over the past year has been that the Scouting year as far as registration goes has shifted to running from January to December instead of following the school year from Sept. to June. This will keep kids registered into the fall and hopefully keep them coming back. We still have room at all levels for more youth so if you are interested in having your child participate you can register them by going to <https://www.myscouts.ca/ca>. If you are new to Scouting you can register by going to MyScouts.ca, click on "Find a Group" and select 1st Dundas. You can also bring your child to up to 2 meetings without registering to try it out and see if it will be a good fit for them. Scouting is co-ed so both boys and girls are welcomed. The Scouting sections that we have are:

Beaver Scouts (ages 5-7) meet Tuesdays from 6:30 to 7:45 For information contact Gord Cormick: gcormick@interlynx.net

Cub Scouts (ages 8-10) meet Tuesdays from 6:30 to 8:00 For information contact Doug Dalglish: dalgled.dd@gmail.com

Scouts (ages 11-14) meet Thursdays from 7:00 to 9:00 For information contact Paul Boyd: PBoyd@stackpole.com

Venturer Scouts (ages 14-17) meet Mondays from 7:00 to 9:00 in Ancaster or Dundas. For information contact Gord Cormick: gcormick@interlynx.net

Rover Scouts (ages 18-26) meet monthly online with the 1st Hamilton rover Crew. For information contact Brent Cormick: brentcormick@gmail.com

There is a lot of information about Scouting at the Scouts Canada website at <http://www.scouts.ca>.

In addition we are looking for more Leaders, especially at the Beaver Scout level. Volunteering to work and play with the youth is a very rewarding experience and can provide you with a great opportunity for personal growth and learning new outdoor skills. If you are interested in helping us out please contact Doug Dalglish or Gord Cormick, (e-mail addresses above).

1ST DUNDAS BEAVER COLONY

We started 2021 with 6 active Beavers but were just meeting online once per week due to Covid-19 restrictions. We were able to keep the Beavers entertained and stimulated with physical activities and exercises, crafts, songs and stories. In the spring we were able to meet again in person outdoors at the Driving Park for a few meetings and had lots of physical activity with games, orienteering and hiking. By late April were back to online meetings. Some of our online meeting themes were: phys-ed, spring flowers, Star Wars, wild animals of Dundas, gardening and science demos. We finished the spring season at the beginning of June with a virtual hike in Lake Superior Provincial Park via Google Earth followed by a virtual campfire.

We resumed activities in the fall with 7 Beavers and in person meetings at the Driving Park. Activities included a leaf craft, hikes and kite building. In November we were able to meet again in the Church and had a Styrofoam snowball fight, a Remembrance Day hike to the Cenotaph, a board games night, a Christmas tree decorating craft and a movie night.

We will be back to online meetings in January but would like to thank everyone at St. Paul's for being such a supportive sponsor of our program.

Rusty (Joe Childs)

Tic Tac (Rob Silver)

Acorn (Mike Ray-Zarate)

Hawkeye (Gord Cormick)

1ST DUNDAS CUB PACK

During the early months of 2021, 1st Dundas Cub Pack was once again busy with lots of fun activities, games learning activities aligned with the Canadian Path. Unfortunately, except for a couple of meetings all our activities took place on-line. However, with lots of ideas from the Cubs we were able to have an interesting and enjoyable program.

We had 16 Cubs registered from January to June. During that time the Cubs were occupied with a varied program of virtual meetings with completing presentations on Historical Landmarks in Hamilton, making hiking sticks, cooking Mug Cakes and Mug Pizzas, studying topics such as Mars, ticks, hypothermia, interesting animals from around the world, the 14 Wolves in Yellowstone Park and using Google Earth to visit all kinds of interesting places using suggestions made by the Cubs. We were also able to get outside for 2 hikes during this time. For the final few meetings, we invited some guest speakers who came and talked about their work delivering front line services to the community. We had a Director from Hamilton Health Sciences, a Police Officer, a Fire Fighter and for our last meeting before summer break had an hour long visit with Hamilton Mayor Fred Eisenberger.

In September we promoted 6 Cubs to the Scouts Troop and welcomed 4 new Cubs to the pack for a total of 14. Following a kick-off family barbecue at the driving park, we continued meeting outdoors until going back indoors in the Church Gym in October. During that time, we held an investiture for new members, hiked the Desjardins Canal and McMaster Trails (while also helping harvest Indian Grass seeds for the university). Cubs then made presentations about the

various wildlife and plants that are common to the Carolinian Forest land that makes up a large part of Dundas. We held a camping themed mini camp, where Cubs learned to pitch tents, set up a campsite and build fires. They even learned how to sling a back-pack up a tree (to protect it from predators). We made Memorial Crosses and Poppy Stones that we took to the Cenotaph just before Remembrance Day. We had couple of STEM (Science, Technology Engineering and Mathematics) themed meetings and ended the year making a holiday craft and having a movie night before breaking for the Christmas Holiday.

Under the circumstances, it has been a great year for Cubbing and although we will be going back to holding virtual meetings in the New Year due to the new COVID variant, everyone is looking forward to 2022. We look at this as an opportunity to stay creative, explore new adventures, and keep the Cubs engaged in the program.

Thank you, St. Paul's, for being such a generous host to our program.

Akela (the Old Wolf) – Doug Dalglish
Bagheera (the protective Black Panther) - Wayne Childs
Kaa (the wily python) – Dan McDonell

1ST DUNDAS SCOUTS

Our past year continued to be challenging considering all of the restrictions due to Covid-19. We started 2021 with online Zoom meetings through the winter months where we gathered to share some fun online activities and keep in touch with one another.

By March we were able to resume outdoor meetings and hikes through the Springtime where the Scouts were challenged to utilize their skills in a variety of Scoutcraft activities. Scoutcraft for the uninitiated includes ropework / lashing, shelter building, fire lighting, outdoor cooking, first aid and complimentary skills. Many of our Scout level outdoor activities are fun ways to learn these skills through games, adventures and challenges.

By late Spring we resumed online activities until finally we were able to meet in person again at the end of the Scouting season for a campfire cookout at Scouter Wayne's.

Back together again in the fall, we began working on our camping skills. This culminated in a Camp weekend in early November for the Troop at Camp Impeesa in Paris. The weather was perfect and the Scouts enjoyed their weekend spent entirely outdoors with games & challenges activities including a low ropes course and archery. We enjoyed a formal Scout campfire with plenty of skits, songs and laughter.

Since that time we initiated a STEM (Science, Technology, Engineering, Math) project building small moving robots that we will soon be programming & running through a variety of challenges. Currently we have a combination of online and outdoor meetings to enjoy some winter fun and look forward to meeting again at St. Paul's soon.

Yours in Scouting,

Paul Boyd, Troop Scouter

1ST DUNDAS VENTURER COMPANY

The Advisors from 1st Dundas were again helping the Ancaster Venturer Company in the winter and spring of 2021. They had a number of online meetings but also a few hikes, a bike hike and some in person meetings. In the fall three 1st Dundas Scouts moved up to Venturers in a combined Company with Ancaster's 3 Venturers. We have alternated meetings between the St. Paul's Gym, the Dundas Driving Park and Ancaster. We have done the following activities:

In Sept. we biked along the Burlington Beach Waterfront Trail

In October we had a night bike hike from Ancaster Hall to Bayfront Park. The Venturers had to follow particular clues and take pictures of particular parts of the trail as "evidence". The Venturers were followed by Advisor John and Roger who gave the youth a 15 minute head start. Advisors Roger and John arrived at Bayfront Park well before the Venturers who took the wrong turn. We also did leaf raking at Ancaster hall.

In November we had a trip via bus from University Plaza to Nations Food downtown Hamilton to obtain unusual foods that they could use to create a fantastic cuisine from all the diverse and international foods found from around the globe. End result – pasta, tomato paste, mixed can of various beans and a can of fruit cocktail.

In December we had a camp at Valens. We cooked venison over a Dutch oven. The youth also brought their bikes along. It was a good bonding time for the youth. We also went to Laser Mania with the Ancaster Scout troop.

Hopefully we will be able to get outdoors for more camping in the New Year. Thanks to all at St. Paul's for the use of the Gym.

Advisors:

John Nicholson

Tom Booth

Roger Elliott

Aaron Mori

St. Paul's United Church

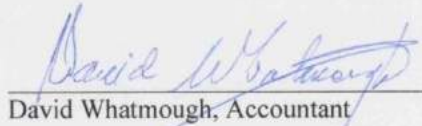
Independent Financial Reviewer's Report 2021

To the Finance Committee, the Church Board, and the Congregation,
St. Paul's United Church

I have reviewed the Balance Sheet of **St. Paul's United Church** as at December 31, 2021 and the annual financial information package for the year then ended. My review was made in accordance with Canadian generally accepted standards for review engagements and, accordingly, consisted primarily of enquiry, analytical procedures, and discussion related to information supplied to me by the Church.

A review does not constitute an audit, and consequently, I do not express an audit opinion on the statement and financial information package.

Based on my review, nothing has come to my attention that causes me to believe that the statement and financial information package are not, in all material respects, in accordance with Canadian accounting standards for not-for-profit organizations.



David Whatmough, Accountant

Dundas, Ontario
February 17, 2022

St. Paul's Financial Activity for 2021 & Proposed Budget for 2022

"Worshipping God and Serving People"

	2020 Reviewed Actuals	2021 Reviewed Actuals	2021 Approved Budget	2022 Proposed Budget
INCOME FOR OUR MISSION				
Individuals and Families	\$267,247	\$269,607	\$276,950	\$286,000
Groups	\$17,090	\$12,448	\$14,050	\$15,000
Others	\$85,243	\$101,054	\$88,600	\$77,800
Total Income for our Mission	\$369,580	\$383,109	\$379,600	\$378,800
EXPENSES FOR OUR MISSION				
Personnel	\$311,223	\$339,281	\$324,022	\$370,454
Administrative	\$63,298	\$50,710	\$61,414	\$67,554
Christian Development	\$1,753	\$758	\$5,500	\$5,500
Communications	\$8,166	\$16,926	\$14,350	\$18,200
Pastoral Care & Membership	\$884	\$532	\$3,560	\$3,960
Property	\$53,130	\$55,378	\$68,550	\$75,500
Stewardship	\$674	\$1,199	\$4,000	\$2,000
Worship	\$7,591	\$7,831	\$9,500	\$10,000
To Outreach for Local Partners	\$625	\$875	\$1,225	\$1,625
Total Expenses for our Mission	\$447,345	\$473,490	\$492,121	\$554,793
OPERATING SURPLUS (DEFICIT)	-\$77,765	-\$90,381	-\$112,521	-\$175,993
OUR MISSION & SERVICE TO OTHERS				
Income for M & S	\$48,030	\$42,218	\$48,530	\$48,530
Expenses for M & S	\$48,030	\$42,218	\$48,530	\$48,530
M & S SURPLUS (DEFICIT)	\$0	\$0	\$0	\$0
OUR OUTREACH TO OTHERS				
Income for Outreach	\$13,545	\$17,182	\$13,475	\$13,875
Expenses for Outreach	\$13,545	\$17,182	\$13,475	\$13,875
OUTREACH SURPLUS (DEFICIT)	\$0	\$0	\$0	\$0
SUMMARY:				
TOTAL INCOME	\$431,155	\$442,509	\$441,605	\$441,205
TOTAL EXPENSES	\$508,920	\$532,890	\$554,126	\$617,198
NET CASH SURPLUS (DEFICIT)	-\$77,765	-\$90,381	-\$112,521	-\$175,993
ALLOCATIONS FROM (TO) RESERVES/FUNDS				
Allocations-Approved Operating Budget	\$79,782	\$23,523	\$29,200	\$10,000
Unbudgeted Allocations - from (to) Reserves	-\$2,017	\$66,859	\$0	\$0
TOTAL ALLOCATIONS FROM (TO) RESERVES/FUNDS	\$77,765	\$90,381	\$29,200	\$10,000
TOTAL SURPLUS (DEFICIT)	\$0	\$0	-\$83,321	-\$165,993

St. Paul's Balance Sheet as at December 31, 2021

	Reviewed Balance Dec. 31, 2020	Reviewed Balance Dec. 31, 2021
ASSETS		
Current Assets		
CIBC (chequing)	\$88,319	\$132,472
Pay Pal	\$40	\$40
Scotia Money Market	\$32,515	\$66,703
Scotia	\$26,359	\$12,928
	<hr/> \$147,233	<hr/> \$212,143
Other Assets		
Accounts Receivable	\$0	\$0
Investments (1)	\$2,089,369	\$2,417,028
	<hr/>	<hr/>
Total Assets	<u><u>\$2,236,602</u></u>	<u><u>\$2,629,171</u></u>
LIABILITIES & NET ASSETS		
<u>Liabilities</u>		
Mission Council Project	\$1,000	\$1,000
<u>Restricted Net Assets</u>		
Board Controlled Reserves	\$918,450	\$1,306,259
Donor Designated Funds	\$1,317,152	\$1,321,912
	<hr/> \$2,235,602	<hr/> \$2,629,171
<u>Unrestricted Net Assets</u>		
Net Income (Loss)	\$0	\$0
	<hr/>	<hr/>
Total Liabilities & Net Assets	<u><u>\$2,235,602</u></u>	<u><u>\$2,629,171</u></u>

Notes: (1) Securities held by Trustees are recorded at book value on balance sheet

St. Paul's Funding Our Mission **Summary of Reserve & Fund Balances**

	Reviewed Balance Dec. 31, 2020	Income	Expenses	Reviewed Balance Dec. 31, 2021
Board Controlled Reserves				
Jackson/Magee Bequest for Long Term Reserve	\$738,325	\$0	\$0	\$738,325
Building Reserve	\$99,054	\$4,651	-\$39,323	\$64,383
Capital Project Reserve	\$0	\$85,000	\$0	\$85,000
New Christian development Reserve	\$9,234	\$110	\$0	\$9,344
Community Reserve	\$5,152	\$8,038	-\$8,888	\$4,302
Computer Reserve	\$363	\$0	-\$315	\$48
Education Reserve	\$3,376	\$5,231	\$0	\$8,606
Investment Income Reserve	\$19,416	\$452,563	-\$131,719	\$340,259
Memorial Reserve	\$7,764	\$3,882	-\$380	\$11,266
Sabbatical Reserve	\$4,649	\$0	\$0	\$4,649
Toyo Eiwa Schools Reserve	\$1,500	\$0	\$0	\$1,500
Toyo Eiwa Schools Friendship Reserve	\$26,483	\$6,659	\$0	\$33,142
Worship	\$3,134	\$2,302	\$0	\$5,436
Total Board Controlled Reserves	\$918,450	\$568,434	-\$180,625	\$1,306,259
Donor Designated Funds				
Benevolent Fund	\$5,100	\$0	\$0	\$5,100
Building Fund	\$56,140	\$0	\$0	\$56,140
Mission & Service Fund	\$86,000	\$0	\$0	\$86,000
Operations Fund	\$1,165,712	\$350	\$0	\$1,166,062
Vessey Bursary Fund	\$3,200	\$0	\$0	\$3,200
Video & Livestreaming Project Fund	\$1,000	\$7,643	-\$3,234	\$5,410
Total Donor Designated Funds	\$1,317,152	\$7,993	-\$3,234	\$1,321,912
Net Income (Loss)	\$0	\$0	\$0	\$0
Total Reserves, Funds & Net Unrestricted Assets	\$2,235,602			\$2,628,171

St. Paul's Financial Activity 2021 & Proposed Budget 2022

Summary of Income

	2020 Reviewed Actuals	2021 Reviewed Actuals	2021 Approved Budget	2022 Proposed Budget
INCOME FROM INDIVIDUALS/FAMILIES				
Envelopes/Post-dated/PAR	\$262,285	\$262,452	\$273,000	\$280,000
Plate	\$1,382	\$818	\$1,000	\$1,000
Special Givings - (1) from below	\$3,580	\$6,338	\$2,950	\$5,000
	<u>\$267,247</u>	<u>\$269,607</u>	<u>\$276,950</u>	<u>\$286,000</u>
INCOME FROM GROUPS				
Breakfast Club	\$2,187	\$0	\$2,400	\$0
Fiesta Marketplace	\$10,500	\$11,701	\$10,500	\$11,000
Reception Committee	\$545	\$0	\$200	\$0
Miscellaneous - (2) from below	\$3,858	\$747	\$950	\$4,000
	<u>\$17,090</u>	<u>\$12,448</u>	<u>\$14,050</u>	<u>\$15,000</u>
INCOME FROM OTHERS				
Income on Bequests/Investments	\$40,921	\$40,800	\$40,800	\$40,800
Rentals & Sales	\$16,903	\$17,816	\$27,800	\$16,000
H.S.T. Rebate	\$10,236	\$8,299	\$9,000	\$9,000
Gov't Payroll Subsidy	\$5,183	\$22,139	\$0	\$0
Donation re: Parking Lot	\$12,000	\$12,000	\$11,000	\$12,000
	<u>\$85,243</u>	<u>\$101,054</u>	<u>\$88,600</u>	<u>\$77,800</u>
TOTAL INCOME FOR OUR MISSION	<u>\$369,580</u>	<u>\$383,109</u>	<u>\$379,600</u>	<u>\$378,800</u>
(1) Special Givings from Individuals/Families				
Bulletin Sponsors	\$210	\$75	\$250	
Christmas Envelopes/Pageant	\$0	\$0	\$1,500	
Good Friday/Lenten Brkfst/Maundy Thurs. Lunch	\$100	\$0	\$0	
Livestreaming/Web support	\$150	\$0	\$0	
Receipted Donations: Non-Members	\$1,578	\$2,225	\$1,200	
Stewardship Projects	\$600	\$0	\$0	
Miscellaneous	\$942	\$4,038	\$0	
	<u>\$3,580</u>	<u>\$6,338</u>	<u>\$2,950</u>	<u>\$5,000</u>
(2) Miscellaneous Income from Groups				
Afternoon Singers Donation	\$0	\$0	\$0	
Bible/Other Studies	\$300	\$117	\$0	
Art Sale	\$0	\$0	\$0	\$4,000
Musical Showcase	\$1,723	\$0	\$500	
Special dinner: Roast Beef, Robbie Burns, etc	\$233	\$0	\$0	
Scout Donation - Pancake Dinner	\$801	\$0	\$0	
U.C.W.	\$500	\$525	\$250	
Miscellaneous	\$301	\$105	\$200	
	<u>\$3,858</u>	<u>\$747</u>	<u>\$950</u>	<u>\$4,000</u>

St. Paul's Financial Activity 2021 & Proposed Budget 2022 Personnel

	2020 Reviewed Actuals	2021 Reviewed Actuals	2021 Approved Budget	2022 Proposed Budget
SALARIES & WAGES				
Ministry Personnel	\$132,237	\$124,170	\$112,726	\$140,084
Lay Staff	\$116,345	\$139,617	\$136,519	\$139,382
Total Salaries & Wages	<u>\$248,582</u>	<u>\$263,787</u>	<u>\$249,245</u>	<u>\$279,466</u>
ALLOWANCES				
Travel	\$1,072	\$1,942	\$1,125	\$2,250
Books & Vestments	\$44	\$161	\$1,000	\$0
Education	\$2,983	\$6,708	\$6,092	\$6,674
Telephone	\$0	\$2,189	\$2,370	\$2,100
Discretionary	\$518	\$150	\$1,000	\$1,000
Total Allowances	<u>\$4,618</u>	<u>\$11,149</u>	<u>\$11,587</u>	<u>\$12,024</u>
BENEFITS				
Non-Statutory Benefits				
U.C.C. Group Benefits Plan	\$17,586	\$20,802	\$21,478	\$27,834
U.C.C. Pension Plan	\$22,323	\$21,816	\$20,421	\$25,117
	<u>\$39,909</u>	<u>\$42,617</u>	<u>\$41,899</u>	<u>\$52,951</u>
Statutory Benefits				
W.S.I.B.	\$898	\$860	\$1,126	\$1,257
C.P.P.	\$11,172	\$11,789	\$10,855	\$14,738
E.I.	\$4,914	\$5,251	\$4,060	\$4,768
	<u>\$16,985</u>	<u>\$17,901</u>	<u>\$16,041</u>	<u>\$20,763</u>
Total Benefits	<u>\$56,894</u>	<u>\$60,518</u>	<u>\$57,940</u>	<u>\$73,714</u>
	<u>\$310,094</u>	<u>\$335,454</u>	<u>\$318,772</u>	<u>\$365,204</u>
Staff Replacement (Pulpit, Summer Organist, Pastoral Support etc)	\$894	\$3,571	\$4,850	\$4,850
Christmas Gifts	\$236	\$256	\$400	\$400
	<u>\$1,130</u>	<u>\$3,826</u>	<u>\$5,250</u>	<u>\$5,250</u>
TOTAL PERSONNEL EXPENSES	<u>\$311,223</u>	<u>\$339,281</u>	<u>\$324,022</u>	<u>\$370,454</u>

St. Paul's Financial Activity 2021 & Proposed Budget 2022

Administration

	2020 Reviewed Actual	2021 Reviewed Actual	2021 Approved Budget	2022 Proposed Budget
ADMINISTRATION EXPENSES				
Insurance	\$14,714	\$14,111	\$18,000	\$20,000
Building Appraisal	\$0	\$0	\$0	\$3,000
Lease Agreements/Maintenance Contracts				
Parking Lot	\$12,000	\$12,000	\$11,000	\$12,000
Photocopier	\$2,014	\$2,877	\$2,142	\$2,142
Telephone	\$1,695	\$1,695	\$1,695	\$1,965
	<u>\$15,709</u>	<u>\$16,572</u>	<u>\$14,837</u>	<u>\$16,107</u>
 Office Expenses				
Computer/Internet	\$1,276	\$2,117	\$1,500	\$2,000
Photocopier Usage	\$1,995	\$237	\$3,600	\$2,000
Postage	\$691	\$475	\$1,200	\$1,000
Supplies (Paper & Copier Supplies)	\$2,070	\$1,500	\$4,100	\$1,500
Telephone	\$3,840	\$812	\$2,932	\$1,500
	<u>\$9,871</u>	<u>\$5,142</u>	<u>\$13,332</u>	<u>\$8,000</u>
 Other Administrative Expenses				
ADP Payroll Expense	\$691	\$838	\$720	\$800
Bank Charges/Interest/Loan Fees	\$185	\$108	\$400	\$100
Horseshoe Falls Regional Council Assessment	\$9,300	\$9,300	\$9,300	\$15,031
PAR/PayPal/Canada Helps Expense	\$3,388	\$2,639	\$3,200	\$2,650
Reception Committee Expenses	\$0	\$0	\$100	\$100
General Expenses - (1) from below	\$9,440	\$2,001	\$1,525	\$1,766
	<u>\$23,004</u>	<u>\$14,886</u>	<u>\$15,245</u>	<u>\$20,447</u>
 TOTAL ADMINISTRATION EXPENSES	 <u>\$63,298</u>	 <u>\$50,710</u>	 <u>\$61,414</u>	 <u>\$67,554</u>
 (1) - General Expenses comprised of the following:				
Broadview	\$50	\$25	\$0	
Musical Showcase	\$216	\$0	\$0	
Coffee & Coffee Hour	\$499	\$0	\$400	
Weekly Offering Envelopes	\$321	\$216	\$325	
Miscellaneous	\$8,354	\$1,760	\$800	
	<u>\$9,440</u>	<u>\$2,001</u>	<u>\$1,525</u>	<u>\$1,766</u>

St. Paul's Financial Activity 2021 & Proposed Budget 2022

Christian Development

	2020 Reviewed Actual	2021 Reviewed Actual	2021 Approved Budget	2022 Proposed Budget
RESOURCING				
Educational Resources & Supplies	\$103	\$151	\$1,000	\$1,000
Library (includes 2 Observer Subscriptions)	\$49	\$50	\$200	\$200
Studies/Speakers/Lunch & Learning	\$571	\$0	\$500	\$500
Continuing Ed Subsidy Fund-Youth	\$0	\$0	\$500	\$500
Continuing Ed Subsidy Fund-Adult	\$0	\$0	\$500	\$500
Total Resourcing Expenses	\$722	\$201	\$2,700	\$2,700
GENERAL PROGRAMMING				
Intergenerational Events (Picnic, Family Events, etc.)	\$0	\$0	\$500	\$500
Activities (Men, Women, GLBTQ, Youth)	\$332	\$0	\$500	\$500
Profession of Faith (previously Confirmation)	\$0	\$0	\$500	\$500
Total General Programming Expenses	\$332	\$0	\$1,500	\$1,500
SEASONAL PROGRAMMING				
Valentine Gifts	\$0	\$0	\$300	\$300
Summer Programming (Glee Camp, V.B.S.)	\$0	\$0	\$500	\$500
Christmas Pageant	\$700	\$557	\$500	\$500
Total Seasonal Programming Expenses	\$700	\$557	\$1,300	\$1,300
TOTAL CHRISTIAN DEVELOPMENT EXPENSES	\$1,753	\$758	\$5,500	\$5,500

St. Paul's Financial Activity 2021 & Proposed Budget 2022

Communications

	2020 Reviewed Actuals	2021 Reviewed Actuals	2021 Approved Budget	2022 Proposed Budget
COMMUNICATIONS EXPENSES				
Advertising/Media Relations	\$95	\$0	\$250	\$250
Bulletin Boards & Lettering	\$0	\$0	\$100	\$100
Honoraria	\$825	\$9,725	\$7,800	\$13,000
License/Copyright	\$437	\$1,377	\$500	\$500
Literature Racks	\$0	\$0	\$100	\$100
Livestreaming	\$2,701	\$2,835	\$1,200	\$1,200
Newsletter	\$2,015	\$1,319	\$2,600	\$1,250
Posters	\$20	\$0	\$100	\$100
Website	\$1,149	\$1,149	\$1,200	\$1,200
Miscellaneous	\$925	\$522	\$500	\$500
TOTAL COMMUNICATIONS EXPENSES	\$8,166	\$16,926	\$14,350	\$18,200

St. Paul's Financial Activity 2021 & Proposed Budget 2022

Pastoral Care

	2020 Reviewed Actuals	2021 Reviewed Actuals	2021 Approved Budget	2022 Proposed Budget
PASTORAL CARE/MEMBERSHIP EXPENSES				
Seniors Visiting / Cards	\$150	\$249	\$400	\$400
Seniors Hospitality	\$264	\$181	\$300	\$500
Casserole Ministry	\$0	\$0	\$200	\$200
Publications	\$425	\$73	\$200	\$200
New Members Materials / Preparation	\$0	\$0	\$100	\$100
Computer Software	\$0	\$0	\$360	\$360
Archives	\$45	\$29	\$2,000	\$2,000
Milestones				\$200
TOTAL PASTORAL CARE/MEMBERSHIP EXPENSES	\$884	\$532	\$3,560	\$3,960

St. Paul's Financial Activity 2021 & Proposed Budget 2022

Stewardship

	2020 Reviewed Actuals	2021 Reviewed Actuals	2021 Approved Budget	2022 Proposed Budget
CAMPAIGN & GENERAL EXPENSES	\$674	\$1,199	\$4,000	\$2,000
TOTAL STEWARDSHIP EXPENSES	\$674	\$1,199	\$4,000	\$2,000

St. Paul's Financial Activity 2021 & Proposed Budget 2022

Property

	2020 Reviewed Actuals	2021 Reviewed Actuals	2021 Approved Budget	2022 Proposed Budget
PROPERTY EXPENSES				
Property Maintenance				
Alarm Response	\$0	\$0	\$1,500	\$1,500
Boiler	\$1,958	\$11,151	\$13,500	\$12,000
Cleaning Equipment & Supplies	\$3,026	\$1,628	\$3,200	\$3,200
Doors	\$239	\$566	\$0	\$400
Electrical & Supplies	\$0	\$1,867	\$250	\$250
Elevator	\$1,142	\$718	\$1,800	\$1,800
Fire Protection	\$2,091	\$3,140	\$2,200	\$2,750
Kitchen	\$765	\$0	\$800	\$1,500
Outdoor Beautification	\$514	\$546	\$1,000	\$2,500
Painting & Decorating	\$1,029	\$1,997	\$1,500	\$1,500
Personal Protective Equipment	\$3,041	\$0	\$3,000	\$1,000
Plumbing	\$18	\$496	\$1,100	\$850
Rental costs	\$0	\$657	\$0	\$1,000
Miscellaneous (General Repairs, Waste Removal, Parking Lot, etc.)	\$800	\$302	\$1,000	\$1,200
Lease Agreements				
Elevator	\$1,076	\$1,745	\$1,400	\$1,300
Fire/ Security Alarm	\$1,581	\$1,662	\$1,500	\$1,600
Lawn Maintenance	\$2,469	\$2,791	\$2,500	\$2,500
Pest Control	\$786	\$903	\$800	\$750
Snow Removal	\$2,635	\$2,463	\$3,000	\$3,500
Building Improvements				
	\$13,094	\$4,323	\$10,000	\$10,000
	<hr/>	<hr/>	<hr/>	<hr/>
	\$36,266	\$36,955	\$50,050	\$51,100
Utilities				
Hydro	\$5,418	\$5,082	\$6,000	\$7,000
Natural Gas	\$10,130	\$12,162	\$11,000	\$15,000
Water & Sewer	\$1,316	\$1,179	\$1,500	\$2,400
	<hr/>	<hr/>	<hr/>	<hr/>
	\$16,864	\$18,423	\$18,500	\$24,400
TOTAL PROPERTY EXPENSES				
	<hr/>	<hr/>	<hr/>	<hr/>
	\$53,130	\$55,378	\$68,550	\$75,500

St. Paul's Financial Activity 2021 & Proposed Budget 2022

Worship

	2020 Reviewed Actuals	2021 Reviewed Actuals	2021 Approved Budget	2022 Proposed Budget
MUSIC PROGRAM				
Choirs				
Chancel Choir	\$269	\$155	\$100	\$300
Children's Choirs	\$342	\$264	\$100	\$500
Handbell Choirs	\$393	\$278	\$100	\$300
Sweet Refrain	\$36	\$0	\$100	\$200
Honoraria	\$400	\$100	\$1,000	\$1,000
Organ/Piano Service/Repair				
Organ Repair/Service	\$0	\$1,007	\$2,000	\$2,000
Piano Tunings	\$288	\$984	\$1,300	\$1,300
Other Music				
Memberships (Choristers Guild)	\$0	\$0	\$300	\$300
Total Music Program Expenses	<u>\$1,727</u>	<u>\$2,787</u>	<u>\$5,100</u>	<u>\$5,900</u>
SERVICE SUPPLIES				
Bulletin Covers	\$422	\$145	\$200	\$200
Candles, Palms, etc.	\$435	\$0	\$200	\$200
Certificates	\$0	\$0	\$0	\$0
Communion Service Supplies	\$116	\$56	\$100	\$150
Decorations/Flowers	\$29	\$127	\$300	\$300
Miscellaneous	\$0	\$0	\$100	\$100
Total Service Supplies Expenses	<u>\$1,002</u>	<u>\$328</u>	<u>\$900</u>	<u>\$950</u>
MISCELLANEOUS				
Guest Speakers	\$0	\$300	\$1,000	\$1,500
Honoraria (Sound System)	\$750	\$1,000	\$1,000	\$0
Interfaith	\$0	\$0	\$0	\$150
Licenses--CCIL	\$862	\$0	\$0	\$0
Special Events	\$3,250	\$415	\$1,500	\$1,500
Search Committee	\$0	\$3,000	\$0	\$0
Total Miscellaneous Expenses	<u>\$4,862</u>	<u>\$4,715</u>	<u>\$3,500</u>	<u>\$3,150</u>
TOTAL WORSHIP EXPENSES	<u><u>\$7,591</u></u>	<u><u>\$7,831</u></u>	<u><u>\$9,500</u></u>	<u><u>\$10,000</u></u>

St. Paul's Financial Activity 2021 & Proposed Budget 2022

Mission & Service

	2020 Reviewed Actuals	2021 Reviewed Actuals	2021 Approved Budget	2022 Proposed Budget
MISSION & SERVICE INCOME				
From Individuals and Families	\$43,520	\$37,708	\$43,520	\$43,520
From U.C.W.	\$1,500	\$1,500	\$2,000	\$2,000
Interest on Bequests	\$3,010	\$3,010	\$3,010	\$3,010
TOTAL MISSION & SERVICE INCOME	\$48,030	\$42,218	\$48,530	\$48,530
MISSION & SERVICE EXPENSES				
From Individuals and Families	\$43,520	\$37,708	\$43,520	\$43,520
From U.C.W.	\$1,500	\$1,500	\$2,000	\$2,000
Interest on Bequests	\$3,010	\$3,010	\$3,010	\$3,010
TOTAL MISSION & SERVICE EXPENSES	\$48,030	\$42,218	\$48,530	\$48,530
DIFFERENCE	\$0	\$0	\$0	\$0

St. Paul's Financial Activity 2021 & Proposed Budget 2022

Outreach

	2020 Reviewed Actual	2021 Reviewed Actual	2021 Approved Budget	2022 Proposed Budget
OUTREACH INCOME				
Funds Raised for Specific Organizations				
Foodgrains (Lunch & Learn, Givings & Appeal)	\$1,925	\$1,825	\$2,000	\$2,000
Foodgrains (Sale of Crop)	\$2,787	\$6,271	\$2,000	\$2,000
Wesley Urban Ministries (Christmas Store)	\$502	\$1,240	\$1,500	\$1,500
Wesley Urban Ministries (Envelopes)	\$2,190	\$1,490	\$0	\$0
Wesley Urban Ministries (Dinner)	\$482	\$0	\$750	\$750
Wesley Urban Ministries (Case for Kids)	\$50	\$640	\$0	\$0
Lenten Appeal (Routes)	\$1,315	\$710	\$1,750	\$1,750
Good Food Box/Dundas Food Bank	\$1,760	\$921	\$1,750	\$1,750
Community Dinner	\$609	\$2,341	\$2,500	\$2,500
Mission Council Project	\$1,000	\$0	\$0	\$0
Project Ploughshares	\$0	\$50	\$0	\$0
Special Appeals (Lebanon/Five Oaks Migrant 2020, Kairos)	\$300	\$820	\$0	\$0
	\$12,920	\$16,307	\$12,250	\$12,250
Funds Raised from General Funds				
Undesignated Gift from Local Church (No appeals)	\$625	\$875	\$1,225	\$1,625
TOTAL OUTREACH INCOME	\$13,545	\$17,182	\$13,475	\$13,875
OUTREACH EXPENSES				
Funds Remitted to Specific Organizations				
Foodgrains	\$3,285	\$1,825	\$2,000	\$2,000
Foodgrains (sale of Crop)	\$1,427	\$6,271	\$2,000	\$2,000
Wesley Urban Ministries (Christmas Store)	\$502	\$2,455	\$1,500	\$1,500
Wesley Urban Ministries (Envelopes)	\$2,190	\$275	\$0	\$0
Wesley Urban Ministries (Dinner)	\$482	\$0	\$750	\$750
Wesley Urban Ministries (Case for Kids)	\$50	\$640	\$0	\$0
Lenten Appeal (Routes)	\$1,315	\$710	\$1,750	\$1,750
Good Food Box/Dundas Food Bank	\$1,760	\$921	\$1,750	\$1,750
Community Dinner	\$609	\$2,341	\$2,500	\$2,500
Mission Council Project	\$1,000	\$0	\$0	\$0
Special Appeals (Lebanon/Five Oaks Migrant 2020)	\$300	\$820	\$0	\$0
Project Ploughshares	\$0	\$50	\$0	\$0
	\$12,920	\$16,307	\$12,250	\$12,250
Funds Remitted to Outreach Programs				
Projects/Materials/Speakers	\$0	\$250	\$600	\$1,500
Association of Dundas Churches	\$125	\$125	\$125	\$125
	\$125	\$375	\$725	\$1,625
Funds Remitted to Local Partners				
Project Ploughshares	\$500	\$500	\$500	\$0
	\$500	\$500	\$500	\$0
TOTAL OUTREACH EXPENSES	\$13,545	\$17,182	\$13,475	\$13,875
	\$0	\$0	\$0	\$0

St . Paul's Financial Activity 2021 & Proposed Budget 2022
Allocation from (to) Reserves

	2020 Reviewed Actuals	2021 Reviewed Actuals	2021 Approved Budget	2022 Proposed Budget
Budgeted-Allocations from Approved Operating Budget				
Allocation from Building Reserve (property)	\$12,901	\$4,323	\$10,000	\$10,000
Allocation from Worship Reserve	\$0	\$0	\$0	\$0
Allocation from Investment Income Reserve	\$0	\$19,200	\$19,200	\$0
Total Allocations-Approved Operating Budget	<u>\$12,901</u>	<u>\$23,523</u>	<u>\$29,200</u>	<u>\$10,000</u>
Unbudgeted - Allocations from Reserves to Operations				
Allocation from Education Reserve Music Minister	\$2,755	\$755	\$0	\$0
Allocation from Worship Reserve	\$2,677	\$0	\$0	\$0
Allocation from Organ Repair Reserve (Worship)	\$0	\$0	\$0	\$0
Allocation from Investment Income Reserve	\$61,449	\$66,104	\$0	\$0
	<u>\$66,880</u>	<u>\$66,859</u>	<u>\$0</u>	<u>\$0</u>
Unbudgeted - Allocations from Operating to Reserves				
Allocation to Building Reserve (Property)	\$0	\$0	\$0	\$0
Allocation to Computer Reserve (Administration)	\$0	\$0	\$0	\$0
Allocation to Education Reserve Music Minister	\$1,000	\$0	\$0	\$0
Allocation to Education Reserve-Lead Minister	\$1,017	\$0	\$0	\$0
	<u>\$2,017</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>
Net Unbudgeted Allocations - from (to) Reserves	<u>\$64,864</u>	<u>\$66,859</u>	<u>\$0</u>	<u>\$0</u>
Net Allocations from (to) Reserves	<u><u>\$77,765</u></u>	<u><u>\$90,381</u></u>	<u><u>\$29,200</u></u>	<u><u>\$10,000</u></u>

Board Controlled Reserves

BUILDING RESERVE

Opening balance Jan. 1, 2021		\$99,054.07
Receipts		
Bowen Annuity	\$2,276.24	
Donations	\$410.00	
HST Rebate	\$0.00	
Allocation from Investment Reserve	<u>\$1,964.92</u>	\$4,651.16
Disbursements		
Transfer to Capital Project Reserve	\$35,000.00	
Transfer to General Fund	<u>\$4,322.60</u>	<u>\$39,322.60</u>
Closing balance Dec. 31, 2021		\$64,382.63

CAPITAL PROJECT RESERVE

Opening balance Jan. 1, 2021		\$0.00
Receipts		
Bertram Foundation donation	\$50,000.00	
Transfer from Building Reserve	<u>\$35,000.00</u>	<u>\$85,000.00</u>
Closing balance Dec. 31, 2021		\$85,000.00

CHRISTIAN DEVELOPMENT RESERVE

Opening balance Jan. 1, 2021		\$9,234.00
Receipts		
Donations	<u>\$110.00</u>	<u>\$110.00</u>
Closing balance Dec. 31, 2021		\$9,344.00

COMMUNITY RESERVE

Opening balance Jan. 1, 2021		\$5,151.93
Receipts		
Allocation from Investment Income Reserve	\$178.52	
Donations	<u>\$7,859.00</u>	\$8,037.52
Disbursements		
Transfer to Outreach-Community Dinner	\$54.57	
Families in Need	\$2,533.37	
Metro Cards	<u>\$6,300.00</u>	<u>\$8,887.94</u>
Closing balance Dec. 31, 2021		\$4,301.51

Board Controlled Reserves

COMPUTER RESERVE

Opening balance Jan. 1, 2021		\$363.12
Disbursements		
Laptop for office volunteers	<u>\$315.07</u>	<u>\$315.07</u>
Closing balance Dec. 31, 2021		\$48.05

EDUCATION RESERVE

Opening balance Jan. 1, 2021		
Lead Minister (Opening Balance)	\$1,441.45	
Receipts		
Allocation from general Fund	<u>\$3,837.53</u>	
Closing balance Dec. 31, 2021 (lead Minister)		\$5,278.98
Minister of Music (opening Balance)	\$1,934.09	
Receipts		
Allocation from General Fund	\$1,000.00	
Disbursements		
Allocation to General Fund	<u>\$754.56</u>	
Closing balance Dec. 31, 2021 (Minister of Music)		\$2,179.53
PCYFA Minister (opening Balance)	\$0.00	
Receipts		
Allocation from general Fund	<u>\$1,147.93</u>	
Closing balance Dec. 31, 2021 (PCYFA)		<u>\$1,147.93</u>
Closing balance for Education Reserve Dec. 31, 2021		\$8,606.44

JACKSON/MAGEE BEQUEST-LONG TERM RESERVE

Opening balance Jan. 1, 2021	\$738,325.10
Closing balance Dec. 31, 2021	\$738,325.10

MEMORIAL RESERVE

Opening balance Jan. 1, 2021		\$7,764.42
Receipts		
Memorial Donations-Others	<u>\$3,881.50</u>	\$3,881.50
Disbursements		
Remembrance wreath and banner	\$96.95	
Tablets and cases	<u>\$283.37</u>	<u>\$380.32</u>
Closing balance Dec. 31, 2021		\$11,265.60

Board Controlled Reserves

SABBATICAL RESERVE

Opening balance Jan. 1, 2021		\$4,648.87
Closing balance Dec. 31, 2021		\$4,648.87

TOYO EIWA RELATIONSHIP RESERVE

Opening balance Jan. 1, 2021			
Friendship Reserve	\$26,483.00		
Receipts			
Donations	<u>\$6,658.67</u>	\$33,141.67	
School Reserve	\$1,500.00		<u>\$1,500.00</u>
Closing balance Dec. 31, 2021			\$34,641.67

WORSHIP RESERVE

Opening balance Jan. 1, 2021			\$3,133.71
Receipts			
Music Program	\$2,190.00		
Vessey Bursary (interest)	<u>\$111.96</u>	<u>\$2,301.96</u>	
Closing balance Dec. 31, 2021			\$5,435.67

Donor Designated Funds

BENEVOLENT FUND

Opening balance Jan. 1, 2020	\$5,100.00
Closing balance Dec. 31, 2020	\$5,100.00

BUILDING FUND

Opening balance Jan. 1, 2020	\$56,140.00
Closing balance Dec. 31, 2020	\$56,140.00

MISSION & SERVICE FUND

Opening balance Jan. 1, 2020	\$86,000.00
Closing balance Dec. 31, 2020	\$86,000.00

OPERATIONS FUND

Opening balance Jan. 1, 2021	(\$1,165,712.22)	
Transfer from Forsyth Flower Fund	\$4,900.00	
Transfer from Grafton Fund	\$5,100.00	
Transfer from Local Church Fund	\$19,000.00	
Transfer from Manse Fund	\$197,300.00	
Transfer from Ron Rayner Fund	\$933,412.22	
Transfer from Sunday School Fund	\$6,000.00	
Annual increase to Manse Fund per terms of Fund	<u>\$350.00</u>	<u>\$1,166,062.22</u>
Closing balance Dec. 31, 2021		\$1,166,062.22

VESSEY BURSARY FUND

Opening balance Jan. 1, 2021	\$3,200.00
Closing balance Dec. 31, 2021	\$3,200.00

VIDEO & LIVESTREAMING PROJECT FUND

Opening balance Jan. 1, 2021		\$1,000.00
Receipts		
HST Rebate	\$1,498.16	
Donations	<u>\$6,145.00</u>	\$7,643.16
Disbursements		
Equipment	\$3,097.52	
Various Components	<u>\$136.14</u>	<u>\$3,233.66</u>
Closing balance Dec. 31, 2021		\$5,409.50

INVESTMENT INCOME RESERVE

Opening balance Jan. 1, 2021		\$19,416.05
<u>Receipts - Income from Scotia investments</u>		
Capital gains and losses	\$432,783.34	
Dividend income	\$20,807.85	
Interest income	\$28,389.83	
Currency loss	-\$6,312.96	
Investment management fees (including HST)	<u>-\$23,105.39</u>	<u>\$452,562.67</u>
		\$471,978.72
<u>Disbursements</u>		
Interest Income for Local Church	\$40,799.92	
Receipts for M&S - Interest on investments	\$3,010.00	
Community Reserve	\$178.52	
Building Reserve	\$1,964.92	
Worship Reserve	\$111.96	
Manse Fund	\$350.00	
Allocation to Local Church Operations	<u>\$85,304.07</u>	<u>\$131,719.39</u>
Closing balance Dec. 31, 2021		\$340,259.33

During 2021, the Scotia account was restructured to low carbon (fossil fuel free) investments. This resulted in significant capital gains as many previous investments were sold.

St. Paul's Other Assets (Investments)

	Book Value Dec 31, 2020	Book Value Dec 31, 2021	Market Value Dec 31, 2021
TRUSTEE MANAGED INVESTMENTS			
Held by Scotia Investments			
Canadian Equities	\$335,578	\$498,929	\$552,496
International Equities*	\$106,440	\$756,188	\$811,965
United States Equities*	\$314,927	\$0	\$0
Fixed Income Investments	\$1,314,083	\$1,161,911	\$1,153,256
Real Estate Investment Trusts*	\$16,341	\$0	\$0
Sun Life Financial (Bowen Annuity)	\$2,000	\$0	\$0
Total Other Assets (Investments)	<u><u>\$2,089,369</u></u>	<u><u>\$2,417,028</u></u>	<u><u>\$2,517,717</u></u>
Total Scotia account including Scotia Cash plus Scotia Money Market at December 31:	\$2,146,243	\$2,496,659	\$2,597,961

*Currency exchange rate used for 2020: C\$1.00 = US\$0.78536 and for 2021: C\$1.00 = US\$0.79101

During 2021, the Scotia account was restructured to low carbon (fossil fuel free) investments. This resulted in significant capital gains as many previous investments were sold. Thus, the account increased significantly in value even though \$100,000 cash was withdrawn during the year to St. Paul's CIBC bank account to cover some expenses of operations.

**ST. PAUL'S UNITED CHURCH WOMEN
FINANCIAL STATEMENT 2021
REGULAR ACCOUNT**

Bank Balance Jan 2021 \$5187.03

Receipts

Givings	\$1495.00
Unit 5 - Routes	\$ 237.50
HST Rebate	
Miscellaneous	<u>\$ 36.41</u>
	\$1768.91

Total Incl.Bank.	<u>\$ 5187.03</u>
Balance	<u>\$ 6955.94</u>

Disbursements

Outreach

Mission Service	\$1500.00
Wesley Urban Ministry	\$ 200.00
Inasmuch House	\$ 100.00
Unit 5 Routes	<u>\$ 300.00</u>
TOTAL	\$2100.00

St. Paul's

Good Food Box	\$ 216.00
YCC/Office/Cards.	\$ 500.00
Stamps	
Bulletin Sponsorship	<u>\$ 25.00</u>
TOTAL	\$ 741.00

UCW

Presby Horseshoe Falls	\$ 120.00
Prayer Shawl Group	<u>\$ 100.00</u>
TOTAL	\$ 220.00

Total Disbursements	<u>\$ 3061.00</u>
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Bank Balance Dec. 2021	<u>\$3894.94</u>
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ST. PAUL'S UNITED CHURCH

FIESTA 2021 FINANCIAL STATEMENT

Bank balance 1 Jan. 2021		\$325.99
Sales & donations	\$1,444.00	
Advertising expense	\$40.00	
Transfer to General Fund	\$1,444.00	
Bank balance 31 Dec. 2021		\$285.99
<p>The majority of the proceeds from the auction did not flow through the Fiesta bank account but were deposited directly into the St. Paul's CIBC account.</p> <p>Total profit from Fiesta for 2021 was \$11,700.70.</p>		

CHANCEL CHOIR ACCOUNT

JAN 1, 2021 TO DEC 31, 2021

Balance Jan 1, 2021		\$ 395.79
Receipts:		
Choir Donations	\$75.00	
HST Rebate	nil	
Bank Interest	nil	
Disbursements:		
Cards and Gifts	\$107.22	
No other expenses		
Balance Dec 31, 2021	Bank	\$ 324.52
	Cash	\$ 39.05
	Total	\$ 363.57

THE CHURCH BOARD

ST. PAUL'S UNITED CHURCH

29 Park St. W., Dundas, Ontario 905-628-6396

office@stpaulsdundas.com

www.stpaulsdundas.com

March 2022

The Executive:

Chair:	Bev Gough	289-231-7688	bevgough60@gmail.com
Vice Chair:	TBD		
Secretary:	Sheelagh Wood	905-628-7856	wood_sheelagh@yahoo.com
Treasurer:	Steve Raymond	289-440-1613	steve.raymond@gmail.com
Elected Member:	TBD (elected by the Board)		
Minister:	Rev. Jim Cairney	905-628-6396	revjim@stpaulsdundas.com

The Ministers:

Minister:	Rev. Jim Cairney	905-628-6396	revjim@stpaulsdundas.com
Student Intern Minister:	John Adeyemi	905-628-3802	john@stpaulsdundas.com

Committee Chairs:

Christian Development:	TBD		
Communications:	Susanne Crago	905-627-4327	chameleon@cogeco.ca
Finance:	Margaret Melhorn	867-446-6834	melhorn1980@gmail.com
Ministry & Personnel:	TBD		
Nominations:	Kim Alvarado	905-628-1436	kajt@teksavvy.com
Outreach:	Sharon McKay	289-253-7539	sharon.mckay@uregina.ca
Pastoral Care/Members:	Win Czum	905-627-1458	twczum@teksavvy.com
Property:	TBD		
Stewardship:	Bob Boose	905-648-1586	rboose@gmail.com
Worship:	TBD		

Other Representatives:

Past Chair:	Kim Alvarado	905-628-1436	kajt@teksavvy.com
Regional Council Reps:	Mary Anne Tangney	905-628-4820	matieblue01@gmail.com
	Sheelagh Wood	905-628-7856	wood_sheelagh@yahoo.com
Trustee:	David Wilkinson	905-627-3695	david.s.wilkinson@gmail.com
UCW:	Nancy Tuk	905-525-7023	nancytuk49@gmail.com

Rev. Jim Cairney is an EX-OFFICIO MEMBER of all Standing Committees

Christian Development Committee:

Chair:	TBD		
Members:	Jenn Bruce	905-746-8986	jennt2@hotmail.com
	Mary Anne Tangney	905-628-4820	matieblue01@gmail.com
	Marlene Cameron	905-522-8420	ncameron840@gmail.com
	Judy Kleven	905-962-9151	judykleven@gmail.com
	Cathy Pengelly	905-627-5669	cbpengelly99@gmail.com
Librarians:	Marlene Cameron	905-522-8420	ncameron840@gmail.com
	Barbara Carson	905-628-8973	bcarson2@sympatico.ca
	Judy Kleven	289-426-1412	bjkleven@quickclit.net
	Cathy Pengelly	905-627-5669	cpengelly@sympatico.ca

Communications Committee:

Chair:	Susanne Crago	905-627-4327	chameleon@cogeco.ca
Members:	Wayne Irwin	905-628-0209	w.irwin@sympatico.ca
	Barb Stoskopf	905-627-3413	barb.stoskopf@gmail.com
	Nancy Tuk	905-525-7023	nancytuk49@gmail.com
Web Master:	Rev. Wayne Irwin	905-628-0209	w.irwin@sympatico.ca

Information Technology sub-committee: Gord Cormick (Chair), Denise Gordon, Rev. Wayne Irwin

Finance Committee:

Chair:	Margaret Melhorn	867-446-6834	melhorn1980@gmail.com
Treasurer:	Steve Raymond	289-440-1613	steve.raymond@gmail.com
Members:	Mike Newman	905-628-4313	mnewman4@cogeco.ca
	Malcom Nuzum	905-481-3080	nuzum@cogeco.ca
	Cathy McKnight	905-627-8591	cathyken.mcknight@sympatico.ca

Ministry and Personnel Committee:

Chair:	TBD		
Members:	Dawn Cousins	905-639-8182	cousinsd@mcmaster.ca
	David Ivey	905-628-0283	davideivey@cogeco.ca
	Linda Cormick	905-628-2722	ldcormick@gmail.com

Nominations Committee:

Chair:	Kim Alvarado	905-628-1436	kajt@teksavvy.com
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Outreach Committee:

Chair:	Sharon McKay	289-253-7539	sharon.mckay@uregina.ca
Members:	Jane Gaviller-Fortune	905-627-3495	jgaviller@gmail.com
	Winston Lindsay	905-627-1586	w_lindsay@sympatico.ca
	Mary Anne Tangney	905-628-4820	matieblue01@gmail.com

Association of Dundas Churches: Mary Anne Tangney, Rev. Jim Cairney

Pastoral Care & Membership Committee:

Chair:	Win Czum	905-627-1458	twczum@taksavvy.com
Members:	Ruth Johnson	905-627-0673	tomjohnson7@sympatico.ca
	Barbara Carson	905-628-8973	bcarson2@sympatico.ca
	Barb Hallam	905-627-4797	hallam.b@sympatico.ca
	Cathy Pengelly	905-627-5669	cbpengelly99@gmail.com
	Eleanor Stendzis	905-627-4134	estendzis@cogeco.ca
	Bruce McKay	905-628-9397	bmckay1940@gmail.com
	Kelly McCaughey	905-627-5339	kellymccaughey43@cogeco.ca
	Linda Cormick	905-628-2722	ldcormick@gmail.com

Property Committee:

Chair:	Henry Brink	905-628-0089	brinkh@cogeco.ca
Co-chair:	Ron Sealey	905-627-3333	ronmary.sealey@gmail.com
Members:	Michel R-Z		
	Frank Chennells	905-516-5357	f.chennells@gmail.com
	Ken Chrysler	905-628-4676	ken.anne.chrysler@sympatico.ca
	Ed Heijm	905-628-9888	echeijm@gmail.com
	Ruth Johnson	905-627-0673	tomjohnson7@sympatico.ca

Kitchen Subcommittee: Ruth Johnson, Beth Gibson, Olive Hopkins, Nancy Tuk, Win Czum

Stewardship Committee:

Chair:	Dr. Bob Boose	905-648-1586	rboose@gmail.com
Members:	Kathy Brink	905-628-0089	brinkh@cogeco.ca
	Lynne Calnek	519-500-1189	lcalnek@gmail.com
	Sheila Hamilton	905-627-8464	sheila.hamilton254@gmail.com
	Carlies Longbottom	905-745-4474	carlieslongbottom@gmail.com
	Lorna Machell	905-628-3802	elmachell@aol.com
	Malcolm Nuzum	905-481-3080	nuzum@cogeco.ca

Breakfast Club: David Ivey 905-628-0283 davideivey@cogeco.ca

Fiesta: Joan Williams 905-536-7462 ttjwilliamsbirch@hotmail.com

Worship Committee:

Chair:	TBD		
Members:	Janet Templeton	905-628-5552	don.boneguy@gmail.com
	Marlene Cameron	905-522-8420	ncameron840@gmail.com
	Sylvia Hillyard	905-628-2313	shillyard@cogeco.ca
	John Tuk	905-628-1436	kajt@teksavvy.com
	Fredric DeVries	905-662-0016	fredbill@sympatico.ca
	Rev. Jim Cairney	905-628-6396	revjim@stpaulsdundas.com

Board of Trustees:

Chair:	(2024) David Wilkinson	905-627-3695	david.s.wilkinson@gmail.com
Secretary:	(2022) David Ivey	905-628-0283	davideivey@cogeco.ca
Treasurer:	(2024) Mary Sealey	905-627-3333	ronmary.sealey@gmail.com
Members:	(2023) Jake Douglas	905-777-2422	jake.douglas@sympatico.ca
	(2024) Steve Raymond	289-440-1613	steve.raymond@gmail.com
	(2022) Judy Kleven	905-962-9151	judykleven@gmail.com

United Church Women:

President:	Win Czum	905-627-1458	twczum@teksavvy.com
Recording Secretary:	Linda Cormick	905-628-2722	lcormick@interlynx.net
Treasurer:	Lorna Machell	905-628-3802	elmachell@aol.com
Unit 9:	Nancy Tuk	905-525-7023	nancytuk49@gmail.com
Unit 9:	Dawn Cousins	905-639-8182	cousinsd@mcmaster.ca
Unit 5:	Ellen Danciu	289-440-0406	ecdanciu1950@gmail.com
UCW rep. to the Board: Nancy Tuk		905-525-7023	nancytuk49@gmail.com
