



# St. Paul's United Church Annual Report

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**2024**



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## **St. Paul's United Church Mission Statement**

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

### **Motto**

***"Worshipping God Serving People"***

### **Goal Statement**

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

### **Statement of Faith and Action**

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

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

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

**ST. PAUL'S UNITED CHURCH, DUNDAS, ONTARIO  
ANNUAL MEETING OF THE CONGREGATION  
SEPTEMBER 11, 2024, 5 pm**

**MINUTES**

**Welcome and Call to Order:** Bev Gough called the meeting to order at 5:15 and welcomed all those in attendance.

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

**In Memoriam:** Rev. Charlie Hogg read the list of those from the St. Paul's community of faith who passed away in 2023.

**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 March 2023 be approved as printed

**Wood/Cormick                      CARRIED En Bloc**

**Reports:**

**1. Reports of committees, groups and others be accepted as printed and circulated**

**2. Independent Financial Reviewer's Report be accepted as printed**

**3. Motion to appoint a Financial Reviewer for the year 2024**

**MOVED THAT THE BOARD APPROVE THE APPOINTMENT OF A CPA LICENSED TO PROVIDE PUBIC ACCOUNTING SERVICES IN ONTARIO TO REVIEW THE 2024 ST. PAUL'S FINANCIAL STATEMENTS.**

**Melhorn//Nuzum      CARRIED En Bloc**

**4. MOVED THAT THE 2024 BUDGET BE ACCEPTED AS PRINTED**

**Melhorn/Davis CARRIED**

**Budget for 2024**

**Margaret Melhorn:** \$151,430 was the projected deficit and we were uncertain about how our revenues would recover from Covid but our deficit was much lower than anticipated and we also benefited from two bequests and a grant from the Bertram Foundation. The Breakfast Club, Fiesta and the Art Sale contributed 37k. Rentals have rebounded to around 40K. Our expenses were 1.6 percent less than budgeted. We also received funds from HF for salary replacements. Both Property and Communications were over budget, largely as a result of the heat pump project. She reviewed givings and noted that Missions and Service givings have fallen. The sum of \$93,265 was transferred from investment income to reduce the deficit to zero. Revenue is slightly higher than budgeted and expenditures lower, resulting in a deficit lower than expected. Margaret pointed out that we have been running a deficit for many years and the board has

recommended a budget with a deficit of \$131,669. Expenditures are expected to decrease by 8%. Natural gas costs are expected to be less because of the heat pump project. We expect most of our revenues to come from donations and gifts, with fundraising accounted for further income so that about 30 percent must come from reserves or income from investment. The Strategic Plan will explore paths to financial sustainability.

**MOVED THAT THE TREASURER’S REPORT AND FINANCIAL STATEMENTS FOR 2023 BE ACCEPTED AS PRINTED Melhorn/ N. Egerton-Jones CARRIED**

**Elections: Report of the Nominations Committee:** Sheelagh Wood

**MOVED THAT THE REPORT OF THE NOMINATIONS COMMITTEE BE APPROVED AS PRINTED Wood/Czum CARRIED**

**Strategic Planning Update:** Jennifer Blake and Dave Davis reviewed the Strategic Planning Report and reminded everyone of the priorities established two years ago. Barry Dymant suggested a whole church service as an outreach to the Cubs and Scouts. Charlie had a very good meeting with the Scout leaders to set a date for a Scouts own service

Jenny thanked the members of the Strategic Planning Group and the Chairs who have reviewed and responded to the Strategic Plan.

**MOVED THAT THE CONGREGATION RATIFY THE BOARD’S APPROVAL OF THE STRATEGIC PLAN FOR THE NEXT FIVE YEARS. Blake, Tangney, CARRIED**

Vanessa inquired whether the SP chart is on the website. This will be explored.

**Ministers’ Remarks: Reverend Charlie Hogg.** Reverend Charlie talked about his excitement to be with us at St. Paul’s and congratulated the congregation on its resilient through this difficult time. He looks forward to providing stability and continuity and helping the congregation achieve its goals.

**Fredric DeVries:** Fredric began by acknowledging what a challenging time St. Paul’s had been through and praised the perseverance and commitment of everyone who had stepped forward to ensure that all the ministries remained active and vibrant. He thanked all the musicians, the tech support team and the all the individuals and groups who supported the work which keeps St. Paul’s being the musical church.

**Staffing Update:** Bev thanked Charlie for his caring and welcoming ways. She introduced Rev. Brian Vickers, our HF appointed supervisor, thanked Bill for his work in the office and also thanked the office volunteers. She thanked Fredric for being the one constant during this time of upheaval. Melody is on long term disability for two years and so we are not able to hire a permanent caretaker but we can contract it out and Yvan is looking after increasing that. Property has done a great job. We anticipate that any day now we will be able to report a resolution to the lead minister situation.

Ron Archer spoke of his grief because Rev. Jim and Rev. Wayne are gone. He lamented the silence and suggested that it meant something was hidden and it would threaten us. Jenny responded with understanding and explained the legal requirement of confidentiality. Cathy McKnight requested that we have a plan to avoid this in the future. She thinks we need to answer why this happened. Bev explained the training we are going to undergo but noted that none of this was the board's doing.

**Adjournment:** Win Czum moved that the meeting be adjourned at 6:25.

**Closing Prayer:** Charlie closed the meeting with a prayer.

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Beverley Gough, Chairperson

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Sheelagh Wood, Secretary

## MINISTER'S REPORT

With this report we will have almost completed our journey to the foot of the cross on the Friday called Good, April 18. It is a time when most all of the western Christian world looks to the celebratory and triumphant entry of Jesus into Jerusalem on the Sunday of the Palms; and to the glory of the resurrection of the one who was crucified. This is why many people don't seem to be really excited about Easter unless you are an egg hungry child or a chocolatier.

The message doesn't seem to include us. We fail to see that every message about Jesus is, in fact and practicality, a message about us. We were trained to accept that the seasonal message was about the individual resurrection of Jesus.

While in the Orthodox church, the Easter message is about humanity, about history. It is a message that includes both you and me and the corporate Christian community as a whole.

We have been on the way of the passion and suffering of Christ for this past while here at St. Paul's; we have endured and experienced the scourges and flails, the taunts and hurls, the betrayal and abandonment and so our Holy Week, then, must be the feast of hope, direction, purpose, affirmation and community. It's not just about Jesus; for it is to all humanity that God promises, life is not ended, it merely changes.

We have continued and focused our ministry of affirmation and inclusiveness by being open to all who come seeking a home here.

We also have invited our neighbouring United churches to share in the Good Friday service of Solemnity. We shall be holding our own service of reflection here at 10 A.M.

In the works, too, is our hosting of a special Centennial service of worship and luncheon to celebrate the 100th year of the founding, by act of Parliament, of the United Church of Canada. More about this as we come closer to that June date.

Since starting our ministry here, last April 1, we have endeavoured to hold special services dedicated to the many different causes that are part of the different outreach ministries and concerns of St. Paul's United.

The ministry of the word has made every effort to relate to and engage you and challenge you to extend your safety zone as we move forward into a new world that reaches out to all others; now even more than yesterday!

Pastoral care, from my view point, has been limited and this has caused me anguish! However, my decline in health has limited that output. With the engagement of Rev. John, I have found new energy as we share this vital reaching out ministry together.

The thoughts expressed at the beginning of this report were written with the resurrection of this Christian Community to a new life in the kingdom to which God has called each and every one of us.

May you all be blessed and find peace in this new life to which we have been called; to serve with justice, right relations, forgiveness and affirmation of the innate right of the individual to love; for all our sisters and brothers, each one a child of God.

As we continue our ministry with you and look toward the end of June, we ask all to remember, it is not the end, but rather the beginning of something glorious and new and life changing and, more specifically, life giving.

God Bless you all.

Rev. Heather Gilmour

Rev. Charlie Hogg



## A MESSAGE FROM THE CHURCH BOARD CHAIR

*“Do things for people not because of who they are, or what they do in return, but because of who you are.” — Harold S. Kushner*

We are a very vibrant community of faith with so many caring and considerate people that help make St. Paul’s a church of thanksgiving.

There is always so much that goes on behind the scenes in the life of a congregation so thank you to all committee members and assorted groups for your valued time and assorted talents. Not only does our immediate community of faith benefit but also the wider Dundas communities are supported with our outreach. Your work does not go unnoticed.

Our multitalented Tech Team keep our services and events held in the sanctuary available to so many through livestreaming and we greatly appreciate the time it takes to make this happen. St. Paul’s is often referred to as the musical church and Fredric, our Minister of Music, is in good part responsible for that reputation. We always look forward to the outstanding quality of all Fredric provides to each and every aspect of our St. Paul’s music program and to the fine musicians he brings to share their talents. How fortunate we are to be blessed with Fredric’s never-ending capabilities.

Thank you for everyone’s patience and understanding with our staffing adjustments over this past year.

Thank you, God, for sending us Charlie when we needed him the most. We enthusiastically welcomed Rev. Charlie as our short-term supply Minister and have also benefited from Heather’s experience as a Minister, making us double blessed. Charlie has a unique knack for making all feel welcome, important and included.

As a Board we have thoroughly enjoyed having Rev. Brian Vickers attend our meetings in place of our full-time minister. In early 2024 Brian was assigned by Horseshoe Falls Regional Council as our Supervising Minister. We greatly appreciate Brian’s calm and guiding manner, endless experience, caring ways and sense of humour. His smile helps reassure us that we are continuing to evolve and learn.

To Bill Poole we are thankful for your organizational skills as our office administrator over the past six months.

As a strong community of faith, we look forward with anticipation, excitement, and hope, all the while acting with consideration, grace, and dignity with God’s guidance.

Submitted by,

Bev Gough, Chair St. Paul’s United Church Board



*“The world is changed by your example not by your opinion”  
- Paulo Coelho*

## AFFIRMING COMMITTEE

The Affirming Committee, made up of ten congregants of St. Paul's and its minister, is excited to reflect back on another year of supporting St. Paul's as we move 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 identities and sexual orientations" (Affirm United). Being successful in receiving the Affirming designation will be thanks to the work being done by the church as a whole. A primary focus of the Affirming Committee at St. Paul's is, "in particular, gender identity and sexual orientation" (Affirm United). The various committees and groups at St. Paul's have done and continue to do exemplary work being affirming of those from various marginalized and discriminated against groups in the community. As a result, St. Paul's is doing what Affirm United has asked in its *Steps to Becoming an Affirming Ministry* document, which is "to look at a variety of areas that may be barriers to those coming to your ministry and community - age, gender, race, ability, class, economic status and, in particular, gender identity and sexual orientation" (*Steps to Becoming an Affirming Ministry*, Affirm United).

There are several steps laid out by Affirm United that we need to follow in order to receive our Affirming designation. These steps include providing education and discernment, revision of policies and the writing of a vision statement and an action plan, those documents being approved by the board and by Affirm United, having a congregational vote on receiving designation as an Affirming ministry, and having a celebration (if the vote passes). Designation also requires commitment to a membership under Affirm United, which requires a yearly financial contribution (maximum of \$500), as well as the ongoing commitment of the Affirming Committee to continue supporting the church in its affirming work moving forward.

St. Paul's is moving through the education and discernment step as laid out by Affirm United through the inclusion of special services led by and/or involving the Affirming Committee (e.g. PIE Day services, Pride services), providing and receiving information about affirming language, etc. via bulletin inserts done by the Affirming Committee and via The Affirming Committee bulletin board (in the hallway by the parking lot door), having presentations by special guest speakers as well as by Affirming Committee members, the purchase and display of affirming signage and banners, etc., as well as purchases of affirming resources (such as books and prayers/cards, etc.). Also, the Affirming Committee has gone on a "field trip" to another Affirming church to learn more about the process, has participated in virtual coffee houses and in educational workshops offered by Affirm United, etc. The Affirming Committee has also been seeking congregational feedback and questions through the introduction of the Two Cents Table we have set up during coffee hour for committee members when available to host and we will be using rainbow lanyards to identify committee members at church so congregants and visitors can ask questions at any point. We are also always happy to have new members join and have sent out invitations to do so via announcements during church and via our bulletin board in the hall by the parking lot. While the Affirming Committee is the group helping St. Paul's meet the requirements of Affirm United for designation as an Affirming ministry, we are not alone in the affirming work being done at St. Paul's.

Many of St. Paul's committees do affirming work through their various initiatives. For example, the Property Committee does affirming work by making our church accessible and safe for all (ramps, accessible and gender-neutral bathrooms, elevator, etc.), the Tech Crew is contributing to St. Paul's being affirming by having church services available online for those unable to attend church in person, use of assistive listening devices for those who are hearing impaired, etc. Under Worship Committee, the Sunday morning greeters welcome all who come to St. Paul's and do not assume someone's marital status, gender, sexual orientation, etc., and those in charge of coffee hour meet dietary needs by offering special accommodations, such as gluten free options at meals and at coffee hour, etc. The Worship Committee is also affirming via their support of the Affirming Committee, a subcommittee of Worship Committee, and also for selecting music that celebrates people from different nationalities and backgrounds, as well as for the support of affirming language used in services. They also offer learning opportunities during Black History Month, Orange Shirt Day (month), etc. The Finance Committee supports the Affirming Committee's work by approving a budget for the Affirming Committee as supported by its overseeing committee, the Worship Committee. The Outreach Committee is affirming through all their work and information sharing on numerous initiatives, such as their focus on homelessness and poverty, indigenous nations, refugees, etc. The Christian Development Committee is affirming by providing funding of the affirming books purchased for St. Paul's library and for providing our youth with wonderful opportunities to develop their faith and a sense of community through YCC programming and youth group, etc. The library folks are affirming by making space for the new books and for doing a review of and highlighting the new books in an upcoming newsletter, etc. Ministry and Personnel are affirming through the inclusion of affirming language and related questions in their interview questions to help ensure hires are a good fit for St. Paul's, and so on. These are just a few of the many ways in which different committees, subcommittees, working groups, and individuals contribute to St. Paul's affirming work. We look forward to seeing all the ways in which the Affirming Committee and the various committees and initiatives at St. Paul's continue being affirming in word and in action.

Another requirement for Affirming designation is for the Affirming Committee to write a vision statement, an action plan, and to revise our policies (marriage, rental, baptismal, etc.), all of which we have started the work for. We thank the committees in charge of the various policies being revised for their contributions and considerations in helping us with this important step in providing an affirming space and community for all congregants, community members, and for those who use our space for their special events and activities. The committees whose policies St. Paul's is required to provide a revision of are affirming through their support and assistance in this work. This work is Public, Intentional, and Explicit in its inclusion of affirming language in the policies, the presence of which is another requirement of designation.

Steps we have yet to do include having committee chairs submit the updated policy documents to the board for their approval, sharing the vision statement and action plan with the board for their approval, submitting all newly approved documents to Affirm United for their final approval, administering a vote to officially become an Affirming ministry through Affirm United, and, if successful, having a celebration. St. Paul's then makes it official by paying the membership fee, which supports the continued work of Affirm United.

St. Paul's congregants, with their history of inclusiveness, have built on that legacy in working towards the Affirming designation, a valuable endeavour which will make the church more

welcoming, affirming, and supportive of all members and adherents. If someone is looking for a safe, supportive church to begin attending or to move to, they will find our church listed in the Affirm United registry upon an Affirming designation. Affirm United is a well-known organization that people of faith would click on to learn more about what options there are for them in their local community. At present, there are no Affirming designated churches in the west half of Hamilton, including Dundas and beyond. St. Paul's has an opportunity to provide our community with a church that they'll know has been committed enough to go through the Affirm United process. Through this process, we are actively learning how being affirming is different from being kind. People looking would know that at St. Paul's everyone is seen, treated, and affirmed as a beloved child of God.

The Affirming Committee is honoured to actively support St. Paul's decision to embark on the Affirming journey, as was committed to in the fall of 2023. We know that God is with us as we work to embody holy love through our loving and affirming actions and words. We thank the whole church community and the town of Dundas for their support of the affirming work being done at St. Paul's.

For more information: Please visit the Affirm United website for more information on the process and what it means to be affirming.

This document, *Steps to Becoming Affirming*, summarizes the steps we are required to follow for designation: <https://affirmunited.ause.ca/wp-content/uploads/sites/2/2020/02/StepsToBecomingAffirming-twoPages-July2019.pdf.pdf>

For more detailed information about the process and what it means to be affirming, you can access the *Open Hearts: Resources for Affirming Ministries in the United Church of Canada*: [https://affirmunited.ause.ca/wp-content/uploads/sites/2/2020/06/Open-Hearts-AUSE\\_Final\\_May192020.pdf](https://affirmunited.ause.ca/wp-content/uploads/sites/2/2020/06/Open-Hearts-AUSE_Final_May192020.pdf)

Additionally, you may want to read what the United Church of Canada has to say on Affirming Ministries (with information taken from the *Open Hearts: Resources for Affirming Ministries in the United Church of Canada* document): <https://united-church.ca/sites/default/files/why-become-an-affirming-ministry.pdf>

All are welcome to join the Affirming Committee. We typically meet monthly after church. Please speak with a member (found via a rainbow lanyard, at our Two Cents Table, etc.) for information on the committee and to get details about the next meeting.

Submitted by,

Vanessa Ray-Zárate on behalf of the Affirming Committee

## COMMUNICATIONS COMMITTEE

**Members:** Luke Alsop, Barb Carpio, Susanne Crago, Dr. Dave Davis, Leah Hoover

“Communication is vital for connecting people, sharing ideas and building relationships.”

The Communications Committee of St. Paul’s endeavours to further that statement both within and outside of our walls. 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 35 hard copies to members without internet service.

Social media also plays an important role in our communication efforts – St. Paul’s website, Facebook and Instagram posts and e-blasts.

To communicate with our neighbours and friends outside our walls we 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.

### **Tech Team**

Members – Alec Aird, Luke Alsop, Susanne Crago, Dr. Dave Davis, Cole Ljucovic, and Andrew Smart (and Alice Smart on occasion).

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 2024, those who viewed our livestreaming or recordings numbered 6,393 through our website. Facebook views averaged about 95 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,

Susanne Crago

## **CHRISTIAN DEVELOPMENT COMMITTEE**

### **Faith Formation**

The Christian Development committee maintained the YCC and nursery programs providing Sunday activity time through the volunteer efforts of Celia Boose, Anne Donaldson, Eleanore Ng and others.

### **Relational Nurturing**

The Christian Development committee members co-created the Christmas pageant in a simple format encouraging children's participation in the telling of the Christmas story. Many children attended and the church was full despite the change of time to 4pm.

The Christian Development committee cooperated with the Affirming Committee and the Library Committee to providing bridge financing for the purchase of books for the library.

The Christian Development committee participated in the search committee to fill the positions of Coordinator of Programming for Youth and Young Families and Nursery assistant, successfully hiring Porscha Hewitt and Chelsea Smith for these two positions.

Submitted by,

Peter Ross, Chair

### **I.T. SUB-COMMITTEE**

The I.T. sub-Committee had a quiet 2024 keeping the Church computers running and backed up. The wireless access points in the Library and Dining Hall were replaced with new UniFi access points that are connected together to provide more seamless access. An additional access point was installed in the 4<sup>th</sup> floor of Jubilee Hall and is part of the same mesh network. The new 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 could use 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.

Submitted by,

Gord Cormick

## MINISTRY & PERSONNEL COMMITTEE REPORT

The extraordinary circumstances of the past year have produced challenges for the congregation of St. Paul's, its Board and its M & P Committee. This brief report attempts to capture some of those challenges from the perspective of Ministry and Personnel, and our responses to them.

First, to the challenges. In 2024, two M & P committee members resigned - David Ivey, a longstanding member, and Linda Cormick, our highly competent and experienced chair. We are extremely grateful for their service over many years. In particular, we acknowledge the gifts of leadership, and the solid advice (legal and administrative) which Linda and David brought to the committee. For a period of time in 2024, reflecting the degree of concern expressed by the Horseshoe Falls Region and United Church of Canada about St. Paul's, M & P was assigned an external observer – Rev. Bruce Dickson, the minister of Dublin Street United Church, Guelph. Rev. Bruce joined the remaining members of the committee infrequently but helpfully as we sorted through the challenges, and as the Region and the national Church worked through the concerns posed by the sudden departures of Reverend Jim and Reverend Wayne.

In addition to their absence, the church administrator, Stephanie, left our employ as well. Unable to immediately fill her role in a permanent manner because of pending Church and regional reviews, many members of the congregation stepped in to fill the role. We especially thank Bill Poole who worked three days a week.

Further, we're grateful to Mary Sealey, Maryon Egerton-Jones, Sandra Palmer, Susanne Crago, and Fran Aird for their efforts, ensuring that full coverage of the office was maintained. Additionally, we're grateful to Frederic DeVries, our music minister for his many talents and his calm presence during a turbulent time; and to Rev. Charlie Hogg, whose energy, presence and spiritual leadership has eased the process greatly.

Second, it's with pleasure that we can announce a variety of personnel changes following the ending of St. Paul's probationary period. These changes and new hires help us all look forward. We welcome these new staff members to the St. Paul's family and are grateful for their presence among us.

- Church Administrator. Dave Davis led a search committee to fill this position, and announced in late 2024 that **Sarah French** would begin working with us from January 2025 onward.
- Coordinator of Programming for Youth and Young Families. In the closing months of 2024, a search process led to the hiring of **Porscha Hewitt**, part-time, to be responsible for the Young Christian Community (YCC) (Sunday School) and engagement with youth and young families.
- YCC Program Assistant. Also in late 2024, we were very pleased that **Chelsea Smith** could join our YCC team to staff the nursery on Sundays during services and to assist the Coordinator.

- Pastoral Care Minister. Further in 2024 preparations were made to fill this part-time position. As we move into 2025, we will have the good fortune to be appointing the **Reverend John Adeyemi** to this position.

To complete the staffing needs of St. Paul's, a committee has been struck to review the mission and statement of faith of St. Paul's, in preparation for a full search process enabling the ultimate hiring of a new lead minister. Finally, we are in prayerful anticipation that Melody deKock, our caretaker, will be able to return to work.

Finally, we are please to announce that Dr. Barbara McMeekin has joined the M & P committee. For the current and foreseeable future, Dave and Bruce will act as co-chairs.

Dave Davis, Bruce McKay, Barb McMeekin

## **OUTREACH COMMITTEE**

Outreach members continue to be grateful for the congregation's strong interest and support for the work of the committee. Our mandate is challenging. Our committee exists to promote awareness of societal needs and concerns and to encourage the congregation to seek a Christian response to such concerns. We do this in a number of ways:

In response to St. Paul's Strategic Plan, we organized an Outreach Retreat involving representatives of committees and groups within the church to understand and strength the scope and reach of St. Paul's community engagement. We use the newsletter, e-blasts, Sunday announcements, lunch and learns and occasional poster boards to raise awareness and encourage active response to social needs within the congregation.

We oversee a number of 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).

We collaborate with other churches and faith groups in support of identified populations in need: Dundas Salvation Army, First Unitarian Housing committee and the Association of Dundas Churches.

Our section of the Annual Report provides a picture of the many activities that fall under the Outreach banner.

Members of the Outreach committee are: Sharon McKay, chair. Dave Davis, Barry Dymont, Winston Lindsay, Amanda Ljucovic, Bill Poole, Sandi Stride, Mary Anne Tangney, Joan Williams

### **Outreach Retreat: a response to St. Paul's Strategic Plan**

On one of the first warm and sunny days of spring, 26 congregants gathered in the parlour for a three-hour session dedicated to sharing information about what the various groups and committees of the church are doing to support and strengthen the church's mission, encapsulated in the Strategic Plan in two major directions: expanding and enriching our spiritual and worship

activity and expanding the scope and reach of our community engagement. The individuals attending represented 15 different groups or activities within the church which are focused on some aspect of community engagement. The purpose of the retreat, organized by Outreach, was to understand the extent and scope of these endeavours as these may not be well known within the congregation and perhaps not even between existing groups. The idea that getting to know one another and our activities would be valuable underlay the purpose of the retreat. And indeed, it was a fruitful experience. A report of what was learned during the afternoon has been prepared and submitted to the Board for further action.

### **Outreach Advocacy**

Homelessness and inadequate, precarious, unsafe, unaffordable housing have remained a concern. Other than continuing to provide the congregation with updates, there has not been any specific action in this area over 2024. While not directly involved, our committee supported and promoted a forum organized by First Unitarian Church directly related to precarious rental situations, including renovations.

Importantly, congregants' generous contributions to HATS (Hamilton Alliance for Tiny Shelters) remain secured in a trust account held by the HATS Board of Directors. To date, HATS has accumulated over \$800,000 in contributions, Tiny Shelters have been built and are awaiting approval of a location.

### **Collaboration with other churches**

#### **Community Dinner Report:**

Submitted by Carlies Longbottom, Volunteer Co-ordinator

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

St. Paul's is one of five Dundas churches who take turns providing the meals every Monday. This program is an initiative of The Association of Dundas Churches (ADC) that St. Paul's has been part of for the past decade.

We average about 45 guests each month and have a wonderful group of about 30 dedicated volunteers for each meal that are responsible for planning and cooking the meal, setting up the dining hall, serving and cleaning up afterwards.

The planning and cooking of the meal is by far the hardest part and St. Paul's is lucky to have seven teams of cooks who take turns covering each month, plus two more bakers who take turns providing the desserts. We try to keep the cost at \$5.00 per person or \$200 to \$250 per meal. The funding comes from donations from our congregation. We also have a donation box at the Valley Town Breakfast every Saturday and in 2024 we totalled \$675.00 in donations.

In December, The Prayer Shawl Ministry had a table full of hand knitted scarves, mitts and hats for the guests to choose from. For the second year in a row, Dundas 55+, a senior's club in Dundas, donated \$500.00 to The Association of Dundas Churches for the Community Dinners. \$10.00 Metro Gift cards were purchased and the cards were distributed at our December meal.

**Café 55+ a peek at 2024** (and beyond: A joint venture of St. Paul's Outreach Committee and the Salvation Army, Dundas

Submitted by Dave Davis

Café 55+ is a weekly drop-in program – and more - for vulnerable seniors sponsored by the Salvation Army of Hamilton-Dundas and St. Paul's. Among its many gifts, it has taught us a lot. Barely into its first few months of operation, it has shown us that these two organizations can collaborate effectively; secure grant funding to build and study the program; and build trusting, friendly relationships between individuals who would normally spend their days in isolation. The Café offers food, games, gentle exercise, conversation and - most of all – friendship, and it has shown an ability to attract seniors. In the beginning, we used to count guests (maybe 10 or 15) and volunteers (generally 5 or 6). Two things have happened to our numbers over the autumn and into the early winter. One, we've grown, now hosting 25-30 people at a session. And two? Growing friendships have made it hard to tell the guests from volunteers – they all wash dishes, set up and take down tables, help prepare and serve the sandwiches and visit with each other.

We await further sessions and the growing number of guests with anticipation and gratitude – and we are ready to learn more.

“It's what,” one of our St. Paul's volunteers said last year, “we're meant to do.”



## **Canadian Foodgrains Bank Report for 2024**

Submitted by Winston Lindsay

In most respects it has been a good year for the Canadian Foodgrains Bank. Across Canada most field crops were good and donations providing financial support were strong. For the seventh consecutive year CFGB has been named a "Top Ten Charity" with an A plus rating by Charity Intelligence of Canada. Also, our federal government has renewed its commitment to the four-to-one multiplier for CFGB donations.

On October 20, St. Paul's welcomed Nora Martin to a lunch-and-learn session following our regular service. Nora has travelled to various countries as a CFGB Ambassador, and was able to bring us up-to-date on CFGB work in food relief and food security.

Our crop at Shaver Farm (beans this year) was planted, tended, harvested and sold by our farmer, Ray Butter. Although the crop was modest this year the field revenue added to the generous donations at St. Paul's made it possible for us to contribute over four thousand dollars to CFGB. A huge thank you to St. Paul's donors and to our partners, Shirley Cranston and Ray Butter.

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

Submitted by Joan Williams

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.

Sahel and Kasem Sharaf came to Canada in 2018 with four children. Since that time their two sons Bashar and Ahmed graduated from high school and then from Mohawk College. Bashar and Ahmed now work several jobs, including their work with Mission Services and Wesley Urban Ministries. Their two older siblings are currently in Jordan. SPROG is working with the Sharaf family to bring those siblings and their families to Hamilton. In total we are hoping to assist four parents and seven children.

The bulk of the funds raised to date are from the Sharaf family here in Hamilton. On June 25, 2024, St. Paul's hosted a Syrian Refugee Dinner. Proceeds from the event, including donations totalled \$7,089.00.

The United Church of Canada is a refugee Sponsorship Agreement Holder (SAH) with the Government of Canada. SPROG has fulfilled the requirements to submit our application to UCC for the Sharaf families. Fundraising efforts will continue.

## **Association of Dundas Churches**

Submitted by Mary Anne Tangney

The mission of the Association of Dundas Churches is to facilitate collaboration between the Christian Churches of Dundas and to serve the needs of our community.

In 2024, there were eight faith communities represented by clergy & lay representatives, as listed below:

Dundas Baptist Church, Christ Church Flamborough (Anglican), St. James Anglican, St. Paul's United, Highland Hills Faith Community (Knox Presbyterian/St. Marks United) & Mountainside Church - we welcomed West Flamborough Presbyterian Church in October 2024. Two non-member associates are: Salvation Army Community Services (Food Bank) & Salvation Army Ellen Osler Home.

Monthly meetings were held on the 4th Thursday of the month with the exception of July/Aug/Dec. Our annual meeting was held in May, 2024 to review the ADC's activities and fill AAD Executive roles - Norma Coe, Chair; Mary Anne Tangney, Secretary; Wayne Poole, Vice Chair; Rev. Peg Turner, Treasurer.

St. Paul's United is represented by Judy Kleven (Sept. 2024), Mary Anne Tangney, & Rev. Charlie Hogg (interim clergy).

The Association continued with its mission in collaboration with other community groups.

These included:

- Weekly Community Dinners continue to be offered at the various churches in Dundas
- Lenten Lunch was held at St. Paul's on Feb. 28 with approximately 90-100 guests with donations of \$600.00 being raised for Routes Youth Centre.

- During Lent, Highland Hills hosted a dinner and movie night on March 27 showing the movie “The Jesus Revolution”.
- A Good Friday Ecumenical Walk was held in downtown Dundas (Memorial Square to Kaga Park) with 4 ‘worship stations’ along the way...ending with hot chocolate & cookies – well attended for our first ‘Walk’
- Mar. 1 - The World Day of Prayer was hosted by the Highland Hills Faith Community prepared by the ‘Women of Palestine’ Although not an ADC event, we continue to participate in this Global event!
- Seniors Fair (annual) was held at St. Joseph’s Villa - ADC shared a table with ECO Wham (Ecological Churches of West Hamilton) Many area seniors attended this event & learned about the many activities of the Dundas churches.
- Cactus Festival: ADC participation of the local festivity consisted of a well attended ecumenical service held at Highland Hills Faith Community - first year we had ASL (American Sign Language) offered by Rev. Charlie Hogg.
- Metro Cards - (April 2024) The churches met to discuss the Metro card distribution, however could not agree on one method of distribution. St. Paul’s United chose to work with our local food bank and direct donations to that agency through our church.
- ADC - Climate Action remains an important aspect of our churches. Donations were made locally to 1) Repair Cafe (Action 13, Dundas) & 2) Environment Hamilton

### **ADC Report - St. Paul’s United, Dundas**

- ADC participated in the Gandhi Peace Festival (annually) with an informative table & banner - an environmentally-themed event.
- ADC, on behalf of its church members laid a wreath at the cenotaph on November 11 during the Remembrance Day ceremony.
- Many ADC church members helped with a Dundas Community Services organized Salvation Army annual Fall Food Drive - over 30,000 lbs. of food was collected along with \$5000.
- Annual Advent Walk in the Park (Dec. 1) - The ADC Ministerial organized the program – we had a lovely winter evening to walk the park and stop at 4 Nativity stations commemorating the story of Jesus birth - putting us all in a spirit of Christmas!

We (ADC) look forward to continuing to work together to show that God is alive & well in Dundas & beyond...as one of our banners say “the Glory of God is a community being fully alive”

### **Wesley Report 2024**

#### **Submitted by Mary Anne Tangney**

On June 2, 2025, 16 St. Paul’s people and one dog (Rooster) participated in the Case for Kids Annual Walk at Bayfront Park in Hamilton to raise funds for Kids’ programs run by Wesley. Some of those programs are: summer camps, Ontario Early Years Centres, Child Care Centres, after-school programs, Teen Drop-ins, Youth Outreach & Youth Housing. The 2024 Campaign raised \$98,000.00, down slightly from the previous year.

This year we raised a whopping total of \$7510.10.... a big ‘Thank You’ to all who walked and the many St. Paul’s people who so generously sponsored us!

Again, at Christmas, Wesley was the focus of our fundraising and gift giving. Our knitters generously gave time and beautiful creations. Our delivery was just in time for Christmas shopping at the Wesley's Christmas Store, and we donated (funds and gifts) a total of \$1200.00

With the support of many faith communities like ours, Wesley is able to support people in our community with some of the greatest and most complex challenges and needs - they do so with compassion, caring and dignity. St. Paul's is honoured to be part of this effort.

## PASTORAL CARE AND MEMBERSHIP

*'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'*

**Visitation:** Visitation by the minister to those in hospital and those in a crisis situation has continued when possible. Visitation and phone calls by lay Pastoral Care visitors to those in LTC and Retirement homes and those not able to get out. Visiting restrictions are sometimes in place to visitors who are not family.

**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 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:** A Maundy Thursday communion and hot chicken lunch was served to about 60 people. We bring people to church 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 nine women knit and crochet prayer shawls and blankets for those who have lost loved ones, those in hospital and for those reaching life milestones, including Baptism, 90<sup>th</sup> birthdays and other celebrations. In the fall, six dozen hats, mitts, gloves and scarves were made and distributed to the elementary schools in Dundas. The project for 2025 is to make blankets for Ronald McDonald House.

**Funeral Receptions:** We catered to five funerals in 2024, Kelly McCaughey, Ruth Johnson and I coordinate the receptions.

**Birthday Cards:** About 85 birthday cards were sent to people who have indicated they are 80 or over. We have about 27 people in our church family who are over 90 years and one who is 100. Sympathy, Get Well and other cards were also sent out.

**Milestones:** A ministry that celebrates milestones in a person's life: 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 at Christmas time. Thanks to Judy Kleven who coordinates the purchase and delivery and to those who delivered the plants.

**Worship Services at LTC Homes:** Without a Minister of Pastoral Care, services in LTC and Retirement homes were reduced.

**Communion in the Home:** On Sundays when there is communion, several Lay Pastoral Care visitors take communion to those unable to get to church and who have requested to receive communion in the home.

**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.

**Upcoming in 2025:** We have been without a Minister of Pastoral Care for over a year now, however we are in the process of hiring someone to fill that part-time position. We do thank Rev. Charlie Hogg for visiting many of those who have been in a 'crisis' situation and others who were going through challenging times during 2024. His visits have been very welcome.

**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: April 17<sup>th</sup> at noon.** More information will be in church bulletins closer to the date.

**Grief Support:** Coping Strategies and Tools Lunch and Learn, date to be determined.

To the amazing Pastoral Care team, Rev. Charlie Hogg, Ruth Johnson, Ellie Stendzis, Bruce McKay, Malcolm Nuzum, Gwen Robertson, Judy Kleven, Ellen Danciu, Bill Poole - a big thank you for spreading God's light into our Community of Faith and beyond. To St. Paul's Community Of Faith, and all of you, for the care you provide to others. Gods abiding blessings.

Submitted by,

Win Czum, Chair Pastoral Care



## STATISTICS FOR 2024

**Resident members:** Dec. 31, 2023:  $259 + 1 - 9 = 251$  at 31 Dec. 2024

**Non-resident members:** Dec. 31, 2023:  $55 + 0 = 55$  at 31 Dec. 2024

**New member received:**

None

**By profession of faith:**

Dee Gibbons on 27 October 2024

**By letter of transfer:**

None

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

Terry Bolton

\*Helen Bryans

\*Joan Clark

Gail Cox

\*Betty Donovan

\*Susanne Osburn

Marlene Power

\*Katherine Sayer

\*Audrey Stone

John Thompson

\*Nancy-Ann Marie Tuk

***Baptisms***

Dee Gibbons

***Marriages***

Noah Potter & Sarah Goodfellow

## PROPERTY COMMITTEE

Your Property Committee continued to be very busy in 2024.

Renovations were near completion on the 4<sup>th</sup> floor and we were pleased to announce that all five renovated offices were leased. These renovations included the installation of heat pumps and decommissioning the boiler for this area. Insulation will soon be added to the attic to an R60 value, which will help to reduce heating and air conditioning costs.

In 2024, building security, both inside and outside the building became more of a concern. Increased security included that the parking lot entrance remain locked in order to control who comes into our church. An intercom system has been installed with audio and video communication capabilities in all our rentable rooms. In 2025, anyone needing access to the church can either use the office entrance or use the intercom. There will, however, be a few exceptions for large group gatherings i.e. Sunday service.

With the addition of the heat pumps in our church, our natural gas consumption was reduced significantly, as well as boiler repairs. Hydro costs did increase, however in 2024, we have realized a net savings of \$20,000 on utilities and repairs.

The two washrooms by the YCC room were renovated thanks to a generous donation from one of our congregants.

New kitchen counters were installed over the summer and new flooring will be installed in 2025.

Your Property Committee members continued working on building improvements to enhance rental opportunities. We now have two new long term rental groups, Girl Guides of Canada, Dundas as well as Connect Theatre.

Our committee is proud of the work we do at St. Paul's, and I sincerely thank them for their dedication.

Submitted by

Yvan Raymond, Chair



## STEWARDSHIP COMMITTEE

Once again throughout 2024 St. Paul's Community of Faith has shown just how dedicated it was to the programs and activities it offers within the walls of the church, as well as it's outreach into the community at large. Volunteers were busy putting their talents to use in many ways. The Wed. Morning Work Bee tackled many repairs and upkeep projects that an aging facility requires. A busy Kitchen crew made jams for sale at Fiesta, the highly successful Oct. two day yearly event led by Joan Williams and her experienced crew. The Sat. Morning Breakfasts under chef Yvan Raymond were faithfully attended by the Dundas community at large. Our steadfast help with The Community Dinners and the new Cafe 55 venue further demonstrates our church using their time, talents and resources to reach out to everyone. We were delighted to have new Staff Leadership for our YCC and Youth and Young Families to carry on the youth biblical teaching, life lessons, and crafts each Sunday in the YCC room - programs resurrected after Covid by a number of dedicated volunteers. It is wonderful to have a staff supervisor for the nursery each Sunday morning. The projects mentioned above highlight only a few of the many ways that individuals in our Faith Community, many behind the scenes, demonstrate the strength of STEWARDSHIP here at St. Paul's. Thank you everyone for your involvement.

Our Previously Loved Art sale was staged in the gymnasium on Saturday, April 24 from 1-4 pm. Lots of art was donated and the venue allowed ample space for viewing. We realized about \$2500 in profit and have set a date for April 26, 2025 for the next sale. Please remember us when you are redecorating or downsizing. Your treasures can continue to be enjoyed by someone new. Suitable unsold pieces are hung in the dining hall for the Sat. morning breakfast crowd to enjoy with prices marked accordingly. More items have been added to our East Wall Collection of Aboriginal Art hung in the dining room.

The Big Brown Coffee Jug has been on vacation, but will be making it's rounds during refreshment time in the dining hall after worship during Lent. For those folks new to the congregation, our committee has an ongoing "Coffee Challenge". A big Brown Coffee Pot is circulated during refreshment time. We challenge you to sometimes keep that change in your pocket as you walk past your favourite coffee shop during the week, and then pop it into the jug on Sunday morning. Hopefully your contributions will help us match the \$700 amount we have previously collected in a 6-8-week period. A big thank you to all who have dropped in coins and have forced us to alter the slot to accommodate bills of any denomination. Bravo!!

The Estimate of Givings financial appeal to congregants in February/March resulted in 91 pledges returned to the church office through March 2024. This was an increase in commitments over the previous year. Givings from individuals and families were about 3% higher to around \$271,000 about 89% of the budgeted \$304,000 for 2024.

A special year end appeal was promoted before Christmas. Faithful givers opened their wallets and supported St. Paul's again. Thank you.

This year the Est. of Givings 2025 Forms will be enclosed with Income Tax Receipts.

Sunday announcements in person and eblasts have made the congregation aware that Revenue Canada this year will allow contributions made in January and February 2025 to be attributed to a 2024 Tax Return; perhaps a good time for a donation to a specific need.

As November has been the traditional month for a dedicated financial campaign and Stewardship Awareness, we plan to return to that time in 2025. We are still attempting to sponsor a session on “Wills and Legacy Giving” sometime soon.

May the Light of Christ show us the way.

Submitted by,

Bob Boose



### **FIESTA ONLINE AUCTION**

We just continue to hum along, like a well-oiled machine, or perhaps even more like a community of caring people.

The team leaders preparing and running the event this year included Carlies Longbottom, Ruth Johnson, Win Czum, Kelly McCaughey, Louise Stokes, Mary Sealey, Susanne Crago, and Yvan Raymond. And there were others. In fact, most of the congregation was involved in one way or another in Fiesta.

For those who transformed the many rooms of our church into Fiesta 2024 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 major fundraiser for St. Paul’s. See you in 2025!

Submitted by,

Joan Williams, Chair, Fiesta



### **VALLEY TOWN BREAKFAST**

In 2024, the Valley Town Breakfasts continued to thrive. We witnessed an increase in weekly attendance at our breakfasts with an average of 116 guests per week and served 4,890 orders. In 2023, we averaged 97 guests per week.

Each week we continued to see new faces, including young families. Valley Town Breakfast continued to serve as a social hub for the community who enjoyed good food in an enjoyable and relaxing atmosphere. A special thanks to Evelyn Hambly for her piano accompaniment when the

entire dining hall sings ‘Happy Birthday’ and also for playing Christmas tunes when we had a special visit from Santa.

This year we also helped contribute to those in need of a hot meal by having a donation box at our cash table that was ear marked for the monthly Community Dinners. On several occasions we also provided extra food to the Café 55+ programme.

Our summer break started with a potluck barbecue for all our volunteers and their guests. It was a beautiful sunny day and we thank Denny and Jenny for their hospitality.

We also took a two week Christmas break. We capped off the year with a potluck dinner and social time for our volunteers.

There were a group of 40 volunteers including church members as well as non church members and teens from the community. This great St. Paul’s initiative would not be possible without them. I am extremely grateful to David Ivy and all our volunteers for their continued dedication.

Submitted by,

Yvan Raymond

### **WORSHIP COMMITTEE**

The Worship Committee has oversight responsibility for all services of worship. This includes the sacraments including Communion, and all other uses of the sanctuary.

Rev. Charlie Hogg joined us at the beginning of April this year, and we are so grateful for his leadership and energy. He has involved many of our congregation members in the services of worship, and he has brought an energy and strength of faith that is inspiring.

Although Rev. Charlie has part-time hours with us, he has been involved with and supported many areas of church life. He supports all who feel excluded and has been a welcoming presence in our church. Evidence of his welcoming is seen in the way children come bounding up to the front of the sanctuary at their special time.

Many thanks to Fredric DeVries, our Minister of Music, for his creative and uplifting music. We are known as a church of music because of his skill, his leadership and his wonderful heart. Our services of worship are greatly enriched because of him. Also, Fredric’s work with the many music groups creates and develops loving connections and communities within the church and beyond.

The Worship Committee members thank those who have contributed so much to our services, including welcoming at the door on Sundays, reading scripture, and participating in the service. Special thanks to Ken and Cathy McKnight who look after “coffee time” after the service of worship. In some ways, the time we spend together after the service is indeed an extension of our worship.

We have been blessed again in 2024 with quality of preaching, wonderful music, and a welcoming presence here at St. Paul’s United Church.

Submitted by,

Joan Williams

## MUSIC DIRECTOR



As St. Paul's Minister of Music, I have been called to facilitate music for our worship that is meaningful and heartfelt and to the glory of God; to encourage the participation by all in our music ministry; to advance their growth in musical skills; and through our music, to reach out to a much broader local community. This can be experienced in our worship experiences and community life. Week after week you are exposed to an eclectic and intentional diversity and richness of music seldom matched in other congregations. Reflecting the many musical gifts in our congregation and an awareness of growing in faith through music, our musical

expression takes on many forms, drawn from all centuries from the 21<sup>st</sup> to antiquity, simple and complex, "Praise" songs of today and the sturdy hymnology of the theologian/ hymnist of the past, and in 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 this 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 other percussion and melody instruments. Not to mention other gifted musicians who bring their own instruments to our worship.

St. Paul's Music Ministry consists of five groups. The Chancel Choir and Handbells during their rehearsals prepare much 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 attracts an enthusiastic group of singers and band and is building a joyful repertory of sacred and secular delights. They join to participate in our worship, in outreach to other churches and in our Annual Musical Showcase.

But here are some other ways the music ministry has been active:

- In May 2024 we were part of a musical celebration facilitated and coordinated by Rev. Seiichi Ariga, that performed for and included members of the Toyo Eiwa School of Japan, visiting St. Paul's as its spiritual Mother, through the work of Margaret Keaghey.
- In March 2024 we held Musical Showcase "XIV" featuring all our music groups as well as musical friends in our midst.
- In December we had 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.
- 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.

2025 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, Alec Aird, Cole Ljucovic, and Luke Alsop, 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



As of December, we have 12 Holy Ukulele players. Some are from the congregation and some have come from the broader community. We meet regularly in person, with an occasional Zoom gathering. Ukuleles and teaching material are provided to the children. Some of our repertory in 2024 were “Greensleeves, (What Child is This)”, “I’d Like to Teach the World to Sing,” “Silent Night,” and “Away in a Manger.” 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. The Holy Ukuleles meet on Thursdays at 6:15pm.

### **Handbell Ministry**

St. Paul's Handbell Choir offers musical training with the 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 Celebration of the Toyo Eiwa School visit, when the group was augmented by a handbell player from Japan.

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

## **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 2024.

I would like to say thank you to Louise Stokes, our librarian and all-round coordinator, who has kept things organized.

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.

The Chancel Choir welcome new members to join us in this joyful ministry. They practice on Thursdays at 7:30 pm.

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

In September 2024 the Joyful Voices were invited to sing at Blackheath United Church as they celebrated their 150<sup>th</sup> Anniversary. It was a Joyful experience for all.

We took part in the Musical Showcase 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.

Submitted by,

Fredric DeVries

## **Afternoon Singers**

The Afternoon Singers continue to stay busy preparing for Christmas and Spring/Summer programs through the past year providing a variety of music to share with those we have come to know as our friends at Senior Residences and Care Centres in our community. We prepare a large variety of pieces to suit the occasion and venues.

In January of 2024 we were honoured to sing “May the Road Rise to Meet You” at the funeral service for Nancy Tuk.

We had shared Christmas programs at four residences through December and sang as well at a Church Service which the choir enjoyed participating.

In March the Afternoon Singers again participated in the Music XIV Showcase singing “I will Follow Him, Things, Happiness Is, and the Carnival is Over”. The choir entertained at Wentworth Lodge, Caroline Place, St Joseph’s Villa Day program and Bertram Place through to mid June.

The Afternoon Singers prepared two different programs of Christmas music for the above-mentioned venues as well as singing “Snow is Falling, Still” and “Were You There on that Christmas Night?” at a service here at St. Paul’s and at Highland Hills just after Christmas.

We intend to continue sharing our love for music and singing to and with our very special friends in our community each week.

Above all, the choir so enjoys just singing, whether in practice or at our programs as communal singing is a joyous experience and very satisfying too, and we just 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 at the end of May 2024
- The two Units continue to meet, Unit 9 on a Monday and Unit 5 on the second Tuesday afternoon of the month (see individual reports.)
- 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, 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 Centre, Mississauga Fall 2024

### Upcoming Events 2025:

- **Horseshoe Falls UCW AGM** will be held April 26<sup>th</sup> at Stamford United Church, Niagara Falls.
- **St. Paul's UCW Garage Sale - Saturday May 10th 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 to either group to share in fellowship, fun and food, and more! Thank you to the dedicated women of St. Paul's committee; Lorna Machell, Dawn Cousins, Kelly McCaughey, Ellen Danciu, and Cathy Pengelly.

Abundant thanks and Blessings,

Win Czum, St. Paul's UCW Chair

## **Unit 5**

### **Chair:**

Ellen Danciu edanciu1950@gmail.com

UCW Unit 5 meets the second Tuesday afternoon of each month from 2-4 pm in the parlor.

We share coffee, tea and conversation about what is happening within our group and at St. Paul's and how we can help support activities at the church.

In 2024 we had a few special guests including Rev. Graham who talked about his journey from being a boy in Northern Ontario to becoming a United Church minister and eventually St. Paul's minister. We were entertained by a visit from the 'Afternoon Singers'. Margaret Melhorn spoke to us about her book 'All My Love and Then Some'. We also had a guided tour of the 4<sup>th</sup> floor Archives.

In May, along with Unit 9 and support from members of St. Paul's we ran a very successful Garage Sale.

In October, along with Unit 9, we provided lunch on Friday and Saturday during Fiesta.

We ended the year, with Christmas lunch at Eastside Mario's.

### **Happy Gang - Dominoes**

This past year 19 people from our church and community attended our regular Dominoes afternoons twice monthly. What better way to get to know members of our congregation personally, than with a friendly game of Dominoes. We have lots of room, so would like to see more people take this opportunity to join us for an afternoon of fun, fellowship and refreshments.

Our games are strictly for FUN, no seriousness allowed!

If you are new to our church what better way to become acquainted with others than with an afternoon playing or learning Dominoes. Don't be shy, give it a try! We are a welcoming group, anxious to share our afternoons with new people.

### **Upcoming Dominoes Dates**

March 26, April 9 and 23, May 7 and 21, June 11 and 25

For more information, please contact Win Czum or Cathy Pengelly.

(Happy Gang is sponsored by Unit 5)

## Unit 9

**Chair:**

Kelly McCaughey [kellymccaughey43@cogeco.ca](mailto:kellymccaughey43@cogeco.ca)

**Vice-Chair:**

Dawn Cousins [cousinsd@mcmaster.ca](mailto:cousinsd@mcmaster.ca)

Unit 9 is an active and supportive group of ten women and meet the first Monday of the month, excluding January, July and August.

The year 2024 was a busy and productive year for us with our regular yearly commitments of hosting a number of after church coffee hours, ushering, helping with receptions, and the garage sale, preparing the Fiesta soup to be served at the Friday lunch: and organizing refreshments after the Candlelight Noel Service.

In addition, Unit 9 contributed to:

- Wesley Centre by providing gift cards to parents to purchase back to school needs for their children
- Four gift baskets for the Fiesta Silent Auction from Dundas establishments
- Provided 14 wrapped Christmas gifts to the Ellen Osler Home
- Donated hats, mitts, gloves, scarves and other winter needs to be divided to various local organizations including Routes and Wesley Centre

In addition to the above, Unit 9 members continued with their individual commitments to St. Paul's including sitting on Committees, Case 4 Kids, helping with community dinners, knitting prayer shawls, baby garments and hats, ushering, 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



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

In 2024, 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 Impeesa in Ayr, for our Spring Camp. Cubs slept in tents and enjoyed all the amenities of the camp including low ropes, and a climbing wall, topped off with a great campfire, ghost stories and treats. Over the summer we participated in the Annual Cactus Festival Parade with a float and Flag Colour Party. This was the official kick-off of 100<sup>th</sup> Anniversary Celebrations for 1<sup>st</sup> Dundas.

In September we started the fall session with nine Cubs having promoted two to the Scout Troop. Cubs planted trees along Cootes Drive for a Hamilton Conservation Area reclamation project. In late October Cubs decorated Memorial Crosses and Poppy Stones that we took to the Cenotaph in time for the Remembrance Day Service. Cubs participated in the 100<sup>th</sup> Anniversary Church Parade and open house in November and we visited the Warplane Heritage Museum for NightOPS that included a sleepover in the main hangar. We had a fun Campfire in Bagheera's backyard, made the Holiday Good Turn treats that were placed in the Church entranceway for the Christmas Pageant and finished off 2024 with a Bowling Night at University Lanes.

It has been a great year for Cubbing, and everyone is looking forward to 2025. 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.

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.

Submitted by,

Akela (the Old Wolf) - Doug Dalgleish, Bagheera (the protective Black Panther) - Wayne Childs, and Kaa (the Wily Python) – Dan McDonell

## **1<sup>ST</sup> DUNDAS BEAVER SCOUT PACK**

The 1<sup>st</sup> Dundas Beavers had a full and active year in 2024. We started in January with 6-8 Beavers attending meetings every Tuesday evening in the Dining Hall. Our meeting themes included; winter bird night, indoor curling, building Beaver Buggies, a chocolate store tour, squash growing, astronomy night before the eclipse and several hikes to the Driving Park. In February we held our annual Pancake Dinner on Shrove Tuesday, served over 100 people and donated the profits to the Church. We finished the spring season with a campfire in Rusty's backyard. After the summer break we started meeting again in September. Our themes were; games in the park, leaf identification, map night with a visiting cartographer, beaver lodge and dam building, Halloween camp fire with the Cubs, our Apple Day fundraiser, Remembrance Day and

gingerbread house building. One highlight in November was our Church Parade service and the 100-year celebration of the 1<sup>st</sup> Dundas Scout Group.

All of the 1<sup>st</sup> 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.

Submitted by,

Hawkeye (Gord Cormick), Rusty (Joe Childs), Rainbow (Mandy Kennedy), Peter Ross

## FINANCE COMMITTEE

St. Paul's 2024 Financial Statements look different from those of previous years as they have been prepared in accordance with current Canadian accounting standards for not-for-profit organizations. The CPA firm of Taylor Liebow was retained to review our 2024 financial results. The 2023 results have been restated so that they can be compared with 2024 results.

The 2024 budget included a projected operating deficit of \$131,494. The good news is that we now expect our operating deficit for 2024 will be \$80,061, which represents a reduction of \$51,433, or 40%, from the budgeted amount. Most of the reduction of the deficit was due to lower personnel costs and higher revenues from rentals.

Total income in 2024 was \$485,525, however this amount includes donations to M&S and for Outreach projects. Excluding these amounts, our revenues were 5.7% 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 2024 amounted to \$270,652, up from 2023 but 11% less than our goal. We were honoured to receive bequests from the estates of the late Diane McKay (\$33,000) and the late Betty Donovan (\$4,000) as well as an anonymous donation of \$5,000 toward the renovation of the bathrooms by the YCC room. We also received a very generous grant of \$100,000 from the Bertram Foundation. The United Church of Canada provided a Faithful Footprints Grant of \$29,000 to partly offset the outlay for the installation of the heat pumps. The Donovan bequest has been allocated to the Building Reserve. The Bertram Foundation grant has been allocated to the Capital Reserve.

We are very happy to report that fundraising activities such as the Breakfast Club, Fiesta, and others have contributed over \$46,000 to our revenues in 2024. The Breakfast Club has raised \$29,461, Fiesta, \$14,497 and the art sale \$1,754. Income from rentals, which averaged about \$50,000 per year prior to the COVID-19 pandemic, has significantly rebounded, contributing \$49,405 in 2024. This compares to \$18,666 in 2022.

Our 2024 expenditures were \$565,586. Adjusting for contributions to M&S and Outreach projects, this is 1.5% lower than in 2023 and 11.6% lower than budgeted. The decrease from 2023 can be attributed to lower personnel costs due to staff vacancies and generally lower committee expenses. Personnel costs, net of \$32,156 received from Horseshoe Falls Regional Council for salary replacement, were 24.7% less than budgeted. However, both Property and Administration incurred expenditures slightly in excess of budget amounts. Property expenditure increases were driven largely by building improvements and were partly offset by large reductions in boiler maintenance and natural gas costs arising from our investment in heat pumps in 2023.

The new format of the statements shows St. Paul's investment income in 2024 was \$260,338. However, most of this amount (\$209,214) represents unrealized capital gains on our investments, and not cash received.

Unfortunately, donations to the United Church Mission and Service Fund were just \$31,791 in 2024, 28% less than our goal and 15.4% less than 2023 M&S givings. M&S donations have declined significantly since before COVID. Givings exceeded \$44,000 in 2019.

It should be noted that Taylor Liebow 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 2025, the church board is recommending approval of a budgeted operating deficit of \$101,891. The budgeted deficit is based on the assumption that income from rentals and fundraising will grow by 156% from the 2024 budgeted amount. The budget also assumes that givings from individuals and families will decline by 8% to \$275,000 from the 2024 budgeted amount. (This represents an increase of 1.6% over 2024 actual receipts.) Finally, the budget assumes investment income of \$40,800 will be transferred to our operating account.

Expenditures in 2025 are budgeted to decrease by 1.9% from the 2024 budget amount. Decreases are expected in the personnel budget due to the fact that we will be without a lead minister until our search is completed. Significant increases in bookkeeping and reviewer costs are expected, reflecting our goal of putting our accounting practices on a sound footing.

We recognize that the 2025 budgeted deficit of \$101,891 is substantial. The shortfall will be financed from our investments. St. Paul's Strategic Plan sets out a goal of "Achieving financial sustainability and strong stewardship of church resources." To achieve this, we need to:

- Create a plan for the financial sustainability of the church, with urgency.
- Develop a risk monitoring process.
- Maximize opportunities presented by our building and our many church physical and human resources
- Celebrate and applaud our volunteers.

In November 2024 the Finance Committee invited representatives from the Trustees and the Property and Stewardship committees to discuss how St. Paul's can achieve its goal of financial sustainability. Topics included: how we can maximize rental revenues: holding information sessions for the congregation on giving through your estate: the importance of training our chairs of committees about their budgets: and maintaining relationships in our church.

Together with the Trustees, in 2024 the Finance Committee reviewed St. Paul's Investment Policy and recommended an updated Policy to the Board which provides more flexibility in the allocation of our investments.

Finally, many thanks to the members of the Finance Committee: Cathy McKnight, Mike Newman, Steve Raymond, and Sandra Palmer, our Treasurer.

Margaret Melhorn  
Chair

## Trustees Financial Reports

The following two reports provide some information about the Church investments.

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

Allocations (\$46,452) were made to Operations and various Reserves based on the instructions of donors to the Restricted Funds.

### INVESTMENT INCOME RESERVE

Opening balance Jan. 1, 2024		\$82,334.72
<b><u>Receipts - Income from Scotia investments</u></b>		
Capital gains	\$26,708.97	
Dividend income	\$10,950.69	
Interest income	\$44,117.94	
Currency gain	\$9.78	
	<u>\$81,787.38</u>	
Management fees (before HST rebate)	\$25,047.74	
Net receipts to Investment Income Reserve	<u>\$25,047.74</u>	\$56,739.64
<b><u>Allocations of Investment Income</u></b>		
Interest Income for Local Church	\$40,836.32	
Receipts for M&S - Interest on investments	\$3,010.00	
Community Reserve	\$178.51	
Building Reserve	\$1,964.89	
Worship Reserve	\$112.00	
Operations Fund for Manse Fund	\$350.00	\$46,451.72
<b>Closing balance Dec. 31, 2024</b>		<u><u>\$92,622.64</u></u>

## Investments Managed by Trustees

	Book Value	Book Value	Market Value	Market Value	Market Value	Market Value
	Dec 31, 2023	Dec 31, 2024	Dec 31, 2023	Dec 31, 2024	Dec 31, 2024	Return from Dec 31, 2023 to Dec 31, 2024
					% of Portfolio	
<b>Held by Scotia Investments</b>						
Canadian Equities	\$471,732	\$468,089	\$514,105	\$572,568	21.53%	
International Equities*	\$658,036	\$653,232	\$740,485	\$865,672	32.55%	
Fixed Income Investments	\$1,187,022	\$1,223,466	\$1,076,384	\$1,124,684	42.28%	
<b>Total Other Assets (Investments)</b>	<b>\$2,316,789</b>	<b>\$2,344,787</b>	<b>\$2,330,974</b>	<b>\$2,562,924</b>		
<b>Scotia Cash</b>	\$4,012	\$5,630	\$4,012	\$5,630	0.21%	
<b>Scotia Money Market</b>	\$56,440	\$83,562	\$58,258	\$90,643	3.41%	
<b>Total Scotia account including Scotia Cash plus Scotia Money Market</b>	<b>\$2,377,241</b>	<b>\$2,433,979</b>	<b>\$2,393,244</b>	<b>\$2,659,197</b>		<b>11.11%</b>

\*All dollar amounts are in Canadian dollars.

Currency exchange rate used for Dec 2023: C\$1:00 = US\$0.75548 and for Dec 2024: C\$1=US\$0.69440

There were no transfers of cash from the investments to the CIBC Operating Account in 2024. The ratios of investment types and the return are shown based on market value. The return might seem high but it includes capital gains that won't be realized until the investments are sold - and the values could decrease before the investments are sold! However, over the years, the returns have been positive.

**ST. PAUL'S UNITED CHURCH**

**FINANCIAL STATEMENTS**

**DECEMBER 31, 2024**

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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, 2024, 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, 2024, 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.

### ***Emphasis of Matter - Comparative Information***

Without modifying our conclusion, we draw attention to Note 3 to the financial statements which describes that St. Paul's United Church adopted Canadian accounting standards for not-for-profit organizations on January 1, 2024 with a transition date of January 1, 2023. These standards were applied retrospectively by management to the comparative information in these financial statements, including the statement of financial positions as at December 31, 2023 and January 1, 2023, and the statements of changes in fund balances, operations and cash flows for the year ended December 31, 2023 and related disclosures. We were not engaged to report on the restated comparative information, and as such, it is neither audited nor reviewed.

*Paylo Leibow LLP*

**CHARTERED PROFESSIONAL ACCOUNTANTS**

**Licensed Public Accountants**

Hamilton, Ontario  
April 16, 2025

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

*As at*

	<b>December 31, 2024</b>	<b>December 31, 2023</b>	<b>January 1, 2023</b>
	<b>\$</b>	<b>\$</b>	<b>\$</b>
<b>ASSETS</b>			
<b>CURRENT</b>			
Cash	<b>209,886</b>	118,657	83,038
Marketable securities	<b>2,659,197</b>	2,393,244	2,195,941
Accounts receivable	<b>22,594</b>	20,078	12,708
Prepaid expenses	<b>1,266</b>	3,555	3,255
	<b>2,892,943</b>	2,535,534	2,294,942
<b>LIABILITIES</b>			
<b>CURRENT</b>			
Accounts payable	<b>58,247</b>	18,444	1,566
Deferred contributions	<b>5,816</b>	2,030	-
	<b>64,063</b>	20,474	1,566
<b>FUND BALANCES</b>			
GENERAL FUND	<b>186,247</b>	13,358	(238,193)
INTERNALLY RESTRICTED FUNDS	<b>841,826</b>	834,438	194,467
EXTERNALLY RESTRICTED FUNDS	<b>1,800,807</b>	1,667,264	2,337,102
	<b>2,828,880</b>	2,515,060	2,293,376
	<b>2,892,943</b>	2,535,534	2,294,942

*(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 CHANGES IN FUND BALANCES - 2023***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>	(238,193)	144,066	107,485	13,358
<b>INTERNALLY RESTRICTED FUNDS</b>				
Education Reserve	9,131	-	-	9,131
Investment Income Reserve	189,818	-	(107,485)	82,333
Jackson/Magee Bequest for Long Term Reserve	738,325	-	-	738,325
Sabbatical Reserve	4,649	-	-	4,649
	941,923	-	(107,485)	834,438
<b>EXTERNALLY RESTRICTED FUNDS</b>				
Building Reserve	56,398	42,976	-	99,374
Capital Project Reserve	136,625	12,607	-	149,232
Christian Development Reserve	9,401	1,040	-	10,441
Community Reserve	6,555	8,668	-	15,223
Computer Reserve	48	-	-	48
Memorial Reserve	12,597	3,040	-	15,637
Refugee Outreach Committee Reserve	-	-	-	-
Toyo Eiwa Schools Reserve	3,077	-	-	3,077
Toyo Eiwa Schools Friendship Reserve	38,142	6,478	-	44,620
Worship Reserve	7,982	3,070	-	11,052
Benevolent Fund	5,100	-	-	5,100
Building Fund	56,140	-	-	56,140
Mission and Service Fund	86,000	-	-	86,000
Operations Fund	232,650	690	-	233,340
Vessey Bursary Fund	3,200	-	-	3,200
Video and Livestreaming Project Fund	2,319	(951)	-	1,368
Ron Rayner Endowment Fund	933,412	-	-	933,412
	1,589,646	77,618	-	1,667,264
<b>TOTAL</b>	<b>2,293,376</b>	<b>221,684</b>	<b>-</b>	<b>2,515,060</b>

*(See accompanying Notes to Financial Statements)*

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

*Year ended December 31*

	General Fund		Restricted Funds			Total 2023
	2024	2023	Endowment Fund	Other Funds (Schedule 1)	Total 2024	
	\$	\$	\$	\$	\$	
<b>REVENUE</b>						
Donations	270,652	266,074	-	-	-	-
Mission and service	31,791	37,307	-	-	-	-
Outreach	14,835	18,500	-	-	-	-
Special givings	10,372	9,875	-	-	-	-
Receipts from groups	46,334	36,365	-	-	-	-
Rental	50,937	40,681	-	-	-	-
Other income	60,604	21,795	-	-	-	-
Fund revenue	-	-	-	216,461	216,461	197,555
	<b>485,525</b>	430,597	-	<b>216,461</b>	<b>216,461</b>	197,555
<b>EXPENSES</b>						
Christian development	3,305	4,526	-	-	-	-
Communication	19,731	25,984	-	-	-	-
Human resources	314,386	335,500	-	-	-	-
Mission and service	31,791	37,307	-	-	-	-
Outreach	14,835	18,500	-	-	-	-
Office and general	93,210	79,085	-	-	-	-
Pastoral care	703	2,432	-	-	-	-
Property	82,644	73,500	-	-	-	-
Worship	4,981	5,885	-	-	-	-
Fund expenses	-	-	-	82,918	82,918	119,937
	<b>565,586</b>	582,719	-	<b>82,918</b>	<b>82,918</b>	119,937
<b>EXCESS (DEFICIENCY) OF REVENUES OVER EXPENSES BEFORE THE FOLLOWING INVESTMENT INCOME</b>	<b>(80,061)</b>	(152,122)	-	<b>133,543</b>	<b>133,543</b>	77,618
<b>EXCESS OF REVENUES OVER EXPENSES</b>	<b>180,277</b>	144,066	-	<b>133,543</b>	<b>133,543</b>	77,618

*(See accompanying Notes to Financial Statements)*

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

*Year ended December 31*

	<b>2024</b>	<b>2023</b>
	<b>\$</b>	<b>\$</b>
<b>CASH PROVIDED BY (USED IN):</b>		
<b>OPERATING ACTIVITIES</b>		
Excess of revenues over expenses	<b>313,820</b>	221,684
Item not involving cash		
Unrealized gain on investments	<b>(209,214)</b>	(269,595)
	<b>104,606</b>	(47,911)
Changes in non-cash working capital (Note 4)	<b>43,362</b>	11,238
	<b>147,968</b>	(36,673)
<b>INVESTING ACTIVITY</b>		
Decrease (increase) in marketable securities	<b>(56,739)</b>	72,292
<b>INCREASE IN CASH</b>	<b>91,229</b>	35,619
<b>CASH, BEGINNING OF YEAR</b>	<b>118,657</b>	83,038
<b>CASH, END OF YEAR</b>	<b>209,886</b>	118,657

*(See accompanying Notes to Financial Statements)*

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## ST. PAUL'S UNITED CHURCH

### NOTES TO FINANCIAL STATEMENTS

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*Year ended December 31, 2024*

#### 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.

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

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*Year ended December 31, 2024*

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

The *Memorial Reserve* is used for worship expenses.

The *Refugee Outreach Committee Reserve* is used to support the United Church of Christ 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, 2024*

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**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**

*Year ended December 31, 2024*

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**3. IMPACT OF THE CHANGE IN THE BASIS OF ACCOUNTING**

The Church has elected to apply the standards in Part III of the CPA Canada Accounting Handbook for organizations in accordance with Canadian accounting standards for not-for-profit organizations.

These financial statements are the first financial statements for which the entity has applied Canadian accounting standards for not-for-profit organizations hereafter referred to as "ASNPO".

The financial statements for the year ended December 31, 2024 were prepared in accordance with the accounting principles and provisions set out in First-time Adoption, Section 1501, for first-time adopters of this basis of accounting.

The impact on the general fund at January 1, 2023 of adopting these standards was that the marketable securities, as previously reported at December 31, 2022 of \$2,449,531, was reduced by an adjustment of \$253,590, and accounts receivable, as previously reported at December 31, 2022 of \$NIL, was increased by an adjustment of \$12,708. These adjustments were made to report the marketable securities at fair value and report receivables in the year incurred.

The impact on the 2023 excess of revenues over expenses was an increase of \$269,595 to investment income to report the marketable securities at fair value, an increase of \$33,043 to fund revenue to report an outstanding deposit, and a decrease to outreach income of \$2,030 to report deferred contributions.

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

	<b>2024</b>	<b>2023</b>
	<b>\$</b>	<b>\$</b>
Accounts receivable	<b>(2,516)</b>	(7,370)
Prepaid expenses	<b>2,289</b>	(300)
Accounts payable	<b>39,803</b>	16,878
Deferred contributions	<b>3,786</b>	2,030
	<b>43,362</b>	11,238

**5. 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.

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

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*Year ended December 31, 2024*

**5. FINANCIAL INSTRUMENTS (Continued)**

**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 increase in accounts payable.

**ST. PAUL'S UNITED CHURCH**

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

*Year ended December 31*

	2024			2023		
	Revenue \$	Expenses \$	Excess (Deficiency) of Revenues over Expenses \$	Revenue \$	Expenses \$	Excess (Deficiency) of Revenues over Expenses \$
Building Reserve	106,015	24,195	81,820	60,264	17,288	42,976
Capital Project Reserve	36,680	51,780	(15,100)	102,921	90,314	12,607
Christian Development Reserve	-	-	-	1,040	-	1,040
Community Reserve	2,073	1,007	1,066	10,223	1,555	8,668
Computer Reserve	220	220	-	-	-	-
Memorial Reserve	350	-	350	3,257	217	3,040
Refugee Outreach Committee Reserve	64,575	1,896	62,679	-	-	-
Toyo Eiwa Schools Reserve	320	3,079	(2,759)	-	-	-
Toyo Eiwa Schools Friendship Reserve	1,341	-	1,341	6,478	-	6,478
Worship Reserve	2,437	741	1,696	3,512	442	3,070
Benevolent Fund	-	-	-	-	-	-
Building Fund	-	-	-	-	-	-
Mission and Service Fund	-	-	-	-	-	-
Operations Fund	350	-	350	690	-	690
Vessey Bursary Fund	-	-	-	-	-	-
Video and Livestreaming Project Fund	2,100	-	2,100	9,170	10,121	(951)
Ron Rayner Endowment Fund	-	-	-	-	-	-
<b>TOTAL</b>	<b>216,461</b>	<b>82,918</b>	<b>133,543</b>	<b>197,555</b>	<b>119,937</b>	<b>77,618</b>

*(See accompanying Notes to Financial Statements)*

**St. Paul's Financial Activity**  
**Statement of Receipts and Disbursements (Operations)**  
**For the period ending December 31, 2024**

*"Worshipping God and Serving People"*

	2023	2024	2024	2025
	Actual	Actual	Budget*	Budget*
<b>REVENUE FOR OUR MISSION</b>				
Donations (from Individuals and Families)	\$ 266,074	\$ 270,652	\$ 304,000	\$ 278,000
Special Givings	\$ 9,875	\$ 10,372	\$ 5,000	\$ 5,000
Receipts from Groups	\$ 36,365	\$ 46,334	\$ 49,000	\$ 52,000
Rentals	\$ 40,681	\$ 50,937	\$ 35,000	\$ 45,000
Other Income	\$ 21,795	\$ 60,604	\$ 62,800	\$ 94,600
<b>Total Receipts for our Mission</b>	<b>\$ 374,790</b>	<b>\$ 438,899</b>	<b>\$ 455,800</b>	<b>\$ 474,600</b>
<b>EXPENSES OF OUR MISSION</b>				
Christian Development	\$ 4,526	\$ 3,305	\$ 8,800	\$ 8,825
Communications	\$ 25,984	\$ 19,731	\$ 20,800	\$ 21,754
Human Resources	\$ 334,617	\$ 314,386	\$ 380,258	\$ 334,037
Office and General	\$ 79,085	\$ 92,679	\$ 74,861	\$ 107,125
Pastoral Care	\$ 2,432	\$ 703	\$ 5,650	\$ 4,050
Property	\$ 73,500	\$ 82,644	\$ 83,000	\$ 86,000
Stewardship	\$ 883	\$ 531	\$ 2,000	\$ 1,500
Worship	\$ 5,885	\$ 4,981	\$ 10,300	\$ 11,700
To Outreach for Local Partners	\$ -	\$ -	\$ 1,625	\$ 1,500
<b>Total Expenses of our Mission</b>	<b>\$ 526,912</b>	<b>\$ 518,960</b>	<b>\$ 587,294</b>	<b>\$ 576,491</b>
<b>OPERATING SURPLUS (DEFICIT)</b>	<b>\$ (152,122)</b>	<b>\$ (80,061)</b>	<b>\$ (131,494)</b>	<b>\$ (101,891)</b>
<b>OUR MISSION &amp; SERVICE TO OTHERS</b>				
Receipts for M & S	\$ 37,307	\$ 31,791	\$ 44,000	\$ 39,000
Disbursements for M & S	\$ 37,307	\$ 31,791	\$ 44,000	\$ 39,000
<b>M &amp; S SURPLUS / (DEFICIT)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>OUR OUTREACH TO OTHERS</b>				
Receipts for Outreach	\$ 14,835	\$ 18,500	\$ 14,625	\$ 14,500
Disbursements for Outreach	\$ 14,835	\$ 18,500	\$ 14,625	\$ 14,500
<b>OUTREACH SURPLUS / (DEFICIT)</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>SUMMARY:</b>				
TOTAL RECEIPTS	\$ 426,932	\$ 489,190	\$ 514,425	\$ 528,100
TOTAL DISBURSEMENTS	\$ 579,054	\$ 569,251	\$ 645,919	\$ 629,991
<b>NET SURPLUS / (DEFICIT)</b>	<b>\$ (152,122)</b>	<b>\$ (80,061)</b>	<b>\$ (131,494)</b>	<b>\$ (101,891)</b>
INVESTMENT INCOME -	\$ 86,974	\$ (9,257)	\$ 11,500	\$ 20,000
Unrealized Gains on Investments	\$ 209,214	\$ 269,595		
<b>TOTAL SURPLUS / (DEFICIT)</b>	<b>\$ 144,066</b>	<b>\$ 180,277</b>	<b>\$ (119,994)</b>	<b>\$ (81,891)</b>
* Budget numbers following Net Surplus/(Deficit) are not comparable with Actuals				

**UNITED CHURCH WOMEN**

**ST PAUL'S UNITED CHURCH – DUNDAS, ONTARIO**

<b>BANK BALANCE JANUARY 1, 2024</b>		<b>\$ 6,215.11</b>
<b>RECEIPTS:</b>		
<b>UCW Offerings</b>		<b>\$1,215.00</b>
<b>UCW Routes Offerings</b>		<b>\$123.85</b>
<b>Happy Gang (Dominoes)</b>		<b>\$474.85</b>
<b>Donations</b>		<b>\$1,200.00</b>
<b>United Church of Canada Foundation –</b>		
<b>John F. Grafton Trust</b>		<b>\$46.14</b>
<b>Garage Sale</b>		<b>\$3,351.00</b>
<b>HST Rebate</b>	<b>\$29.42</b>	<b>\$6,363.21</b>
		<b>\$12,578.32</b>

**DISBURSEMENTS:**

<b>Garage Sale – Float Money</b>	<b>\$620.00</b>
<b>St. Paul's United Church Donation</b>	<b>\$1,500.00</b>
<b>Horseshoe Falls Regional Council – UCW Assessment</b>	<b>\$81.00</b>
<b>St Paul's United Church – YCC, Office Expenses</b>	<b>\$500.00</b>
<b>St. Paul's United Church Bulletin Sponsorship</b>	<b>\$25.00</b>
<b>Wesley Urban Ministries</b>	<b>\$500.00</b>
<b>Mission Services - Inasmuch House</b>	<b>\$100.00</b>
<b>Prayer Shawl Ministry</b>	<b>\$100.00</b>
<b>Routes Youth Centre</b>	<b>\$400.00</b>
<b>United Church of Canada – UCW Healing Fud</b>	<b>\$200.00</b>
<b>Happy Gang – Dominoes Set</b>	<b>\$45.19</b>
<b>Happy Gang Supplies (Dominoes)</b>	<b>\$24.76</b>

Happy Gang (Dominoes) Christmas Lunch Supplies	\$30.51	
Christmas Gifts for Ellen Osler Home	119.34	
Happy Gang (Dominoes) Christmas Lunch	\$98.88	\$4,344.68

Balance as of December 31, 2024 \$8,233.64

Bank Balance as of December 31, 2024 \$8,632.85

Outstanding cheques:

#72 \$ 81.00

#78 \$100.00

#84 \$119.34

#85 \$98.88

\$399.22

Lorna Machell, Treasurer,

United Church Women St. Paul's United Church

**ST. PAUL'S UNITED CHURCH  
FIESTA 2024  
FINANCIAL STATEMENT**

	<b>RECEIPTS</b>	<b>DISBURSEMENTS</b>	<b>TOTALS</b>
<b>Bank balance Jan.1/2024</b>			236.03
Bake Table	1,717.95		
Book Nook	349.45		
Jams & Preserves	2,272.45	594.22	
Lunch – Friday	1,350.50	365.24	
Lunch – Saturday	706.20	202.15	
*Silent Auction			
Tickets – Advance	152.00		
Tickets – Door	803.05		
*Crafter rental fees	1,080.00		
Donations			
HST rebate for 2022	4.98		
Ticket/poster printing		70.06	
Advertising		67.24	
Bank fees		8.49	
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	8,436.58	1,307.40	
<b>Transfer to General Fund</b>		<u>7,000.00</u>	
<b>Bank balance Dec. 31/2024</b>			365.21
<p>NOTE: Silent auction monies will be deposited to the St. Paul's CIBC account. A lot of the crafter fees were transferred electronically to the CIBC account along with other donations. See financial statements for total income.</p>			

**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)

March 2025

**The Executive:**

Chair:	Jennifer Blake	613-680-1234	jendepetrillo@gmail.com
Vice Chair:	Vacant		
Secretary:	Sheelagh Wood	905-628-7856	wood_sheelagh@yahoo.com
Treasurer:	Sandra Palmer	289-442-4586	sfpalmer2@gmail.com
Minister:	The Rev. Charlie Hogg	905-681-6840	hoggmour@nas.net

Members:	Mary Sealey	905-627-3333	ronmary.sealey@gmail.com
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**Ministers:**

Minister:	The Rev. Charlie Hogg	905-681-6840	hoggmour@nas.net
Minister:	The Rev. John Adeyemi	905-628-6396	jadeyem4@uwo.ca
Supervisory Minister	The Rev. Brian Vickers		b_d_vickers@hotmail.ca

**Board Committee Chairs:**

Christian Development:	Peter Ross	418-360-6779	peterwilliam.ross@gmail.com
Communications:	Vacant		
Finance:	Margaret Melhorn	867-446-6834	melhorn1980@gmail.com
Ministry & Personnel:	Bruce McKay	289-253-7530	brucemckay8@icloud.com
	Dave Davis	289-238-8989	drdavedavis@gmail.com
Nominations:	Sheelagh Wood	905-628-7856	wood_sheelagh@yahoo.com
Outreach:	Sharon McKay	289-253-7539	sharon.mckay@uregina.ca
Pastoral Care & Membership:	Win Czum	905-627-1458	twczum@teksavvy.com
Property:	Yvan Raymond	289-684-8401	raymondfamily100@gmail.com
Stewardship:	Vacant		
Worship:	Joan Williams	905-536-7462	ttjwilliamsbirch@hotmail.com

**Other Representatives:**

Past Chair:	Bev Gough	289-231-7688	bevgough60@gmail.com
Regional Council Reps:	Mary Anne Tangney	905-628-4820	matieblue01@gmail.com
	Jennifer Blake	613-680-1234	jendepetrillo@gmail.com
	Bruce McKay	289-253-7530	brucemckay8@icloud.com
Trustee:	Mary Sealey	905-627-3333	ronmary.sealey@gmail.com
UCW:	Ellen Danciu	289-440-0406	ecdanciu1950@gmail.com

**Lead Minister is an EX-OFFICIO MEMBER of all Standing Committees**

**Affirming Committee:**

Sarah Baxter		
Iris Caunter		
Maryon Egerton-Jones	289-238-8637	egertonjones@gmail.com
Dee Gibbons		gibbonsdenisexox@gmail.com
The Rev. Charlie Hogg	905-628-8401	
Lola Medina		locolime17@gmail.com
Bill Poole		wpoole057@gmail.com
Mike RZ		therzfamily@gmail.com
Vanessa RZ		therzfamily@gmail.com
Mary Anne Tangney	905-628-4820	matieblue01@gmail.com

**Christian Development Committee:**

Chair:	Peter Ross	418-360-6779	peterwilliam.ross@gmail.com
Members:	Celia Boose	905-518-6725	celiaboose@gmail.com
	Steve Raymond	289-440-1613	steve.raymond@gmail.com
	Barb McMeekin	905-572-3985	mcmeekinbarb@hotmail.com
	Jane Gaviller-Fortune	905-572-3495	jgaviller@gmail.com
Librarians:	Cathy Pengelly	905-627-5669	cbpengelly99@gmail.com
	Barbara Carson	905-628-8973	bcarson2@sympatico.ca
	Judy Kleven	905-962-9151	judykleven@gmail.com

**Communications Committee:**

Chair:	Vacant		
Members:	Luke Alsop		
	Susanne Crago	905-627-4327	scrago67@gmail.com
	Barbara Carpio	905-628-4510	carpio@mcmaster.ca
	Dave Davis	289-238-8989	drdavedavis@gmail.com
	Leah Hoover	905- 774-1807	lmhoover1959@gmail.com

**Tech Team:**

Co-ordinator	Luke Alsop		
	Alec Aird		
	Susanne Crago	905-627-4327	scrago67@gmail.com
	Dave Davis	289-238-8989	drdavedavis@gmail.com
	Cole Ljucovic		
	Andrew Smart		

**Finance Committee:**

Chair:	Margaret Melhorn	867-446-6834	melhorn1980@gmail.com
Treasurer:	Sandra Palmer	289-442-4586	sfpalmer2@gmail.com
Members:	Steve Raymond	289-440-1613	steve.raymond@gmail.com
	Cathy McKnight	905-627-8591	cathyken.mcknight@sympatico.ca
	Mike Newman	905-628-4313	mnewman4@cogeco.ca

**Ministry and Personnel Committee:**

Chair:	Bruce McKay	289-253-7530	brucemckay8@icloud.com
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Members:	Dave Davis	289-238-8989	drdavedavis@gmail.com
	Barbara McMeekin	905-572-3985	mcmeekinbarb@hotmail.com

**Nominations Committee:**

Bev Gough	289-231-7688	bevgough60@gmail.com
Sheelagh Wood	905-628-7856	wood_sheelagh@yahoo.com

**Outreach Committee:**

Chair:	Sharon McKay	289-253-7539	sharon.mckay@uregina.ca
Members:	Dave Davis	289-238-8989	drdavedavis@gmail.com
	Barry Dymont	905-627-4355	bdymont21@gmail.com
	Amanda Ljucovic	365-476-1512	aljucovic@gmail.com
	Bill Poole	905-719-0566	wpoole057@gmail.com
	Sandi Stride		sdstride@gmail.com
	Joan Williams	905-536-7462	ttjwilliamsbirch@hotmail.com
	Winston Lindsay	905-627-1586	w_lindsay@sympatico.ca
	Mary Anne Tangney	905-628-4820	matieblue01@gmail.com

**Association of Dundas Churches:**

Mary Anne Tangney	905-628-4820	matieblue01@gmail.com
Judy Kleven	905-962-9151	judykleven@gmail.com

**Pastoral Care and Membership Committee:**

Chair:	Win Czum	905-627-1458	twczum@teksavvy.com
Secretary:	Ruth Johnson	905-627-0673	tomjohnson7@sympatico.ca
Members:	Judy Kleven (Prayer Chain)	905-962-9151	judykleven@gmail.com
	Ellen Danciu (Prayer Shawl)	289-440-0406	ecdanciu1950@gmail.com
	Eleanor Stendzis	905-627-4134	estendzis@cogeco.ca
	Gwen Robertson	905-627-7146	rgrobson@cogeco.ca
	Malcolm Nuzum	905-481-3080	nuzum@cogeco.ca
	Bruce McKay	289-253-7530	brucemckay8@icloud.com
	Bill Poole	905-719-0566	wpoole057@gmail.com
	Henry Brink	905-628-0089	brinkh@cogeco.ca

**Property Committee:**

Chair:	Yvan Raymond	289-684-8401	raymondfamily100@gmail.com
Members:	Ron Sealey	289-788-3627	ronmary.sealey@gmail.com
	Frank Lauinger	905-627-1181	lauinger.frank@gmail.com
	Ken Chrysler	905-628-4676	ken.chrysler@bell.net
	Ed Heijm	905-628-9888	echeijm@gmail.com
	Ruth Johnson	905-627-0673	tomjohnson7@sympatico.ca
	Mike Kirchin	289-776-7900	

**Stewardship Committee:**

Chair:	Vacant		
Members:	Sheila Hamilton	905-627-8464	sheila.hamilton254@gmail.com
	Lorna Machell	905-628-3802	elmachell@aol.com

**Worship Committee:**

Chair:	Joan Williams	905-536-7462	ttjwilliamsbirch@hotmail.com
Members:	Cathy McKnight	905-627-8591	cathyken.mcknight@sympatico.ca
	Fredric Devries	905-662-0016	fredric@stpaulsdundas.com
	Sylvia Hillyard	905-628-2313	shillyard@cogeco.ca
	John Tuk	905-628-1436	johnrtuk@gmail.com
	The Rev. Charlie Hogg	905-681-6840	hoggmour@nas.net

**Board of Trustees:**

Chair:	Mary Sealey	905-627-3333	ronmary.sealey@gmail.com
Secretary:	David Ivey	905-628-0283	davideivey@cogeco.ca
Treasurer:	Mary Sealey	905-627-3333	ronmary.sealey@gmail.com
Members:	David Cooke	905-548-7840	davidcooke1937@gmail.com
	Neil Egerton-Jones	289-238-8637	egertonjones@gmail.com
	Sandra Palmer	289-442-4586	sfpalmer2@gmail.com
	Allan Will	905-869-8639	al@alwill.ca

**United Church****Women:**

Chair:	Win Czum	905-627-1458	twczum@teksavvy.com
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