



*St. Paul's*  
**UNITED CHURCH**

# **Annual Report**

# **2025**

**Vibrant Church**  
**Compassionate Community**

## TABLE OF CONTENTS

<b>Statement of Mission, Motto, Goal Statement, Statement of Faith &amp; Action</b>	<b>1</b>
<b>Minutes of Congregational Meeting April 25, 2025</b>	<b>2 - 5</b>
<b>Message from the Church Board Chair</b>	<b>6 - 9</b>
<b>Strategic Plan Update</b>	<b>9 - 13</b>
<b>Affirming Committee</b>	<b>14 - 15</b>
<b>Christian Development Committee</b>	<b>16 - 17</b>
<b>Communications Committee</b>	<b>17 - 19</b>
<b>Finance Committee</b>	<b>19 - 21</b>
Information Technology	
<b>Ministry &amp; Personnel Committee</b>	<b>21 - 22</b>
<b>Outreach Committee</b>	<b>23 - 27</b>
Community Dinners	
Canadian Foodgrains Bank	
Café 55+	
St. Paul's Refugee Outreach Group	
Association of Dundas Churches	
Fiesta Craft & Marketplace	
<b>Pastoral Care &amp; Membership</b>	<b>28 - 31</b>
Statistical Information / In Memoriam	
<b>Property Committee</b>	<b>32 - 33</b>
<b>Stewardship Committee</b>	<b>34 - 35</b>
Valley Town Breakfast	
<b>Worship Committee</b>	<b>36 - 40</b>
Music Programmes	
<b>United Church Women</b>	<b>41 - 43</b>
<b>1<sup>st</sup> Dundas Beavers, Cubs, Scouts</b>	<b>43 - 44</b>
<b>Board of Trustees</b>	<b>45 - 64</b>
<b>Staff Members</b>	<b>65</b>
<b>The Church Board, Standing Committees, Sub-Committees</b>	<b>66 - 70</b>



## **OUR MISSION**

As a community of Christ's disciples our mission:  
is to grow in faith,  
in love of God,  
all human beings  
and the world God created.

## **OUR GOAL**

Our Goal is to reach out to all with the love of Christ through our worship, teaching, pastoral care and service in the community of Dundas, Ontario, Canada, and in the world.

## **OUR VISION**

“St. Paul’s United Church is known across Dundas and the Hamilton area as among the most inclusive, welcoming and vibrant spiritual communities in the city. We nurture the spiritual and religious growth of our active congregation while fostering a healthy, compassionate community.”



**ST. PAUL'S UNITED CHURCH, DUNDAS, ON**  
**ANNUAL MEETING OF THE CONGREGATION**  
**Thursday, April 24, 2025, 5 pm**

**Welcome and Call to Order:** Chair Bev Gough called the meeting to order at 5:10

**Opening Prayer:** Rev. Charlie Hogg opened the meeting with a prayer.

**In Memoriam:** Rev. Charlie Hogg read the names of those in the St. Paul's community who had passed away in 2024

**Enabling Motions: MOVED THAT**

- adherents (non-members who are financial supporters of this congregation) have voting privileges on financial matters
  - the agenda be adopted as printed
  - the minutes of the congregational meeting of September 11, 2024 be approved as printed
- Wood/ Czum **CARRIED EN**

**BLOC**

**1. Reports:**

**MOVED THAT REPORTS OF COMMITTEES AND OTHER GROUPS BE ACCEPTED AS PRINTED**  
Williams/Wood  
**CARRIED**

•Treasurer's Report: Sandra Palmer- Sandra reviewed the contents of the financial package which has been prepared and distributed. It contains the trustees report, the overall financial statement, the financial statements of the trustees and the UCW and the budget for 2025. She then turned to the financial statements on p. 5. Although the format is different than in earlier years, all the same information is contained here. The definitions for the funds are given on p.9. These are the same funds we have always had but the accountants have rearranged them a little differently. Page 7 is our statement of operations which is what most of us are interested in. The rentals have almost rebounded to pre-COVID levels. She reviewed the expenses and noted a deficit of \$82, 918 which is significantly lower than 2023. Because of our investment income, the accountants do not consider that we are in a deficit position. But this is largely a paper amount because not all of this is liquid, only about \$51,000.

•The accountants have placed Stewardship expenses with the office expenses and have not separated out the amounts. Professional Services are included under administration also.

**MOVED THAT THE FINANCIAL REPORTS FOR THE YEAR BE ACCEPTED AS PRINTED.**

Palmer/Melhorn

**CARRIED**

**Budget for the year 2025:** Margaret Melhorn: The budget can be found right after the financial statements on p.15. There are four columns and she reviewed the budget amounts and the reasons for them. There is a forecast deficit of 101,891, which is considerably less than the budgeted deficit of last year.

**MOVED THAT THE BUDGET FOR 2025 BE ACCEPTED AS PRINTED**

Melhorn/ Wood **CARRIED**

John Parcher pointed out that the current market uncertainty has make these predictions difficult and the deficit may be greater. He would like ongoing information given to the congregation perhaps on a quarterly basis. Margaret mentioned that we did something similar during COVID and could do so again.

**MOVED THAT THE TREASURER’S REPORT AND THE FINANCIAL STATEMENTS BE ACCEPTED AS PRINTED.**

Palmer/Melhorn

**CARRIED**

**MOVED THAT THE BOARD APPROVE THE APPOINTMENT OF A CPA LICENSED ACCOUNTING FIRM TO CONDUCT A REVIEW OF THE 2024 FINANCIALS**

Melhorn/C. McKnight **CARRIED**

**TRUSTEE’S REPORT: Mary Sealey. As printed**

**By-law Amendment: Jenny Blake.** An amendment is proposed by the By-laws to shorten the commitment for accepting the Vice-Chair position from six years to four. Jenny explained that the current requirement of a term as Vice Chair, followed by a two-year term as Chair and a subsequent term as Nominations Chair is a big ask and could deter some very able people from stepping forward. She suggested that the requirement be modified.

**MOVED THAT THE BOARD MODIFY THE REQUIREMENTS FOR THE TERMS OF VICE CHAIR FROM THE CURRENT SIX YEARS TO FOUR**

Blake/Wood **CARRIED**

**NOMINATIONS COMMITTEE REPORT: Sheelagh Wood.** The slate of officers was acclaimed as presented.

**STRATEGIC PLANNING UPDATE: Jennifer Blake.** We are looking at how to implement the strategic plan and streamlining the committee structure to align with it. The Affirming committee has worked hard to make sure our doors are all open and welcoming. We have many groups meeting here and they too are appreciative of the work of the Affirming committee. She thanked the Property Committee for making the church a safe, secure and sustainable place. We have received significant grants and now we are working with the Heritage Committee to have safe egress from the sanctuary. Outreach has reached out to the other committees and initiatives like Café 55 have sprung up. She thanked Rev. Charlie and Fredric for the music. She welcomed John Adeyemi who has joined us for pastoral care and facilitated the Sit and Be Fit classes. She showed appreciation for community partnerships and thanked Rev. Brian Vickers who is our supervising minister. She acknowledged how blessed we are to have so many clergy in our congregation.

This week is National Volunteer Week and we will be thanking everyone in church and celebrating afterwards with cake. This has been a difficult year because much of what went on is covered by the legal requirement for confidentiality. The minutes and financials will be posted. She is honoured to be taking over as the new chair and views the future as positive and encouraging.

**Rev. Charlie Hogg Minister's Remarks:** A family has been exploring various churches and will have a baptism here on Sunday with 20 guests. He spoke of the family we received on Sunday who said they'd be back. He would like to have someone sign the services and he would like to see us be the first church in Ontario to do so, especially on the livestream.

**Fredric DeVries:** He thanked all of us for all the support and the help everyone has offered him. He mentioned the many other musical groups and concerts which are all part of St. Paul's ministry. He acknowledged the passing of Louise Stokes and her great support for the ministry of music. He thanked Charlie and Heather for their bolstering of the music programme. This is the UC's 100th Anniversary and will be celebrated June 22. We have commissioned Dylan Wright to write a piece of music for the occasion and he invited everyone to make a donation to Dylan for this work.

### **Other Business**

**Bev passed the staff of office to Jenny, expressing her thanks to everyone and wishing Jenny all the best in her new role.**

Bev Archer recalled seeing that St. Paul's was listed in an unsatisfactory state and she wanted an explanation. Jenny explained that Linda Foy's report found no systemic issues with the church. This report went to HF where one executive

member rejected that finding, explaining that systemic racism and homophobia is ubiquitous and so must be present at St. Paul's. he did not accept that the sense in which Rev Foy used the word had a different meaning. HF Falls mandated Board to take training which addressed topics including bias, conflict management and preparing for a new Minister.

In order to be reinstated to good standing. HF paid all expenses relating to the workshops. The Board, rejected the finding of systemic racism but as part of our commitment to being a "learning board" did undertake workshops, and found them useful. Bev Gough said that she had made an announcement previously about this matter.

**Brian Vickers:** Brian noted that he started here during The Troubles but he has seen such great growth and commended the members of the Board for their dedication and commitment.

**Closing Prayer: Rev. Brian Vickers.**

**Adjournment:** The meeting adjourned at 6:30

## ANNUAL REPORT FROM THE OFFICIAL CHURCH BOARD

For the Year 2025\*\*

Rev. Brian Vickers	Supervising Minister
Jennifer Blake	Chair
Bev Gough	Past Chair
Sandra Palmer	Treasurer
Sheelagh Wood	Honorary Secretary
Sandi Stride	Communications
Peter Ross	Christian Development Committee
Margaret Melhorn	Finance Committee
Bruce McKay	Ministry and Personnel Committee
Sharon McKay	Outreach Committee
Win Czum	Pastoral Care Committee
Dave Davis*	Stewardship Committee (interim in 2025)
Mary Sealey	Trustees
Joan Williams	Worship
Cathy McKnight*	UCW
*interim in 2025 replacing retirees	

### Acknowledgements and Gratitude

The Board wishes to thank and acknowledge Bev Gough, Past Chair, Bob Boose and Ellen Danciu, who all served St. Paul's with distinction, and who have completed their terms on the Church Board. Thank you. Thank you to all the members of the official Board for your dedication of time and talent. Thank you to Sarah French for your administrative support.

### A Year of Transition — and Steady Creative Faithfulness

This past year marked an important turning point for St. Paul's as we began the search for a new Lead Minister. Times of transition are never simple for a congregation, and yet this year has shown us something important about who we are.

We did not allow recent challenges to deter or divide us. Instead, we leaned into the very things that make us a church: worshipping God, caring for one another, and serving beyond our walls.

Our living promise, to be Welcoming, Caring, and Uplifting, has not just been words. It has been visible in action, in leadership, and in the unshakeable faithfulness of this community.

### **Guided by a Shared Plan**

The Board's work is grounded in the Strategic Plan that the congregation created. These priorities continue to guide our decisions and our efforts:

1. Nurture the spiritual and religious growth of our diverse congregation
2. Foster a healthy, vibrant, and compassionate community
3. Maximize resources and achieve financial stability
4. Strive for excellence in governance and leadership
5. Develop strong communication and outreach

These are not abstract goals. They are lived out through the work of committees, volunteers, staff, and congregants. As you read the committee reports, you will see how much has been accomplished.

### **Where We Focused Our Work in 2025**

1. Spiritual and Religious Growth even without a Lead Minister, the spiritual life of St. Paul's has remained strong. We are grateful for the guidance that Rev. Brian Vickers has given our Board, to Frederic DeVries, our Minister of Music and to the many musicians and voices for music that speaks directly to our spirits, for the excellent work of our Worship Committee who has ensured that Sunday worship is meaningful and nourishing, to Christian Development for attending to the needs of our congregation, young and old, and to the many members of our congregation who have contributed their words, their music, voices and talents.
2. A Vibrant and Compassionate Community *Foster a Vibrant and Compassionate Community*. There is no doubt that this strategic goal was simply restating what St. Paul's is and does. And it is the work and the impact of every committee. For Outreach, Pastoral Care, Christian Development and Worship, it is in their identity, but every committee has made it their priority. Our continued journey toward being an affirming congregation reflects our commitment to welcome and care for all.
3. Stewardship of Resources. *Good stewardship* is about wisely using all the gifts entrusted to us. You will find this reflected through our Finance and Treasurer reports, in the Stewardship Report, and in the recognition that each and every committee has paid to the thousands of hours of volunteer time, given over the past year.

Volunteers are the lifeblood of a church. In order to ensure that we use the time and talents of our volunteers wisely, we focused on improving communication between

committees to foster collaboration, avoid duplication and enable progress on shared goals.

**This year we:**

- Strengthened communication between committees
- Improved financial oversight
- Diversified revenue sources
- Successfully secured grants for Café 55+, community dinners, day camp, and building needs

We are blessed with healthy reserves, and we are also mindful of protecting them for future generations. Most importantly, we recognize that St. Paul's is sustained not by grants or investments alone, but by the generosity and commitment of this congregation.

4. Best Practice in Governance: *Strong governance* is quiet work, but essential work. To this end, the Board has focused on strategy.
  - Fiduciary responsibility
  - Risk awareness
  - Policy and process clarity
  - Orientation and development of members, “new and old”
  - Collaboration and efficiency

We are fortunate to have a Board marked by strong attendance, respectful dialogue, careful discernment and thoughtful decision making.

5. Communication

Clear communication strengthens connection. This year's improvements have helped us reach both our congregation and the wider community more effectively. This work will continue to grow. Details are in the report from the Communication Committee

## **Looking Beyond Our Walls**

The United Church of Canada has named the challenge of declining participation across the country. Yet many congregations are thriving —most often because they lean into mission, community, and adaptability while challenging, and nurturing spiritual growth.

We accept the 2030 Challenge and reflect on these questions:

- Where do you sense God at work in your corner of the church?
- Where do you see something new beginning?
- What possibilities arise when we work cooperatively?

These are not questions for the Board alone. They belong to all of us.

## **Looking ahead**

We do not know exactly what the future holds, but we move forward with trust, guided by faith, grounded in community, and strengthened by the many gifts among us.

St. Paul's has shown resilience, generosity, and creativity this past year. With God's guidance and strengthened by the many gifts among us, we believe our best work is still ahead of us.

Respectfully,

Jennifer Blake, on behalf of the Board

## STRATEGIC PLAN UPDATE

In September 2023 a new strategic plan was accepted by the St. Paul's Board. Coming out of the Covid pandemic, there was a sense of urgency to gain back momentum lost during the previous three years: to re-energize the church community and plan a positive path forward in a rapidly changing world. We realized the way forward could not simply be an extension of our past. It was time for visioning and planning a bright new future.

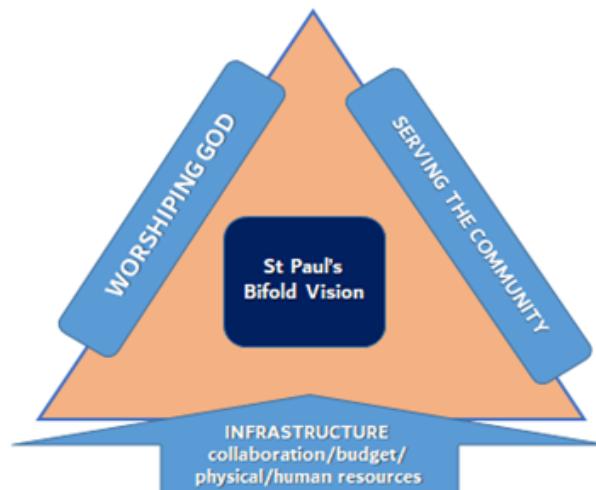
Through an extensive engagement and planning process that acknowledged our strengths and weaknesses as well as potential opportunities and threats, a new plan was created. A Vision Statement was developed that describes the future we want to see for St. Paul's.

### Vision Statement:

***“St. Paul's United Church is known across Dundas and the Hamilton area as among the most inclusive, welcoming and vibrant spiritual communities in the city. We nurture the spiritual and religious growth of our active congregation while fostering a healthy, compassionate community.”***

A concise summary of this statement that encapsulates the two key aspects of our ministry is ***“Vibrant Church – Compassionate Community.”***

Of course, to achieve our ministry we have a strong foundation of resources and infrastructure as shown in this diagram:



## **Key Priorities and Success to Date**

To bring this vision to life for current and future generations there was a strong consensus that we must address five broad directions or strategic priorities. These are outlined below, along with a summary of our progress to date in achieving each priority.

### ***1. Nurture the Spiritual and Religious Growth of Our Diverse Congregation***

#### **a. Leadership transition**

We have completed the preparatory work necessary for calling a new Lead Minister and are now awaiting the outcomes as the search committee is deeply engaged in the process of finding a minister who will guide our spiritual growth as we move forward.

In the interim, we are grateful for the dedicated work of the Worship Committee, which has ensured that Sunday worship remains the centre of church life.

#### **b. Music ministry**

We continue to enjoy our reputation as “the Musical Church.” This is manifested through our beautiful music during Sunday service including our many choirs. St. Paul’s continues to serve as home to several community orchestras and choirs.

The recent gift of the new sanctuary piano was made possible through the long and valued friendship we have had with Toyo Eiwa school. A friendship fund grew slowly and steadily over many years until it enabled this significant contribution to our music ministry.

The installation of the Samick grand piano in the Reception Hall enables us to extend our music ministry in the community.

#### **c. Children’s music programming**

Children’s music programming has been expanded, further strengthening participation and engagement among younger members of our congregation through opportunities like the Holy Ukuleles and more.

### ***2. Foster a Healthy, Vibrant and Compassionate Community. Make meaningful and measurable contributions to our own congregation and the broader community.***

#### **a. Create a welcoming church**

We are living the promise of being a welcoming church and are working thoughtfully to make this commitment increasingly tangible through our programming and our communication internally and with the broader community.

Our Affirming Committee is further helping to ensure all feel welcome at St. Paul’s. Lanyards have been adopted that signal our open and affirming welcome. Through time spent learning about the issues that can divide and “other,” development of trusting relationships, and the shared pleasure of a well-made pie, St. Paul’s is indeed a learning, welcoming church.

#### b. Pastoral care

Pastoral care remains a central focus, supported by our part-time Pastoral Care Minister, Rev. John Adeyemi, together with the Pastoral Care Committee and volunteers. Existing programs have been strengthened, and new initiatives have been developed to support seniors, those experiencing social isolation, and individuals facing food insecurity.

#### c. Children, youth and young families

New and expanded programs have been developed to support children, youth, and young families. Our YCC leader, Porscha Hewitt has launched several parent-child opportunities as well as a new Summer Camp that will be launched this summer.

#### d. Community engagement

Through our relationships with the Association of Dundas Churches, Dundas Community Services and The Salvation Army, and through initiatives such as the Valley Town Breakfast on Saturday mornings and Café 55+, we remain deeply engaged in our local community.

The Outreach Committee has also ensured our continued presence and participation in communities beyond our immediate neighbourhood, including through the Hamilton Alliance for Tiny Shelters (HATS), Wesley Urban Ministries and the Canadian Foodgrains Bank.

### ***3. Achieve Financial Sustainability and Strong Stewardship of Church Resources***

#### a. Financial health

Our financial situation is sound and trending in the right direction, although challenges remain. A financial report is included elsewhere in this Annual Report, but following are some highlights.

##### Income:

Total receipts show growth over four years (2022-2025):

Income growth \$420K → \$454K (+8%)

Stable core congregational giving (~\$270K)

Strong growth in community events, notably the Saturday breakfast (\$15K → \$52K)

Rapid growth in facility rentals, notably leases (\$19K → \$86K)

New sources of revenue have been developed and strategic investments made.

##### Expenses:

Expenses have been relatively stable over the past three years, although some reductions have also contributed positively to our overall financial position. Human resource costs make up over half of our annual expenses, even without a full-time Lead Minister. We should anticipate increased costs with the arrival of our new Lead Minister.

Property costs have increased slightly, but maintenance is a lower percentage than in the past. The majority of these costs represent building enhancements, which have served our mission, increased our energy efficiency, reduced maintenance and provided an opportunity for increased rental income. These enhancements were enabled, in large part by external grant funding, and in particular, the generous grants provided by the Bertram Fund.

b. Risk monitoring

The Board has adopted a formal risk-monitoring system and is populating a grid that can be updated regularly to monitor changes.

c. Building stewardship

Investments in our building have transformed its role within the community. Property maintenance has shifted from being primarily a cost centre to becoming a revenue centre, with our facilities now serving a larger and more diverse portion of the community. St. Paul's is truly becoming a thriving community meeting place.

d. Strength of volunteers

The strength of St. Paul's lies in its people and the many talents they bring. Committees are active and productive, and there is room for everyone to contribute. While we celebrate and applaud our volunteers, we are mindful not to place too great a burden on any individual.

We are also grateful to be working alongside many new volunteers from the broader community who, while not members of the congregation, are affiliated with and committed to the work of St. Paul's.

***4. Strive for Excellence in Governance and Leadership***

a. Ongoing learning

Continuing education and improvement in governance practices remain ongoing priorities.

b. Transparency and communication

The Board has instituted measures to strengthen communication and transparency, including quarterly updates from the Chair at Sunday worship and in newsletters, and improved accessibility of Board minutes

c. Performance measurement

Work continues to evolve on performance measurement and evaluation.

d. Risk management

A formal risk-monitoring grid has been developed. Committees have contributed to identifying potential areas of risk as well as mitigation strategies.

## ***5. Communicate Our Message more clearly through a strong Marketing and Communication Plan***

We are communicating our message more clearly, more consistently, and in language that resonates with a wider audience.

### **a. Our Living Promise/Branding**

We now have a new logo and a clearly articulated Living Promise that St. Paul's will be known for: the *Welcoming, Caring, Uplifting* church.

### **b. Stewardship**

Our Living Promise messaging is being integrated into how we approach stewardship.

### **c. Website**

A simplified, bright new website was launched in March of this year that builds on our new branding and clearly communicates St. Paul's work and life.

### **d. Community Media Coverage**

St. Paul's has been highlighted several times in local media, especially *Dundas Today*, increasing awareness of the many programs happening here.

- Prepared by Jenny Blake & Sandi Stride

## AFFIRMING COMMITTEE

St. Paul's Affirming Committee is pleased to reflect back on another year in our journey towards designation as an Affirming Community of Faith with Affirm United, a proud partner of the United Church of Canada for the support of all gender expressions, identities and sexual orientations.

Early in the year we received approval from the board supporting the ongoing work of the Affirming Committee. We are represented on the board as we now officially report to St. Paul's Worship Committee.

In January, Rev. Ruth Noble, executive director of Affirm United came to speak to us at St. Paul's in a very personal, meaningful service. Also in January, our committee went on a field trip to Grace United Church in Burlington, an Affirming Ministry. We attended their Sunday service and met with their minister Rev. Dr. Richard Bott and the Affirming Committee for a good discussion. Some of us participated in Affirming Ministries Virtual Coffee Hour sessions and educational workshops offered by Affirm United. Individually, members visited other affirming churches, specifically Faith United Church in Hamilton, East Plains United Church in Burlington and Broad View United Church in Victoria, BC.

We distributed name tags with rainbow lanyards to over 150 congregants. Thank you to Susanne Crago for designing and printing the tags. Please remember to wear these to church; it says a lot to visitors, and it helps those of us who have difficulty remembering names. If you don't have a name tag/lanyard, please visit the Affirming Table at coffee hour or contact the church office and one will be made for you.

The congregation celebrated our second PIE Day in March. This is a day to focus on being Public, Intentional and Explicit in celebrating the full inclusion of 2SLGBTQIA+ people in faith communities and beyond! Thank you to the bakers in our congregation for the wonderful pies we enjoyed at coffee hour.

Pride Month Services were held again this year in June led by Rev. Charlie Hogg and members of the Affirming Committee. We wish to thank Rev. Charlie for championing the affirming initiative and for the outstanding support and encouragement he gave to our committee during his time here.

In August we noted and discussed the United Church's apology, which acknowledged and apologized for the many shortcomings and the harm the church has caused to the 2S and LGBTQIA+ communities and commits to radical love and affirming people of all identities, strengthening its witness to justice and love in action. Moving forward, we recognize that change is required in the hearts and minds throughout The United Church of Canada and also through actions taken at an institutional level. The full text of the apology can be found [here](#).

In September we held a Lunch and Learn for the congregation. As our planned guest speaker Rev. Brent Hawkes was unable to attend, we used the time to share stories and

have genuine, heartfelt discussions from both committee members and the congregation. We hope to be able to do this again soon.

You will have noticed the Affirming Table at coffee hour most Sundays where we continue to have conversations and share information. Please come and see us with your stories, questions and comments. Handouts, pins and lanyards are available here.

### **Plans for next year**

Complete the revisions for the Marriage Policy, Action Plan and Vision Statement - a requirement as we engage in the process of becoming an Affirming Community of Faith. These statements and policies then need to be approved by the church board, and also by the congregation when it comes time to have our vote. We plan to focus on connections with other committees at St. Paul's to see where we can and do share affirming work.

In collaboration with committees, we will work on revising additional policies - Baptism, Rental, and Employee Adherence to Affirming Values. These are not required by Affirm United, but they should be done in order to keep in line with our affirming outlook.

We have plans in place for both Rev. Miriam Spies and Rev. Ruth Nobel to be guest speakers in the new year. We plan to celebrate our third PIE day in March 2026.

There are links for more information about the process of becoming Affirming as well as education about 2SLGBTQIA+ communities and allyship on our church website under "What's Happening". Members of the Affirming Committee invite anyone to approach them with their stories, questions or comments. We are open to new members at any time.

St. Paul's congregation, with our history of inclusiveness, has an opportunity to provide our community with a church they know has committed to working through the Affirming process towards designation as a UCC Affirming Church. We seek to embrace, affirm, and celebrate the inclusion of people in the full spectrum of gender identity, gender expression, and sexual orientation in the life, work, and leadership of St. Paul's. We believe that all people, without exception, are the beloved children of God and that love does have a home here.

Maryon Egerton-Jones, for Affirming Committee

Committee Members: Sarah Baxter, Iris Caunter, David Cooke, Maryon Egerton-Jones, Dee Gibbons, Dorothy Haartman, Lola Medina, John Parcher, Bill Poole, Mike Ray-Zarate, Vanessa Ray-Zarate, Pat Reed, Mary Anne Tangney, Joan Williams



## **CHRISTIAN DEVELOPMENT COMMITTEE**

YCC - Porscha Hewitt began in the position of Coordinator of Programming for the Youth and Young Families of St. Paul's in December 2024. Since then, she has worked with the YCC and Young Adults during Sunday services and twice a month on Friday evenings to provide appropriate programming for both groups.

Over the months of September to December, Sunday attendance at YCC varied widely with a minimum of 1 to a maximum of 13 and an average of 6 per week. 23 different children attended.

Young Adult evenings, held twice a month, involved board games, baking, movie night and murder mystery, a trip to a Mohawk basketball game and a Lasagna fundraiser. Sixteen different young adults participated in these activities over the year between September to December. The average attendance was five, with a maximum of 10 and at least 3 per evening.

Young adults also held a bake sale fundraiser for Wesley and volunteered as ushers for performances held at St. Paul's.

Other initiatives undertaken for the wider community organized by Porscha in 2025 included:

Weekly Young Family drop-in times were held fourteen times between September and December involving over forty children and their mothers in activities like story times, videos, gross motor activities and crafts. In 2026 an Early Learners pre-school is planned.

Porscha's work on the St. Paul's summer camp preparation began in July and August of 2025 and continuing through 2025. Porscha has been employed to create and produce the planning for an eight-week summer camp to be held in July and August 2026. Enrolment for campers is proceeding and interviews for staff have taken place in 2026.

### **Christian Development Adult Education initiatives.**

Ron Archer's Book Study on wisdom tradition using the book "The Remarkable Ordinary" by Federico Buechner took place over five sessions in October and November. Ron is presently doing another on Diana Butler Bass' book "Freeing Jesus, Rediscovering Jesus as Friend, Teacher, Savior, Lord, Way and Presence."

Courageous Conversations were held on the topic of End of Life Planning on May 14 and Journeying with Someone through End of Life Care on June 4. Another is planned for April 29 on the topic of Suicide Prevention.

The library saw shelf improvements being made for the collection of excellent books available.

In December the Christmas Pageant was well attended at 4:00pm with live animals present and followed by treats.

Submitted by

Peter Ross, Chair St. Paul's CD committee

### **Library Committee**

We hope that you have had an opportunity to visit our library recently because, thanks to the donations of our congregation, several new books have been added to the shelves under "Theology, Biography, Autobiography and Indigenous Stories". Some of these books will be reviewed in our book review column in the Sunday bulletins to follow. We are particularly interested in books on theology, faith, devotions or books depicting stories of people who found their way through religion.

We are happy to report that since our book reviews in the bulletin began, there has been added interest in the library and more books are being checked out, so we will continue with that project although it will be on hold through July and August.

We are grateful to Peter Ross and the Christian Development committee for their support of our work in the library and also to Susanne Crago for her ongoing help and support.

Please assist us to keep track of our books by using the check out book on the counter in the library and returning your books to the return basket beside the counter.

Also, it would be appreciated if you could return your books as soon as possible as others may be waiting to read it.

The Library Committee: Barbara Carson, Mary Unwin, Judy Kleven, Cathy Pengelly

### **COMMUNICATIONS COMMITTEE**

**Members:** Fran Aird, Luke Alsop, Barb Carpio, Susanne Crago, Dr. Dave Davis, Sandi Stride (Chair), Sarah French

The Communications Committee was even more active than usual in 2025. Building on facilitated sessions held at a Board retreat in August, the committee developed a new Living Promise strategy for St. Paul's to become the key message underlying all our communications:

*"Love has a home here – and you can too! St. Paul's is a forward-thinking, outward-looking Christian community where everyone is made to feel welcome, cared-for and valued. "*

The abbreviated version of this is: *"Welcoming – Caring – Uplifting."*

Susanne Crago captured this promise in a beautiful new logo for St. Paul's that was officially approved by the Board in November:



The logo then inspired the look of our updated, redesigned website by Susanne. This was launched in March 2026.

Building on this new “look” and messaging for St. Paul's the Communications Committee is working on ensuring that all communications both internally and with the Dundas community at large are consistent.

Social media began playing an increased role in 2025, with the help of Sarah French who set up a new Instagram account and has regularly been posting here as well as on Facebook. We are tracking our progress on social media and our website, looking at numbers of visitors, interactions and other metrics. Our social media presence is growing with 562 Facebook followers by March 2026, and 160 on Instagram.

Visiting the many hallways, rooms and floors within the building our presence is visible through posters and displays on bulletin boards, placemats, bulletins and announcement sheets, inserts in the bulletin, signage and banners. Other printed items that you don't readily see include our letterhead, many different envelopes, special occasion cards, gift cards, certificates, name tags, etc. We are pleased to be of assistance in designing and printing these items. We also produce a quarterly newsletter which is distributed by e-blast and our website. Canada Post delivers 25 hard copies to members without internet service.

To communicate with our neighbours and friends outside our walls we have been fortunate in receiving excellent coverage by the online Dundas Today. We also post flyers of upcoming events in Dundas merchants store windows, as well as booking the Town Sign (DCS) and the Lions Club sign for advertising. Lawn signs are placed on our grounds to catch the eye of the passersby. Notices are submitted to the “Weekend Planner” section of the Hamilton Spectator. Events are also listed in the calendar section on the DCS website and the Local Events section of the Dundas 55+ website. Posters are emailed to the Association of Dundas Churches for distribution to the member churches and emailed to five other churches outside of our area for posting on their bulletin boards.

The Tech Team provides livestreaming of our Sunday service through our website and Facebook as well as offering recordings of the services to be viewed when convenient. We offer the same services for special events at the church such as weddings, funerals, special music events and concerts by the Dundas Valley Orchestra and Chorus Hamilton.

Sunday service requires the involvement of four people, one person each for in-house sound, cameras, graphics, and livestream sound. Several hours of preparation are necessary before the service begins each Sunday. In 2025, those who viewed our livestreaming or recordings numbered 1,905 through our website. Facebook views averaged about 75 per week throughout the year. Going forward we plan to continue our services to St. Paul's and the community and welcome anyone interested in assisting us.

Respectfully submitted,

Sandi Stride, Chair

### **FINANCE COMMITTEE**

The 2025 St. Paul's budget included a projected operating shortfall (excess of expenditures over revenues) of \$143,891. The good news is that we now expect our operating shortfall for 2025 will be \$73,795, which represents a reduction of \$70,096, or 49%, from the budgeted amount. Most of the reduction of the deficit was due to lower than anticipated personnel and administration costs and higher revenues from rentals and other givings.

Total income in 2025 was \$504,740, however this amount includes donations to M&S and for Outreach projects. Excluding these amounts, our revenues were 4.5% higher than the goal we had set for ourselves. We continue to be grateful for the generosity of our members. Donations from individuals and families in 2025 amounted to \$267,490, down from 2024 and 3.8 % less than our budgeted goal.

We are very happy to report that fundraising activities such as the Saturday Breakfast, Fiesta, and others have contributed almost \$52,000 to our revenues in 2025. The Saturday Breakfast has raised \$34,000, Fiesta, \$15,000 and the art sale \$2,000. Income from rentals, which averaged about \$50,000 per year prior to the COVID-19 pandemic, has significantly rebounded, and has contributed \$48,635 in 2025. This compares to \$18,666 in 2022. In addition, we received \$37,800 in lease revenues in 2025.

We also received a very generous grant of \$100,000 from the Bertram Foundation for which we are very grateful. The Bertram Foundation grant has been allocated to the Building Reserve.

Our 2025 expenditures were \$578,535. Adjusting for contributions to M&S and Outreach projects, this is 1.6 % higher than in 2024 but 8.5% lower than budgeted. The change from 2024 can be attributed to higher committee expenses. Personnel costs were 7% less than budgeted. Property and Administration expenses were also less than budgeted.

The 2025 Financial Statements continue in the format adopted for 2025 to conform with Canadian accounting standards for not-for-profit organizations. (The exception to this is noted below.) The statements show St. Paul's investment income in 2025 was \$143,917.

This compares to \$260,338 in 2024. However, most of the 2025 amount is composed of \$86,543 in unrealized capital gains on our investments, and not cash received. The comparative 2024 figure for unrealized gains was \$209,214.

Donations to the United Church Mission and Service Fund were just \$32,291 in 2025, 17% less than our goal but slightly more than 2024 M&S givings. M&S donations have declined significantly since before COVID. Givings exceeded \$44,000 in 2019.

However, donations for Outreach projects amounted to \$18,895 in 2025, 27 % higher than in 2024, and 30 % higher than our goal.

It should be noted that, once again, our reviewer, the CPA firm of Taylor Leibow have “qualified” their opinion of the statements, as they do not conform with current accounting standards regarding the reporting of capital assets. The Finance Committee will be reviewing our accounting policies and will be making recommendations to the Church Board with respect to any changes going forward.

For 2026, the church board is recommending approval of a budgeted operating shortfall of \$155,976. After investment income of \$60,800 is factored in, the budget deficit is projected to be \$95,176. The budget assumes that givings from individuals and families will grow by 8% to \$300,000 from the 2025 budgeted amount. (This represents an increase of 11.8% over 2025 actual receipts.) We recognize this is an ambitious target. Finance will be collaborating with the Stewardship committee on their campaign “Shine Together”, with the goal of growing our congregation and our revenues to ensure our long-term fiscal sustainability. Total revenues are projected to increase by 27.7 over the 2025 budget amount, with rental revenues projected to increase by almost 40%.

Disbursements in 2026 are budgeted to increase by 7% from the 2025 budget amount to \$675,122, driven by expected increases for salaries, administration, communications and property. In addition, we are budgeting for the launch of a new St. Paul’s initiative – our summer camp. The Budget therefore includes the anticipated revenues and expenses associated with the camp. Start up costs and a desire to limit enrolment while we gain experience means that the camp is expected to run a deficit in 2026.

Other increases include funds for the Communications Committee to create a new website for St. Paul’s initiative to renew our communications tools to better reach members and our wider community.

We recognize that the 2026 budgeted shortfall of \$90,976 is substantial. The shortfall will be financed from our investments.

Finally, many thanks to the members of the Finance Committee: Cathy McKnight, Mike Newman, Steve Raymond, and Sandra Palmer, our Treasurer. Our newest member, Gary Gough, joined the committee in January 2026. We would like to thank Cathy and Steve for their years of faithful service on the Finance Committee, as they move on to other roles at St. Paul’s.

## **I.T. Sub-Committee**

The I.T. sub-Committee had a quiet 2025 keeping the Church computers running and backed up. The new door access system was integrated into the WiFi network. The WiFi network is called “St Pauls” and the guest network password is posted in the Library and in the hall outside the office.

The I.T. sub-Committee desperately needs another member or two. Anyone with skills and knowledge of any aspect of computing, particularly networking is invited to contact us to help out either on a continuing basis or just for certain projects. The Church’s computers are getting older and could use upgrading this year.

Gord Cormick  
[gccormick@gmail.com](mailto:gccormick@gmail.com)

## **MINISTRY AND PERSONNEL COMMITTEE**

The Ministry and Personnel Committee is responsible (jointly with the Church Board) for the supervision of employees and members of order of ministry settled at St. Paul’s and for promoting a strong and healthy relationship between the congregation and the employees and ministry personnel.

The Committee’s duties include, administering salaries, hours of work, vacation entitlements, notice periods and terminating requirements, human rights and occupational health and safety issues, maintaining records of employment, positions descriptions, performance reviews, leaves, remuneration and benefits, resolution of personnel-related issues and communications amongst staff and ministry personnel, committees and the congregation.

**Committee Membership:** Through the year the members have been Barbara McMeekin, Dave Davis and Bruce McKay with the latter two acting as co-chairs. Peter Ross joined the Committee in December.

**Staff:** At the end of 2025, St. Paul’s was in excellent position with respect to its staff positions.

**Minister of Music:** Fredric DeVries, (Congregational Designated Minister) continued his sterling service to St. Paul’s throughout the year. In October, Chris Eckart was retained through a Personal Service Contract to be the Instructor/Leader of the Holy Ukuleles for an indefinite period.

**Pastoral Care Minister:** The Rev. John Adeyemi, commenced a half-time appointment on January 20th that has been extended to August 2026.

**Coordinator for Youth and Young Families:** Porscha Hewitt continued her half-time contract from September 2024 to the end of June 2025. Her contract was then renewed as of September 2025 to continue to June 2026. In September, Ms. Hewitt was also contracted, part-time, to develop a proposal for a Summer Camp at St. Paul's in the Summer of 2026.

**YCC Program Assistant:** Chelsea Smith continued, on Sundays, to staff the nursery and assist with the YCC until her resignation at the end of April.

**Church Caretaker:** Gisell Arevalo, on September 2, 2025, assumed this position. She successfully passed the three-month probation period and has become a permanent member of St. Paul's staff. Prior to September, caretaking was contracted out to a commercial firm due to the absence of Melody DeKock who was on medical leave. At end of her leave, Melody chose not to return to St. Paul's.

**Church Administrator:** Sarah French assumed this key and multifaceted position on January 6, 2025. She continues to impress all who work with her.

**Lead Minister:** This position was vacant throughout 2025. Ministerial services were covered by supply ministers arranged by Joan Williams, Chair of the Worship Committee. The most notable of these was the delightful Rev. Charlie Hogg who continued to serve St. Paul's from April 1, 2024 until June 30, 2025.

Early in the year, the Church Board established a new Lead Minister Working Group to complete the necessary prerequisites for a formal search, including preparing a Community of Faith Profile, revising the position description and obtaining clearance from our regional council, Horseshoe Falls. As we move into 2026, a search is now underway.

**Volunteers:** St. Paul's is blessed with a host of dedicated volunteers that carry out functions for which otherwise we would need staff; people such as Sandra Palmer looking after financial matters, Maryon Egerton-Jones maintaining our data base and recording donations, Margaret Melhorn doing personnel budgeting and managing payroll. There are many, many more.

Our profound thanks go out to all staff and volunteers for their herculean efforts on behalf of the St. Paul's.

## OUTREACH COMMITTEE

Over the past year, the Outreach Committee has continued to meet its mandate: raising awareness of urgent and pressing social issues through annual appeals (Canadian Food Grains Bank, Wesley Urban Ministries Christmas and Holiday Program, the Rotary Sock and Skivvies Drive, and the Wesley Case for Kids campaign).

In addition, the Committee has raised awareness and understanding of the complex concerns surrounding homelessness, lack of affordable housing and the increasing number of citizens experiencing deep poverty.

Working with Reverend Charlie Hogg, committee members prepared five short presentations drawing awareness of poverty as experienced by children and families; by marginalized communities and refugees; by those unable to work due to physical or mental illness; by unemployed people who have lost their work due to factors beyond their control.

In each of these presentations, emphasis was placed on the United Church of Canada's Call for a Guaranteed Livable Income for all citizens. The series of presentations was led off by Tom Cooper, Director of the Hamilton Roundtable for Poverty Reduction who served as guest pulpit speaker on March 9, the first Sunday of Lent. Tom kindly joined the congregation for question-and-answer time following the service.

Following Lent, congregants signed over 400 letters urging politicians at every level to take action on the United Church of Canada's Call for a Guaranteed Annual Income. These were addressed to Prime Minister Mark Carney, MP John Paul Danko, Premier Doug Ford, Mayor Andrea Horwath and Counsellor Alex Wilson. The date for signing was delayed until the 2025 federal election was concluded.

In addition to raising awareness and providing information about pressing and urgent social issues, the Outreach committee serves as an umbrella and networking link for a number of community initiatives and projects undertaken by volunteer congregants. The reports that follow illustrate the strength and diversity of these efforts. Outreach members continue to be grateful for the congregation's strong interest and support for the work of the committee.

Submitted by Sharon McKay, Chair

## **Community Dinners**

Every second Monday of the month, St. Paul's provides a free supper for those facing food insecurity, as well as those seeking company in a welcoming place.

St. Paul's is one of 5 rotating Dundas churches who take turns providing the meals every Monday. This program is an initiative of the Association of Dundas Churches that St. Paul's has been part of since 2012.

Last year we averaged 50 guests per month at a cost of \$250.00 to \$300.00 per meal.

Between the cooks, table set up crew, servers, clean up crew and dishwashers, there are about 30 volunteers involved in each meal.

The funding comes from donations from our congregation, plus we have a donation box at the Saturday morning breakfasts which in 2025 generated an extra \$2207.00 in funds.

At December's meal, we gave each guest a Christmas card with a \$25.00 Metro gift card from St. Paul's. The Prayer Shawl Ministry provided knitted hats, mittens and scarves as well.

Submitted by Carlies Longbottom

## **Canadian Foodgrains Bank - A Christian Response to Hunger**

This was a good year for CFGB at St. Paul's. In October we showed a video as part of our regular church service, prepared by our tech-wizard, Luke Alsop, and was designed to provide some history of CFGB at St. Paul's and introduce congregants to our partners, the Cranston Family and the Butter Family. Thank you, Luke for a fine piece of work.

The Butter team planted, cared for, harvested and sold our crop on land provided by the Cranston family. The sale generated revenue of \$4,488, from which expenses of \$2,757 was deducted. The profit was added to donations from St. Paul's of \$2,883. This meant we were able to donate \$4,614 to CFGB in 2025. The Canadian Government adds a four-to-one multiplier to these donations through the Department of Global Affairs.

Both of our partners, the Cranston Family and the Butter Family, have committed to continuing with our project for next year. A big "Thank You" to the people at St. Paul's for the continued and generous support. We look forward to 2026.

Submitted by Winston Lindsay

## **Café 55+**

For nearly two years, Dundas' St. Paul's Outreach Committee and the Salvation Army Food Bank have collaborated in running Café 55+, a joint community outreach effort. It is a singular product of volunteer effort, the Hamilton Community Foundation, donor support...and, most of all, love.

Meeting on Thursdays throughout the year, the program offers conversation, games, snacks and a light lunch to local residents of all ages and backgrounds. Mostly it provides social connection and meaning to its participants. Beginning with 15-20 guests on a weekly basis in 2024, the program now often attracts between 30 and 50, many of whom are regulars - and many of whom have become friends.

The program pays huge dividends: increased respect for the two hosts, institutions that have opened their doors to all; and even church participation on the part of some guests. Our volunteers hear positive comments:

- "I wouldn't miss this!"
- "I started to come for the lunch and food, but I keep coming because of the people."
- " I don't know what I'd do without the support I get here....many thanks!"

Come, join the fun and friendship. See what love can do in a community with increasing needs!

*Dave Davis* for the Café 55+ volunteers

## **St. Paul's Refugee Outreach Group (SPROG)**

The St. Paul's Refugee Outreach Group (SPROG) is working with the Sharaf family of Hamilton to bring members of their family to Canada so they may be reunited and safe. Our application to sponsor and support these family members was submitted through the United Church of Canada. After what felt like a very long time, our application package was approved by Immigration, Refugees and Citizenship Canada. The application has now been sent to Jordan for processing. Again, we are waiting through this very long process.

On March 30 a Baroque Music Concert was held at St. Paul's. This was organized by Seiichi Ariga and the funds raised were contributed to the SPROG fund. Many thanks to all the musicians involved.

Even in these difficult times, another child has been born into the family! They have hope, and we too will continue to hope and plan for their safe arrival.

Submitted by Joan Williams

## Association of Dundas Churches (ADC)

The Mission of the Association of Dundas Churches (ADC) is to facilitate collaboration between the Christian churches of Dundas and to serve the needs of our community. In 2025 there were 8 Faith Communities, represented by 1 lead clergy and 2 lay representatives from each church and 3 local social services (non-member associates - Salvation Army Family Services (food bank); Ellen Osler Home and Dundas Community Services).

Monthly meetings are held on the 4th Thursday of the month (with exception of July, August & December) at rotating churches. St. Paul's United Church Representatives were Judy Kleven and Mary Anne Tangney (rep. until June, 2025; continues as ADC representative on the Dundas Community Services Board of Directors)

Activities in 2025:

- Weekly Community Dinners continue to be offered at rotating churches in Dundas.
- April 1, 2025 Annual Lenten Lunch was held at St. Paul's with all ADC churches participating, bringing in \$500.00 for the Dundas Food Bank.
- An Ecumenical Service was held on Ash Wednesday at St. James Anglican Church.
- A World Week of Prayer for Christian Unity was held at McNeil Baptist Church in Westdale - ADC was invited by the Westdale Churches.
- The World Day of Prayer was hosted by St. James Anglican - great attendance by all churches who shared in fellowship and refreshments after the service.
- Also in March, was Earth Hour was hosted by Highland Hills Faith Community
- As part of Ecumenical events during lent, Highland Hills hosted a 'Lenten Movie Night' called 'Babettes Feast', followed by discussion & a potluck meal.
- On Good Friday, (Apr. 18), ADC completed an Ecumenical Walk down King St. Dundas, stopping along the way for readings and reflections and ending in worship and refreshments in Kaga park. Fairly good attendance despite the wind!
- Again in 2025, ADC participated in the Dundas Community Services (annual) Senior's Fair - many in attendance learned of the work of our churches together!
- Cactus Festival in August, an Ecumenical Service was held at Highland Hills Faith Community - the weather was questionable so the service was inside - the hall was full of people and all seemed to enjoy worship together. Dundas Baptist minister, Rev. Jim Bagley gave a moving sermon and the St. James Anglican Refugee choir got us moving with lively music! Wonderful celebrations together as ADC!
- Again in 2025, ADC participated in the Gandhi Peace Festival (annual - downtown Hamilton City Hall)
- Remembrance Day 2025 - ADC, on behalf of member churches, laid a wreath at Dundas Cenotaph.

- The Annual Advent Walk took place at the Dundas Driving Park - a free will offering was donated to the Dundas Food Bank

Dundas Community Services (DCS) was initiated by the Association of Dundas Churches in 1972 and has been supported for many years and still today. DCS has undergone many changes. In October 2024, the ADC Executive met with Staff for a renewed commitment to collaboration and communication. Mary Anne Tangney is the ADC representative on the DCS Board of Trustees - appointed by ADC.

St. Paul's United Church, Dundas takes great pride in its long-time involvement with the Association of Dundas Churches, with ecumenism at its heart. Member churches strive to find ways to stay connected, grow and continue to do God's work in our churches and our community of Dundas.

Respectively Submitted, Judy Kleven, Mary Anne Tangney



## **FIESTA CRAFT & MARKETPLACE**

FIESTA - What an event! And what an amazing group of people!!

The team leaders in Fiesta this year included Carlies Longbottom, Ruth Johnson, Win Czum, Susanne Crago, Mary Sealey, Linda Evans, Yvan Raymond, and Kelly McCaughey. In truth, almost everyone in the congregation contributed in some way to the success of Fiesta.

For those who transformed the many rooms of our church into Fiesta 2025 and then returned it all to its previous condition, thank you. To the leaders and all those who participated, "Well done!"

Fiesta continues to be a significant fundraiser for St. Paul's. See you in 2026!

Submitted by Joan Williams  
Chair, Fiesta

## PASTORAL CARE AND MEMBERSHIP REPORT 2025

*‘Care is an aspect of ministry of the faith community that involves attending to the emotional, relational, and spiritual dynamics common to the experience of congregational members and friends. It involves supporting one another particularly through times of distress, crisis, celebration and times of life passages’*

**In 2025 we were happy to welcome Rev. John Adeyemi as part time Minister of Pastoral Care.** Rev. John had a busy year visiting people in hospital, being at the bedside of people in their final days of earthly life, those in crisis situation, visiting with people in Long Term Care and Retirement homes and to those not able to attend church. Rev. John has led monthly services at St. Joseph’s Villa and Wentworth Lodge. See Rev. John’s report for more of his ministry with us at St. Paul’s.

**Prayer Chain:** Prayer requests received were sent to Judy Kleven who coordinates sending them to the Prayer Chain team and the Minister. Prayer requests can be made by calling the office or Judy or speaking to the Minister or filling out one of the Prayer Chain forms in the pews. Confidentiality is observed.

**Transportation:** Rides to church services and other church events. Call the church office if you are someone or know someone who needs a ride to church.

**Maundy Thursday, April 17<sup>th</sup>:** A Maundy Thursday communion and hot chicken lunch was served to about 60 people. We provide rides to those who seldom get out.

**Casserole Ministry:** Cooked meals were provided to several people throughout the year. To receive a cooked meal or two during illness, family death, birth of a child or other challenging times call the church office. Dundas Community Services has an ‘on site’ freezer stocked with frozen meals. Anyone can purchase the frozen meals at a reasonable price.

**Prayer Shawl Ministry:** Under the leadership of Ellen Danciu a team of about 9 women knit and crochet prayer shawls, and blankets for those who have lost loved ones and those in hospital and for those reaching life milestones, including baptism, 90<sup>th</sup> birthdays and other celebrations. In the fall of 2025 six dozen hats, mitts, gloves and scarves were made and distributed to the Elementary Schools. Ellen moved to Brantford in the fall of 2025.

**Funeral Receptions:** We catered to 9 funeral receptions in 2025. Kelly MacCaughey, Ruth Johnson and I coordinate the receptions.

**Birthday Cards:** About 68 people who have indicated they are 80 or over. We have about 20 people in our church family who are over 90 years of age. Sympathy, get well and other cards were also sent out.

**Milestones:** A ministry that celebrates milestones in a persons lives, baptism, starting school, graduation, etc.

**Membership:** Records are meticulously kept to manage the Church Roll.

**Poinsettias:** 20 Poinsettias were delivered to those unable to get out to church. Thanks to Judy Kleven who coordinates the purchase and delivery and to those who delivered the plants.

**Communion in the home:** We have several communion sets that can be taken to shut-ins by the Minister or someone from the Pastoral Care Team. Available on Sundays when there is a Communion service.

**Archives:** Thanks to Andy Jaap and Sylvia Hillyard who lovingly and diligently catalogue, preserve, and store securely the church records. Archives are located on the 4<sup>th</sup> floor and both Andy and Sylvia are always enthusiastic to talk about them. We thank them both for the many displays they provide during the year.

**Teleministry:** We are exploring the possibility of beginning a Teleministry service and have been in contact with Port Nelson U.C. who have had a similar ministry for many years.

**Maundy Thursday Communion and Lunch was held April 17<sup>th</sup>. 2025**

**Thank You,** To the amazing Pastoral Care team of 2025. Rev. John Adeyemi, Kathy Brink, Henry Brink, Ruth Johnson, Ellie Stendzis, Bruce McKay, Malcolm Nuzum, Gwen Robertson, Judy Kleven, Ellen Danciu, Bill Poole. A big Thank You for being and bringing God's light to our Community of Faith and beyond. To St. Paul's Community Of Faith, all of you, thank you for the care you provide to others.

Gods abiding blessings.

Win Czum, Chair Pastoral Care



## MINISTER'S PASTORAL CARE REPORT 2025 and Looking Ahead to 2026

Dear Members of St. Paul's United Church,

Friends, as we step into the year 2026, we look forward to an exciting year of commitment to Christ and care for our congregation and the broader community. Our focus will be on total care, embodying the vision of a church without walls—welcoming everyone to participate in all our programs: Valley Town Breakfast, Sit To Be Fit, Café 55+, various dinners, and more. We will continue to support our partners in ministry, including St. Joseph's Villa and Wentworth Lodge, with our monthly worship services on the first and fifth Fridays, and the second Tuesday of each month respectively.

I want to begin by expressing heartfelt gratitude to all members of St. Paul's United Church. Your support makes St. Paul's United Church a true home of love. Special thanks to our prayer group members -your faithful prayers have brought answers and blessings to many in our community.

I also extend deep appreciation to all volunteers and staff who uphold the excellent services offered at St. Paul's United Church. Whether you serve as a board member, administrative staff, musicians, prayer team members, pastoral care volunteers, Worship or M&P Committee, Affirming Committee, Finance Committee, Communications Committee, Outreach Committee, Christian Development Committee, Stewardship Committee members, UCW members, coffee servers, facilities caretaker, breakfast team volunteers, or assist with technology, snow removal, or grounds maintenance - you all contribute to the smooth running of our ministry and embody the love of Christ.

Last year, we celebrated many sacred journeys and rites of passage, serving numerous individuals in our community and external individuals. Your commitment reflects a unique opportunity to offer ministry in service to both our congregation and our wider neighborhood, expressing our shared values through action and care.

I am also grateful for the feedback I have received from members—it has been invaluable in helping me improve our ministry. I welcome continued feedback throughout 2026, as we seek to grow and serve faithfully together.

Looking ahead, I am committed to ensuring that the new works Christ is doing among us will flourish. We are called to care for one another and to extend love and welcome to new arrivals, guided by God's direction. This is the essence of a church without walls: creating an environment of warmth and belonging where people feel encouraged to stay and participate fully. Thank you for giving me the privilege to serve in the vineyard of St. Paul's United Church.

This is a wonderful community to serve, and I look forward with excitement to see what Christ will accomplish in 2026 - a truly great and blessed year. Multiple blessings to all,

Yours in Christ,  
Rev. John Adeyemi

## STATISTICAL INFORMATION FOR 2025

**Resident members:** Dec. 31, 2024:  $251 + 2 - 25 = 228$  at 31 Dec. 2025

**Non-resident members:** Dec. 31, 2024:  $55 - 3 = 52$  at 31 Dec. 2025

**New members received:**

**By profession of faith:**

Alex and Kelly Pearce on 1 June 2025

**By letter of transfer:**

None

***In Memoriam (\* member)***

\*Joyce Aylward

\*Charlotte Ann Graham

\*Merton Hambly

\*Jean Harvey

\*William Edmund Lawrence

\*Hansina Otterspoor

\*John William Robinson

\*Louise Stokes

\*Douglas Wood

Nancy Lynn Gordon

**Baptisms:**

Harvey Petz

Evelyn Marvyn

Devon Ewald

Ivy Ewald

**Marriages**

Cameron Cox & Jaelyn Kenyon

## PROPERTY COMMITTEE

The Property Committee continued to address ongoing maintenance and upgrades of our church to promote rental opportunities and for the comfort and aesthetic enhancement for all who use this space.

In 2025, we completed several major projects. The gymnasium renovations have been completed. The significant changes included the repair of the water seeping that was coming through the floor and walls. The concrete areas of the floor have been refreshed with a new coat of paint. The playing surface has been revitalized with a fresh coat of varathane. The old acoustic ceiling tiles were removed and replaced with new drywall and acoustic panels. The glazed wall area was completely cleaned and the addition of radiant heat eliminated the use of the boiler for the gym. These critical repairs and upgrades were necessary for health and safety reasons as well as giving us the ability to move forward with future plans of using the gym for community programming, summer camps and rental opportunities. In September, we acquired an adult day programme year-round rental for the gym, Mondays through Fridays. We have also seen an increase in children's birthday party bookings since the renovations were finished. Our returning rental groups are extremely pleased with the renovations, commenting that the gym looks refreshed and the lingering musty odour no longer exists.

Insulation has been added to the 4<sup>th</sup> floor attic, above the leased offices resulting in comfortable office temperatures while lowering the strain on the new heat pumps in that area.

The lower kitchen renovations have been completed with the installation of new vinyl floor tiles. These kitchen renovations were made possible by the Shirley Stone bequest.

In December, major renovations were started in the dining hall to transform it into a more modern and rentable reception hall. The walls received a new coat of paint, and new vinyl flooring and lighting were installed. The transformation should be completed in early 2026. We plan on marketing the reception hall for weddings, baby showers, seminars, banquets etc.

The back stairwell leading from the new 4<sup>th</sup> floor offices down to the gym area has been completely refreshed. Thanks to Bob and Celia Boose for all their hours and commitment in completing this work.

Several of the property committee members and friends meet each Wednesday doing underlying maintenance work which is necessary by usually unseen by the congregation.

Ken Chrysler faithfully performs government mandated fire and safety inspections of our building and keeps the inspection log updated.

Ruth Johnson is our unofficial Public Health inspector, ensuring that the kitchens are well maintained and clean. Ruth ensures there are sanitizing solutions available to disinfect countertops, soap for dishwashing, purging of items left in cupboards far too long, etc.

The fruits of our labour are being realized with the increase in rental bookings and leases. We are at capacity with our lease space. Rentals have increased substantially year over year from 2024 to 2025.

**The combined revenue from long-term leases and short-term rental in 2024 was \$50,937. The combined revenue in 2025 was \$83,490.**

With continued renovations to enhance rental opportunities of our space, we anticipate having increased revenues in 2026 that will help support the work of St. Paul's.

A sub-committee meets regularly to continue moving forward with plans to install an accessible exit from the Sanctuary that would lead onto the Cross St. sidewalk.

With the installation of electric heat pumps to reduce our dependence of the old gas boiler, we received a notification from Enbridge Gas that our minimum monthly billing category was reclassified from M2 to M1, resulting in extra savings of \$650 per year.

Extra repair and upgrade costs were incurred for the boiler to meet insurance requirements.

My sincerest thanks and appreciation to all our committee team and friends for their dedicated work.

Submitted by

Yvan Raymond, Property Chair



## STEWARDSHIP COMMITTEE

### **SHINE TOGETHER, a two-year campaign**

Recognizing the previous strong leadership and role model of Bob Boose, Dave Davis accepted the role of chair in January 2026. Proposing a broad and comprehensive approach to Stewardship, the Board approved an initial concept in February. Subsequently, a small group of several congregational members\*, met in February, March and April to develop more detailed plans for a comprehensive stewardship campaign.



The 2026-28 campaign comprises the following key elements:

**LEADERSHIP:** SHINE TOGETHER is a joint effort of the Communications and Stewardship Committees, led by Sandi Stride and Dave Davis respectively

**SCOPE:** The campaign offers a comprehensive approach to “stewardship”, identifying human, physical and fiscal resources as objectives. While financial needs underly much of the campaign, volunteer effort is an extraordinary part of St. Paul’s success in spiritual, musical, educational and community efforts.

Further, the campaign is a two-tiered initiative, encouraging support for the “business” of the church at all times, while focusing efforts on specific needs, for example in Child & Family or Property, on a rotational basis. In order to incorporate all church needs, and to prepare for the arrival and leadership of a new minister, we elected a longer timeline, 18 months to two years, in order to develop and achieve its goals.

**IDENTIFICATION & COMMUNICATION:** The board approved the name SHINE TOGETHER early in 2026. The graphic image\*\* is shown above. Tables will be set up in the Narthex and Reception Hall and elsewhere as needed to support the campaign. Further, social media and more traditional methods of communication (newsletters, bulletin inserts, announcements) will be used as needed.

**TIMELINE:** The campaign will launch at the AGM slated for April 25th, followed by a brief Sunday focus on Volunteers April 26th. As part of the launch, Susanne Crago has prepared graphic imagery, and the committees are working on material, for use on donation, Welcome and Volunteer tables or displays to be used in the Narthex and elsewhere.

- Ongoing church needs will be the focus of May, The United Church of Canada's, PAR month.
- Early discussions to include the needs of Child and Family are underway as a focus of campaign efforts through June and the summer.

Finally, further discussions are planned to review metrics, operational details (e.g., master contact lists, use of social media, additional signage) and further roll-out of the campaign.

Respectfully submitted,

Dave Davis

\* The following have expressed an interest in stewardship activities (Note: formal committee membership will be decided at a later date): Sandi Stride, Margaret Melhorn, Bruce McKay, Mary Sealey, Sarah Franch, Joan Williams, Yvan Raymond, Jenny Blake, Bev Gough, Dave Davis.

\*\* Graphic Image, courtesy Susanne Crago

### **Valley Town Breakfasts**

Our Valley Town Breakfasts reached new milestones in 2025. On May 31st, we served our 60,000<sup>th</sup> breakfast and surpassed 62,000 by the end of the year.

We have seen an increase in the number of young families joining us for breakfast on Saturday mornings. The breakfasts have gained popularity in Dundas as we have noticed an increase in weekly average attendance over 2024.

We were grateful for some donations that totalled just under \$3000 in the change box on the cashier's table that helped fund the Community dinners. Occasionally, bakery items are donated to Café 55+ as well.

Many thanks to Jenny Blake and Denny Depetrillo for hosting our end of season volunteer barbecue potluck in June before a well-deserved break over the summer.

In the fall, we welcomed Mike Kirchin who enriched our dining pleasure with piano music as well as Evelyn Hambly who plays Christmas and birthday tunes. Our last breakfast of the year had a special visit from Santa and another attendance record was broken with 171 diners.

My heartfelt thanks to all of the 40 plus volunteers including students and those outside our church community who seamlessly work together to ensure the success of the breakfasts.

Yvan Raymond

## WORSHIP COMMITTEE

Worship services are at the heart of our faith. What is special about St. Paul's is how our leadership in worship has continued to flourish.

When the time comes, we will welcome a new lead minister with open arms, but again this year our worship services were led by many people, from outside and from within our congregation.

Rev. Charlie Hogg led us in worship until June and we loved having him as part of our church family. We appreciated Charlie's energy and strength of faith and we were blessed to have both Charlie and Heather with us.

Here is a sample of the speakers/preachers from outside our congregation who led us in worship and/or gave us the message this past year: Tom Cooper, Chris Wignall, Rev. Kerri Hagerman, Sandra Litt, Rev. Darlyne Rath, Rev. Peg Turner, and Samantha Miller (2025 Indigenous-Racialized Youth Scholar).

From within our congregation, we were led in worship by Rev. Fran Aird, Sheelagh Wood, Lynne Calnek, Rev. Ron Archer, Dr. Dave Davis, Paul Kaufman, Dr. Jenny Blake, Joan Williams, and the Affirming Committee. The message on our Canada Foodgrain Sunday was a wonderful video created by Luke Alsop and Winston Lindsay.

Through all this time Fredric DeVries, our Minister of Music, has been our rock. He is always there for us, leading us and inspiring us. His leadership is not only with his most wonderful music, but also with his loving commitment to all of us at St. Paul's.

The Worship Committee thanks those who have contributed so much to our services, including welcoming people at the door, reading scripture, and participating in the service. Special thanks to Ken and Cathy McKnight who look after "coffee time", sometimes described as the second part of our worship services.

We have been blessed again in 2025 with quality of preaching, wonderful music, and a welcoming presence here at St. Paul's United Church. Thank you all.

Joan Williams

## MUSIC MINISTRY

### Fredric DeVries

Here at St. Paul's, we can experience an eclectic and intentional diversity and richness of music seldom matched in other congregations. As St. Paul's Minister of Music, I facilitate music for our worship that is meaningful and heartfelt and to the glory of God; with a goal to encourage the participation by all in our music ministry; to promote growth in musical skills; and through our music, to reach out to a much broader local community. We have many musical gifts in our congregation and an awareness of growing in faith through music. Our musical expression takes on many forms, drawing on our faith from all centuries from the 21<sup>st</sup> century to antiquity, simple and complex, "Praise" songs of today and the sturdy hymnology of the theologian/hymnist of the past, and in a diversity of styles and traditions. St. Paul's is indeed a strong singing congregation and whether it be singing old favourites, learning to sing in parts, or learning Global music in a variety of languages, this is what we do.

In our church we have many musical instruments and resources. A three manual Casavant Pipe organ, a Samick Grand Piano, a Young Chang Grand Piano, three other well-maintained pianos, an electric keyboard, four octaves of Schulmerich Handbells and two octaves of Melody Chimes, a set of student ukuleles, and Boomwhackers, Orff, and a growing number of drums and percussion and melody instruments. In addition, the many gifted musicians who join us in worship bring their own instruments,

St. Paul's Music Ministry consists of five groups. The Chancel Choir and Handbells prepare music for our worship services. The Afternoon Singers have again been able to bring their music to senior's residences and care facilities. The Holy Ukuleles not only learn ukulele for performances, but also enjoy our Boomwhackers, and our parties. The Joyful Voices attract an enthusiastic group of singers and band members and is building a joyful repertory of sacred and secular delights. They participate in our worship and in outreach to other churches. All these groups participate in St. Paul's annual Musical Showcase.



Here are some other ways the music ministry has been active:

- In March 2025 we held Musical Showcase “XIV” featuring all our music groups as well as musical friends in our midst.
- In June we celebrated the 100<sup>th</sup> Anniversary of the United Church in Canada, with a specially commissioned piece for Brass, Percussion, and Organ, composed by Dylan Wright. The piece was called “Century United.”
- In September we welcomed a new Ukulele master, Chris Eckart, to lead the Holy Ukuleles.
- In December we held our Candlelight Noel, Lessons and Carols with a capacity audience.
- In addition to music groups, we have had a variety of instrumental offerings by members of our community on Piano, Trombone, Flute, Violin, Clarinet and Saxophone.
- We have come to appreciate a new musical expression that grew out of the pandemic, as we listen to the amazing virtual videos of the gifted Andrew Smart.

Our church has been the venue for other groups like the **Dundas Valley Orchestra**, the **Hamilton Children’s Choir**, **Dundas Concert Band**, **Chorus Hamilton** and many others presenting concerts in our sanctuary.

2026 promises to be a year of continued music ministry, with the Musical Showcase and Candlelight Noel. Plus, collaborations with our resident orchestra, the DVO and other community outreaches.

As minister of music, I would also like to thank all who are key to our ongoing music ministry. Singers, instrumentalists, and all the technical people who helped with recording and editing of our music, **Andrew Smart**, **Susanne Crago**, and **Luke Alsop**, throughout 2024 and 2025, I have enjoyed working with **Rev. Charlie Hogg**, who has been inspiring and supportive. And I would add much appreciation to all the church staff for their support and assistance in the successful music ministry we have here. And, finally, thanks to the congregation who so kindly support and volunteer and encourage music at St. Paul’s.

### **Holy Ukuleles**

The Holy Ukuleles came into being because of Covid 19, but they now continue to be a thriving music ministry for children with outreach into the community.

In the fall of 2025, **Chris Eckart**, our new Ukulele teacher joined us. He brings new ideas and excellent ukulele teaching skills. The children look forward to their time with him.

As of December, we have 10 Holy Ukulele players. Some are from the congregation and some have come from the broader community. We meet regularly on Thursdays, for Ukulele rehearsal and the occasional party. Ukuleles and teaching material are provided

to the children. Some of our repertory in 2025 were “All God’s Creatures Got a Place in the Choir” and “Joy to the World” “Silent Night.” In addition to ukuleles, our rehearsals are enriched by playing Boomwhackers. We have played in worship services, in the Candlelight Noel, and in the Showcase.

It is a joy to meet the children each week and hear about what is going on in their lives. I would also like to thank **Sheelagh Wood** and **John McCloy** for all the support they give in making the Holy Ukuleles a success.

We welcome inquiries to enroll more children.

### **Handbell Ministry**

St. Paul’s Handbell Choir offers musical training with the four octave Schulmerich Handbells and Melody Chimes to those who are interested.

Being together is not only musically satisfying but also nurtures our sense of community. We have had new members join us this year.

The Handbells play often in our worship services. The highlights of our year include the Musical Showcase and the Candlelight Noel. They also participated in the 100<sup>th</sup> Anniversary of the United Church of Canada in June 2025.

We welcome inquiries from those who want to be part of the team. They practice on Tuesdays at 1:30pm.

### **Chancel Choir**

The Chancel Choir provides an important musical leadership in our worship. They learn vocal production through anthems and worship music in our weekly in person rehearsals.

One highlight of this year was the offering to the community of the Candlelight Noel, Lessons and Carols. It included our Chancel Choir augmented by several assisting singers. The other highlight was the Musical Showcase “XIV” in March 2025.

Another musical highlight was the four church combined choir at the 100<sup>th</sup> Anniversary of the United Church of Canada last June.

You will notice that we have added a new dimension in the anthems we sing, with the help of John McCloy on guitar.

The Chancel Choir sadly lost an important friend and chorister last spring when Louise Stokes passed away. She was a soprano, a soloist, a librarian, and enthusiastic organizer for our group. She is missed.

We have had new members joining us. In addition to the official members of the choir, we have the much-appreciated assistance of several fine singers in the congregation.

We welcome new members to join us in this joyful ministry. They practice on Thursdays at 6:30pm.

## **Joyful Voices**

In the early spring of 2022, a new group, the Joyful Voices, was organized to sing “Praise and Worship” songs with guitar accompaniment. Since then, we have attracted a very enthusiastic group of singers and guitar players., and we enjoy our weekly gatherings.

We have built a considerable repertory and sing frequently in our worship services.

We took part in the Musical Showcase XIV in March and had the audience dancing in the aisles.

I would like to extend a big thank you to **John McCloy**, who gives such patient and capable leadership in preparing the band. His leadership is key to our success.

We meet on Thursdays at 1:00pm. We welcome new Joyful Voices. This is a great opportunity to sing and enjoy one another's fellowship.

## **Afternoon Singers**

The Afternoon Singers continue with our ministry of providing music enrichment to our community as well as being available to St. Paul’s United Church, and singing whenever we are asked to do so. We are “seniors singing for seniors.”

Following the Christmas programs of 2024, we began preparing for the St. Paul’s Music Showcase XIV on March 21st and always our step-off into the new year. We sang “Sing, the World is Waiting for the Sunrise”, “I’d Do Anything”, “What a Wonderful World”, “Over the Rainbow”, and “One Small Voice”.

Once prepared for the 2025 musical program in April and May, we sang at AMICA, Bertram Place, St. Paul’s UCW Unit 5, Caroline Place and again back to Bertram Place for our final program before the summer break. Each venue normally gives a donation at each presentation, and those donations are collected and offered towards up-and-coming church projects.

Our choir members have been growing each year, and are presently at 17. We all enjoy singing and making music together and love spreading happiness and the peace of Christ wherever and whenever we can.

We believe in music!

Respectfully submitted,

Mary Margaret Fink

## ST. PAUL'S UNITED CHURCH WOMEN

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



- A large and successful Garage Sale was held on May 10<sup>th</sup> 2025.
- The two Units continue to meet, Unit 9 on the first Monday afternoon of the month, contact Kelly McCaughey and Unit 5 meets on the second Tuesday afternoon of the month, contact Cathy McKnight.
- The UCW of St. Paul's continues to support St. Paul's and other ministries, including Mission and Service UCC; Wesley U.M.; Routes; Inasmuch Women's House; Ellen Osler House, Dundas; The 65<sup>th</sup> Anniversary UCW project; M&S Healing Fund.  
See UCW Financial Report for details
- Several women attended the Horseshoe Falls Region UCW Annual Spring Meeting.
- Unit 5 hosts a Happy Gang 'Board Game' on a Wednesday afternoon, twice monthly. See information
- I attended the National UCW Annual Meeting Event that was held at Queen of the Apostles in September 2025

### Upcoming Events: 2026

- Horseshoe Falls UCW AGM will be held April 25<sup>th</sup> 2026 at Sydenham U.C. Brantford
- **St. Paul's UCW Garage Sale, Saturday May 9<sup>th</sup> 2026 in the Gym.** Books, household items, jewelry, small working appliances and electronics, kitchen ware, toys, trinkets and treasures, gardening items. Please bring to the church the week of the Garage Sale. We cannot sell cribs or car seats. No clothing please; donate to charity.

We welcome new members in either group to share in Fellowship, fun and food, and more. See contact info above.

Thank you to the UCW committee of St. Paul's 2025; Lorna Machell, Linda Cormick, Kelly MacCaughey, Ellen Danciu, Cathy Pengelly, and Dawn Cousins.

Abundant thanks and Blessings,

Win Czum, St. Paul's UCW Chair

## **Unit 9 Report, 2025**

Unit 9 is an active and supportive group of ten women. We meet the first Monday of the month (excluding January, July and August) at 1:00 pm, usually in one of the member's homes.

2025 was a busy and productive year for us with our regular yearly commitments of: hosting a number of after church coffee hours, providing desserts for the Community dinners, helping with receptions, participating in the annual Garage Sale, preparing the Fiesta soup to be served at Friday lunch and serving lunch on Saturday. We also provide gift certificates for the Fiesta's Silent Auction. In December Unit 9 donates money to Wesley, donates wrapped Christmas presents to the Ellen Osler home and organizes the refreshments at the Candlelight Noel Service.

Unit 9 donated hats, mitts, gloves, scarves, socks and other winter needs to be divided to various local organizations including Routes and the Wesley Centre

In addition to the above, Unit 9 members continued with their individual commitments to St. Paul's including sitting on Boards and Committees, supporting Case 4 Kids, helping with community dinners, knitting prayer shawls, baby garments and hats, pitching in and helping where needed during the two days of Fiesta; and many other activities that I know I have failed to mention.

If you think you would be interested in becoming a member of Unit 9 please contact Kelly McCaughey (905) 627-5339, [kellymccaughey43@cogeco.ca](mailto:kellymccaughey43@cogeco.ca) or Judy Kleven (905) 962-9151, [judykleven@gmail.com](mailto:judykleven@gmail.com)

Submitted by Kelly McCaughey, Chair Unit 9

Secretary: Dawn Cousins

### **Happy Gang**

Happy Gang is a program supported by Unit 5 and is meant to bring both men and women together for an afternoon of fun, fellowship and as a way of knowing members of our congregation on a more personal basis. New members of our congregation are most welcome to join us once or twice to determine if this is a program they would like to attend regularly, and there is no obligation or pressure to continue.

Currently, we have 21 members on our Happy Gang list, although not all can attend every game day, which is twice monthly. We intend to continue meeting in the summer months now that the church is air conditioned!

Happy Gang meets on Wednesdays from 2-4pm in the parlour with a refreshment break mid-afternoon.

Upcoming dates: May 13 and 27, June 10 and 24, July 8 and 22, August 12 and 26. Fall dates are due to be published in a Sunday bulletin in September.

Respectfully submitted,

Win Czum, Cathy Pengelly

## **1ST DUNDAS BEAVER SCOUT ANNUAL REPORT**

The 1st Dundas Beavers had a full and active year in 2025. We started in January with 8-10 Beavers attending meetings every Tuesday evening in the Dining Hall. Our meeting themes included; games nights, orienteering, building Beaver Buggies, cardboard box fort building, a chocolate store tour, squash growing, and several hikes to the Driving Park. We finished the spring season with a campfire in Rusty's back yard. After the summer break we started meeting again in September with 12 Beavers registered. Our themes were; games in the park, baking tarts for Thanksgiving, a Halloween camp fire with the Cubs, our Apple Day fundraiser, Remembrance Day and gingerbread house building.

All of the 1st Dundas Beavers and Leaders would like to thank everyone at St. Paul's for your continued support of our entire Scouting program as we grow and support our youth. There is room in our Beaver Colony if you or a 5-7-year-old youth would like to join.

- Hawkeye (Gord Cormick), Rusty (Joe Childs), Rainbow (Mandy Kennedy), Peter Ross, Nathaniel Silliker, Chris Pigeon

## **1<sup>ST</sup> DUNDAS CUB PACK**

In 2025, 1<sup>st</sup> Dundas Cub Pack was once again busy with lots of fun activities, games and learning programs aligned with the Canadian Path.

There were 11 Cubs registered from January to June. Cubs enjoyed skating, hiking and swimming. We also built Kub Kars culminating in a Race Rally in March to declare the winner of the best (and fastest) Kar. As the weather got warmer, we went hiking and set up tents at the Driving Park in preparation for our Spring Camp. For our last meeting before the summer break, we went to Lazermania for laser tag and other games. At the end of May we travelled to Camp Nemo, in Burlington for our Spring Camp. We were joined by several members from the Beaver Colony. Cubs and Beavers slept in tents and enjoyed all the amenities of the camp including a permitter hike and the climbing wall topped off with a great campfire. Cubs built wooden Birdhouses for the Camp

Craft. Over the summer we participated in the Annual Cactus Festival Parade along with 6<sup>th</sup> Dundas Scout Group.

In September we started the fall session with 9 Cubs having promoted 2 to the Scout Troop. In addition, we recruited 3 new Scouters to the Pack giving a total of 5. Cubs participated in the annual Apple Day Fundraiser, that added money to our Camp Fund, used to offset lodge and campsite rentals in the fall and spring. In late October Cubs decorated Memorial Crosses and Poppy Stones that we took to the Cenotaph in time for the Remembrance Day Service. We had a fun Campfire in Bagheera's backyard. In November we visited Camp Impeesa for a weekend Camp. The Cubs stayed in a heated lodge (Anniki Snow Lodge) but spent lots of time outside and built wooden toolboxes for the Camp Craft. In December, Cubs made Holiday Good Turn treats cards that were placed in the Church entranceway for the Christmas Pageant. Cubs finished off 2025 with a Bowling Night at University Lanes.

It has been a great year for Cubbing, and everyone is looking forward to 2026. As Scouters we plan to continue to provide an engaging, imaginative, and creative program, exploring new adventures and keeping the youth fully engaged in Cub Scouting with an emphasis on outdoor programming and adventures.

Thank you, St. Paul's, for being such a generous sponsor of our Cub Pack and allowing us to benefit from meeting in the Gymnasium and all that allows us to do.

Akela (the Old Wolf) – Doug Dalglish

Bagheera (the protective Black Panther) - Wayne Childs

Bala (the kind and caring Wolf) – Ashley McKerracher

Baloo (the big lovable Bear) – Ryan Kennedy

Raksha (the Mother Wolf) – Ainslie Henderson

## **1ST DUNDAS SCOUT TROOP ANNUAL REPORT**

The 1st Dundas Scout Troop continues to enjoy strong membership with 10 Youth members, 4 Youth Volunteers and 5 Leaders registered. Our weekly meetings have included outdoor/bushcraft skills development, cooking challenges, hiking, Camp Preparation and an Activate Game Night. The Troop had a successful Fall Camp at Camp Impeesa near Drumbo. Our community engagement has included participation in the Dundas Cactus Parade. The Troop has a busy 2026 planned. We are grateful to the St. Paul's congregation for their ongoing support and the use of their excellent facilities.

**ST. PAUL'S UNITED CHURCH**

**FINANCIAL STATEMENTS**

**DECEMBER 31, 2025**

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## INDEPENDENT PRACTITIONER'S REVIEW ENGAGEMENT REPORT

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To the Members of St. Paul's United Church

We have reviewed the accompanying financial statements of St. Paul's United Church that comprise the statement of financial position as at December 31, 2025, and the statements of changes in fund balances, operations and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

### ***Management's Responsibility for the Financial Statements***

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

### ***Practitioner's Responsibility***

Our responsibility is to express a conclusion on the accompanying financial statements based on our review. We conducted our review in accordance with Canadian generally accepted standards for review engagements, which require us to comply with relevant ethical requirements.

A review of financial statements in accordance with Canadian generally accepted standards for review engagements is a limited assurance engagement. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity, as appropriate, and applying analytical procedures, and evaluates the evidence obtained.

The procedures performed in a review are substantially less in extent than, and vary in nature from, those performed in an audit conducted in accordance with Canadian generally accepted auditing standards. Accordingly, we do not express an audit opinion on these financial statements.

### ***Basis for Qualified Conclusion***

The Church's capital assets are not recorded on the statement of financial position. As described in Note 2, management has decided to expense capital assets in the period in which they are incurred which constitutes a departure from Canadian accounting standards for not-for-profit organizations. It is not practical to quantify the financial effects of this.

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**INDEPENDENT PRACTITIONER'S REVIEW ENGAGEMENT REPORT (Continued)**

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***Qualified Conclusion***

Based on our review, except for the possible effects of the matter described in the Basis for Qualified Conclusion paragraph, nothing has come to our attention that causes us to believe that the financial statements do not present fairly, in all material respects, the financial position of St. Paul's United Church as at December 31, 2025, and the results of its operations and cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

*Paylor Leibow LLP*

**CHARTERED PROFESSIONAL ACCOUNTANTS**  
**Licensed Public Accountants**

Hamilton, Ontario  
March 18, 2026

**ST. PAUL'S UNITED CHURCH**  
**STATEMENT OF FINANCIAL POSITION**

*As at December 31*

	<b>2025</b>	<b>2024</b>
	\$	\$
<b>ASSETS</b>		
<b>CURRENT</b>		
Cash	<b>201,652</b>	209,886
Marketable securities	<b>2,776,566</b>	2,659,197
Accounts receivable	<b>35,134</b>	22,594
Prepaid expenses	<b>420</b>	1,266
	<b>3,013,772</b>	2,892,943
<b>LIABILITIES</b>		
<b>CURRENT</b>		
Accounts payable	<b>46,592</b>	58,247
Deferred contributions	<b>38,938</b>	5,816
	<b>85,530</b>	64,063
<b>FUND BALANCES</b>		
GENERAL FUND	<b>239,643</b>	186,247
INTERNALLY RESTRICTED FUNDS	<b>858,352</b>	841,826
EXTERNALLY RESTRICTED FUNDS	<b>1,830,247</b>	1,800,807
	<b>2,928,242</b>	2,828,880
	<b>3,013,772</b>	2,892,943

*(See accompanying Notes to Financial Statements)*

**ST. PAUL'S UNITED CHURCH****STATEMENT OF CHANGES IN FUND BALANCES - 2025***Year ended December 31*

	<b>Fund Balances, Beginning of Year \$</b>	<b>Excess (Deficiency) of Revenues over Expenses \$</b>	<b>Transfers \$</b>	<b>Fund Balances, End of Year \$</b>
<b>GENERAL FUND</b>	186,247	70,122	(16,726)	239,643
<b>INTERNALLY RESTRICTED FUNDS</b>				
Education Reserve	6,231	-	-	6,231
Investment Income Reserve	92,621	-	16,526	109,147
Jackson/Magee Bequest for Long Term Reserve	738,325	-	-	738,325
Sabbatical Reserve	4,649	-	-	4,649
	841,826	-	16,526	858,352
<b>EXTERNALLY RESTRICTED FUNDS</b>				
Building Reserve	181,194	(8,684)	-	172,510
Capital Project Reserve	134,132	2,790	-	136,922
Christian Development Reserve	10,441	-	-	10,441
Community Reserve	16,289	4,204	-	20,493
Computer Reserve	48	-	-	48
Food Insecurity Reserve	-	9,787	200	9,987
Memorial Reserve	15,987	6,458	-	22,445
Refugee Outreach Committee Reserve	62,679	7,291	-	69,970
Toyo Eiwa Schools Reserve	318	1,487	-	1,805
Toyo Eiwa Schools Friendship Reserve	45,961	386	-	46,347
Worship Reserve	12,748	1,652	-	14,400
Benevolent Fund	5,100	-	-	5,100
Building Fund	56,140	-	-	56,140
Mission and Service Fund	86,000	-	-	86,000
Operations Fund	233,690	350	-	234,040
Vessey Bursary Fund	3,200	-	-	3,200
Video and Livestreaming Project Fund	3,468	3,519	-	6,987
Ron Rayner Endowment Fund	933,412	-	-	933,412
	1,800,807	29,240	200	1,830,247
<b>TOTAL</b>	<b>2,828,880</b>	<b>99,362</b>	<b>-</b>	<b>2,928,242</b>

*(See accompanying Notes to Financial Statements)*

**ST. PAUL'S UNITED CHURCH****STATEMENT OF CHANGES IN FUND BALANCES - 2024***Year ended December 31*

	<b>Fund Balances, Beginning of Year \$</b>	<b>Excess (Deficiency) of Revenues over Expenses \$</b>	<b>Transfers \$</b>	<b>Fund Balances, End of Year \$</b>
<b>GENERAL FUND</b>	13,358	180,277	(7,388)	186,247
<b>INTERNALLY RESTRICTED FUNDS</b>				
Education Reserve	9,131	-	(2,900)	6,231
Investment Income Reserve	82,333	-	10,288	92,621
Jackson/Magee Bequest for Long Term Reserve	738,325	-	-	738,325
Sabbatical Reserve	4,649	-	-	4,649
	834,438	-	7,388	841,826
<b>EXTERNALLY RESTRICTED FUNDS</b>				
Building Reserve	99,374	81,820	-	181,194
Capital Project Reserve	149,232	(15,100)	-	134,132
Christian Development Reserve	10,441	-	-	10,441
Community Reserve	15,223	1,066	-	16,289
Computer Reserve	48	-	-	48
Memorial Reserve	15,637	350	-	15,987
Refugee Outreach Committee Reserve	-	62,679	-	62,679
Toyo Eiwa Schools Reserve	3,077	(2,759)	-	318
Toyo Eiwa Schools Friendship Reserve	44,620	1,341	-	45,961
Worship Reserve	11,052	1,696	-	12,748
Benevolent Fund	5,100	-	-	5,100
Building Fund	56,140	-	-	56,140
Mission and Service Fund	86,000	-	-	86,000
Operations Fund	233,340	350	-	233,690
Vessey Bursary Fund	3,200	-	-	3,200
Video and Livestreaming Project Fund	1,368	2,100	-	3,468
Ron Rayner Endowment Fund	933,412	-	-	933,412
	1,667,264	133,543	-	1,800,807
<b>TOTAL</b>	<b>2,515,060</b>	<b>313,820</b>	<b>-</b>	<b>2,828,880</b>

*(See accompanying Notes to Financial Statements)*

**ST. PAUL'S UNITED CHURCH  
STATEMENT OF OPERATIONS**

*Year ended December 31*

	General Fund		Restricted Funds			
	2025	2024	Endowment Fund	Other Funds (Schedule 1)	Total 2025	Total 2024
	\$	\$	\$	\$	\$	\$
<b>REVENUE</b>						
Donations	267,490	270,652	-	-	-	-
Mission and service	32,291	31,791	-	-	-	-
Outreach	18,895	14,835	-	-	-	-
Special givings	12,581	10,372	-	-	-	-
Receipts from groups	51,689	46,334	-	-	-	-
Rental	86,435	50,937	-	-	-	-
Other income	35,359	60,604	-	-	-	-
Fund revenue	-	-	-	156,741	156,741	216,461
	<b>504,740</b>	<b>485,525</b>	-	<b>156,741</b>	<b>156,741</b>	<b>216,461</b>
<b>EXPENSES</b>						
Christian development	3,968	3,305	-	-	-	-
Communication	21,851	19,731	-	-	-	-
Human resources	309,770	314,386	-	-	-	-
Mission and service	32,291	31,791	-	-	-	-
Outreach	18,895	14,835	-	-	-	-
Office and general	87,633	93,210	-	-	-	-
Pastoral care	2,389	703	-	-	-	-
Property	84,110	82,644	-	-	-	-
Stewardship	2,670	-	-	-	-	-
Worship	14,958	4,981	-	-	-	-
Fund expenses	-	-	-	127,501	127,501	82,918
	<b>578,535</b>	<b>565,586</b>	-	<b>127,501</b>	<b>127,501</b>	<b>82,918</b>
<b>EXCESS (DEFICIENCY) OF REVENUES OVER EXPENSES BEFORE THE FOLLOWING INVESTMENT INCOME</b>	<b>(73,795)</b>	<b>(80,061)</b>	-	<b>29,240</b>	<b>29,240</b>	<b>133,543</b>
<b>EXCESS OF REVENUES OVER EXPENSES</b>	<b>70,122</b>	<b>180,277</b>	-	<b>29,240</b>	<b>29,240</b>	<b>133,543</b>

*(See accompanying Notes to Financial Statements)*

**ST. PAUL'S UNITED CHURCH**  
**STATEMENT OF CASH FLOWS**

*Year ended December 31*

	<b>2025</b>	<b>2024</b>
	\$	\$
<b>CASH PROVIDED BY (USED IN):</b>		
<b>OPERATING ACTIVITIES</b>		
Excess of revenues over expenses	<b>99,362</b>	313,820
Item not involving cash		
Unrealized gain on investments	<b>(86,543)</b>	(209,214)
	<b>12,819</b>	104,606
Changes in non-cash working capital (Note 3)	<b>9,773</b>	43,362
	<b>22,592</b>	147,968
<b>INVESTING ACTIVITY</b>		
Increase in marketable securities	<b>(30,826)</b>	(56,739)
<b>INCREASE (DECREASE) IN CASH</b>	<b>(8,234)</b>	91,229
<b>CASH, BEGINNING OF YEAR</b>	<b>209,886</b>	118,657
<b>CASH, END OF YEAR</b>	<b>201,652</b>	209,886

*(See accompanying Notes to Financial Statements)*

**I. PURPOSE OF THE ORGANIZATION**

The mission of St. Paul's United Church (the "Church") is to grow in faith, in love of God, all human beings, and the world God created. The Church serves the Dundas community.

The Church is an unincorporated registered charity under the Income Tax Act and is exempt from income taxes.

**2. SIGNIFICANT ACCOUNTING POLICIES**

These financial statements are prepared in accordance with Canadian accounting standards for not-for-profit organizations. The significant policies are detailed as follows:

**FUND ACCOUNTING**

The Church has established the following funds:

***Unrestricted Funds***

The *General Fund* reports assets, liabilities, revenues, and expenses for operating activities and all other activities for which no fund has been established.

***Internally Restricted Funds***

Funds set aside by the Board for specific purposes. Internally restricted funds report the assets, liabilities, revenues and expenses for the specific purposes as follows:

The *Education Reserve* is used to fund continuing education for the Church staff.

The *Investment Income Reserve* tracks investment income earned and is maintained for operational use.

The *Jackson/Magee Bequest for Long Term Reserve* is an estate directed donation for capital projects and programs.

The *Sabbatical Reserve* is used for mandated sabbatical for ministers as directed by the United Church.

***Externally Restricted Funds***

Funds contributed by donors for specific purposes. Externally restricted funds report the assets, liabilities, revenues and expenses for the specific purposes as follows:

The *Building Reserve* and *Building Fund* are used for building improvements and maintenance.

The *Capital Project Reserve* is used to for various capital projects including building renovations and repairs.

The *Christian Development Reserve* is used for education and special events, church library purchases, pastoral care education, and youth programming.

The *Community Reserve* and *Benevolent Fund* are used to support the community.

The *Computer Reserve* is used for office and computer upgrades.

**2. SIGNIFICANT ACCOUNTING POLICIES (Continued)**

The *Food Insecurity Reserve* is used to combat food insecurity in the community and seniors' social isolation by supporting three outreach programs, Community Dinners, Café 55+, and Tuesday Breakfast.

The *Memorial Reserve* is used for worship expenses.

The *Refugee Outreach Committee Reserve* is used to support the United Church of Canada Refugee Sponsorship.

The *Toyo Eiwa Schools Reserve* and *The Toyo Eiwa Schools Friendship Reserve* are used to support the promotion and development of the relationship with Eiwa schools.

The *Worship Reserve* is used to support general worship expenses, music programs, organ repair and maintenance and St. Paul's candidates for ministry.

The *Mission and Service Fund* accrues amounts to be paid out to the United Church of Canada.

The *Operations Fund* is used to fund flowers in the sanctuary, housing allowances, and Sunday school.

The *Vessey Bursary Fund* is used to track funds to support St. Paul's candidates for ministry.

The *Video and Livestreaming Project Fund* is used to support the livestreaming project.

The *Ron Rayner Endowment Fund* is an endowment fund to support operations. It is subject to externally imposed restrictions stipulating that the resources be maintained permanently.

**FINANCIAL INSTRUMENTS**

***Measurement of financial instruments***

The Church initially measures its financial assets and financial liabilities at fair value adjusted by, in the case of a financial instrument that will not be measured subsequently at fair value, the amount of transaction costs directly attributable to the instrument. Amounts due to and from related parties are measured at cost less any allowance for impairment.

The Church subsequently measures its financial assets and financial liabilities at amortized cost, except for marketable securities quoted in an active market, which are subsequently measured at fair value. Changes in fair value are recognized in the excess of revenues over expenses.

Financial assets measured at amortized cost include cash and accounts receivable.

Financial liabilities measured at amortized cost include accounts payable.

Financial assets measured at fair value include marketable securities.

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**ST. PAUL'S UNITED CHURCH**  
**NOTES TO FINANCIAL STATEMENTS**

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*Year ended December 31, 2025*

**2. SIGNIFICANT ACCOUNTING POLICIES (Continued)**

**FINANCIAL INSTRUMENTS (Continued)**

***Impairment***

Financial assets measured at amortized cost are tested for impairment when there are indicators of possible impairment. When a significant adverse change has occurred during the period in the expected timing or amount of future cash flows from the financial asset or group of assets, a write-down is recognized in excess of revenue over expenses. The write down reflects the difference between the carrying amount and the higher of:

- ◆ the present value of the cash flows expected to be generated by the asset or group of assets;
- ◆ the amount that could be realized by selling the assets or group of assets;
- ◆ the net realizable value of any collateral held to secure repayment of the assets or group of assets.

When the events occurring after the impairment confirm that a reversal is necessary, the reversal is recognized in excess of revenue over expenses up to the amount of the previously recognized impairment.

**REVENUE RECOGNITION**

The Church follows the restricted fund method whereby externally restricted contributions are recognized in the fund corresponding to the purpose for which they were contributed. Restricted contributions for which there is no fund are deferred and recognized in the year in which the related expenses are incurred. Unrestricted contributions are allocated to the General Fund in the period received.

Rental income is recognized on a straight-line basis over the term of the related leases.

Contributions for endowments are recognized as revenue in the Endowment Fund.

Interest and other investment income is recognized as earned.

**CONTRIBUTED SERVICES**

Volunteers contribute their time during the year to carrying out the service delivery activities of the Church. However, because of the difficulty of determining the exact number of volunteer hours and their fair value, contributed services are not recognized in the financial statements.

**CAPITAL ASSETS**

The Church has elected to expense capital assets in the period in which they are incurred. Capital assets held by the Church consists of land, building, furniture and fixtures, and computer equipment.

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**ST. PAUL'S UNITED CHURCH**  
**NOTES TO FINANCIAL STATEMENTS**

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*Year ended December 31, 2025*

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**3. CHANGES IN NON-CASH WORKING CAPITAL**

	<b>2025</b>	<b>2024</b>
	<b>\$</b>	<b>\$</b>
Accounts receivable	<b>(12,540)</b>	(2,516)
Prepaid expenses	<b>846</b>	2,289
Accounts payable	<b>(11,655)</b>	39,803
Deferred contributions	<b>33,122</b>	3,786
	<b>9,773</b>	43,362

**4. FINANCIAL INSTRUMENTS**

**MARKET RISK**

The Church is exposed to market risk through its marketable securities investments quoted in an active market. The Church's investment portfolio is well diversified and there is no significant concentration of market risk. The Church's market risk changed from the previous year as a result of the increase in marketable securities.

**LIQUIDITY RISK**

Liquidity risk is the risk that the Church will encounter difficulty in meeting obligations associated with financial liabilities. The Church is exposed to liquidity risk arising from the accounts payable. The Church's ability to meet obligations depends on the receipt of funds from its operating activities. The Church's liquidity risk changed from the previous year as a result of the decrease in accounts payable.

**ST. PAUL'S UNITED CHURCH**

**SCHEDULE I - STATEMENT OF OPERATIONS - RESTRICTED FUNDS**

*Year ended December 31*

	2025			2024		
	Revenue	Expenses	Excess (Deficiency) of Revenues over Expenses	Revenue	Expenses	Excess (Deficiency) of Revenues over Expenses
	\$	\$	\$	\$	\$	\$
Building Reserve	112,804	121,488	(8,684)	106,015	24,195	81,820
Capital Project Reserve	2,790	-	2,790	36,680	51,780	(15,100)
Christian Development Reserve	-	-	-	-	-	-
Community Reserve	4,474	270	4,204	2,073	1,007	1,066
Computer Reserve	-	-	-	220	220	-
Food Insecurity Reserve	10,907	1,120	9,787	-	-	-
Memorial Reserve	9,420	2,962	6,458	350	-	350
Refugee Outreach Committee Reserve	7,366	75	7,291	64,575	1,896	62,679
Toyo Eiwa Schools Reserve	1,487	-	1,487	320	3,079	(2,759)
Toyo Eiwa Schools Friendship Reserve	386	-	386	1,341	-	1,341
Worship Reserve	3,102	1,450	1,652	2,437	741	1,696
Benevolent Fund	-	-	-	-	-	-
Building Fund	-	-	-	-	-	-
Mission and Service Fund	-	-	-	-	-	-
Operations Fund	350	-	350	350	-	350
Vessey Bursary Fund	-	-	-	-	-	-
Video and Livestreaming Project Fund	3,655	136	3,519	2,100	-	2,100
Ron Rayner Endowment Fund	-	-	-	-	-	-
<b>TOTAL</b>	<b>156,741</b>	<b>127,501</b>	<b>29,240</b>	<b>216,461</b>	<b>82,918</b>	<b>133,543</b>

*(See accompanying Notes to Financial Statements)*

**St. Paul's Financial Activity  
2026 Budget**

	Dec 31, 2024 Actual	Dec 31, 2025 Actual	2025 Budget	2026 Budget
<b>RECEIPTS FOR OUR MISSION</b>				
<b>Our Local Church Operations</b>				
Donations from Individuals and Families	\$ 270,653	\$ 267,490	\$ 278,000	\$ 300,000
Special Givings	\$ 10,372	\$ 12,581	\$ 5,000	\$ 6,000
Receipts from Groups	\$ 46,334	\$ 51,689	\$ 52,000	\$ 51,000
Other Income	\$ 60,604	\$ 35,359	\$ 22,000	\$ 22,000
Leases and Rentals	\$ 50,937	\$ 86,435	\$ 76,800	\$ 107,000
<b>Subtotal - Our Local Church Operations</b>	<b>\$ 438,899</b>	<b>\$ 453,554</b>	<b>\$ 433,800</b>	<b>\$ 486,000</b>
Receipts for M & S	\$ 31,791	\$ 32,291	\$ 39,000	\$ 39,000
Receipts for Outreach	\$ 14,835	\$ 18,895	\$ 14,500	\$ 19,600
<b>Total Receipts for Our Mission</b>	<b>\$ 485,525</b>	<b>\$ 504,740</b>	<b>\$ 487,300</b>	<b>\$ 544,600</b>
<b>DISBURSEMENTS FOR OUR MISSION</b>				
<b>Our Local Church Operations</b>				
Administration	\$ 92,679	\$ 86,748	\$ 94,525	\$ 103,028
Christian Development	\$ 3,305	\$ 3,968	\$ 9,025	\$ 9,200
Communications	\$ 19,731	\$ 21,851	\$ 21,754	\$ 26,041
Human Resources	\$ 314,386	\$ 309,770	\$ 346,637	\$ 357,153
Pastoral Care	\$ 703	\$ 2,389	\$ 4,050	\$ 5,250
Property	\$ 82,644	\$ 84,110	\$ 85,700	\$ 98,800
Stewardship	\$ 531	\$ 2,877	\$ 1,500	\$ 2,000
Worship (including Affirming Subcommittee)	\$ 4,981	\$ 15,636	\$ 11,500	\$ 15,050
<b>Subtotal - Our Local Church Operations</b>	<b>\$ 518,960</b>	<b>\$ 527,350</b>	<b>\$ 574,691</b>	<b>\$ 616,522</b>
Disbursements for M & S	\$ 31,791	\$ 32,291	\$ 39,000	\$ 39,000
Disbursements for Outreach	\$ 14,835	\$ 18,895	\$ 17,500	\$ 19,600
<b>Total Disbursements for Our Mission</b>	<b>\$ 565,586</b>	<b>\$ 578,535</b>	<b>\$ 631,191</b>	<b>\$ 675,122</b>
<b>Our Operating Shortfall (Excess of Disbursements over Receipts)</b>	<b>\$ (80,061)</b>	<b>\$ (73,795)</b>	<b>\$ (143,891)</b>	<b>\$ (130,522)</b>
<b>2026 SUMMER CAMP</b>				
Receipts for 2026 Summer Camp	\$ -	\$ -	\$ -	\$ 63,500
Disbursements for 2026 Summer Camp	\$ -	\$ -	\$ -	\$ 88,954
	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ (25,454)</b>
<b>Our Shortfall (Excess of Disbursements over Receipts) including the 2026 Summer Camp</b>	<b>\$ (80,061)</b>	<b>\$ (73,795)</b>	<b>\$ (143,891)</b>	<b>\$ (155,976)</b>
<b>INVESTMENT INCOME</b>				
Realized Investment Income	\$ 51,124	\$ 57,374	\$ 60,800	\$ 60,800
Unrealized gains/(losses) on Investments	\$ 209,214	\$ 86,543	\$ -	\$ -
	<b>\$ 260,338</b>	<b>\$ 143,917</b>	<b>\$ 60,800</b>	<b>\$ 60,800</b>
<b>Excess (Deficiency) of Receipts over Disbursements for Our Mission</b>	<b>\$ 180,277</b>	<b>\$ 70,122</b>	<b>\$ (83,091)</b>	<b>\$ (95,176)</b>

## BOARD OF TRUSTEES

**1. The Board of Trustees holds all congregational property (land, buildings, investments and any other church property) in trust for the congregation.**

Under secular law, the congregation is not permitted to hold property in its name, but the Trustees must follow the Church Board's (and the congregation's) direction with respect to property.

**2. The Trustees must ensure adequate insurance is maintained to protect congregational property.**

St. Paul's is insured under UCC Protect United, the group insurance plan for the United Church of Canada. For the current year, we renewed the insurance on a replacement cost basis – almost \$15,280,000 – at the same premium as last year.

**3. The Trustees must ensure that property is maintained and repaired.**

Our Property Committee does a wonderful job caring for the Church property, assisted by many other committees and volunteers!

**4. The Trustees must ensure that Church funds are properly invested.**

We have an account manager at Scotia Wealth Management who cares for St. Paul's investments, with our oversight. We review the portfolio regularly to ensure compliance with St. Paul's Investment Policy.

The following two reports provide some information about St. Paul's investments.

Net income of \$62,990 for 2025 (\$56,740 for 2024) was recorded in the Investment Income Reserve.

Allocations (\$46,464) were made to Operations and various Reserves based on the instructions of donors to the Restricted Funds.

## INVESTMENT INCOME RESERVE

Opening balance Jan. 1, 2025		\$92,620.64
<b><u>Receipts - Income from Scotia investments</u></b>		
Capital gains	\$31,505.54	
Dividend income	\$11,795.12	
Interest income	\$44,523.28	
Currency loss	-\$9.57	
	\$87,814.37	
Management fees (incl. HST rebate \$2,163.83)	\$24,824.41	
Net receipts to Investment Income Reserve		\$62,989.96
<b><u>Allocations of Investment Income</u></b>		
Interest Income for Local Church	\$40,848.57	
Receipts for M&S - Interest on investments	\$3,010.00	
Community Reserve	\$178.51	
Building Reserve	\$1,964.90	
Worship Reserve	\$112.00	
Operations Fund for Manse Fund	\$350.00	\$46,463.98
<b>Closing balance Dec. 31, 2025</b>		<b>\$109,146.62</b>

## Investments Managed by Trustees

	Book Value		Book Value		Market Value		Market Value	
	Dec 31, 2024	Dec 31, 2025	Dec 31, 2024	Dec 31, 2025	Dec 31, 2024	Dec 31, 2025	% of Portfolio Dec 31, 2025	Return from Dec 31, 2024 to Dec 31, 2025
<b>Held by Scotia Investments</b>								
Canadian Equities	\$468,089			\$542,848	\$572,568	\$683,349	24.61%	
International Equities*	\$653,232			\$732,740	\$865,672	\$976,686	35.18%	
Fixed Income Investments	\$1,223,466			\$876,609	\$1,124,684	\$800,019	28.81%	
Scotia Cash	\$5,630			\$5,513	\$5,630	\$5,513	0.20%	
Scotia Money Market	\$83,562			\$307,096	\$90,643	\$310,999	11.20%	
<b>Total Scotia account investments</b>	<b>\$2,433,979</b>			<b>\$2,464,806</b>	<b>\$2,659,197</b>	<b>\$2,776,566</b>	<b>100%</b>	<b>5.55%</b>

\*All dollar amounts are in Canadian dollars.

Currency exchange rate used for Dec 2024: C\$1:00 = US\$0.69440 and for Dec 2025: C\$1=US\$0.72857

There was a transfer of \$30,000 cash from the investments to the CIBC Operating Account in 2025. The ratios of investment types are shown based on market value. The rate of return is based on market values net of (after subtracting from income) the management fees.

**St. Paul's United Church  
Valley Town Breakfast  
Financial Statement for 2025**

	Current Assets	Receipts	Disbursements	Balance
Float at Jan. 1, 2025	\$100			
Inventory at Jan. 1, 2025	\$894			
Cash Sales		\$31,455		
Gross Square Sales		\$19,678		
Donations		\$1,108		
Sponsorships		\$2,550		
Groceries & Supplies			\$19,780	
TOTAL		\$54,791	\$19,780	\$35,011
Transfer to General fund			\$35,011	\$0
Float at Dec. 31, 2025	\$200			
Inventory at Dec. 31, 2025	\$900			

**ST. PAUL'S UNITED CHURCH WOMEN  
FINANCIAL STATEMENT 2025**

CATEGORIES	RECEIPTS	DISBURSEMENTS	BALANCE
Opening balance 1 January 2025			\$8,632.86
Christmas gifts E Osler House		119.34	
Happy Gang	499.35	275.79	
World Day of Prayer (WICC)	560.00	560.00	
UCW offerings	830.00		
Donation	200.00		
Sunday bulletin sponsorship		75.00	
Routes	29.75	500.00	
Horseshoe Falls assessment		75.00	
Garage sale	2,205.00		
UCC	48.32		
UCC Mission & Service Fund		2,000.00	
St. Paul's U.C. office		600.00	
Community dinners		500.00	
Inasmuch House		250.00	
Wesley Urban Ministries		500.00	
	-----	-----	
	4,372.42	5,455.13	
Closing balance 31 Dec. 2025			\$7,550.15

**ST. PAUL'S UNITED CHURCH  
FIESTA 2025  
FINANCIAL STATEMENT**

CATEGORIES	RECEIPTS	DISBURSEMENTS	
Balance from TD/Canada Trust	365.25		
Bake Table	1,555.25		
Book Nook	344.25		
Jams & Preserves	2,398.80	430.82	
Lunch – Friday	1,599.85	424.17	
Lunch – Saturday	500.50	223.30	
Silent Auction	2,134.00		
Tickets – Advance	147.00		
Tickets – Door	695.39		
Crafter rental fees	3,970.00		
Donations	50.00		
HST rebate			
Ticket/poster printing		98.31	
Advertising		96.62	
Auction fees		221.50	
	13,760.29	1,494.72	
Net profit			\$12,265.57

## STAFF



**Fredric DeVries**  
Minister of Music



**Gisell Arevalo**  
Caretaker



**John Adeyemi**  
Pastoral Care  
Minister



**Merrill Graham**  
Minister  
Emeritus



**Porscha Hewitt,**  
Coordinator  
for Youth & Young  
Families



**Sarah French**  
Office  
Administrator

**THE CHURCH BOARD**  
**ST. PAUL'S UNITED CHURCH**  
29 Park St. W., Dundas, Ontario 905-628-6396  
[office@stpaulsdundas.com](mailto:office@stpaulsdundas.com)  
[www.stpaulsdundas.com](http://www.stpaulsdundas.com)

**Nominations and Leadership Report**  
**April 21, 2026**

**Motion: I, Bev Gough, moves the acceptance of the nominations report, as of April 16, 2026, as printed.**

<b>Ministry</b>	<b>Name</b>
Lead Minister	Vacant
Pastoral Care Minister	Rev. John Adeyemi
Minister of Music	Fredric de Vries
Coordinator, YCC	Porscha Hewitt

<b>Staff</b>	
Sarah French	Church Administrator
Giselle Arevalo Gonzalez	Church Caretaker

<b>The Executive</b>	
Chair	Jennifer Blake
Vice Chair	<b>Paul Kaufman</b>
Secretary	Mary Sealey
Treasurer	Sandra Palmer
Board member at large	
Lead Minister	Vacant
<b>Past Chair</b>	Bev Gough

**The following positions are to be ratified at the AGM, April 25, 2026**

<b>Board Committee Chairs</b>	
Christian Development	Peter William Ross
Communications	Sandi Stride
Finance	Margaret Melhorn
Ministry and Personnel	Bruce McKay
Nominations	Bev Gough
Outreach	Bill Poole (Board Representative)
Property	Yvan Raymond
Pastoral Care & Membership	Win Czum
Stewardship	<b>Dave Davis</b>
Worship	Joan Williams

## **Other Representatives**

<b>Regional Council Reps</b>	Bruce McKay Sheelagh Wood
<b>United Church Women</b>	Cathy McKnight

## **Board Committee Membership**

### **Christian Development Committee**

Chair	Peter William Ross
Members	Barb McMeekin Kelly Pearce Porscha Hewitt Steve Raymond

### **Communications Committee**

Chair	Sandi Stride
Members	Barb Carpio Dave Davis Fran Aird Sarah French Susanne Crago

### **Finance Committee**

Chair	Margaret Melhorn
Treasurer	Sandra Palmer
Members	Gary Gough, Mike Newman

### **Ministry and Personnel Committee**

Chair	Bruce McKay
Members	Barb McMeekin Peter William Ross

### **Nominations Committee**

Chair	Bev Gough
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### **Outreach Committee**

Chair:  
Board Representative  
Members

Rotating  
Bill Poole  
Amanda Ljucovic  
Barry Dymont  
Bill Poole  
Dave Davis  
Joan Williams  
Kelly Pearce  
Linda Evans  
Mary Anne Tangney  
Sandi Stride  
Sharon McKay  
Winston Lindsay

**Pastoral Care and  
Membership Committee**

Chair  
Secretary  
Members

Win Czum  
Kathy Brink  
Ellie Stendzis  
Henry Brink  
Bruce McKay  
Judy Kleven  
Linda Cormick  
Ruth Johnson

Membership Roll

**Property Committee**

Chair  
Secretary  
Members

Yvan Raymond  
Ross Longbottom  
Bob Boose  
Ed Heijm  
Frank Lauinger  
Ken Chrysler  
Mike Kirchin  
Ron Sealey  
Ruth Johnson

**Stewardship Committee**

Chair  
Members

Dave Davis  
Margaret Melhorn  
Mary Sealey  
Sandi Stride  
Sarah French

**Worship Committee**

Chair	Joan Williams
Members	Cathy McKnight
	Fredric DeVries
	Fran Aird
	Gerd Hammar
	Kelly McCaughey
	Sylvia Hillyard

**Affirming Sub Committee**

Chair	Dee Gibbons
Secretary	Maryon Egerton-Jones
Members	Bill Poole
	David Cooke
	Dorothy Haartman
	Iris Caunter
	Joan Williams
	John Parcher
	Lola Medina
	Mary Anne Tangney
	Mike Ray-Zarate
	Pat Reed
	Sarah Baxter
	Vanessa Ray-Zarate

**Board of Trustees**

Chair:	Neil Egerton-Jones
Secretary	David Ivey
Treasurer	Mary Sealey
Members	Al Will
	Sandra Palmer

**United Church Women**

Chair	Win Czum
Secretary	Linda Cormick
Treasurers	Linda Cormick
	Judy Woodworth
Unit 5	Cathy McKnight
Unit 9	Dawn Cousins
	Kelly McCaughey

**Librarians**

Barbara Carson  
Cathy Pengelly  
Judy Kleven  
Mary Unwin

**Tech Team**

Co-ordinator  
Members

Luke Alsop  
Alec Aird  
Fran Aird  
Alice Smart  
Andrew Smart  
Brayden Davis  
Cole Ljucovic  
Dave Davis  
Susanne Crago

**Association of Dundas  
Churches**

Judy Kleven  
  
Linda Evans

**Horseshoe Falls Regional  
Representatives**

Bruce McKay  
  
Mary Anne Tangney  
Sheelagh Wood

**We thank the following retiring members for their years of dedicated service to our committees:**

Bev Gough, Immediate Past Chair of the Board  
Celia Boose, Christian Development  
Ellen Danciu, Pastoral care and Membership  
Gwen Robertson, Pastoral Care and Membership  
Jane Gaviller-Fortune, Christian Development  
Leah Hoover, Communications  
Sharon McKay, Outreach Chair  
Steve Raymond, Finance Committee

**The work of the church could not be done without our volunteers.**