



# ST. PAUL'S

## UNITED CHURCH • AJAX

—✚ the church with the open arms ✚—

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*2020 Annual Report*

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CHURCH STAFF AND COMMITTEE CONTACTS

Minister	Rev. Cordelia Karpenko
Administrator	Catharine Ottaway
Director of Music	Lois Craig
Custodial Services Fee for Service Contractor	Gord Ottaway
Chair of Congregation	Stuart McLean
Secretary of Congregation	
Chair of Church Council	Rev. Cordelia is acting as Chair
Secretary of Church Council	
Communication	Katie Cronin-Wood, Jeff Wood
Finance	Robert Hunt
Men's Group Representative	Michael Morrison
Ministry and Personnel Committee	Brad Sherwin, Cathy Mullen
Mission and Service	Helen Dowse
Region Representative	Bill Sheaves
Treasurer	Wendy Mason
Trustees	Dave Eagleson
United Church Women	Grace Sheaves
Worship and Music	Linda Westendorp
Envelope Steward	Dorothy Wilkins
Epistle Editor	Wendy Mason
Church School Coordinator	Jennifer Cree
Lay Visitor Team	Stuart McLean
Prayer Shawl Ministry	Heather Owen

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### **Minister's Message**

The Annual Report is a record of our life together as disciples of Jesus at St. Paul's United Church, and this year it tells the story of a year like no other in recent history. There have been many challenges for us as a community and as individuals.

Looking back now it is hard to believe that we made it through January and February in away that was very much normal. We worshipped together in the building, we held the pancake supper and the Annual Meeting. We marked the beginning of Lent, celebrated the Church's Anniversary, and enjoyed the Caribbean Mass. We also celebrated the start of the Open Cupboard initiative, and I, along with the volunteers had the privilege of serving those clients who came to us.

By March however, it was very clear that Covid-19 had reached Canada and that measures would have to be taken to ensure the safety of everyone. We held our last in-person worship service on March 15th, with social distancing measures in place, and immediately afterwards the building was closed to everyone. Staff made arrangements to work from home, and groups looked for alternative ways to meet. It is hard for me to believe that it has been ten months since then.

Reflecting on this year, though, especially as a Christian, it is important for me to see where God has been active among us during this past year. It is important to recognize where good things have happened and to celebrate the discipleship of St. Paul's. Two weeks after the building closure we held our first worship service on Zoom. Although there have been technical difficulties and although we miss seeing each other in person, it has been wonderful to see the sense of community that is present when we gather together to worship in that way. We have celebrated Easter and Christmas, shared in Communion and found ways to sing together.

It is clear to me that God is present with us as we worship together online, and it has been a wonderful experience. Groups have found ways to stay connected as well, even our St. Paul's Market folks found creative ways to fundraise.

You, the disciples of Jesus at St. Paul's United Church, Ajax, have been amazing over this past year and I am immensely proud to be your minister. Through all of the challenges that 2020 brought I have been able to see God at work in the world, in part through all of you. I know that whatever 2021 brings, God will continue to be with us and guide us; and that we, the gathered community of St. Paul's, will continue to be faithful in response.

Blessings,

*Rev. Cordelia*

**From the Chair of Congregation**

**John 16:33** - "I have said these things to you, that in me you may have peace. In the world you will have tribulation. But take heart; I have overcome the world."

This marks the end of the fifth year since you so graciously extended your faith in my abilities to act as your Chair of Congregation. I want to yet again express my deepest appreciation and let you know that I couldn't be more honoured to continue acting in this capacity for our church.

I think I'm pretty safe in saying that this has been an extremely challenging year. We started the year with a major recurring water problem in our basement that needed to be resolved. We also found out that our south driveway was encroaching on the property next door and would need to be adjusted. And then we faced the realities of a global pandemic, which meant we were no longer allowed to gather in person at the church. So we had to come up with a much different approach to enable our St. Paul's family to continue to connect and worship as a faith community. But through all of this adversity, St. Paul's continued to show the heart and compassion of "the church with the open arms".

Through keen observation and investigative skills, Dave Eagleson was able to determine the root cause of our water issues in the basement of the church. Our storm sewer system had been disconnected from the town's main storm line, which resulted in ponding and flooding in our parking lot and seepage of water into the church. Dave worked with a local contractor to have them reconstruct a new storm sewer system, and get it connected to the town sewer lines at the back of our property. Thankfully this resolved our long-standing water issues, as the church has not experienced any flooding issues since.

When the development started next door, we also learned that our south driveway was encroaching on their property and would need to be reconfigured and relocated. Dave worked with a local paving contractor and got this work completed as well. A big thank you to Dave for all of his efforts!

When the realities of COVID-19 started to impact Ajax, we initially conducted a "socially distanced" Worship Service. This allowed for limited seating in our sanctuary, while enabling us to adhere to local health protocols. But as restrictions quickly became more stringent, and Ontario went into formal lockdown, it became obvious we needed a dramatically different approach. This is when a team of folks implemented Zoom to enable us to conduct virtual Sunday worship services. Although there were some challenges initially, the collective knowledge and experience with Zoom increased throughout the year, as did the quality and caliber of our Worship Services. The weekly Bulletin was updated to include the words for the hymns, which enabled everyone to sign along from home. The audio playback for Lois' wonderful piano music was enhanced with a better microphone. A number of soloists were introduced, which added

a wonderful variety to our musical worship. The choir started recording hymns at home individually, which were then stitched together through the magic of software into beautiful choral hymns that are now being played as part of our worship service. All of these weekly virtual Worship Services were recorded, edited, and posted on our St. Paul's website for anyone to listen to after the fact. But this didn't happen without a broad range of volunteers stepping up and taking on tasks with which they probably had no previous experience. So, I want to thank EVERYONE who has been involved in planning, supporting, hosting, performing, editing and posting our virtual Zoom Sunday Worship Services this year. I won't call out specific individuals because I'm sure I'll inadvertently miss someone, but you've all done an amazing job!

And speaking of Zoom meetings, we had to take a different approach for our Congregational Meetings as well. As is our custom, we still managed to conduct 3 Congregational Meetings throughout the year. This included a "normal" Annual General Meeting in February, when we were able to host our meeting in person. But due to COVID restrictions, we then had to host our next 2 meetings virtually using Zoom in May and November. As part of these virtual meetings, we had to teach everyone how to "vote" on motions using Zoom, which actually worked out quite well. I want to thank the Church Council for helping develop the Agenda for each Congregational Meeting and then providing content to share during those meetings.

Another team I wish to make special mention of is the Call Tree Team, who has done an amazing job connecting with everyone in the congregation on a weekly basis over the phone. My wife and I look forward to our weekly chat with our Call Tree representative, and I'm sure everyone feels the same way. This has been another great initiative to keep us all connected as a Church family. Thank you to the Call Tree Team for this wonderful form of ministry!

I would be remiss if I didn't also give a special shout out to Gord and Catharine Ottaway. While the rest of us have been staying at home and sheltering in place, both Gord and Catharine have been going into the church on a regular basis. They ensure health protocols are being followed, that everything is in good working order at the church (which is needed for insurance purposes), and they pick up any mail that has been delivered or dropped off. These selfless acts allow the rest of us to stay at home, so I want to thank Gord and Catharine for the work they do!

And finally, I want to thank Tom and Bernie Rosebush for volunteering to pull together this wonderful Annual Report on behalf of St. Paul's. As you will read in this Annual Report, despite the challenges, there are still a number of activities taking place throughout our church community on a daily basis. And although we have been forced to connect and interact in different ways, we continue to be a healthy, active, vibrant community-in-faith as we look to honour God, our church and our community each and every day. So I wish to thank each and every one of the people who offer up their time and talent in the Spirit of God, so that St. Paul's remains a cornerstone of faith within

our community. Without our many volunteers we wouldn't have been able to achieve everything highlighted in this Annual Report.

As I mentioned at the start, I feel truly blessed to be your Chair of Congregation and I am looking forward to continue working with all of you throughout 2021. My goal is always to make sure we are sharing interesting, pertinent and relevant information during our congregational meetings to keep you informed and make good use of your time. Please let me know if you have any concerns or topics you would like included in one of our meetings, or suggestions on how we can improve the meeting experience, and I'll gladly adjust accordingly.

Blessings to all.

*Respectfully submitted by  
Stuart McLean, Chair of Congregation*

## **IN MEMORIAM**

This page is dedicated to the memory of the members and friends of St. Paul's United Church who passed away in 2020. We remember them with love and thankfulness.

***Murray Fawcett***

***Florian Petrik***

***Jewel Cooney***

***Philip Brown***

***Lewis Robertson***



**Annual General Meeting of St. Paul's United Church, Ajax, Ontario  
Sunday, February 2, 2020 10:30 a.m. Three Segments incorporated into Worship**

**FIRST SEGMENT:** Chair of Congregation, Stuart McLean, welcomes and calls the Annual General Meeting in the Sanctuary to order at 10:43 a.m. to address the important key initiatives within St. Paul's United Church. He gives thanks to those who helped prepare for the meeting today: Tom and Bernie Rosebush for pulling together such a professional looking Annual Report; the Council for helping review and finalize the Agenda; the Men's Group for hosting a continental breakfast before worship; those who contributed content to both the report and to the meeting; the Rev. Cordelia for allowing us to use her laptop to share the slides; and Dave Bayliss for helping with the sound, and "running" the handheld microphone so everyone can hear the questions being asked during the meeting.

Under Segment One, the following items are walked through after the Call to Order:

- Holy Manners and Meeting Guidelines by the Minister of St. Paul's United Church, The Rev. Cordelia Karpenko, in keeping God at the center and in any actions that we take.
- Negative Permissions; Stuart reminds the congregation to sign the negative permission forms if they don't want their full names captured in the Minutes, which are incorporated into the Annual Report, which gets posted on our website.
- Motion for All to Vote
- Adoption of Agenda
- Prayers for Passed on Members to which the Chair thanks The Rev. Cordelia for her devotion.
- Review of amendments to the Annual Report
- And the Adoption of Minutes for 2019 Congregation Meetings.

**Motion #1. Motion for All to Vote: Isabel Mullen moves to allow adherents the right to vote during this meeting; since we are only covering topics of a financial or administrative nature. Seconded by Michael Morrison. Carried.**

**Motion #2. Adoption of Agenda: Karen Strong moves to accept the Agenda as included in the bulletin, and shown on the screens, for the February 2, 2020 Annual General Meeting. Seconded by Nancy Longworth. Carried.**

Congregation Chair, Stuart McLean, walked through Amendments received for the 2019 Annual Report:

- Pg 20 – Second last paragraph – should read Bayly, instead of Bayley
- Pg 20 – last sentence – should read ensued, instead of ensured
- Pg 58 – third paragraph – should read Bayly, instead of Bayly

The article for the Ladies Exercise Group (included immediately below) missed the cut-off time:

In 2019 the Ladies Exercise Group had 4 members, one of which often participates over the phone from London ON.

Between January and June we had several fund-raising events. On June 15 we donated \$900 to the raise the roof campaign to purchase 15 bundles of shingles. The fall only had one fund-raising event, so a check for \$26 was sent to the church on Dec 21.

We meet twice a week in the Fellowship Room, on Mondays at 9:15 a.m. and at 1 p.m. on Thursdays. Currently there are 4 members, with room for 2 more. Fees are nominal and the atmosphere is relaxed – members are encouraged to do what they can in a non-pressure situation, without any competition.

For more info contact Lois at 905-427-3800 or at lcraigflat@gmail.com.

**Motion #3. Adoption of the Congregation Minutes as part of the Annual Report for 2019: Stuart McLean moves to adopt the minutes of the Annual General Meeting of February 3, 2019, the Special Congregation Meeting of March 10, 2019, and the Congregation Meeting of June 23, 2019, of St. Paul's United Church as printed in the Annual Report. Seconded by Tom Rosebush. Carried.**

**SECOND SEGMENT:** Agenda items consist of updates and setting the 2020 financial goal from the Mission and Service committee. Ongoing Business updates on the Strategic Plan, the new SPUC Governance Structure, and the Open Cupboard initiative. Updates on some property challenges we're facing. A recap of the 2019 budget, and a preview of the 2020 budget from the Finance Committee. And finally, approval of the 2019 Annual Report as the official document of St. Paul's United Church, Ajax.

**Mission and Service Report:** On behalf of the national body of Mission and Service, Wendy Mason and Helen Dowse highlight that our 2019 Mission and Service giving's came in very close to our target at \$15,942. They then moved a motion to set the 2020 Mission and Service target for St. Paul's United Church, Ajax. Chair Stuart, thanks Wendy and Helen.

**Motion #4. Wendy Mason moves that the monetary target for the Mission and Service fund for 2020 will be set at \$16,000 for the year. Seconded by Helen Dowse. Carried.**

**Ongoing Business:**

**SPUC Strategic Plan** – The Rev. Cordelia Karpenko and Katie Cronin-Wood, Chair of Council, provided a review of the SPUC Strategic Plan that was approved by the congregation in the June 23, 2019 congregation meeting. The strategic plan consisted of 3 streams of activities – Spiritual Life, Programs and Activities, and the Financial and Environmental Health of the building and congregation. They walked through and provided updates on various items in the plan, highlighting that most of the activities identified have either been complete or are currently on track to completion. They also provided a special thank you to Renzo Castellarin for helping with repairs and maintenance around the church over the past year.

**New SPUC Governance Structure** – The Rev. Cordelia Karpenko discussed the updated SPUC Governance Structure which was approved in principle during the June 23, 2019 Congregation Meeting. The new SPUC Governance Structure was distributed in advance of the meeting through links on the St. Paul's United Church website, and hard copies were made available during the meeting. Cordelia highlighted that this new structure is designed to be simpler, better reflect St. Paul's on the ground, and enable decision making in a more timely but considerate manner. In order to get the new structure approved, Cordelia highlights that we need approval from the St. Paul's congregation so it can then get passed to the Region Assembly of Elders for their approval. And in response to a question, Cordelia confirms that we will continue to use our existing Governance Structure until the Region Assembly of Elders approves the new structure.

**Motion #5: Katie Cronin-Wood moves that the Governance document presented to the St. Paul's congregation through the website and through hard copies, be approved for submission to the Region Assembly of Elders for review and approval. Seconded by Linda Westendorp. Carried.**

**Open Cupboard** – Karen Strong provided an update on the Open Cupboard initiative. There are currently 7 volunteers signed up to support this initiative, but they would appreciate having 3 more. They will be hosting a training session on February 12<sup>th</sup> at 7pm, and hope to formally launch the Open Cupboard on February 26<sup>th</sup> from 6-8 p.m. in the evening. The plan is to have the Open Cupboard open from 1-3 p.m. on the second Wednesday every month, and from 6-8 p.m. on the fourth Wednesday every month. Karen thanked everyone who has contributed to this initiative, and highlighted that both men's and women's wool socks would be appreciated. Karen then mentioned the Open Cupboard initiative just received a \$1300 grant from Durham Region, which was met with great applause. And finally, Karen highlighted that the Christian Faith Outreach church in the Harwood Plaza is open every night from mid-December through mid-

March to act as a shelter for the homeless. And they are looking for volunteers to help prepare and serve soup if anyone is interested in helping support this type of community outreach.

**Property Update:** Dave Eagleson, Chair of Trustees, gave an update on the ongoing water issues we're experiencing in the basement of the church. Dave explained that we've installed an internal drainage system in the nursery, and completed a window well excavation on the south window to resolve specific issues. But as Dave mentions, we're still having problems and had quite a bit of water come into the basement after a recent storm. After investigating, it was discovered that the storm water catch basin in our parking lot was actually draining into a catch basin in the newly developed property next door. Unfortunately, when the developer removed their catch basin as part of the approved site plan from the town, they cut us off from the town storm line. The town assumed our catch basin drained to the back of our parking lot. But now our storm runoff has nowhere to go which is causing pooling in our parking lot and water is getting into the basement of the church as a result. Dave has been in touch with both the Town of Ajax and the developer next door to determine next steps. A good discussion ensued where Dave addressed questions from the congregation, and he committed to providing updates back to the congregation as he gets them.

**2019 Budget:** Chair of Finance, Robert Hunt, walked through some graphs showing a breakdown of the actuals from the 2019 budget as highlighted in the Finance Update in the Annual Report. Robert's slides show that 74% of our earnings came from offerings, 2% from investments, 4% from miscellaneous sources, 2% from the UCW, 14% from facility donations, and 3% from fund raising activities. Our largest expense items were 8% for property, 5% for utilities, 60% for payroll, and 16% for capital repairs. Our capital repairs totalled \$38,541, which does not include the new roof. If you factor in the roof, our capital expenses would be \$57,000. And Robert highlights that we've already raised \$12,120 for the Raise the Roof campaign. Overall donations from all sources for the year totalled \$188,578 while total expenses came in at \$237,689, which resulted in an operating deficit of -\$49,111. But for the most part we managed close to our revised forecasted budget, if it weren't for the \$57,000 in capital repairs we had to make to our facilities and equipment. We ended 2019 with 149 contributing members to St. Paul's, and we're trying to raise our presence locally to make more people aware of who we are and how relevant we are in our community. We ended the year with a total of \$4,589 in the general account and \$11,802 in our capital account.

**2020 Budget - Approval of Annual Report:** Chair of Finance, Robert Hunt, provided a detailed review of the 2020 budget forecast as recorded in the 2019 Annual Report which is showing a deficit of -\$19,141. And based on monthly budget projections, Robert highlighted that we will have to leverage our line of credit this year which is looking like it will max out in August. So, Robert mentioned that he may have to come back to the congregation to ask for permission to leverage other funds available to the

church (i.e. Bequest Funds) to help meet expenses at some point this year, unless we're able to raise additional funds through other means.

**Motion #6. Wendy Mason moves that the 2019 Annual Report as distributed and amended during our discussions today be approved as the St. Paul's United Church official document. Seconded by Reg Lawrence. Carried.**

**THIRD SEGMENT:** Chair, Stuart McLean, addresses remaining agenda items:

**St. Paul's Retirees Recognized:** The Rev. Cordelia Karpenko, and Chair of Congregation, Stuart McLean, thanked the following retirees for their service to St. Paul's United Church:

- Chair of Council – Katie Cronin-Wood
- Chair of Mission and Service – Helen Dowse

**St. Paul's Disciples Recognized:** The Rev. Cordelia Karpenko, then thanked all congregants for their faithful work and support throughout the year for our various church committees and activities that keeps us ministering to the world.

**Nominations:** Wendy Mason, Treasurer, led the discussion around Nominations:

**Motion #7. Moved by Wendy Mason, seconded by Robert Hunt, that David Eagleson and Wilma Brown be nominated as Trustee for a 1 year term. Carried.**

**Motion #8. Moved by Wendy Mason, seconded by Robert Hunt, that Stuart McLean be nominated as the Chair of Congregation for a 1 year term. Carried.**

**Motion #9. Moved by Wendy Mason, seconded by Robert Hunt, that Katie Cronin-Wood and Jeff Wood be nominated as Co-Chairs of the Communications Committee for a 1 year term. Carried.**

**Motion #10. Moved by Wendy Mason, seconded by Robert Hunt, that Bill Sheaves be nominated as our Regional Council Representative for ECORC for a 1 year term. Carried.**

**Appeal: Filling Vacant Positions:** Wendy Mason, Treasurer, then made an appeal for folks to give prayerful consideration for several positions that will be left vacant due to terms not being renewed. Wendy highlighted that these positions are integral to the life of St. Paul's to ensure God's work for all of us is carried out in his name, and that any of these positions could be co-chaired by two people.

These positions include:

- Chair of Church Council
- Recording Secretary (for both the Council and Congregation)
- Chair of Property Committee

- Chair of Mission and Service
- Examiner of the Treasurer's 2020 Books

Wendy then asked three times if there were any nominations from the floor. None were presented.

The Rev. Cordelia Karpenko addressed a question from the floor regarding how the Church Council will function without a Chair of Council. Cordelia confirmed that the updated United Church Manual does allow Clergy to act as the Chair of Council until someone from the congregation is appointed.

**Motion #11. Wendy Mason, Treasurer, moves to accept those Election of Officers nominated and to the close of the Election of Officers as noted. Seconded by Reg Lawrence. Carried.**

**New Business from the Floor:** Stuart McLean, Chair of Congregation asked if there was any new business from the floor. Nothing was brought forward.

**Motion #14. Stuart McLean signals to formally close the Annual General Meeting at 12:30pm and continue with the rest of our Worship Service. Stuart thanks everyone for attending.**

**Closing Prayer:** The Rev. Cordelia Karpenko led the congregation in a closing prayer.

**Next Regular Congregational Meeting:** June 2020.

Respectfully submitted,

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Chair of Congregation,

Stuart McLean

### **Sunday, May 10, 2020 Regular Congregation Meeting**

**St. Paul's United Church, Ajax, Ontario  
11:25 a.m. Virtual Meeting via Zoom**

**1. Call to Order:** Congregation Chair, Stuart McLean, calls the meeting to order at 11:25 a.m. and welcomes everyone to the virtual Zoom meeting. Chair recognizes and thanks everyone who helped prepare for the meeting. This included working remotely with the council to create the agenda, those presenting and the materials they will share, the technical support from Cordelia and Katie who will be hosting the Zoom



meeting, and the folks who agreed before the meeting to both raise and second motions in order to improve the flow of the meeting.

**2. Opening Devotion:** The Reverend Cordelia Karpenko offers Thanks in her opening devotion, "...as we gather to do the work of Your Church. ... In Christ's Name, Amen." Chair, Stuart, thanks the Minister, Reverend Cordelia, for her devotion.

**3. Motion #1. Voting Rights: Motion for All to Vote: Moved by Jeff Wood, seconded by Michael Morrison, that adherents be given the right to vote during this meeting since we are only covering topics of a financial and administrative nature. Motion Carried.**

**4. Motion #2. Adoption of Agenda: Moved by John Scott, seconded by Reg Lawrance, to accept the agenda for the May 10, 2020 Congregational Meeting as distributed through the email blasts and displayed on the screen in Zoom. Motion Carried.**

**5. Financial Reports:** The Chair of Finance Committee, Robert Hunt, started by providing an overview of the activities the Finance Committee has been involved with in order to stay informed during these unprecedented times. They have met as a committee over Zoom, attended numerous United Church of Canada finance webinars, and carefully monitored our cash flow. The Finance Committee has also applied for the Canada Emergency Wage Subsidy (CEWS) program to help supplement our cash flow concerns.

Robert then walked through the finance reports while highlighting some key points. Facility donations stopped in April and will not recommence until St. Paul's reopens. Giving's are down \$4,500, but thanks to a large GST/HST refund, our overall donations are only under budget by \$1,000. Unfortunately, we had to spend \$5,000 last month on unexpected upgrades to our fire alarm system as required by a recent Fire Inspection report. So far this year, we have spent just over \$13,000 more than we have received. And as Robert explains, unless something changes we are going to exceed our line of credit before the end of June which means we will no longer be able to meet our daily operational expenses.

**6. Motion #3. Access to Funds: Moved by Robert Hunt, seconded by David Eagleson, that the Finance Committee be allowed to access the funds from the Memorial Fund and the Bequest Fund, in order to cover operating costs as required, until the rise of the next Annual Congregation meeting. Motion Carried.**

**7. Facility/Water Update:** The Chair of Trustees, Dave Eagleson, reminded everyone that our water challenges first started when the developer on the south side of our parking lot disconnected us from the city storm sewer lines which caused ponding in our parking lot and water backup into our facilities. Dave engaged with an Engineer to

create drawings so he could solicit 4 different quotes to determine the costs for getting this resolved. At the same time, Dave also engage with a lawyer to correspond with the solicitor for the developer, and along with Rev. Cordelia met with the Town of Ajax to determine what could be done to support us through these challenges. And although the developer and the town both acknowledged our challenges, they made no commitments. They want to understand the scope of what is required to resolve our issues, and they want to make sure our congregation and the United Church Regional Council approve this work. But as Dave explained, we need to fix these issues right away so we can stop the ponding in the parking lot and the water backup that keeps coming into our facilities, in order to minimize the damage to our property.

**Motion #4: Storm Sewer System Repair: Moved by Dave Eagleson, that we contract with Bry Ron Contracting Limited to construct and reconnect a new storm sewer system at a cost of approximately \$55,000 plus HST, subject to obtaining a loan from Lakeridge Presbytery Church Extension Council to cover the full cost of the project. Seconded by Bill Sheaves. Motion Carried.**

**8. COVID Impacts Update:** The Rev. Cordelia Karpenko provided a quick update on what St. Paul's is doing to monitor and respond to the evolving COVID-19 situation. The church council and the worship committee have been receiving and evaluating information from the regional and national church, as well as from the local health authorities. Cordelia has also been attending weekly virtual clergy meetings on Wednesday mornings to hear what other churches are doing. Cordelia also informed everyone that the national church published a multi-stage process for opening churches back up, when it is safe to do so, which can be found on the COVID section of the United Church website. And at this point, St. Paul's is working to determine what summer worship will look like, which will be communicated as soon as it's ready.

**9. New Business from the Floor:** The Chair of Finance Committee, Robert Hunt, answered a question regarding the "Raise the Roof" campaign. Robert confirmed St. Paul's has raised just over \$13,000 in support of the "Raise the Roof" campaign, which translates into approximately 70% of the goal thus far which is terrific progress.

**10. Closing Prayer:** The Rev. Cordelia Karpenko lead us in a closing prayer, thanking God for this time of meeting together.

**11. Meeting Close:** The meeting was adjourned at 12:10pm.

Respectfully submitted,

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Stuart McLean,  
Chair of the Congregation



**Sunday, November 8, 2020 Regular Congregation Meeting**  
**St. Paul's United Church, Ajax, Ontario**  
**11:35 a.m. Virtual Meeting via Zoom**

**1. Call to Order:** Congregation Chair, Stuart McLean, calls the meeting to order at 11:35 a.m. and welcomes everyone to the virtual Zoom meeting. Chair recognizes and thanks everyone who helped prepare for the meeting. This included working remotely with the council to create the agenda, those presenting and the materials they will share, the technical support from Cordelia who will be hosting the Zoom meeting, and the folks who agreed before the meeting to both raise and second motions in order to improve the flow of the meeting.

**2. Opening Devotion:** The Reverend Cordelia Karpenko opens this time of meeting with Thanks in her opening devotion, "...as we gather to do the work of Your Church. ... In Christ's Name, Amen." Chair, Stuart, thanks the Minister, Reverend Cordelia, for her devotion.

**3. Holy Manners:** The Reverend Cordelia Karpenko shared The Holy Manners we should keep in mind as we progress through our virtual Zoom meeting, while keeping God at the center and in any actions that we take.

**4. Motion #1. Voting Rights: Motion for All to Vote: Moved by Michael Morrison, seconded by Grace Sheaves, that adherents be given the right to vote during this meeting since we are only covering topics of a financial and administrative nature. Motion Carried.**

**5. Motion #2. Adoption of Agenda: Moved by Michael Morrison, seconded by Linda Westendorp, to accept the agenda for the November 8, 2020 Congregational Meeting as distributed through the NewsFlash- emails and displayed on the screen in Zoom. Motion Carried.**

**6. Financial Reports:** The Chair of Finance Committee, Robert Hunt, walked through the finance reports while highlighting some key points. Robert reminded everyone that facility donations stopped in April and will not recommence until St. Paul's reopens. For the most part, our Envelope Giving's throughout the year have pretty much matched our budget projections, and as of the end of October we are actually \$978 above budget which is great. So far this year, we have spent \$21,023 more than we have received. We have leveraged a total of \$15,000 from the Bequest Fund and the Memorial Fund to help with our budget shortfall, and as a result we haven't had to leverage our Line of Credit. Robert then gave an update on the Raise The Roof campaign, highlighting we are at 89% of our \$19,000 target, and we only have \$2001 remaining on the roof loan. And finally, Robert gave a projection for the rest of the year, which shows that if everything tracks according to the budget forecast, we should end the year with a balance of around \$4362 in our bank account. Chair, Stuart, thanks Robert for his update.

**7. Ongoing Business:** Facilities Updates: The Chair of Trustees, Dave Eagleson, reminded everyone that our water challenges first started when our storm drains were disconnected from the city storm sewer lines which caused ponding in our parking lot and water backup into our facilities. Bry Ron Contracting Limited has completed the construction of a new storm sewer system, which has been connected to the town sewer lines at the back of our property. The cost of the project was \$57,593. Funds to cover the cost were obtained from the Church Extension Council on the following basis: \$14,398 (25%) was provided as a non-repayable grant. The balance of \$43,195 (75%) is a loan with a maturity date of Sept 1, 2026. The loan is interest free for 2 years. Commencing Sept 1, 2021, monthly principal payments of \$750 are required. Commencing Sept 1, 2022, the monthly payments required will be \$750 (principle) plus interest at the rate of 2% per annum. We also received a \$5,000 contribution from Esquire Homes (developer next door), and the Town of Ajax refunded our \$1,211 permit fees for reconnecting our storm drains to the town sewer lines.

Dave was also asked about the driveway on the south side of the church property. Dave reminded everyone that a portion of the south driveway near the road was on the developer's property, and has been taken away with the development of those properties. As a result, the driveway gets narrower toward the road and Dave is in discussions with a paving company to widen the south driveway, which he is hoping to have completed this fall.

And finally, Dave mentioned that Sunshine Nursery will be closing, and St. Paul's is going to purchase a gift of appreciation for Suzanne. Dave provided instructions for anyone who is interested in contributing to the gift.  
Chair, Stuart, thanked Dave for his updates.

**8. New Business:** Choir Updates: The Chair of Worship and Music, Linda Westendorp, provide an update on how the Choir has been operating with the COVID restrictions. The Choir has been meeting on Thursdays via Zoom since Sept 10<sup>th</sup>, and Lois has been recording and sending music to Choir members and then leading Choir practice. The music that is shared during Sunday Worship which features the Choir singing together is actually a combination of multiple audio files. Each member of the Choir records themselves individually, and the files then get combined together using a software program into the one voice which we hear during Sunday Worship. Linda highlighted that Leanne James will be sharing her gift of Harp music at the start of Advent on Nov 29<sup>th</sup>, which is when our Annual Choral Sing will start as well. Linda asked everyone to send their favourite hymns to the Church Office, which will get redirected to Lois to play at the start of our Sunday Worship services during Advent.

Notes of Appreciation: The Chair of Worship and Music, Linda Westendorp, then thanked everyone who has been helping with our Worship Services during these challenging times. She thanked Lois Craig for her wonderful gift of music and voice every week. She also thanked everyone who has helped make our Sunday Worship Services a success using the Zoom meetings format. This includes those who host the

Zoom meetings, those who provide the graphics and edit the Zoom files for posting on our website, the soloists who shared their gifts of music, and those folks who worked with the various technologies behind the scenes to enable us to share in fellowship and augment our experiences. Chair, Stuart, thanked Linda for her update and words of thanks.

**9. Ministers Update:** The Rev. Cordelia Karpenko, started by thanking everyone for being so accepting of trying new things as we experimented with using Zoom for our Sunday Worship, so we can stay connected as a church family. Rev. Cordelia indicated that we'll likely have to continue meeting over Zoom for the foreseeable future, until it is deemed safe for us to be in person again. Rev. Cordelia continues to offer Pastoral Care, but it has to be conducted over the telephone versus in the hospital or in person. Rev. Cordelia offered her appreciation to Catharine and Gord Ottaway, the Church Council, the various Committees, and the Weekly Callers for their great work on behalf of St. Paul's. Rev. Cordelia concluded by saying she is very proud to be our Minister, and she is particularly proud of how well we've handled and adopted to our new circumstances. Chair, Stuart, thanks Rev. Cordelia for her update and for being the Spiritual Rock, upon which we can all stand as we manage through these challenging times.

**10. New Business:** Congregation Chair, Stuart McLean, opens up the discussion to the congregation to see if there is any New Business from the Floor.

Chair of Finance, Robert Hunt, reminds everyone that we're in Budget time again. Robert said he will be sending out the 2021 Budget Request Forms to each Committee in the next couple of weeks, so he can capture the budget goals for 2021.

There were a number of folks who wanted to thank specific groups. Sharon and Renzo Castellarin were thanked for the work they did on the grounds and gardens, and for changing the sign out front. Rev. Cordelia was thanked for leading Bible Study and the All Request Sermon Series. The UCW was thanked for leading the St. Paul's Market initiative. The Prayer Shawl Group was thanked for their wonderful form of ministry. And Dorothy Wilkins was thanked for her work on the Stewardship packages that were recently mailed to everyone.

**11. Closing Prayer:** The Rev. Cordelia Karpenko lead us in a closing prayer, thanking God for this time of meeting together.

**12. Meeting Close:** The meeting was adjourned at 12:35pm.

Respectfully submitted,

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Stuart McLean,  
Chair of the Congregation

## **THE WORK OF OUR CHURCH**

### **ARCHIVIST REPORT**

The history of our church, and congregation, is housed in a specific cabinet now located in the small meeting room adjacent to the Fellowship Room.

The Archives remain a wealth of information and memories for the congregation to enjoy in the future.

*Respectfully submitted by  
Wendy Mason, Archivist*

### **BAPTISM COMMITTEE REPORT**

Due to Covid-19, and the closure of St. Paul's in March, there were no Baptisms during 2020.

*Submitted by  
Wendy Mason, Chair*

### **BENEVOLENT FUND**

The Benevolent Fund is a discretionary fund used by the Minister and Office Administrator to assist people who need help in an emergency situation. It is funded through special offerings on communion Sundays and donations from members of the congregation.

In 2020, we responded to 19 requests for emergency funds for groceries, medicine, clothing and transportation. We noticed several of those we helped were from the shelter on Harwood Avenue.

Along with the donations of cash from the congregation, the Christmas Families' Campaign is funded through the Benevolent Fund. President's Choice gift cards were purchased with the donations from the congregation. Walmart gift cards were purchased with some of the money in the Benevolent Fund so the parents could purchase a special gift for the children.

In total we were able to provide President's Choice and Walmart gift cards for six families which included eight children who came to us for help at Christmas time. We delivered a tin of cookies along with Walmart and President's Choice gift cards to Herizon House and Walmart and President's Choice gift cards to Joanne's House. We also delivered Tim Hortons gift cards and a tin of cookies to Scott House.

Thank you to everyone for your generous support.

*Respectfully submitted by  
Catharine Ottaway*

## **BOARD OF TRUSTEES**

The current Board of Trustees consists of the following members of St. Paul's United Church.

	<u>Term of Service</u>
Tom Rosebush	Jan. 2021
Wilma Brown	Jan. 2021
Dave Eagleson (Chair)	Jan. 2021

As a general statement, the Trustees are responsible for the administration of all real and personal property which is held in trust for the use and benefit of the congregation.

## **Insurance Information**

Insurance coverage for the period June 1, 2020 - June 1, 2021 was arranged on the following basis:

Property (building & contents)	\$ 3,682,000
Boiler and Machinery	\$ 3,682,000
Comprehensive General Liability	\$ 2,000,000
Excess Liability	\$ 3,000,000
Directors' & officers Liability	\$10,000,000

## **Investments**

The original investment fund was established on June 29, 1988 in the amount of \$162,492.93 which represented the proceeds from the sale of the manse. The current portfolio consists of the following investments held in an account at CIBC Wood Gundy.

	<u>Description</u>	<u>Market Value</u>
Cash		\$ 47
Mutual Funds	Fidelity Income Allocation	\$ 78,436
	TD Income Advantage	\$ 37,775
	Manulife Strategic Income	\$ 58,521
Total Market Value at December 31, 2020		\$174,779

During the year, a total amount of \$4,502 (housing allowance) was transferred to St. Paul's general account.

*Respectfully submitted by*  
*Dave Eagleson*  
*Chair, Board of Trustees*

*Examined by Wendy Mason*

## **BOOK CLUB**

Each month the Book Club meets to express our opinions about an assigned book. The novels that are chosen have contemporary themes and provide enjoyment both in reading and discussion. In 2020, there were seven members in the Book Club.

The members of the St. Paul's Book Club usually meet in the Fellowship Room at 7:00 p.m. on the last Tuesday of the month. During the first three months of 2020, we read *Girl at the Edge of Sky* by Lilian Nattel, *Where the Crawdads Sing* by Delia Owens, and *Book Woman of Troublesome Creek* by Kim Richardson. Before the April meeting, we switched to the ZOOM format. After reading and discussing *The Tattooist of Auschwitz* by Heather Morris and *The Only Woman in the Room* by Marie Benedict over ZOOM, we decided to take a break from the ZOOM meetings and hoped to regroup in person in the fall of 2020.

In November, four members of the group met over ZOOM to chat and decide on a future direction for the group in light of the ongoing pandemic. The Book Club has decided to reconvene our ZOOM Book Club nights beginning in January 2021.

Anyone interested in joining is welcome.

*Respectfully submitted by*  
*Susan Reed*

## **CHURCH COUNCIL**

St. Paul's Council continued to meet on a monthly basis during 2020. After the closure of the church in mid-March we met via Zoom.

In the first half of the year major attention was paid to transitioning the church from in-person to virtual operations and the creation of Covid protocols.

Approval was received from the Regional Council for the New Governance Model, however the decision was made to put off implementation until the Covid crisis has passed and greater attention could be paid to the transition.

Council continued to work on issues of building and property maintenance in cooperation with the trustees.

In the fall Council applied for a grant from the Regional Council to allow us to equip the sanctuary for live streaming. This will allow folks to join us for worship virtually once the pandemic is over.

Finally a gift was purchased for Suzanne, the head of Sunshine Nursery School, to mark her many years of service to the children of Ajax on the occasion of Sunshine's closure.

The Council looks forward to continuing to serve the congregation in 2021.

*Respectfully submitted by  
Rev. Cordelia Karpenko, Acting as chair.*

## **CHURCH OFFICE**

I spend quite a bit of time speaking to members of the congregation and people from the community helping with wedding, baptism and funeral arrangements as well as talking to those who come to us requesting assistance. The Covid 19 virus meant we could not offer all our services.

There were 0 children baptized at St. Paul's in 2020.

There were 0 wedding ceremonies performed by Rev. Karpenko.



We lost some very special people in 2020. Due to Covid 19 restrictions there was one funeral service performed by Rev. Karpenko. She did one Memorial Service via ZOOM and hosted one Memorial Service via ZOOM.

I sent out cards of sympathy, to congregation and others in the community.

The Christmas Families gift card campaign was a success again this year. Thank you to everyone who contributed to the program. I was able to purchase enough President's Choice grocery gift cards with the funds donated and used some of the money in the Benevolent Fund to purchase Walmart gift cards for the children's gifts. The families were very grateful for the gift cards and continue to agree this is the best way to go. Please see the Benevolent Fund Report for details.

The Giving Tree was not available this year so we were unable to give new warm mittens, hats, scarves or gloves to our Christmas Families.

I was able to provide personal care items, socks, hats, and gloves from The Open Cupboard to a few people who approached St. Paul's for help through our Benevolent Fund.

2020 was the year the office computer finally had to be replaced. Thanks to a very generous anonymous donor the office now has a new computer with a wider screen, speakers and a webcam. I could not have arranged this without the help of Richard Cooke who advised me on what equipment to purchase and then set up the computer and transferred all my files. We are so fortunate to have Richard because he is always available to help with the technical glitches we encounter and is extremely patient with us.

I continue to take on some of the duties previously performed by the Chair of the Property Committee and am involved in ordering supplies, and arranging repairs and service calls for the building. Renzo Castellarin continues to perform many of the repairs around the building with the help of our custodian. It should be mentioned here that Dave Eagleson has also been active in helping to maintain the building. While we do have a contractor for lawn maintenance the front gardens are not included in the service. A very special thank you goes to Sharon and Renzo Castellarin for caring for the gardens.

Susan Reed has stepped down from producing the News Flash and I have taken on that role.



We had some issues with neighbours using our dumpster bin for their waste so it has been removed during the church closure and we will review our options once the church building is reopened.

Thank you to Jean Severs and Nancy Gutsell for coming in on Fridays to fold and distribute the bulletins in January and February. Thank you also to Doris Tietze and Val Wilson for getting the Epistle ready for distribution in the first part of the year. Thank you to Helen Dowse and Linda Westendorp for filling in during my holidays in February. Finally I wish to thank June Martin and the rest of the M & P Committee for assisting with any concerns that come up.

Thank you for making St. Paul's such a pleasurable work environment. My door is always open and I love to have people pop in for a visit.

<b>Church Statistics</b>					
<b>Membership - December 31, 2019</b>	<b>Resident</b>		<b>Inactive</b>		
<b>Total 2019</b>	181		19		
<b>Membership Increase / Decrease in 2019</b>	<b>Inc.</b>	<b>Dec.</b>	<b>Inc.</b>	<b>Dec.</b>	
Received in 2020 by Transfer	0				
Received in 2020 by Profession of Faith	0				
Status changed from Inactive to Member	0				
Total Resident Members Added	0				
<b>Resident / Inactive Members Removed during 2020</b>					
By Death		4			
By Transfer		2			
By Request					
Status changed from Member to Inactive		1	1		
Total Resident / Inactive Members Removed		7			
<b>2020 Total Resident Members</b>		<b>174</b>			<b>174</b>
<b>2020 Total Inactive Members</b>			<b>20</b>		<b>20</b>
<b>Total Resident and Inactive Members 2019</b>					<b>194</b>
Adherents					<b>95</b>
Baptisms					<b>0</b>
Weddings					<b>0</b>
Funerals					<b>1</b>
<i>Respectfully submitted by</i>					
<i>Catharine Ottaway</i>					

**CHURCH SUNDAY SCHOOL**

As of the beginning of 2020, the Sunday School had one child who came occasionally. Karen Strong and I share the responsibilities of planning and overseeing lessons. Our lessons come from many lectionary-based resources that the Sunday School has purchased over the years.

*Respectfully Submitted by  
Jennifer Cree*

**CHURCH SUNDAY SCHOOL FINANCIAL REPORT**

Opening Balance: January 1, 2020		\$ <u>799.26</u>
Income:	\$ <u>0.00</u>	
Expenses:	\$ <u>9.00</u>	
Closing Balance: December 31, 2020		\$ <u>790.26</u>

There are no unpaid expenses or outstanding receipts.

*Respectfully Submitted by  
Marie Nesbitt*

*Respectfully Submitted by  
Dave Eagleson*

**COMMUNICATIONS**

If there ever was a year to be thankful that we have a robust suite of communication tools this was it. The beginning of 2020 is a bit of a blur now but the Special News Flashes posted to the SPUC website – see <https://stpaulsajax.org/blog/> - show how, in response to the ongoing COVID-19 pandemic - we have successfully pivoted to Zoom to host our online Sunday worship services.

These News Flashes have continued to be sent out each week to share the latest information with the congregation including Zoom links to Sunday and special Worship services, committee meetings, Choir practices, Rev. Cordelia's drop-in, Prayer Shawl, Book Club, special events and much more.

The congregation is to be commended on how they have adapted to the use of Zoom, either by joining in over the phone or using their computers, tablets or handheld devices. It's a testament to our sense of community that so many people have logged in each week. Our SPUC family is strong.

We are continuing to stay connected via the SPUC private Facebook group - <https://www.facebook.com/groups/2355189071>. If you're not a member, please send us a member request and we will be happy to accept you.

Additionally, all the Sunday Worship services and Special services are posted to the SPUC YouTube channel -

[https://www.youtube.com/channel/UCh\\_WmpnvnS1q93Y10v3zmKA/featured](https://www.youtube.com/channel/UCh_WmpnvnS1q93Y10v3zmKA/featured).

Thank you to Rev. Cordelia, Catharine Ottaway, Wendy Mason, SPUC Council, Dorothy Wilkins, Robert Hunt, Elisabeth Perlikowski, Lois Craig and Linda Westendorp for all their support in ensuring that we continue to clearly communicate and engage with our SPUC family, friends and the broader community.

Stay safe everyone.

*Respectfully Submitted by  
Katie Cronin-Wood/Jeff Wood – Communication Co chairs*

## **ENVELOPE STEWARD**

### **Identifiable Donors to St Paul's:**

Donations by envelope are given in the accompanying table "Annual Report Envelope Qty Summary". Total designated envelopes was 132 but 6 had no donations in 2020 and were not included as identifiable donors in this report.

St Paul's has 126 identifiable donors in 2020 which is lower by 23 from last year. The largest decrease (19) was seen for the "Other" group. This is probably related to the Covid-19 pandemic which restricted church gatherings since mid-March; e.g. cancelled Easter, Thanksgiving and all Christmas services, Choir presentations of the Caribbean Mass, Easter cantata, Carols & Lessons at Christmas and cancelled fund raisers and other social events. We also lost three more PAR donors this year who were unable to continue or have passed away.

### **Envelope Donations:**

St Paul's total charitable donations was \$186,415.71, including donations of \$6000 from B'Nai Shalom V'Tikvah and King's Crescent Developments Inc. to the Capital account.

Donations by envelope types are given in the accompanying table "Annual Report Envelope Summary".

Donations to specified activities are given in the accompanying table "YTD Total by Codes" table and designated by unique codes.

- Blessings to all our donors who have strongly and faithfully supported our Local Operating Fund in spite of the fact that most of our interactions this year have been virtual.
- Capital donations this year totalled \$17,588.40 including \$6,122 for the roof repairs.
- Total M&S donations come from two sources. This year \$13,220.00 came from our weekly collections.
- Outreach donations were decreased since the Open Cupboard was unable to open and White Gift donations were made directly by the individual to each charity.
- There were also memorial gifts to Local and the Prayer Shawl ministry.
- PayPal donations were new this year. The donations are handled directly by the treasurer but are tax receipted by the Envelope Steward and a total of \$8,657 was donated in this manner.

Thanks to Robert Hunt, Wendy Mason, David Eagleson and Rev Cordelia for their guidance and support.

Thanks also to Catharine Ottaway for collecting all drop-off and mail donations for me each week.

It was a pleasure to serve St Paul's in 2020.

*Respectfully Submitted by  
Dorothy Wilkins*

***Annual Report Envelope Summary***  
***Year 2020***

		<i>Qty Env</i>	<i>Wkly</i>	<i>Mthly</i>	<i>PAR</i>	<i>Other</i>	<i>Total</i>
<b>0 - 499</b>	\$ 0	6	\$0.00	\$0.00		\$0.00	\$0.00
	10 - 24	4	\$10.00			\$50.00	\$60.00
	25 - 50	4	\$67.00			\$100.00	\$167.00
	51 - 99	1		\$60.00			\$60.00
	100 - 199	8	\$230.00	\$170.00		\$600.00	\$1,000.00
	200 - 299	13	\$680.00	\$200.00	\$1,680.00	\$475.00	\$3,035.00
	300 - 399	5	\$710.00	\$954.00			\$1,664.00
	400 - 499	5	\$440.00		\$960.00	\$940.00	\$2,340.00
<b>500 - 999</b>	500 - 599	5	\$520.00	\$500.00	\$525.00	\$1,000.00	\$2,545.00
	600 - 699	10	\$1,908.00		\$3,122.00	\$1,311.50	\$6,341.50
	700 - 799	4		\$730.00	\$1,480.00	\$700.00	\$2,910.00
	800 - 899	6	\$1,710.00		\$2,528.00	\$890.00	\$5,128.00
	900 - 999	5	\$1,836.00	\$958.00	\$1,940.00		\$4,734.00
<b>1000 - 1999</b>	1000 - 1099	1				\$1,000.00	\$1,000.00
	1100 - 1199	1	\$1,170.00				\$1,170.00
	1200 - 1399	13	\$3,783.00		\$11,310.00	\$1,370.00	\$16,463.00
	1400 - 1499	2			\$2,841.06		\$2,841.06
	1500 - 1599	3		\$1,525.00	\$3,115.00		\$4,640.00
	1600 - 1799	7	\$3,467.00	\$1,770.00	\$5,095.00	\$1,770.00	\$12,102.00
	1800 - 1999	4		\$1,885.00	\$5,624.00		\$7,509.00
<b>2000 - 10000</b>	2000 - 2999	12	\$4,665.00	\$5,025.00	\$17,479.00	\$2,630.00	\$29,799.00
	3000 - 3999	3		\$3,300.00	\$6,872.00		\$10,172.00
	>5000	10		\$6,926.00	\$58,809.15	\$5,000.00	\$70,735.15

***Grand Total***

**Annual Report Envelope Qty Summary**  
**Year 2020**

	<i>Total Given</i>	<i>Wkly</i>	<i>Mthly</i>	<i>PAR</i>	<i>Other</i>	<i>Total Qty</i>	
<b>0 - 499</b>	\$ 0	\$0.00	3	1	2	6	
	10 - 24	\$60.00	1		3	4	
	25 - 50	\$167.00	2		2	4	
	51 - 99	\$60.00		1		1	
	100 - 199	\$1,000.00	2	1	5	8	
	200 - 299	\$3,035.00	3	1	7	13	
	300 - 399	\$1,664.00	2	3		5	
	400 - 499	\$2,340.00	1		2	5	
<b>500 - 999</b>	500 - 599	\$2,545.00	1	1	1	5	
	600 - 699	\$6,341.50	3		5	10	
	700 - 799	\$2,910.00		1	2	4	
	800 - 899	\$5,128.00	2		3	6	
	900 - 999	\$4,734.00	2	1	2	5	
<b>1000 - 1999</b>	1000 - 1099	\$1,000.00			1	1	
	1100 - 1199	\$1,170.00	1			1	
	1200 - 1399	\$16,463.00	3		9	13	
	1400 - 1499	\$2,841.06			2	2	
	1500 - 1599	\$4,640.00		1	2	3	
	1600 - 1799	\$12,102.00	2	1	3	7	
	1800 - 1999	\$7,509.00		1	3	4	
<b>2000 - 10000</b>	2000 - 2999	\$29,799.00	2	2	7	12	
	3000 - 3999	\$10,172.00		1	2	3	
	>5000	\$70,735.15		1	8	10	
<b>Grand Total</b>		\$186,415.71	30	17	58	27	132

***YTD Totals by Code******Database Year 2020***

<i>Description</i>	<i>Local</i>	<i>MS</i>	<i>Other</i>	<i>In Local</i>
	\$127,154.26	\$13,220.00	\$0.00	<input type="checkbox"/>
B Benevolent	\$0.00	\$0.00	\$797.15	<input type="checkbox"/>
BV Broadview	\$0.00	\$0.00	\$125.00	<input type="checkbox"/>
C Capital	\$0.00	\$0.00	\$11,446.40	<input type="checkbox"/>
CR Capital-Raise the Roof	\$0.00	\$0.00	\$6,122.00	<input type="checkbox"/>
CS Caribbean Mass Music	\$8.00	\$0.00	\$0.00	<input checked="" type="checkbox"/>
E Easter	\$1,510.00	\$0.00	\$0.00	<input checked="" type="checkbox"/>
F Food Bank	\$0.00	\$0.00	\$380.00	<input type="checkbox"/>
GC Gift to Capital	\$0.00	\$0.00	\$6,000.00	<input type="checkbox"/>
I Initial	\$48.00	\$0.00	\$0.00	<input checked="" type="checkbox"/>
ID In Memory/W Duncan/Lo	\$50.00	\$0.00	\$0.00	<input checked="" type="checkbox"/>
IF In Memory/M Fawcett/Loc	\$25.00	\$0.00	\$0.00	<input checked="" type="checkbox"/>
IR In Memory/M Ruben/Pray	\$0.00	\$0.00	\$25.00	<input type="checkbox"/>
L Loose	\$270.35	\$0.00	\$0.00	<input checked="" type="checkbox"/>
MC Music Fund/Capital	\$0.00	\$0.00	\$20.00	<input type="checkbox"/>
OC Open Cupboard	\$0.00	\$0.00	\$100.00	<input type="checkbox"/>
PL Paypal to Local	\$0.00	\$0.00	\$8,560.00	<input type="checkbox"/>
PM Paypal to M&S	\$0.00	\$0.00	\$30.00	<input type="checkbox"/>
PR Paypal to Raise The Roof	\$0.00	\$0.00	\$67.00	<input type="checkbox"/>
S Church School	\$0.00	\$0.00	\$10.00	<input type="checkbox"/>
SM St Paul's Market	\$0.00	\$0.00	\$1,628.55	<input type="checkbox"/>
T Thanksgiving	\$1,750.00	\$0.00	\$0.00	<input checked="" type="checkbox"/>
U U.C.W.	\$0.00	\$0.00	\$2,401.00	<input type="checkbox"/>
V Bulletin Sponsor	\$45.00	\$0.00	\$0.00	<input checked="" type="checkbox"/>
W White Gift	\$0.00	\$0.00	\$30.00	<input type="checkbox"/>
X Christmas	\$3,203.00	\$0.00	\$0.00	<input checked="" type="checkbox"/>
Y Christmas Family Special	\$0.00	\$0.00	\$1,270.00	<input type="checkbox"/>
Z Fund Raiser	\$0.00	\$0.00	\$120.00	<input type="checkbox"/>
<b><i>Subtotal</i></b>	\$134,063.61	\$13,220.00	\$39,132.10	
<b><i>Grand Total</i></b>			\$186,415.71	

## FINANCE COMMITTEE

What a year! As we prepare to come together via Zoom for the Annual Congregational meeting during the Worship Service on February 7, 2021, we want to take a few minutes of your time to reflect on our shared financial challenges and successes at St. Paul's United Church in 2020. The results we are sharing with you today are a confirmation of the strength of Faith in God and of the commitment of this congregation to follow His lead. Thanks to everyone who contributed to these successes whether through donations of time, talents, or treasure.

In a year in which fundraising was curtailed because of Covid-19 restrictions, most of our normal fundraising plans and activities were cancelled. When looking at our total 2020 donations of \$185,985, we are thankful to everyone who gave prayerful consideration to their stewardship of St. Paul's in 2020.

Thank you! Thank you! Thank you!

Our 2020 total expenses were \$218,927. As in 2019, we had to make a number of improvements to our building. Our total expenses for those improvements were approximately \$67,000 (including the roof and our new storm sewer connection). Thankfully, no more wet basements and bathroom flooding. We have raised over \$18,000 or 95% of our \$19,000 "Raise the Roof" campaign. **Only \$931 to go!** The roof loan must be repaid in full by April, 2021. Please help us get there.

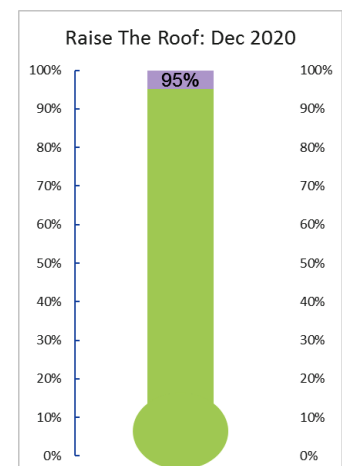
In summary, 2020 was a very expensive year.

While we worked hard together to improve the health of our building last year, 2021 will have its challenges too. We will have some other expenses coming up which will sharply reduce our Capital account balance. We will discuss them during the Congregational Meeting.

We are asking you to continue your strong commitment to Stewardship at St. Paul's. The budget that Council is putting before you is another negative budget in the amount of **-\$55,128**. Shocking!, but this is what the numbers say. We are recommending that you do not approve it as presented.

In addition to asking you to increase your regular giving's by the 2.5% proposed in the attached 2021 budget document, we are also asking you for your help and for your ideas for fundraising events this year. All ideas and suggestions are welcome... please don't be shy - speak to anyone on Council about your ideas. We are imploring everyone to reflect on the value and meaning that St. Paul's adds to your lives, to listen to what God is calling you to do, and to seriously consider how making that increase in your regular giving's this year, if you are able, could positively improve our financial outlook.

We are the Church with the Open Arms with many and varied activities available to support people in their personal Christian journey. While we do not know when we will be able to open St. Paul's again, we hope that it will happen soon... as soon as it is safe





to do so. Can you spread the Word and invite some friends and neighbours to Church when we reopen?

If you have any comments or questions, please speak to any member of the Finance Committee or Council. We look forward to discussing the budget and your ideas with you at the February 7th Congregational Meeting as we face this challenge together. Thank you for reading this report.

*Respectfully submitted by  
Robert Hunt*

## **GIFTS ADMINISTRATION COMMITTEE**

### Planned Giving Fund

There were no bequests or other contributions to the Fund during the year.

### **Investments**

	<u>Description</u>	<u>Market Value</u>
Cash		\$ 2
Mutual Funds	Pimco Monthly Income Fund	\$ 3,252
	Manulife Strategic Income Fund	\$ 2,233
Market value at December 31, 2020		\$ 5,487

During the year, an amount of \$9,763 was transferred to St. Paul's general account.

*Respectfully submitted by  
Dave Eagleson  
Examined by Wendy Mason*

## **LADIES EXERCISE GROUP**

The ladies exercise group continued in January 2020 with classes on Mondays at 9:30 a.m. and Thursdays at 1 p.m. There were four members and room for two more. Classes continued until everything came to a full stop due to COVID-19. As of this writing the class has not resumed.

*Respectfully submitted by  
Lois Craig*

## LAY VISITORS TEAM

**Isaiah 41:10** - *“Fear not, for I am with you; be not dismayed, for I am your God; I will strengthen you, I will help you, I will uphold you with my righteous right hand.”*

The divine focus for The Lay Visitors Team remains unchanged; to extend the spirit of God's love to those who are no longer able to attend church on a regular basis. Our dedicated team of volunteers makes regular visits either in person or via the telephone, to bring words of encouragement to those who are shut-in and no longer able to attend worship. This is not only a source of comfort and spiritual connection back to St. Paul's for those being visited, but for their family members as well.

Normally, we take the elements from the Communion Table four times a year and share them with those who wish to receive it. This always proves to be a moving experience for both the person being visited, as well as for the member of The Lay Visitors Team who is delivering the Communion message. Unfortunately, this was not a “normal” year. We were just preparing for our Easter visits when all this COVID stuff started to surface, and as a result we have been unable to conduct any in-person visits this year. But despite these challenges, our dedicated team of volunteers has tried to keep in regular contact with those on our visitation list.

In a normal year, we would utilize funds entrusted to us by the congregation to purchase cards and suitable gifts for each person being visited during the Easter and Christmas seasons. These small tokens are an easy way of letting them know they are in our thoughts and our prayers, and that we wish them all the best over each holiday season. They also serve as a visible connection back to “the church with the open arms”. But because we haven't been able to conduct in-person visits this year, we haven't been able to drop off any of these small tokens. As a result, we haven't needed to leverage any of the funds entrusted to us. But I would still like to thank our anonymous donor for agreeing to fund our activities again this year, even though we haven't used any of the funds offered.

There is currently a roster of seven people who are on our visitation list. Each member of The Lay Visitors Team has the privilege of visiting specific people in order to maintain a sense of familiarity and develop a sense of camaraderie during each visit.

The Lay Visitors Team is currently comprised of five dedicated individuals who include: Diane Fleming, Louise Johnson, June Martin, Stuart McLean, and Helen Turner.

If you know of anyone within the congregation who you think would welcome pastoral care from The Lay Visitors Team, please contact Stuart McLean, the church office, or any member of our team and we will do our best to accommodate your wishes.

Also, if you are interested in joining The Lay Visitors Team, please contact Stuart McLean (905-619-2079) and we will gladly add you to our team of dedicated volunteers.

And finally, we would like to extend our sincere appreciation to the congregation for your prayers and support, because without you we wouldn't be able to fulfill this very important form of ministry.

*Respectfully submitted by  
Stuart McLean, Lay Visitor Team Coordinator*

### **MEMORIAL FUND**

This year a donation to St. Paul's Memorial Fund was made in memory of:  
Gary Turcotte

The names of contributors and those in whose memory the donation was made are recorded in the Memorial Book.

#### **FINANCIAL STATEMENT, Bank of Montreal Account**

Opening Balance: January 1, 2020			\$3,048.62
Income: Donations	\$ 25.00		
Expense: Account Fees*		\$ 30.00	
Closing Balance: December 31, 2021			\$3,043.62

\*In June 2014 the Bank of Montreal stopped paying interest and began charging Maintenance Fees on all Community Accounts. A search for a new bank with no charges was conducted. All banks are now charging fees on Community Accounts and the account I have been using is the best value.

The balance of the Memorial Fund is held in a high interest rate savings account at CIBC Wood Gundy. This account is managed by the Trustees.

#### **FINANCIAL STATEMENT, CIBC Wood Gundy Account**

Opening Balance: January 1, 2020			\$10,972.68
Interest Income:	\$ 51.12		
Transfer to General Account		\$7,500.00	
Closing Balance: December 31, 2021			\$3,523.80

**BMO Balance: \$ 3,043.62**  
**CIBC Balance: \$ 3,523.80**  
**Total Memorial Fund \$ 6,567.42**

## **MEN'S GROUP**

The St. Paul's Men's Group last convened just in time for Pancake supper in 2019! Has it really been a year? Jeff Wood suggests we should all Zoom together sometime. We hope and pray to meet again soon.

*Respectfully submitted by  
Mike Morrison*

## **MINISTRY AND PERSONNEL COMMITTEE**

The Ministry and Personnel Committee is a confidential consultative body that supports the staff of the church in managing their relationship with the congregation and each other.

In 2020, your M & P Committee members were, Cathy Mullen, Brad Sherwin, Elisabeth Perlikowski and June Martin. Brad Sherwin and Cathy Mullen will continue to Co-Chair the Committee. Elisabeth Perlikowski is the Minister's M&P representative, Brad Sherwin is the Director of Music's representative, June Martin is the Office Administrators representative, and Cathy Mullen is the Fee for Service Contractor's representative.

This past year has presented major challenges to all four members of our staff. They have risen to those challenges and gone above and beyond their normal job responsibilities to ensure that the life of the Church continues and by having services every Sunday via Zoom. The staff has also been working from their homes since the pandemic started.

Reverend Cordelia has been working hard to make the services interesting and relevant each week. Not only has she led the worship services, but she has also hosted many of them and supports members with computer and Zoom issues so they can participate in online worship and other services. Cordelia has transitioned to Zoom and continued with her various group studies. Also, she has created a virtual weekly drop-in chat session for fellowship. Cordelia has also drafted the Covid protocols for the Church employees.

Our Music Director, Lois Craig, has been rehearsing with the Choir on Thursday nights via Zoom as well, recording the music and working with them to be able to record the voices and have them sound like our wonderful Choir. Lois has also continued to do the Ministry of Music, Preludes and Postludes, as well as singing most of the hymns at the same time. These were performed live.

Catharine has moved her office to her home and has kept everything running smoothly, going to the Church every day to collect mail and ensure the building is secure. She has

been making sure that the bulletins for each service are sent out by email so that the congregation can follow along with the Zoom services.

Gord has also been at the Church regularly to clean and sanitize if someone has been there, and to also secure the building.

Together Reverend Cordelia Karpenko, Director of Music Lois Craig, Office Administrator Catharine Ottaway and Fee for Service Contractor – Custodial Services Gord Ottaway ensure that the life of the church continues on a daily basis by providing the spiritual, musical and organizational structure and support that guides our collective Christian journeys.

We want to thank all of them for the HUGE effort they have made to keep things going through this difficult year.

The Committee continued to provide recommendations to Council on HR practices and to ensure that staff had the guidance and support they needed to provide ministerial and staff leadership to the congregation.

This year made communicating with the staff more challenging also. We have used email, phone and Zoom as a means of keeping in touch with them.

Once again we must say that St. Paul's United Church is blessed to have an amazing team of compassionate, dedicated, gifted and talented individuals working at its church. Finally, as a confidential consultative body, the M & P Committee welcomes any written and signed feedback from members of the congregation on how staff are carrying out their roles and responsibilities and once again look forward to working with staff and our Council partners in the coming year.

*Respectfully submitted on behalf of the M&P committee by its co-chairs,  
Cathy Mullen and Brad Sherwin*

## **MISSION AND SERVICE COMMITTEE**

Mission & Service is committed to supporting those around the world who live in poverty, are discriminated against or are dealing with emergencies.

COVID-19 has created new needs and difficulties, while affecting our ability to raise funds. Even so, thanks to the continued support of our congregation, St. Paul's raised \$15,127 for Mission and Service, less than \$1000 short of our target. A wonderful achievement.

We stopped reading Minutes for Mission in March, but you remembered that the need for donations continued.

We were not able to collect gifts for White Gift Sunday. Instead, we asked the congregation to make monetary donations directly to the 3 shelters we have supported in the past.

There will be new reports from Mission and Service in the New Year. We hope to keep you informed and engaged in the latest activities of Mission and Service in Canada.

Committee members are Colleen McLaren, Gail Young, Marie Nesbitt and Helen Dowse

*Respectfully submitted by  
Helen Dowse*

## **MUSIC DIRECTOR'S REPORT**

The year started with a quartet from the choir singing Wise Men Seeking Jesus. Of course in addition to our two wise men, tenor and bass, were our two wise women – one alto and one soprano! Thanks to Katie, Jeff, Michael, and Helen.

On Feb.2 the choir's voices rang out as they sang How Can I Keep from Singing?, with Cathy Mullen singing the solo.

On Feb.9 in the afternoon The Caribbean Mass by Donald Patriquin was presented. Our aim was to have the service in the afternoon so all those who had wanted to hear it could come without missing their home church's morning service. We were thrilled that \$440.60 was raised for our local Hospital.

Feb.16 featured an arrangement of Every Time I Feel the Spirit Moving which the choir sang energetically while I conducted to a recording of the accompaniment played back on our electronic keyboard.

On March 1, in celebration of St. Paul's 70th Anniversary the choir sang, with congregational participation, We Have One Faith. In honor of this special occasion, the Choir ended with a Sevenfold Amen by John Stainer.

COVID-19 was coming into our lives. On March 15 we had our final service in the sanctuary with the choir socially distanced by sitting in the congregational front pews. When it was time for the anthem, the Choir turned and faced the congregation while I conducted in the aisle to the pre-recorded accompaniment. The Choir sang with great feeling Blessing by Bart. The words "until we meet again my friend, may God keep you in the palm of his hand" seemed especially poignant.

Services began to be on Zoom. At first there was no role for the Choir. I needed time to learn how to use Audacity – a recording program. At first, due to the limitations of the Internet, I was asked to sing the hymns. Then in September it was decided that Senior Choir practices would resume over Zoom. I would make recordings of one hymn per week and one anthem per month. With Pam George's and Richard Cooke's technical help, recordings that the Choir made would be combined and used during the Sunday Zoom services. Katie and Jeff made videos to

go along with two of the hymns, including Praise the Lord (with the Sound of Trumpet) on Oct.18.

I particularly enjoyed the four Christmas Carols that the Choir prepared. They were presented each of the four Sundays of Advent interspersed with four other carols which helped all of the congregation to have the feeling that not everything had changed – traditionally we do a Carol sing before the morning service every year during Advent. 2020 was to be no different!

Then the Choir got into the groove -

The Choir sang a new hymn from More Voices on Oct.4

Then an Anthem – Count Your Blessings on Thanksgiving Oct.11

and There is a Balm in Gilead on Nov.8

Ring, Christmas Bells was sung on Dec.20

It was re-presented on Christmas Eve with a lovely video that Katie and Jeff made, making it even more expressive!

I wish to thank all the Choir members that have been able to participate in this new way. To those who couldn't make it work, we look forward to your return at St. Paul's when things eventually return to normal.

Thanks to all who helped me learn things that permit me to work with the Choir in this unusual time.

*Respectfully submitted by*

*Lois Craig M.M. Director of Music for St. Paul's Ajax*

## **THE OPEN CUPBOARD**

Our Open Cupboard just got started when we went into lock down due to Covid 19. We had received start-up funding from the UCW thank offering and funds left over from Canada 150. We applied for and received a grant of \$2,700.00 from ECOR Doing Mission Together. Our congregation generously donated personal hygiene products as well as socks, toques and mitts so that our cupboard was well stocked.

Since we were not able to keep our doors open we donated some of our products to the Ajax Hygiene Hub located at the McLean centre during the summer. This provided a place where unsheltered individuals could have a shower and receive personal hygiene items they required.



We will be open once things return to normal operating on the 2<sup>nd</sup> and 4<sup>th</sup> Wednesdays of each month.

Our members include Jennifer Cree, Reverend Cordelia Karpenko, Eudora Nesbitt, Catharine Ottaway, Karen Strong, Linda Westendorp and Jeff Wood.

We would like to thank Diane Fleming, April Gilkinson, Nancy Gutsell, Colleen McLaren and Gladys Snelling for volunteering to help assist at the Cupboard.

*Respectfully submitted by*  
Karen Strong

### **PRAYER SHAWL MINISTRY**

This group, now entering its twelfth year, usually meets on the third Thursday of each month in the fellowship room at the church. During 2020, the group of ladies came together via ZOOM to share in fellowship as they crocheted or knit their prayer shawls and lap robes. During the past year, Heather Owen assumed the leadership of the group. The group bid farewell to June Martin, the founding member of the Prayer Shawl Ministry. We thank her for her dedication to the prayer shawl ministry.

We thank the UCW for their support in our ministry. We would also like to thank the members of St. Paul's who are dedicated to supporting our cause by knitting at home, donating wool and making financial donations. We started the year with a balance of \$341.15. Expenses for 2020 were \$15.80 for gift bags, leaving us with a balance of \$325.35. Due to this, we feel the group should be self-sufficient this year.

A gift of a prayer shawl or a lap robe are ways of letting people know they are loved and supported by the prayers of many. Our shawls are given to bring comfort in times of illness or grief. They are given to celebrate the birth or graduation of our young people and to welcome or say goodbye as people move among us. If you would like more information or know of someone who you think would find comfort in receiving a shawl, contact Heather Owen or Catharine Ottaway. Giving a shawl is not limited to someone in our church family or community. Our ministry is to support all who need comfort and a reminder of God's love.

*Respectfully submitted by*  
Susan Reed and Heather Owen



## **REGIONAL REPORT**

The year 2020 got off to a good start when I was elected as your East Central Ontario Region representative at our annual General Meeting. After that, as you all know, it went downhill very fast. Generally, the region has two meetings a year when all members get together to discuss the happenings of the region. In 2020 we had one meeting and that was via Zoom. There was not much discussed at the meeting except the budget. Not that there is much to discuss. As you may know from the past, we used to submit our dues to Presbytery and then it was submitted to Conference. Now our dues are sent directly to the United Church of Canada where they send an amount of money to Region so as to do the work of the Region. The rest of the dues are kept nationally to do the administrative work of our Church.

As a part of my contribution to the Region, I sit on the Covenant Team that meets monthly or more. This committee works with Ministries and Congregations of communities of faith that are finding themselves with different and difficult issues that they themselves cannot handle. We also appoint ministers to communities of faith that need that support.

I pray that in the coming year, we are able to meet together in order to facilitate the work of our church.

*Respectfully Submitted by  
William Sheaves*

## **STEWARDSHIP 2020**

Stewardship is an important part of our Christian life and we need a time to consider how we will support God's work at St Paul's, dedicate those ways to God and make those intentions known. This year amid much uncertainty, our focus was primarily on the Letter of Intention and a Loving our Neighbour pamphlet was prepared to accompany the mailing.

Forty-three completed Letters were dedicated to the glory of God on Nov 22<sup>nd</sup>. After the service we celebrated the church's "New Year's Eve" with a virtual reception. There was a described video reviewing past Stewardship themes which included the choir sound track of "Make a joyful noise" from 2019. There was a very special time of sharing as we listened to members express their gratitude to God for the blessings of the past year and toasts for the coming one. Everyone was encouraged to have special beverages and treats available for the celebration and toasts.

Thank you for your participation and generosity in this difficult year.

Your Stewardship Committee – Robert Hunt, Wendy Mason, David Eagleson, Dorothy Wilkins and Rev Cordelia Karpenko.

*Respectfully Submitted by  
Dorothy Wilkins*

## **TREASURER'S FINANCIAL REPORTS**

### HOLDING ACCOUNT FINANCIAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2020

Manulife Bank Account Number 05012 1300833

Balance forward January 1, 2020		\$24,801.35
Capital Fund Income (All sources):		
Directed to Capital Fund	\$10,446.40	
Directed to Raise the Roof	6,186.76*	
Directed to Senior Choir	20.00	
Sewer Loan funds received	62,000.00	
Donation to Sewer Loan	5,000.00	
Directed to Sewer Loan	1,000.00	
UCW	500.00	
Interest earned for 2020	<u>158.20</u>	\$85,311.36
Expenses:		
All Capital account transfers		<u>-\$86,726.69**</u>
Balance at December 31, 2020		<u>\$23,386.02***</u>

\*Included in this amount is giving's from the UCW of \$120.00 for 2 Bundles of Roof Tiles

\*\*Included in this amount is payment of \$57,593.28 for the work done on the sewer line, and \$4,406.72 that was returned to the Church Extension council.

**\*\*\*Included in the year-end balance is \$1,812.79 being held for the Sr. Choir and \$6,000 being held for repayment of the Sewer Loan**

### MISSION AND SERVICE FUND GIVING'S AT DECEMBER 31, 2020

Giving's:		
Congregation		\$12,959.10
Fundraising		368.00
UCW		<u>1,800.00</u>
Balance at December 31, 2020		<u>\$15,127.10</u>

**FOR REPORTING PURPOSES ONLY**

## FOOD BANK GIVINGS AT DECEMBER 31, 2020

Congregational Giving's	\$385.00	
Cheque issued to the Salvation Army		
Food Bank		\$385.00

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## BENEVOLENT FUND GIVING'S AT DECEMBER 31, 2020

Total giving's for 2020		<u>\$627.15</u>
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\*This amount does not include giving's on behalf of the Christmas Families

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I would like to take this opportunity, on behalf of the Finance Committee and the Congregation, to thank the UCW for their generosity in supporting the work of St. Paul's United Church in 2020. This year was, to say the least, not a normal year. Your donations to the General Account, the M & S fund and the Capital Fund, including Raise the Roof, are very welcome.

*Submitted by Wendy Mason  
Church Treasurer*

**Reviewer's Statement**

I, Helen Dowse, have reviewed the financial reports only of St. Paul's United Church as at December 31, 2020.

Based on my review, nothing has come to my attention that causes me to believe that these financial reports do not accurately reflect the financial position of St. Paul's United Church, Ajax, for the year 2020.

Helen Dowse

**Helen Dowse**  
**Ajax, Ontario**  
**January 2021**

## **ST. PAUL'S ACTION AND RECOGNITION COMMITTEE (SPARC)**

The SPARC group began 2020 full of plans to recognize the congregation and engage them in activities.

In February - March, a program of Medication and Chair Yoga was planned. A group of 10 – 12 members met weekly for the 1 hour session with Lisa Kavanagh from the Whitby Abilities Centre. Although the group was prepared to extend the sessions, the plan came to an end when the church closed. Plans for the St. Paul's Chocolate Cookie Challenge also came to a quick halt when Sunday morning services went virtual.

During the year, the leadership role in SPARC changed from Susan Reed to Jennifer Cree.

*Respectfully Submitted*  
*Jennifer Cree*

## **UNITED CHURCH WOMEN**

The 2020 UCW program started out like any other normal year. After two regular meetings in January and February, we, like other groups that meet in person, were challenged to amend our activities in this new reality.

Due to the COVID 19 pandemic, planned meetings and fundraising activities were now no longer safe to hold. However, we continued to be active in the following ways. Bernie Rosebush reached out to our members by sending or delivering birthday and "thinking of you" cards. Bernie also supported the membership with monthly devotional messages.

Karen Strong used her leadership and organization skills in getting the St. Paul's Market up and running. The idea caught on and many members participated in its success. The UCW did host one Funeral Tea before the health restrictions were in place.

Diane Fleming continued her management role, in keeping the membership informed and consulted with emails and phone calls. Grace Sheaves attended the virtual council meetings as the UCW representative.

The members of the UCW continued to donate their offerings, and even enjoyed some fun with an individual game playing on "The Twelve Days of Christmas". Outreach commitments, overseen by Jennifer Cree, including St. Paul's UCW donations to Sleeping Children Around the World, Native Healing Fund, and the local Food Bank, were met, as well as a donation to St. Paul's General Account.

We look forward to the time when we can meet again in person, to continue with our fellowship, service and worship. Blessings to all.

*Respectfully submitted by*

*Past President Grace Sheaves with the assistance of Past Presidents Diane Fleming and Karen Strong.*

## UNITED CHURCH WOMEN

## Financial Statement

Business Account				
Balance January 1, 2020				9437.06
Revenue	Offering		2401.00	
	Fellowship Least Coin		61.30	
	Upper Room Donations		50.00	
	Funeral Teas		500.00	
	Dutch Auction /Bake Sale		257.00	
	Love is in the Air		350.40	
	Cookbook Sales		40.00	
	Soup		172.00	
	Misc. donation		35.00	
	12 Days of Christmas		270.80	4137.50
				13574.56
Expenses	Church Council	4000.00		
	Mission and Service	1800.00		
	Capital Funds Project	500.00		
	Bank Charges	54.00		
	Literature/Church Library	148.55		
	Social Convenor	100.00		
	Miscellaneous	47.41		
	Card, Stamps, Stationary	100.00		
	Presbyterial Expenses	300.00		
	Fellowship Least Coin	61.30		
	Outreach	980.00		
	Special Projects	605.19		
				8697.14
	Balance at December 31. 2020			4877.42

*Submitted by Jennifer Cree, Treasurer*

*Examined by Dave Eagleson on January 5, 2021*

## **VOLUNTEERING FOR CANADIAN BLOOD SERVICES**

The Blood Donor Clinic supported by members of St Paul's, family members and friends, is held at the Ajax Community Centre. We were able to volunteer our services in January but the Ajax Community Centre closed its doors in March due to the COVID 19 pandemic.



Processes changed and we could no longer help out.

As volunteers, our job is to greet and welcome donors, making sure that they move to the correct area as they wait to donate blood. When donors are finished donating blood, we provide refreshments, always keeping a watchful eye on their well-being.

The Canadian Blood Services are thankful for our participation and will be able to rely on us for our commitment and dedication in the future.

*Respectfully Submitted by  
Diane Fleming*

## **WORSHIP AND MUSIC COMMITTEE**

It is the responsibility of this committee to work together to provide a joyful and meaningful worship period on Sunday mornings and on special occasions. At the beginning of the year, we hosted our annual event, Soups, songs and sweets in the Gathering Place. In February we presented the Caribbean Mass in the afternoon to enable other churches to attend. On March 1<sup>st</sup> we celebrated our 70<sup>th</sup> anniversary, with Rev. Karen Smart as our guest speaker. Since we closed the doors to the building on March 15<sup>th</sup>, we have been challenged to provide a service that reaches everyone in our congregation. Upon discussion, it was decided that we should implement the Zoom platform. It has been very successful in bringing folks together from their homes via the internet or telephone. Catharine Ottaway is responsible for publishing and sending out our weekly order of service and we thank her for that important job. During Covid-19 she has also published the lyrics to our hymns and the 2 scripture readings. We would also like to thank the many volunteers who read the scripture lessons each week. Our numbers have been very consistent, even during the summer months, and we truly appreciate all of your support. Special thanks go to Rev. Cordelia, Lois Craig, Katie Cronin-Wood, Robert Hunt and Dorothy Wilkins for their dedication and commitment to our new format.

Our minister, Rev. Cordelia Karpenko was very busy preparing for her weekly sermons, but also took the time to visit many people in hospitals and nursing homes. This has been a challenge during the pandemic, but she is able to reach out to many people via the telephone. Her sermons have been insightful and full of purpose, leaving us with many thoughts to ponder during the coming week. Her ability to link the scriptures to our daily lives, particularly during Covid-19, has been most appreciated.

When Lois was on holiday, the music was provided by Taylor Strachan, a student of Lois. During Rev. Cordelia's holidays, worship was led by Linda Westendorp.

While we have been in isolation, Communion has continued to be celebrated on a monthly basis during our regular worship service. The Christmas Eve candlelight communion service is one that is treasured by many.

Our music program, under the leadership of Lois Craig, continued to be a source of inspiration and joy. New methods of recording musical tracks and sending music over the internet have been a challenge to many in the choir. Many hours of hard work have paid off handsomely, and we thank Lois for all of her efforts with the senior choir. We also want to thank Pam George, an alto in our choir, for providing us with the audio tapes that are played each week. She has perfected our diverse blend of voices.

A special thanks go out to the Castellarins for ensuring that the property remains welcoming. The sign on the front lawn has been changed regularly, and seasonal arrangements have been placed at the front door. Tending to the garden beds have helped to maintain the appearance that we are operating normally.

Thanks go out as well to all those who ushered while we were able to meet in the church building. Hopefully, we will be able to return once it is deemed safe to do so.

Your committee is comprised of the following members: Lois Craig, Rev. Cordelia Karpenko, Deborah Faulkner, John Scott, Sharon Castellarin and Linda Westendorp (chair).

We welcome your feedback on things you would like to see included in the way we worship here at St. Paul's. Please contact myself or any member of our committee at your convenience.

*Respectfully Submitted by  
Linda Westendorp*

## APPENDIX A: ST. PAUL'S BUDGET 2021

St. Paul's Annual Report 2020 and Budget 2021	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Budget 2020	Actual 2020	Budget 2021
<b>Donations</b>							
Facility Donation	16,755	18,904	19,185	26,193	27,090	12,160	0
Fundraising	<b>3,344</b>	<b>6,268</b>	<b>13,693</b>	<b>4,766</b>	<b>3,521</b>	<b>2,849</b>	<b>0</b>
In	3,853	-576	14,957		4,000	2,849	0
Out	-509	6,843	-1,265		-479		0
	-						
Investment	4,398	4,800	4,803	4,206	4,500	4,502	4,704
Miscellaneous Income	<b>8,947</b>	<b>7,529</b>	<b>7,285</b>	<b>8,374</b>	<b>6,328</b>	<b>43,451</b>	<b>10,447</b>
VBS Income					0		
Other incl bequest fund, GST/HST		7,529	7,285	<b>1,785</b>	6,328	43,451	10,447
Offerings	<b>137,408</b>	<b>134,069</b>	<b>139,820</b>	<b>139,117</b>	<b>142,595</b>	<b>134,024</b>	<b>136,408</b>
Envelopes	134,561	131,025	136,789	136,716	140,134	133,753	134,563
Loose	2,847	3,044	3,031	2,401	2,461	270	1,845
UCW	4,000	4,000	6,000	4,000	4,000	4,000	0
<b>Total Donations</b>	<b>174,852</b>	<b>175,569</b>	<b>190,786</b>	<b>188,442</b>	<b>188,034</b>	<b>200,985</b>	<b>148,855</b>
<b>Expenses</b>	<b>Actual 2016</b>	<b>Actual 2017</b>	<b>Actual 2018</b>	<b>Actual 2019</b>	<b>Budget 2020</b>	<b>Actual 2020</b>	<b>Budget 2021</b>
Bank and Service Charges	1,550	1,740	1,695	1,554	1,500	1,670	1,500
National Assessment	4,518	4,604	4,547	5,064	5,064	5,064	5,064
Insurance	4,908	5,285	5,285	5,369	5,500	6,187	7,402
Miscellaneous aNd Archives	20	80	378	284	40		
Office	<b>3,493</b>	<b>3,913</b>	<b>3,207</b>	<b>4,612</b>	<b>5,400</b>	<b>3,487</b>	<b>5,488</b>
General	433	727	564	771	1,600	1,386	1,688
Photocopier	3,060	3,185	2,643	3,841	3,800	2,101	3,800
Non Property Paid From Capital	4,747	2,074	5,487	200	0	0	0
Ministers Travel					0		0
Finance	215	198	198	198	200	316	250
Staff Travel		0			0		0
Roof/Sewer Loan		0			0		3,000
					0		0
<b>Operating Group (Inc CE)</b>	<b>2,438</b>	<b>1,259</b>	<b>1,906</b>	<b>4,414</b>	<b>1,180</b>	<b>723</b>	<b>1,180</b>
Conference and Travel					100		100
Communications	732	570	991	3,295	420	619	420
Stewardship Campaign	280	274	376	218	100		100
Envelope Steward	703		480	612	500	104	500



Library, Photocopies					0		0
Mission and Service	0				0		0
Youth Group / Outreach					0		0
Resource Training	319	99	59	99	60		60
Photo Directory					0		0
<b>CE Operating</b>	<b>404</b>	<b>316</b>	<b>0</b>	<b>190</b>	<b>0</b>	<b>0</b>	<b>0</b>
Five Oaks Confirmation					0		0
VBS Expenses					0		0
Program Start-Up		316			0		0
Other	404			190	0		0
<b>Property - R&amp;M</b>	<b>15,197</b>	<b>16,667</b>	<b>18,542</b>	<b>18,116</b>	<b>21,140</b>	<b>14,679</b>	<b>18,800</b>
Dumpster	1,261	1,244	1,496	1,500	1,850	1,660	0
Elevator	1,673	928	2,990	1,099	3,000	1,102	3,000
Fuel Surcharge		285	446	436	490	392	0
Furnace Repairs	919	3,348	1,761	1,584	1,500	1,584	1,500
Repairs and Maintenance	8,535	7,320	6,850	8,945	8,000	6,341	8,000
Snowplowing, Sanding	2,605	3,543	5,000	4,551	6,300	3,435	6,300
						164	
<b>Salary &amp; Benefits</b>	<b>125,617</b>	<b>128,030</b>	<b>131,578</b>	<b>142,626</b>	<b>147,435</b>	<b>148,073</b>	<b>151,109</b>
<b>Employee Benefits</b>	<b>17,683</b>	<b>18,545</b>	<b>21,166</b>	<b>23,227</b>	<b>25,402</b>	<b>24,753</b>	<b>26,185</b>
CPP	3,238	3,314	4,183	4,433	4,616	4,661	4,934
EAP	-	0	0		0		0
EI	2,318	2,046	2,109	2,111	2,099	2,095	2,120
Group Insurance	3,957	4,834	5,969	7,026	7,982	7,980	8,172
ER Pension	8,169	8,351	8,905	9,657	10,066	10,017	10,305
EE Pension							0
Employer HST on Group	0				639		654
<b>Utilities</b>	<b>12,527</b>	<b>12,394</b>	<b>12,880</b>	<b>12,393</b>	<b>14,262</b>	<b>11,747</b>	<b>13,343</b>
Gas	5,089	5,907	6,370	6,423	7,019	5,948	6,500
Hydro	3,114	2,609	2,064	2,057	3,000	1,984	2,600
Phone	2,899	2,452	2,531	2,350	2,500	2,360	2,500
Water	673	595	1,033	714	772	709	772
Internet	752	831	881	850	971	746	971
<b>Capital Projects</b>	<b>10,335</b>	<b>0</b>		<b>38,541</b>		<b>24,723</b>	<b>0</b>
<b>Worship &amp; Music</b>	<b>4,120</b>	<b>4,128</b>	<b>3,952</b>	<b>4,723</b>	<b>6,382</b>	<b>2,257</b>	<b>7,300</b>
Baptism	117	0	115		150		0
Communion	0	49		68	50		0
<b>Music</b>	<b>1,778</b>	<b>1,034</b>	<b>1,814</b>	<b>2,725</b>	<b>3,032</b>	<b>1,250</b>	<b>5,350</b>
Guest Performers	0		150	375	500	575	600

Junior Choir	0				0	0	0
Piano and Organ Maintenance	835	716	460	1,472	1,000	125	3,200
Senior Choir	489	319	832	346	1,000	0	1,000
Licences	454		372	532	532	550	550
Other							0
<b>Special Events</b>	<b>373</b>	<b>166</b>	<b>161</b>	<b>156</b>	<b>500</b>	<b>325</b>	<b>100</b>
Good Friday	0				0		0
Pancake Breakfast							0
Anniversary	58	79		46	500	252	0
Thanksgiving					0		100
Christmas	215				0		0
Home Week Parade					0		0
Child Care					0		0
Other	100	88	161	110	0	73	0
					0		0
<b>Worship</b>	<b>1,852</b>	<b>2,878</b>	<b>1,861</b>	<b>1,774</b>	<b>2,650</b>	<b>682</b>	<b>1,850</b>
Bulletins & Supplies	150	794	558	218	250	64	0
Organist Supply	325	750	575	550	750	375	750
Pulpit Supply	1,000	875	500	750	1,400		1,000
Sound System	170	10	28	256	250	98	100
<b>Worship - Other</b>	<b>208</b>	<b>449</b>	<b>200</b>	<b>0</b>	<b>0</b>	<b>145</b>	<b>0</b>
Candles	0	52	21		0		0
Miscellaneous	208	397	179		0	145	0
Discernment	321				0		0
Ministerial Search/Support	0				0		0
Sabbatical Relief			3,450				
<b>Total Donations</b>	<b>174,852</b>	<b>175,569</b>	<b>190,786</b>	<b>188,442</b>	<b>188,034</b>	<b>200,985</b>	<b>148,855</b>
<b>Total Expenses</b>	<b>190,006</b>	<b>180,371</b>	<b>193,104</b>	<b>238,092</b>	<b>208,103</b>	<b>218,927</b>	<b>203,963</b>
<b>Net Operating Position</b>	<b>-15,154</b>	<b>-4,802</b>	<b>-2,318</b>	<b>-49,650</b>	<b>-20,069</b>	<b>-17,942</b>	<b>-55,108</b>

