



Annual Report

A Celebration of St. Paul's Ministries



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Special thanks to:

♥ *Kim Taylor for the cover page design and other graphics*

♥ *Heather Johnson and Kim Taylor for the production of the 2024 Annual Report*

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ST. PAUL'S UNITED CHURCH - CONGREGATIONAL ANNUAL MEETING AGENDA

February 23, 2025

Call to Order and Prayer - Pastor Brian Wilkie

Meeting to be held in the Sanctuary. Attendance taken by a sign in sheet.

Opening Remarks from the Chair of Council

- 1) Appoint a Scribe for this meeting.
- 2) Allow Adherents to vote on Motions at this meeting.

Presentation of Financial Reports 2024 and Budget 2025

Teresa Webster

Trust account

Heather Johnson

Committee and Group Reports

Nominations and Elections for 2025 – 2026

Proposed names for Council.
Officers for 2025

Acknowledgements and Thanks

Wendy Sharpe

Closing Prayer

Pastor Brian Wilkie

Adjournment



MINISTER'S REPORT

SINCE YOU BELONG TO CHRIST YOU
HAVE RECEIVED HIS SPIRIT, WHO
EQUIPS YOU WITH SPIRITUAL GIFTS

Hear The Hope Of Jesus 2025

God has called out to the whole world to put their faith in Jesus the Christ. He decided from all eternity that those who receive Jesus would become conformed to his likeness, "And those he predestined, he also called; those he called, he also justified; those he justified, he also glorified." (Romans 8:30) Since you are justified by Christ, you are called by God. Since you belong to Christ you have received His Spirit, who equips you with Spiritual gifts for works of service, to strengthen the body of Christ.

This isn't a new idea to you who have studied and heard the Word preached in this church for 1, 30, or 60 years. The message preached by Rev. Don Graham, Rev. Norman Jones, and their predecessors is a message of hope for lost people who wander in darkness. Crucially, it is **also** a message of hope for us who have been brought out of darkness into His wonderful light (1 Peter 2:9).

God rarely calls experts. As far as I can tell He has nothing against experts, but experts are rare. If sharing faith, goodness, grace and peace were left to experts, there would be very little of it to go around. . . .(Hmm, the world does look as though we left God's mission to the experts!) God's plan is to use ordinary Christians in everyday goodness. With the gifts of the Spirit in the believer and the power of God in the results, this congregation and every church on earth is on the cusp of transforming the world in the name of Jesus.

If you don't recognize your gifts yet, let me assure you, you have them. Read Joel 2:28–29 and know that John declares we believe in Christ and confess Christ because we have received the Spirit of God.

Many things lead us to say, "*I'm done: I'm too young/ old/ academic/ foolish/ scared/ cautious/ outspoken.*" But the Holy Spirit speaks hope and reveals that our disqualifiers are actually the part of our unique gifting as we trust that God can use us, especially in our weaknesses, to make a vital difference.

Throughout 2024, I have been privileged to see God's touch on many of you, as some find green pastures and others walk through hard valleys. I've shared the exhaustion that plagues so many of us as we grow older in an anxious, busy and harried world. I have witnessed God strengthening and restoring souls as saints minister to saints.

The people of God have a history where God starts a family with a nonagenarian Abram and Sarai, makes a prophet of the little child Samuel and calls an 80 year old Moses to take on Pharaoh *40 years after, literally, being put out to pasture.*¹ How can it astonish us that he is still calling us today?

God **is** calling in 2025. And we can pray confidently that the Holy Spirit, which dwells in us, is pouring out his bold, refreshing, supernatural Hope upon everyone in his church.

Brian

¹ Thanks K.E. Wynn for that image.

ANNUAL CONGREGATIONAL MEETING MINUTES

February 11, 2024

Pastor Brian welcomed those present for the annual meeting. An attendance sheet was passed around for the congregation to sign in.

Wendy Sharpe opened with prayer.

A motion to accept Deb Faulkner as scribe. Cindy Earhart moved and (Art) Dan Axford seconded. MOTION CARRIED

A motion to allow Adherents to vote on Motions at this meeting. Dan Axford moved. Sue McCullum seconded. MOTION CARRIED

Pastor Brian went over the Congregational statistics. Pastor Brian spoke of promoting the Adherents to be members. Pastor Brian read the names from Memoriam and held a Moment of Silence.

Presentation of the Financial Reports of 2023 and Budget 2024 by Teresa Webster.

A motion to accept the 2023 Financial Examiner's report. Moved by Cindy Earhart and seconded by Rosemary Cummins. MOTION CARRIED.

A motion to accept the 2023 Financial and 2024 Budget report. Moved by Teresa Webster and seconded by Kate Kent. MOTION CARRIED.

Wendy Sharpe reminded the congregation that the Benevolent Fund is there to help those in need and if anyone knows someone in need just talk with Pastor Brian.

Heather Johnson went over the Trust Funds. Peter Unger encouraged the congregation that it is about God and not the numbers. A motion to accept the Trust Fund report. Moved by Stan Jones and seconded by Deb Unger. MOTION CARRIED.

A motion to accept the Mission Fund as recorded. Moved by Teresa Webster and seconded by Dan Axford. MOTION CARRIED.

A motion to accept the Committee Reports as written. Moved by Cindy Earhart and seconded by Roberta Wilson. MOTION CARRIED.

Sue McCullum Nominating chair would like the congregation to prayerfully consider joining a committee. A motion to accept Brian Cummins as chair of Fellowship. Moved by Dan Axford and seconded by Rosemary Cummins. MOTION CARRIED.

Kate Kent heads up Plan to Protect to protect our little people with fully screened volunteers. This protection plan is needed for insurance purposes as well. Training for volunteers will begin when the administration completes training. Shane Gorman the Youth Leader indicated that God safe guards our family. Wendy Sharpe thanked Shane for his work with the youth.

Peter Unger pointed out that Art really is Dan Axford! You had to be there!!

Pastor Brian closes with a plea for inviting more members to volunteer and Thanks to Wendy for Chairing. A prayer to close.

Move to Adjourn made by Cindy Earhart.

2024 MEMBERSHIP STATISTICS

Membership Statistics			
	2023	2024 Actions	2024 Totals
Membership - December 31, 2023	248		
Received in 2024 by:			
Confirmation:		0	
Affirmation:		0	
Transfer:		0	
Transfer re: Non-Resident Roll:		0	
Removed by:			
Death:		-3	
Transfer:		0	
Members asked to be removed:		-81	
Total Membership - December 31, 2024			164
We no longer have Resident Members and Non-Resident Members			
All are included as Members			
*Note: Letters were sent out in 2024 to members who were no longer participating in the life of St. Paul's. Some wished to remain on as members and others asked to be removed. Should they wish to reinstate their membership here at St. Paul's at anytime in the future, we would welcome them back with a reaffirmation of their faith.			

2024 CHURCH STATISTICS

Infant Baptisms: 0

Adult Believer Baptisms: 0

Funerals: 7

Weddings: 0

2024 IN MEMORIAM

We give thanks to God for those named below, who journeyed with us and have gone before us. We remember them with love and gratitude. We pray that their families may know the comfort of God's presence and find peace knowing their loved ones are in His care.

Listed below are Members, Past Members, Adherents and funerals by Pastor Brian:

James Wilson

Marjorie Rimnyak

Anne Ker

Bill Bynsdorp

Bryan Ball

Mary Helen Jones

Maureen Shilliday

Inis Gibbons

Gizella Angyal

Diane Attfield

Amanda Gillies

Nick Thiessen



ST. PAUL'S UNITED CHURCH COUNCIL

Another year has pasted with some wonderful results.

We added three new members to our Council:

Brian Cummings (Fellowship)

Kate Kent (Mission and Outreach)

Deb Faulkner (Council Scribe)

Each Committee has been led in their strong faith in our Lord Jesus Christ.

Our post-Covid recovery has done extremely well.

Treasurer, Heather Johnson has done an amazing job of keeping up with Grants available to us. Our building continues to benefit from these grants including new windows, doors, key fob system and security systems.

The latest addition to our safety includes an AED defibrillator machine. This unit was purchased with half of the funds from the General Fund and the other half from the Ladies of Share'N Care. Thank you, ladies, for supporting this venture to keep our congregation safe. This unit is mounted in the hall between the Sanctuary and the C.E. Hall, so it is accessible to both areas.

The Aylmer community benefits from Peg's Pantry and our Coat and Boat Program. The year 2024 ended with record numbers of coats going to people in need.

Funds from the Christmas Concert organized by Gene Corless has continued to keep the Pantry well stocked.

We have many committees here at St. Paul's and there is room for you to join, you can speak to the chair of any of the committees. Many hands make light work. We look forward to another faith-filled year with God at the helm.

Yours faithfully,
Wendy Sharpe
Council Chair



FAITH STATEMENT

***What follows is a brief summary of our faith. For more detailed official statements see:
The Commissioners Covenant and the 20 Articles of the Basis of Union***

We believe

We believe in the one and only God who loved us so much
that he wanted a personal relationship with us.

We believe in God who is love. Out of that love he created the universe.

We believe in God the Father who loves us so much that even though we turn from him,
he never turns from us.

We believe in God who has provided the way for us to renew our relationship with him.

We believe in God the Son - Jesus.

We believe in God - the Holy Spirit.

We believe in the Church that Jesus initiated.

We believe in the great Commission. God's call for the church to be in the world.

We believe in the Family as a basic unit of the church.

We believe in God who has given to us "his Word" in the Bible.

We believe that our society has turned from God and is walking in its own way.

Finally,

We believe that God is not finished with us.

***As a congregation, we continue to uphold the principles of
The National Alliance of Covenanting Congregations (NACC).
Although that organization no longer operates,
it's emphasis on the faith once and forever given in Scripture,
continues to proclaim our mission.***

ST. PAUL'S UNITED CHURCH COMMITTEE REPORTS

FINANCE COMMITTEE

finance@spuca.ca

How Firm A Foundation

As I prayed about what to report on for my final St. Paul's Financial Report this phrase arose, "How firm a foundation." I recognized the line from an age-old hymn. I looked it up on Hymncharts and learned that the lyricist's identity is unknown, just like so many of the past faithful congregants who have helped to build St. Paul's since it was founded in 1874. According to the information on the site, the hymn scholar Albert Bailey found the two verses it most closely resembles is Isaiah 41:10 and Deuteronomy 31: 6 and 8. It is a powerfully encouraging hymn about God insuring we endure and the first line is the reason,

*"How firm a foundation, O saints of the Lord,
Is laid for you faith in his excellent Word.*

I entrust as you read through the spreadsheets that our faithful Treasurer Heather Johnson has prepared for St. Paul's faithful congregation's behalf you will clearly see that the funds are all going towards building a firm foundation for St. Paul's next 150 years and as the hymnist writes, "To you who for refuge to Jesus have fled." God laid on my heart that this is the year to be *Inspired to Aspire Higher*. In the pages of the Annual Report, you will read how all the parts of St. Paul's are working together to remain rooted in

Love God!
Love People!
Make Disciples!

May all the congregation and their families pray not only about how St. Paul's is to position itself in ministry to be fruitful and bring God's Kingdom to earth, please also pray about how your family is to use its resources to further the Ministry of Jesus Christ in the here and now.

God's blessings abound!

Prayerfully submitted by:

Teresa Webster – Finance Chair



CHRISTIAN DEVELOPMENT COMMITTEE

christiandevelopment@spuca.ca

Another year has come and gone. As we look back on the past year, I am so grateful for the people who faithfully serve our church family on a weekly basis.

A HUGE thank you goes to the 14 Sunday School and Nursery teachers and assistants, our Youth pastor Shane and his 3 regular assistants, the librarians and the many people who lead Bible studies.

This group of faithful people, whether it be with the children, youth or adults have worked hard to guide, teach and pray for the spiritual growth of our church family. Where would we be without them?

Please continue to pray for these people and their faith ministries.

Over 2024 we have had two children's services. Our annual Birds, Buds and Babies where we had 3 of our children move up to a new level of learning. We also had our annual November children's service where some of our children shared their musical gifts and the memory verse that was memorized specifically for this time. Following the service, we shared a soup lunch together as a faith family.

The Christmas float was brought back this year and some of our children, parents and leaders took part in the town's Christmas parade. Others shared hot chocolate and cookies with those along the parade route surrounding St Paul's as an outreach to our community.

The past year has run very smoothly and although we might want to settle in and get comfortable, we continue to look ahead. It is our hope and prayer that as we move into 2025, more children and youth will enter our doors. We look forward to possibly hosting another VBS next summer so that more young people will come to know about Jesus and His love for them.

We are also looking forward to a new Women's Bible Study beginning in January. All women are welcome!

Thank you for your continued prayers.

If you feel led to join us in any of these areas, we would love to have you join our education team.

Submitted by:

Rose Mary Cummings,
Christian Development Chair

MINISTRY AND PERSONNEL COMMITTEE

ministryandpersonnel@spuca.ca

The purpose of the M&P committee is to support the ministry personnel and staff and to support communication between the congregation and the ministry personnel and staff.

What a blessed year we have had. Praise God for all that He is and does and for his never-ending bounty of love for each and every one of us.

This seems to have been a very busy year. Larry had surgery at the beginning of the year and Paul stepped into the custodial role full time until Larry's return at the end of June. Jeremy and Ian helped fill in for holidays during the summer and we are very appreciative of them both. At the end of September, Larry decided to retire from his position as custodian and is helping on a volunteer basis. We can't thank him enough for his dedication throughout his 35 years of service. Just prior to Christmas, Kelly Versnick joined the staff at St. Paul's as custodian. We welcome Kelly and the knowledge and experience she brings along with her.

We have an AED unit and it is centrally located in the hallway between the Sanctuary and the CE building. Our prayer is that we will never have to use it, but it is a good idea to have such a device just in case of an emergency. Should we ever need it, it offers a step-by-step instruction procedure. Thank you to the Share 'N Care ladies for helping make this purchase possible.

We would like to thank Brian, Derrick, Shane, Ian, Heather, Kim, Larry and Paul for their continued dedication of serving our Lord and the faith family of St. Paul's. You continue to selflessly share your gifts and talents to further the Kingdom. Thank you!!

Thank you to Katharine Enns for her dedication and continued support of this committee.

If you have any questions or concerns, please feel free to contact myself or Katharine. All queries are treated in a confidential manner. We are always looking for more people to join this committee. If you are interested, please feel free to contact me.

Sue McCallum,
Ministry & Personnel Committee Chair



STEWARDSHIP COMMITTEE

stewardship@spuca.ca

The first part of the year saw the arrival of the “New” Church Directory. Thanks to Pastor Brian’s computer expertise, we were able to obtain and keep copies of all the photographs used in the directory. On top of that, we are able keep our records up to date and the maintain an ongoing role of members and adherents.

As members are well aware, my health took a major turn as I was fighting a form of skin cancer that involved major surgery and a long recovery time. Understandably this affected what I was able to do. The initial bout of cancer was somewhat successful but as is often the case, the mean beast decided to come back elsewhere in the body. Thank you to all to continue to pray and support me.

As far as Stewardship is concerned, the various groups in the church are continuing to maintain our community outreach and to have an ongoing impact within the community. Peg’s Pantry continues to be supported and utilized. Thanks to all to support this mission.

Kudos to the ladies to operate the clothing exchange of winter clothing. This year we have experienced a winter from the past. Other groups that are reaching out include the men’s group that meet on Friday mornings at Family Central for breakfast and once a month at someone’s home for time together. Pastor Brian has several groups on the go meeting on different days and times, as well as groups that are being led by others in the congregation.

This is my last year on Stewardship so, look into your hearts to see if this might be an avenue for you.

Ian Stubbs
Chairperson

PROPERTY COMMITTEE

property@spuca.ca

It has been another year of accomplishments and challenges for St. Paul’s United Church.

Our church has been blessed by the services of Custodian Larry Miskelly for yet another year. As we start this New Year, I would like to welcome our new Custodian Kelly Versnick, and thank Larry for all of his years of dedication and service to the church.

The masonry repairs are completed, and the results are impressive.

Safety and security improvements, such as crash bars on exterior doors and a more secure key fob system, have been implemented and more are forthcoming to comply with our “Plan to Protect” program.

Our window replacement project in the CE building continues as government grant funds allow.

As we begin this New Year, our focus will be to pursue a long-term solution for the problematic flat roof on our CE building. Significant in cost, necessary I believe, for the continuation of God’s service to the community. con’t

I wish to express my deep gratitude to those who have helped me over the past year, maintaining our beautiful church, not simply as a building but as a centre to continue God's service to our community and share God's message to all.

Blessings,
Dan Axford – Property Chair

WORSHIP AND MUSIC

worshipandmusic@spuca.ca

This past year was again a building year for St. Paul's Worship and Music Committee.

Derrick Drover, our Worship leader lives in Aylmer and is a gifted pastor, musician, songwriter, and music teacher in the community. He is leading our praise team at the church. He has numerous CDs that he wrote and produced. Derrick, Danielle, and Natalie attend our Sunday services.

Ian Webster is our media coordinator. He is responsible for the video portion of our Sunday services and uploading the services to YouTube and to Eastlink for viewing online and on TV, amongst other responsibilities. He is a gifted writer, musician, showman, and producer.

Rev. Brian and Erica Wilkie, our Pastor and his wife, came to us 2 years or so ago. We are grateful God, for your promise that when we pray you listen. It is evident with the choice of Pastor you sent to us.

Pete Afman who was our soundman went home to God this past fall. We think of you often brother. We are rotating some new people through the sound and now the media responsibilities. We sure could use more people to help!!

We are truly blessed to have Gene Corless play solo, and with his brass ensemble The Still Alive Trio, during the services. Thanks Gene!

We have the organ up and running again. Derrick Drover and Deb Ungar are playing before and sometimes after the service. We hope to incorporate the organ sounds into our Worship next year.

The W&M committee is making plans to enhance our 10:00 a.m. service for 2025 and we are looking forward to implementing those plans and ideas.

Thank you, committee, for your comments and help during the past year. You are precious to God and to His church.

We honour and Praise you Lord God with our words and our music.

With thanks,
Worship and Music Committee:
Brain Wilkie Ian Webster
Derrick Drover Peter Ungar
Brian Cummings

PASTORAL CARE / TELECARE COMMITTEE

pastoralcare@spuca.ca

The Pastoral Care and Telecare Committees have kept themselves very busy this year with their phone calls and house visits.

The Committee consists of the following people: Linda Baldwin, Roberta Wilson, Bonnie Barons, Sharon Welch, Carol Ann Flatley, Wendy Sharpe, and Kate Kent.

I want to give a huge thank you to these ladies for all of their hard efforts to keep our faith family “In the Loop” about our church activities. It makes my job a lot easier.

In 2024, I have sent 9 sympathy cards, 11 get well cards, 13 thinking of you cards, 2 special birthday cards, and 1 special anniversary card. Thank you to all who have given me the names of the recipients. This card ministry lets the members of our faith community know that we care about them.

A few of the things we do to keep people connected are:

- Call families 4 times a year
- Keep them posted about upcoming events at St. Paul's
- Find out how they are doing
- Ask if they have any special needs, concerns, or prayers needed

If you enjoy talking to people and are interested in joining our team, please let me know. You can contact me at pastoralcare@stpaulsunitedchurch.ca or 519-280-4865.

Faithfully submitted,
Cindy Earhart



2024 PLAN TO PROTECT (P2P) COMMITTEE

Members of the 2024 Plan to Protect Committee include:

Chair- Reverend Brian Wilkie

Board of Directors - Wendy Sharpe - Chair of SPUCA Board

- Rosemary Cummings - Christian Development

Administrators - Kate Kent - Mission and Outreach

- Sue McCallum - Ministry & Personnel

Trainers - John Cronheimer - P2P Trainer

- Shane Gorman - Youth Leader

Screeners - Tara Gavey - Sunday School Superintendent

- Roberta Wilson

Members at Large - Kim Taylor - Office Administrator

- Marie Ball

In April of 2023, SPUCA reached out to Plan to Protect to purchase a membership plan that included a manual, certification training for an Administrator (Level One), for a Train the Trainer (Level One), online training registrations that would not expire and development of tailored SPUCA Plan to Protect policies.

It was strongly encouraged that the Administrator training occur first. This training was taken online by: Kate Kent (as the designated Administrator), Reverend Brian Wilkie, and Sue McCallum, who had initiated the process in April with the Council's direction.

Registration for the Certification Training for the Administrator was on October 12, 2024. The first online session and quiz began October 18th, 2023. The final assignment was submitted on December 29th, 2023.

The "Train the Trainer" training was also completed online by John Cronheimer. John successfully completed the certification training and started training in the spring of 2024.

A Plan to Protect Committee was established. Members of SPUCA were approached and asked to prayerfully consider being on this committee. Two meetings took place on April 29th and December 9th, 2024.

The developed Plan to Protect Policies and Procedures were initially reviewed by Reverend Brian Wilkie, John Cronheimer, Sue McCallum and Kate Kent. They were reviewed again by the Plan to Protect Committee and two corrections were made as suggested by the Committee.

SPUCA's well-reviewed and revised policies were sent for review and approval to Reith Ins. & Financial Service agents.

con't

Faith Professional Policy 0110340FPF001.V21, *ecclesiastical* 2024 renewal provided abuse coverage until December 1, 2024 costing \$2,368.00.

In 2024, 41 individuals at SPUCA took the 2 hour training to work with children (0-18 and vulnerable adults) presented by SPUCA's onsite P2P Trainer. There were 3 sessions held. Included in the number are most ministry personnel and many Faith Family members/volunteers.

On November 22, 2024 we received a quote from Faith Professional 0110340QFPF009v1, *ecclesiastical* with a Policy term from December 1, 2024 to December 1, 2025 costing \$2,604.00.

Plan to Protect recommended storage has been adhered to and is inclusive of paper copies in a locked cabinet (keys to access this cabinet are currently held by Reverend Brian, Sue McCallum, Kate Kent and there is a master with the custodian), on SPUCA's INTRANET and on a USB/stick.

Laminated copies of procedures are posted on Bulletin Boards in required locations.

The annual audit completed in a review of the policies and procedures by all of the Plan to Protect Committee members result in no further changes at this time.

2025 GOALS:

1. To review fire safety at SPUCA, as agreed at the P2P Committee meeting on December 9th, 2024 meeting.
2. To form a subcommittee with a number of suggested names. These individuals are to be contacted by Dan Axford (Property Chair) and Kate Kent (P2P Administrator) as Co-chairs of this committee.
3. To provide the two-hour certification training by John Cronheimer, to all that are interested. If any Faith Family members or new to our congregation feel the call to volunteer to help with our children or youth programming, with pastoral care and/or visitation to vulnerable adults, please contact Kate Kent, P2P Administrator or Kim Taylor, Office Administrator.
4. To provide recertification P2P training (up to 1 hour) - refresher to occur on the annual renewal time.
5. To maintain up-to-date criminal reference checks, every 3 years and attestation sheets, every year.

We are thankful to God for providing the people called to this important ministry, and the willingness of so many to receive the training to safely serve the children and our whole church family.

We invite the congregation to pray for wisdom as the fire safety plan is developed and implemented, and for continued vigilance in training and attention to protecting the vulnerable in our midst.

It has been a whirlwind year, but our God has been with us!

Respectfully submitted by,

Kate Kent, P2P Administrator, on behalf of the P2P Committee

MISSION AND OUTREACH COMMITTEE

missionandoutreach@spuca.ca

Missions and Outreach has expanded since earlier reports.

As per the past, the United Church Mission and Service Fund which supports Christian missions that operates independently of St. Paul's United Church Aylmer (SPUCA). Members of the congregation indicate on weekly envelopes or in Pre Authorized Remittance (PAR) their wish to give to this endeavour independently and funds are sent directly to the United Church of Canada M&S fund by our Treasurer.

Other Mission Funds are directed by this committee as follows:

	2024	2025
International Funds		
World Vision	400.00	300.00
Christian Gleaners	400.00	300.00
Cdn Red Cross	800.00	800.00
Compassion Canada	400.00	400.00
Cdn Food Grains	400.00	300.00
Subtotal	2,400.00	2,100.00
Local		
PWCC	1,000.00	800.00
Youth for Christ	200.00	500.00
EECAP	2,000.00	2,000.00
Fresh Start	500.00	500.00
YWCA Harmony House	600.00	500.00
Family Central	700.00	1,000.00
Harvest Bowl	600.00	600.00
Total	5,600.00	5,900.00

Changes are planned for 2025 as indicated in column 2025.

In past years, other activities of the Mission and Outreach Committee included the Davenport Public School Breakfast Program completed by a dedicated group of volunteers preparing and providing nutritious breakfasts Monday to Friday throughout the school year. Tuesday Lunches were provided at SPUCA, again by dedicated volunteers.

Then COVID happened and much changed.

Family Central now provides nutritious breakfast and lunch 5 days a week and the Tuesday Lunch became redundant.

One oversight occurred with Fresh Start and not receiving any baby bottles for their major fund raiser. If the Fresh Start fundraiser continues in 2025 SPUCA will procure the bottles and participate as in the past.

con't

However, there are new initiatives that have occurred in 2022, 2023 and in 2024.
 THE BIG GIVE (2023 and 2024) (funded from private donations and General funds in 2023 and 2024)
 MONTHLY COMMUNITY DINNERS 2024

2024 OUTREACH PROGRAMS BUDGET

Messy Breakfast	Actual 2023 (416.00)	100.00
2024 PEG'S PANTRY	Actual 2023 (2,516.81)	.00

2025 OUTREACH PROGRAMS BUDGET

Messy Breakfast	100.00
THE BIG GIVE	500.00
Monthly Community Dinners	1000.00
Bibles in the Sanctuary	600.00

Total 2200.00

Also, the subcommittee for Mission and Outreach hopes to invite representatives from some of the local groups that SPUCA funds to come and present a short (5-10 minute) explanation of what their organization does for our area as well as some of SPUCA's internal groups to also share their missions with us. The aspired goal is to have 1 or 2 groups per month do so at our Sunday services. Awareness and acknowledgement are the primary purposes.

It would be remiss not to mention PEG'S PANTRY. Although there is a separate budget for this, many in our congregation and beyond support this financially and with food purchases/donations. Inclusive of a monthly food contribution from St. Thomas Harvest Hands that provides some food supplies for the monthly Community Dinners too. Gene Coreless' Christmas Concert and Steve Wilson's Senior Connections on the 1st Saturday of the month also supports PEG'S PANTRY (Note - 50% of the free will donations from Steve's group goes to EECAP (Corner Cupboard) and the other 50% goes to PEG'S PANTRY).

Currently the PANTRY supplies are purchased (frugally checking weekly flyers) by Deb Ungar and are stocked regularly by Deb Ungar, MaryLynn Firby and in 2024 by Larry Miskelly and Paul McCallum.

Respectfully submitted by the Mission and Outreach Committee;

Kate Kent, Deb Ungar, and Mary Lynn Firby



SHARE 'N CARE LADIES

The Share 'n Care Ladies have had another productive year in 2024!

Pastor Brian organized a Set Free Retreat this past February. We prepared meals and refreshments, Friday evening through Saturday evening. This was a new experience for all of us! We had great fellowship preparing the meals and everyone enjoyed the delicious food!

The beginning of June, we sent a donation to Pearce Williams of \$1400.00 to send 2 kids to camp.

Council voted to purchase an AED unit for St. Paul's. Share 'n Care donated half of the funds needed to purchase this life saving unit.

We were later starting with our pies this season as we had new stainless steel countertops installed! Dave Dyck from Advanced Stainless and a fellow worker did an awesome job. We also purchased three new sets of taps. The kitchen looks great with the new countertops!

We began making pies in July. Most of our rhubarb was donated. We are grateful for Howe's Farm Market, as they gave us a great price on all their fruit once again this year! Thanks to Bonnie DeFauw for donating a flat of blueberries for our pies and to VanYmeren Apple Farm for their donation of apples again this year. We had a great year making approximately 552 large pies and 390 small pies!

Everyone made a beeline to our pie booth at the Yuletide Market! This was a huge success for us! Allan Cross ordered 7 pies for us to bake for his 90th birthday party on Nov 30th ! We had so many requests, we made pies in December! They like our pies!!

A huge thank you to Beth Phoenix for picking up most of our supplies, Heather Johnson for organizing and all the ladies that made our pie making so productive! The kitchen is a bustle of productivity with great fellowship and friendship.

We made several other donations in 2024. \$500.00 amounts went to the following charities:
St. Thomas-Elgin General Hospital – MRI
Pearce Williams Christian Camp
Hospice of Elgin
Aylmer-Malahide Museum
Fresh Start
Family Central

Beth Phoenix and Heather Johnson lead the funeral lunches. We prepared for 18 funerals this past year. Our condolences go out to the families of those who passed. The lunches continue to be set up buffet style; meaning less volunteers are needed to help, plus making it safer, health wise, for our ladies.

Roberta Wilson has kept the Prayer Shawl Ministry going with volunteer knitters and crocheters. In 2024, 10 prayer shawls were distributed to our community. Also, Roberta has managed the mitten tree and had many wonderful donations come in for the Christmas Care program. This was Roberta's last year for mitten tree. We thank her for her many years of volunteering for this project.

Jeanette Pelsall continues organizing the ladies for the Milk Bag Mat Ministry, with the help of volunteers from our church and from other ladies in the community. We have had wonderful donations of milk bags from far and wide!! We send a thank you out to all those that save their milk bags for this wonderful cause. We also thank Calvary United Church in London for their many bags of milk bags collected with their recycling ministry. Many mats were woven from these bags to keep people safe in countries where they sleep on the ground.

We are very blessed to have many helping hands for our pies, funeral lunches and our other functions. We always have a good time working together. Making a positive difference in the lives of others make our volunteer hours so worthwhile!

If you are interested in joining this great group of ladies, please contact the Church Office at 519-773-7152! We would love to have you help us Share'n Care!

Respectively submitted by,
Heather Johnson



ANTLER RIVER WATERSHED REGIONAL COUNCIL REPORT

Our Regional Council continues to offer a variety of courses and information for our benefit. A file is kept in the church office outlining the various directions for congregations.

Look for upcoming events and seminars being offered, advertised in 'In the Loop'.

Respectfully submitted by,

Wendy Sharpe,
St. Paul's representative to ARWRC.

2024 YULETIDE MARKET

The 5th Annual Yuletide Market took place in the Christian Education Building of St. Paul's United Church on Saturday, November 16th.

This year we got off to a bit of a late start. We had 15 vendors in attendance, plus a tea and coffee area. We had lots of foot traffic and a lot of positive feedback from the vendors. We had zero expenses for this year as we decided not to do any advertising. Total profits including vendor tables, donations and door prize sales came to a total of \$1032.25. \$489 of that total was donated to the Corner Cupboard and the remaining \$543.25 was donated to Peg's Pantry.

Looking forward to the 2025 market, we hope to send a save the date in the early spring to get vendors thinking ahead, we would like to advertise in the "Christmas in Elgin" publication and possibly shorten the hours of our market.

Erica Wilkie and Susan McCallum
Yuletide Market Organizers



ST. PAUL'S UNITED CHURCH FINANCIAL REPORTS FINANCIAL EXAMINATION OF THE 2024 FISCAL YEAR

In 2024, Bill & Lynn Deane started an examination of monthly files; reviewing several months in depth. Their review was completed on January 13, 2025.

i.e.: General Fund, Trust Accounts, Benevolent, Youth Ministries, Share N Care, Living Legacy.

Kate Kent completed her portion of the examination of records on January 30, 2025.

Transactions from various aspects of the accounting system were reviewed. Specific areas examined included:

- cash management for all accounts: deposits, expenses/signed authorizations, investments, including bank reconciliation and outstanding entries
- donations to budgeted missions
- payroll related processing, including T4 reconciliation
- ensure all accounts agree to the annual report
- HST filing completed semi-annually
- reconciliation of total donations for tax receipted purposes.
- Ensure the Annual Registered Charity Information Return T3010 was completed and signed by a Trustee and confirmation notice received.

Financial examination committee:

Kate Kent, Bill & Lynn Deane

BENEVOLENT FUND

<u>BENEVOLENT FUND 2024</u>			
<u>Financial Activity</u>	Expenses	Income	Balance
Bank Balance January 1, 2024			\$4,494.99
Income:			
Donations		\$0.00	
Expenses:			
Gift Cards purchased	\$125.00		
Helping Hand paid out	\$0.00		
Bank Balance December 31, 2024	\$125.00	\$0.00	\$4,369.99

GRANT FUNDS

<u>GRANT FUNDS</u>			
<u>Financial Activity</u>	Expenses	Income	Balance
Bank Balance January 1, 2024			\$7,500.00
Income:			
Anti-Hate & Securities Grant for religious organizations		\$7,500.00	
Transferred from General Funds to cover cost		\$133.50	
Expenses:			
crash bars, key pad for saftey & security	\$4,934.50		
window replacements and repairs for saftey & security	\$9,600.00		
security system monitor additions	\$599.00		
Bank Balance December 31, 2024	\$15,133.50	\$7,633.50	\$0.00

YOUTH MINISTRIES

<u>YOUTH MINISTRIES 2024</u>			
	Expenses	Income	Balance
Bank Balance January 1, 2024			\$813.34
<i>add Meridian GIC's balance January 1, 2024</i>			\$2,845.36
Grand Total January 1, 2024:			\$3,658.70
<i>Income for Meridian GIC's</i>			
<i>Interest: Meridian GIC's</i>		\$86.80	
Income bank account:			
Collections - Sunday School		\$299.05	
Expenses bank account:			
	\$0.00		
Bank Balance December 31, 2024	\$0.00	\$299.05	\$1,112.39
<i>Meridian GIC's Brown Bequest:</i>		\$86.80	\$2,932.16
Total Balance December 31, 2024			\$4,044.55

LIVING LEGACY

<u>LIVING LEGACY 2024</u>			
	Expenses	Income	Balance
Bank Balance January 1, 2024			\$6,794.81
Income:			
Donations		\$1,895.00	
Donations through My Tribute		\$109.35	
Expenses:			
Bank Balance December 31, 2024	\$0.00	\$2,004.35	\$8,799.16

SHARE'N CARE LADIES GROUP

<u>SHARE'N CARE LADIES GROUP 2024</u>			
	Expenses	Income	Balance
Bank Balance January 1, 2024			\$19,218.33
Income:			
Fundraiser - Pie sales		\$9,863.35	
Fundraiser - Retreat		\$1,290.00	
HST recovered		\$637.04	
Expenses:			
Pie expenses	\$3,389.98		
Misc expenses	\$1,257.66		
Contribution to the AED unit	\$1,334.45		
Equipment & repairs (new counters & fixtures)	\$7,538.48		
PWCC - sending kids to camp	\$1,400.00		
PWCC - sending kids to camp	\$500.00		
STEGH - MRI	\$500.00		
Hospice of Elgin	\$500.00		
Aylmer-Malahide Museum	\$500.00		
Fresh Start	\$500.00		
Family Central	\$500.00		
HST	\$1,101.53		
Bank Charges	\$3.21		
Bank Balance December 31, 2024	\$19,025.31	\$11,790.39	\$11,983.41

VBS & ROOF PROJECT

<u>VBS & ROOF PROJECT</u>			
<u>Financial Activity</u>	Expenses	Income	Balance
Income:			
VBS - Soup fundraiser		\$62.00	
Donation for roof project		\$100.00	
Expenses:			
Balance December 31, 2024	\$0.00	\$162.00	\$162.00

OUTREACH PANTRY

<u>OUTREACH PANTRY 2024</u>			
	Expenses	Income	Balance
Balance January 1, 2024			\$2,516.81
Income:			
Donations		\$678.40	
Donation from the Springfield Swans		\$400.00	
The Senior Connection Band 1/2 to St. Paul's & 1/2 to EECAP (Corner Cupboard) see donation below		\$2,017.60	
Yuletide Market		\$1,111.05	
Christmas Concert (Gene Corless trio)		\$1,194.40	
Expenses:			
EECAP (Aylmer Corner Cupboard)	\$1,497.80		
Groceries	\$3,934.06		
Balance December 31, 2024	\$5,431.86	\$5,401.45	\$2,486.40
*receipted donations			

OUTREACH

<u>OUTREACH 2024</u>			
	Expenses	Income	Balance
			\$0.00
Income:			
Easter Breakfast		\$103.31	
Donations		\$1,050.00	
Community Dinner		\$248.40	
The Big Give		\$295.73	
Messy breakfast		\$524.85	
Expenses:			
Community Dinner	\$938.50		
The Big Give	\$329.73		
Balance December 31, 2024	\$1,268.23	\$2,222.29	\$954.06

GENERAL FUND: INCOME & EXPENSES
BUDGET TO ACTUAL 2024 AND DRAFT BUDGET FOR 2025

INCOME	Budget	Actual	Variance	Budget
TRUST ACCOUNTS:	2024	2024	2024	2025
Income from Edward Jones & Meridian Credit Union	17,671.12	18,873.08	1,201.96	17,682.14
TOTAL TRUST	17,671.12	18,873.08	1,201.96	17,682.14
MISCELLANEOUS:	2024	2024	2024	2025
HST rebate	5,000.00	7,577.56	2,577.56	7,000.00
Use of the Building (netted) \$13127.50 - \$5792.47	8,000.00	7,335.03	(664.97)	7,000.00
Sundry (Independent tapes) /Kindred int 25.00; minus sundry exp.)	100.00	162.43	62.43	100.00
Charitable grant donation from Member	0.00	1,884.00	1,884.00	0.00
TOTAL MISCELLANEOUS	13,100.00	16,959.02	1,912.59	14,100.00
OFFERING:	2024	2024	2024	2025
Initial Offering	50.00	35.00	(15.00)	35.00
Local offering General Fund	269,930.83	195,266.25	(74,664.58)	286,746.06
Loose Offering	550.00	522.25	(27.75)	500.00
TOTAL OFFERING	270,530.83	195,823.50	(74,707.33)	287,281.06
SUB TOTAL INCOME	301,301.95	231,655.60	(71,592.78)	319,063.20
EXPENSES	Budget	Actual	Variance	Budget
CHRISTIAN EDUCATION	2024	2024	2024	2025
Christian Education 1672.00 - 416.00 recovered	2,000.00	1,255.18	744.82	2,250.00
TOTAL C.E.	2,000.00	1,255.18	744.82	2,250.00
OUTREACH PROGRAMS	2024	2024	2024	2025
Outreach Pantry see separate spreadsheet prior page				
Outreach Programs: see separate spreadsheet prior page	100.00		100.00	1,250.00
TOTAL OUTREACH	100.00	0.00	100.00	1,250.00

EXPENSES	Budget	Actual	Variance	Budget
FELLOWSHIP	2024	2024	2024	2025
Fellowship \$820.00 - \$792.94	800.00	(27.06)	827.06	800.00
TOTAL FELLOWSHIP	800.00	(27.06)	827.06	800.00
FINANCE	2024	2024	2024	2025
Bank & PayPal Charges	250.00	227.76	22.24	250.00
Computer Maintenance	1,000.00	0.00	1,000.00	2,000.00
HST (calculate)	5,000.00	10,886.09	(5,886.09)	10,000.00
Insurance	28,000.00	24,291.36	3,708.64	26,000.00
Office Supplies	4,200.00	3,013.64	1,186.36	3,050.00
ROCK RMS - U.S. funds membership/financial program	500.00	514.54	(14.54)	550.00
PAR charges	500.00	589.86	(89.86)	700.00
Telephone + Internet	3,200.00	3,657.11	(457.11)	2,610.00
TOTAL FINANCE	42,650.00	43,180.36	(530.36)	45,160.00
MINISTRY & PERSONNEL	2024	2024	2024	2025
ADP Payroll Fee	700.00	695.45	4.55	700.00
+CPP Assessment	5,600.00	6,277.54	(677.54)	8,100.00
EI Assessment	3,000.00	3,062.83	(62.83)	3,300.00
Lay Rep Conf Fee/Con Ed	1,000.00	0.00	1,000.00	1,000.00
Minister ConEd & Books	1,640.00	1,411.13	228.87	1,689.00
Minister Travel	4,300.00	187.55	4,112.45	4,300.00
Minister Telephone/Internet	600.00	600.08	(0.08)	600.00
*Salaries & Allowances	178,824.95	170,061.40	8,763.55	185,123.94
*Vacation Assessment	3,300.00	2,906.75	393.25	3,048.26
WSIB Assessment	660.00	655.38	4.62	820.00
M&P miscellaneous AED unit/council gifts	0.00	1,708.79	(1,708.79)	250.00
Plan to Protect	1,000.00	611.99	388.01	650.00
TOTAL M&P	200,624.95	188,178.89	12,446.06	209,581.20
+CPP for Media Co-ordinator (now 18 years old) & Custodian (new hire)				
*based on staff working full allotted hours. Not all hours were needed/worked in 2024				
PASTORAL	2024	2024	2024	2025
Pastoral Care	100.00	0.00	100.00	100.00
Denominational Assessment Antler River Watershed Region	6,707.00	6,707.00	0.00	10,122.00
TOTAL PASTORAL	6,807.00	6,707.00	100.00	10,222.00

EXPENSES	Budget	Actual	Variance	Budget
PROPERTY	2024	2024	2024	2025
Custodial Supplies	1,500.00	1,187.28	312.72	1,500.00
Lift Expenses Otis 1058.58 & TSSA inspection/licence 500.00 +extra maintenance	1,500.00	2,036.77	(536.77)	2,000.00
EPCOR	8,500.00	6,735.81	1,764.19	7,000.00
*Project Expenses (Masonry work, see below)	19,000.00	27,500.00	(8,500.00)	15,000.00
Property & Maintenance	6,400.00	10,452.02	(4,052.02)	12,000.00
ERTH	3,300.00	3,919.59	(619.59)	4,000.00
Security System	320.00	275.40	44.60	500.00
TOTAL PROPERTY	40,520.00	52,106.87	(11,586.87)	42,000.00
STEWARDSHIP	2024	2024	2024	2025
Stewardship	100.00	0.00	100.00	100.00
TOTAL STEWARDSHIP	100.00	0.00	100.00	100.00
WORSHIP & MUSIC	2024	2024	2024	2025
Advertising	600.00	78.00	522.00	300.00
Worship Equipment	1,500.00	179.81	1,320.19	1,200.00
Maintenance/ Repair	700.00	164.96	535.04	700.00
Music (CCLI)	800.00	678.00	122.00	800.00
Pulpit Supply/Musicians	2,600.00	2,706.90	(106.90)	2,900.00
Worship Supplies	1,500.00	1,762.64	(262.64)	1,800.00
TOTAL W&M	7,700.00	5,570.31	2,129.69	7,700.00
TOTAL EXPENSES	\$301,301.95	\$296,971.55	\$4,330.40	\$319,063.20
NET INCOME (LOSS)	\$0.00	-\$65,315.95	-\$71,592.78	\$0.00
*Recovered from Trust invest. As per Trustees approval in March 2024 for masonry work		29,519.00		
*NET INCOME (LOSS) with Trust investments included		-\$35,796.95		

SUMMARY OF INCOME & EXPENSES YEAR TO YEAR

	ACTUAL	% INC	ACTUAL	% INC	ACTUAL	% INC	ACTUAL	% INC	BUDGET	% INC
	2021		2022		2023		2024		2025	
INCOME										
TRUST	11648		14318		16420		18873		17682	
MISC.	3710		5836		17337		16959		14100	
OFFERING	136400	(14.40)	130620	(4.24)	176750	35.32	195824	10.79	287281	46.70
SUB TOTAL INCOME:	151759		150774		210507		231656		319063	
Gov't Grants			16804							
TOTAL INCOME:	151759		167578		210507		231656		319063	
EXPENSES										
CHRISTIAN ED.	795		51		3028		1255		2250	
OUTREACH	0		(138)		(416)		0		1250	
FELLOWSHIP	219		581		(204)		(27)		800	
FINANCE	28908		34471		37546		43180		45160	
MINISTRY & PERSONNEL	115753		116710		180235		188179		209581	
PASTORAL CARE	9715		8185		7473		6707		10222	
PROPERTY	15160		30721		22067		52107		42000	
STEWARDSHIP	0		0		46		0		100	
WORSHIP & MUSIC	8200		12642		5862		5570		7700	
TOTAL EXPENSES:	178749		203223		255635		296972		319063	
ACTUAL NET INCOME:	(26991)		(35645)		(45128)		(65316)		0	

CHANGE IN FINANCIAL POSITION

ITEM	ACTUAL		ACTUAL		ACTUAL		ACTUAL		BUDGET
	2021		2022		2023		2024		2025
OPENING POSITION	30797		37719		2074		6945		18023
INCOME	185671		167578		210507		231656		319063
EXPENSES	178749		203223		255635		296972		319063
NET INCOME	6922		(35645)		(45128)		(65316)		0
"2024" transfer in from Pillars and Hoshal Estate investments					50000		76394		
CLOSING POSITION	37719		2074		6945		18023		18023

TRUST ACCOUNT TRACKING

Pastoral Pillar			
Dec 31, 2023 Estimated MV			\$125,228.29
Transferred in 2024 to General Fund for masonry work			-1,700.00
Change in value 2024			\$27,426.82
Pastoral Pillar 2024 EMV			\$150,955.11
Property Pillar			
Dec 31, 2023 Estimated MV			\$156,176.89
Transferred in 2024 to General Fund for masonry work			-27,819.00
Change in value 2024			\$23,929.57
Property Pillar 2024 EMV			\$152,287.46
Outreach Pillar			
Dec 31, 2023 Estimated MV			\$119,523.18
Change in value 2024			\$10,817.36
Outreach Pillar 2024 EMV			\$130,340.54
FUNDS FROM ESTATE BEQUEST OF GRACE HOSHAL			
Remainder of the Estate bequest rec'd Feb 2024			\$41,798.12
Income from investments			\$14,585.90
Transferred in 2024 to General Fund			\$939.80
TOTAL FUNDS REMAINING FROM ESTATE 2024			-\$46,874.29
			\$10,449.53
Activity Tracking Trust Accounts	General Account	Living Legacy Account	
Malahide United Church funds in Trust Account	\$41,000.00		
Living Legacy funds to Trust Account		\$5,000.00	
General Funds fund to Trust Account	\$19,361.93		
2017 Withdrawn from Trust (lift from Sanctuary to CE)	-\$22,518.78		
2018 General Funds funds to Trust Account	\$60,638.07	\$10,000.00	
2018 Withdrawn from Trust (finish off lift)	-\$4,006.29		
2019 Withdrawn from Trust for Renovations to front platform of Sanctuary	-\$80,000.00		
2020 No activity	\$0.00	\$0.00	
2021 No activity	\$0.00	\$0.00	
2022 Bequest from Estate (investments at Meridian Credit Union)	\$70,000.00		
2023 transfer from MCU Estate investments	-\$30,000.00		
2024 Bequest from Estate (investments at Meridian Credit Union)	\$14,585.90		
2024 transfer from Estate Pillar - Meridian Credit Union	-\$46,874.79		
2024 transfer from Pillar for masonry work	-\$29,519.00		
Total Funds remaining in Trust Accounts from General and Living Legacy	-\$7,332.96	\$15,000.00	

TRUST ACCOUNT INVESTMENTS

TYPE OF SECURITY	ESTIMATED MV Dec 31, 2023	RATE	MATURITY	ESTIMATED MV Dec 31, 2024	
Pastoral Pillar					
Corporate Bonds:	6,982.43	4.35%	Nov. 4, 2026	7,132.58	
▪Bank of Nova Scotia	0.00	5.10%	Apr. 1, 2029	15,285.00	
Common Stocks	31,992.00	BNS		38,286.24	
	69,680.00	RBC		90,126.40	
▪Money Market	16,573.80	*cash out a portion for masonry work *reinvested remainder in BNS bond above		0.00	
cash on deposit	0.06			124.89	
Sub-total - Pastoral Pillar	\$125,228.29			<u>\$150,955.11</u>	
Property Pillar					
Corporate Bonds:	10,932.90	6.10%	Mar. 16, 2035	11,096.30	
	16,217.85	6.45%	Dec. 3, 2027	16,169.85	
	8,776.11	3.50%	Feb. 12, 2035	9,133.18	\$US funds
	11,549.39	3.00%	Nov. 23, 2026	11,770.80	
Common Stocks	23,468.69	BMO		24,979.45	
	17,737.50	BNS		21,227.25	
	21,436.80	CIBC		30,552.48	
(Bequest from the Hunt Estate)	45,288.00	Imperial Oil	*cash out a portion *for masonry work		26,577.00
Money Market:	255.90	Manulife		267.40	
cash on deposit	513.75			513.75	
Sub-total - Property Pillar	\$156,176.89			<u>\$152,287.46</u>	
Outreach Pillar					
Corporate Bonds:	25,934.74	4.35%	Nov. 4, 2026	26,492.44	
	15,036.45	4.65%	Dec. 1, 2025	15,170.55	
	23,098.78	3.00%	Nov. 23, 2026	23,541.60	
Common Stocks	22,074.80	CIBC		31,461.78	
Money Market:	160.47	BNS		168.27	
cash on deposit	217.94			217.94	
			<i>sub total E.J.</i>		97,052.58
GIC Meridian Credit Union	11,000.00	3.85%	July 12, 2025	11,287.96	
GIC Meridian Credit Union	11,000.00	5.00%	Jan. 12, 2025	11,000.00	
GIC Meridian Credit Union	11,000.00	5.00%	Jan. 12, 2026	11,000.00	
Sub-total - Outreach Pillar	\$119,523.18			<u>\$130,340.54</u>	
SUB TOTAL TRUST INVESTMENTS (includes Designated Funds*)				\$433,583.11	
FUNDS REMAINING (ESTATE OF GRACE HOSHAL) (princ. + int 2024):				10,449.53	
TOTAL TRUST INVESTMENTS (includes Designated Funds*)				<u>\$444,032.64</u>	
The Investment Strategy for St. Paul's Trust investments (all three Pillars) is to own interest bearing, investment grade bonds with staggered maturity dates to generate income + preserve capital. As per Edward Jones recommendation some Common Stocks have been purchased. Trustees review investments with the financial advisor at Edward Jones.					
*Designated: These amounts are included above, however designated for certain pillars as indicated below					
	Pastoral Pillar:	67,000.00	Funds from "sale" of the Manse		
	Property Pillar:	26,000.00			
	Outreach Pillar:	41,000.00			
	Outreach Pillar:	<u>32,208.05</u>			
	Total	\$166,208.05			

MISSION FUND

RECEIPTS	2024 BUDGET		2024 ACTUAL		Variance	2025 BUDGET
Donations:						
United Church M & S	960.00		905.00		-55.00	960.00
Missions	<u>8,000.00</u>		<u>7,133.50</u>		<u>(866.50)</u>	<u>8,000.00</u>
Total Mission Receipts	8,960.00		8,038.50		(921.50)	8,960.00
EXPENDITURES						
United Church M & S	960.00		905.00		(55.00)	750.00
International Missions:						
World Vision	400.00		160.00		(240.00)	300.00
Christian Gleaners	400.00		400.00		0.00	300.00
Cdn Red Cross	800.00		800.00		0.00	800.00
Compassion Canada	400.00		400.00		0.00	400.00
Canadian Food Grains	<u>400.00</u>		<u>400.00</u>		<u>0.00</u>	<u>300.00</u>
Total International	2,400.00	30%	2,160.00	30%	(240.00)	2,100.00
Local Mission:						
Pearce Williams	1,000.00		373.50		(626.50)	800.00
Youth for Christ Elgin	200.00		200.00		0.00	500.00
EECAP (Corner Cupboard)	2,000.00		2,000.00		0.00	2,000.00
Fresh Start	500.00		500.00		0.00	500.00
YWCA Harmony House	600.00		600.00		0.00	500.00
Family Central	700.00		700.00			1,000.00
Harvest Bowl *	600.00		600.00		0.00	600.00
Total Local	5,600.00	70%	4,973.50	70%	(626.50)	5,900.00
Total Expenditures	8,960.00		8,038.50		(921.50)	8,750.00
*Harvest Bowl will be issued to Mennonite Community Services through their Charity number						
The Senior Connection 1/2 proceeds to EECAP			\$1,497.80			
CHRISTMAS EVE LOOSE OFFERING TO EECAP (Corner Cupboard):			\$223.25			

2024 COUNCIL NOMINATING COMMITTEE REPORT

Council Chairs

Chair	Wendy Sharpe
Vice Chair	Peter Ungar
Scribe	Deb Faulkner (non-voting member)
Treasurer	Heather Johnson (non-voting member)
ARWR Rep	Wendy Sharpe
Worship & Music	Peter Ungar – 1 st year of 4 th term
Ministry & Personnel	Susan McCallum – 1 st year of 4 th term
Stewardship	Ian Stubbs – 2 nd year of 2 nd term
Finance	vacant
Christian Development	vacant
Property	Dan Axford – 1 st year of 2 nd term
Pastoral Care	Cindy Earhart – 1 st year of 2 nd term
Fellowship	Brian Cummings – 2 nd year of 1 st term
Mission and Outreach	Kate Kent – 1 st year of 1 st term

***Ministry and Personnel**

Susan McCallum, Katharine Enns

***Stewardship**

Ian Stubbs, Helen Chapman

***Trustees**

Dan Axford, Paul Rabbets, Deb Ungar

Brian Wilkie (Pastor) and Heather Johnson (Treasurer) are automatically trustees.

***Nominating Committee**

Susan McCallum, Wendy Sharpe

Financial Examiners for 2024

Kate Kent, Bill and Lynn Deane

Pearce Williams Ambassador

Jeremy Webster

*These positions must be approved by the congregation at the annual meeting.

We still have a few chairs to fill: Christian Development and Finance. If you are interested in any of these positions or would like to help on any of the above committees, I know your help and input would be very welcomed and appreciated.

Thank you

Yours In Christ

Susan McCallum,

Nominating Committee