

# ST. PAUL'S UNITED CHURCH

## Annual Report 2025



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**St Paul's United Church Annual Report**

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## **St. Paul's United Church Annual Report 2025**

### **Minister's Report**

Dear Friends,

As we prepare for our Annual Meeting it is important that we take time to reflect on the year that has just ended. It is one of the reasons that this Annual Report is compiled each year. It gives us a snapshot of the the year that has passed and helps to reflect on where we have seen God's presence most clearly.

One of the places that I see God's presence at work is in all of you. Your faithful discipleship, your willingness to learn, and your openness to God's leading is a sign to me of God's work among us and in you.

I see God's presence in the way we reached out to the community around us last year. The community barbecue we held to celebrate the United Church's 100th and St. Paul's 75th anniversaries was a big success and I loved seeing how many community groups were involved.

We were also blessed by the presence of James Hosenic at that event were he presented us with such a generous donation.

God's presence wasn't just there in the big things. It was also present in the day to day moments of our life together; Sunday worship, Bible Discussion, the UCW and the Men's breakfast. The little things we do to build God's loving community.

There were of course challenges. Places where it was harder to see the presence of God. Bad weather, serious financial challenges, trying to figure out how to do things with fewer people and the loss of beloved members of our community.

This practice of reviewing a day or a year to see where God's presence has been particularly noticeable is a spiritual practice created by St. Ignatius of Loyala hundreds of years ago. It is known as the Exemen. One of the things that the Examen does is help us to discern where God is leading us. What our calling is in this moment. I've noticed in reviewing the past year that God has been most noticeably present for me in those times where we engaged with the community around us. The Community Barbecue, the Christmas Market, and the Pancake Supper are just a few examples.

And I believe that this is an indication of our call as a Community of Faith in the coming year. We are called to share God's love with the community around us, knowing that as we bless others we will also be blessed.

Yours in Christ

Rev Cordelia

**St. Paul's United Church Annual Report 2025**

**From the Seat of the Chair**

**Hebrews 10:24-25**

**<sup>24</sup> And let us consider how we may spur one another on toward love and good deeds, <sup>25</sup> not giving up meeting together, as some are in the habit of doing, but encouraging one another—and all the more as you see the Day approaching.**

This marks the end of the tenth year since you so graciously extended your faith in my abilities to act as your Chair of Congregation. This also marks the end of my third year as the Chair of Council. And I want to express my deepest appreciation and let you know how honoured I have been to act in this dual capacity on behalf of our church again this past year.

As I look back on this past year, I can't help but be moved by how much we had to learn and grow in certain areas, how we pulled together to overcome challenges, and how we continue to be a strong and vibrant community of faith.

During our 2025 Annual General Meeting, the Finance Committee did a great job reviewing our 2024 finances and the proposed 2025 budget, where we ultimately approved a \$47,608 deficit budget. Unfortunately, we then learned that one of our major facility partners would be leaving for a new location, which in turn would add to our deficit challenges. But in face of these challenges, St. Paul's showed incredible faith and resiliency. To help become more intentionally invitational, we immediately launched a committee to plan for a Community BBQ and Open House aligned with St. Paul's 75<sup>th</sup> Anniversary, which was a huge success. We invited dignitaries from the Town of Ajax and provided space for our facility partners to showcase who they are and what services they offer, while we shared a free luncheon and conducted site tours for those interested. And it was during this event where we had the incredible honour of meeting James Hosinec, who put his generous heart on full display as he donated a remarkable \$150,000 to St. Paul's!

The homeless crisis that had been growing steadily across Durham Region came face to face with St. Paul's over the Holy Season, when a young couple set up a tent on our back lawn during Palm Sunday. The easy reaction would have been to simply chase them away. But Jesus didn't commission us to follow him because it would be easy. And St. Paul's showed that we have a truly Christian heart as we allowed them to remain on our property while we offered various types of support. And although the Town of Ajax ultimately forced us to make them leave our property at the end of June, we continued to work with Durham Region and the Town of Ajax to ultimately secure a spot for them in a local shelter.

Our church continues to be a very active, welcoming space. But the reality is we have an aging building which needs constant maintenance and repair. I want to thank Dave Eagleson for his leadership as he worked with various contractors to resolve several facility issues. Both our lift and our furnace required multiple repairs throughout the year. Due to your generosity, we were able to pay off our "Sewer Loan" early. Thanks to an incredibly generous \$35,000 donation

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from St. Timothy's Presbyterian Church, we were able to replace our flat roof without incurring any debt. And at the end of the year, we found out that our snow removal contractor was retiring after many years of supporting St. Paul's, so Dave had to secure a new snow removal contractor for this winter season.

Catharine Ottaway continued to do a great job organizing everyone to ensure we weren't tripping over each other as she coordinated activities and use of space. And when Catharine decided to retire late in the year, Jennifer Cree stepped in and took over her role seamlessly, despite having such large shoes to fill. I wish Catharine all the best in her retirement. And I want to thank both Catharine and Jennifer for making the transition appear so seamless, even though I know a lot of work went into it. And I also want to thank Jennifer for doing such a great job ensuring our facilities remain a safe, clean, and welcoming space.

Music continues to resonate beautifully within our building. Micheal Morgan and our wonderful Choir hosted another very successful Caribbean Mass, and the Christmas Cantata is always so very moving. And I would be remiss if I didn't thank the IT/AV Committee for continuing to push the envelope as they improved both our sound and technical capabilities for in-person and virtual worship services.

We also had some fantastic fund-raising activities throughout the year as well. The Purdy's Chocolate campaign was a huge success. And the UCW hosted another very successful Christmas Market which received very high praise from both vendors and those who attended.

I want to thank Bill Sheaves for volunteering once again to pull together this wonderful Annual Report on behalf of St. Paul's. As you will read in this Annual Report, we continue to be a healthy, active, and vibrant community in faith as we strive to honour God, our church, and our community. So, thanks go to everyone who offer 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. But I would be remiss if I didn't acknowledge the amazing support I have been so blessed to receive as I continue to work through my recent health challenges. As Chair of Council, I want to thank the entire Council for their support. And I also want to extend special thanks to Wendy Mason for agreeing to Chair the last 2 Council Meetings, and Katie Cronin-Wood for driving the computer and capturing the Meeting Minutes. As Chair of the Congregation, I want to thank Bill Sheaves for agreeing to Chair our November Congregation Meeting, and Katie Cronin-Wood for driving the slides and managing the Zoom call. And from a personal perspective, I want to thank Rev. Cordelia for her steadfast support and guidance. And I want to thank every member of St. Paul's for your love, prayers, and encouragement! It's been very humbling but truly appreciated!

And finally, my goal is to always make sure we share interesting, pertinent, and relevant information during our congregation and council meetings, and to make Godly decisions on behalf of our church. But please let me know if you have any concerns, topics you would like to include in one of our congregation or council meetings, or suggestions on how we can improve, and I'll gladly adjust accordingly.

Blessing to all ... Stuart McLean, Chair of Congregation

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**IN MEMORIAM**

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

Ian Tietze, January 26, 2025

Judith Paterson, February 19, 2025

Renzo Castellarin, August 21, 2025

Isobel Mullen, September 14, 2025



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## **Minutes of Congregational Meetings**

Annual General Meeting of St. Paul's United Church, Ajax, Ontario  
Sunday, February 09, 2025 10:50 a.m.

### **1. Welcome, Call to Order, and Opening Devotion**

Chair of Congregation, Stuart McLean, welcomes everyone in attendance and those attending online over Zoom, and calls the Annual General Meeting to order at 10:50 a.m. to address important topics within St. Paul's United Church.

The Chair thanked everyone who was involved in helping prepare for the meeting. The Lunch Ladies for serving a lovely luncheon, so everyone was able to grab some nourishment before the meeting began. The Council for helping pull together the agenda. Those who agreed to raise and second motions to help streamline the flow of the meeting. The UCW for letting us use their microphone and speaker. All the presenters who will be sharing materials during the meeting. The AV/IT Committee for enabling the technology throughout our church building which allows us to host these meetings over Zoom so those who are not able to attend in person can also participate.

The Chair offered up a special thank you to Bill Sheaves for creating such a wonderful Annual Report again this year. Bill thanked everyone for contributing to the report.

And finally, the Chair thanked everyone for fighting their way through the remnants of the snow storm and taking time out of their busy schedules to attend our Annual General Meeting.

The Chair then asked the Rev. Cordelia Karpenko, to come up and give an Opening Prayer.

Help us remember and review the year that has past – Bless us.  
Help us determine the direction for the year ahead – Guide us.  
Help us do the business of your Church – fill us with your Spirit.  
Bless us in all we do and say here today, so it might help us build Gods kingdom in the world.

The Chair thanked the Rev. Cordelia for her Opening Prayer.

### **2. Holy Manners and Meeting Guidelines**

The Rev. Cordelia, walked through the Holy Manners and reminds everyone that we are people of God, and as such we need to keep God at the center and in any actions we take.

### **3. Negative Permissions**

The Chair, Stuart McLean, 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.

#### **4. Motion for All to Vote**

**MOTION #1: Moved by Linda Westendorp, seconded by Mike Morrison, that adherents be given the right to vote during this meeting since we are only covering topics of a financial and administrative nature. Carried**

#### **5. Motion to accept Agenda**

**MOTION #2: Moved by Katie Cronin-Wood, seconded by Jeff Wood, to accept the agenda for the February 9, 2025 Annual General Meeting as distributed through the NewsFlash emails, amended, and then displayed on the screen and via Zoom. Carried.**

#### **6. Prayers for Passed on Members**

The Rev. Cordelia asked God to pray for all those members of St. Paul's United Church Ajax who passed on throughout 2024. We commend them into God's care and keeping. We give thanks for all they were to us and among us, and the good they did while they were alive. Let us honour them by living in the way they would have wanted us to.

The Chair thanked the Rev. Cordelia.

#### **7. Review Amendments to Annual Report**

- a) Table of Contents – doesn't accurately reflect what's in the report.
- b) Page 1 - Karen Strong's email address listed under UCW contacts should be [klstrong48@yahoo.com](mailto:klstrong48@yahoo.com).
- c) Page 10 - Amendment #5 - date should be 2024.
- d) Page 14, 18, 35, 36 - Rev Duncan Jeffrey's last name is spelled incorrectly. It's Jeffrey.
- e) Page 17 – Lois is spelled incorrectly. It's Lois.
- f) Pages 16, 17, 18 – Envelop Steward is spelled incorrectly. It's Envelope.
- g) Page 22 - Church Office and Statistics was missing a header.
- h) Page 27 – Biblical quote should read “for I am your God”
- i) Page 34 - Communities of Faith Information was missing a header.

**8. Adoption of Minutes for 2023 Congregation Meetings.**

**MOTION #3: Moved by Grace Sheaves, seconded by Marie Nesbitt to adopt the minutes of the Annual General Meeting of February 11, 2024, the regular Congregation Meeting of June 23, 2024, and the regular Congregation Meeting of November 24, 2024 of St. Paul's United Church as printed in the Annual Report. Carried.**

**9. Mission and Service 2023 Target**

**MOTION #4: Moved by Helen Dowse, seconded by Marie Nesbitt, that the target total for Mission & Service be set at \$13,500 for 2025. Carried.**

**10. Ongoing Business**

There were no Ongoing Business items included on the Agenda.

**11. 2024 Budget Review and 2025 Budget Forecast**

Chair of Trustees, Dave Eagleson, walked through the finance slides.

Dave first shared a review of the Capital Fund at the end of 2024. The Capital Fund income was \$21,195 while the Capital Fund Expenses were \$25,478, leaving a balance of \$23,285 as of Dec 31, 2024. Dave also mentioned that St. Timothy's Presbyterian, and B'Nai Shalom T'Viktah both contributed towards the lighting upgrades outside the church.

Dave then walked through the details pertaining to the Sewer Loan, which had an opening balance of \$43,195. To date, we have raised \$38,691 towards the loan, with the 2024 Dig Down Deep donations keeping up with the principal and interest payments throughout the year. There is still \$13,195 owing on the loan, with a due date of September 2026.

Dave then walked through a review of the 2024 Actuals and the 2025 Budget forecast, highlighting that the Facility Donations and the Givings portions of the 2024 budget are based very closely on the 2024 actuals. Dave also highlighted that the Salary and Benefits included in the 2025 budget assumes a full-time Minister now that Rev. Cordelia has returned to full-time Ministry.

Based on the Income and Expenses share in the 2025 Budget, Dave let everyone know that we're forecasting a deficit budget of (-\$47,608).

A healthy discussion ensued, where Dave addressed several questions from those in attendance.

## **12. Motions to Accept 2025 Budget and 2024 Annual Report**

**MOTION #5: Moved by Dave Eagleson, seconded by Jeff Wood, that the 2025 Budget as defined in the Annual Report, and presented at this Annual General Meeting be accepted as the official 2025 Budget for St. Paul's United Church, Ajax. Carried.**

**MOTION #6: Moved by Bill Sheaves, seconded by Linda Westendorp, that the 2024 Annual Report, be accepted as the official document for St. Paul's United Church, Ajax. Carried.**

The Chair thanks Dave and the rest of the Finance Committee for the excellent work they do on behalf of St. Paul's.

### **12.3 Being Invitational - Inviting People to Join Us at St. Paul's**

The Rev. Cordelia, and the Chair of Communications, Katie Cronin-Wood, walked through slides asking for members of St. Paul's to be purposeful about inviting people to join us for Sunday Worship. We can do this by bringing a friend, promoting the website, and sharing the NewsFlash and social media posts about our specific activities – Men's Breakfast, Bible Study, Choir events, Christmas Market/Shrove Tuesday. Ajax is growing, but there is a growing trend of social Isolation among older adults. So our focus should be specifically on older adults who live in one or two-person households and are at risk of experiencing social isolation.

A healthy discussion ensued, and lots of suggestions were brought forward:

- Is there funding to have a nurse on staff to help attract people to our building?
- Birthday party for Jesus - Christmas in July – bring young children.
- Invite people on June 10, 2025 – 100<sup>th</sup> Anniversary of United Church of Canada.
- Reunion Anniversary – March 2, 2025 is the 75<sup>th</sup> Anniversary of St. Paul's United Church.
- Imaginary Tea – send out tea bags and a small poem to St. Paul's alumni, where people can celebrate at home, and make a donation to St. Paul's United Church.
- List of groups we can potentially do presentations for to remind people of St. Paul's and the need to recognize us as a founding church within Ajax.

## **13. Thank You to St. Paul's Disciples**

The Rev. Cordelia, then thanked everyone who donates their precious time, talent, and treasure in support of St. Paul's United Church. St. Paul's is a vibrant community of faith with a number of

groups doing wonderful things, that extends God's Mission, both throughout our Church, and well into our community. Whether you are giving of your time, your talent, or your treasure, you are making a choice. You are prioritizing the work of St. Paul's over other activities, other priorities in your life. This is a testament to your faith. This is a testament to your belief in God. This is a testament to St. Paul's. and most importantly, this is a testament to God's Mission in this world.

The Rev. Cordelia then called out several members, and groups within St. Paul's and gave thanks for the various types of support they provide to St. Paul's and our church family throughout the year.

#### **14. Minister's Report**

The Rev. Cordelia is very grateful to be back fulltime and has been doing Pastoral Care and bringing Communion to those not able to attend in person. She is currently taking a continuing education course focussed on leadership and change in the modern church.

Through the great work of Dorothy Wilkins and Catharine Ottaway, the office has transitioned to a new Church Database called Breeze which is used by several churches globally. This allows St. Paul's to replace 3 legacy databases. It also allows St. Paul's to capture an Emergency Contact for everyone in the congregation if they wish to share one, which will be kept confidential.

The Chair, thanked the Rev. Cordelia.

#### **15. Nominations**

Linda Westendorp, Chair of Worship and Music, led the discussion around Nominations. All nominations to take effect at the rise of the February 9, 2025 Annual General Meeting.

**MOTION #7: Moved by Linda Westendorp, seconded by Katie Cronin-Wood, that Bill Sheaves be nominated as St. Paul's Regional Council representative for a further 1 year term. Carried**

**MOTION #8: Moved by Linda Westendorp, seconded by Katie Cronin-Wood, that David Eagleson, Wilma Brown be nominated as a Trustee for a further 1 year term, and Bill Sheaves be nominated as a Trustee for a 1 year term. Carried.**

**MOTION #9: Moved by Linda Westendorp, seconded by Katie Cronin-Wood, that Stuart McLean be nominated as Chair of Council for a further 2 year term. Carried.**

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**MOTION #10: Moved by Linda Westendorp, seconded by Katie Cronin-Wood, that Stuart McLean be nominated as Chair of the Congregation for a further 2 year term Carried.**

All nominations to take effect at the rise of the February 09, 2025 Annual General Meeting.

### **15.1 Appointments**

Helen Dowse has agreed to be appointed to review the Treasurer's files and reports for 2025.

### **16. Appeal: Filling Key Positions**

The Chair, Stuart McLean, asked everyone in attendance to give prayerful consideration to filling 2 key positions within St. Paul's, which have both been vacant for a few years now.

These include:

- Chair of Property, and
- Chair of Mission and Service.

### **17. New Business from the Floor**

No new business was raised.

### **18. Closing Prayer and Meeting Adjournment**

The Chair then asked the Rev. Cordelia, to come up and give the Closing Prayer. The Chair thanked the Rev. Cordelia for her Prayer.

The Chair, Stuart McLean, signal the formal close of the Annual General Meeting at 12:05 p.m.

The Chair, Stuart McLean, thanked everyone for attending.

**Next Regular Congregation Meeting:** June 2025.

Respectfully submitted,  
Chair of Congregation,  
Stuart McLean

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**Sunday, June 22 2025 Regular Congregation Meeting**  
**St. Paul's United Church, Ajax, Ontario**  
**11:06 a.m. Hybrid Meeting**

1. **Welcome and Call to Order:** Congregation Chair, Stuart McLean, calls the meeting to order at 11:06am and welcomes everyone to the Hybrid Congregation Meeting where we have people attending live in person at the church, and people joining over Zoom.

Katie Cronin-Wood, Stuart McLean, and The Rev. Cordelia presented James Hosinec with a plaque recognizing the extremely generous donation he gave to St. Paul's during the Anniversary Celebration. Katie provided a bit of background on James, and highlighted just how generous his heart is through his work with the University of Toronto, and the Toronto Sick Kids Hospital foundation.

Stuart then thanked everyone who helped prepare for the meeting. The Dinner Ladies for hosting the luncheon and fellowship before the meeting began. The Council for helping with the agenda. Those who agreed to raise and second motions in advance. Those who are presenting materials. The UCW for lending their brand new portable speaker. And everyone attending, since it takes active participation to complete the work of God as part of HIS church.

2. **Opening Devotion:** The Rev. Cordelia, provided the Open Prayer where she asked for God's guidance and for the Holy Spirit to help us work and interact together while being mindful of Jesus our savior.

The Chair thanked The Rev. Cordelia for her opening prayer.

3. **Holy Manners:** The Rev. 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 about the Negative Permissions waiver which is available for those who do not want their full name published in the Annual Report which gets posted on the website.
5. **Motion #1. Voting Rights: Motion for All to Vote: Moved by Linda Westendrop, seconded by Grace Sheaves, that adherents be given the right to vote during this meeting since we are only covering topics of a financial and administrative nature. Motion Carried.**

- 6.

7. **Motion #2. Adoption of Agenda: Moved by Katie Cronin-Wood, seconded by Jeff Wood, to accept the agenda for the June 22, 2025 Congregation Meeting as reviewed and displayed on both the screen and in Zoom. Motion Carried.**

8. **Financial Update:** The Treasurer, Wendy Mason provided a financial update.

The Capital Fund has received \$21,765 in donations, and we've had \$7,830 in capital expenditures through the end of May. These included repairs to the Lift, payments against the Sewer Loan, and purchasing a new computer and digital camera. As of the end of May, the capital account has a total of \$28,348 available for the congregation.

The total amount for the Sewer Loan was \$43,195, which is to be paid over a 58 month term (Sept 2021-2026). The Dig Down Deep campaign has raised an astounding \$42,696 against the loan, which presents 99% of the total! Wendy then told the congregation that we are officially paying off our Sewer Loan in the next few days! The Chair thanked the congregation for their generosity!

Total donations from all sources equal \$90,626, while total expenses equal \$120,156, resulting in a -\$29,531 deficit so far this year. Wendy also highlighted that although we originally forecasted a deficit of -\$47,000, now that Impact Village has left our space, we are forecasting the deficit to grow to -\$67,000 which will almost completely consume the money we have in the general account by the end of the year. Everyone acknowledged how grateful we are to have received James' generous donation.

The Chair thanked Wendy for walking through the Finance slides.

## 9. Ongoing Business

### I. Fire Safety Plan Update

Katie Cronin-Wood walked the Congregation through the updates that have been made to the St. Paul's Fire Safety Plan. Katie highlighted that the biggest updates have to do with changing names to positions or roles, and the place the congregation is supposed to gather outside being moved from the school next door (which is no longer there) to a space across the road. Katie also let everyone know that the updated plan has been submitted into Ajax Fire Services, and we're waiting for their review and input before the plan is finalized, the appropriate parties are trained, and it's posted both inside the building and on our website.

### II. Homelessness – St. Paul's Response

Stuart McLean let the congregation know that Alana and Ricky arrived on the lawn of St. Paul's on Palm Sunday. Council discussed this new situation during the May Council Meeting and agreed to allow them to stay until the end of May, which was then shared with Alana and Ricky. However, when June arrived and they hadn't

left, Council hosted a special meeting on June 14<sup>th</sup> to review the updated situation. Council agreed to allow them to stay until the end of August but would ask them to move their tent and belongings to the lawn beside the church, so they would no longer bother the neighbour whose fence they abut into. Unfortunately, when St. Paul's reviewed this decision with the Town of Ajax, we were told we are contravening by-laws, and they will have to leave by June 30<sup>th</sup>. We are also not allowed to have anyone else tent on our property going forward. St. Paul's has registered the required documentation with DRPS, and Alana and Ricky have been notified they must leave by June 30<sup>th</sup>, or they will be evicted by DRPS. "Private Property" and "No Camping" signs are being posted around our property.

Catharine Ottaway then let the congregation know that if they would like to provide financial assistance for Alana and Ricky, we will gladly accept donations through regular weekly giving's or by contacting the church office. Just put "Alana and Ricky" on the memo line.

The Rev. Cordelia offered a prayer, asking God for guidance and support for Ricky and Alana as they continue looking for services and accommodation.

**10. Summer Worship Schedule and Holidays:** The Chair of Worship and Music, Linda Westendorp, provided the following update on the Summer Worship Schedule.

Our joint summer services commence on **Sunday, June 29<sup>th</sup>** and end on **Sunday August 31<sup>st</sup>**. All of the **summer services will begin at 10:30 am** at St. Paul's United Church

- Rev. Cordelia Karpenko will lead us in worship from **June 29<sup>th</sup> - July 27<sup>th</sup>**, with Michael Morgan at the piano.
- Rev. Duncan Jeffrey will be our worship leader from **August 3<sup>rd</sup> - 31<sup>st</sup>**, with Nick Reynolds at the keyboard.

There will not be any Communion services during the summer. Also, the Zoom services have been suspended until September 7<sup>th</sup>.

The Chair thanked Linda for her update.

**11. Minister's Update** - The Rev. Cordelia Karpenko, provided an update on the activities she's been supporting on behalf of St. Paul's United Church.

Rev. Cordelia has been visiting with people and has started taking Communion to people in their homes. Rev. Cordelia also asked people to let her know if they or someone they know wants Communion delivered to their home, or are in need of Pastoral Care.

The Rev. Cordelia started a book called “Evangelism without Additives”. And based on that book, Rev. Cordelia offered up a summer challenge based making connections and building relationships by just asking someone how they are, and then really listening to the answer.

Rev. Cordelia is currently focussed on worship planning for the fall and winter planning. And she took a course based on “Ministering in the modern world” ... how to lead when no one knows where they are going.

Rev. Cordelia also provided an update on her brother-in-law who is doing amazingly well. He’s physically back to normal by the most part, and cognitively he is getting better each day. Rev. Cordelia will be traveling to Quebec to visit with family again over her vacation.

## **12. New Business from the Floor:**

- I. **SPARC Committee Presentation** – Jennifer Cree and the SPARC Committee offered thanks for the 100<sup>th</sup> Anniversary Celebration Committee: Rev. Cordelia, Catharine Ottaway, Sharon Castellarin, Katie Cronin-Wood, and Jeff Wood.
- II. **Other Topics?** - The Chair asked if there was any other New Business that needed to be addressed during the meeting?

Karen Strong thanked the staff of St. Paul’s for everything they do for our church family to ensure we have a well functioning and vibrant church community. The Chair thanked Karen for her kind words.

## **13. Closing Prayer:** The Rev. Cordelia lead the congregation in a closing prayer, thanking God for this time together and asking the Spirit to go with and guide us as we leave this place.

Rev. Cordelia also called attention to the “Postcard bulletin board”, asking people to come up and read through the postcards we received as part of an Anniversary celebration event hosted by The United Church of Canada.

## **14. Meeting Close:** The meeting was adjourned at 11:53 am.

Respectfully submitted,

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Stuart McLean,  
Chair of the Congregation

(18)

**Sunday, November 16, 2025, Regular Congregation Meeting  
St. Paul's United Church, Ajax, Ontario  
10:50 a.m. Hybrid Meeting**

**15. Welcome and Call to Order:** Acting Congregation Chair, Bill Sheaves, calls the meeting to order at 10:50am and welcomes everyone to the Hybrid Congregation Meeting where we have people attending live in person at the church, and people joining over Zoom. Bill thanks Katie Cronin-Wood for helping manage the Zoom meeting and drive the slides during the meeting.

**16. Opening Devotion:** The Rev. Cordelia provided the Open Prayer where she asked for God's spirit to come upon our congregation so that our hearts, minds and actions are aligned with His wisdom.

The Acting Chair thanked the Rev. Cordelia for her opening prayer.

**17. Holy Manners:** The Rev. 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.

**18. Negative Permissions:** Acting Chair reminds everyone about the Negative Permissions waiver which is available for those who do not want their full name published in the Annual Report which gets posted on the website.

**19. Motion #1. Voting Rights: Motion for All to Vote: Moved by Wendy Mason, seconded by Jennifer Cree, 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.**

**20. Motion #2. Adoption of Agenda: Moved by Katie Cronin-Wood, seconded by Marie Nesbitt, to accept the agenda for the November 16, 2025 Congregation Meeting as displayed on both the screen and in Zoom. Motion Carried.**

**21. Financial Reports:** The Treasurer, Wendy Mason, a member of the Finance Committee, walked everyone through a financial update.

On a year-to-date basis, total donations into the Capital fund equals \$62,766 which includes a very generous \$35,000 donation from St. Timothy's in support of getting our flat roof replaced. Total year-to-date capital expenses equals \$20,163. The capital account has \$65,598 available for the congregation, but that excludes the \$31,301 costs associated with replacing the flat roof which will be paid in November.

Total income for the year equals \$323,448. But that is heavily skewed because of the very generous donations we received in the amount of \$150,000 from our community BBQ. Facility

donations are under budget by \$6,009 because of Impact Village moving into their new location. Fundraising is above budget because of money we've received from Canada Online and Canada Helps.

Our total year-to-date expenses equal \$230,729, which is \$16,234 higher than we originally budgeted. This was mainly because of some significant repairs needed for our building, and our decision to pay off the sewer loan early to avoid unnecessary interest payments.

Our total year-to-date Net Income equals \$92,720. But if you take away the \$150,000 donation, we are currently running a deficit of -\$57,280 which is -\$14,910 below our original budget deficit forecast from the February Annual General Meeting.

The Acting Chair thanked Wendy for walking through the Finance slides.

## **22. Ongoing Business:**

**8.i) Stewardship Update** – Dorothy Wilkins, the Envelope Steward and a member of the Finance Committee provided an update on the Stewardship Campaign with the theme of “Offering our Faith”.

There were 94 Stewardship packages prepared and mailed out, and Dorothy thanked everyone who helped prepare and mail out those packages. So far, we have received 22 Letters of Intention back, and Dorothy was encouraged by folks who were able to either increase their donations or keep them the same as last year. Dorothy also acknowledged her personal difficulties with openly sharing her faith with others but knows that it will get easier and more natural as she continues to practice this openly with others around her.

The next step for the Finance Committee is to leverage the information from the Letters of Intention to help create the budget forecast for next year.

The Acting Chair thanked Dorothy for all her efforts on the Stewardship Campaign.

**8.ii) Flat Roof Replacement** – The Treasurer, Wendy Mason provided an update on behalf of Dave Eagleson regarding the flat roof replacement. As shared earlier during the Finance update, we received a very generous donation from St. Timothy's in the amount of \$35,000.

The flat roof was in dire need of repair, and the cost for the roof replacement was \$31,301. So, thanks to St. Timothy's donation we were able to replace the roof and not have to incur any debt.

The Acting Chair thanked Wendy for her update.

**8.iii) Updates from October Council Retreat** – The Rev. Cordelia Karpenko, provided an update on behalf of the Church Council regarding the October Council Retreat which took place over 4 hours on Saturday October 4<sup>th</sup>.

The meeting started with a discussion about the context of the world around us, and according to scholar Phyllis Tickle, every 500 years the western world goes through a major social shift usually aligned with a technological shift. For instance, 500 years ago saw the invention of the moveable print press, and the birth of the Protestant Reformation which are linked together. Rev. Cordelia explains that we're currently in the middle of another social shift, where what was isn't anymore, and we don't know where we're going yet. Authority is no longer in science or expertise and now lies in personal experience which gives rise to spirituality without religion. And what does Christianity look like in a multi-religious, multi-faith world. As a result, the theme for the Council Retreat was "How to lead when you don't know where you're going".

The following actions were captured from the Council Retreat:

- a) New Tenants – we are actively looking for new tenants and have placed ads on both Kijiji and on Facebook. We currently have Embers, Alcoholics Anonymous, 2 Narcotics Anonymous groups, B'Nai Shalom V'Tikvah, and St. Timothy's leveraging our facility space. The goal is to find another group which would replace the facility donations we lost from Impact Village.
- b) Being Invitational – we need to grow our congregation, and "Being Invitational" was a focus of this year's Stewardship Campaign. We need to go into the community and let people know that we do have something good to share and they would benefit from it.
- c) Our Next Community Event - Our 75th Anniversary Open House and BBQ was a huge success. Planning is just getting started for a "Blessing of the Animals" community event in Spring 2026.
- d) Staying in Touch - we are going to reactivate the Phone Tree that we used during the pandemic, which was a great way to keep the congregation connected and to share information
- e) Other activities being explored - hold a "Healing Service". Run a free after school program for neighbourhood children. Gathering feedback from the congregation through small focus groups. Establish a Future State Committee to map out the next five years.

A healthy discussion ensued, where Rev. Cordelia answered questions from the congregation.

The Acting Chair thanked Rev. Cordelia for her update.

**23. Minister's Update:** The Rev. Cordelia let everyone know that she is preparing for the Advent Season and asked everyone to let her know if they are aware of anyone who requires Pastoral Care. She also provided an update on Bible Study, which has a core group of 7 people focussing on books from the Prophets. We have finished Micah and just started the book of first Timothy.

#### **24. New Business from the Floor**

Acting Chair, Bill Sheaves let everyone know that one of the actions we captured during the Council Retreat was to create a Future Directions Committee. And as our Regional Representative, Bill wanted to make sure St. Paul's was preparing tangible plans to allow us to maintain our church and congregation going forward, rather than just falling into the trap of going into survival mode and ignoring our financial challenges.

When asked about the skills needed on this Committee, Bill said he is willing to act as the Chair, and we should have Rev. Cordelia and the Finance Committee involved. But we also need folks who can bring new perspectives and since we currently have funds in the bank, we don't need to rush and can take our time and do this right.

- **Motion #3. Future Directions Committee: Moved by B. Sheaves, seconded by S. McLean, that St. Paul's United Church form a Future Directions committee to develop options for our congregation going forward. Motion Carried.**

**25. Closing Prayer:** The Rev. Cordelia lead the congregation in a closing prayer, thanking God for our time together and for the blessed discussions we just had.

**26. Meeting Adjournment:** The meeting was adjourned at 11:40 am.

Respectfully submitted,

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Stuart McLean,  
Chair of the Congregation

**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.

In 2025 we had many request for assistance. Catharine purchased a \$1000.00 in gift cards from Food Basic in April and by the end of November they were all gone. The Benevolent Fund helped as to assist our homeless couple who lived on the church property for a few months We also responded to 13 requests for emergency funds for groceries, medicine, clothing and transportation those funds came from the Benevolent Fund.

Along with the donations from the congregation, the Christmas Families Campaign is usually funded through the Benevolent Fund.

In total we were able to provide President’s Choice and Walmart gift cards for 6 families which included 15 children who came to us for help through our Christmas Families Campaign. We also provided President’s Choice gift cards to 3 adults who needed support.

We delivered President’s Choice and Walmart gift cards to Herizon House and to Joanne’s House. We also delivered Tim Hortons gift cards to Scott House.

Thank you to everyone for your generous support.

Respectfully,  
Catharine Ottaway & Jennifer Cree

**Board of Trustees**

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

	<u>Term of Service</u>
Bill Sheaves	Jan. 2026
Wilma Brown	Jan. 2026
Dave Eagleson (Chair)	Jan. 2026

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 Dec.1, 2025 – Dec.1, 2026 was arranged on the following basis:

Property (building & contents)	\$ 4,512,475
Boiler and Machinery	\$ 4,512,475
Comprehensive General Liability	\$ 2,000,000
Excess Liability	\$ 3,000,000
Directors' & officers Liability	\$10,000,000

**Investments**

The original investment fund was established in June, 1988 with 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		\$ 195
Mutual Funds	Fidelity Income Allocation	\$ 78,634
	TD Income Advantage	\$ 37,527
	Manulife Strategic Income	\$ 53,387
	* Renaissance High Int. Savings	<u>\$ 152,130 *</u>
Total Market Value at December 31, 2025		\$ 321,873

During the year, a total amount of \$3606 (housing allowance) was transferred to St. Paul's general account.

\* Balance represents a special donation from James Hosinec of \$150,000 plus interest.

Respectfully submitted by

Examined by Wendy Mason

Dave Eagleson

**CHURCH OFFICE**

We 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.

There was 1 child baptized at St. Paul's in 2025.

There were 0 wedding ceremonies held at St. Paul's in 2025 but Rev. Cordelia Karpenko affiliate a wedding at another location.

There was 3 funeral service performed by Rev. Cordelia Karpenko.

We sent Easter and Thanksgiving 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. 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 Church Administrator continues to take on some of the duties previously performed by the Chair of the Property Committee such as ordering supplies, and arranging repairs and service calls for the building.

Thank you to Jane Mitchell-Haynes as our M & P representative and the rest of the M & P Committee.

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

Respectfully Submitted by

Catharine Ottaway & Jennifer Cree  
Church Statistics

Membership – December 31, 2024	Resident		Inactive	
<b>Total 2024</b>	<b>95</b>		<b>18</b>	
Membership Increase/ Decrease 2025	Inc.	Dec.	Inc.	Dec.
Received in 2025 by Transfer				
Received in 2025 Profession of Faith				
Removed by Death		1		
Removed by Transfer		4		
Removed from Inactive list -				4
2025 Total Resident Members	90			
2025 Total Inactive Members			14	
<b>Total Resident and Inactive Members 2025</b>	<b>90</b>		<b>14</b>	

Adherents 45

Baptisms 0  
 Weddings 1  
 Funerals 3

*Respectfully submitted by  
 Jennifer Cree*

Date	In Person	Devices	Total
07-Jan	33	20	53
14-Jan	28	21	49
21-Jan	35	18	53
22-Jan	30	20	50
28-Jan	47	15	62
04-Feb	44	12	56
11-Feb	46	12	58
February 14 Ash Wednesday	17		
18-Feb	30	17	47
25-Feb	43	13	56
03-Mar	60	12	72
10-Mar	30	20	50
17-Mar	46	16	62
24-Mar	55	17	72
March 28 Maundy Thursday	24	2	26
March 31 Sunrise Service	14		14
31-Mar	91	12	103
07-Apr	55	11	66
14-Apr	46	15	61
21-Apr	48	16	56
28-Apr	50	17	67
05-May	44	15	59
12-May	49	15	64
19-May	34	15	49
26-May	46	12	58
02-Jun	46	19	65

Date	In Person	Devices	Total
30-Jun	45	0	45
07-Jul	42	0	42
14-Jul	44	0	44
21-Jul	35	0	35
28-Jul	42	0	42
04-Aug	38	0	38
11-Aug	45	0	45
18-Aug	36	0	36
25-Aug	39	0	39
01-Sep	45	0	45
08-Sep	47	7	49
15-Sep	39	5	44
22-Sep	43	10	53
29-Sep	37		37
06-Oct	43	15	58
13-Oct	37	8	45
20-Oct	34	15	49
27-Oct	37	11	46
03-Nov	45	12	57
10-Nov	47	7	54
17-Nov	62	15	77
24-Nov	43	15	58
01-Dec	47	11	58
08-Dec	52	14	66
15-Dec	50	16	66
22-Dec	42		42

09-Jun	46	12	58
19-Jun	47	113	60
23-Jun	40	16	56
<b>Totals</b>	<b>1224</b>	<b>503</b>	<b>1602</b>

24-Dec, 11:00	14		14
29-Dec	36	12	48
<b>Totals</b>	<b>1166</b>	<b>173</b>	<b>1332</b>

Jan 1 to Jun 23	2387	965	3102
Jun 30 to Dec 29	4739	1912	6151
<b>Totals for 2023</b>	<b>7126</b>	<b>2877</b>	<b>9253</b>

### St. Paul's Communications Committee Report 2025

The communication tools we use at SPUC ensure that we are continuing to build strong relationships between congregation members, other community organizations and people in our neighbourhoods.

In 2025, the St. Paul's/St. Timothy's Information Technology and Audio Visual (IT/AV) Group members were "on duty" every Sunday (September to June) to run the sound system and share the weekly worship services via Zoom. During the summer, audio support is provided through another group of volunteers – thank you Linda Westendorp.

This dedicated group of volunteers sets up and runs all the audio equipment on Sundays and for special events, hosts and records the Zoom calls and edits and posts many of the services on the SPUC YouTube channel – see - <https://www.youtube.com/@stpaulsunitedchurchajax8761>.

A memorable achievement was the 100<sup>th</sup>/75<sup>th</sup> anniversary services in June 2025 which were streamed, recorded and shared with current and former congregation members from around the world. The value of our audio and video capabilities was especially evident when Rahul Datta Roy's mother was able to watch a recording of his participation in a choral quartet over the Christmas season.

The installation of a second camera in the fall has added to our video abilities and is enjoyed by our viewers. We are constantly learning new ways to integrate technology into our worship service and be even more invitational.

We expanded the membership of the IT/AV team this year to include a representative from B'Nai Shalom v'Tikvah and were honoured to support them in zooming their High Holy services to their congregation. We are always looking for more members so make 2026 your year to learn something new. Training materials are available and interested individuals will receive hands on support before flying solo. Please speak to us if you are interested in this opportunity.

Our public facing website, [www.stpaulsajax.org](http://www.stpaulsajax.org), continues to be a vital communication link with the calendar page updated monthly. The private Facebook page membership, <https://www.facebook.com/groups/2355189071>, grew by six members last year so we are now at

9. Information posted on the private FB page reminds members about upcoming SPUC events and Linda Westendorp continues to post a daily affirmation that is welcomed by many.

You can also subscribe to the public facing FB page, <https://www.facebook.com/SPUCAjax>, or follow us on X at [twitter.com/SPUCAjax](https://twitter.com/SPUCAjax). Again this year we paid for a FB post to advertise the UCW Christmas Market, which may have had an impact on the overwhelming attendance. We also put out an ad to alert our community to the availability of rental space. To be invitational, be sure to share or repost our information with your own social media followers.

And if you're not a member of the private FB group, the Weekly NewsFlashes, prepared and distributed by the Office Administrator, included everything you needed to know about SPUC in 2025, including the timing of regular and summer worship services, SPUC group meetings, updates on church family members, special events, and much more!

Thank you to Rev. Cordelia, Catharine Ottaway, Jennifer Cree, the SPUC Council, Richard Cooke, Dorothy Wilkins, Bruce Cooper, Richard Cooke, Linda Westendorp, STPC's David Rector, Francine Terry and Kathy Franklin and B'Nai's Howard Steinberg for all your support in ensuring that we continue to clearly communicate and engage with our church family, friends and the broader community.

Submitted by Katie Cronin-Wood/Jeff Wood-Communication Co chairs.

## **Envelope Steward Report**

### **Annual Report 2025 – Envelope Steward**

#### **Supporters**

This year we had 72 regular identifiable givers using our weekly/ monthly envelopes and PAR methods of giving. There were also 28 donors using our pew envelopes, 8 of which were considered regular.

We did lose 2 donors during 2025 but expect to see 77 regular givers supporting St Paul's in 2026.

#### **Givings – See Envelope Summary table for details**

Regarding our General Operation fund we were amazed by the exceedingly generous and timely gifts received from James Hosinec. Without these gifts our givings amounted to \$116,842 which was 99% of the amount given in 2024 (\$118,085). Thanks to all who supported the general operation and basic ministry of St Paul's.

The Capital fund contributions allowed us to pay off the sewer loan about a year earlier than expected. Thank you to all who made those extra donations.



(29)

**St Paul's United Church, Ajax - Envelope Summary 2025**

Description	Tax Receiptable Donations	Adjusted *	% of Donations
General Operation	\$266,842	\$116,842	77.0%
Local			
Loose	\$261,825		
Paypal	\$875		
Memorial Gift	\$3,515		
Other	\$575		
	\$52		
Capital Fund	\$56,301	\$14,910	9.8%
Capital			
Dig Down Deep	\$50,816		
Memorial Gift	\$5,315		
	\$170		
Mission & Service	\$11,868	\$11,868	7.8%
Outreach	\$4,246	\$4,246	2.8%
Benevolent			
Food Bank	\$1,635		
Christmas families	\$576		
White Gift	\$1,785		
	\$250		
Relief & Rehabilitation	\$1,010	\$1,010	0.7%
Homeless relief			
Hurricane Melissa	\$900		
	\$110		
Offerings to UCW	\$2,805	\$2,805	1.8%
<b>Total</b>	<b>\$343,072</b>	<b>\$151,681</b>	

\* Removed special gifts

- a) \$150,000 from James Hosinec to the General Operating Fund and
- b) \$41,391 from St Timothy's Presbyterian Church to the Capital Fund

### **Finance Committee**

We had a very challenging year financially at St. Paul's. Although givings came in very close to budget, total income was down from last year primarily due to the loss of a major tenant. Total expenses increased from last year largely due to increased property expenses. The net result of these changes was an operating deficit for the year of (\$70,939). The bright spot during the year was the receipt of a special donation from James Hosinec in the amount of \$150,000. The monies are currently invested and will be used to fund ongoing operations as required.

The Capital Fund was well supported during the year with total income of \$64,613 which included a special donation from St. Timothy's in the amount of \$35,000. During the year, capital funds were used to pay off the sewer loan in June (a year in advance), replace the flat roof, purchase a new computer and video equipment, upgrade the emergency lighting and repair the lift. All these expenditures serve to improve and secure our facility for the benefit of everyone. The balance in the Capital Fund at December 31, 2025 was \$36,634.

If you have any ideas for fundraising, we encourage you to speak to anyone on Council or the finance committee. We understand that these are difficult economic times, but we hope that you will continue to support St. Paul's in whatever way you are able.

We thank everyone who contributed to St. Paul's during the year through their donations, time talents and treasure. Your support is greatly appreciated.

Respectfully Submitted On Behalf Of

The Finance Committee

### **Ministry and Personnel Committee**

#### **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 addition, the Committee provides recommendations to Council on Human Resources practices and ensures that staff has the guidance and support they need to provide ministerial and staff leadership to the congregation.

In 2025, your M&P Committee members were Marie Nesbitt, Darlene Fawcett, and Jane Mitchell. Marie Nesbitt is the Minister's M&P and the Fee for Service Contractor's representative, Darlene Fawcett is the Director of Music's representative, and Jane Mitchell is the Office Administrator's representative. If any member of the congregation has questions, concerns or suggestions on how staff are carrying out their roles and responsibilities, please drop off a signed note outlining your thoughts to a member of the M&P Committee.

The year 2025 has been eventful. Reverend Cordelia returned to full time duties as our minister in late 2024 and has worked untiringly with staff and Council since then. In April the Lenten Practices

focused on a series of thought-provoking questions for the congregation asking them to write down their answers for collection and compiling. The responses were used as the base for a Council retreat in October that focused on visioning for 2026 and building a long-term plan for St. Paul's. Throughout the year, Reverend Cordelia has worked to build relationship and create community by communicating ways of being intentionally invitational.

Michael Morgan, our Director of Music, continued delighting us by bringing a distinct touch with new music to our regular Sunday services, growing the choir, and being open and taking opportunities to collaborate with St. Timothy's musical director and choir for services or special events.

Catharine Ottaway continued in the position of Office Administrator for most of 2025. Her input into the daily management of St. Paul's made her the de facto "go-to" person on St. Paul's Council. But in September, after 12 years on the job, she decided it was time to retire. We thank her for her many years of service and dedication to the life of St. Paul's.

We were delighted when our Fee for Service Contractor – Cleaning Services, Jennifer Cree, expressed an interest in the position of Office Administrator. In October she accepted the administrator's job. Hard-working and diligent, Jennifer has continued in the role of Fee for Service Contractor Cleaner.

We extend our thanks and appreciation to all St. Paul's staff for the way in which they work together and care for our community of faith called St. Paul's. It often feels that our church runs "itself" – challenges and changes are met routinely with flexibility and creativity. St. Paul's is blessed to have such a team.

We look forward to what 2026 may bring.

Respectfully submitted on behalf of the M&P committee,

Marie Nesbitt

### ***Mission and Service***

#### ***Mission and Service 2025***

Mission and Service works with partners at home and around the world.

Every day we hear of, or see, cases of food insecurity, homelessness or poverty.

The need continues and the United Church of Canada has pledged to continue to share what we have, and to support and encourage each other to build a better world.

We regularly shared Minutes for Mission with the congregation on Sunday mornings, so that all would know of the work being done around the world.

Closer to home we continued to support the Salvation Army food bank.

We also held White Gift Sunday in early December and collected gifts for the clients in local shelters.

Our M&S Fund target for 2025 was \$13,500. We were able to collect \$12,924.

Thank you to everyone who donated to the Fund, read Minutes on Sunday mornings, donated to the Food Bank, and helped collect gifts in December.

Respectfully submitted by Helen Dowse

### **PRAYER SHAWL MINISTRY**

The Prayer Shawl group meets in the fellowship room on the third Thursday of each month. During 2025, we were able to provide a number of shawls, lap robes and baby blankets to our community. We have had a busy and productive year. We were thrilled to welcome back several returning members as well as expand our group this year. We were excited to host a guest speaker in April and enjoyed a demonstration and discussion with the owner/operator of, Spin Me a Yarn. We would like to thank the members of St. Paul's who are dedicated to supporting our cause by attending meetings, knitting and crocheting at home, delivering items, donating yarn and making financial donations. It is truly a team effort.

A special thank you goes to our friends from St. Timothy's for their generous donation of yarn as well as finished products.

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 Jennifer Cree. 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.

### **Regional Report**

The year, 2025, was a very busy year for me as your Regional Representative. Rev. Cordelia is the other rep. I finished my term with the Covenant Support team and no longer hold any positions with the Region. I was for a short time the Pastoral Charge Supervisor for Faith United Church in Courtice. I, also, with two other representatives started a J4 (in the Manual) review of a congregation in the Region

During the year, I attended two regional meetings, one in Bowmanville at St. Paul's and the other in Alderville (Alderville United Church) The first meeting we dealt with the budget and the second with team reports.

I like to thank our congregation for all their support and understanding.

*Respectfully Submitted by*

*Bill Sheaves*

### **Stewardship**

#### **Stewardship – Offering our Faith**

God has given us faith to believe in Him. This year our stewardship focus was on looking outside the four walls of our church building and sharing our faith and love with those who want and need it most. Jesus entrusted us with the message that they are precious in His sight and they are loved. Helen Dowse shared with us the history of the work of the United Church in mission and service during the last 100 years.

Stewardship packages were prepared and sent out to 91 households. They contained a message from Rev. Cordelia, reflection on the stewardship theme, current financial information and the Letter of Intention which was to be filled out and returned. We received 31 responses (39%) and these were dedicated to God's ongoing work. These Letters provided important information for the budgeting process and indicated that most of the responding households were planning to maintain their givings at the current amount.

The celebration of the new church year was held in the Gathering Place on November 30<sup>th</sup>. It was a time to chat with friends, browse at the Christmas Market UCW and bake table and enjoy our New Year's cake. A special treat was the video of the highlights of st Paul's during 2025 produced by Katie Cronin-Wood.

Thank you to all for your participation and generosity of time, talent and treasure.

Respectfully submitted by Dorothy Wilkins

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

The SPARC committee had a busy 2025. The group planned many ways to recognize the congregation and engage them in activities.

In April, Dorothy Wilkins and Doris Tietze were recognized for all they do for St. Paul's.

In May, Helen Dowse was recognized and in June Michael Morrison was also recognized.

The committee organized a trip to the Capital Theatre on June 21 to see The Waitress. Everyone who attended enjoyed themselves.

In July, the congregation enjoyed an ice cream treat after church. It was a great hit.

In August, the Sparc committee prepared at lunch in the Gathering Place after church which gave the congregation an opportunity for fellowship

In October, we sparc'd everyone with a Halloween treat.  
Stay tune for 2026.

*Respectfully Submitted, Jennifer Cree*

**Treasurers Report**

**TREASURER'S FINANCIAL REPORTS**

HOLDING ACCOUNT FINANCIAL STATEMENT  
FOR THE YEAR ENDING DECEMBER 31, 2025

Manulife Bank Account Number 05012 1300833

Balance forward January 1, 2025 \$23,284.01

Capital Fund Income (All sources):

Directed to Capital Fund	\$18,097.82
Received Grant	7,500.00
Received gift St. Timothy's	35,860.00
Directed to Sewer Loan	4,014.00
UCW	250.00

(35)

Interest earned for 2020	<u>461.90</u>	\$66,183.72
Expenses:		
All Capital account transfers	\$39,412.80	
Paid to Sewer	13,308.15	
Interest paid on Sewer Loan	<u>113.19</u>	<u>-\$52,834.14</u>
Balance at December 31, 2025		<u>\$36,633.59</u>

**Included in the year-end balance is \$620.92 being held for the Sr. Choir**

MISSION AND SERVICE FUND GIVINGS AT  
DECEMBER 31, 2025

Givings:

Congregation	\$11,524.00
UCW	<u>1,400.00</u>

Balance at December 31, 2025 \$12,924.00

**FOR REPORTING PURPOSES ONLY**

FOOD BANK GIVINGS AT DECEMBER 31, 2025

Congregational Givings	\$596.00
Cheque issued to the Salvation Army	
Food Bank	\$596.00.

I would like to take this opportunity, on behalf of the Finance Committee, to thank the UCW and the members of St. Paul's for their generosity in supporting the work of St. Paul's in 2025.

Submitted by Wendy Mason

Church Treasurer

**Reviewer's Statement**

I, Helen Dowse, have reviewed the financial reports only of St. Paul's United Church as at December 31, 2025.

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 2025.

**Helen Dowse**

***Ajax, Ontario***

***January 2026***

**UCW ANNUAL REPORT 2025**

UCW ANNUAL REPORT 2025

We are thrilled our membership grew to 25 active members. It is always a pleasure to have new members joining our group as they come with a fresh perspective and new ideas.

The Christmas Marketplace, held Nov. 29<sup>th</sup>, was a great success. We featured many vendors and a lunchroom with a selection of hot soup, sandwiches, and desserts on the menu. Patrons chose to sit and eat their lunch or got their meal to go (takeout). The lunchroom also featured the bake table and the silent auction table. Our sincere thanks to the experienced team of Jennifer Cree, Catharine Ottaway, and Sharon Castellarin for their planning and execution of the event. To the volunteers, who offered their time, labour, and goodies, we appreciate you once again stepping up to this challenging event.

During the 2025 monthly meetings, we held an auction, a Friendship Tea, and a Games session. We observed the World Day of Prayer service in March and continued our tradition of a potluck lunch to start the summer and celebrate our return in the fall. At our December meeting we prepared tins of Christmas cookies to be delivered to those congregants we do not see regularly, wishing them to know we were thinking of them at Christmas time.

Our meeting format starts with a devotion, then business, followed by a program (activity, guest activity, or speaker). In October, we had a very informative speaker, from the Ajax Fire Prevention office. The session aided us in staying current with the latest innovations and fire safety legislation, such as the Jan. 1<sup>st</sup>, 2026, requirement for CO2 detectors to be located on each level of a residence.

Of note this year, the UCW participated in our church’s 75th anniversary open house. We set up a table that identified our purpose, displayed milestones, and special items of interest. While setting up the display we discovered our need to identify our table with a sign or banner. Well, shortly after that date, we were surprised with a gift, from our friend Grace Phiri from Zambia, of a table banner proudly bearing our name and location.

The UCW group at St. Paul’s oversees the church kitchen, monitors supplies, and offers fair trade coffee. We cater funeral teas and special events as well as serve the fellowship coffee after church on the fourth Sunday of each month.

The UCW Group meetings are held on the third Tuesday of the months September to June. Please feel free to come take a seat at one of our meetings, held at 1pm. in the Fellowship Room. Our activities are posted in the Newsflash, or you can ask for details from one of our members about upcoming events.

Grace Sheaves P/President (1/3)

**St. Paul’s United Church Annual Report 2025**

UNITED CHURCH WOMEN Financial Statement

United Church Women Financial Statement 2025

Business Account

Balance as of January 1, 2025			\$	13,940.65
	Outstanding Cheques as of Jan 1, 2025	\$	500.00	
		\$	100.00	
		\$	262.00	\$
				13,078.65

Revenue	Offering	\$	2,327.00
	WDP project grants	\$	73.00
	National UCW	\$	28.00
	Thank Offering	\$	145.55
	Funeral Teas	\$	1,350.00
	Dutch Auction	\$	544.00
	Hub Collect from Congregation	\$	253.05
	Hub (LC)	\$	85.10

Marketplace	\$ 5,385.00	
Misc. items sold	\$ 174.00	
Donations	\$ 750.00	
Revenue Subtotal	\$ 11,114.70	\$ 11,114.70
Total Revenue 2025		\$ 24,193.35

Expenses	Church Council	\$ 2,000.00	
	Mission & Service	\$ 1,400.00	
	Capital Funds Projects	\$ 250.00	
	Bank Charges -cheques	\$ 165.99	
	Misc - flowers	\$ 100.00	
	Presbyterial Expenses	\$ 300.00	
	Outreach	\$ 1,112.58	
	Special Projects	\$ 2,378.66	
	Amp/open house/mugs/painting/retirement		
	National UCW	\$ 28.00	
	Thank Offering -Canadian Foodgrains	\$ 145.55	
	Speakers	\$ 25.00	
	Kitchen Supplies	\$ 394.73	
	Marketplace Expenses	\$ 703.00	
	WICC - World Day Prayer	\$ 73.00	
	WICC - Least Coin 2024	\$ 164.04	
	Expenses Subtotal	\$ 9,240.55	\$ 9,240.55
Balance in UCW Account:		\$ 14,952.80	

### **Worship and Music report 2025**

St. Paul's United Church continues to thrive and we have seen several new faces in the congregation over the course of this year. We are encouraged by the growth, and hope it continues in the future.

The AV/IT team 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 to us, and our hybrid services accomplish this. Our numbers have remained consistent, and for this we are grateful.

In March we celebrated our 75<sup>th</sup> anniversary. We held our monthly Communion service and followed it with a luncheon downstairs in "The Gathering Place".

Katie Cronin-Wood and Jennifer Cree updated the history of St. Paul's. It is titled "Our Evolving History" and can be found on the church website. Many thanks go out to these two ladies for their excellent research.

In June the United Church of Canada celebrated its 100<sup>th</sup> anniversary. After the worship service, we held an open house and invited the community to share in our rich history. There was a barbecue on the lawn and many visitors toured the building and met with the various groups who spoke of their activities within these walls.

As the summer approached, it was decided to hold joint services with St. Timothy's Presbyterian Church as we had done in the past. Rev. Cordelia Karpenko was the worship leader in July while

Rev. Duncan Jeffries covered the services in August. Attendance was very good, with members of both congregations in attendance. We hope to continue this practice next summer as well.

Catharine Ottaway retired in September after 12 years in the office. Thank you so much Catharine for your dedication and hard work!

Jennifer Cree took over the role of administrative assistant. Jennifer provides us with the bulletin each week which includes the lyrics to the hymns as well as the scripture readings. She has coordinated the roster of volunteers needed to read. Through the weekly Newsflash, Jennifer shares all of the pertinent information regarding meetings, services and special events. Thank you so much Jennifer, for stepping into this role so seamlessly.

Michael Morgan continues to challenge the choir to take risks and move outside their comfort zone. In October the senior choir presented a selection of passages from the Caribbean Mass by Donald Patriquin. The musicians provided a lovely accompaniment to the lively music. We welcomed a few new members to the choir and it continues to grow.

At the end of October we joined St. Timothy's in celebrating their 75<sup>th</sup> anniversary with a joint service followed by a delicious luncheon downstairs.

(40)

The two Christmas Eve services in December were a combination of leadership from both churches and there were opportunities for everyone to participate.

As the year drew to a close we were grateful to be able to continue to meet in the sanctuary, and renew our commitment to staying connected to one another in the St. Paul's family. Thank you to everyone for their support.

Respectfully submitted,

Linda Westendorp (chair)

**Budget**

<b>St. Paul's United Church - Review 2025 &amp; Budget 2026</b>						
					<b>2025 Actual</b>	<b>2026 Budget</b>
<b>Income</b>						
Capital Transfers In					\$ 51,262	
Facility Donations					\$ 54,521	\$ 49,020
Fundraising					\$ 2,744	\$ 2,000
G.S.T.					\$ 4,783	\$ 4,700
Givings					\$ 266,437	\$ 117,882
Investment Income					\$ 3,606	\$ 4,200
Miscellaneous Income					\$ 1,540	\$ 1,000
UCW					\$ 2,000	\$ 2,000
<b>Total Donations</b>					\$ 386,893	\$ 180,802
<b>Expenses</b>						
Bank & service Charges					\$ 1,847	\$ 1,580
Capital Property Repairs					\$ 33,972	\$ -
Capital Non Property					\$ 4,184	\$ -
Finance					\$ 74	\$ 250
Insurance					\$ 8,168	\$ 8,292
Misc. & Archives					\$ 3,940	\$ 2,900
National Assessment					\$ 9,014	\$ 10,943
Office					\$ 5,845	\$ 5,040
Operating Groups					\$ 480	\$ 2,280
Property					\$ 34,779	\$ 36,395
Salary & Benefits					\$ 173,234	\$ 179,540
Sewer Loan Interest					\$ 113	
Sewer Loan Repayment					\$ 13,195	
Utilities					\$ 15,204	\$ 15,560
Worship & Music					\$ 3,783	\$ 3,250
<b>Total Expenses</b>					\$ 307,832	\$ 266,030

Surplus/(Deficit)					\$ 79,061	\$ (85,228)
Notes:						

1. 2025 givings include a special donation from James Hosinec of \$150,000
2. Excluding the \$150,000, operating deficit for 2025 was (\$70,939).