

# **ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021**



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***St. Paul's United Church, Ajax***

***2021 Annual Report***

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# ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

## CHURCH STAFF AND COMMITTEE CONTACTS

Minister	Rev. Cordelia Karpenko
Administrator	Catharine Ottaway
Director of Music	Michael Morgan
Custodial Services	Jennifer Cree
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	
Lay Visitor Team	Stuart McLean
Prayer Shawl Ministry	Heather Owen

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# ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

## Minister's Message

Dear Friends,

The Year of Our Lord 2021 was again a tumultuous year. None of us could have predicted the challenges we've faced. We began the year hopeful. I, that the advent of the Covid vaccine would bring the end of the pandemic. Instead, we've faced the fourth and fifth waves. The delay in returning to meeting in our church building has also been very difficult. The frustration of having events interfere each time a target was set has been huge.

Despite these challenges, the Spirit has been active with us over the last twelve months, and St. Paul's has thrived in so many ways.

I want to thank all those whose offering of time, talent and treasure has helped the work of God to continue at St. Paul's over the last year.

In that time fundraisers have been held, new tenants have been welcomed, stable internet has been established throughout the building and plans have begun for an updated audio/visual system. Worship has continued each week online, and huge thanks are due to those who have volunteered their help. It takes a great deal of work to make it happen each week.

Bible Discussion, the Friday Drop-In, Prayer Shawl, Book Club and other activities have all continued and have allowed us to maintain our relationships with each other over the last year.

My own work has been varied. I have continued to lead Bible Discussion and host the Friday Drop-In each week.

I prepared and led weekly worship which included choosing scripture, choosing or writing the prayers, picking the hymns in consultation with the Music Director, studying the scripture and writing the sermon. I also prepared special services such as Ash Wednesday, Maundy Thursday, Good Friday and Christmas Eve which included writing and illustrating the story for the 7:00 pm Christmas Eve service.

I continued in my role as acting Chair of council, regularly attended meetings of the Worship Committee, the Reopening Committee and the Partnering Committee. I also consulted with other committees as needed. Part of my role in all of these committees was staying abreast of the Covid situation including the most current epidemiology, Provincial and Regional restrictions and recommendations.

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I attended both the Spring and Fall Meetings of the East Central Ontario Regional Council. Meetings ran over two days via Zoom and were very informative.

I spent time providing tech support for various church activities.

Pastoral Care occurred primarily via telephone and internet due to Covid, and I am grateful for the technology that allowed me to keep in touch with folks. I was able to attend the dedication of the Louise Johnson Parkette in honour of Louise's 100<sup>th</sup> birthday, in person. I was so glad to be there and see everyone.

All in all, it has been a very full year even if it has been an unexpected one.

I look forward to our journey together in 2022.

*Yours in Christ*  
*Rev. Cordelia*

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## From the Chair of Congregation

**Hebrews 10:24-25** - *“And let us consider how to stir up one another to love and good works, not neglecting to meet together, as is the habit of some, but encouraging one another, and all the more as you see the Day drawing near.”*

This marks the end of the sixth year since you so graciously extended your faith in my abilities to act as your Chair of Congregation. And 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.

This has been another challenging year as we continued to grapple with the ongoing and dynamic nature of living in a world that is managing through a Global Pandemic. We haven't been able to worship in person all year, but we continued meeting virtually as a church family using Zoom throughout the year. This had the added benefit of enabling those who might not have been able to attend our Sunday worship in person to still attend virtually if they chose. And we continue to get great attendance, averaging approximately 60 devices connecting into our Zoom worship services every Sunday. And although I won't highlight any specific people because I'd inadvertently miss someone, I did want to take a moment to thank everyone who was involved in pulling together our Sunday worship services each and every week. They say it takes a village, but in this case it takes a church family to make all this happen. You are all such a blessing to St. Paul's.

During our 2021 Annual General Meeting in February, the Chair of Finance, Robert Hunt, had the unfortunate task of delivering some very sobering financial updates to our congregation. Based on 2021 budget projections, it looked as though we'd be running a deficit of somewhere around -\$52,000. Even worse, it looked like we might exceed our Line of Credit in the May time-frame and no longer be able to pay our bills going forward. Thankfully, God had a different plan and that didn't happen. Through the efforts of the Finance Committee, Dave Eagleson and Cathy Mullen, we were able to qualify for the COVID Emergency Relief Wage Subsidy program throughout the year. At the same time, everyone within St. Paul's stepped up, and we exceeded our donation budget forecast, while also paying off our roof loan. The UCW hosted a Virtual Market which raised \$1,600, allowing the UCW to continue to be very generous with their donations back to the church. We welcomed Impact Village into our building as a new tenant resulting in some much needed Facility Donations starting in the summer. So as of writing this, it now looks as though we're going to end the year with somewhere around \$10,000 in the bank. This is even more amazing when you consider that through the extraordinary efforts of some incredibly talented volunteers, we also completely renovated the downstairs washrooms and connecting hallway. Well done everyone!

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This year was also marked by some very significant milestones for our church employees as well. Lois Craig retired after 26 wonderful years as our Music Director. Music is such a joyous part of our worship service, and Lois always did such a fantastic job guiding and coordinating such talented people each week. She was an institution unto herself. Lois will be very much missed by everyone at St. Paul's. Gord Ottaway also announced he would be moving into a much deserved retirement after acting as our Fee-For-Service contractor for a number of years. Gord did a great job keeping our facilities cleaned and sanitized. Of course, this became even more important because of all the COVID restrictions that have been in place for the past couple of years. I want to wish both Lois and Gord all the best as they move into this new chapter of their lives. You will be missed and you will be forever in our hearts!

Finally, I want to thank Tom and Bernie Rosebush for once again 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. 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. I wish to thank each and every one of the people who offer up their time, talent, and treasure 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 2022. My goal is always to make sure we are sharing interesting, pertinent, and relevant information during our congregation meetings to keep you informed and make good use of your time. But please let me know if you have any concerns, 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.

Blessing 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 2021. We remember them with love and thankfulness.

Yvonne Bosch – April 13, 2021

Marion Alexander – June 29, 2021

Allan Snelling – July 10, 2021

Arlene McKnight – September 16, 2021

Eileen Philp – September 27, 2021

Bernice Eaglen – December 18, 2021

There are people who passed away previous to 2021, that we were not aware of.

Lois Coy - April 14, 2019

Ileene Grey – March 29, 2020

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## **Annual General Meeting of St. Paul's United Church, Ajax, Ontario**

**Sunday, February 7, 2021 10:30 a.m. Three Segments incorporated into Worship**

**FIRST SEGMENT:** Chair of Congregation, Stuart McLean, welcomes and calls the Annual General Meeting over Zoom to order at 10:52 a.m. to address important topics 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. Everyone who provided content and contributed to the activities and events highlighted in the Annual Report. The Council for helping review and finalize the Agenda. The people who agreed to raise and second motions in advance to help with the flow of the meeting. Those who will be sharing updates during the meeting. And Rev. Cordelia for sharing the slides.

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, reminds everyone to keep God at the center and in any actions we take.
- Negative Permissions; Stuart reminds the congregation to notify him 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
- Review of amendments to the Annual Report
- And the Adoption of Minutes for 2020 Congregation Meetings.

**Motion #1. 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. Carried.**

**Motion #2. Adoption of Agenda: Moved by Linda Westendorp, seconded by Brad Sherwin, to accept the agenda for the February 7, 2021 Annual General Meeting as distributed through the NewsFlash emails and being displayed on the screen in Zoom. Carried.**

**Prayers for Passed on Members:** The Rev. Cordelia Karpenko, gave devotion to those members of St. Paul's United Church Ajax who passed on throughout 2020. The Chair thanks Rev. Cordelia.

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**Amendments to Annual Report:** Congregation Chair, Stuart McLean, walked through Amendments received for the 2020 Annual Report:

- Page 12 – Motion # 6 – Lawrence should read Lawrance
- Page 13 – Motion # 11 – Lawrence should read Lawrance
- Page 13 – Motion # 14 – “Stuart thanks everyone for attending”, should be on a separate line and not part of the Motion.
- Page 15 – First Paragraph – should include Katie Cronin-Wood as part of the group who met with the Town of Ajax.
- Page 44 – UCW Financial Statement
  - Expenses – Miscellaneous should read \$47.40
  - Expenses – Special Projects should read \$605.89
- The 2021 Budget reviewed by the Chair of Finance, Robert Hunt, during the Finance Update had been updated since the version that was submitted into the Annual Report. Unfortunately, the version that was displayed during the meeting had some calculation errors. The updated and corrected version follows, starting on the next page:

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ATTN: I found a bug in my software that caused calculation errors. With some technical help, we were able to diagnose, find and repair it. Sorry for any confusion this software bug has caused

St. Paul's Ajax Review 2020 and Budget 2021	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Budget 2021
<b>Donations</b>						
Facility Donation	16,755	18,904	19,185	26,193	12,160	0
Fundraising	3,344	6,268	13,693	4,766	2,849	0
In	3,853	-576	14,957		2,849	0
Out	-509	6,843	-1,265			0
	-					
Investment	4,398	4,800	4,803	4,206	4,502	4,704
Miscellaneous Income	8,947	7,529	7,285	8,374	43,451	20,447
PayPal						10,000
Other incl bequest fund, GST/HST		7,529	7,285	1,785	43,451	10,447
Offerings	137,408	134,069	139,820	139,117	134,024	136,408
Envelopes	134,561	131,025	136,789	136,716	133,753	134,563
Loose	2,847	3,044	3,031	2,401	270	1,845
UCW	4,000	4,000	6,000	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>200,985</b>	<b>161,559</b>
<b>Expenses</b>	<b>Actual 2016</b>	<b>Actual 2017</b>	<b>Actual 2018</b>	<b>Actual 2019</b>	<b>Actual 2020</b>	<b>Budget 2021</b>
Bank and Service Charges	1,550	1,740	1,695	1,554	1,670	1,500
National Assessment	4,518	4,604	4,547	5,064	5,064	5,064
Insurance	4,908	5,285	5,285	5,369	6,187	7,402
Miscellaneous aNd Archives	20	80	378	284		
Office	3,493	3,913	3,207	4,612	3,487	5,488
General	433	727	564	771	1,386	1,688
Photocopier	3,060	3,185	2,643	3,841	2,101	3,800
Non Property Paid From Capital	4,747	2,074	5,487	200	0	0
Minister's Travel						0
Finance	215	198	198	198	316	250
Staff Travel		0				0
Roof/Sewer Loan		0				3,000
						0
<b>Operating Group (Inc CE)</b>	<b>2,438</b>	<b>1,259</b>	<b>1,906</b>	<b>4,414</b>	<b>723</b>	<b>1,180</b>
Conference and Travel						100
Communications	732	570	991	3,295	619	420
Stewardship Campaign	280	274	376	218		100
Envelope Steward	703		480	612	104	500
Library, Photocopies						0

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St. Paul's Ajax Review 2020 and Budget 2021	Actual 2016	Actual 2017	Actual 2018	Actual 2019	Actual 2020	Budget 2021
Mission and Service	0					0
Youth Group / Outreach						0
Resource Training	319	99	59	99		60
Photo Directory						0
<b>CE Operating</b>	<b>404</b>	<b>316</b>	<b>0</b>	<b>190</b>	<b>0</b>	<b>0</b>
Five Oaks Confirmation						0
VBS Expenses						0
Program Start-up		316				0
Other	404			190		0
<b>Property - R&amp;M</b>	<b>15,197</b>	<b>16,667</b>	<b>18,542</b>	<b>18,116</b>	<b>14,679</b>	<b>18,800</b>
Dumpster	1,261	1,244	1,496	1,500	1,660	0
Elevator	1,673	928	2,990	1,099	1,102	3,000
Fuel Surcharge		285	446	436	392	0
Furnace Repairs	919	3,348	1,761	1,584	1,584	1,500
Repairs and Maintenance	8,535	7,320	6,850	8,945	6,341	8,000
Snowplowing, Sanding	2,605	3,543	5,000	4,551	3,435	6,300
Covid-19 Supplies					164	
<b>Salary &amp; Benefits</b>	<b>125,617</b>	<b>128,030</b>	<b>131,578</b>	<b>142,626</b>	<b>148,073</b>	<b>151,046</b>
<b>Employee Benefits</b>	<b>17,683</b>	<b>18,545</b>	<b>21,166</b>	<b>23,227</b>	<b>24,753</b>	<b>26,184</b>
CPP	3,238	3,314	4,183	4,433	4,661	4,934
EAP	-	0	0			0
EI	2,318	2,046	2,109	2,111	2,095	2,120
Group Insurance	3,957	4,834	5,969	7,026	7,980	8,172
ER Pension	8,169	8,351	8,905	9,657	10,017	10,305
EE Pension						0
Employer RST on Group	0					654
<b>Utilities</b>	<b>12,527</b>	<b>12,394</b>	<b>12,880</b>	<b>12,393</b>	<b>11,747</b>	<b>13,343</b>
Gas	5,089	5,907	6,370	6,423	5,948	6,500
Hydro	3,114	2,609	2,064	2,057	1,984	2,600
Phone	2,899	2,452	2,531	2,350	2,360	2,500
Water	673	595	1,033	714	709	772
Internet	752	831	881	850	746	971
<b>Capital Projects</b>	<b>10,335</b>	<b>0</b>		<b>38,541</b>	<b>24,723</b>	
<b>Worship &amp; Music</b>	<b>4,120</b>	<b>4,128</b>	<b>3,952</b>	<b>4,723</b>	<b>2,257</b>	<b>7,300</b>
Baptism	117	0	115			0
Communion	0	49		68		0
<b>Music</b>	<b>1,778</b>	<b>1,034</b>	<b>1,814</b>	<b>2,725</b>	<b>1,250</b>	<b>5,350</b>
Guest Performers	0		150	375	575	600

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Junior Choir	0				0	0
Piano and Organ Mainten	835	716	460	1,472	125	3,200
Senior Choir	489	319	832	346	0	1,000
Licences	454		372	532	550	550
Other						0
<b>Special Events</b>	<b>373</b>	<b>166</b>	<b>161</b>	<b>156</b>	<b>325</b>	<b>100</b>
Good Friday	0					0
Pancake Breakfast						0
Anniversary	58	79		46	252	100
Thanksgiving						
Christmas	215					0
Home Week Parade						0
Child Care						0
Other	100	88	161	110	73	0
						0
<b>Worship</b>	<b>1,852</b>	<b>2,878</b>	<b>1,861</b>	<b>1,774</b>	<b>537</b>	<b>1,850</b>
Bulletins & Supplies	150	794	558	218	64	0
Organist Supply	325	750	575	550	375	750
Pulpit Supply	1,000	875	500	750		1,000
Sound System	170	10	28	256	98	100
<b>Worship - Other</b>	<b>208</b>	<b>449</b>	<b>200</b>	<b>0</b>	<b>145</b>	<b>0</b>
Candles	0	52	21			0
Miscellaneous	208	397	179		145	0
Discernment	321					0
Ministerial Search/Support	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>200,985</b>	<b>161,559</b>
<b>Total Expenses</b>	<b>190,006</b>	<b>180,371</b>	<b>193,104</b>	<b>238,092</b>	<b>218,927</b>	<b>214,373</b>
<b>Net Operating Position</b>	<b>-15,154</b>	<b>-4,801</b>	<b>-2,318</b>	<b>-49,650</b>	<b>-17,942</b>	<b>-52,814</b>

**Motion #3. Adoption of the Congregation Minutes as part of the Annual Report for 2020: Moved by Stuart McLean, seconded by Crystal Ojala-McLean to adopt the minutes of the Annual General Meeting of February 2, 2020, the regular Congregation Meeting of May 10, 2020, and the regular Congregation Meeting of November 8, 2020 of St. Paul's United Church as printed in the Annual Report and as captured through the Amendments reviewed today. Carried.**

**SECOND SEGMENT:** Agenda items consist of updates and setting the 2021 financial goal for the Mission and Service committee. Ongoing Business updates. A recap of the 2020 budget, and a review of the 2021 budget from the Finance Committee. And finally, approval of the 2020 Annual Report as the official document of St. Paul's United Church, Ajax.

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**Mission and Service Report:** On behalf of the national body of Mission and Service, Wendy Mason, highlight that our 2020 Mission and Service giving's came in very close to our target at \$15,127. She then moved a motion to set the 2021 Mission and Service target for St. Paul's United Church, Ajax. The Chair thanks Wendy.

**Motion #4. Moved by Wendy Mason, seconded by Helen Dowse, that the target total for Mission and Service be set at \$16,000.00 for 2021. Carried.**

### **Ongoing Business:**

**Driveway Update** – The Chair of Trustees, Dave Eagleson, let everyone know that the widening of the south exit driveway has been completed, and now conforms to town driveway standards. Dave also cautioned everyone to be careful when exiting the south driveway, because the new fence that has been installed next door impedes visibility somewhat. Wendy Mason suggested we may want to install either a caution sign or a stop sign to remind everyone to be careful. Dave thought that was a good idea and will look into it. The Chair makes a special call out and thank you for all the work Dave has led while resolving our various facility issues throughout 2020, including the driveway widening.

**Virtual Market** – Karen Strong provided an update on the Virtual Market, and thanked everyone who contributed and participated. Karen also gave special thanks to Catharine Ottaway, for compiling and distributing the list of goods every week. Karen mentioned that when they came up with the idea of a Virtual Market, they were hoping to raise as much as \$1000. But through the generosity of time, talent and treasure, the Virtual Market made just over \$1600, which was fantastic. And when asked, Karen said they are looking at potentially hosting another Virtual Market maybe again in March. The chair thanked Karen for her update.

**“Being the Church” during COVID-19** – The Chair of Worship and Music, Linda Westendorp, provided the following overview of how St. Paul's responded to the COVID-19 restrictions throughout the year:

We celebrated our 70<sup>th</sup> anniversary on March 1, 2020 with Rev. Karen Smart as our guest speaker. The service was followed by a buffet luncheon with an opportunity to visit with members past and present.

Two weeks later we went into lockdown as the church building closed its doors due to COVID-19. As I write this in January of 2021, we are still in lockdown. Our worship

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committee discussed several options for worship, and settled on the Zoom platform. This enables our members to join us each Sunday morning remotely via telephone or computer. The feeling of community is very important, and we enjoy the ability to visit with friends and neighbours following the service in the breakout rooms. Our numbers have remained consistent, and Rev. Cordelia is so proud of all of you.

She regularly makes phone calls to our members to check in and stay in touch. She prepared a special booklet for the Advent season and managed to bring the warmth of the Christmas season into our homes. Both Rev. Cordelia and her mother created a lovely story to share with us on Christmas Eve. She continues to share the sacrament of communion with us each month remotely from her home.

Catharine Ottaway has worked tirelessly to provide us with the bulletin each week, which includes the lyrics to our hymns and the scripture readings. She has co-ordinated the roster of volunteers needed to read. Through the weekly Newsflash Catharine shares all of the pertinent information regarding meetings and services via Zoom.

Since that time the choir has had to be creative as well. In the beginning Lois was singing all of the hymns by herself in her home. Over the summer we had guest soloists during her vacation time. We have met weekly since September, 2020, but rehearse with microphones turned off, all alone in our homes. Lois continues to provide her leadership and encouragement in these stressful times. She leads us through the warm-ups, plays the hymns on her piano and sends us recordings each week with which to practise. Then each person in the choir records their own voice on an audio file, sends it to Pam George in London ON where she magically transfers those files to one recording which is presented on Sunday morning. The breakout rooms allow us to practice with our section members, and try to critique each other's performance.

We long for the day when we can return to our church building and resume our worship services together. If the health care system enables us all to have the vaccines, we can plan to safely return to the church in September, 2021. Meanwhile our congregation remains committed to staying safe and staying connected. Thank you to everyone for their support during these difficult times.

**Minister's Report:** The Rev. Cordelia Karpenko shared a pie-chart showing a breakdown of how she spent her time throughout 2020. The breakdown of her time has remained relatively consistent through the pandemic, but how she does it has changed. 35% of her time was spent on Worship and its preparation. 20% on Pastoral Care. 20% on Evangelism and Outreach. 20% on Education and Nurturing. And 5% of her time was spent on Fellowship. Cordelia also highlighted that she spent a lot of time educating people on the use of Zoom and helping trouble shoot issues.

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The Rev. Cordelia highlights that on the Blog section of our St. Paul's website, she will include posts relating to Black History Month, some of which will come from the National Church. She also highlighted that the Region approved our new Governance structure just before we went into lockdown. But our Church Council decided we had enough new things to manage through without introducing a new form of governance on top of it. So we will continue operating in our current structure until we get through the pandemic.

The Chair thanks The Rev. Cordelia for everything she has done for St. Paul's throughout what was a very challenging year.

**2020 Budget:** Chair of Finance, Robert Hunt, walked through some graphs showing a breakdown of the actuals from the 2020 budget as highlighted in the Finance Update in the Annual Report. Robert highlighted that we are still supporting the principle building even though we can't physically go there and we spent \$26,426 on property repairs, utilities and stuff like that. Total Givings were \$142,364 for the year, which is right up there with previous years, and included \$8,300 that came in from PayPal. Total donations from all sources was \$200,985, which includes the Givings, \$8000 for a large GST refund, and \$4000 in donation from the UCW. Our large donation sources were, 67% for offerings, 22% for miscellaneous (which includes our asset sale, \$5,000 from the Builder next door, plus the Town of Ajax refund for sewer reconnection fees). Our largest expense items were 74% for salary and benefits, 10% for property, 6% for utilities, and 3% for insurance. Our original 2020 budget forecast was for a -\$20,000 deficit. But despite the fact that we lost 50% of our facility donations because we could no longer go into our building, our financial position was actually \$2,000 better than our original forecast. Our ending bank balance in the general account at the end of 2020 was \$5,315. Through 2020, we have received \$6,189 for the Raise the Roof campaign which is at 95% of target, and we received total capital donations of \$8,340. The Capital Account has \$6,000 allocated for the storm sewer, \$4,069 for the roof loan, and \$11,504 available to the congregation.

**2021 Budget - Approval of Annual Report:** Chair of Finance, Robert Hunt, provided a detailed review of a revised 2021 budget forecast based on incremental cost savings that were put forth after the original budget forecast was submitted into the Annual Report. The revised forecast is showing a negative deficit of -\$46,000. This is mainly because we are expecting a significant reduction in facility donations since we are not currently allowed in our building. We also have to start paying back the sewer loan in September, at a cost of \$750/month. Salary and benefits account for 95% of our anticipated revenues,

but we're not anticipating any capital projects this year. Also, the funds for Worship and Music includes costs to repair and retune the organ, which broke down during the Caribbean Mass last year.

## **ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021**

Robert then provided some great news. The closing balance in the general account at the end of January has gone up to \$16,273. This is mainly because we received \$11,000 in payroll support from the Federal Government due to the efforts of Dave Eagleson, which was not included in the budget forecast. Dave also highlighted that he'll continue submitting for the Federal Government Wage Subsidy program throughout the year as long as the program is open and provided we qualify.

A healthy discussion ensued, where the Finance team helped address questions from the congregation. The concern was whether we should approve such a large deficit budget. But as our Regional Council Representative Bill Sheaves clarified, we have to approve the budget because that is our authority to spend money on behalf of our church. So regardless of the size of the deficit, we still need to approve the budget. And after we approve the budget, we can then get to work on resolving the deficit concern.

**Motion #5. Moved by Wendy Mason, seconded by Robert Hunt, that the 2020 Annual Report be accepted as the official document of St. Paul's United Church, Ajax. Carried.**

**Motion #6. Moved by Dave Eagleson, seconded by Michael Morrison, to authorize the Finance Committee to access unrestricted funds in the Memorial Fund and the Planned Giving Fund to support the general operating account as required throughout 2021. Carried.**

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

**Retirees and Farewells:** The Rev. Cordelia Karpenko, and Chair of Congregation, Stuart McLean, let everyone know that they haven't received notice of anyone retiring. So they thanked everyone in leadership positions for agreeing to stay on for another term.

The Rev. Cordelia then provided a farewell message for the Sunshine Nursery, who permanently closed their doors because of the COVID restrictions after decades of looking after the children for Ajax, educating them and helping them grow. This marks the passing of a very special relationship and they will certainly be missed. The Rev. Cordelia then thanked everyone who contributed to the gift for Suzanne, which was delivered on behalf of St. Paul's.

**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. This is

## **ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021**

particularly impressive, given all of the challenges, restrictions, and learning curves we've had to manage throughout this past year. The Chair thanks The Rev. Cordelia for her kind words.

**Nominations:** Wendy Mason, Treasurer, led the discussion around Nominations. All nominations to take effect at the rise of the Annual Congregational Meeting:

**Motion #7. Moved by Wendy Mason, seconded by Robert Hunt, that Bill Sheaves be nominated as St. Paul's Regional Council representative for a further 1 year term. Carried.**

**Motion # 8. Moved by Wendy Mason, seconded by Robert Hunt, that Helen Dowse be appointed to review the Treasurer's files and reports for 2021. Carried.**

**Motion #9. Moved by Wendy Mason, seconded by Robert Hunt, that Stuart McLean be nominated as Chair of the Congregation for a further 1 year term. Carried.**

**Motion #10. Moved by Wendy Mason, seconded by Robert Hunt, that David Eagleson, Wilma Brown and Tom Rosebush be nominated as a Trustee for a further 1 year term. Carried.**

The Chair thanks Wendy for leading the Nominations.

**Appeal: Filling Key Positions:** The Rev. Cordelia Karpenko, made a special appeal to have everyone give prayerful consideration for The Chair of Council. The Rev. Cordelia has been acting in this role for the past year, and although it's technically allowed, it's not ideal because it means Cordelia is playing a dual role during each of the Council meetings. The Rev. Cordelia also asked everyone to give prayerful consideration to joining one of the many active committees we have within our church.

**New Business from the Floor:** Stuart McLean, Chair of Congregation asked if there was any new business from the floor.

**YouTube Professional:** The Chair of Worship and Music, Linda Westendorp, lets everyone know that it has come to her attention that the musical recordings posted on YouTube each week are of poor quality and often distorted. As a result, the Worship and Music Committee are looking to purchase a copy of Zoom Professional with original

## **ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021**

sound. It will cost \$20 US per month and will hopefully make a significant difference to the quality of sound in our recordings. The funds will be accessed from the sound system budget.

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

**Motion #11. Stuart McLean asked Wendy Mason to signal to formally close the Annual General Meeting at 12:50pm and continue with the rest of our Worship Service.**

Stuart thanks everyone for attending.

**Next Regular Congregational Meeting:** June 2021.

Respectfully submitted,

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Chair of Congregation,  
Stuart McLean

# ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

Sunday, June 6, 2021 Regular Congregation Meeting  
St. Paul's United Church, Ajax, Ontario  
11:26 a.m. Via Zoom Meeting

**Welcome and Call to Order:** Congregation Chair, Stuart McLean, calls the meeting to order and welcomes everyone to the Zoom Meeting.

Stuart begins by highlighting a graphic that has been included in our Sunday Worship Bulletin for a number of weeks, stating that "St. Paul's United Church acknowledges that the land on which we gather is the traditional territory of the Anishinaabe Mississauga, adjacent to The Mississaugas of Scugog Island First Nation, and in the territory covered by the Williams Treaty."

Stuart then goes on to thank everyone who helped prepare for the meeting, including the council for helping with the agenda, those who will be presenting materials, and Rev. Cordelia for sharing the slides and hosting the Zoom Meeting.

**Holy Manners:** Reverend Cordelia reminds the congregation to observe "The Holy Manners" and keeping God at the center of everything we do, which is appreciated by those in attendance.

**Negative Permissions:** Chair reminds to the publishing of the Negative Permissions waiver available for those who do not want their full name published in the Annual Report that gets posted on the website.

**Motion #1. Voting Rights: Motion for All to Vote: Moved by Linda Westendorp, seconded by Wendy Mason, 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.**

**Motion #2. Adoption of Agenda: Moved by Brad Sherwin, seconded by Cathy Mullen, to accept the agenda for the June 6, 2021 Congregation Meeting as distributed through the NewsFlash emails and displayed on the screen in Zoom. Motion Carried.**

## **ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021**

**Financial Reports:** The Chair of Congregation, Stuart McLean, walked everyone through the slides that were created by the Chair of Finance Committee, Robert Hunt which provided a great update on the financial health of our church. So far this year, we have received \$100,222 in total donations, which represents an increase of \$20,199 versus last year, and we have also received a total of \$21,718 in CERB funding from the Federal Government. Stuart thanked Dave Eagleson for the great work he is doing on submitting the CERB applications each period which enables St. Paul's to access these CERB funds. Robert's slides then showed the original "rolling monthly forecast" that was shared during our Annual General Meeting in February, which forecasted a negative deficit of -\$15,142 by the end of June, which would have exceeded our Line of Credit, and a final balance of -\$40,611 by the end of December. Thankfully, because of the increase in total donations, and the funds we've secured through the CERB program, the updated "rolling monthly forecast" paints a much better picture. It is now showing a positive bank balance of \$17,364 by the end of June, and a projected deficit of -\$8,050 by the end of December. Needless to say, we are in a much better financial position than originally forecasted. But Robert also included slides highlighting that we had to secure a loan for \$43,195 to reconnect our storm water runoff to the Town sewer line, which we'll have to start paying back beginning in September at a rate of \$750/month.

**Re-Opening Group Update:** The Chair of Worship and Music, Linda Westendorp, provided the following update on the activities the Re-Opening Group have been leading on behalf of St. Paul's.

Our committee is comprised of Rev. Cordelia, Katie Cronin-Wood, Catharine Ottaway, Brad Sherwin, Wilma Brown and Linda Westendorp (chair). We meet monthly as we prepare to re-open our building in the fall. With the current rate of vaccinations, this is a real possibility. We are reviewing the projects needed to complete in order to get ready. There will be three levels of re-opening 1- staff, 2- tenants and 3- the congregation. We will ensure that all safety protocols and procedures are in place to support the re-opening. It is a very exciting prospect and we hope you will join us when it is safe to do so. Please complete the recent Survey of Intentions that you received on May 28th via the Newsflash. The deadline for completion is June 18, 2021.

**Summer Worship Schedule and Holidays:** The Chair of Worship and Music, Linda Westendorp, provided the following update on the Summer Worship Schedule and Holiday planning for Rev. Cordelia and Lois.

We will continue meeting each Sunday via Zoom at 10:30 am during the summer.

## ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

Lois Craig will be taking her holidays during the month of July. Taylor Strachan will be playing for her for the first three weeks. Donna Barber will be substituting for Lois on July 25th. We are going to celebrate "Christmas in July" that day with a selection of pre-recorded carols and live music. Please plan to wear red and green and help us celebrate the season!

Rev. Cordelia Karpenko is going to be on holidays from July 26- August 25. Plans are underway for those weeks when she is away, and you will hear about them later in the summer.

**Minister's Update:** The Rev. Cordelia Karpenko, provide an update on the activities she's been supporting on behalf of St. Paul's United Church. Rev. Cordelia has been leading Zoom meetings for various activities throughout the Church such as our weekly Sunday Worship Service, Bible Study, Book Club, and weekly drop-in calls. She has also been supporting our numerous volunteers who have been supporting these Zoom activities as well. Rev. Cordelia highlighted that due to local health restrictions, she is still not able to perform in person Pastoral Care, so she continues to perform those duties over the phone and through email. Rev. Cordelia has also started planning Worship for the 2021-2022 church year, and highlighted that weekly Bible Study will continue until she goes on holiday at the end of July and she has short study groups planned for the fall.

Crystal Ojala-McLean asked if there were any updates from the Regional Council Meetings that took place at the end of last week. Rev. Cordelia said that East Central Ontario Regional is now officially an affirming Region, which means we openly welcome everyone from the LGBTQ2S+ community. And Bill Sheaves, our Regional Representative, highlighted that our Region is also actively working on developing an Anti-Racism Policy, which will be shared at a later date once it's completed.

**Celebrating You:** Reverend Cordelia shared a wonderful e-Card thanking St. Paul's for our lasting faith and discipleship. Rev. Cordelia also highlighted that we haven't met in person since March 15, 2020, which is when our church building was closed because of local health restrictions due to COVID-19. This forced us to make a number of adjustments to the way we worship, including having to learn how to use Zoom effectively so we can continue meeting virtually as a church body every week. But the Congregation really stepped up. We're averaging approximately 60 people attending our Sunday Worship Service each week. And as per the Finance Reports shared earlier, we've also met all our financial obligations, including completing critical work on

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the church. Rev. Cordelia thanked everyone for continuing to be an active, vibrant, and healthy congregation!

Rev. Cordelia then thanked Lois for all of the wonderful support she has provided, and the beautiful music she has shared over the past 26 years as Lois prepares to retire at the end of August. Lois received a number of thanks and lots of praise from all in attendance.

**New Business from the Floor:** The Chair, Stuart McLean, asked if there was any New Business from the Floor. Nothing was brought forward.

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

Respectfully submitted,

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Stuart McLean,

Chair of the Congregation

# ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

Sunday, October 24, 2021 Regular Congregation Meeting  
St. Paul's United Church, Ajax, Ontario  
11:31 a.m. Via Zoom Meeting

1. **Welcome and Call to Order:** Congregation Chair, Stuart McLean, calls the meeting to order and welcomes everyone to the Zoom Meeting.

Stuart starts by thanking everyone who helped prepare for the meeting. The council for helping pull together the agenda over 2 Council meetings. Those who agreed to raise and second motions in advanced. Those who will be presenting materials. Katie for editing and formatting the slideware, and Rev. Cordelia for sharing the slides and hosting the Zoom Meeting.

2. **Opening Devotion:** Reverend Cordelia leads the congregation in prayer with an Opening Devotion, asking for God's presence in our meeting to keep before us that the decisions we make during the meeting are done so for Your Church.

3. **Holy Manners:** Reverend Cordelia reminds the congregation to observe "The Holy Manners" and keeping God at the center of everything we do, which is appreciated by those in attendance.

4. **Negative Permissions:** Chair reminds everyone of the Negative Permissions waiver available for those who do not want their full names published in the Annual Report that gets posted on the website.

5. **Motion #1. Voting Rights: Motion for All to Vote: Moved by Grace Sheaves, seconded by Linda Westendorp, 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.**

6. **Motion #2. Adoption of Agenda: Moved by Cathy Mullen, seconded by Robert Hunt, to accept the agenda for the October 24, 2021 Congregation Meeting as distributed through the NewsFlash emails and displayed on the screen in Zoom. Motion Carried.**

7. **Financial Reports:** The Chair of Finance, Robert Hunt, walked everyone through an update against the ongoing financial health of our church. Givings are slightly above budget, and so far this year we have received \$159,418 in total donations, including \$27,316 in CERB funding from the Federal Government. Stuart thanked Dave Eagleson for the continued great work he is doing on submitting the CERB applications each period which enables St. Paul's to access these CERB funds. The committees continue to manage spending, with expenses below budget by \$13,000.

## ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

So far this year, we are running a \$11,542 surplus which resulted in a reconciled positive bank balance of \$15,891 at the end of September, and a positive projected balance of \$4,244 by the end of December. Needless to say, we continue to be in a much better financial position versus what was originally forecasted during our Annual General Meeting back in February. Robert also introduced the "Dig Down Deep" campaign which is focussed on paying back the loan we had to secure to reconnect our external drainage to the city sewer lines. Robert highlighted that we have already received \$7,945 in donations for this cause, and starting in September we had to begin paying back our loan at a rate of \$750/month.

- 8. Washroom and Hallway Renovation:** The Chair of Trustees, Dave Eagleson, provided an update on the renovations that were recently completed on the downstairs washrooms and hallway. The renovations are complete now, and are available for use. Dave shared pictures of the completed renovation, which shows a complete and amazing transformation of that space. Dave expressed a deep thank you to Renzo and Sharon Castellarin as well their son-in-law Matt who collectively led this effort. Dave also thanked Gord Ottaway and Jeff Wood for their contributions as well. Stuart thanked everyone for the wonderful work they did, which everyone agreed has significantly improved the downstairs washrooms and hallway space.
- 9. Partnering Opportunities:** The Chair of Trustees, Dave Eagleson, provide an update on Partnering Opportunities he's been working on behalf of St. Paul's to help increase our facility donations and improve our financial position going forward. Dave let the congregation know that St. Timothy's Presbyterian Church has run into financial challenges and has been forced to make the difficult decision to close their church and they have put their building on the market to sell. St. Timothy's approached St. Paul's based on our long-standing relationship with them regarding the possibility of using our building so they can continue their church life and keep their congregation together. St. Paul's formed a committee to work with folks from St. Timothy's to discuss the possibilities and logistics needed in support of this ask. And depending on the timing for when their building sells, St. Timothy's hopes to celebrate one last Christmas in their existing facility before joining us in our building in the new year. Dave then addressed questions from the congregation. Stuart thanked Dave for his update.
- 10. Staffing Update:** The Co-Chair of the Ministry and Personnel Committee, Cathy Mullen provided an update on recent staffing changes. Cathy highlighted that Lois Craig our Music Director, and Gord Ottaway our Fee For Service Contractor have both entered into well deserved retirements. Our M&P Committee, which comprises of Cathy Mullen, Brad Sherwin, June Martin and Elisabeth Perlikowski went to work to find suitable candidates for both of these positions. Cathy let the congregation know that at the beginning of September Jennifer Cree joined as the new Fee For Service Contractor. The M&P Committee, Robert Hunt representing the Finance Committee, Sharon Castellarin and Linda Westendorp representing the Worship and Music Committee, worked over the summer to search for a new Music Director. They placed Advertisements on various Church Musician websites, in Facebook,

## ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

and on various job posting sites. They received a number of responses and held auditions with various candidates. Unfortunately, Cathy informed the congregation that so far due to circumstances beyond their control, they have not been able to secure a candidate yet, but they will continue their efforts in hopes of finding someone soon. Cathy then addressed questions from the congregation. Stuart thanked everyone for their efforts, acknowledging how difficult this process is, especially with all the COVID restrictions in place.

- 11. Re-Opening Group Update:** The Chair of Worship and Music, Linda Westendorp, provided the following update on the activities the Re-Opening Group have been leading on behalf of St. Paul's.

The Re-Opening Group continues to meet regularly to keep pace with what is happening in our church building as well as in the region/province. Our projected date of re-opening on September 26th was pushed back because of the fourth wave of the coronavirus and the Delta variant.

Over the summer, many things transpired at St. Paul's. Two total bathroom renovations were completed in the basement under the capable leadership of Renzo Castellarin. Under the direction of Catharine Ottaway and Jennifer Cree, major projects were undertaken. The kitchen was thoroughly cleaned after an infestation of mice. Storage areas were cleared and reorganized. Mass quantities of garbage were removed. Linda extended many thanks to all of the volunteers who helped with these projects.

The Re-Opening Committee continues to monitor the statistics from the Durham Region health department and are encouraged by the reduction of cases in hospital. Some places of worship have re-opened, but in buildings that are newer than ours, with better air quality. Rogers has been called in to upgrade our Wifi within the church building, This is a first step in enabling a hybrid service in the future. Volunteers who serve as ushers will be contacted to ascertain their comfort level, and we must ensure that our protocols are in place before we can offer in-person worship.

Reverend Cordelia has drafted a policy statement which was approved by Council. And Catharine has finalized a document on our health and safety protocols. Both of these important documents are available for you to view online on our website. We will continue to update you when we have something new to report. Linda then thanked everyone for their patience during this difficult period, and gave special mention to the Re-Opening Committee acknowledging that no one really expected the restrictions to continue as long as they have.

- 12. 2021/2021 Planning:** The Reverend Cordelia, provided an update on the plans the Church Council are working on in support of 2021/2022 draft goals, which include the following items:

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- Create hybrid worship allowing for in person and virtual attendance at the same time
- Raising additional money to pay off the sewer loan faster
- Recruit a new Chair of Property or find an alternate way of organizing the property group.
- Complete an energy audit, and upgrade the HVAC systems while exploring the possibility of including AC in the sanctuary
- Restart fun fundraisers
- Set a community outreach/mission goal based on the needs of our area

Stuart thanked Rev. Cordelia for sharing these draft plans.

**13. Minister's Update:** The Rev. Cordelia Karpenko, provide an update on the activities she's been supporting on behalf of St. Paul's United Church. Rev. Cordelia has been leading weekly bible discussions and Friday Drop In chats are ongoing. Rev. Cordelia highlighted that due to local health restrictions, hospital visits are still not permitted by Lakeridge Health. As a result she is still not able to perform in person Pastoral Care, so she continues to perform those duties over the phone and through email. Rev. Cordelia has also started planning for Advent and Christmas is in progress.

Rev. Cordelia then provided an update from the East Central Ontario Regional Council, which held the bi-annual meeting last weekend. During these meetings Rev. Cordelia learned that assessments are going up, based on a revised formula that takes effect in 2022. Creation of the ECORC Communities of Faith (COF) Assistance Fund will support capital improvements, emergency repairs and upgrades to physical buildings or properties as well as ministry activities through grants or loans up to a maximum of \$5,000. A Regional staff person specialising in crisis work will be hired to support the Covenant Support Team. And a new policy has been released requiring ministry personnel to be fully vaccinated.

And finally, Rev. Cordelia provided an update from the General Council 43 Annual Meeting that took place yesterday. The biggest outcome was the creation of new Vision and Mission statements for the National United Church:

Vision: Spirituality. Bold discipleship. Daring justice.

Mission: Called by God as disciples of Jesus, the United Church of Canada seeks to be a bold, connected, evolving church of diverse, courageous, hope filled communities united in deep spirituality, inspiring worship, and daring justice.

Everyone was impressed with the Vision and Mission Statements, and thought they reflected who we are very well.

**14. New Business from the Floor:** The Chair, Stuart McLean, asked if there was any New Business from the Floor.

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There was a question about clearing the parking lot over the winter months, and everyone was reminded that because we now have tenants in our building we'll have to maintain the parking lot over the winter months this year. A second question was raised regarding the lighting in the parking lot, and it was confirmed that the timing for turning on and off the lights is set correctly for this time of year, and everyone thanked Steve Lomax for making the adjustments to the timers.

**15. Meeting Close:** Rev. Cordelia lead us in a closing prayer, and the meeting was adjourned at 12:42 pm.

Respectfully submitted,

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Stuart McLean,  
Chair of the Congregation

# ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

## 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 normally funded through special offerings on communion Sundays and donations from members of the congregation. Currently it is funded through regular PAR givings and through a special appeal made in October of 2021.

In 2021, we responded to three requests for emergency funds for groceries, medicine, clothing and transportation.

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 to cover the cost of grocery gift cards. 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 nine 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*

## Bible Study

What a joy! It is an enriching of the mind, an opportunity, a privilege really for me, to bring this segment to the Annual Report on behalf of the Bible Study Group. I hope I can bring it justice and express the great joy it brings in its gathering together on a weekly basis; some have been gathering for nine years now with Reverend Cordelia.

Originally, we gathered in person with face-to-face meetings; it's hard to believe that the Bible Study Group, have been meeting remotely now for nearly two years! Adaptive to this new way of doing things and in safety, the group has had the pleasure of meeting with the open invitation of discussing the structure led Bible study from St. Paul's United Church's Minister, Reverend Cordelia, with much welcome participation of the fruitful, inquisitive, group in attendance. We greatly appreciate the knowledge and resource

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experiences from the experienced members of the group. We've had the pleasure of various members joining to support the fruitful and lively discussions. Some are relatively new to the stories and authors of the Bible, like myself, however, one may thoroughly enjoy what scripture has to offer during worship on Sundays and readings are available any day of the week under service recordings through the church's website. <https://www.stpaulsajax.org>

A taste of the word during attendance perhaps, is much like a wonderful appetizer, (for those Christian-way-interest foodies out there) and one finds oneself interested in another bite! Reverend Cordelia and those in attendance warmly greet those coming to join; as together we look forward to the interesting exploration of the text brought to life for discussion and shared on the display screen. Upon sharing in this experience, a prepared chapter or section of the Bible is explored by the Minister and structured by the National Church lectionary. This, with the rare exceptions led by leadership staff and to the Minister's discretion to explore otherwise; for example, other particular sensitivities, highlights dependant on the needs of those in attendance, there may be a change of focus. As a new-comer, I also learned that, there were various books and different versions of the Bible! Welcomed and greatly appreciated is the expertise and background of our Minister's qualified study and interest to recap, bringing some of us (new to the subject at large) up to speed on this subject as to the various authors, gospel books and historical context knowledge and keen reference to the different times and places expressed in the Bible from its varied perspectives. All, and most of which, is warmly addressed, as we are blessed with the wonderful expertise and knowledgeable understandings from her structured, educational background to her depth in understanding the subject matter and history of the ages. Rev. Cordelia, to help provide a better understanding of what is written, through healthy context and careful clarification, explains how parts could be misunderstood or taken literally which could possibly be harmful and off-track. Misunderstanding would not benefit or nurture a healthy and enriching understanding of what is written in the different interpretations of the authors of the books nor to understanding proper context of the Bible itself in its various forms. We explore how the Bible can provide insight into our present daily lives and grow. We also have fun and grow in enthusiasm! The weekly fellowship of an epic book study (several books in fact as established here with this synopsis) from which quotes, scripture outlined are worked on, in order to assist clarification on how, in an authentic sense, that could be. Questions and discussions during Bible Study are no less lively! The interest in seeking the Word is here in the following verse:

The Temptation of Jesus, Matthew 4:4 (NIV) "Jesus answered, "It is written: 'Man does not live on bread alone, but on every word that comes from the mouth of God.'"

The Scripture, by its very nature, invites those who are finding their way through a Christian faith or interest thereof, is compelling in these different Bible perspectives. It is with a heart in gratitude and thanksgiving that we gather as a group together, celebrating the LORD, reading and carefully exploring, the context in which the word is

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written, and how we use it in what we do know. When there is need for appropriate clarification, together with all encompassing new learnings, we are enriched in this; working towards what the St. Paul's United Church's mission statement aims to try and do: in growing spiritually, experiencing the difference that God makes in our lives, and this is for starters, too; as well as those well on their way. During Bible Study, given the timeframe, sessions can be long or short versions in delivering these epic Biblical adventures and building upon that which some may have learned from Sunday School! The welcoming group, with Rev. Cordelia's cordial guidance, provides for those whom are new to scripture, as well as esteemed readers, interesting thought at all levels (just like yoga is exercise for your mind-body, this is for the mind!) and also for the heart, a provoking hour of study; with hopes for a spiritual twist for which we give Thanks to God!

It is most welcome, the experience one takes away, with the warmth, professionalism, and fruitful gifts shared when this group gathers. Come and see how one can become nourished through the WORD; (Thanks Be To GOD) a journey, as one explores different cultures through time and context. Thanks to our qualified Staff and their knowledgeable experience and service to the Bible Study circle gathered together in this new year!

*Respectfully submitted by,  
Crystal Ojala-McLean,*

# ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

## 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. 2022
Wilma Brown	Jan. 2022
Dave Eagleson (Chair)	Jan. 2022

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, 2021 - June 1, 2022 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		\$ 18
Mutual Funds	Fidelity Income Allocation	\$ 80,453
	TD Income Advantage	\$ 37,687
	Manulife Strategic Income	\$ 56,109
Total Market Value at December 31, 2021		\$174,267

During the year, a total amount of \$4,704 (housing allowance) was transferred to St. Paul's general account.

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

*Examined by Wendy Mason*

## **ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021**

### **Book Club**

In 2021, there were seven members in the Book Club, of which five met regularly over the ZOOM format. The monthly ZOOM meetings were augmented with an in-person socially distanced meeting in Marnie's backyard in August and a November meeting in the Fellowship Room under public health protocols.

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 discussing. The novels that we read in 2021 focused on overcoming family tragedy, cultural clashes and political turmoil. Throughout our discussions, we were empowered by the resilience exhibited by the characters in the novels.

Anyone interested in joining is welcome.

*Respectfully submitted by  
Susan Reed*

### **Canadian Blood Services**

Members of St Paul's, family members and friends, have been volunteering at the Blood Donor Clinic held at the Ajax Community Centre over the last several years.

We were not able to volunteer our services in 2021 due to the Covid -19 pandemic. Their processes changed and we could no longer help out.

As volunteers, our job was to greet and welcome donors, making sure that they moved to the correct area as they waited to donate blood. When donors were finished donating blood, we provided refreshments, always keeping a watchful eye on their well-being.

*Respectfully submitted by  
Diane Fleming*

# ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

## 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 of our services.

There were zero children baptized at St. Paul's in 2021.

There was one wedding ceremony performed by Rev. Karpenko.

We lost some very special people in 2021, and due to Covid 19 restrictions there were no funeral services performed by Rev. Karpenko. She performed three graveside services.

I sent out cards of sympathy, to members of the congregation and others in the community. We also sent Easter and Christmas Cards to our St. Paul's family as a way of keeping in touch.

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.

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.

Finally, I wish to thank June Martin and the rest of the M & P Committee for assisting with any concerns that came up.

Thank you for making St. Paul's such a pleasurable work environment.

*Respectfully submitted by  
Catharine Ottaway*

## ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

<b>Church Statistics</b>					
<b>Membership - December 31, 2020</b>	<b>Resident</b>		<b>Inactive</b>		
<b>Total 2020</b>	174		20		
<b>Membership Increase / Decrease in 2021</b>	<b>Inc.</b>	<b>Dec.</b>	<b>Inc.</b>	<b>Dec.</b>	
Received in 2021 by Transfer	0				
Received in 2021 by Profession of Faith	0				
Status changed from Inactive to Member	0				
<b>Total Resident Members Added</b>	<b>0</b>				
<b>Resident / Inactive Members Removed during 2021</b>					
By Death		6			
By Transfer		0			
By Request		0			
Status changed from Member to Inactive		5	5		
<b>2021 Total Resident Members</b>	<b>163</b>				<b>163</b>
<b>2021 Total Inactive Members</b>			<b>24</b>		<b>24</b>
<b>Total Resident and Inactive Members 2021</b>					<b>187</b>
Adherents					96
Baptisms					0
Weddings					1
Funerals					3
<i>Respectfully submitted by</i>					
<i>Catharine Ottaway</i>					

# ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

## Church School Financial Report

Opening Balance: January 1, 2021		\$ <u>790.26</u>
Income:	\$ <u>0.00</u>	
Expenses:	\$ <u>9.00</u>	
Closing Balance: December 31, 2021		\$ <u>781.26</u>

There are no unpaid expenses or outstanding receipts.

*Respectfully submitted by  
Marie Nesbitt*

## Communications

In 2021, we continued to make use of the numerous digital tools to communicate and engage with congregational members and attendees from near and far.

With the support of Robert Hunt, Dorothy Wilkins, Jeff Wood and Katie Cronin-Wood, recordings of our weekly Sunday Worship services and special hymns were posted to our YouTube channel each week – see

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

A review of the analytics, shows that our videos got 1,197 views in 2021 with the most popular being the June 5, 2021, posting of “What Does the Lord Require of You”, the June 13, 2021, posting of “Immortal, Invisible God Only Wise” and the April 4, 2021, posting of “Easter Sunrise 2021”.

The April 4<sup>th</sup> Easter Sunday Service also brought in the highest number of new visitors, meaning people who hadn't watch videos in the past. This may be an indication that inviting friends and family to join us at Easter had a positive response.

The St. Paul's website – [www.stpaulsajax.org](http://www.stpaulsajax.org) – continues to be our public face. In 2021, links to our website appeared in over 70,000 searches and were clicked on over

## **ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021**

2,000 times. The clicks were highest in the lead up to Christmas 2021, with the most popular searches being on the topic of White Gift Sunday. People visited the website using their desktops (998 clicks), Mobiles/Phones (992 clicks) and Tablets (108 clicks) and visited us from Canada, India, the United States and more.

Our public facing Facebook page is still up and running but it's been the private St. Paul's United Church Facebook group that has had the most traffic. With 90 members, this private group page has been used to share information on church happenings along with posts on vaccine availability, access to alternative health services and information on community supports. We received 34 requests to join the page and happily accepted seven, but declined and/or blocked the majority when we didn't recognize the requestor.

News Flashes were 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.

Thank you to Rev. Cordelia, Catharine Ottaway, SPUC Council, Dorothy Wilkins, Robert Hunt, Elisabeth Perlikowski, Bruce Cooper 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-chair

### **Envelope Steward**

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

In 2021, St. Paul's still had over 100 identifiable donors, down from 126 in 2020, but in the middle of the pandemic, this is wonderful. There were 120 expected donors, but 14 were not active so 106 donors supported St. Paul's through the mail, PayPal and drop-offs at the church.

#### **Envelope Donations.**

This year, total charitable donations were \$200,928.55. This was about \$14,500 higher than last year due to some large gifts to the General Operating and Capital funds. PayPal donations have been found to be very convenient and makes up about 5% of the total donations.

## **ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021**

Capital donations through the envelopes this year totalled \$39,163.91 including \$1,061 to complete the repayment of the roof loan, \$6,415 towards the sewer loan and \$10,000 towards repair of the lift.

M&S weekly donations were also higher this year at \$14,406.00

Outreach to the community totalled \$2,770 in the form of money to the Benevolent, Christmas families and the Food bank funds.

Details of donations by envelope types are given in the accompanying table "Annual Report Envelope Summary" and donations to specified activities are given in the accompanying table "YTD Total by Codes".

Blessings to all our donors who have strongly and faithfully supported our church as it readies itself for a future of sharing and community support.

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 2021.

*Respectfully submitted by  
Dorothy Wilkins*

# ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

## Annual Report Envelope Summary Year 2021

		<i>Qty Env</i>	<i>Wkly</i>	<i>Mthly</i>	<i>PAR</i>	<i>Other</i>	<i>Total</i>
<b>0 - 499</b>	\$ 0	14	\$0.00	\$0.00		\$0.00	\$0.00
	10 - 24	1				\$19.24	\$19.24
	25 - 50	2				\$75.00	\$75.00
	51 - 99	2	\$80.00		\$80.00		\$160.00
	100 - 199	3	\$140.00		\$300.00		\$440.00
	200 - 299	13	\$690.00	\$440.00	\$960.00	\$839.00	\$2,929.00
	300 - 399	2	\$360.00	\$310.00			\$670.00
	400 - 499	3	\$430.00		\$930.00		\$1,360.00
<b>500 - 999</b>	500 - 599	5	\$590.00		\$550.00	\$1,570.00	\$2,710.00
	600 - 699	7		\$600.00	\$2,530.00	\$1,290.00	\$4,420.00
	700 - 799	6	\$760.00	\$755.00	\$2,240.00	\$750.00	\$4,505.00
	800 - 899	3	\$805.00		\$1,732.00		\$2,537.00
<b>1000 - 1999</b>	1000 - 1099	3	\$1,097.00		\$1,025.00	\$1,000.00	\$3,122.00
	1100 - 1199	4	\$4,560.90				\$4,560.90
	1200 - 1399	9	\$1,375.00	\$1,280.00	\$8,760.00		\$11,415.00
	1400 - 1499	3			\$4,227.00		\$4,227.00
	1500 - 1599	3	\$1,573.00	\$1,550.00		\$1,500.00	\$4,623.00
	1600 - 1799	2			\$3,310.00		\$3,310.00
	1800 - 1999	4		\$1,831.00	\$5,654.00		\$7,485.00
<b>2000 - 10000</b>	2000 - 2999	14	\$7,095.00	\$2,000.00	\$21,955.00	\$2,300.00	\$33,350.00
	3000 - 3999	7		\$6,375.00	\$17,172.00		\$23,547.00
	4000 - 4999	1			\$4,925.00		\$4,925.00
	>5000	9		\$7,137.91	\$73,400.50		\$80,538.41
<b>Grand Total</b>		120	\$19,555.90	\$22,278.91	\$149,750.50	\$9,343.24	\$200,928.55

## ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

### *YTD Totals by Code*

#### *Database Year 2021*

<i>Description</i>	<i>Local</i>	<i>MS</i>	<i>Other</i>	<i>In Local</i>
	\$120,813.74	\$14,381.00	\$0.00	<input type="checkbox"/>
B Benevolent	\$0.00	\$0.00	\$935.00	<input type="checkbox"/>
C Capital	\$0.00	\$0.00	\$31,602.91	<input type="checkbox"/>
CR Capital-Raise the Roof	\$0.00	\$0.00	\$1,061.00	<input type="checkbox"/>
DD Dig Down Deep/Capital	\$0.00	\$0.00	\$6,415.00	<input type="checkbox"/>
E Easter	\$2,495.00	\$0.00	\$0.00	<input checked="" type="checkbox"/>
F Food Bank	\$0.00	\$0.00	\$345.00	<input type="checkbox"/>
HF Healing Fund (UCC)	\$0.00	\$0.00	\$25.00	<input type="checkbox"/>
I Initial	\$59.00	\$0.00	\$0.00	<input checked="" type="checkbox"/>
IA In Memory/M Alexander/	\$0.00	\$0.00	\$25.00	<input type="checkbox"/>
IB In Memory/Y Bosch/Musi	\$0.00	\$0.00	\$25.00	<input type="checkbox"/>
IS In Memory/A Snelling/Loc	\$50.00	\$0.00	\$0.00	<input checked="" type="checkbox"/>
K National Assessment	\$30.00	\$0.00	\$0.00	<input checked="" type="checkbox"/>
PB Paypal to Benevolent	\$0.00	\$0.00	\$10.00	<input type="checkbox"/>
PC Paypal to Capital	\$0.00	\$0.00	\$60.00	<input type="checkbox"/>
PL Paypal to Local	\$0.00	\$0.00	\$11,265.90	<input type="checkbox"/>
PZ Paypal to Auld Lang Syn	\$0.00	\$0.00	\$40.00	<input type="checkbox"/>
SI In Memory/A Snelling/Ca	\$0.00	\$0.00	\$25.00	<input type="checkbox"/>
SM St Paul's Market	\$0.00	\$0.00	\$653.00	<input type="checkbox"/>
T Thanksgiving	\$1,775.00	\$0.00	\$0.00	<input checked="" type="checkbox"/>
U U.C.W.	\$0.00	\$0.00	\$2,527.00	<input type="checkbox"/>
X Christmas	\$1,775.00	\$0.00	\$0.00	<input checked="" type="checkbox"/>
Y Christmas Family Special	\$0.00	\$0.00	\$1,480.00	<input type="checkbox"/>
Z Auld Land Syne Fund Rai	\$0.00	\$0.00	\$3,055.00	<input type="checkbox"/>
<i>Subtotal</i>	\$126,997.74	\$14,381.00	\$59,549.81	
<i>Grand Total</i>			\$200,928.55	

*Local = givens to local + givings in Other classified as local*

*MS = givings to M and S*

*Other = givings with codes not classified as Local*

# ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

## Finance Committee

What a year! As we prepare to come together via Zoom for the Annual Congregational meeting during the Worship Service on February 13, 2022, 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 2021. The results we are sharing with you today are a confirmation of the strength of the 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.

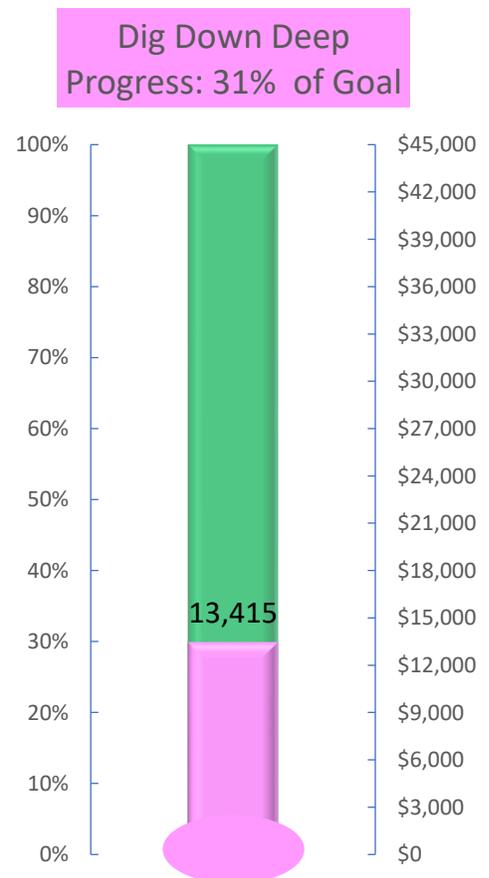
2021 was a year in which fundraising was again curtailed because of Covid-19 restrictions. Most of our normal fundraising plans and activities were cancelled. Additionally, our Facility Donations tenants were not allowed to meet in our building which negatively affected our rental income. Thankfully, we did receive over \$29,000 from the Federal Government. When looking at our total 2021 donations of \$227,730, we are thankful to everyone who gave prayerful consideration to their stewardship of St. Paul's in 2021.

Thank you! Thank you! Thank you!

Our total expenses in 2021 were \$216,841. As in 2019 and 2020, we had to make many improvements to our building last year. Our total expenses for those improvements was approximately \$35,000. We also paid off our roof loan!! We have already raised over \$13,000 of our "Dig Down Deep" campaign. A terrific start, but we will have to keep "digging" (pun intended). The total amount of this loan is just over \$43,000. Please help us get there.

Our building improvements have totalled almost \$100,000 over the last three years. We are asking you to continue your strong commitment to Stewardship at St. Paul's. The budget, that Council is putting before you for 2022 is another negative budget in the amount of **-\$3,607**. Shocking!, but what a change compared to the **-\$53,000** of last year.

In addition to asking you to increase your regular givings by the 2.5% proposed in the attached 2022 budget document, we are also asking you for your help and for your ideas for fundraising events this year. Hopefully Covid will abate somewhat in 2022 to the point where we can return to the lifestyles we enjoyed prior to the advent of this pandemic. 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



## ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

making that increase in your regular givings 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. We will reopen 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? You can also let them know about our online services in the meantime.

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 13th 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	\$ 939
	Manulife Strategic Income Fund	\$ 2,208
Market value at December 31, 2021		\$ 3,149

During the year, an amount of \$2,321 was transferred to St. Paul's general account.

*Respectfully submitted by  
Dave Eagleson  
Examined by Wendy Mason*

# ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

## Lay Visitors Team

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

The 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”.

During a typical year, our dedicated team of volunteers would make regular visits or connect over the telephone, to bring words of encouragement to those who are shut-in and no longer able to attend Sunday worship in person. We would also take the elements from the Communion Table four times a year and share them with those who wish to receive it. This always proved to be a moving experience for both the person being visited, as well as, for the member of The Lay Visitors Team who was delivering the Communion message. The intent is always to provide a source of comfort and spiritual connection back to St. Paul’s for those being visited, as well as, for their family members.

Unfortunately, this was another atypical year as we continued to manage through COVID restrictions and lockdowns. As a result we have been unable to conduct any in-person visits this year, but despite these challenges, our dedicated team of volunteers have tried to keep in regular contact with those on our visitation list. However, God always has a plan, for out of this hardship came opportunity as we continued to offer our Sunday worship service virtually using Zoom. This provided an option for those who wouldn’t have been able to attend church in person to still attend the virtual worship service and maintain their spiritual connection back to St. Paul’s throughout the year.

We would also normally utilize funds entrusted to us by the congregation to purchase cards and a suitable gift for each person being visited during the Easter and Christmas seasons. These small tokens were 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 purchased or dropped 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 needed to leverage any of the funds offered.

There is currently a roster of four 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.

## **ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021**

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.

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*

## ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

### Memorial Fund

This year we did not receive any donations to the Memorial Fund.

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

Opening Balance: January 1, 2021			\$3043.62
Income: Donations			
Expense: Account Fees*		\$ 30.00	
Closing Balance: December 31, 2021			\$3013.62

\*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.

Opening Balance: January 1, 2021			\$3523.80	<b>FINANCIAL STATEMENT, CIBC Wood Gundy Account</b>
Interest Income:	\$ 5.72			
Closing Balance: December 31, 2021			\$3529.52	

**BMO Balance:                   \$   3013.62**

**CIBC Balance:                   \$   3529.52**

**Total Memorial Fund       \$   6,543.14**

*Respectfully submitted by  
Catharine Ottaway*

# ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

## Men's Group

Well it's been a long time between coffee breaks! Hopefully soon, the Men's Group can restart at St. Paul's and hopefully welcome our new friends from St. Timothy's (many of us knew each other in the choir). As a fall-back position, I have secured two restaurants that would like to host us next month as long as we start our breakfast at 9:00 a.m. instead of our regular time. Covid-19 has been interesting. Businesses like restaurants are struggling to reopen. We are struggling to reopen, but sunny days are coming.

Our meeting will be on the second Saturday morning of the month as usual and I will announce its location or if you miss that day, call me at 416-819-4948.

Hope to see you all soon and invite a friend. First meal is on me.

*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 2021, 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 Administrator's representative, and Cathy Mullen is the Fee for Service Contractor's representative.

This past year has presented major challenges once again. We have had two retirements: Lois Craig, our Director of Music, and Gord Ottaway, our Fee for Service Contractor. We thank them for their service and tireless dedication to St. Paul's and our congregation.

These retirements led to a search for their replacements. M & P, along with Robert Hunt, Sharon Castellarin, Linda Westendorp, Katie Cronin-Wood, and Rev. Karpenko, interviewed and auditioned candidates for the Director of Music position and after many months were able to select Mr. Michael Morgan. We are all excited to add him to our team and will have him start by February 1<sup>st</sup>, 2022.

We were also able to hire Jennifer Cree to become our Fee-for-Service Contractor in September of 2021, and she has been busy working at the Church keeping it in readiness for our eventual return.

## **ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021**

Reverend Cordelia and Catharine Ottaway have been working from their homes during the pandemic, and have been going above and beyond holding things together whether it be by email communications or Zoom meetings. This has been a very stressful time for them and for all of us, but also exciting that they have been able to keep the Church functioning as well as it has been.

Reverend Cordelia has continued to work 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 is also continuing to draft and update the Covid protocols for the Church employees, and monitor Public Health along with our Opening Committee to get us back in our building as soon as possible.

Catharine is still working from her office at her home and is keeping 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.

Together Reverend Cordelia Karpenko, Office Administrator, Catharine Ottaway, Fee-for-Service Contractor – Custodial Services, Jennifer Cree, and in February, our new Director of Music, Micheal Morgan, will 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 Human Resources' 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*

# ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

## Mission and Service Committee

2021 continued to challenge all of us on a daily basis. Those who live in poverty, violence or with political or climate instability, had even greater obstacles to a healthy and safe existence.

United Church people across the country join together to share what we can with people and places in need through a unified fund called **Mission and Service**.

Our gifts through the Mission and Service Fund help people at home and around the world.

Throughout 2021, St. Paul's members presented **Minutes for Mission**, to highlight all the ways Mission and Service and the United Church are helping those who are struggling.

Thanks to the generosity of St. Paul's congregants, we were able to raise \$15,781 for the M&S Fund in 2021. Your continuing support allows the Church to be an agent of change in the world.

*Respectfully submitted by  
Helen Dowse*

## Prayer Shawl Ministry

This group, now entering its thirteenth year, usually meets in the fellowship room, on the third Thursday of each month. During 2021, the group came together via ZOOM to share in fellowship as they crocheted or knit their prayer shawls, lap robes and baby blankets. A gift of a prayer shawl or a lap robe is a way 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.

We would like to thank the members of St. Paul's who are dedicated to supporting our cause by knitting and crocheting at home, donating yarn and making financial donations. We started the year with a balance of \$325.35. Due to the generous donations of committee members and our congregation, we didn't incur any expenses in 2021. As such, we feel the group should be self-sufficient this year.

*Respectfully submitted by  
Heather Owen*

# ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

## Regional Report

### East Central Ontario Region

The year 2021 was a formative year for me as your representative to the East Central Ontario Region. Rev. Cordelia is also a member of the Region and joined me at its meetings.

Instead of the usual full weekend annual meeting, last year the meeting was broken in two, one in the spring and the other in the fall. As is the course of action now a-days the meetings were held over Zoom.

The June meeting approved the anti-racism policy. The commissioners to the General Council were elected as were the nominations to the various Regional committees. The Mission Priority Objectives were set. The objectives are: diversity and inclusion, climate and environment, economic justice, community development, new church development and innovative ministries.

The fall meeting saw more Commissioners elected to attend General Council. The ECORC Community of Faith assistance fund was created out of former restricted funds. It is to provide assistance of up to \$5000.00 to mission work and capital projects. Licensed Lay Worship leaders were re-licensed and the Region became a fully affirming region.

On a personal note I was elected to the Region's Assembly of Elders (regional executive.) I was also elected to become the new Chair of the Covenant Support Team.

My thanks to Rev. Cordelia for assisting me with this report.

*Respectfully submitted by  
Bill Sheaves*

## Re-opening Committee

This committee was established in March 2021, following a directive from Council. Those serving on this committee are: Rev. Cordelia Karpenko, Catharine Ottaway, Katie Cronin-Wood, Sharon Castellarin, Wilma Brown, Brad Sherwin and Linda Westendorp (Chair). We meet monthly to discuss the ongoing work of preparing our church building for in-person worship.

Each month we review the current Provincial guidelines as well as the Durham Region Health directives. Many changes have occurred during this period, and we were excited about the development of vaccines for the general population. We have seen the easing of restrictions and the partial lockdown of others. It is indeed a confusing time to navigate.

## **ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021**

Within our building a major project was completed with the renovation of the washrooms in the basement. Many thanks go out to Renzo Castellarin and his crew who worked tirelessly during the summer heat wave.

The UCW tackled the two kitchens and the infestation of mice in the basement cupboards and drawers. That was a nasty piece of work! Our thanks go out to the many women who volunteered their services at that time.

Catharine Ottaway and Jennifer Cree undertook the purging, cleaning and disposal of many old and outdated items in the church. A dumpster was brought on site and filled to the brim.

One of our goals in the new year is to provide a hybrid service. The first step in attaining this was through the installation of a network of "drops" which will enhance our internet capabilities. This work was completed in December. We have a group currently working on upgrading the IT/AV components in the building. Many thanks to Jeff and Katie for their work in making this a reality.

We have been unable to meet in person, but are looking forward to the day when we can safely attend worship services in our church building.

*Respectfully submitted by  
Linda Westendorp*

### **Senior Choir Report**

For the first six months of the year, the choir met virtually for rehearsal each Thursday evening, and under the leadership of Lois Craig, we were able to prepare a variety of hymns and special music for the congregation. Thanks to Pam George for combining our voices on one track to present each Sunday. It was wonderful to hear our voices raised in harmony and in joyful celebration of the Lord.

In June, Lois announced her plans to retire at the end of August after 26 years at St. Paul's. How would we ever go on without her? Certainly she had faced many challenges since we began meeting for online worship in March 2020. The way she responded to those challenges was remarkable, and says a lot about her character. We will miss her.

In July we had a couple of musicians providing the ministry of music when Lois was on holiday. Our thanks go out to Taylor Strachan and Donna Barber for stepping in to provide the music for the hymns. Lois returned in August and we continued to enjoy her gift of music, more than ever before. On August 26<sup>th</sup>, we celebrated her contributions to the life of St. Paul's with some tributes from Rev. Cordelia, choir members as well as

## **ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021**

members of the congregation. Cathy Mullen offered us her talent in singing "Ave Maria" by Franz Abt.

For the month of September, we were fortunate to have Donna Barber back with us to provide her gift of music each Sunday. Since then, we have been using a variety of pre-recorded hymns as well as CD recordings from Voices United. Many thanks go out to the soloists Cathy Mullen, Dorothy Wilkins, Rachel Wood, Julie Kubien whose contributions enhanced our worship services.

We look forward to meeting and working with our new Director of Music and singing together once again in the church choir loft.

*Respectfully submitted by  
Linda Westendorp*

### **St. Paul's Action and Recognition Committee (SPARC)**

We were unable to do any actions (activities) with the congregation this year due to covid-19 restrictions.

We were able to recognize Catharine Ottaway and Jennifer Cree. During the past year they have de-cluttered and re-organized every floor of the church building. They were presented with flowers at an in-person (following protocol) UCW executive meeting since they are both members. The group looks forward this year to recognizing the many people who work often behind the scenes to keep St. Paul's looking and feeling like welcoming place to worship.

*Respectfully submitted by  
Karen Strong*

### **Stewardship 2021**

This year our theme was "Reaping a Harvest" and a pamphlet with the "Letter of Intention" was mailed to 100 of our members and adherents. Thirty-eight Letters of Intention were returned and dedicated to the glory of God on November 21<sup>st</sup> and since then three additional gifts have been received. About 90% of respondents were able to pledge the same or more for 2022. Amazing!

'Without sowing there can be no reaping or harvest'. Thank you for all that you have sown in time, talents and treasure in 2021.

## **ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021**

A New Year's Eve celebration was held after the service with toasts, treats and times of sharing. The choir's recordings of Praise the Lord with the Sound of Trumpets and Amazing Grace were featured.

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

*Respectfully submitted by*

*The Stewardship Committee:*

*Robert Hunt, Wendy Mason, David Eagleson, Dorothy Wilkins and Rev Cordelia Karpenko.*

# ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

## Treasurer's Financial Reports

### HOLDING ACCOUNT FINANCIAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 2021

Manulife Bank Account Number 05012 1300833

Balance forward January 1, 2021 \$23,386.02

#### Capital Fund Income (All sources):

Directed to Capital Fund \$34,440.00

Directed to Raise the Roof 1,121.00

Directed to the Sewer Loan 7,415.00

UCW 250.00

Interest earned for 2021 114.28

\$43,340.28 \$66,726.30

#### Expenses:

All Capital account transfers -\$35,283.13

Balance at December 31, 2021 \$31,443.17\*

**\*Included in the year-end balance is \$570.92 being held for the Sr. Choir and \$10,415.00**

**being held for repayment of the Sewer Loan**

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# ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

## MISSION AND SERVICE FUND GIVINGS AT DECEMBER 31, 2021

Givings:

Congregation	\$14,381.00
Fundraising	500.00
UCW	<u>900.00</u>
Balance at December 31, 2021	<u>\$15,781.00</u>

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### **FOR REPORTING PURPOSES ONLY**

#### FOOD BANK GIVINGS AT DECEMBER 31, 2021

Congregational Givings	\$345.00
Cheque issued to the Salvation Army	
Food Bank	\$345.00

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I would like to take this opportunity, on behalf of the Finance Committee to thank the members of St. Paul's United Church for their generosity in supporting the work of St. Paul's United Church in 2021. This year was, to say the least, not a normal year. Your generosity in givings directed to the Capital account resulted in an \$8,057.15 difference over last year's givings total. Truly amazing!

*Respectfully submitted by*  
*Wendy Mason*  
*Church Treasurer*

# ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

## Reviewer's Statement

I, Helen Dowse, have reviewed the financial reports only of St. Paul's United Church as at December 31, 2021.

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 2021.

*Helen Dowse*

**Helen Dowse  
Ajax, Ontario  
January 2022**

## United Church Women

### ***Purpose***

***To unite women of the Community of Faith for the total mission of the church and to provide a means through which we may express our loyalty and devotion to Jesus Christ in Christian witness, study, fellowship, and service.***

As the Covid pandemic continued on at varying levels of concern throughout 2021, holding our normal UCW activities was not possible. However, the UCW Executive, being a small group, was able to hold two meetings at the church and held the other meetings by Zoom. We made plans to hold a group meeting in October, then November, but ended up cancelling due to building issues and member safety.

For fellowship we relied on email messages (hard copies as required) and telephone calls to stay in touch and informed. We are ever thankful for the church directory. Bernie Rosebush faithfully sent out her monthly letter, which included a welcomed note, devotion, and a prayer to our members. An added bonus was running into members at local businesses or having your birthday remembered.

## **ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021**

Financially speaking, members continued to support the UCW but we were challenged in our fundraising efforts given the Covid environment. "Love is in the Air" was held in February and a "This and That" sale in November. Items were donated by members, listed in the church Newsflash, and ordered by phone or email.

Our combined offerings and fundraising profits went to our budget expenditures, both fixed and discretionary projects. For example, this year we were able to send the \$500.00 budgeted amount for Local Women and Children's Fund to the Food Bank.

Activities this year included a total overall cleanup of the basement kitchen. As purging/cleaning was a main theme for the church this year, it was decided to use this opportunity to get rid of items no longer needed. The third floor kitchenette was also cleaned by Karen Strong and Diane Fleming. Thanks to all who participated in this massive job.

More purging was done by Bernie Rosebush and Doris Tietze who reviewed and edited the material in the UCW file cabinet. Also, Doris delivered 1,375 milk bags to St. Mark's, Whitby, and 275 to St. Andrew's Presbyterian, Pickering Village. In case you are unaware of this program, these strong plastic bags are used to make sleeping mats in third world countries or for people in our own local area. They also serve as packaging for medicines and food, and are recycled on to many other uses.

Thank you to all members who were not mentioned here by name but who showed up when asked and made a difference.

St. Paul's Church UCW is open to all our church women. If you are interested in joining our group or have questions about it please feel free to call me, past presidents Karen Strong and Diane Fleming, or our members.

*Respectfully submitted by  
Past President Grace Sheaves*

# ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

## UNITED CHURCH WOMEN

## Financial Statement

Business Account			
<b>Balance January 1, 2021</b>			<b>4877.42</b>
<b>Revenue</b>	<b>Offering</b>	<b>2507.00</b>	
	Fellowship Least Coin	26.70	
	Upper Room Donations	8.00	
	Love is in the Air	478.00	
	Baby Blankets, Critters	208.24	
	Funds for Thank Offering	35.00	
	Resource National UCW	5.00	
	UCW This & That Sale	1089.50	<b>4357.44</b>
			<b>9234.86</b>
<b>Expenses</b>	<b>Church Council</b>	<b>2000.00</b>	
	Mission and Service	900.00	
	Capital Funds Project	250.00	
	Bank Charges	45.00	
	Miscellaneous	60.00	
	Card, Stamps, Stationary	100.00	
	Presbyterial Expenses	300.00	
	Fellowship Least Coin	26.70	
	Outreach	760.00	
	Special Projects -Pillows for Fellowship Room	45.19	
			<b>4486.89</b>
	<b>Balance at December 31. 2021</b>		<b>4747.97</b>

**Submitted by Jennifer Cree, Treasurer**

**Dave Eagleson has examined the books.**

## Worship Committee

As I write this in January of 2022, we are once again in lockdown. Our worship committee continues to support Rev. Cordelia in our weekly Zoom services. This enables our members to join us each Sunday morning remotely via telephone or computer. The feeling of community is very important, and we enjoy the ability to visit with friends and neighbours following the service in the breakout rooms. Our numbers have remained consistent, and Rev. Cordelia is so proud of all of you.

She regularly makes phone calls to our members to check in and stay in touch. She prepared a lovely story to share with us on Christmas Eve. She continues to share the sacrament of communion with us each month from September to June.

Catharine Ottaway has worked tirelessly to provide us with the bulletin each week, which includes the lyrics to our hymns and the scripture readings. She has co-ordinated

## **ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021**

the roster of volunteers needed to read. Through the weekly Newsflash, Catharine shares all of the pertinent information regarding meetings and services via Zoom.

In June, Lois Craig announced her plans to retire at the end of August and we were all taken aback with her news. Lois had been with us since 1995, and it seemed like an impossible task to replace her. She has big shoes to fill!

During the month of July, we had Taylor Strachan and Donna Barber providing our ministry of music. We even celebrated Christmas in July this year, singing carols during a heat wave. While Rev. Cordelia was away in August, members of our congregation provided us with stories of their Faith Journey. Many thanks go out to Dorothy Wilkins, Bill Sheaves, and Bernie Rosebush for sharing their personal stories with us.

As we approached September, we realized that we needed to hire a temporary pianist and luckily Donna Barber was available. During the following months we have made do with pre-recorded music from our own choir as well as CDs of music from the Voices United hymn book.

We long for the day when we can return to our church building and resume our worship services together. Meanwhile, our congregation remains committed to staying safe and staying connected. Thank you to everyone for their support during these difficult times.

*Respectfully submitted by  
Linda Westendorp*

## ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

St. Paul's Ajax Review 2021 and Budget 2022	Actual 2018	Actual 2019	Actual 2020	Budget 2021	Actual 2021	Budget 2022
<b>Donations</b>						
Facility Donation	19,185	26,193	12,160	0	8,553	52,135
Fundraising	<b>13,693</b>	<b>4,766</b>	<b>2,849</b>	<b>0</b>	3,748	0
In	14,957		2,849	0		0
Out	<b>-1,265</b>			0		0
Capital Account Transfers In					26,040	17,220
Investment	4,803	4,206	4,502	4,704	4,704	5,000
Miscellaneous Income	<b>7,285</b>	<b>8,374</b>	<b>43,451</b>	<b>10,447</b>	12,381	<b>5,944</b>
GST/HST						3,500
Other incl bequest fund	7,285	1,785	43,451	10,447	2,321	2,444
<b>Federal Refund</b>					29,035	
Offerings	<b>139,820</b>	<b>139,117</b>	<b>134,024</b>	<b>136,408</b>	138,948	<b>147,691</b>
Envelopes	136,789	136,716	133,753	134,563		136,258
PayPal				10,000		9,032
Loose	3,031	2,401	270	1,845		2,401
UCW	6,000	4,000	4,000	0	2,000	0
<b>Total Donations</b>	<b>190,786</b>	<b>188,442</b>	<b>200,985</b>	<b>161,559</b>	227,730	227,991
<b>Expenses</b>	<b>Actual 2018</b>	<b>Actual 2019</b>	<b>Actual 2020</b>	<b>Budget 2021</b>		
Bank and Service Charges	1,695	1,554	1,670	1,500	1,388	1,350
National Assessment	4,547	5,064	5,064	5,064	5,064	6,833
Insurance	5,285	5,369	6,187	7,402	7,263	8,400
Miscellaneous and Archives	378	284				0
Office	<b>3,207</b>	<b>4,612</b>	<b>3,487</b>	<b>5,488</b>	<b>3,745</b>	5,543
General	564	771	1,386	1,688	718	1,814
Photocopier	2,643	3,841	2,101	3,800	3,027	3,838
Non Property Paid From Capital	5,487	200	0	0	7,910	6,000
Minister's Travel				0		0
Finance	198	198	316	250	429	300
Staff Travel				0		
Roof/Sewer Loan				3,000	3,000	9,220

## ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

<b>Operating Group (Inc CE)</b>	<b>1,906</b>	<b>4,414</b>	<b>723</b>	<b>1,180</b>	<b>1,074</b>	<b>1,328</b>
Conference and Travel				100		0
Communications	991	3,295	619	420	420	668
Stewardship Campaign	376	218		100	38	100
Envelope Steward	480	612	104	500	477	500
Library, Photocopies				0	109	0
Mission and Service				0		0
Youth Group / Outreach				0		0
Resource Training	59	99		60	29	60
Photo Directory				0		0
<b>CE Operating</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				0		0
Other		190		0		0
<b>Property - R&amp;M</b>	<b>18,542</b>	<b>18,116</b>	<b>14,679</b>	<b>18,800</b>	<b>10,707</b>	<b>26,664</b>
Dumpster	1,496	1,500	1,660	0	879	1,920
Elevator	2,990	1,099	1,102	3,000	1,243	9,244
Fuel Surcharge	446	436	392	0		600
Furnace Repairs	1,761	1,584	1,584	1,500	2,345	2,100
Repairs and Maintenance	6,850	8,945	6,341	8,000	5,435	8,000
Snowplowing, Sanding	5,000	4,551	3,435	6,300	805	4,800
Covid-19 Supplies			164			
<b>Salary &amp; Benefits</b>	<b>131,578</b>	<b>142,626</b>	<b>148,073</b>	<b>151,438</b>	<b>143,473</b>	<b>148,339</b>

## ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

<b>Employee Benefits</b>	<b>21,166</b>	<b>23,227</b>	<b>24,753</b>	<b>26,184</b>	<b>25,107</b>	<b>26,674</b>
CPP	4,183	4,433	4,661	4,934	4,694	5,349
EAP	0			0		0
EI	2,109	2,111	2,095	2,120	1,993	2,206
Group Insurance	5,969	7,026	7,980	8,172	9,192	8,280
ER Pension	8,905	9,657	10,017	10,305	9,228	10,177
EE Pension				0		
Employer RST on Group				654		662
<b>Utilities</b>	<b>12,880</b>	<b>12,393</b>	<b>11,747</b>	<b>13,343</b>	<b>10,573</b>	<b>13,850</b>
Gas	6,370	6,423	5,948	6,500	5,292	6,000
Hydro	2,064	2,057	1,984	2,600	1,370	3,000
Phone	2,531	2,350	2,360	2,500	2,764	2,650
Water	1,033	714	709	772	545	1,000
Internet	881	850	746	971	601	1,200
<b>Capital Projects</b>		<b>38,541</b>	<b>24,723</b>		<b>19,372</b>	
<b>Worship &amp; Music</b>	<b>3,952</b>	<b>4,723</b>	<b>2,257</b>	<b>7,300</b>	<b>2,844</b>	<b>3,805</b>
Baptism	115			0		0
Communion		68		0		0
<b>Music</b>	<b>1,814</b>	<b>2,725</b>	<b>1,250</b>	<b>5,350</b>	<b>1,579</b>	<b>2,705</b>
Guest Performers	150	375	575	600		150
Junior Choir			0	0		0
Piano, Organ Maintenance	460	1,472	125	3,200	260	1,000
Senior Choir	832	346	0	1,000		1,000
Licences	372	532	550	550	553	555
Other				0	766	0

## ST. PAUL'S UNITED CHURCH ANNUAL REPORT - 2021

<b>Special Events</b>	<b>161</b>	<b>156</b>	<b>325</b>	<b>100</b>	<b>0</b>	<b>100</b>
Good Friday				0		0
Pancake Breakfast				0		0
Anniversary		46	252	100		100
Thanksgiving						0
Christmas				0		0
Home Week Parade				0		0
Child Care				0		0
Other	161	110	73	0		0
	0			0		0
<b>Worship</b>	<b>5,311</b>	<b>1,774</b>	<b>537</b>	<b>1,850</b>	<b>1,254</b>	<b>1,000</b>
Bulletins & Supplies	558	218	64	0		0
Organist Supply	575	550	375	750	1,030	500
Pulpit Supply	500	750		1,000	224	500
Sound System	28	256	98	100		0
<b>Worship - Other</b>	<b>200</b>	<b>0</b>	<b>145</b>	<b>0</b>	<b>12</b>	<b>0</b>
Candles	21			0		0
Miscellaneous	179		145	0	12	0
Sponsored Bulletins						
Discernment				0		0
Sabbatical Relief	3,450					0
Ministerial Search/Support						0
<b>Total Donations</b>	<b>190,786</b>	<b>188,442</b>	<b>200,985</b>	<b>161,559</b>	<b>227,730</b>	<b>227,991</b>
<b>Total Expenses</b>	<b>193,104</b>	<b>238,092</b>	<b>218,927</b>	<b>214,373</b>	<b>216,841</b>	<b>231,598</b>
<b>Net Operating Position</b>	<b>-2,318</b>	<b>-49,650</b>	<b>-17,942</b>	<b>-52,814</b>	10,889	<b>(3,607)</b>