



St. Paul's, Dundas

ANNUAL REPORT 2020

ST PAUL'S UNITED CHURCH

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Worshipping God . . . Serving People

*A special thank you to
Ellen Fortune
for creating our cover drawing.*

TABLE OF CONTENTS

Statement of Mission, Motto, Goal Statement, Statement of Faith & Action	3
Agenda: Annual Meeting March 14, 2021	4-5
Minutes: Annual Meeting March 8, 2020	6-10
Minister's Report - Rev. Jim Cairney	11-12
Message from the Church Board Chair	13
Horseshoe Falls Regional Council	14
Capital Projects Committee	15
Christian Development Committee	16-17
Library	17
Communications Committee	18
Information Technology (I.T.)	18
Finance Committee	19
Ministry & Personnel Committee	20
Outreach Committee	21-28
Wesley Urban Ministries, Community Dinner	21-23
Association of Dundas Churches	23
Routes Youth Ministry, Canadian Foodgrains Bank	24
Project Ploughshares, Truth & Reconciliation Committee/Right Relations	25
Dundas Food Bank, EcoWHam, Benevolent Fund	26
Mission & Service Fund	27
Pastoral Care & Membership	29-31
Prayer Shawl Ministry	30
Statistical Information / "In Memoriam"	31
Property Committee	32
Kitchen Committee	33
Stewardship Committee	33-36
The Men's Breakfast Club	35
Fiesta - Craft and Marketplace	36
Worship Committee	37-41
Music Programmes	37-41
United Church Women	42-43
1st Dundas Beavers, Cubs, Scouts	44-47
Independent Financial Reviewer's Report 2020	48
Statements for Local Church/Outreach/Preliminary Budget 2021	49-61
Board Controlled Reserves (formerly Internally Restricted)	62-65
Donor Designated Funds (formerly Externally Restricted)	66-67
Board of Trustees Financial Statements	68
United Church Women Financial Statement	69
Fiesta Financial Statement	70
Chancel Choir Financial Statement	71
The Church Board, Standing Committees, Sub-Committees	72-75

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.

ST. PAUL'S UNITED CHURCH, DUNDAS, ONTARIO
ANNUAL MEETING OF THE CONGREGATION
Sunday, March 14, 2021 at 11:30 a.m.

Zoom Meeting Details

<https://zoom.us/j/94031576387?pwd=YXpwMHZxQnl3ZE0wR3pTR2ZhUE9Ldz09>

Meeting ID: 940 3157 6387

Passcode: 300008

It is preferred that you participate by using Zoom to facilitate voting. If you absolutely cannot participate by Zoom then you can call into the meeting +1 438 809 7799 then enter meeting ID and passcode.

AGENDA

1. Welcome and call to order: Kim Alvarado

2. Opening prayer

3. In Memoriam

4. Motion of consent:

Moved that:

- adherents (non-members who are financial supporters of this congregation) have voting privileges on financial matters;
- the Agenda be adopted as circulated; and
- minutes of the meeting of the congregation of March 8, 2020 be adopted as printed and circulated.

5. Reports:

- Reports of committees, groups and others as printed and circulated
- Treasurer's report
- Independent financial reviewer's report
- Motion to appoint an auditor for the year 2021: Neil Egerton-Jones
- Budget for the year 2021: Neil Egerton-Jones

6. Elections:

- Report of the Nominations Committee: Joan Williams
 - Standing Committees
 - Church Board
 - Board of Trustees

7. Ministers' messages:

- Rev. Jim Cairney – "There's No Life Like It"
- Fredric DeVries

- 8. Capital Campaign Report:** Steve Raymond
- 9. Closing remarks:** Kim Alvarado
- 10. Adjournment and closing prayer**

ST. PAUL'S UNITED CHURCH, DUNDAS, ONTARIO
ANNUAL MEETING OF THE CONGREGATION
Sunday 8 March 2020

MINUTES

1. Welcome and call to order:

Joan Williams, chairperson, called the meeting to order in the dining hall at 12:20 p.m. Joan thanked UCW Unit 9 for organizing lunch and doing all the clean up. She expressed her thanks to members of the congregation for donations of food, to Joy Thomson for producing the report, to those who submitted reports, and to all in attendance.

2. Opening prayer:

Reverend Allison Playfair led in prayer.

3. In Memoriam:

Reverend Allison Playfair read the names on the "In Memoriam" list for 2019 (page 36 in the 2019 Annual Report) and led in prayer.

4. Motion of Consent:

Moved that all active adherents of St. Paul's United Church be allowed to participate and vote in this congregational meeting; that the agenda be accepted as circulated; and that minutes of the meetings of the congregation of March 3, March 31, April 7, and May 26, 2019 be adopted as printed and circulated. (Lynne Calnek / John Tuk) Motion carried.

5. Reports:

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

Joan Williams noted that due to the number of reports they will be addressed as a group.

Moved that the reports of committees, groups and others, as contained in the 2019 Annual Report, be accepted as printed. (Louise Stokes / Dawn Cousins)
Motion carried.

6. Trustees report:

David Wilkinson made a presentation on behalf of the Board of Trustees in order to provide a clearer understanding of our church finances. Trust funds allow us to deal with shortfalls in the shortterm. Funds are divided between Church Board controlled reserves and donor designated funds.

Board controlled reserves are monies given for specific purposes but the Board/congregation has discretion over when these funds are spent and on what. The largest reserve in this category is the Jackson Magee Bequest for Longterm Reserve (current value about \$738,000).

Donor designated funds were restricted in various ways by the donors when the gifts were made.

For example, the Rev. Roy Vessey Fund is dedicated to support members of St. Paul's who are studying for ministry. The principle must be preserved; only the income may be used. The largest donor designated fund is the Ron Rayner Fund (current value about \$933,000).

Looking at the big picture as of December 31 2019, we have Board controlled reserves totalling \$938,000 and donor designated funds in the amount of \$1,319,000 for a total of \$2,257,000. 70% of this money is held in two funds. The Jackson Magee Reserve is the largest Board controlled reserve. The original bequest was \$2.56 million. The congregation dedicated the majority of this to the restoration project in 2016. The remaining value of the bequest is \$738,000. This gift is intended for the longterm benefit of the congregation; so, we should be wary of spending what is left on one project. The Ron Rayner Fund is the largest donor designated fund. Ron's very generous gift is an endowment currently valued at \$933,000. We cannot spend this money but the investment income each year is part of our operating budget.

Investments contribute to our annual income. In 2019, investment income was almost \$86,000. Over \$58,000 of this was designated to church operations. If the income from investments is not designated, it goes into the Investment Income Reserve. In 2019, \$43,000 was transferred from this reserve to contribute to church operations, leaving a balance of \$67,000 at 31st December. Investment income can be generated only if we maintain a large investment balance. If we continue to operate with deficits as large as this year's, by the end of 2028 the Board controlled reserves will be depleted. By 2029, St. Paul's will have to increase income or decrease spending by approximately \$160,000 annually due to the depletion of Board controlled reserves and investment income.

Conclusions: St. Paul's is blessed with a significant amount of money in trust funds donated to enable the mission of the church over the longterm. We should preserve these funds as much as possible to ensure the stability of the church. Income generated through the investment of our trust funds provides a significant boost to our annual budget. About half of the funds are restricted by the donors and cannot be allocated to capital projects. Some of the Board designated trust funds are being used to fill the current gap between income and expenditures. Some of the Board designated funds might be used for seed funding or to magnify the impact of gifts from the congregation for capital projects.

7. Capital Campaign Committee report:

Steve Raymond and Mike Ray-Zarate provided a joint presentation. Steve circulated copies of *190 Year History of St. Paul's Community in Dundas ... and Beyond!* Steve and Mike each provided a brief history of their personal ties to St. Paul's.

Mike noted the decision made last year to replace the old boiler with a VRV heat pump system at a projected cost of \$900,000. This is expected to provide a reduction of greenhouse gasses between 85% and 100%. We have the engineering plan laid out in order to complete the work. The next step needed is to put a financial plan in place.

Steve noted that the group has become aware that our current needs are greater than that of a heating system. The dining hall and kitchen are in need of renovation. At present, the kitchen is deemed to be a commercial kitchen but without renovation this designation could be negated. The Church Board has approved development of a campaign that addresses all of the needs that afford us the ability to carry out our mission. In celebration of our 275th year and commitment to our work for many years to come we are looking at a \$2.25 million capital campaign.

For this campaign to be successful, it needs congregational support. The project requires a Chairperson to oversee a Fundraising Committee (with a hired campaign manager), a Project Coordination Committee, and a Mission Awareness Committee. Folk are needed to join these committees and are asked to contact either Steve or Mike.

Joan Williams noted that all final decision making rests with the congregation as a whole.

8. Treasurer's report:

Neil Egerton-Jones drew attention to the St. Paul's Financial Activity 2019 & Proposed Budget for 2020 document on pages 57 and following in the annual report. This provides a comparison between the actuals for 2018 and 2019, the 2019 approved budget, and a proposed budget for 2020. At year end 2019 there was a slight increase in income for the year, a large decrease in expenses, and a transfer from reserves to cover the deficit.

Moved that the financial information for the year ending 31st December 2019 be accepted as printed. (Ken McKnight / Lynne Calnek) Motion carried.

9. Independent Financial Reviewer's report:

Neil Egerton-Jones drew attention to the report of David Whatmough, accountant, on page 56 in the annual report. Based on the review, nothing came to his attention to cause him 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.

Moved that the Independent Financial Reviewer's Report for 2019 be accepted as printed on page 56 of the 2019 Annual Report. (Nancy Tuk / Jane Gaviller - Fortune) Motion carried.

Neil reported that David Whatmough is not able to make a commitment at this time to act as financial reviewer for the year 2020.

Moved that the Church Board be authorized to appoint a financial reviewer for 2020. (Neil Egerton-Jones / Barbara Carson) Motion carried.

10. Budget for 2020:

Neil Egerton-Jones drew attention to the proposed budget for 2020 as it appears on pages 57 and following in the annual report. This budget shows a projected deficit of \$140,725 which will be reduced by a \$20,000 transfer from our Building Reserve leaving an overall deficit of \$120,725. Income from individuals and families is projected to be higher than in 2019. However, other income is projected to decrease, specifically investment income, special givings, and income from groups. The projected increase in expenses is primarily due to personnel, administration, communications, and stewardship costs.

Money is needed each month to offset the projected monthly deficit. We will begin with a monthly \$10,000 transfer from Scotiabank investments in order to meet operational requirements. This may need to be increased as the year progresses. Initially, that \$10,000 will come from the Investment Income Reserve. Once that is depleted the move will likely be made to transfer funds out of the Jackson Magee Bequest. As funds are transferred, our investment income will decrease. Transfers from investments will lead to a complete depletion of Board controlled reserves within 8 years.

Neil noted that it is hoped that our increased investment in ministry and new programming will result in an expanded, more vibrant congregation thereby increasing our revenues and reducing our dependence on our investments to fund operations.

Moved that the 2020 Budget be accepted as printed and presented. (Ken McKnight / David Wilkinson) Motion carried.

11. Elections:

Joan Williams thanked Sheelagh Wood for taking on the role of Chair of Nominations. Sheelagh noted the need for a Chair of the Ministry & Personnel Committee. Also, there are openings for new members on the Christian Development Committee. Changes to Church Board and committee members listed in the annual report were noted.

Moved that the list of members of the Church Board, Standing Committees, and Board of Trustees for the year 2020-21 be accepted with the following corrections: Nancy Tuk, UCW representative on the Church Board; Joan Williams, Chair of Nominations; Ted McMeekin, member of the Outreach Committee; Susan Laing is no longer a representative to the Association of Dundas Churches and has been replaced by Chris Cardey. (Sheelagh Wood / Ruth Johnson) Motion carried.

Moved that the Church Board be empowered to fill any vacancies or add to committees on the recommendation of the Nominations Committee and Board of Trustees. (Jane Gaviller -Fortune / Janet Templeton) Motion carried.

12. Ministers' reports:

Reverend Jim Cairney drew attention to his written report and made additional comments. He expressed thanks on behalf of himself and Reverend Allison for the support received in their first year at St. Paul's. Best thoughts/practices will be offered down the road in order to ensure the congregation will still be active in 20 years. Reverend Jim noted that we are looking towards a capital campaign with an audacious goal which will be engaged in out of a deep sense of mission. Appreciation was expressed for the efforts of Jenn Bruce (Ministry & Personnel) and Ruth Johnson (Pastoral Care & Membership) who are stepping down as committee Chairs. Denise Gordon is taking a leave of absence for a few months from the Property Committee. Joan Williams' efforts as Chair of the Church Board were acknowledged with gratitude.

Reverend Allison Playfair drew attention to her written report. She expressed appreciation for the welcome and support received from the congregation. A big thank you goes to all the people who have agreed to be story tellers in YCC. Reverend Allison is looking forward to working with a new Chair of Pastoral Care & Membership and working with a new model of pastoral care. The recent death of Elizabeth (Liz) Newman was noted.

Fredric DeVries thanked everyone for their support of the Musical Showcase held Friday past. It was a wonderful example of our community ministry at St. Paul's with musicians, artwork, food, donations, friends, etc. He noted that when one sets one's mind to ministry, God provides the way to make it happen. Fredric expressed his appreciation for Reverend Allison and Reverend Jim joining him in ministry. He thanked Joy Thomson, former Church Administrator, for her help in the past year and noted that she will be missed. He also thanked Tomas Chavez who always agrees to do whatever he is asked to do. Finally, Fredric noted that youth music

ministry has its struggles; in particular, the recent death of Klaudia Radigan, mother of Celestial singer Claudine, was unexpected.

13. Any other business: None.

14. Closing remarks:

Joan Williams noted that chairing the annual meeting was her final duty as Chairperson of the congregation. She expressed her thanks for all members of the Church Board, noting their openness and respect for each other. Appreciation was expressed also for the support she has received from all members of the congregation. Joan passed on the Chair's pilgrim walking stick to Kim Alvarado and wished her well as she takes on the position of Chair of the congregation.

Kim thanked Joan for her leadership over the past two years and looks forward to serving the congregation.

15. Closing:

There being no further business, the meeting adjourned at 1:45 p.m. Reverend Jim Cairney closed the meeting with a prayer written by Sir Francis Drake.

Joan Williams, Chairperson

Linda D. Cormick, Secretary

LEAD MINISTER'S MESSAGE

“But now thus says the LORD, he who created you, O Jacob,
he who formed you, O Israel: Do not fear, for I have redeemed you;
I have called you by name, you are mine.
When you pass through the waters, I will be with you;
and through the rivers, they shall not overwhelm you;
when you walk through fire you shall not be burned,
and the flame shall not consume you.
For I am the LORD your God,
the Holy One of Israel, your Savior.”

These words are from Isaiah chapter 43 – verses 1-3ab. They embody the bold and bright promise of God to be with the people of God in captivity and in their future journey returning home from exile. God will be with them through trauma, testing, transition, and home coming.

It is the enduring promise that when we go through the tough times – when we go through the tough stuff – God is with us and for us.

It is a word to the nation at the time, but it is framed in very personal terms -- as an individual promise. It is wonderfully personal and direct.

When tested in what would normally be overwhelming -- -- by rushing water or deep water or fire -- there is the promise that they will not be overwhelmed or consumed. Reading or hearing these words, we can understand waters, rivers, and flame as highly visual metaphors or images for the obstacles that test us on the journey home. It is a beautiful promise of restoration and protection.

This pandemic has certainly been a time of testing and a time of being in various forms of captivity. It has at times been overwhelming for people. Covid-19 has certainly tested us individually and corporately as St. Paul's. It has tested our finances, our communication, our programming, our cohesiveness, our reliance on technology, and our ability to move on some key issues facing us a congregation. At times we have been on a rather steep learning curve – adapting our shared life and our worship to the realities of closures.

Mercifully, we have survived and thrived. We have done better than many, many congregations – thanks to the generosity of this congregation – and thanks to the technology we already had in place – our tech team -- and the recent addition of some additional technologies.

It has been a year with more transitions than we anticipated a year ago: Joy left the office in February – Rev. Allison moved-on to Carlisle-Kilbride in September. Fortunately, we welcomed Wendy Thomson to the office in July. She is a great and most capable asset to our life. We look forward to many years together!

In late December, it was decided that Rev. Wayne Irwin would join us on contract to share the ministry of Pastoral Care on a part-time basis beginning Jan. 1 for the next six months. Wayne is also a great and compassionate asset to our life.

These times of testing require of congregations a certain resilience and steadfastness, but also a certain flexibility, adaption, agility, and the ability to pivot as needed. Changing times invite new learnings and ways of being.

I have lamented that the pandemic has curtailed some aspects of my getting to know St. Paul's as your still new Lead Minister. Face to face conversations have been next to impossible. And the pandemic has curtailed or defined how we publicly honour the death of our loved ones.

From my perspective, 2020 was not a lost year. Just a different and particularly difficult year. Many good things continued. However, it must be said that we could not have made it through without our Technology Team and our Music Team. Thank you all! You have been generous with your skills and your time!

I am aware that a wide circle of people share the activities and the decision-making committees and boards of St. Paul's. Thank you all!

I am particularly grateful to Fredric DeVries and his broad, inspiring, and diverse music ministry. And I want to thank John Tuk for encouraging and mentoring me on the best use of this new technology we rely upon.

I also must acknowledge the "Re-Opening Committee" for its diligent work. We have done our best to position ourselves on the side of caution and rigorous protocols.

Lastly, I must applaud and honour the steady, and capable leadership of Kim Alvarado as our Board Chair. On top of a very, very high-stress job, she has been at our helm with grace, and faith, and courage. Thank you, Kim!

Many of us hope that 2021 will be better than 2020. It will not be without its challenges and opportunities. We do our best to navigate this year with the perspective our faith gives us: God is with us – we are not alone.

Wishing us grace and peace, cohesiveness and hope.

-- Reverend Jim Cairney



MESSAGE FROM THE CHURCH BOARD

Ours is a story of dedication, commitment and compassion as we continued to focus on worshipping God and serving people within the context of the 2020 coronavirus pandemic.

In 2020 we embarked on the beginnings of significant technological transformation. The Board began to utilize the digital platform, Zoom, which enabled us to meet on a regular basis and shepherd the necessary changes. With God's grace and the good will of a large number of skilled congregants, we were able to continue to reach out and share the love of Christ through innovative mechanisms. This new level of engagement increased our ability to connect with individuals in the comfort of their home. At the same time, we acknowledged the limitations of technology and reached out by phone and regular mail to those who did not have access to a computer, iPad, or similar device.

It's amazing to see how much we've grown over the past year. Today, we are regularly reaching over 50 households and retirement homes during the live-streamed services each Sunday. In addition, a number of individuals and groups are watching recorded services.

We saw a year of evolution in our leadership team and formed a Search Committee following the departure of Reverend Allison Playfair, resulting in the interim recruitment of Wayne Irwin to Minister of Pastoral Care. New committee chairs were welcomed to the Board including Gary Gough, Chair of Ministry & Personnel, and Paul Fortune, Chair of Property. Together, we have brought immense expertise to the stewarding of our resources for the purpose of worshipping God and serving people.

We recognize that the impact of COVID-19 has been felt around the world. It has challenged our church and has put a spotlight on vulnerable populations in our own community. We acknowledge the extraordinary efforts of our church committees and individuals saying "yes" in supporting our communities and their compassionate response during these unprecedented times. As Christians, we also need to heed God's call to rest. God rested after six days of hard work creating the heavens and the earth, and God calls on us to rest as well, so we can restore ourselves and listen to what God is calling us to next. We all need to feel as comfortable saying "rest" as saying "yes". And for those who have rested, we will invite you to say 'yes' in the upcoming 2021 call for reinvigoration of committee membership.

We look forward to the next stage of the journey together as we continue to deliver on **our mission as a community of Christ's Disciples to grow in faith, in love of God, all human beings and the world God created.**

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

HORSESHOE FALLS REGIONAL COUNCIL

Horseshoe Falls Regional Council was established on January 1, 2019, as one of sixteen administrative districts of the United Church of Canada. It encompasses the old Hamilton Presbytery and other neighbouring presbyteries which were subsumed in the national church's reorganization from a four tier system of governance (congregation, presbytery, conference, general council of the national church) to a three tier system (community of faith, regional council, general council of the national church).

HFRC meets three or four times a year in various locations through the administrative district and each church sends delegates to those meetings. St. Paul's is represented by Mary Anne Tangney and Sheelagh Wood. The Rev. Wayne Irwin also attends. The Council has standing committees of Finance, Covenanting and Commissioning, and Mission and Discipleship. Generally speaking, these committees perform similar functions to those once performed at the presbytery level but some functions have been moved to newly created bodies, such as The College of Ministers.

Previously, each community of faith paid dues to its local presbytery based on the number of members on the church roll. Under the new system, regional council fees are based not on membership but on a percentage of income, exclusive of large, one-time gifts.

St. Paul's representatives have attended two meetings of the HFRC in the past year, one in person and one, more recently through Zoom. A report of the Zoom annual meeting, which took place over a weekend, was published in the bulletin and posted to the church website.

Since the onset of the pandemic in March of last year, the council has been very much preoccupied with ensuring the safety of communities of faith. HFRC pays close attention to public health protocols for worship and is a good source of COVID information for congregations and staff. Standing committees of HFRC communicate directly with local church committees where relevant, and staff people are available to communities of faith for consultation and support. At present, HFRC staff are assisting with St. Paul's Search Committee. Horseshoe Falls Regional Council also has a Facebook page where folks share concerns, ideas and insights. If you would like to learn more about any aspect of HFRC's role or find out about its resources, you can speak to one of your representatives or visit the Regional Council's website at hfrucc.ca.

Respectfully submitted,

Sheelagh Wood
Mary Anne Tangney

CAPITAL PROJECT 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 donations towards the campaign have already started to come in!

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 mandate of the Christian Development Committee is to promote the spiritual growth of the congregation by providing opportunities for education, study and fellowship to all ages. A large part of what we do is to organize and facilitate activities that allow relationships within the congregation to develop and flourish. I think we have all been sorely missing out on seeing one another in person over the past year and look forward to the day that we can once again come together to share in fellowship in person.

Given the circumstances that still limit our abilities to engage in the ways that we normally would, we were not able to provide the following events this year:

Interfaith Gatherings/Events
Vacation Bible School
The Women's Retreat
June Picnic
Lunch n Learn Events
Welcome Back BBQ in September
Trivia Nights
Valentine Baskets
Pen Pal Exchange
Young Families Get-Togethers
Advent Decorating and Pot Luck Dinner
Youth Group
Faith Sharing

There were, however, some items that were able to carry on during the lockdown:

Faith Formation:

YCC (Young Christian Community) and Nursery

YCC is our Sunday morning program for children and youth which begins with worship in the Sanctuary, usually including a "YCC time" and then (in normal times) continues with lessons geared to the children while the older youth and adults continue to worship in the Sanctuary.

For the first half of the year, Rev. Allison Playfair was with us to lead the YCC program in person and then online. Over the summer, however, Rev. Allison was called to move on to the next chapter in her path. We thank her for her service and wish her well in the future.

A search committee is currently undertaking the task of filling the position of Minister for Young Families and Young Adults.

Studies/Gatherings:

Book Study

Rev. Jim continued to lead book studies throughout the year and they are planned to continue moving forward.

Relational Nurturing:

Christmas Pageant

Though the pews were empty for the 2020 edition of the pageant, that did not stop the show from going on! Many thanks go out to Rev. Jim, Fredric, John Tuk, Leen Tuk, Wayne Irwin, Terri Rogers, Kala Grant and the rest of our wonderful production cast and singers for putting together a fun and memorable online edition of our pageant. Hopefully the 2021 edition will see our animal friends once again walking down the center aisle in view of a sanctuary full of live spectators. And hopefully the shovel that we keep on hand to clean up after the donkey will not actually be needed...

Even though we are still limited in the types of projects we are able to carry out, the Christian Development Committee are hoping to create and facilitate more opportunities for fellowship and learning over the duration of the pandemic lockdown.

However, in the interest of understanding how best we can meet the needs and desires of the congregation, we want to hear from you! Please contact us with your questions, concerns, ideas and wishes at steve.raymond@gmail.com or 289-440-1613

Steven Raymond, Chair

LIBRARY REPORT 2020

There was not a lot of activity in St. Paul's Library in 2020.

We did purchase two new books in honour of Black History month.

Look in recent additions for **Road to Freedom**, the story of Harriet Tubman and **Rosa Parks, My Story**.

Another addition to our library is **A Final Word**, the poetry of Flora Litt-Irwin. This beautiful book was a gift from Flora's husband Rev. Wayne Irwin. Thank you Wayne.

Once again we will purchase two subscriptions to **Broadview**. One for the Dundas Public library, the other for St. Paul's library.

Respectfully submitted,

Marlene Cameron

Barbara Carson

Judy Kleven

Cathy Pengelly

COMMUNICATIONS COMMITTEE REPORT FOR 2019

Membership:

Susanne Crago, Wayne Irwin, Jan Robinson, Barb Stoskopf, Nancy Tuk, Sheelagh Wood

Our routine activity was abruptly curtailed by the Covid-19 pandemic restrictions that were applied in early March.

Our building signage and website notifications were set in place and updated as needed during the year. Thanks to Susanne Crago for her attention to our outdoor signage.

We changed our Newsletter publishing from three times yearly to bi-weekly until late fall, when it continued monthly. Thanks to Nancy Tuk for her faithful work on our many newsletter issues.

Thanks also to Barb Stoskopf who served in getting our upcoming events into the newspaper, such as our Online Auction and our Candlelight Noël.

Our website was used as our primary tool for communication this year. Statistics for the year report 11,764 site visits from January through December, involving 43,992 page views. We provided pre-recorded video services from March to September which had an average of 225 visits per Sunday service. This number of visits would represent more than one viewer in some instances. Our Easter Worship had 285 visits, with Candlelight Noël topping all with 299 visits.

During the summer and fall we worked to install additional equipment for livestreaming and recording worship services.

Thanks to Leen Tuk, John Tuk, Denise G, Andrew Smart, and Stephen Litt Belch for their labours in recording, compiling, editing, and livestreaming our services.

Zoom (the online conferencing software) was used for most meetings, including a weekly after service online ‘coffee time.’

Going forward, we are seeking to expand our Zoom capability by acquiring an 800 phone number to allow persons without computer access to be able to listen to services by phone without incurring a long-distance charge. Also, we are working to expand our tech team, preparing to train others in managing our video and livestreaming ministry.

Respectfully submitted

Wayne Irwin, Chair

I.T. SUB-COMMITTEE

The I.T. sub-Committee had a relatively quiet year in 2020. Besides keeping the Church computers running and backed up, a new office laptop computer was set up and commissioned early in the year. A new router was set up to take advantage of the faster internet speed that Cogeco started providing late last year. The wireless access points in the Library and Dining Hall are still the same so accessing them hasn’t changed. A new Kyocera photocopier was installed and connected to our computer network. With the pandemic and many people working from home being the new norm, we upgraded the main office computer and set it up for remote access so office staff can access it from home when lockdowns are in force.

Gord Cormick
Wayne Irwin

FINANCE COMMITTEE

We began the 2020 church year by approving an operating deficit of \$140,725. Our plans for the year soon began to fall apart in March with the arrival of Covid-19 and the resulting closure of the church and its activities. Both our income and expenses were reduced. We managed to end the year with an operational deficit of only \$77,765.

Despite the pandemic and due to your generosity, individual donations for the year increased from \$247,157 to \$262,285, an increase of 6.1%. Unexpected income was received through the federal government's Covid-19 Payroll Subsidy in the amount of \$5,183, income from Fiesta online auction of \$10,500, and a \$35,000 bequest from the Bertram Foundation earmarked for capital projects.

Major reductions in income were the result of lost revenues from the Breakfast Club, as well as lost rental income, which dropped from \$56,531 to \$16,903. Overall, our operational income for the year was \$369,580. This was \$46,957 below what we had budgeted. There were corresponding reductions in expenses also. This reduction is attributed mainly to savings in personnel of \$55,561 as the office administrator position and the position of Pastoral Care and Young Families Minister were both vacant for some months. Christian Development, Property, Stewardship and Administration all vastly underspent their projected budgets.

In these trying times, we realize that there are many people in difficult situations. Happily, our givings to Mission and Service of \$48,030 exceeded our projected amount of \$41,010. Locally we gave out \$4225 in Metro gift cards from our Community Reserve, and we continued to support various outreach programs in the amount of \$13,545.

To offset the deficit at year end, funds were transferred from Building Reserve and Investment Income Reserve to Operations. In total, we transferred \$102,369 from our investments.

For the 2021 year, the church board is recommending approval of a budgeted deficit of \$83,221. As we will not be fully operational for a time, we are budgeting for 2 part time positions to cover Pastoral Care and Youth Ministries, in place of the fulltime position previously approved. The proposed budget includes anticipated investment income of \$60,000. It was difficult to project income, but we have made the assumption that normal operations will resume in September. Individual givings are projected to increase by 5% based on your commitments received in response to *Gratitude Sunday*. Thank you!

Despite this still substantial deficit, we look to the year ahead with a renewed commitment and hope that St. Paul's will continue to thrive and adapt with your generous financial support.

Neil Egerton-Jones, Chair

Finance Committee Members: Cathy McKnight, Margaret Melhorn, Mike Newman, Malcolm Nuzum

MINISTRY AND PERSONNEL COMMITTEE

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 Wendy Thomson and said good-bye to Joy Thomson and Reverend Allison Playfair. We are blessed at St. Paul's with caring and faithful staff members who are all excellent ambassadors of our church. 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, M&P Chair

OUTREACH COMMITTEE

The mandate of the St. Paul's Outreach Committee is to promote awareness of societal needs and concerns and encourage the congregation to seek a Christian response to such concerns. The duties of the St. Paul's Outreach Committee include: education regarding and promotion of the Mission & Service Fund of the United Church of Canada; initiating special appeals as needs arise; increasing awareness and support of Wesley Urban Ministries; promoting the study of contemporary moral, social and political issues and developing programs for social action within the community; participating in inter-church relationships through the Association of Dundas Churches, and providing mission-related literature for the St. Paul's library. We trust that this report will demonstrate the Outreach Committee's commitment to fulfill these responsibilities.

Please refer to the "2020 Outreach Financial Statement" (which is located at the end of the Annual report) for financial information regarding the 2020 Outreach contributions in each area.

Wesley Urban Ministries

Wesley Urban Ministries (WUM) is one of the longest standing non-profits in the region, serving Hamilton, Halton and Brantford. They provide support to the impoverished, homeless, and marginalized through various programs and services such as Children, Youth & Family Services, Housing & Homelessness Services, and Newcomer & Community Services. Wesley Urban Ministries' programs today continue to meet the mission of decreasing barriers and increasing opportunities for marginalized and vulnerable people. With a Vision to create a community where every member is empowered through inclusivity, and given an equal opportunity to enrich their lives, and a Mission to collaborate with community partners to mobilize resources, create opportunities, and realize potential for those most in need, WUM contributes to social impact by creating innovative programs and services that transform people's lives. Funding for WUM initiatives comes from government, businesses, foundations, churches, and individuals, and that funding is put to very good use as evidenced by Wesley Urban Ministries' repeat appearance in the list of the **top 15 Canadian charities** in 2020 as rated by MACLEAN'S magazine.

As mentioned in last year's report, the Wesley drop in/day centre ceased to operate at their Ferguson Street location as of November 1, 2020. Presently, the day centre is operating out of 52 Catharine Street North on an interim basis and since the pandemic, has been providing approximately 5000 take-away meals per week to their clients, up from approximately 2000 meals per week being provided pre-pandemic.

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

Wesley Sunday Dinner (January 12, 2020) – submitted by Yvan Raymond

St Paul's takes on the responsibility of preparing and serving one Sunday dinner per year for up to 200 people at the Wesley Centre in Hamilton. The members of St. Paul's support this event through an appeal in January with donations received in 2020 of **\$482**. On January 12, 2020, we fed 152 guests. Thanks to a large team of St. Paul's volunteers for meal preparation, serving and clean up. Thanks also to Metro downtown Dundas, Fortinos (West Hamilton), Wholesale Club Hamilton and Fiddes Wholesale Produce Hamilton for providing financial support and to Aryzta Incorporated in Ancaster who provided the desserts.

A special thanks to Winston Lindsay and Mary Sealey in passing along their knowledge and support in this valuable community outreach.

Case for Kids (June 2020)

Like so many traditions in 2020, the Annual Case for Kids Walk/Run/Ride did not occur on the first Sunday in June as it has for so many years before. But the campaign went ahead despite being in the midst of a global pandemic, asking team members to sign-up and make a commitment in the month of June, to walk, run, skip, bake, craft, participate in a book club (or any other activity they wanted), and to ask for pledges from friends, family and colleagues. And despite not being able to gather as a team at Bayfront Park, the St. Paul's Case for Kids team with continued generous support from the St. Paul's congregation, raised a total of **\$6,140!** In addition, donations of **\$50** were received from envelopes, bringing St. Paul's total to **\$6,190!!** In total, the Case for Kids Walk raised just over **\$90,000**. All funds raised support Wesley's children and youth programs, including Youth Housing, a program that has remained open during COVID-19 as an essential service. Wesley has also been offering phone, online and in-person supports during COVID-19 to more than 700 children, youth and families.

A big thank-you to the small but mighty St. Paul's team of Mary and Ron Sealey, Winston Lindsay, Kim Alvarado, Ellen Fortune and Jane Gaviller-Fortune, and of course to everyone in the congregation who donated to one of our team members.

Wesley Holiday Assistance Program (December 2020)

This year's Holiday Assistance Program ran quite a bit differently from previous years. Instead of hosting a Christmas Store, Wesley worked with their programs and community partners to make personalized hampers for kids, youths, adults and families facing poverty. This year, St. Paul's collected a variety of items, including gift cards, socks, gloves, knitted items, toys and games. In addition, donations totalling **\$502** were received and passed on to Wesley in support of this initiative. In total, Wesley volunteers delivered 2764 Holiday Hampers heaped with food and gifts. A big thank you to those who provided contributions for the holiday hampers this year. COVID-19 certainly had an impact this year, but it did not stop Wesley from providing much-needed support to the many families in Hamilton in need.

In addition to the above programs, Envelope donations to Wesley Urban Ministries totaled **\$2,190**, bringing our total financial support in 2020 for Wesley's programs to **\$9,364 plus gifts in kind**. While many of our totals were down this year from last (not much of a surprise given the pandemic that has had us all in its grip since March of 2020), the total dollars raised on behalf of this fantastic organization is something to be very proud of. For further details, please visit the Wesley Urban Ministries website at <http://wesley.ca>.

Community Dinner – submitted by Carlies Longbottom, volunteer coordinator

The Monday-Night Community Dinner is one of the many programs of the Association of Dundas Churches (ADC). As one of the participating churches, every second Monday of the month, St Paul's "extends the table" and provides a hot sit-down dinner for those needing help to make ends meet, as well as those seeking good company and a welcoming place to have a meal out in the community.

Donations are taken from those who are able, but the vast majority of the costs are covered by congregational donations during our communion offerings or more recently, via online donation.

The first three months of the year saw a bit of a drop in the numbers, with an average of 40 (mostly adult) guests. Any leftovers were donated to Routes Youth Program.

This year the Monday-Night Community Dinners was ended abruptly in March due to COVID-19 for a number of months. In the spring the church representatives met to see if a modified take-out program might be implemented. St James Anglican spearheaded this endeavor and started offering a cold sandwich lunch every Monday with the financial help of some of the other churches. In December, when the menu changed to hot entrees, St. Paul's once again began taking part providing the meal once a month. St. James continues to be the distribution point of about 40 meals each week. Nancy and Yvan Raymond, and Cathy and Ken McKnight continue to be our stalwart cooks, while a small number of other volunteers also help.

	2019	2020
Dinner Donations	\$3,107	\$1,867

Association of Dundas Churches – submitted by Mary Anne Tangney

As with so many other activities, the work of the Association of Dundas Churches came to an abrupt halt in March 2020 with the worldwide pandemic. When our monthly meetings resumed virtually in May 2020, the Association reached out to support the most vulnerable in our city. The ADC researched social services which were directly addressing the urgent needs of our communities, and contributed financially to the following five frontline agencies: Hamilton FoodShare, Keeping Six, Wesley Urban Ministries, Willow's Place (Mission Services) and Carol's Place (YWCA).

Our annual Lenten Lunches had already begun in February, with the proceeds of only three lunches (before shutdown), ADC was able to contribute **\$493** to both Dundas Food Banks (Salvation Army, Jewish Family Services) in the early days of the Pandemic.

The Monday Night Community Dinners resumed in June 2020 out of one location - St. James Anglican (see Report: Community Dinners). At the January 2020 meeting, the Association resolved to make 'Climate Change/Environment' our major focus in all ADC endeavours and to come up with ways our churches could all participate; this too was sidelined due to the pandemic but will most certainly resume when all is fully functioning again. Both the Association and the Ministerial Group acknowledged the incredible stress and quick pivot to virtual services endured by all our ministers, in order to maintain Sunday worship and their other ministries. It most certainly was new learning for most, but all were able to share information and provide mutual support for each other. This was exemplified by the awesome creation of the virtual 'Advent Walk' which occurred on the second Sunday of Advent (Dec. 6, 2020). The Churches partnered to present Hope, Love, Joy & Peace to all who could join on-line.

Representing St. Paul's on the Association of Dundas Churches in 2020 were the following: Rev. Jim Cairney, Rev. Allison Playfair (up to July 2020), Chris Cardey, and Mary Anne Tangney.

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. St Paul's played an important role in establishing this respected Ministry. Thank you for the ongoing encouragement, support and prayers over the last 30 years and particularly through this recent stretch of time.

The Routes Centre was forced to close in late March, but the staff continued their contact with youth virtually, through Zoom, and with outdoor programming sessions.

The Board was able to take advantage of the closure by making substantive changes to the Centre space designed to assure enhanced cleanliness and safety. We look forward to a re-opening once Public Health officials and the City of Hamilton give the Board the OK.

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 2021.

During Lent of this year, the Outreach Committee explored with the larger congregation, various issues, concepts and organizations which we felt were relevant and worthy of reflection, including: Housing & Homelessness; Human Rights Issues in the Retail Supply Chain; One Little Candle; Migrants, Refugees and Indigenous Peoples; Climate Change; Plant the Seed; and Routes Youth Centre. The congregation was asked to take some time to research the presented topics, reflect on them, and to then make a special Lenten donation in support of the Routes Youth Chaplaincy.

	2019	2020
Lenten Appeal	\$2,003	\$1,315

Canadian Foodgrains Bank (CFGB) – submitted by Winston Lindsay

St. Paul's shares a grow project with Bowman and Bethesda United Churches in Ancaster. The crop (beans in 2020) is grown on five acres of the Shaver Farm, home of Shirley and the late Jack Cranston. The farm is leased by a local farmer, Raymond Butter. He prepares the land then plants and harvests the crop. We pay the expenses for our portion and the revenue generated is added to the CFGB donations made by St. Paul's United Church. This sum is matched by a multiple of four by our Federal Government. The money is used to meet urgent nutrition needs and to develop food security in parts of the world where they are most needed. All parties involved look forward to a good season in 2021.

To learn more about CFGB, visit www.foodgrainsbank.ca.

	2019	2020
Thanksgiving appeal	\$2,706	\$1,673
Other givings	\$564	--
Sale of crop	\$1,809	\$2,787
Total receipts	\$5,079	\$4,460
Less costs	(\$1,385)	(\$1,427)
Net Total	\$3,694	\$3,033

Project Ploughshares

“And they shall beat their swords into ploughshares, and spears into pruning hooks; Nation shall not lift up sword against nation; neither shall they learn war anymore.” – Isaiah 2:4

These words are familiar to most if not all of us and are the inspiration for the name of the Canadian peace research institute of the Canadian Council of Churches, Project Ploughshares. Project Ploughshares works to advance policies and actions to prevent war and armed violence and to build peace. It focuses primarily on the following programs: Nuclear weapons, Space security, Conventional weapons, Defense and human security, and Armed conflicts. Project Ploughshares provides expertise and analysis to the Council of Churches and its members on peace and security issues, and assists them in formulating an ecumenical response.

Project Ploughshares has a broad range of influence: governments in Canada and abroad know they can count on high-quality, accurate research resulting in tangible policy options, and at the same time, the public benefits from the organization, informing them on issues such as nuclear disarmament, ballistic missile defence, the arms trade, space security, Canada’s role in Afghanistan, and Canadian security spending.

Project Ploughshares receives support in Canada from nine sponsoring churches and from approximately 5,000 individual donors. Due to the pandemic, St. Paul’s was not able to bring in a speaker from Project Ploughshares to speak to the congregation. In 2020, the St. Paul’s board donated **\$500** to Project Ploughshares.

Truth and Reconciliation Committee/Right Relations – submitted by Barb Carpio

On February 1, 2020, the interfaith working group on Right Relations hosted a presentation at Christ Church Flamborough of the documentary “Doctrine of Discovery” followed by a Q&A and discussion led by Deidre Pike, sponsored by the Anglican Diocese of Niagara.

Due to the rapidly evolving restrictions imposed by the COVID-19 pandemic, no further committee meetings were held, and no further inter-church activities took place. To date the committee has not resumed any activities.

Members of St. Paul’s were encouraged in 2020 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**, and the congregation responded with donations totalling **\$750** to the Healing Fund (\$150 through envelopes and \$600 privately donated) and **\$250** to Five Oaks.

Orange Shirt Day Sunday September 27, 2020 - Orange T-shirts purchased from the Save the Evidence Fund in Brantford were hung on the altar, and singers and Fredric wore orange shirts. Barb Carpio read the lesson for the day, but first acknowledged any in the congregation who were survivors of the Residential School system, including students, families, teachers, nurses, caregivers, missionaries, and others.

Red Dress Day Sunday October 4, 2020 - A memorial was held at the Ellen Osler Home to remember the Missing and Murdered Indigenous Women and Girls.

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.

	2019	2020
Jan-Dec 2019 (95 boxes at \$18/box)	\$1,710	
Jan-Dec 2020 (95 boxes at \$18/box)		\$1,710
One-time donation		\$50
Totals	\$1,710	\$1,760

Sincere thanks to the members of the congregation who continue to faithfully support this ministry, providing the most basic of needs to the growing number of people who find themselves without the means to feed themselves or their families.

Eco Churches of West Hamilton (EcoWHam) – submitted by Theresa Cardey
EcoWHam's mission is to practice and promote ecological sustainability in keeping with Christian principles of stewardship. Its vision: a community where environmental and social justice prevail.

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

Due to COVID-19, members have not been able to meet monthly and events and activities were limited.

Some of our activities and events in 2020 included:

- Pipeline petition: letters sent to politicians and information pamphlets were distributed in West Hamilton to stop Enbridge's pipeline that was to be built on sensitive wetlands in the Beverly area (*Enbridge has abandoned the pipeline*)
- Discussion/climate change town halls with environmental experts and political representatives
- Co-sponsored and promoted events with Eco-Locke, Water is Life (Action on the drinking water crisis in First Nations Communities), and Wellington Water Watchers
- Environmental Advent Calendar was sent to churches to be published in church bulletins

Benevolent Fund

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.

This year we have expanded the use of the fund to regularly assist a young woman and her four children. After fleeing an abusive situation, they have settled in Hamilton, and they have only \$110 a month for groceries after paying rent! Ouch! Part of her story, and her gratitude to St.

Paul's, is recorded in the video our Stewardship Committee prepared for Gratitude Sunday: "Our Gratitude to St. Paul's in Covid Time." The video is on our website. It is worth watching! St. Paul's people have been extremely generous to the Benevolent Fund this year -- thereby allowing us to be generous. Thank you all!

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 2020, St. Paul's contributions to Mission & Service were as follows:

	2019	2020
Envelope/PAR	\$37,419	\$43,520
UCW	\$ 2,000	\$ 1,500
Interest on Bequests	<u>\$ 4,300</u>	<u>\$ 3,010</u>
Total	\$43,719	\$48,030

It is heartening and encouraging to see that the St. Paul's M&S givings were up significantly from last year and exceeded our 2020 budget. 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.

Conclusion

Thank you to the members of the Outreach Committee for their commitment to our mission, and to the congregation for helping us achieve it. In this past year with the COVID-19 pandemic creating both a global health and economic crisis, it would have been easy for us to look inwards only, and forego our support of the organizations and initiatives that Outreach champions; but instead, we continued our support: continued our support of the Benevolent Fund, continued our support of Wesley Urban Ministries, continued our support of Dundas Community Services, continued our support of Canadian Foodgrains Bank, and not only continued, but increased our support of the United Church of Canada Mission & Service fund. And this support helps make the work of these organizations and agencies possible, which translates into a very real, very tangible, and often life-changing difference in the lives of many, not only in the Hamilton area, but in Canada and globally.

These are all examples of putting our faith into action, and I am continually amazed at how the members of the St. Paul's congregation continue to put their faith into action. Because faith without action... well, I can't state it any better than it's already stated in James 2:14-18... *What good is it, my brothers, if someone says he has faith but does not have works? Can that faith save him? If a brother or sister is poorly clothed and lacking in daily food, and one of you says to them, "Go in peace, be warmed and filled," without giving them the things needed for the*

body, what good is that? So also faith by itself, if it does not have works, is dead. But someone will say, "You have faith and I have works." Show me your faith apart from your works, and I will show you my faith by my works.

So let us journey into 2021, looking forward, reaching out and acting on our faith... together.

We are actively seeking new members for the Outreach Committee, as well as a new Chair, as the current Chair, Jane Gaviller-Fortune plans to step down as of the 2021 Annual General Meeting. If anyone is interested in learning more about the Outreach Committee, please contact Jane or any member of the committee. If anyone is interested in taking over the Chair of Outreach, please contact Joan Williams.

2020 Outreach Members: Chris Cardey, Jane Gaviller-Fortune (Chair), Bev Gough, Carolyn Heijm-Lambert, Winston Lindsay, Ted McMeekin, Margaret Melhorn, Mary Anne Tangney, Rev. Jim Cairney

PASTORAL CARE AND MEMBERSHIP

“Worshipping God ... serving people” - this is our St. Paul’s United Church motto. The calling of those who choose Pastoral Care is to serve people by caring for them in a manner which mirrors the way Jesus cared for people and taught his disciples to do the same.

Over the years, the Pastoral Care program at St. Paul’s has evolved into regular practices – special events for our seniors, visiting people who need short term support during times of emotional and spiritual stress and participating in worship services at St. Joseph’s Villa. This past year we could do none of those!

The Covid-19 pandemic brought changes that isolated people and prevented us from participating in most of our regular practices. Our call to serve has persisted but has had to take on different forms.

In order to establish a way to keep the people in the congregation connected and to offer assistance with ordinary chores such as shopping and minor maintenance, callers were recruited – 21 of them. It was a learning adventure. Each person agreed to call between 5 and 19 households for a total of 302 households. In following up, rather than asking how many calls a person made, they were asked how the calls were going. From that, it became clear that our pastoral care callers are more about caring than counting.

Behind the scenes some of the regular, faithful work continued. Prayer shawls with thoughtful cards attached were delivered; the members of the prayer chain continued their faithful work; poinsettias were delivered to our most isolated; birthday cards were sent to those over 80 – 89 of them!

Beth Gibson, who has diligently tracked each and every membership change, has retired from this committee after 35 years of service. She will be greatly missed! We send her off with love and gratitude.

Thank you! Thank you! Thank you to each person who serves as part of the essential ministry of Pastoral Care.

Barb Carson	Receptions	Cathy Pengelly	Transportation
Win Czum	Secretary	Andy Jaap/Sylvia Hillyard	Archives
Beth Gibson	Membership	Ruth Johnson	
Eleanor Stendzis		Lynne Calnek	Chair

Prayer Chain

We are grateful for the dedicated members of St. Paul’s who have been praying for those in need of prayer. All prayer requests received are passed to the volunteers who pray, in their own time and place. The St. Paul’s prayer chain is coordinated by Judy Kleven.

“People will forget what you said, people will forget what you did, but people will never forget how you made them feel.” - Maya Angelou

PRAYER SHAWL MINISTRY

During the past year, prayer shawls and lap blankets were given to members of the congregation and to members who had requested them. At Christmas, winter items, infant blankets and shawls were donated to Wesley Urban Centre, Mission services, Wentworth Lodge and St. Josephs Villa. I am grateful to those who, through their generosity, time and energy, donated to our ministry.

We are an informal group who craft the items at home. During this “stay at home” directive and the future, I invite you to use your talents to knit, crochet and/or quilt a hat, a scarf, mitts, socks, a shawl or an infant blanket. Check your extra supplies of yarn or material and see if you can meet this challenge. It does not need to be fancy! I will gladly pick up that item and store it until it is needed.

Report submitted by Barbara Hallam



STATISTICAL INFORMATION

MEMBERSHIP	Dec 31 2019	Dec 31 2020
Resident Members	284	274
Non-Resident Members	<u>54</u>	<u>55</u>
Total members	<u>338</u>	<u>329</u>

Number of Marriages	1
Number of Baptisms	0
Number of Funerals	10

Baptisms

Weddings

Brent Christopher Ryan Cormick & Stephanie Kayla Childs

Profession of Faith (None)

Transfers to Non Resident

Marion Hunt

Transfers In (None)

Transfers Out

Dawn Cerantola

Alicia Haynes

Deaths in Non Resident (None)

Transfers in from Historic (None)

IN MEMORIAM (* Members)

*John Bos

*Liz Newman

*Flora Litt-Irwin

*Rick Abbott

*Jill Bolton

*Linda Wilkinson

*John Matthie

Jennifer Braybrook

Rev. James (Jim) Allsop

Ada VanDerDussen

Heather Pullen

Isabella Donnelly

Beth Gibson, Membership Records

PROPERTY COMMITTEE

Achievements in 2020 included numerous maintenance and beautification projects such as installation of commercial grade toilets, several small painting projects, clean-up of storage and workspaces as well as WHMIS compliance measures.

Our boiler performed admirably for the second year with only some general upkeep costs against the budget in 2020. We had one significant issue late in the year but not billed till this year, a result of deteriorated piping that required replacement to eliminate the greater risks associated with water damage.

Security and safety of our staff and property remains a top priority. We continue to follow an 'all doors locked policy' and have added a video/audio communication system for the office entrance with an electronic door opener to assist with visitors during office hours.

Personal protective equipment (PPE) and sanitization supplies were an unplanned and unbudgeted expense this past year. Costs were in the range of a few thousand dollars and fortunately absorbed by cost savings on several budgeted line items. A must going forward, this is now a budgeted line item.

Rentals and extended property use have been enhanced with a specific committee overseeing details and approvals. Working from the analysis and recommendations completed in the prior year, new rates, agreement details, access parameters and need for an affiliate of the church to act as a facility coordinator during certain events are the highlights.

Outstanding key items in scope or process are an accessibility ramp for the main entrance, activating security system with alarm response, motion activated lighting on third floor lighting and a refresh of the dining hall.

Having done a thorough walk of the building interior we have a comprehensive list of 'must have', 'should have' and 'nice to have' projects encompassing maintenance, repairs and beautification. The projects are categorized into 'Capital Expenses' for larger projects in cost and scope, 'Budgeted Property Expenses' for lower budgeted projects, and 'Tasks' for small projects that can be taken care of by Tomas and the committee.

With reduced building use we have been able to focus more of Tomas' time on smaller maintenance and beautification projects and will continue to do so moving into the new year.

Thanks to the committee members, specific project owners and Tomas, for their valuable input and tasks taken on throughout the year.

We are always happy to have new committee members as well as persons with a specific flare or passion to provide input and assist with specific projects.

Submitted on behalf of the Property Committee,
Paul Fortune, Chair

KITCHEN SUB-COMMITTEE

In this year of Covid-19, very little happened in the kitchen. The Lenten lunches were scheduled, but unfortunately had to be cancelled.

Ruth Johnson

STEWARDSHIP ANNUAL REPORT 2020

January 2020 began for your enthusiastic Stewardship Committee with much keen anticipation for new projects that lay ahead. Our Coffee Challenge began again during our refreshment time after Sunday morning worship services, and again was hugely successful. Although the number of Sundays was cut short by the Sanctuary lockdown, I can proudly report that our goal of \$600 was raised. Thank you for bringing those loonies, toonies and bills and depositing them in “The Big Brown Mug”. When the mug does its rounds in the dining hall again in 2021 or 2022, it will be a symbol for us that Covid -19 restrictions are behind us and we can fellowship safely together again as in the past. Until then, keep hoarding those coins.

An additional letter was mailed out with the Income Tax Receipts in 2020, expressing our gratitude for your financial support during 2019 that enables our ministries at St. Paul’s to thrive.

We have had much interest and inquiries about the date of our next “Previously-Loved-Art-Sale”. The plan was to have the event around Valentine’s Day 2021. That date will most likely be in February of 2022. If you have any art pieces you would like to donate, call the church office or any of the committee and we will gladly pick them up when it is safe to do so. Covid lockdowns have given us an opportunity to change pieces that have hung on our walls for years.

In early February a guest preacher from Texas, and long time friend of Rev. Jim, delivered some insights, stories and thoughts on his experiences about true stewardship assimilated over many years as a pastor, author, and inspirational leader. At a “Lunch and Learn” held in the Parlour after the service we were presented with factors that motivate a church member to give of their time, talents and resources. By appealing to people’s compassion, sense of community and hope, Dr. Kennon Callahan has found that church givings will increase. He suggests that Millennials are drawn to community, compassion, reasonability and hope as motives for giving, not so much to our post war cry of “challenge and commitment”. Dr. Callahan believes that in 2020 we have the privilege of living in an “unchurched” culture, not unlike the years after Jesus lived, showed us how to love, taught his disciples and then ascended to the Father, leaving his followers to reach out to another “unchurched” society of the first century.

Under the banner of stewardship, Fiesta, with its own separate committee of skilled dedicated church people led by Joan Williams, executed an amazing online silent auction that was hugely successful and added much needed revenue to St. Paul’s coffers.

After the reopening of the sanctuary in the fall, your committee sat down with Rev. Jim to

discuss our thoughts for a stewardship agenda going into November which has traditionally been stewardship awareness month. We all shared ideas about our mission during this unusual year. We have observed times and heard stories from members and folk from outside the congregation, about how the ministry of St. Paul's has helped them cope better. A plan was conceived for January 2021 to share "good news" stories with our church community that would illustrate how St. Paul's ministry has helped members of our church family and others throughout the pandemic.

We reached out to individuals who graciously responded in writing or with video clips, describing with gratitude how they were helped by the various ministries provided by St. Paul's. 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. Three hundred advance letters were mailed out the second week of January with an "Estimate of Givings" card enclosed. The video was live streamed during the next worship service, Jan. 17th, which we appropriately renamed 'Gratitude Sunday'. The video was well received. We had a regular Sunday morning viewer from the east coast email us that she was so moved by one clip showing our outreach and benevolence, that a helpful cheque would be in the mail.

It is truly amazing that the givings to St. Paul's saw an increase of better than 6 % throughout the Covid-19 months of 2020 even with so much disruption in employment and financial hardship. Everyone is to be congratulated for what they have given over this upsetting year.

Let us be open to the leading of the Holy Spirit, adapt, and move forward as disciples of Christ.

Bob Boose
Chair

MEN'S BREAKFAST CLUB

2020 was a year like no other for the Breakfast Club and for everyone else. How many times in 2020 did you hear or use the word “Zoom”, compared to 2019?

In 2020 the Breakfast Club celebrated our 18th anniversary of serving “the best breakfast in town” to all of those who make our dining hall a must place to visit on Saturday mornings. During the year we almost reached a goal of serving our 50,000th breakfast. We did not achieve that milestone because, like much of Ontario, we were compelled to close following the breakfast on March 14.

When active, we serve about 55 to 65 breakfasts each Saturday. Approximately 15% of the breakfasts are provided without charge to those who are unable to pay.

The original purpose of the breakfast was not just to raise money. One idea was that it would give the men of the congregation an opportunity to get together on a regular basis to enjoy fellowship with each other. In 2020, the following members of the congregation helped out in preparing and serving breakfast: Ed Beard, Henry Brink, Norm Cameron, Frank Chennells, Ken Chrysler, Charlie Couch, Ross Cruikshank, Mike Downs, Neil Egerton-Jones, Ed Heijm, Ron Hopkins (who designs the always interesting placemats), Winston Lindsay, John McCloy, Bruce McKay, Ken McKnight, Malcolm Nuzum, Wayne Potter, Steve Raymond, Yvan Raymond, Richard Robertson, and David Steele.

We would like to make special mention of our friend and long-time Breakfast Club participant John Matthie who passed away during the year.

In 2020 we were able to raise \$2,200 for the ongoing works of St. Paul's. Since our start in 2003 we have raised over \$157,000.

A special thank you to Beth Gibson who, week after week, helped out with the food shopping.

We hope to get the breakfasts back up and running sometime in 2021. When and how are yet to be determined. Please stay tuned.

Remember that we did and will serve “the best breakfast in town” every Saturday from 8:00 a.m. to 10:00 a.m. We really do hope to see you sometime in 2021.

David Ivey



This year Fiesta changed considerably, and yet it did not change.

We could not get together for two days of good food and shopping and time together. However we still managed to work together and have some fun, and raise funds for the work and ministry of St. Paul's.

All our Fiesta efforts were put into an 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. A team of people approached local businesses who if able, gladly supported the St. Paul's Auction. There was everything from a set of bookmarks, to a week at a cottage (thank-you Rev. Jim and Ann). There was an espresso machine and a Spiderman waffle maker. There were gift certificates for restaurants, and for landscaping and for car repairs. There were handbags and hazelnuts, and the Hamilton Philharmonic Orchestra.

People who would have missed the jams and jellies table, and the pies and baked goods of the bake table at Fiesta discovered that these items were available on the auction site from Susanne Crago, and Mary Sealey, and Win Czum and Sheelagh Wood (and Rev. Jim again!).

The final tally of funds from Fiesta 2020 was \$10,500 toward the work and ministry of St. Paul's United Church in Dundas. Many people donated 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 COMMITTEE

We at St. Paul's are truly blessed by the talents of our dedicated worship leaders- Rev. Jim, Fredric and Rev. Wayne and his team (behind the scenes). In spite of frequently changing rules and regulations, they have managed to provide us with complete weekly services. In one year we have gone from regular services to complete lockdown pre-recorded ones to socially distanced limited ones to now lockdown live-streaming. The music church is still living up to its name! We enjoy faithful choir members leading us in hymns, many gifted instrumentalists, pre-recorded anthems, Handbells and virtual Sweet Refrain. We even get to watch Fredric's feet on the organ pedals bedecked in bright new socks (from the sock-it-to-him Christmas tree). There were beautiful extra Advent services. So many changes because of this pandemic. Ash Wednesday is Feb.17, signalling the start of the Lenten season. I pray that we will be celebrating the joy of Easter together (unlike last year). Stay safe and healthy!

Respectfully submitted,
Janet Templeton

MUSIC DIRECTOR

At St. Paul's, we have made a commitment to Music as an integral part of the total Ministry of this church. St. Paul's has charged me with the leadership in this ministry. I have come to understand my role in facilitating 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 in the crisis of the pandemic that began in 2020, carrying out this ministry has taken a new face and new challenges.

March 6, the date of St. Paul's Musical Showcase XI, one week before the pandemic was declared, gave us an opportunity to celebrate all that which we have come to appreciate about St. Paul's Music Ministry. Scores of people involved, reaching a large community audience, and great music and joy. By the next week the lockdown began. Yet, despite the challenges, we have found new pathways to keep our heart for music alive. Finding our way, week by week in our worship experiences and community life, we continue to be exposed to an eclectic and intentional diversity and richness of music seldom matched in other congregations.

Sadly, we miss the many music venues that have been part of our community outreach. Groups like the Dundas Valley Orchestra, the Dundas Concert Band, Musicata, Chorus Hamilton, and the Hamilton Philharmonic Orchestra have been impacted by the pandemic, and prevented from live concerts that had previously graced our sanctuary.

Two events, St. Paul's Musical Showcase and the Candlelight Noel, I believe capture just how resilient music is in the ministry at St. Paul's. The first was a live *tour de force* of what we can do to the Glory of God and service to people. The second has shown what we are capable of doing in the face of restrictions, and also recalling the heritage we have. If you have not listened to these recently, I urge you to do so. And between those celebrations and beyond, we have, week by week, embraced new technologies and continued our music traditions.

In this church we have many musical instruments and resources. A three manual Casavant Pipe organ, a Samick Grand Piano, four other well maintained pianos, an electric keyboard, four octaves of Schulmerich Handbells and two octaves of Melody Chimes, and Boomwhackers,

Orff, and other percussion and melody instruments. This year we added a chorus of ukuleles, so that we can offer music activity for the young people of the church. All instruments require maintenance and care. Occasionally there are repairs needed for the musical instruments beyond the standard maintenance; and these require major cost outlays. One major repair completed in March was done to fix the damage to the Trombone rank of the organ caused by roof leaks and plaster debris. The Music Reserve Funds are an invaluable resource, helping to cover the needs of the music programme, beyond day-to-day expenses.

The many musical groups that have defined the Music Ministry, have of necessity had to go into lockdown too. 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, and are waiting for better days to find a way to re-group.

But here are some of the ways the music groups have been active in music fellowship.

- Zoom social gatherings for Sweet Refrain, for Handbells, for Chancel Choir
- Our new Holy Ukuleles online group for children.
- Virtual anthem projects for use in our worship.
- Reduced size group of Handbells rehearsing.
- “Blog” newsletter to music groups, to help them through frustrating times of isolation.
- Participation of individuals and small groups to play or sing 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, a great morale-lifter
- Collaborating with Dundas Valley Orchestra to pool our musical talents and aspirations.
- Andrew Smart who has amazed and delighted us all with his own “virtual” and musical skills.

As minister of music, I would also like to thank all who have been key to our ongoing music ministry. Many singers offered to sing the hymns week after week. Sheelagh Wood and Steve Parton who help with the Holy Ukuleles. Mary Margaret and Bruce Fink who led the Sunbeams until lockdown. Fine musicians who have made their videos at home to share in our worship. And above all, those technical people who helped with recording and editing of our music - John Tuk, Wayne Irwin, Leen Tuk, 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.



Fredric DeVries



CELESTIAL SINGERS

The Celestial Singers, open to children from grade two through grade eight, participates in worship frequently at St. Paul's.

We began 2020 preparing for our part in the Musical Showcase. Right afterwards the pandemic hit and in-person gatherings stopped. The Celestial Singers received a weekly newsletter with music videos and activities to keep them engaged.

We switched in the fall to Holy Ukuleles on Zoom, to safely keep children in touch and learn more music. We have 11 children who come online weekly. Steve Parton is sharing his musical expertise by teaching the children.

One sad event that happened to our group was the death of the mother of Claudine Radigan, one of our members. We sent our concerns as her family grieved in January.

I would also like to thank Sheelagh Wood for all the support she gives in making the Celestials a success in our current pandemic.

We welcome inquiries to enroll more children.

HANDBELL MINISTRY



St. Paul's Handbell Choir offered to all, musical training with the Schulmerich Handbells and Melody Chimes. We also had a Workshop for New Players, designed to have a relaxing time learning to play these beautiful bells, free of the pressure of performance.

One week after our participation in the Musical Showcase, the pandemic set in and our rehearsals were cancelled.

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 evolved into a 5-member group that met in the church regularly in the fall 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. I am sure that we all hope for the time to come when we can once again make handbell music together.

SUNBEAMS

September is an exciting time to plan and prepare for the enrollment of the Sunbeams. We are very well blessed here at St. Paul's to have families who commit to practices and presentations Thursday nights and Sunday mornings.

This year we welcomed 3 year olds who were excellent singers and joined comfortably with the choir of 9 members. It is our intention not just to introduce the joy of music at this delightful age, but to provide social developing experiences and opportunity to learn, to sing, and play together. Two practices in length of about 30 minutes are offered to our families. The children learn about Bible Heroes, teachings, parables praises and prayers with lyrics directly related to Bible passages. It is our hope that the music they sing and play will remain with them through their lives and will provide them with pleasant memories.

Our young choristers sang "Bethlehem Night" accompanied by bells played by some very capable parents at Christmas, it was a heart-warming experience for all to see. Crafts too are another highlight we do about once a month. For Christmas the Sunbeams, Moms, Dads, and Grandparents traced their hands on to shades of green construction paper to shape a Christmas tree which decorated their music room. Christmas brings the opportunity to sing, dance and snack on the goodies at Party time. We make as much time as possible to play instruments available to them, a well stocked cupboard of tambourines, bells, percussion instruments, shakers, triangles and kazoos.

We had recently received a delightful music book for children with lyrics by Flora Irwin and music by Wayne Irwin. We were sincerely touched by this gift. It was our hope that Flora would have been able to hear the Sunbeams sing her music. The songs were lovingly written with just children in mind.

The Sunbeams prepared well for the March 2020 Musical Showcase. No one ever wants to be placed in a program behind the Sunbeams so I've been told.

The Sunbeams sang "The Arriving Song", "Something, based on the familiar hymn, Jesus Loves Me", a delightful, light-hearted song with singing, dancing and whistling, and also the well loved "How Much is That Doggie in the window". It was a wonderful night of music and celebration and we were thankful to have been able to end on a high note.

Around the corner came the Coronavirus and our time together suddenly ended. But I will complete this report with this. One quiet evening when only one Sunbeam attended, she asked if she could sing a song, and she began to sing: "How should I feel discouraged? Why should the shadows come? Why should my heart feel lonely and long for Heaven and Home? When Jesus is my Portion. My constant friend is He. His eye is on the sparrow and I know he watches me. I sing because I'm happy. I sing because I'm free. For His eye is on the sparrow and I know He watches me." Thank you so much Myanna Bruce. It took a little 6 year old to remind me that even when things are darkest, God reminds us to have faith and He will take care of tomorrow if we follow Him today.

Respectfully Submitted,
Mary Margaret Fink

THURSDAY AFTERNOON SINGERS (TAS)

The Thursday Afternoon Singers (TAS) enjoyed a very solid schedule beginning mid September in preparation to visit 20 local retirement and Senior Residences situated here in Dundas, Hamilton, Waterdown, and Burlington with musical entertainment. Our Music Director, Eileen Wilmot developed an exciting fun-filled singing program with a variety of themes. We presented a balance of solos, duets and full chorus Extra special programs are always presented for Christmas, Robbie Burn's Day, Valentine's Day, St. Patrick's Day and Easter.

The choir was invited again this year to participate in the St. Paul's March Musical Showcase. We presented 4 numbers, "I Wonder Why?", "The Wayward Wind", "All I Do is Dream of You", and "Any Dream Will Do".

Following the showcase, however, concerns developed about the Coronavirus which meant that the TAS were no longer able to complete our choral programs. Our members continue to keep up their spirits, but do realize it may be a long while till we are back to what we love to do, sing.

We hope and pray to be back together again as soon as it is safe to do so

We welcome new members and will appreciate hearing from you. If you are between the ages of 65 and 100+ you will find from us a welcome smile, an outreached hand or fist bump and you never have to worry about finding a ride everywhere we go.

Our mission is to provide a service to our community that spreads joy and allowing anyone at any age to find within themselves more purpose and reason to be. You are never too old to learn new things. Come and find some friends in us.

Respectfully Submitted,

Mary Margaret Fink

Secretary on behalf of the TAS Executive

ST PAUL'S CHANCEL CHOIR

For the first 2 months of 2020 St Paul's Chancel Choir rehearsed and performed as usual... preparing anthems for services and their contribution to the Musical Showcase in the form of highlights from "The Sound of Music" and "Hairspray". After mid-March, the choir was unable to assemble due to covid 19 protocols and all group singing stopped. Over the course of the rest of the year the only group singing were 3 "virtual choir" videos involving about 15 people that Leen and John Tuk arranged and produced. Throughout the year various choir members (as solo, duet and sometimes trio) contributed to the service music of St Paul's as well as the Candlelight Noel through both live and recorded singing.

Leen Tuk

Choir President



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.

- Because of the Covid-19 pandemic restrictions in 2020, events and ministries of the UCW were significantly reduced, but the fellowship continued.
- We were not able to host the garage sale which usually takes place in April.
- The Horseshoe Fall Annual meeting which we were to host in the spring was originally postponed but eventually had to be canceled.

Unit Reports:

Unit 9, meets the first Monday of the month and in February and March 2020 began planning the Unit's commitments for year, unaware that we would be facing a world wide pandemic.

Sarah Muys from Copetown United Church was the guest speaker at our February meeting. Sara is a retired nurse and told us of her experience as a volunteer with Medical Ministries International. She spoke about the work the organization does in third world countries helping people with medical issues as well as what it was like living in these countries.

March brought Unit 9 commitments to host March coffee hours following church service's and for organizing the lunch for the St. Paul's Annual General Meeting March 8th 2020. Plans were well on the way for the garage sale May 2nd, however, due to Provincially mandated shutdowns and restrictions we had to cancel the Garage Sale and the rest of the years regular commitments.

Unit 9 has remained silent through the pandemic, however, members have continued their individual dedication to their personal work at St. Paul's

Submitted by Kelly McCaughey Co-Leader.

Unit 5, met in January and February for their usual gatherings of fellowship and sharing. On March 10 we hosted an evening gathering, inviting everyone of St. Paul's. Rev. Jim Cairney gave a very interesting presentation on his work and visits to Palestine as a United Church of Canada monitor. Refreshments were served. About 60 people attended.

Within a week of the March event the WHO declared the Covid -19 pandemic. Ontario was put into lockdown at various levels for the rest of the year.

We met by Zoom video gatherings for a couple months and then, as the weather became warmer, we met in Dundas driving Park, all the time observing physical distancing and mask wearing. The mild fall weather allowed us to continue to meet in the park until November.

Happy Gang met for the first couple of months then again, because of restrictions, ceased to meet, but did keep in touch. The Shaw Festival bus tour planned for May was cancelled. Sadly, in April, Richard Abbott, one of our Happy Gang players, contracted covid-19 and died as a result. We will miss his enthusiasm and his joyful spirit.



Several baby Items were collected and delivered to the Salvation Army, including hand knitted items by Ellen Danciu, her 'lock down' project! Thanks To Sharon McKay for organizing this ministry.

Unit 5 will continue to 'meet' in some way for fellowship, sharing and support in 2021.

For a list of ministries UCW supports financially, see UCW financial report.

Thank you to all the dedicated women of St Paul's, including the UCW committee, Sheila Hamilton, Linda Cormick, Dawn Cousins, Nancy Tuk, Kelly McCaughey, Sharon McKay.

Abundant Blessings

Win Czum, UCW Chair

1ST DUNDAS SCOUT GROUP



2020 was an interesting year for Scouting at St. Paul's. In January we had 37 registered youth members and 14 adult volunteers. From January to March 1st Dundas was able to offer full in-person programming using the resources provided by St. Paul's. However, from March to July, our programs moved on-line due to COVID19 restrictions. Due to the suspension of in-person programming, Scouts Canada extended membership from September to December at no cost to the youth and also encouraged new youth to register in September also for free for that period. From September to December Scouts Canada's pandemic protocol allowed for youth and Scouters to meet in-person, but only outdoors. Beaver and Cubs met weekly in the Driving Park, while the Scouts met in the backyard of one of the Scouters. Overall, the Sections did their best to adapt to this new program model and overall, we consider it to have been successful.

1st Dundas engages youth aged 5 to 26 in the following sections: Beavers (5-7), Cubs (8-10), Scouts (11-14) and Rovers (18-26). We are still without a Venturer (15-17) section due in part to the pandemic restrictions and the number of Venture aged Youth in our group. However, we are optimistic that once we return to in-person meetings there will be interest in that section of our program. Currently two of our Venturer Advisors volunteer with the Ancaster Venturer Company, so they continue to make an impact on youth in our community even if not at St. Paul's. Our Rovers belong to and meet in a composite group – the 1st Hamilton Rover Crew and hold regular monthly meetings also within the pandemic protocols.

The Section Scouters are led by the Group Committee, made of Leaders and Volunteers with a Chair, Secretary and Treasurer. Program and Leadership roles are coordinated by 2 Co-Group Commissioners who report to the Hamilton-Area and Battlefields District of Scouts Canada.

Up until the arrival of the Pandemic, all sections enjoyed a variety of outdoor programming, including camping, canoeing, hiking, snowshoeing, tobogganing, skating and swimming to name a few. We also held our very successful Annual Pancake Supper on February 26th with all profits donated to the Church. However, even under the current restrictions our sections continue to offer a varied outdoor program that in the least afford the youth the opportunity, where permitted to get outside, be active and enjoy the social components of Scouting with their friends and fellow youth members.

Overall, Scouting at St. Paul's continues to be an attractive, exciting program for youth, promoting pro-social values and outdoor activities while maintaining the goals and values of Scouting in Canada and Worldwide. Our Scouters are imaginative and have catered the program to help maintain interest in the program and contribute to the education and growth of the youth.

On behalf of the Youth, Leadership Teams and Group Committee at 1st Dundas Scouting we would like to thank St. Paul's for continuing to be our sponsor and for the tremendous support you provide to us throughout the Scouting Year.

Note: We are currently in need of Scouters and Activity Leaders in all our sections. In addition we are looking for new members for our Group Committee. Participation as either a Scouter or

Group Committee member is not dependent on having any youth in the organization, but rather a desire to work or help out with youth and/or assist in providing advice and guidance to the overall Leadership Team. If any members of St. Paul's are interested in providing assistance in any of these roles, please contact Gord Cormick or Doug Dalglish.

Thank You,

Gord Cormick and Doug Dalglish, Co-Group Commissioners, 1st Dundas Scout Group

1ST DUNDAS SCOUTS

The last year was particularly challenging for the Troop, however we are figuring out how to continue Scouting even in light of the Pandemic.

The program essentially is based on outdoor activities so the Scouts adapted easily to the "outdoor only" requirement in order to continue the program when the restrictions began to come into effect in early 2020. Hiking and outdoor skills were our focus so we took advantage of these meetings to learn how to safely use propane and naphtha stoves and lanterns as well as important tools such as axes, saws and knives. The Scouts learned a variety of techniques for setting & lighting fires which culminated in an independent meal preparation cooked over the open fire.

We took our meetings online in January of 2021 and are looking forward to once again being able to meet outside to enjoy some physically distant winter activities.

Yours in Scouting,

Paul Boyd

Troop Scouter

1ST DUNDAS CUB PACK

During the early months of 2020, 1st Dundas Cub Pack was once again busy with lots of fun outings and games along with learning activities aligned with the Canadian Path.

We had 16 Cubs registered from January to June. During that time the Cubs were occupied with a varied program of regular meetings consisting of games, badge work, stories and craft making. In January we went skating at the Driving Park. February brought the annual Pancake Supper in support of St. Paul's, held on Shrove Tuesday. Cubs helped by serving plates of pancakes and bacon to the patrons. In late February, the Pack attended Camp Nemo for a Winter Camp that included learning how to make and start a campfire, a demonstration on maple syrup making, building wooden bird houses and having a great campfire on the Saturday night. We also held Scout's Own, a form of outdoor Church service that includes bible readings, prayers and hymns along with a Scouter's 5 (a spiritual story). Later in the month the Cub Kar Kits were handed out for the Cubs to build and get ready to be tested in elimination heats and a final rally held over 2 meeting nights just before March Break.

When the COVID19 restrictions were put in place in Mid-March, all of our meetings moved to an on-line format and continued that way until we broke for the summer at the end of June. Our on-line activities were a lot of fun, although shorter than our previous 1.5 hr long ones. But we enjoyed a variety of fun activities and themes that kept them engaged. One of the nicest compliments we got from the Cubs was they had a chance to meet with their friends once a week that they otherwise couldn't enjoy during the lock-down.

In September and through to December, the Pack registered 13 Cubs. During that time Scouts Canada Pandemic Protocols allowed us to meet in-person, but outdoors. Due to the great weather, we were able to enjoy meetings in the Driving Park. We held a scavenger hunt, had a model rocket demo and played wide area games. We hiked along the Spencer Creek Trail and enjoyed another great campfire and marshmallow roast at Bagheera's house. We also made Memorial Crosses (we've been doing this annually for the past 5 years) that we placed at the Cenotaph while holding a short Remembrance Service. We even made armpit fudge (don't ask) and enjoyed hot chocolate and cookies every night the temperature was below zero.

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 province-wide lockdown, everyone is looking forward to 2021. We will be welcoming new members to the Pack with 5 Beavers swimming up from the Colony to join us. That will bring our membership to 18 youth and 5 Scouters. We eagerly await an end to the pandemic and to being able to enjoy the Church Gym and all of the other benefits St. Paul's provide us. 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
Baloo (the friendly Bear) – Jeff Dalglish
Raksha (the caring mother Wolf) – Pat Dalglish
Kaa (the wily python) – Dan McDonell

1ST DUNDAS BEAVER COLONY

We had 13 Beavers registered from January to March. Making the most of the poor weather in January, we held a non-electronics game night. We went ice skating and made egg carton bugs. In February we held a campfire night followed by making sugar cube igloos. We finished the month with the Pancake Supper on Shrove Tuesday. The Beavers paired with cubs to help serve food. For March we crafted our Beaver Buggies. The kids were excited to race them. Unfortunately the next week was March break, and then we were forced to shut down due to COVID-19.

Waiting to see the impact of sending the kids back to school we resumed our program, with the kid's safety in mind, in October. We registered 5 Beavers, growing to 7 Beavers by the end of December. We started meeting in the Dundas Driving Park, making do and using the ingenuity that Scouts are famous for to run a successful program despite lacking the comfort of lighting, heat and being inside the Church, not to mention indoor plumbing. October is always a big month for crafts so we started with our riverbanks, with each Beaver doing a different segment and then we taped it all together, showing that even though we are socially distanced, we are still together. After that we did our Thanksgiving, Halloween, and Remembrance Day crafts. Spaced out, for our second meeting in November we went down to the Cenotaph, leaving our wreath that we had crafted the week before.

Because it was at this point in the year getting so dark, we shifted into doing more physical activities, running games that you could social distance as well as a rope maze and games of tug of war (it was one long rope.) In the first week of December, it snowed a whole lot, and the kids were delighted to play in the fresh snow building snowmen and making snow angels. We finished off the year crafting snowmen made out of socks filled with rice, they were dressed up to the T. We ended our year with 4 of our Beavers swimming up to join the Cubs.

Robert Silver – Tic-Tac
Joe Childs – Rusty
Michel Ray-Zarate – Acorn
Jolene Lewis - Hopper

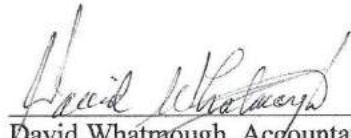
Independent Financial Reviewer's Report 2020

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, 2020 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, 2020

St. Paul's Financial Activity 2020 & Proposed Budget 2021

"Worshipping God and Serving People"

	2019 Reviewed Actuals	2020 Reviewed Actuals	2020 Approved Budget	2021 Proposed Budget
INCOME FOR OUR MISSION				
Individuals and Families	\$257,921	\$267,247	\$271,623	\$276,950
Groups	\$41,976	\$17,090	\$33,350	\$14,050
Others	\$133,824	\$85,243	\$111,564	\$88,600
Total Income for our Mission	\$433,721	\$369,580	\$416,537	\$379,600
EXPENSES FOR OUR MISSION				
Personnel	\$326,142	\$311,223	\$366,784	\$323,922
Administrative	\$60,802	\$63,298	\$63,558	\$61,414
Christian Development	\$4,053	\$1,753	\$9,500	\$5,500
Communications	\$4,155	\$8,166	\$6,600	\$14,350
Pastoral Care & Membership	\$1,164	\$884	\$2,850	\$3,560
Property	\$75,680	\$53,130	\$91,820	\$68,550
Stewardship	\$866	\$674	\$4,000	\$4,000
Worship	\$21,132	\$7,591	\$10,900	\$9,500
To Outreach for Local Partners	\$625	\$625	\$1,250	\$1,225
Total Expenses for our Mission	\$494,620	\$447,345	\$557,262	\$492,021
OPERATING SURPLUS (DEFICIT)	-\$60,898	-\$77,765	-\$140,725	-\$112,421
OUR MISSION & SERVICE TO OTHERS				
Income for M & S	\$43,719	\$48,030	\$41,010	\$48,530
Expenses for M & S	\$43,719	\$48,030	\$41,010	\$48,530
M & S SURPLUS (DEFICIT)	\$0	\$0	\$0	\$0
OUR OUTREACH TO OTHERS				
Income for Outreach	\$16,776	\$13,545	\$15,250	\$13,475
Expenses for Outreach	\$16,776	\$13,545	\$15,250	\$13,475
OUTREACH SURPLUS (DEFICIT)	\$0	\$0	\$0	\$0
SUMMARY:				
TOTAL INCOME	\$494,217	\$431,155	\$472,797	\$441,605
TOTAL EXPENSES	\$555,115	\$508,920	\$613,522	\$554,026
NET CASH SURPLUS (DEFICIT)	-\$60,898	-\$77,765	-\$140,725	-\$112,421
ALLOCATIONS FROM (TO) RESERVES				
Allocations - Approved Operating Budget	\$58,432	\$12,901	\$20,000	\$29,200
Unbudgeted Allocations - From (To) Reserves	\$2,466	\$64,864	\$0	\$0
TOTAL ALLOCATIONS FROM (TO) RESERVES	\$60,898	\$77,765	\$20,000	\$29,200
TOTAL SURPLUS (DEFICIT)	\$0	\$0	-\$120,725	-\$83,221

St. Paul's Financial Activity 2020 & Proposed Budget 2021 **Summary of Income**

	2019 Reviewed Actuals	2020 Reviewed Actuals	2020 Approved Budget	2021 Proposed Budget
INCOME FROM INDIVIDUALS/FAMILIES				
Envelopes/Post-dated/PAR	\$247,157	\$262,285	\$260,827	\$273,000
Plate	\$6,067	\$1,382	\$6,200	\$1,000
Special Givings - (1) from below	\$4,697	\$3,580	\$4,596	\$2,950
	<u>\$257,921</u>	<u>\$267,247</u>	<u>\$271,623</u>	<u>\$276,950</u>
INCOME FROM GROUPS				
Breakfast Club	\$10,771	\$2,187	\$10,500	\$2,400
Fiesta Marketplace	\$18,000	\$10,500	\$15,000	\$10,500
Reception Committee	\$1,460	\$545	\$1,500	\$200
Miscellaneous - (2) from below	\$11,745	\$3,858	\$6,350	\$950
	<u>\$41,976</u>	<u>\$17,090</u>	<u>\$33,350</u>	<u>\$14,050</u>
INCOME FROM OTHERS				
Income on Bequests/Investments	\$48,187	\$40,921	\$32,669	\$40,800
Rentals & Sales	\$56,531	\$16,903	\$52,000	\$27,800
Manse Fund (income on investments)	\$9,830	\$0	\$6,895	\$0
H.S.T. Rebate	\$8,276	\$10,236	\$9,000	\$9,000
Gov't Payroll Subsidy	\$0	\$5,183	\$0	\$0
Donation re: Parking Lot	\$11,000	\$12,000	\$11,000	\$11,000
	<u>\$133,824</u>	<u>\$85,243</u>	<u>\$111,564</u>	<u>\$88,600</u>
TOTAL INCOME FOR OUR MISSION	<u>\$433,721</u>	<u>\$369,580</u>	<u>\$416,537</u>	<u>\$379,600</u>
(1) Special Givings from Individuals/Families				
Bulletin Sponsors	\$450	\$210	\$500	\$250
Christmas Envelopes/Pageant	\$1,624	\$0	\$1,500	\$1,500
Flower Fund	\$245	\$0	\$196	\$0
Good Friday/Lenten Brkfst/Maundy Thurs. Lunch	\$357	\$100	\$500	\$0
Livestreaming/Web support	\$200	\$150	\$200	\$0
Receipted Donations: Non-Members	\$975	\$1,578	\$1,500	\$1,200
Weddings (net of associated expenses)	\$474	\$0	\$0	\$0
Stewardship Projects	\$0	\$600	\$0	\$0
Miscellaneous	\$372	\$942	\$200	\$0
	<u>\$4,697</u>	<u>\$3,580</u>	<u>\$4,596</u>	<u>\$2,950</u>
(2) Miscellaneous Income from Groups				
Afternoon Singers Donation	\$250	\$0	\$250	\$0
Bible/Other Studies	-\$181	\$300	\$0	\$0
Coffee Challenge	\$773	\$0	\$750	\$0
Art Sale	\$3,900	\$0	\$0	\$0
Happy Gang Donation	\$500	\$0	\$600	\$0
Musical Showcase	\$2,002	\$1,723	\$1,750	\$500
Speciality diner/Roast beef, Robby Burns, etc	\$957	\$233	\$1,000	\$0
Scout Donation - Pancake Dinner	\$903	\$801	\$750	\$0
U.C.W.	\$235	\$500	\$250	\$250
Youth Fundraising	\$65	\$0	\$0	\$0
Miscellaneous	\$2,341	\$301	\$1,000	\$200
	<u>\$11,745</u>	<u>\$3,858</u>	<u>\$6,350</u>	<u>\$950</u>

St. Paul's Financial Activity 2020 & Proposed Budget 2021

Personnel

	2019 Reviewed Actuals	2020 Reviewed Actuals	2020 Approved Budget	2021 Proposed Budget
SALARIES & WAGES				
Ministry Personnel	\$124,581	\$132,237	\$152,371	\$112,726
Lay Staff	\$129,193	\$116,345	\$131,920	\$136,519
Total Salaries & Wages	\$253,774	\$248,582	\$284,291	\$249,245
ALLOWANCES				
Travel	\$2,502	\$1,072	\$2,000	\$1,125
Books & Vestments	\$426	\$44	\$2,400	\$1,000
Education	\$5,080	\$2,983	\$7,400	\$6,092
Telephone	\$0	\$0	\$0	\$2,370
Discretionary	\$181	\$518	\$1,000	\$1,000
Total Allowances	\$8,190	\$4,618	\$12,800	\$11,587
BENEFITS				
Non-Statutory Benefits				
U.C.C. Group Benefits Plan	\$15,153	\$17,586	\$20,516	\$21,478
U.C.C. Pension Plan	\$20,898	\$22,323	\$25,586	\$20,421
	\$36,051	\$39,909	\$46,102	\$41,899
Statutory Benefits				
W.S.I.B.	\$1,194	\$898	\$1,308	\$1,126
C.P.P.	\$12,105	\$11,172	\$12,709	\$10,855
E.I.	\$5,732	\$4,914	\$4,424	\$4,060
	\$19,031	\$16,985	\$18,441	\$16,041
Total Benefits	\$55,082	\$56,894	\$64,543	\$57,940
	\$317,045	\$310,094	\$361,634	\$318,772
UCC Interim Minister Sabbatical Fund	\$2,775	\$0	\$0	\$0
Staff Replacement (Pulpit, Summer Organist/Pianist, Pastoral Support, etc.)	\$6,322	\$894	\$5,150	\$4,850
Christmas Gifts		\$236	\$300	\$400
	\$9,097	\$1,130	\$5,150	\$5,150
TOTAL PERSONNEL EXPENSES	\$326,142	\$311,223	\$366,784	\$323,922

St. Paul's Financial Activity 2020 & Proposed Budget 2021 Administration

	2019 Reviewed Actuals	2020 Reviewed Actuals	2020 Approved Budget	2021 Proposed Budget
ADMINISTRATION EXPENSES				
Insurance	\$13,729	\$14,714	\$13,571	\$18,000
Lease Agreements/Maintenance Contract				
Parking Lot	\$11,000	\$12,000	\$11,000	\$11,000
Photocopier	\$2,685	\$2,014	\$2,685	\$2,142
Telephone	\$618	\$1,695	\$1,695	\$1,695
	<u>\$14,303</u>	<u>\$15,709</u>	<u>\$15,380</u>	<u>\$14,837</u>
Office Expenses				
Computer/Internet	\$1,605	\$1,276	\$881	\$1,500
Photocopier Usage	\$3,081	\$1,995	\$3,600	\$3,600
Postage	\$836	\$691	\$1,360	\$1,200
Supplies (Paper & Copier Supplies)	\$4,181	\$2,070	\$5,644	\$4,100
Telephone	\$5,541	\$3,840	\$3,632	\$2,932
	<u>\$15,244</u>	<u>\$9,871</u>	<u>\$15,117</u>	<u>\$13,332</u>
Other Administrative Expenses				
ADP Payroll Expense	\$693	\$691	\$717	\$720
Bank Charges/Interest/Loan Fees	\$730	\$185	\$952	\$400
Horseshoe Falls Reg. Council Assessment	\$9,300	\$9,300	\$9,300	\$9,300
PAR/PayPal/Canada Helps Expense	\$1,935	\$3,388	\$2,160	\$3,200
Reception Committee Expenses	\$1,142	\$0	\$1,200	\$100
General Expenses - (1) from below	\$3,727	\$9,440	\$5,161	\$1,525
	<u>\$17,526</u>	<u>\$23,004</u>	<u>\$19,490</u>	<u>\$15,245</u>
TOTAL ADMINISTRATION EXPENSES	<u>\$60,802</u>	<u>\$63,298</u>	<u>\$63,558</u>	<u>\$61,414</u>

(1) - General Expenses comprised of the following:

Broadview	\$0	\$50	\$0	\$0
Musical Showcase	\$263	\$216	\$324	\$0
Coffee & Coffee Hour	\$2,284	\$499	\$3,027	\$400
Weekly Offering Envelopes	\$309	\$321	\$325	\$325
Miscellaneous	\$870	\$8,354	\$1,485	\$800
TOTAL	<u>\$3,727</u>	<u>\$9,440</u>	<u>\$5,161</u>	<u>\$1,525</u>

St. Paul's Financial Activity 2020 & Proposed Budget 2021 **Christian Development**

	2019 Reviewed Actuals	2020 Reviewed Actuals	2020 Approved Budget	2021 Proposed Budget
RESOURCING				
Educational Resources & Supplies	\$1,335	\$103	\$1,000	\$1,000
Library (includes 2 Observer Subscriptions)	\$177	\$49	\$200	\$200
Studies/Speakers/Lunch & Learning	\$0	\$571	\$1,500	\$500
Continuing Ed Subsidy Fund-Youth	\$0	\$0	\$1,000	\$500
Continuing Ed Subsidy Fund-Adult	\$300	\$0	\$1,000	\$500
Total Resourcing Expenses	\$1,812	\$722	\$4,700	\$2,700
GENERAL PROGRAMMING				
Intergenerational Events (Picnic, Family Events, etc.)	\$883	\$0	\$1,000	\$500
Activities (Men, Women, GLBTQ, Youth)	\$932	\$332	\$1,500	\$500
Profession of Faith (previously Confirmation)	\$0	\$0	\$500	\$500
Week of Guided Prayer	\$0	\$0	\$500	\$0
Total General Programming Expenses	\$1,815	\$332	\$3,500	\$1,500
SEASONAL PROGRAMMING				
Valentine Gifts	\$0	\$0	\$300	\$300
Summer Programming (Glee Camp, V.B.S.)	\$0	\$0	\$500	\$500
Christmas Pageant	\$426	\$700	\$500	\$500
Total Seasonal Programming Expenses	\$426	\$700	\$1,300	\$1,300
TOTAL CHRISTIAN DEVELOPMENT EXPENSES	\$4,053	\$1,753	\$9,500	\$5,500

St. Paul's Financial Activity 2020 & Proposed Budget 2021 Communications

	2019 Reviewed Actuals	2020 Reviewed Actuals	2020 Approved Budget	2021 Proposed Budget
COMMUNICATIONS EXPENSES				
Advertising/Media Relations	\$90	\$95	\$250	\$250
Bulletin Boards & Lettering	\$0	\$0	\$100	\$100
Honoraria	\$0	\$825	\$2,500	\$7,800
License/Copyright	\$0	\$437	\$500	\$500
Literature Racks	\$0	\$0	\$100	\$100
Livestreaming	\$1,632	\$2,701	\$1,400	\$1,200
Newsletter	\$414	\$2,015	\$400	\$2,600
Posters	\$0	\$20	\$100	\$100
Website	\$1,149	\$1,149	\$1,200	\$1,200
Miscellaneous	\$870	\$925	\$50	\$500
TOTAL COMMUNICATIONS EXPENSES	\$4,155	\$8,166	\$6,600	\$14,350

St. Paul's Financial Activity 2020 & Proposed Budget 2021 Pastoral Care

	2019 Reviewed Actuals	2020 Reviewed Actuals	2020 Approved Budget	2021 Proposed Budget
PASTORAL CARE EXPENSES				
Seniors Visiting / Cards	\$174	\$150	\$1,400	\$400
Seniors Hospitality	\$541	\$264	\$500	\$300
Casserole Ministry	\$12	\$0	\$100	\$200
Publications	\$210	\$425	\$250	\$200
Baptism Materials / Preparation	\$0	\$0	\$100	\$0
Marriage Preparation	\$0	\$0	\$100	\$0
New Members Materials / Preparation	\$0	\$0	\$100	\$100
Computer Software	\$0	\$0	\$0	\$360
Archives	\$227	\$45	\$300	\$2,000
TOTAL PASTORAL CARE EXPENSES	\$1,164	\$884	\$2,850	\$3,560

Property

	2019 Reviewed Actuals	2020 Reviewed Actuals	2020 Approved Budget	2021 Proposed Budget
PROPERTY EXPENSES				
Property Maintenance				
Boiler	\$2,337	\$1,958	\$13,200	\$13,500
Cleaning Equipment & Supplies	\$4,052	\$3,026	\$2,750	\$3,200
Doors	\$403	\$239	\$400	\$0
Electrical & Supplies	\$187	\$0	\$2,200	\$250
Elevator	\$1,421	\$1,142	\$1,460	\$1,800
Fire Protection	\$2,755	\$2,091	\$2,500	\$2,200
Kitchen	\$1,896	\$765	\$1,760	\$800
Outdoor Beautification	\$2,769	\$514	\$500	\$1,000
Painting & Decorating	\$0	\$1,029	\$750	\$1,500
Personal Protective Equipment	\$0	\$3,041	\$0	\$3,000
Plumbing	\$2,711	\$18	\$750	\$1,100
Alarm Response	\$0	\$0	\$1,500	\$1,500
Miscellaneous (General Repairs, Waste Removal, Parking Lot, etc.)	\$2,738	\$800	\$2,000	\$1,000
Lease Agreements				
Elevator	\$1,396	\$1,076	\$1,400	\$1,400
Fire/ Security Alarm	\$1,446	\$1,581	\$2,350	\$1,500
Lawn Maintenance	\$3,368	\$2,469	\$2,700	\$2,500
Pest Control	\$756	\$786	\$720	\$800
Snow Removal	\$5,058	\$2,635	\$3,580	\$3,000
Building Improvements				
	\$18,432	\$13,094	\$20,000	\$10,000
	<hr/>	<hr/>	<hr/>	<hr/>
	\$51,725	\$36,266	\$60,520	\$50,050
Utilities				
Hydro	\$6,780	\$5,418	\$7,800	\$6,000
Natural Gas	\$15,149	\$10,130	\$18,500	\$11,000
Water & Sewer	\$2,027	\$1,316	\$5,000	\$1,500
	<hr/>	<hr/>	<hr/>	<hr/>
	\$23,956	\$16,864	\$31,300	\$18,500
TOTAL PROPERTY EXPENSES				
	<hr/>	<hr/>	<hr/>	<hr/>
	\$75,680	\$53,130	\$91,820	\$68,550

St. Paul's Financial Activity 2020 & Proposed Budget 2021

Worship

	2019 Reviewed Actuals	2020 Reviewed Actuals	2020 Approved Budget	2021 Proposed Budget
MUSIC PROGRAM				
Choirs				
Chancel Choir	\$1,091	\$269	\$1,000	\$100
Children's Choirs	\$899	\$342	\$600	\$100
Handbell Choirs	\$188	\$393	\$600	\$100
Sweet Refrain	\$360	\$36	\$400	\$100
Honoraria	\$200	\$400	\$500	\$1,000
Organ/Piano Service/Repair				
Organ Repair/Service	\$0	\$0	\$1,800	\$2,000
Piano Tunings	\$81	\$288	\$1,300	\$1,300
Other Music				
Memberships (Choristers Guild)	\$241	\$0	\$300	\$300
Total Music Program Expenses	\$3,060	\$1,727	\$6,500	\$5,100
SERVICE SUPPLIES				
Bulletin Covers	\$3,602	\$422	\$1,000	\$200
Candles, Palms, etc.	\$457	\$435	\$200	\$200
Certificates	\$0	\$0	\$50	\$0
Communion Service Supplies	\$160	\$116	\$300	\$100
Decorations/Flowers	\$105	\$29	\$300	\$300
Miscellaneous	\$107	\$0	\$0	\$100
Total Service Supplies Expenses	\$4,431	\$1,002	\$1,850	\$900
MISCELLANEOUS				
Guest Speakers	\$0	\$0	\$1,200	\$1,000
Honorarium (Sound System)	\$750	\$750	\$1,000	\$1,000
Interfaith	\$0	\$0	\$50	\$0
Licenses--CCIL	\$0	\$862	\$0	\$0
Special Events	\$1,467	\$3,250	\$300	\$1,500
Search Committee	\$11,425	\$0	\$0	\$0
Total Miscellaneous Expenses	\$13,642	\$4,862	\$2,550	\$3,500
TOTAL WORSHIP EXPENSES	\$21,132	\$7,591	\$10,900	\$9,500

St. Paul's Financial Activity 2020 & Proposed Budget 2021
Mission and Service

	2019 Reviewed Actuals	2020 Reviewed Actuals	2020 Approved Budget	2021 Proposed Budget
MISSION & SERVICE INCOME				
From Individuals and Families	\$37,419	\$43,520	\$36,000	\$43,520
From U.C.W.	\$2,000	\$1,500	\$2,000	\$2,000
Interest on Bequests	\$4,300	\$3,010	\$3,010	\$3,010
TOTAL MISSION & SERVICE INCOME	\$43,719	\$48,030	\$41,010	\$48,530
MISSION & SERVICE EXPENSES				
From Individuals and Families	\$37,419	\$43,520	\$36,000	\$43,520
From U.C.W.	\$2,000	\$1,500	\$2,000	\$2,000
Interest on Bequests	\$4,300	\$3,010	\$3,010	\$3,010
TOTAL MISSION & SERVICE EXPENSES	\$43,719	\$48,030	\$41,010	\$48,530
	\$0	\$0	\$0	\$0

St. Paul's Financial Activity 2020 & Proposed Budget 2021
Stewardship

	2019 Reviewed Actuals	2020 Reviewed Actuals	2020 Approved Budget	2021 Proposed Budget
CAMPAIGN & GENERAL EXPENSES	\$866	\$674	\$4,000	\$4,000
TOTAL STEWARDSHIP EXPENSES	\$866	\$674	\$4,000	\$4,000

St. Paul's Financial Activity 2020 & Proposed Budget 2021

Outreach

	2019 Reviewed Actuals	2020 Reviewed Actuals	2020 Approved Budget	2021 Proposed Budget
OUTREACH INCOME				
Funds Raised for Specific Organizations				
Foodgrains (Lunch & Learn, Givings & Appeal)	\$3,270	\$1,925	\$3,000	\$2,000
Foodgrains (Sale of Crop)	\$1,810	\$2,787	\$2,000	\$2,000
Five Oaks Migrant Workers	\$0	\$250	\$0	\$0
Wesley Urban Ministries (Christmas Store)	\$1,584	\$502	\$2,000	\$1,500
Wesley Urban Ministries (Envelopes)	\$1,105	\$2,190	\$0	\$0
Wesley Urban Ministries (Dinner)	\$1,042	\$482	\$750	\$750
Wesley Urban Ministries (Case for Kids)	\$135	\$50	\$0	\$0
Lenten Appeal (Routes)	\$2,003	\$1,315	\$1,750	\$1,750
Good Food Box/Dundas Food Bank	\$1,710	\$1,760	\$1,750	\$1,750
Community Dinner	\$3,107	\$609 *	\$2,750	\$2,500
Mission Council Project	\$0	\$1,000	\$0	\$0
Project Ploughshares	\$235	\$0	\$0	\$0
Special Appeals (Healing Fund 2019/Lebanon 2020)	\$150	\$50	\$0	\$0
	\$16,151	\$12,920	\$14,000	\$12,250
Funds Raised from General Funds				
Undesignated Gift from Local Church (No appeals)	\$625	\$625	\$1,250	\$1,225
TOTAL OUTREACH INCOME	\$16,776	\$13,545	\$15,250	\$13,475
OUTREACH EXPENSES				
Funds Remitted to Specific Organizations				
Foodgrains	\$3,270	\$3,285	\$3,000	\$2,000
Foodgrains (Sale of Crop)	\$1,810	\$1,427	\$2,000	\$2,000
Five Oaks Migrant Workers	\$0	\$250	\$0	\$0
Wesley Urban Ministries (Christmas Store)	\$1,584	\$502	\$2,000	\$1,500
Wesley Urban Ministries (Envelopes)	\$1,105	\$2,190	\$0	\$0
Wesley Urban Ministries (Dinner)	\$1,042	\$482	\$750	\$750
Wesley Urban Ministries (Case for Kids)	\$135	\$50	\$0	\$0
Lenten Appeal (Routes)	\$2,003	\$1,315	\$1,750	\$1,750
Good Food Box/Dundas Food Bank	\$1,710	\$1,760	\$1,750	\$1,750
Community Dinner	\$3,107	\$609	\$2,750	\$2,500
Mission Council Project	\$0	\$1,000	\$0	\$0
Special Appeals (Healing Fund 2019/Lebanon 2020)	\$150	\$50	\$0	\$0
Project Ploughshares	\$235	\$0	\$0	\$0
	\$16,151	\$12,920	\$14,000	\$12,250
Funds Remitted to Outreach Programs				
Projects/Materials/Speakers	\$0	\$0	\$600	\$600
Association of Dundas Churches	\$125	\$125	\$150	\$125
	\$125	\$125	\$750	\$725
Funds Remitted to Local Partners				
Project Ploughshares	\$500	\$500	\$500	\$500
TOTAL OUTREACH EXPENSES	\$16,776	\$13,545 #	\$15,250	\$13,475
	\$0	\$0	\$0	\$0

* additional donations for Community Dinner (\$1,258) were credited directly to Community Reserve

St. Paul's Financial Activity 2020 & Proposed Budget 2021

Allocations From (To) Reserves

	2019 Reviewed Actuals	2020 Reviewed Actuals	2020 Approved Budget	2021 Proposed Budget
Budgeted - Allocations from Approved Operating Budget				
Allocation from Building Reserve (Property)	\$18,432	\$12,901	\$20,000	\$10,000
Allocation from Investment Income Reserve	\$40,000	\$0	\$0	\$19,200
Total Allocations - Approved Operating Budget	\$58,432	\$12,901	\$20,000	\$29,200
Unbudgeted - Allocations from Reserves to Operating				
Allocation from Education Reserve Music Minister	\$66	\$2,755	\$0	\$0
Allocation from Worship Reserve	\$0	\$2,677	\$0	\$0
Allocation from Investment Income Reserve	\$2,824	\$61,449	\$0	\$0
	\$2,891	\$66,880	\$0	\$0
Unbudgeted - Allocations from Operating to Reserves				
Allocation to Education Reserve Music Minister	\$0	\$1,000	\$0	\$0
Allocation to Education Reserve-Lead Minister	\$425	\$1,017	\$0	\$0
	\$425	\$2,017	\$0	\$0
Net Unbudgeted Allocations - From (To) Reserves	\$2,466	\$64,864	\$0	\$0
NET ALLOCATIONS FROM (TO) RESERVES	\$60,898	\$77,765	\$20,000	\$29,200

Note 1: The following amalgamated reserves/funds were created retroactive to Dec. 31, 2019

Community Reserve:

amalgamation of Benevolent Reserve and Community Dinner Reserve into existing CD Reserve

Christian Development Reserve:

amalgamation of Library Reserve, Stephen Ministry Reserve, Youth Work Memorial Reserve

Worship Reserve:

amalgamation of Music Program Reserve, Organ Repair Reserve and Vessey Bursary Reserve

Operations Fund:

amalgamation of Forsyth Flower Fund, Grafton Fund, Local Church Fund, Manse Fund, Ronald Rayner Fund and Sunday School Fund

St. Paul's Summary of Reserve & Fund Balances

	Reviewed Balance Dec. 31, 2019	Income	Expenses	Reviewed Balance Dec. 31, 2020
Board Controlled Reserves				
Jackson/Magee Bequest for Long Term Reserve	\$738,325	\$0	\$0	\$738,325
Building Reserve	\$70,482	\$41,474	-\$12,901	\$99,054
New Christian Development Reserve *	\$9,114	\$120	\$0	\$9,234
Community Reserve *	\$2,796	8,426.52	-\$6,071	\$5,152
Computer Reserve	\$1,034	\$0	-\$671	\$363
Education Reserve	\$4,113	\$2,017	-\$2,755	\$3,376
Investment Income Reserve	\$66,894	\$60,325	-\$107,804	\$19,416
Memorial Reserve	\$12,114	\$7,060	-\$11,410	\$7,764
Sabbatical Reserve	\$4,649	\$0	\$0	\$4,649
Toyo Eiwa Schools Reserve	\$1,069	\$431	\$0	\$1,500
Toyo Eiwa Schools Friendship Reserve	\$19,534	\$6,949	\$0	\$26,483
Worship	\$8,332	\$1,855	-\$7,054	\$3,134
Total Board Controlled Reserves	\$938,457	\$128,658	-\$148,665	\$918,450
Donor Designated Funds				
Benevolent Fund	\$5,100	\$0	\$0	\$5,100
Building Fund	\$56,140	\$0	\$0	\$56,140
Mac Carson Memorial Fund	\$1,150	\$0	-\$1,150	\$0
Mission & Service Fund	\$86,000	\$0	\$0	\$86,000
Operations Fund *	\$1,165,412	\$300	\$0	\$1,165,712
Sundry Item Women's retreat 2020	\$0	\$210	-\$210	\$0
Vessey Bursary Fund	\$3,200	\$0	\$0	\$3,200
Video & Livestreaming Project Fund	\$1,700	\$10,684	-\$11,384	\$1,000
Total Donor Designated Funds	\$1,318,702	\$11,193	-\$12,743	\$1,317,152
Unrestricted Net Assets				
Opening Equity (QuickBooks B/S)	\$32,474	\$14,286	\$0	\$46,760
Retained earnings (QuickBooks B/S)	-\$46,760	\$0	\$0	-\$46,760
Opening, not including Undesignated Reserve	-\$14,286			\$0
Net Income (Loss)	\$0			\$0
	-\$14,286			\$0
Undesignated Reserve	\$14,286	\$0	\$0	\$0
	\$0			\$0
Total Reserves, Funds & Net Unrestricted Assets	\$2,257,159			\$2,235,602

* see note 1 at bottom of 'Allocations from (to) Reserves' page for amalgamation details

St. Paul's Balance Sheet as at December 31, 2020

	Reviewed Balance Dec. 31, 2019	Reviewed Balance Dec. 31, 2020
ASSETS		
Current Assets		
CIBC	\$33,548	\$88,319
CIBC--GIC	\$0	\$0
Pay Pal	\$40	\$40
Scotia	\$51,623	\$26,359
Scotia Money Market	\$55,298	\$32,515
	<hr/> \$140,509	<hr/> \$147,233
Other Assets		
Accounts Receivable	\$670	\$0
Prepaid Women's retreat 2020	\$828	\$0
Prepaid cleaning	\$214	\$0
Investments (1)	\$2,114,944	\$2,089,369
	<hr/> \$2,257,164	<hr/> \$2,236,602
Total Assets	<hr/> \$2,257,164	<hr/> \$2,236,602
LIABILITIES & NET ASSETS		
<u>Liabilities</u>		
Mission Council Project	\$0	\$1,000
Wesley Dinner Deposit	\$5	\$0
<u>Restricted Net Assets</u>		
Board Controlled Reserves	\$938,457	\$918,450
Donor Designated Funds	\$1,318,702	\$1,317,152
	<hr/> \$2,257,164	<hr/> \$2,236,602
<u>Unrestricted Net Assets</u>		
Total Including Undesignated Reserve	<hr/> \$0	<hr/> \$0
<u>Total Liabilities & Net Assets</u>	<hr/> \$2,257,164	<hr/> \$2,236,602

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

Board Controlled Reserves

BUILDING RESERVE

Opening balance Jan. 1, 2020		\$70,481.74
Receipts		
Bowen Annuity	\$2,276.24	
Donations	\$1,000.00	
Bertram Foundation donation	\$35,000.00	
HST Rebate	\$1,232.57	
Allocation from Investment Reserve	<u>\$1,964.92</u>	<u>\$41,473.73</u>
		\$111,955.47
Disbursements		
HVAC System		
Miscellaneous		
Transfer to General Fund	<u>\$12,901.40</u>	<u>\$12,901.40</u>
Closing balance Dec. 31, 2020		\$99,054.07

CHRISTIAN DEVELOPMENT RESERVE

Opening balance Jan. 1, 2020		\$3,685.28
Receipts		
Transfer from Library Reserve	\$492.85	
Transfer from Stephen Ministry Reserve	\$2,820.88	
Transfer from Youth Work Memorial Reserve	\$2,114.99	
Donations	<u>\$120.00</u>	<u>\$5,548.72</u>
Closing balance Dec. 31, 2020		\$9,234.00

COMMUNITY RESERVE

Opening balance Jan. 1, 2020		\$0.00
Receipts		
Transfer from Benevolent Reserve	\$1,513.83	
Transfer from Community Dinner Reserve	\$1,282.66	
Allocation from Investment Reserve	\$178.52	
Donations	<u>\$8,248.00</u>	<u>\$11,223.01</u>
		\$10,503.31
Disbursements		
Metro Cards	<u>\$6,071.08</u>	<u>\$6,071.08</u>
Closing balance Dec. 31, 2020		\$5,151.93

Board Controlled Reserves

COMPUTER RESERVE

Opening balance Jan. 1, 2020		\$1,033.86
Disbursements		
Laptop for office volunteers	\$515.93	
Endpoint projector	<u>\$154.81</u>	<u>\$670.74</u>
Closing balance Dec. 31, 2020		\$363.12

EDUCATION RESERVE

Opening balance Jan. 1, 2020		\$4,113.07
Lead Minister		
Opening balance Jan. 1, 2020	\$424.72	
Receipts		
Allocation from general Fund	<u>\$1,016.73</u>	
Closing balance Dec. 31, 2020	\$1,441.45	
Minister of Music		
Opening balance Jan. 1, 2020	\$3,688.65	
Allocation from General Fund	\$1,000.00	
Disbursements		
Allocation to General Fund	<u>\$2,754.56</u>	
Closing balance Dec. 31, 2020	\$1,934.09	
Closing balance Dec. 31, 2020		\$3,375.54

JACKSON/MAGEE BEQUEST-LONG TERM RESERVE

Opening balance Jan. 1, 2020		\$738,325.10
Closing balance Dec. 31, 2020		\$738,325.10

MEMORIAL RESERVE

Opening balance Jan. 1, 2020		\$12,114.36
Receipts		
Memorial Donations-Others	<u>\$7,060.00</u>	<u>\$7,060.00</u>
		\$19,174.36
Disbursements		
Remembrance wreath and banner	\$96.95	
Video Livestreaming project	<u>\$11,312.99</u>	<u>\$11,409.94</u>
Closing balance Dec. 31, 2020		\$7,764.42

Board Controlled Reserves

SABBATICAL RESERVE

Opening balance Jan. 1, 2020		\$4,648.87
Closing balance Dec. 31, 2020		\$4,648.87

TOYO EIWA RELATIONSHIP RESERVE

Opening balance Jan. 1, 2020		
Friendship Reserve	\$19,533.75	
Receipts		
Donations	<u>\$6,949.25</u>	<u>\$26,483.00</u>
School Reserve	\$1,068.84	
Receipts		
Donations	<u>\$431.16</u>	<u>\$1,500.00</u>
Closing balance Dec. 31, 2020		\$27,983.00

WORSHIP RESERVE

Opening balance Jan. 1, 2020		\$0.00
Transfer from Music Program Reserve	\$6,322.44	
Transfer from Music Program Reserve	\$133.41	
Transfer from Organ Repair Reserve	\$200.00	
Transfer from Vessey Bursary Reserve	\$1,809.96	
Donations	\$1,610.00	
Allocation from Investment Reserve	<u>\$112.00</u>	<u>\$10,187.81</u>
		\$10,026.40
Disbursements		
Honorarium June service	\$100.00	
Transfer to operations -organ repair	<u>\$6,954.10</u>	<u>\$7,054.10</u>
Closing balance Dec. 31, 2020		\$3,133.71

Board Controlled Reserves (closed)

BENEVOLENT RESERVE

Opening balance Jan. 1, 2020		\$1,518.33
Transfer to Community Reserve	<u>\$1,518.33</u>	<u>\$1,518.33</u>
Closing balance Dec. 31, 2020		\$0.00

COMMUNITY DINNER RESERVE

Opening balance Jan. 1, 2020		\$1,282.66
Transfer to Community Reserve	<u>\$1,282.66</u>	<u>\$1,282.66</u>
Closing balance Dec. 31, 2020		\$0.00

LIBRARY RESERVE

Opening balance Jan. 1, 2020		\$492.85
Transfer to Christian Development Reserve	<u>\$492.85</u>	<u>\$492.85</u>
Closing balance Dec. 31, 2020		\$0.00

MUSIC PROGRAM RESERVE

Opening balance Jan. 1, 2020		\$6,322.44
Transfer to Worship Reserve	<u>\$6,322.44</u>	<u>\$6,322.44</u>
Closing balance Dec. 31, 2020		\$0.00

ORGAN REPAIR RESERVE

Opening balance Jan. 1, 2020		\$200.00
Transfer to Worship Reserve	<u>\$200.22</u>	<u>\$200.22</u>
Closing balance Dec. 31, 2020		\$0.00

STEPHEN MINISTRY RESERVE

Opening balance Jan. 1, 2020		\$2,820.88
Transfer to Christian Development Reserve	<u>\$2,820.88</u>	<u>\$2,820.88</u>
Closing balance Dec. 31, 2020		\$0.00

VESSEY BURSARY RESERVE

Opening balance Jan. 1, 2020		\$1,809.96
Transfer to Worship Reserve	<u>\$1,809.96</u>	<u>\$1,809.96</u>
Closing balance Dec. 31, 2020		\$0.00

YOUTH WORK MEMORIAL RESERVE

Opening balance Jan. 1, 2020		\$2,114.99
Transfer to Christian Development Reserve	<u>\$2,114.99</u>	<u>\$2,114.99</u>
Closing balance Dec. 31, 2020		\$0.00

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

MAC CARSON MEMORIAL FUND

Opening balance Jan. 1, 2020		\$1,149.51
Disbursements		
Sound System	\$1,149.51	<u>\$1,149.51</u>
Closing balance Dec. 31, 2020		\$0.00

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, 2020		\$0.00
Transfer from Forsyth Flower Fund Fund	\$4,900.00	
Transfer from Grafton Fund	\$5,100.00	
Transfer from Local Church Fund	\$19,000.00	
Transfer from Manse Fund	\$197,000.00	
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>\$300.00</u>	<u>\$1,165,712.22</u>
Closing balance Dec. 31, 2020		\$1,165,712.22

VESSEY BURSARY FUND

Opening balance Jan. 1, 2020		\$3,200.00
Closing balance Dec. 31, 2020		\$3,200.00

VIDEO & LIVESTREAMING PROJECT FUND

Opening balance Jan. 1, 2020		\$1,700.00
Receipts		
HST Rebate	\$337.53	
Donations	<u>\$10,346.00</u>	<u>\$10,683.53</u>
Disbursements		
Honoraria	\$150.00	
Various Components	<u>\$11,233.53</u>	<u>\$11,383.53</u>
Closing balance Dec. 31, 2020		\$1,000.00

Donor Designated Funds (Closed)

FORSYTH FLOWER FUND

Opening balance Jan. 1, 2020		\$4,900.00
Transfer to Operations Fund	<u>\$4,900.00</u>	<u>\$4,900.00</u>
Closing balance Dec. 31, 2020		\$0.00

GRAFTON FUND

Opening balance Jan. 1, 2020		\$5,100.00
Transfer to Operations Fund	<u>\$5,100.00</u>	<u>\$5,100.00</u>
Closing balance Dec. 31, 2020		\$0.00

LOCAL CHURCH FUND

Opening balance Jan. 1, 2020		\$19,000.00
Transfer to Operations Fund	<u>\$19,000.00</u>	<u>\$19,000.00</u>
Closing balance Dec. 31, 2020		\$0.00

MANSE FUND

Opening balance Jan. 1, 2020		\$197,000.00
Transfer to Operations Fund	<u>\$197,000.00</u>	<u>(\$197,000.00)</u>
Closing balance Dec. 31, 2020		\$0.00

RON RAYNER FUND

Opening balance Jan. 1, 2020		\$933,412.22
Transfer to Operations Fund	<u>\$933,412.22</u>	<u>\$933,412.22</u>
Closing balance Dec. 31, 2020		\$0.00

SUNDAY SCHOOL FUND

Opening balance Jan. 1, 2020		\$6,000.00
Transfer to Operations Fund	<u>\$6,000.00</u>	<u>\$6,000.00</u>
Closing balance Dec. 31, 2020		\$0.00

INVESTMENT INCOME RESERVE

Opening balance Jan. 1, 2020		\$66,894.42
<u>Receipts - Income from Scotia investments</u>		
Capital gains and losses	\$19,901.79	
Dividend income	\$26,960.41	
Interest income	\$35,938.29	
Currency loss	-\$157.73	
Investment management fees (including HST)	<u>-\$22,317.62</u>	<u>\$60,325.14</u>
		\$127,219.56
<u>Disbursements</u>		
Interest Income for Local Church	\$40,789.40	
Receipts for M&S - Interest on investments	\$3,010.00	
Community Reserve	\$178.52	
Building Reserve	\$1,964.92	
Worship Reserve	\$112.00	
Manse Fund	\$300.00	
Allocation to Local Church Operations	<u>\$61,448.67</u>	<u>\$107,803.51</u>
Closing balance Dec. 31, 2020		\$19,416.05

St. Paul's Other Assets (Investments)

	Book Value Dec 31, 2019	Book Value Dec 31, 2020	Market Value Dec 31, 2020
TRUSTEE MANAGED INVESTMENTS			
Held by Scotia Investments			
Canadian Equities	\$353,135	\$335,578	\$414,027
International Equities*	\$88,744	\$106,440	\$138,764
United States Equities*	\$298,955	\$314,927	\$488,892
Fixed Income Investments	\$1,361,160	\$1,314,083	\$1,381,930
Real Estate Investment Trusts*	\$8,949	\$16,341	\$21,435
Sun Life Financial (Bowen Annuity)	<u>\$4,000</u>	<u>\$2,000</u>	<u>\$2,000</u>
Total Other Assets (Investments)	<u>\$2,114,944</u>	<u>\$2,089,369</u>	<u>\$2,447,048</u>
Total Scotia account including Cash plus Money Market at December 31:	\$2,217,865	\$2,146,243	\$2,502,419

During 2020, total reinvested income on the Scotia account was \$60,325 and \$130,000 cash was withdrawn to St. Paul's CIBC bank account.

*Currency exchange rate used: C\$1.00 = US\$0.78536

ST PAUL'S UNITED CHURCH WOMEN

FINANCIAL STATEMENT 2020

REGULAR ACCOUNT

Bank Balance Jan 2020 \$6078.63

Receipts

Givings	\$1734.00
Unit 5 - Happy Gang	\$ 184.35
Unit 5 - Routes	\$ 266.25
HST Rebate	
Unit 9	\$ 110.00
Gypsy	<u>\$ 6058.00</u>
	\$ 8352.60
Total Incl.Bank	<u>\$ 6078.63</u>
Balance	<u>\$14431.23</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

Presb. Horseshoe Falls	\$ 120.00
New Cheques	\$ 225.20
Gypsy	<u>\$5337.00</u>
TOTAL	\$5682.20

Cheques Not Cleared	\$ <u>721.00</u>
TOTAL	\$ <u>6403.20</u>

Total Disbursements	<u>\$9244.42</u>
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Bank Balance Dec.2020	<u>\$5187.03</u>
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**ST. PAUL'S UNITED CHURCH
FIESTA 2020
FINANCIAL STATEMENT**

Bank balance 1 Jan. 2020		\$1,127.41
Online auction profit	\$9,766.38*	
Printing costs	\$67.80	
Transfer to General Fund	\$10,500.00*	
Bank balance 31 Dec. 2020		\$325.99

*Proceeds from the auction did not flow through the Fiesta bank account but were deposited directly into the St. Paul's CIBC account.



CHANCEL CHOIR ACCOUNT

Chancel Choir Account

Jan I 2020 to Dec 31 2020

Balance Jan 1 2020		<u>\$438.19</u>
Receipts:		
Choir Donations	142.45	142.45
HST Rebate	nil	
Bank Interest	Nil	
		<u>580.64</u>
Disbursements:		
Cards and Gifts	190.1	190.1
Gowns and Choir Materials	Nil	
Service Charges	Nil	
		<u>190.1</u>
Adjustment in 2019	due to accounting error	5.25
Balance 2020		<u>395.79</u>

Chris Cardey
Treasurer

THE CHURCH BOARD

ST. PAUL'S UNITED CHURCH

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

office@stpaulsdundas.com

www.stpaulsdundas.com

March 2021

The Executive:

Chair:	Kim Alvarado	905-628-1436	kajt@teksavvy.com
Vice Chair:	Bev Gough	289-231-7688	bevgough60@gmail.com
Secretary:	Sheelagh Wood	905-628-7856	wood_sheelagh@yahoo.com
Treasurer:	Neil Egerton-Jones	289-238-8637	egertonjones@gmail.com
Elected Member:	Janet Templeton	905-317-8114	jan.temp789@gmail.com
Minister:	Rev. Jim Cairney	905-628-6396	revjim@stpaulsdundas.com

The Ministers:

Minister:	Rev. Jim Cairney	905-628-6396	revjim@stpaulsdundas.com
Minister of Pastoral Care:	Rev. Wayne Irwin	905-628-0209	revwayne@stpaulsdundas.com

Committee Chairs:

Christian Development:	Steve Raymond	289-440-1613	steve.raymond@gmail.com
Communications:	Susanne Crago	905-627-4327	chameleon@cogeco.ca
Finance:	Margaret Melhorn	867-446-6834	mmelhorn1980@gmail.com
Ministry & Personnel:	Gary Gough	647-524-6948	garygough2@gmail.com
Nominations:	Joan Williams	905-536-7462	ttjwilliamsbitch@hotmail.com
Outreach:	Sharon McKay	289-253-7539	sharon.mckay@uregina.ca
Pastoral Care/Members:	Lynne Calnek	289-921-8549	lcalnek@gmail.com
Property:	Paul Fortune	905-627-3495	pfortune66@gmail.com
Stewardship:	Bob Boose	905-648-1586	rboose@gmail.com
Worship:	Janet Templeton	905-317-8114	jan.temp789@gmail.com

Other Representatives:

Past Chair:	Joan Williams	905-536-7462	ttjwilliamsbitch@hotmail.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:	Steve Raymond	289-440-1613	steve.raymond@gmail.com
Members:	Jenn Bruce	905-746-8986	jennt2@hotmail.com
	Pat O'Hara	905-628-9240	pnohara@bell.net
	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
	Barb McMeekin	905-572-3985	mcmeekinbarb@sympatico.ca
Librarians:	Marlene Cameron	905-522-8420	ncameron4@cogeco.ca
	Barbara Carson	905-628-8973	bcarson2@sympatico.ca
	Judy Kleven	289-426-1412	bjkleven@quickclik.net
	Cathy Pengelly	905-627-5669	cbpengelly99@gmail.com

Communications Committee:

Chair:	Susanne Crago	905-627-4327	chameleon@cogeco.ca
Members:	Wayne Irwin	905-628-0209	w.irwin@sympatico.ca
	Jan Robinson	905-628-5987	jrobinson217@cogeco.ca
	Barb Stoskopf	905-627-3413	barb.stoskopf@gmail.com
	Nancy Tuk	905-525-7023	nancytuk49@gmail.com
	Sheelagh Wood	905-628-7856	wood_sheelagh@yahoo.com
Web Master:	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	mmelhorn1980@gmail.com
Treasurer:	Neil Egerton-Jones	289-238-8637	egertonjones@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:	Gary Gough	647-524-6948	garygough2@gmail.com
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
	Dave Davis	289-238-9048	drdavedavis@gmail.com

Nominations Committee:

Chair:	Joan Williams	905-536-7462	ttjwilliamsburch@hotmail.com
Members:	Sheelagh Wood	905-628-7856	wood_sheelagh@yahoo.com

Outreach Committee:

Chair:	Sharon McKay	289-253-7539	sharon.mckay@uregina.ca
Members:	Jane Gaviller-Fortune	905-627-3495	jgaviller@gmail.com
	Chris Cardey	905-627-0017	cardey2@sympatico.ca
	Beverley Gough	289-231-7688	bevgough60@gmail.com
	Carolyn Heijm	905-628-9888	echeijm@gmail.com
	Winston Lindsay	905-627-1586	w_lindsay@sympatico.ca
	Ted McMeekin	905-978-3047	tedmcmeekin299@gmail.com
	Mary Anne Tangney	905-628-4820	matieblue01@gmail.com

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

Pastoral Care & Membership Committee:

Chair:	Lynne Calnek	289-921-8549	lcalnek@gmail.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
	Win Czum	905-627-1458	twczum@taksavvy.com
	Bruce McKay	905-628-9397	bmckay1940@gmail.com
	Kelly McCaughey	905-627-5339	kellymccaughey43@cogeco.ca

Property Committee:

Chair:	Paul Fortune	905-627-3495	pfortune66@gmail.com
Members:	Paul Boyd	905-628-1371	pboyd11@cogeco.ca
	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
	Marlene Cameron	905-522-8420	ncameron840@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
	Susanne Crago	905-627-4327	chameleon@cogeco.ca
	Carlies Longbottom	905-745-4474	carlieslongbottom@gmail.com
	Malcolm Nuzum	905-481-3080	nuzum@cogeco.ca
	Sheila Hamilton	905-627-8464	sheila.hamilton254@gmail.com
	Lorna Machell	905-628-3802	elmachell@aol.com

Breakfast Club:

David Ivey 905-628-0283 davideivey@cogeco.ca

Fiesta:

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

Worship Committee:

Chair:	Janet Templeton	905-317-8114	jan.temp789@gmail.com
Members:	Marlene Cameron	905-522-8420	ncameron4@cogeco.ca
	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:	(2021) David Wilkinson	905-627-3695	david.s.wilkinson@gmail.com
Secretary:	(2022) David Ivey	905-628-0283	davideivey@cogeco.ca
Treasurer:	(2021) Mary Sealey	905-627-3333	ronmary.sealey@gmail.com
Members:	(2021) Lynne Calnek	289-921-8549	lcalnek@gmail.com
	(2022) Dawn Cousins	905-639-8182	cousinsd@mcmaster.ca
	(2023) Jake Douglas	905-777-2422	jake.douglas@sympatico.ca
	(2021) Neil Egerton-Jones	289-238-8637	egertonjones@gmail.com
	(2022) Judy Kleven	905-962-9151	judykleven@gmail.com
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United Church Women:

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