



ST. PAUL'S PRESBYTERIAN CHURCH  
WINCHESTER, ON

**ANNUAL  
REPORT**

— 2020 —

**ANNUAL MEETING MAY 2<sup>ND</sup>, 2021 AT 1PM**

**VIRTUAL - ZOOM**

The annual report is published on the website at  
<https://presbyterian-winchester.ca/annual-report/>

Physical copies of the report were distributed to those that requested it.  
The meeting will be held via zoom with the option to join by computer with the web link or by phone.

**MEETING INVITATION**

St Pauls Winchester is inviting you to a scheduled Zoom meeting.

Topic: St. Paul's Annual Meeting

Time: May 2, 2021 01:00 PM Eastern Time

**TO JOIN BY COMPUTER OR SMART PHONE**

<https://us02web.zoom.us/j/83369854215?pwd=clhHZ3VoQWo3WWNteE56dldocUVOQT09>

Meeting ID: 833 6985 4215

Passcode: 058979

**TO JOIN BY PHONE**

Dial +1 778 907 2071 (TOLL FREE CANADA)

Meeting ID: 833 6985 4215

Passcode: 058979

If you have any technical issues joining, please call Jen at 613-220-3126

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## MESSAGE FROM INTERIM MODERATOR

**Dear Congregations of Winchester, Morewood and Chesterville Pastoral Charge.**

In the Presbyterian Church in Canada, when one minister completes his/her service in a congregation, the Presbytery appoints an Interim Moderator to assist the congregation in finding a new minister.

I have been appointed to serve as your Interim Moderator. As Interim Moderator, I will arrange for Sunday Pulpit Supply, provide emergency pastoral care, and work closely with the Session and Search Committee.

It is helpful to remember that the search process for a new minister is ultimately a journey of discernment – discerning God's will and direction for the Pastoral Charge, including who God is calling to be the WMC next minister.

Given that the Call to ministry of Word and Sacrament is a fundamentally critical decision for both the congregation and the minister, the Presbyterian process is set up to ensure that it is never a rushed decision, nor a decision driven strictly by emotions, but rather couched in thoughtful, careful, and prayerful reflection before our loving Saviour and Lord. The Presbyterian process is also essentially a collective one, as together we discern God's will.

The process starts with building a Congregational Profile that summarizes who we are, our purpose, priorities, values and calling. In brief, the Profile is meant to capture our unique sense of identity in Christ, specific to our presence in North Dundas in 2021. The Profile is an important piece in helping the Search Committee discern a good fit between a minister and the Pastoral Charge.

Once Session approves the Profile and the minister's financial package, the package and associated financial data will be taken to the Presbytery for approval. At this point, the Search Committee will enter into an active search process that includes receiving candidates' applications, interviewing, and prayerfully asking the Holy Spirit to guide us and the candidate in the faithful discernment of the Lord's calling.

Once the Search Committee and the Session feel confident to bring a name forward to the congregation, there is a more detailed process to follow which include a congregational vote, a Presbytery approval, followed by a Presbytery-led Induction Service for the new minister.

This is a crucial time in the life of WMC Pastoral Charge where you are not only navigating what it means to be Jesus' church in the middle of a pandemic, but also discerning the Charge's future as you prepare to call a new minister. I want you to know that I am thinking and praying for you and I look forward to walking alongside you during this time of transition as we take steps of faith together into the future that God has prepared for Winchester, Morewood and Chesterville.

**Together, In Christ's Service,  
Rev. Samer Kandalaft  
Interim Moderator**

## 2020 AGM MEETING MINUTES

St. Paul's Annual Meeting occurred on Sunday, March 8, 2020 following worship service and a pot-luck lunch. Twenty people attended.

The Annual report was presented by from the website. Written copies needed to be requested by individuals to reduce the wastage of too many copies made. A link to the annual report, with ability to be downloaded on the church's website, was created by Jen Feeny, thereby making it available to individuals who do not need a written copy.

**Chairperson:** Motion, (Tom Clapp/Cary Churchill) to appoint Rev. Bruce Kemp as Chairperson. Motion carried.

**Secretary:** Motion, (Jan Clapp/Harry Castle) to appoint Heather Pemberton as recording secretary. Motion carried.

Jen Feeny agreed to run the equipment for the visual display of the Annual Report.

**Agenda:** no written agenda

## MINUTES OF THE 2020 MEETING

Business arising from the Minutes: No business arising from the Minutes. Donna Wilson moved to accept the minutes as presented and Cary Churchill seconded. The Reports were accepted as printed.

Roll Clerk Report – There are currently 58 members of St. Paul's There were no members lost to death in 2019. Three new members joined: Mattew and Tara Spruit and Arlene Nesbitt. St. Paul's had several baptisms. Kaleb and Jordan Jeaurond, Lydia Theriault, Jacob and Allyssa Spruit, Rowan McMillian and Benjamin Zubatuk. If anyone is missing from the list of Members and Adherents, please let Phyllis MacMaster know as soon as possible.

**Session Report:** Jorris Zubatuk reported that there are no changes .

### Financial Report:

Ecclesiastical Insurance Company completed an inspection of the church in the fall of 2018. An appraisal of the stained glass windows and bell was made and the values of these items are listed under 'assets.'

**Total 2019 Income:** \$128,820.17 - broken down as follows:

\$47,393.43 - Envelopes: \$47,393.43

\$15,000 – Trustees

\$1,000 – Ladies Aid

\$5,638.25.25 – Dinners and Lunches

\$52,013.13 – Morewood and Chesterville – Shared Ministry

\$7,775.36 – Other (Memorial Fund, Gospel Fest, Rebates, Loose Offering and donations)

**Total 2019 Expenses:** \$123,892.94. This includes the expenses of \$1,710 for projections of removing the trees at the front of the church and landscaping.

**Memorial Fund:** The official bank account was closed three years ago but memorial donations continue to be noted separately from the church's account. Money from this fund continues to support capital projects such as the required new furnace. The 2019 closing balance for the memorial fund is \$3,788.83. Eight memorial donations totalling \$200 were made in 2019 by the Ladies Aid in memory of Doris Cross, Keith MacRae, Lisa Raganold, Bob Wallace, Kim Baches, Muriel Levere, Terry Senecal and John Kirk.

**Pulpit Supply** costs \$175 per Sunday plus mileage

**Insurance:** The cost of insurance has increased significantly. The total cost will be absorbed in 2020 because the insurance was not received until late January.

**Shared Ministry:** Actual Cost in 2019 \$ 77,759.14 Budget for \$2020 - \$80,910 to include inter moderator costs of \$500 for four months. Costs to be divided equally between the three churches at \$26,970 each.

**Note by Bruce:** The minister has an education allowance of \$600 each year that accumulates when not used. Even though the treasurer encourages Bruce to use it, Bruce indicated he has only used a portion and intends to return the balance to the churches in appreciation for paying his and Diana's move to Ontario from Edmonton seven years ago. The balance is \$2,508.

**Church Pensions** are paid by Congregations whether they have a minister in the pulpit or not. This ensures that pensions are available to retired clergy. Therefore, Presbytery Assessment is not negotiable.

**Presbyterian Sharing:** A total of \$3,000 has been approved.

**MOTION:** Phyllis MacMaster made the motion to accept to pay the \$3,000 for Presbyterian Sharing. Jorris Zubatuk seconded. All were in favour and the motion was carried.

**Reviewers:** Baker Tilley (previously known as Collins and Barrow) audited the books for St. Paul's at a cost of \$1,300. This cost is divided between the three churches. We will continue to employ the auditors in future years.

**MOTION** to adopt the financial reports as presented: Tom Clapp/ Patrick Jeurond. Tom expressed our appreciation to Phyllis for all of her hard work. Phyllis has been the treasurer of St. Paul's since 1991. It was mentioned that we should start considering Succession Planning.

#### **2020 Budget:**

Our **projected** revenue for 2019 was set at \$132,196. However, our actual 2019 revenue was less by \$3,376 for a total of \$128,820.

The total **projected** Revenue for 2020 is set at \$129,290. The total projected Expenditures for 2020 is \$134,432 - which includes \$12,000 for projects (ie: new furnace, Multi-Media, Lights). St. Paul's will need to balance by obtaining \$ 10,000 from the Board of Trustees for operating and an additional \$12,000 for projects. The total to request from the Board of Trustees is \$22,000.

Motion to approve 2020 Budget: Libby Pelkey/Phyllis MacMaster. All agreed and budget was approved.



**Board of Managers Report:** Tom Clapp presented this report. Tom thanked the Ladies Aid for their support. The church has provided accommodations for various community needs: Yoga Classes for people battling cancer, 4H groups, Job Zone, Kelli Trottier and Gospel Fest. Gospel Fest raised \$300 that was donated to the Community Food Share to support the Community Garden. Gospel Fest will be held again in August 2020. The Community Garden was very successful. A large amount of fresh vegetables were provided to Community Food Share from the garden. There has been a lot of community enthusiasm for the garden. Groups of school children have been volunteering to help. Thank you to Cary Churchill for mowing the lawns.

### **Projects for 2019:**

**Furnace Replacement:** Tom indicated that when the furnaces were inspected in the fall it was discovered that the ancient furnace that services the Hall, bathroom and East and West Entrances is starting to emit very low CO<sub>2</sub> levels. This is not an immediate safety concern but we need to replace the furnace in the spring. If the CO<sub>2</sub> levels reach 15-20 it will become a safety concern. Two new CO<sub>2</sub> monitors have been installed in the Hall and Sanctuary.

Three Estimates have been received as follows:

#### **Smiths: \$4,836.40 for One furnace**

One "Keeprite" High Efficiency Natural Gas Furnace with Energy Saving E.C.M Blower Motor HST included. One furnace. Can use existing pipes from old oil line. Includes removal of old furnace. Will need to take out wall to remove furnace. Cost included in estimate.

#### **Neal's \$9,349.04 – (for two furnaces)**

Two RHEEM weatherking models Venting exhaust to outdoors. Combustion Air from Basement. Twinning furnaces together for common supply and return air. 100,000 BTU's each have 10 year parts 20 year heat exchanger and 1 year labour warranty. All gas pipe and wiring included.

#### **Atel Air – Dwayne Fawcett - \$11,010 (for 2 furnaces)**

"Diakin" Natural Gas Furnace (X2) -2 New "Diakin" (100,000 Btu) natural gas furnace with High Efficiency ECM multi speed fan motor. (96% Efficiency) Model DM96SE  
-Complete gas piping from existing gas piping to new furnace's -New High Efficiency sealed combustion venting for furnace's -Custom ductwork modifications to fit furnace's twinned together  
-All high voltage wiring and Hydro Permit included -New programmable Heat/Cool wall thermostat with lifetime warranty -Disconnect, Remove and Recycle existing mid efficiency gas furnace  
-Twelve Year Parts and One Year Labour Warranty, Lifetime on heat exchanger

**Discussion:** Heather asked if Smiths has guaranteed that one furnace is sufficient. Tom indicated that they do. This existing furnace is ancient. The two furnaces that supply the sanctuary were installed in 2014 had cost \$7,500. Estimated time to replace the furnace is May 2020. One furnace has been deemed sufficient.

**MOTION:** Cary Churchill to go with Smiths. Dwayne Pemberton seconded the motion. All were in favour and the motion was carried.

**Lights:** The lights in the Sanctuary are burning out quite frequently. The light above the choir loft was changed in June 2019 and has already blown out and needs changing again. The height of the lights makes it a hazardous and difficult task to change. Two LED lights have been installed already and have proven to be much brighter. The initial cost is expensive: \$80 per bulb plus the cost of the adaptors. It would be more energy efficient and longer lasting to replace all of the lights with LED bulbs. Total estimated cost would be \$500 for the bulbs plus the cost of the electrician. We can approach George Hutt to do the work.

**Discussion:** Doris indicated that the Ladies Aid can contribute funding to help cover the cost of the LED bulbs and electrical work. Jorris asked if any Rebate Programs can be investigated that we could apply to for a possible grant. Phyllis indicated we have used such a program in the past for the Hall lighting.

**MOTION:** Cary Churchill/Harry Castle. All were in favour and the motion was carried.

**Removal of Back Pew:** Tom has indicated that some accessibility concerns have arisen due to the close proximity of the back pew to the back wall. This makes it difficult for wheelchair accessibility. Doris also indicated that the back pew makes it rather tight when we have our serving table set up for the church dinners and the large doors open. If the back pew was removed the concerns will be addressed.

**Discussion:** Some people will need to move up a pew for the church services. This did not seem to be a major concern for the members attending the annual meeting.

**MOTION:** Dwayne Pemberton made the motion to remove the pew. Cary Churchill seconded. All were in favour and the motion was carried.

**Visual Aids – Estimated Cost \$6,000 with a good warranty.**

In efforts to reduce costs and make it easier to prepare for services, estimates have been obtained to purchase and install three 70 inch televisions and a church laptop. These televisions could be connected to the laptop with HDMI cables and could run simultaneously. One would be installed at the west front of the sanctuary and one at the east front of the sanctuary for easy viewing by the congregation. One would be installed at the back of the sanctuary to be viewed by the minister and the choir. Announcements will still be printed to take home and will also be available on the website.

**The estimated savings would be as follows:** Paper - \$170, Bulletin Editor \$ 1,200, Bulletin Covers \$500 each year. This would also delay the necessity to purchase of a new photocopier. Our copier is very old and makes over 5,000 copies a year. We will need to purchase a new copier if we do not reduce the burden on the one we have now.

**Discussion:** Some members are concerned that this would result in the Church Services being skyped and we would no longer have the physical presence of a minister. Bruce indicated that this is not the intention. This would facilitate the church services and save costs. Announcements will still be printed – maybe once a month instead of every week. Heather indicated that if the intentions to skype ever comes up in the future that it would have to be approved by session first. Phyllis indicated that she has received a \$500 anonymous donation to be put toward the purchase of the visual aid equipment. Jen indicated that she could help with the technical side of setting up the equipment. Tom indicated that



he would like to put together a committee consisting of Bob, Jen and Patrick to make arrangements for purchase and installation.

Bruce indicated that he would like it if the televisions can be installed in time for the June Anniversary Service. He had planned to use the equipment for the special service.

**MOTION:** Heather Pemberton made the motion to purchase and install the equipment and Jen Feeny seconded. All were in favour and the motion was carried.

**Celebration:** Tom displayed a print of the St. Paul's church on a cloth. This can be printed on T Shirts and Golf Shirts for members of the church. If we order at least 10 the cost would be \$25. The can be done at Samantha's Emporium. Heather indicated that the ink art work of the church was done about 40 years ago by a young lady named Michelle Woods. She sat on the porch of the house across the street from the church to do the artwork.

Bruce indicated that this year he is planning a special anniversary service to celebrate the ministry that has taken place in our church building over the years. The T-Shirts would be a terrific memento for this special anniversary of the building and its ministry.

**Other possible Projects:** Harry mentioned the ceiling fan in the sanctuary squeaks. Heather indicated she would like to obtain mulch for the flower beds to cut down on weeds. Also, when the lights were changed the electrician had to temporarily remove the pews and they did not go together again so well because of bent nails. Tom indicated we can go together with the Community Garden to order mulch. He also indicated that members of the board of managers can look into repairing the pews. Heather is to make a list of the pews that require attention.

**Fundraisers:** Tom indicated we could do other fundraisers such as musicals. This type of fundraiser would take fewer people and a lot less work than a dinner to organize and carry out.

**Sunday School Report:** Heather indicated the children have been enjoying the Sunday School classes. The crafts and games organized by Jen Feeny and Heather Pemberton seem to keep the children's interest.

**Envelope Secretary:** Acknowledgment was expressed for the work accomplished by Libby Pelkey.

**PAR Report:** Thank you to everyone who has enrolled in the PAR Program. To date we have twelve families who donate via PAR. PAR assures families that their donations to support St. Paul's will be made even in their absence. PAR also ensures less work for the Treasurer.

**Ladies Aid Report:** No Changes. Appreciation was expressed for all the hard work by members of the Executive. The Valentines Strawberry Social brought in \$937.

Appreciation was expressed for the financial support the Ladies Aid provides for St. Paul's BOM.

**List of Events** - Bruce indicated that the list of events is posted on the Bulletin Board and is also available on St. Paul's Website.

Motion, (Jan Clapp/Jorris Zubatuk) to accept the reports as printed. **Motion carried.**

**Trustees Report:** Fifteen Thousand Dollars was provided to help cover the operating costs of St. Paul's in 2019.

**Presbyterian Sharing:** Session has suggested that the amount of \$3,000 would be an acceptable allocation. Motion (Heather Pemberton/Patrick Jeaurond) to accept the \$3,000 allocation for Presbyterian Sharing. Carried.

**Honorariums:** Doris Baker indicated that honorariums for several hard working people at St. Paul's are in order.

1. Organist
2. Treasurer
3. Lawn Maintenance
4. Bulletin Editor and Jen Feeny for Annual Report
5. Envelope Secretary
6. Secretary of Annual Meeting

Phyllis has budgeted for the honorariums and will divide the budget equally between the indicated jobs.

**MOTION:** Tom Clapp made the motion to approve the honorariums and Jorris Zubatuk seconded the motion. All were in favour and the motion was carried.

**Other Discussion:** Tom indicated that the last Sunday in December will be Bruce's last in the Pulpit of St. Paul's. Tome suggested that Bruce should not have to work hard that day. Perhaps we can have a musical Sunday. He realizes that Morewood and St. Andrew's will likely want Bruce to join them that day. However, we could invite the members of the two churches to come to St. Paul's after their services for a pot luck lunch on December 27. This idea is for future discussion.

**MOTION:** Harry Castle made the motion to adjourn. Bruce closed with Benediction.

## 2020 SESSION REPORT

The Congregation of St Paul's, Winchester was truly blessed by God and in particular by His Angels who continued to look over us during this difficult year.

Our Minister, Rev Bruce Kemp retired at the end of December. He served our congregation for seven and one half years. We are thankful for his leadership, guidance, advice and especially his music ministry. We also appreciate his children's story each Sunday and under his Ministry we saw a growth in our Sunday School. He also played a key role in the community and networking with other churches and community events. The Lenten Lunch program and the Remembrance Day Service were key initiatives. We wish him and Diana all the best for their retirement years. We hope to honour Rev Bruce for the time he shared with us at a later date when it is safe to gather.

Elders serving St Paul's are Clerk Jorris Zubatuk, Phyllis MacMaster, Doris Baker, Kathy Spruit, Patrick Jeaurond and Jen Feeny. In August a long serving elder Donna Wilson retired. We thank Donna for her dedication, service, caring and sharing her faith with St Paul's.

In October we welcomed our Interim Moderator Rev Samer Kandalajt. Rev Kandalajt worked with our St Paul's Search Committee to complete our Profile. We are grateful and thankful to Heather Pemberton, Harry Castle and Ken Feeny for volunteering to be members of the Search Committee to start the process of searching for a new Minister.

Session Meetings were held on January 14, August 16 and December 3.

Joint Session meetings with St Andrews and Morewood were held June 17, August 16 and November 5.

Meeting with Session and St Paul's Board of Managers and Trustees were held on January 14 and December 7.

On January 26<sup>th</sup>, the Choir Musical "What's Up Zac" was enjoyed by the three churches in our charge. The choir and honorary choir members portrayed the story of Zaccheus and the healing of the blind man Bartimaeus. Following the presentation, people enjoyed fellowship and a wonderful lunch in the Sunday School Room.

February 8<sup>th</sup>, Ladies Aid arranged for a Strawberry Social. The Vernon Ukulele Group entertained those who came and many enjoyed tapping along to familiar tunes. This turned out to be our final social gathering of 2020. Thanks to Ladies Aid for arranging for this wonderful opportunity. We also thank Ladies Aid for their donation towards the installation of the sanctuary TV's.

The Annual Meeting of St Paul's was held following communion on March 8<sup>th</sup>. This was one Sunday before the church closed for almost four months.

Communions were held on March 8<sup>th</sup>, a virtual communion on April 26 and in person on October 4 and December 6. For these communions we followed the health requirements and the elements were individually packaged in disposal containers and picked up as people entered the church.

Because of the pandemic, our church closed following the March 15 service and we reopened on July 5. During this time we are thankful to Rev Bruce for creating online services that continued to the end of December. For reopening we worked with details provided by the Eastern Ontario Health Unit to arrange social distancing at 30% capacity of the sanctuary, hand sanitizer at the entrance and masks required by all those attending. Part of the reopening plan was recording attendance and asking visitors to complete a screening questionnaire as part of the tracing requirements.

In June we celebrated our Anniversary with a virtual tour and history of some of the features of our church. The tour started at the front tour and through the sanctuary and ended in the Sunday School. Thanks to Rev Bruce and Heather for recording this special service.

During the summer, the church bells were rung every Wednesday to honour the frontline workers in our community. This was a community initiative spearheaded by Vince Zanbelt and the Winchester Visioning Committee. Thank you to all the families who took a turn ringing the bell for 15 minutes each evening. On Christmas Eve, Heather and Dwayne Pemberton rang the church bells as part of a worldwide bell ringing to unite the world in making the 2020 holiday season a bit brighter.

In September the Community Garden Committee honoured all the volunteers that helped with this garden with a social gathering on the lawn. The Community Garden had a very successful year with new

gardens and lots of produce sent to Community Food Share. We thank everyone for nurturing and growing the Gardens. It is our hope this project will continue with our focus and faith on the growth and beauty of this garden in our community.

This year there were three baptisms. We welcomed to the Cradle Roll: Quinn Orma Rose daughter of Matthew and Amber Lee Baker; Hudson William son of Ken and Jen Feeny and Harold Robert son of Bob and Melissa Theriault.

The Session of St Paul's would like to acknowledge the work of the Board of Managers who worked diligently this year to arrange for a new furnace to serve the Sunday School area, TV's for the sanctuary to display the order of service and for upgrading the sanctuary lights to LED. One of the health safety protocols was to eliminate paper and use of bibles and hymn books. The TV screens help to keep our congregation safe.

Thank you to our congregation for their faithfulness, prayers and continued support of St Paul's. We are grateful for the time and donations given and skills shared.

Our prayers are with you as you continue to deal with challenges related to the pandemic, loss of family members and friends and time missed for special family and community events.

Hopefully we will be able to gather together later in 2021. Stay Safe.

Prepared by Jorris Zubatuk, Clerk

## 2020 ROLL CLERK REPORT

### Communion

Four communions were held this year.

March 8, 2020	29 participating
April 26, 2020	Virtual Communion
October 4, 2020	15 participating
December 6, 2020	18 participating

### Baptisms

August 23, 2020 Baptism of Quinn Rose Baker daughter of Amber Lee and Matthew Baker  
 November 15, 2020 Baptism of Hudson William Feeny son of Jen and Ken Feeny  
 December 13, 2020 Baptism of Harold Robert Theriault son of Melissa and Bob Theriault

### Weddings

September 12, 2020 the marriage of Laura Carruthers and Brandon Ouderkirk was celebrated at the home of Margie Carruthers and Harry Castle.

### Members Removed by Transfer of Membership

Marilyn Wouters membership was transferred on June 14, 2020 to St Andrew's Presbyterian Church, Chesterville

### Elder Retirement

Session accepted the retirement of elder Donna Wilson on August 16, 2020. We thank Donna for her dedication, commitment and care of our congregation over the years.

As part of the process of calling a Minister the roll was reviewed in 2020 and letters sent to members asking if they wished to leave their name on the roll or have their membership transferred to another church. Members had until December 31, 2020 to respond.

### The Roll

Communicant Members January 1, 2020	58
Removed by Death	0
Removed by Resolution of Session	0
Removed by Transfer of Membership	1
Added by Profession of Faith	0
Added by Transfer of Membership	0
Communicant Members December 31, 2020	57

## BOARD OF MANAGERS REPORT

On behalf of the Board of Managers of St Paul's we wish to thank everyone for the continued support to the church in 2020. It is greatly appreciated. 2020 has been a difficult year for the community, congregation and worldwide. The COVID 19 Pandemic has taken its toll on planned events and social gatherings throughout the world.

We are grateful to St Paul's Ladies Aid for their donation from their fund raising event held in February 2020. The Soup and Sandwich luncheon was enjoyed by many community members. The Vernon Ukulele group provided wonderful music for all to enjoy. We did not know at the time that this would be the only event held at St. Paul's in 2020. We sadly missed our annual Spring and Harvest Suppers and other social gatherings.

### Completed Projects:

Over the summer of 2020, the Board of Managers purchased and installed the new furnace. The old furnace was emitting low levels of CO and it was time to replace it for safety reasons. This furnace services the Bathroom and Sunday School Area.

The television project has been completed as well. Patrick ordered the three 75 inch Smart televisions in March 2020. However due to the Pandemic, delivery was delayed until late June. Once they were delivered Tom worked very hard to have them installed and up and running before September. A very difficult feat during the pandemic! Tom Clapp also donated his laptop for use at the church and arranged for the purchase of the required software.

The TV's and laptop have already proven to be very valuable and help St. Paul's adhere to the strict pandemic rules. Bulletins are no longer printed and distributed and announcements are available on the website and on the PowerPoint loop played before and after services. The words to the hymns are displayed on the TV's during worship service, reducing the requirement to use the hymn books.

We wish to thank Tom Clapp, Patrick Jeurond, Jeff McIntosh, Rick Marceau and Aaron Dellah for all their hard work and donation of time and talents to make this project a success. We would also like to thank Johnny Spruit, Chance Dulmage, Patrick Jeurond and Rick Marceau for physically installing the TV's. The televisions are very heavy and the extra muscle was put to good use!

The total cost of the TV's came to \$6,165.52 which included the TV's, Braces, Electrical, Splitter/Cables, mouse, Surge Protector, HDMI Cords, Computer Software and Honorariums to those who donated time and talents. The cost of the televisions will eventually pay for themselves in the next few years.

Regular maintenance projects have been ongoing at St. Paul's as follows:



- The kitchen cupboards have been stripped and repainted. The wainscoting in both the kitchen and Sunday School room is also being stripped and repainted. Special thanks to Tom Clapp and Doris Baker for the time and effort of stripping and repainting.
- The support beams in the basement have been reinforced and stabilized.
- The east steps have been reinforced and stained and the cement entranceway at east door has been resurfaced.
- A protective screen has been installed for the organist.
- Electrical hook-ups for the TV's were completed by George Hutt
- Maintenance on pews are continuing on an ongoing basis.
- Special COVID 19 protocols and cleaning procedures have been put in place to ensure the safety of our congregation and volunteers. Thank you to Heather Pemberton for the extra effort!

#### **Future Projects:**

- Printer to replace photocopier – estimated cost \$500. The current photocopier is several years old and is nearly the end of its life expectancy. Heather has sourced the cost of an all in one printer/photocopier that will meet St. Paul's needs. It can do both double sided and print on 8 ½ X 12 and 8 ½ X 14 inch paper.
- Garbage Cans to put beside park benches. Many people enjoy ice cream from Scoop of Jo's and love to sit near St. Paul's community gardens to enjoy their treat. We have noticed litter on St. Paul's grounds as a result and the installation of garbage cans could help resolve this problem.
- Eaves Troughs on north east side of church.  
The brick and stone at the front of church has eroded and will require parging in the near future. The inspector from our insurance company suggested that the walkway at the west side of the church be repaired.

We also wish to thank the Friendly Brothers Masonic Lodge, Iroquois for the donation of cushions, chairs and a small podium. The receipt of these items are well appreciated and will be put to good use at St. Paul's.

Thank you to all congregants and adherents for their love and support that enable the Board of managers to continue their work.

God bless you and may 2021 be a more fulfilling year and we all look forward to the time when we can enjoy fellowship together. God Bless and we are sending prayers that everyone will stay safe and healthy in 2021.

Tom Clapp, Chair  
Heather Pemberton,  
Secretary

Allan Fraser  
Bob Theriault  
Kenny Feeny

Patrick Jearond  
Carol Zubatuk

## COMMUNITY GARDEN REPORT

The idea of the garden started four years in 2016 but due to a lack of a project manager it did not really start until the spring of 2017. This this will be the fourth year that it has been providing produce for the community. The group to oversee the garden this year was myself, Tom Clapp, Jane Schoones, Community Food Share and Leslie Levere the garden coordinator.

This year due to the pandemic it was decided to enlarge the garden to meet the projected need. To assist with the budget costs we applied for the \$400 North Dundas Township Community grant which was approved.

The existing gardens were tripled plus six raised gardens were added. Men from the Black Walnut Group (Prostate Cancer Support Group) built the boxes which were filled with soil provided by KG Patterson Construction. Vince Zandbelt and Dennis Cartner supplied the equipment to fill the boxes. Please note that Cedarview Lumber provided all the lumber for the boxes at no charge. Compost was purchased from Loucks Pastures in Chesterville (ND Grant Money).

Some seed was purchased (ND Grant) plus seedlings were provided by Plot of Earth Market Garden and from the Dundas 4-H Club

The vegetables grow were peas, beans, radishes, peppers, spinach, cucumbers, spring onions, Swiss chard and tomatoes. The majority for the produce harvested went to Community Food Share with some to other Community agencies (Meals on Wheels). To-date there has been over 250 lbs. of produce harvested and distributed to the Community Food Share

Cooters in Berwick donated \$1000 which covered the cost of the new drip irrigation system which was managed by the volunteers. Plot of Earth (Ab Fawcett) installed the system.

We were overwhelmed with community volunteers almost to the point we might have to turn people away. 33 volunteers worked at the garden with a schedule managed by Leslie Levere. The volunteers included several young people. In the past there was a class from the public school participate but this was not possible this year.

Also of note is that the Winchester United Church made and donated beautiful row markers. Cup of Jo's donated the green tee shirts assisted by Community Food Share.

The success of the garden is largely due to Leslie Levere who managed the garden, choosing the vegetables to be grown, harvesting and scheduling the volunteers. There was a family or person there every morning and afternoon to weed, harvest of water the garden.

On Sunday, October 25th, we closed down the garden. Many volunteers assisted in making the final harvest. A leave mulch was worked into garden and then covered with straw donated by the Lillico farm.

Also Jim McDonnell was present to present to the Garden a Community Spirit Award. The Chesterville Record (Joe) was present to take pictures and interview the people present. As this Garden was a partnership with Community Food Share, Jane Schoones the Food Share manager was present also.

535 lbs. of produce was harvested from the garden with the majority of the Food going to Community Share, some to the Food Bank at House of Lazarus and also to Meals on Wheels out of Williamsburg. Some produce was offered to the local Meals on Wheels but they declined. All the vegetable produced were listed in the previous report.

Jane Schoones, Community Food Share, Leslie Levere, Garden Manager and myself held a Zoom meeting to review the garden programs and talk about next year. We plan to start planning for next year in February.

Meanwhile we are looking in to following ideas:

- a) Contact local garden gardeners about interest in having a Market on the Thursday evenings
- b) Entertainment with the Market on the Thursday evening.
- c) Expanding the sitting area and adding some picnic tables.
- d) NDDHS invited to make the picnic tables. I did follow up and they are willing to make the picnic tables but I need to find the wood.
- e) Have some cooking demos as how to use the produce produced at the garden. Lindsay Boisvenue, Dietitian at Seaway Valley CHC has expressed interest in doing the cooking demos and develop recipes.
- f) Community Food Share will look into the possibility of getting a Summer Student to help with the garden.
- g) Church to add an electric outlet for use for any programs at the garden.
- h) Garden signs to number the gardens to help with management of the garden.
- i) Host the Gospel fest again next year in August.
- j) Have an official opening of the Garden in the Spring – if possible.
- k) Feature Garden in Township publications.
- l) It was felt the garden was large enough that we do not need to expand it next year. Maybe use the area along the south fence to plant vine vegetables ie. cucumbers, zucchini etc.
- m) Initiate a children's gardening program.

**COMMUNITY GARDEN FINANCIAL STATEMENT****Income**

North Dundas Community Grant	400.00
Donation	90.00
Lenten Lunch Donation	50.00

**Total Income** 540.00

**Expenses**

Compost (KWM Lawn Care)	291.54
Containers & Trellis (L Levere)	38.40
Nails & Screws (Cedarview)	46.61
Community Food Share (Donation)	50.00
Tube & Hose Connectors	33.17
Honourarium	50.00

**Total Expenses** 509.72

**Income/Expenses** 30.28

Thanks to our Donors

Ed & Sandi Puddephatt

Margie McDonell

Winchester Baptist Church (sent to Community Food Share from Lenten Lunch)

## 2020 BUDGET FOR PROJECTS

<b>Furnace</b>		<b>Total Budget</b>	12000.00
Budget	5000.00	Furnace	4836.34
Furnace	4836.34	Protection Screen	126.14
Remainder	163.66	Sanctuary Lights	644.50
		TV	6165.52
<b>Protection Screen</b>		Photocopier	0.00
Budget	0.00	<b>Total Spent</b>	<b>11772.50</b>
Screen	126.14	<b>Left to Spend</b>	<b>227.50</b>
Remainder	-126.14		
		<b>How Paid</b>	
<b>Sanctuary Lights</b>		Donations	2995
Budget	400.00	Memorial Fd	500
Lights	452.00	General Fund	749
Electrical	192.50	Trustees	7500
Total	644.50	<b>Total</b>	<b>11744</b>
Remainder	-244.50		
<b>TV</b>			
Budget	6000.00		
Brackets	118.63		
Computer software	236.16		
HDMI Cords	45.19		
Splitter/Cables	508.49		
Electrical	1026.49		
Mouse	45.19		
Surge Protector	15.81		
Cord Covers	103.33		
Honourarium	100.00		
TV	3966.23		
<b>Total</b>	<b>6165.52</b>		
<b>Remainder</b>	<b>-165.52</b>		
<b>Photocopier</b>			
Budget	600.00		
Photocopier	0.00		
Remainder	600.00		

**TV PROJECT FINANCIAL REPORT**

<b><u>Income</u></b>	
Donations	2995.00
Memorial Fund	500.00
Trustees	2500.00
Operating	42.00
<b><u>Total Income</u></b>	<b><u>6037.00</u></b>
<b><u>Expenses</u></b>	
TV	3966.23
Braces	118.63
Electrical	1026.49
Splitter/Cables	508.49
Mouse	45.19
Surge Protector	15.81
HDMI Cords	45.19
Cord Covers	103.33
Computer Software	236.16
Honourarium	100.00
Total Expenses	<u>6165.52</u>
<b><u>Income/Expense</u></b>	<b><u>-128.52</u></b>
Budget	6000.00
Expenses	6165.52
	<b>-165.52</b>
<b><u>Thank you to those who Donated to this project</u></b>	
Heather and Dwayne Pemberton	
Rev Bruce Kemp	
Patrick and Mary Ellen Jeurond	
Donna Wilson (from Memorial Fund)	
St Paul's Ladies Aid	
Tom & Jan Clapp	



## LADIES' AID ANNUAL REPORT

Our Co-Chairs Doris Baker and Kathy Spruit organized a year of activities and events but due to COVID we enjoyed three meetings and of course our Valentine Strawberry Luncheon and fundraiser.

In January the Ladies met at Cup of Jo's for a breakfast meeting and to catch up on the happenings from the Christmas Season.

Our February meeting was a pancake breakfast. Everyone enjoyed a variety of pancakes, sausage, maple syrup, fruit and coffee. Doris started out the morning gathering with a story about coffee. We should fill our cups with joy, words of affirmation, gratefulness, forgiveness and love for others. Kathy showed us a moving video about prayer called "A Visit". A factory worker visited a church on his lunch hour and the minister heard him saying:

'I JUST CAME BY TO TELL YOU, LORD,  
HOW HAPPY I HAVE BEEN,  
SINCE WE FOUND EACH OTHERS FRIENDSHIP  
AND YOU TOOK AWAY MY SIN.  
DON'T KNOW MUCH OF HOW TO PRAY,  
BUT I THINK ABOUT YOU EVERYDAY.  
SO, JESUS, THIS IS BEN,  
JUST CHECKING IN TODAY.'

On February 8 the community enjoyed our Valentines Strawberry Social. A tasty lunch of soup, sandwiches and strawberries with cake and ice cream was enjoyed by a Sunday School Room full of guests. The highlight of the event was the entertainment provided by the Vernon Ukulele Group. Everyone enjoyed the familiar tunes and information about the Ukulele. The event raised almost \$1000 for the work of the group. Thank you to everyone who helped make this one of most successful events of 2020.

Our March Meeting was another breakfast event. Ladies enjoyed breakfast bakes, muffins, sausages and coffee. Each lady was presented with a pretzel and we repeated the Pretzel Prayer. The theme for the meeting was miracles of Jesus. Kathy told us there were over 1000 miracles but she told us about 37 miracles with scripture references. Most of the miracles are in Mark. There are three types: nature; man; and spirit. Jesus teaches us through miracles by encouraging us to pray, have compassion, faith and grace.

1. Coordinated a luncheon of soup, sandwiches and treat following the Choir Musical "Whats Up Zak"
2. Gave \$1000 to the Board of Managers for the Sanctuary TV Project
3. St Paul's Ladies Aid participated in the World Day of Prayer hosted by Anglican Church

4. St Paul's Ladies Aid hosted the Lenten Luncheon on March 4. Over 40 people enjoyed lunch and a presentation by Rev Kemp
5. St Paul's Ladies Aid coordinated the return to worship on July 7<sup>th</sup> following a three and half month closure due to a provincial lockdown for COVID. Social distancing requirements postings and hand sanitizer stations were completed.
6. St Paul's Ladies Aid provided a wreath for the Winchester Remembrance Day Service
7. St Paul's Ladies participated in a committee to plan a Retirement event for Rev Kemp
8. St Paul's Ladies Aid presented our Home Bound members with a Presbyterian Church in Canada Calendar and Christmas Card. Thanks to Donna Wilson and Phyllis MacMaster for delivering the gifts.
9. Thanks to Doris Baker each member of Ladies Aid received a jar of homemade Strawberry Jam to enjoy with family during the Christmas Season.

Thank you to Donna Wilson who continued to send cards for birthdays, sympathy and special family events such as addition of new family members, anniversaries and achievements. We appreciate Donna's dedication to getting this important recognition to our church members completed during the trying times of 2020.

We look forward to gathering as Ladies Aid later in 2021 when it is safe to meet again.

**LADIES' AID FINANCIAL REPORT**

## Receipts:

Offerings	\$184.00
Strawberry Social	\$937.00
Lenten Lunch	\$105.00
Total Revenue	\$1656.88

## Expenses

Board of Mangers	\$1000.00
Baptismal Gifts & Photos	\$124.16
Stamps & Cards	\$40.00
Wreath for Cenotaph	\$50.00
Christmas Gifts	\$30.83
Cash on Hand as of Dec.31/19	\$430.88
Receipts	\$1226.00
Balance	\$1656.88
Less Expenses	\$1244.99
Cash on Hand as of Dec.31/20	\$411.89

Prepared by Carol Zubatuk

Treasurer Ladies Aid {Unaudited}

**2021 CALENDAR OF EVENTS (tentative)**

May 9	Mother's Day
May 20	St Paul's Session Meeting 6:30 pm
May 24	Victoria Day
June 6	Anniversary Sunday for St Paul's 10 am Guest Speaker Rev Bruce Kemp followed by Appreciation Event for Rev Bruce
June 6 to 9	Virtual General Assembly
June 20	Father's Day
June 27	Morewood Presbyterian Church Anniversary 11 am
July 1	Canada Day
July 4	Mission Awareness Sunday at St Paul's 10 am Worship Leaders Kathy Spruit and Phyllis MacMaster
August 2	Civic Holiday
September 6	Labour Day
September 26	St Andrews, Chesterville Anniversary Service 11 am
October 3	World Communion Day and Communion at St Paul's 10 am
October 11	Thanksgiving Day
November 7	Daylight Savings Ends
November 11	Remembrance Day
November 28	1 <sup>st</sup> Sunday of Advent – Hope
December 5	2 <sup>nd</sup> Sunday of Advent – Peace and Communion at St Paul's
December 12	3 <sup>rd</sup> Sunday of Advent – Joy
December 19	4 <sup>th</sup> Sunday of Advent – Love
December 24	Christmas Eve
December 25	Merry Christmas
December 31	New Year's Eve
January 1, 2022	Happy New Year

## LETTER OF FINANCIAL REVIEW



**Baker Tilly REO LLP**  
475 Main Street, PO Box 390  
Winchester, ON  
Canada K0C 2K0

**D:** +1 613.774.2854  
**F:** +1 613.774.2586

winchester@bakertilly.ca  
[www.bakertilly.ca](http://www.bakertilly.ca)

June 29, 2020

St. Paul's Presbyterian Church  
PO Box 879  
Winchester Ontario K0C 2K0

Attention: Ms. Phyllis MacMaster

Dear Phyllis:

We are enclosing:

- Three copies of your compiled financial statements of St. Paul's Presbyterian Church for the year ended December 31, 2019.
- Our year-end journal entries and other relevant working papers are being provided to assist you in updating your accounting system. If you find after inputting our year-end entries that your general ledger does not agree to our closing balances, please contact our office so we may help you rectify the problem.
- Two copies for your records, of the letter to the lawyer with instructions to update the corporate minute book and one copy to be forwarded to your lawyer.
- Three copies of you compiled financial statements of St. Paul's Ladies Aid for the year ended December 31, 2019

Also, we are returning the records that you provided for our use.

We have relied on you to provide us with the necessary information in a form sufficiently complete to enable us to prepare the financial statements. We understand that the financial statements referred to will be only for management purposes and will not be made available to other parties without our consent.

We wish to emphasize that our engagement cannot be relied upon to disclose errors, omissions or other irregularities nor will it fulfill any statutory audit requirements.

Yours truly,

**BAKER TILLY REO LLP**

A handwritten signature in black ink, appearing to read "Benjamin Mann", written over a horizontal line.

Benjamin Mann, CPA, CA  
Partner  
Phone: 613-774-9889

Encl.

**BALANCE SHEET – DECEMBER 31, 2020****ASSETS****Cash and Bank Accounts**

Trustees Chequing	4,644.49
St Pauls Chequing	11,641.30
<b>TOTAL Cash and Bank Accounts</b>	<b>\$16,285.79</b>

**Other Assets**

Building and Land	3,938,580.00
Furnaces, TVs, Lighting, Microphones, Furniture	21,816.00
Stained Glass Windows	173,460.00
Bell	36,960.00
Trustees Investments	<u>211,725.27</u>
<b>TOTAL Other Assets</b>	<b>\$4,382,541.27</b>
<b>TOTAL Assets</b>	<b>\$4,398,827.06</b>

**LIABILITIES & EQUITY****LIABILITIES**

AP Chesterville Shared Ministry	583.59
AP Morewood Shared Ministry	35.25
Board of Trustees Loan	651,465.60
<b>TOTAL Liabilities</b>	<b>\$652,084.44</b>

**EQUITY** **\$3,746,742.62****TOTAL LIABILITIES & EQUITY** **\$4,398,827.06**

Feb 15, 2021



## BOARD OF TRUSTEES REPORT

## Income and Expenses: 2020

## TRUSTEE ACCOUNT:

Income:

## Investment Interest:

MCAN Mortgage	\$	684.37
MCAN Mortgage		1291.55
Home Trust		161.44
Laurentian Bank		1041.65
Community Trust		1106.03
Community Trust		962.63

MCAN Mortgage		15,000.00
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## Other:

Savings Account Interest		.88
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<b>TOTAL INCOME</b>	<b>\$</b>	<b><u>20,248.55</u></b>
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Expenses:

Trustees Operational Support	\$	24,500.00
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Bank Fee		2.00
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<b>TOTAL EXPENSES</b>		<b><u>24,502.00</u></b>	- \$4,253.45
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<b>Trustee Account</b>	<b>Jan. 1, 2020</b>	<b>\$</b>	<b>8,897.94</b>	<b>- \$4,253.45</b>
	<b>Dec. 31, 2020</b>		<b>4,644.49</b>	

Note:

The Board of Trustees consults with Phyllis MacMaster and the Board of Managers when investments mature as to which direction to take, i.e., to either re-invest entire amount or to invest only a portion of the investment in order to cover church expenditures and any projects planned.

Phyllis MacMaster, St. Paul's treasurer, also, will request a cheque from The Board of Trustees when donations do not cover all expenditures. This decision is also made in conjunction with the Board of Managers.

**INVESTMENT CASHED IN:**

Community Trust	\$	\$55,000.00
MCAN Mortgage		31,689.00
Home Trust Cashable		10,000.00
	TOTAL	96,689.00

**INVESTMENTS PURCHASED:**

Coast Capital Savings	\$	55,000.00
RFA Bank of Canada		16,689.80
RFA Bank of Canada Cashable		<u>10,000.00</u>
	TOTAL	\$ 81,689.80

**AMOUNT NOT RE-INVESTED:**

	\$	15,000.00
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**DECEMBER 2020 INVESTMENTS****Rae Munroe Fund**

42. Coast Capital Savings @ 2.3% due <u>Jan. 25, 2022</u>	55,000.00	
36. MCAN Mortgage @ 1.95% due <u>Oct. 24, 2021</u>	35,000.00	
38. Laurentian Bank @ 2.6% due <u>Sept. 28, 2022</u>	40,035.47	
39. Community Trust @ 3.2% due <u>July 26, 2023</u>	30,000.00	
43. RFA Bank of Canada @ 1.65% due <u>July 27, 2023</u>	16,689.80	
41. MCAN Mortgage @ 2.3% due <u>July 19, 2021</u>	25,000.00	
44. RFA Bank of Canada @ .50% due <u>Oct. 9, 2021</u> (cashable)	10,000.00	
	TOTAL	\$ 211,725.27

**2019 REVISED ST PAUL'S INCOME & EXPENSE STATEMENT**

January 1 to December 31 2019

Note: During Review by Collins Barrow there was a mistake in the \$ amount of one of cheque and a rebate we received reduced an expense instead of showing up in Revenue received. I revised the statement as requested and the error resulted in a positive change to ending bank balance by \$0.30.

<b>EXPENSES</b>		<b>Income</b>	
Advertising	716.43	Spring Dinner	1,869.25
Choir	505.60	Donation	876.75
Caretaker	1,714.81	Envelopes	47,393.43
Gifts & Flowers	675.53	Harvest Dinner	3,659.00
HST	1,888.38	Loose Offering	906.70
PWSD	55.00	Morewood	25,731.99
Pulpit Supply	0.00	St Andrews	26,281.14
Financial Review	980.00	Shared Ministry Rebates	415.44
Honourarium	2,425.00	Ladies Aid	1,000.00
Insurance	2,740.18	Memorial Fund	200.00
Interest	1.39	Rebates	2,500.29
Syrian Refugee Fund	30.00	Gospel Fest	370.00
Kelli Trottier Concert	3,313.60	Kelli Trottier Tickets	1,400.00
Sunday School	183.73	Kelli Trottier Sponsors	1,940.00
Worship Supplies	142.29	Lunches	110.00
Local Mission	720.00	<b>Revenue Operating</b>	<b>114,653.99</b>
Maintenance	2,068.73	Trustees Operating	15000.00
Office Supplies	1,436.41	Trustees Capital	
Organist	7,030.00		
Pension Assessment	3,273.35	<b>Total Revenue</b>	<b>129,653.99</b>
Photocopier	369.79	<b>Total Expenses</b>	<b>123,436.43</b>
PAR Service Charge	81.50	<b>Income/Expense</b>	<b>6,217.56</b>
Presbyterian Sharing	3,345.00		
Presbytery Dues	1,157.00		
RB Activity Fee	457.17		
Telephone	989.88	<b>Reconciliation</b>	
Robbie Burns Lunch			
Harvest Dinner	558.32	<b>Beg Bank Balance Jan1/19</b>	<b>6,607.18</b>
Spring Dinner	307.51	<b>Plus Income/Expenses</b>	<b>6,217.56</b>
Lunches	175.43		
Utilities	6,625.26	<b>End Balance Dec 31/19</b>	<b>12,824.74</b>
Shared Ministry M & C	77,759.14		
		Statement Bank Balance Dec 31/19	15,513.93
		Plus Outstanding Deposit	150.00
<b>Expenses Operating</b>	<b>121,726.43</b>	Less Cheques Not Cleared	608.69
Projects	1,710.00	Less Deposit for 2020	2,230.50
<b>Total Expenses</b>	<b>123,436.43</b>	<b>True Bank Balance Dec 31/18</b>	<b>12,824.74</b>

Outstanding Cheques=  
\$608.69 #8346 -\$200;  
#8396 - \$58.50; #8402 -  
\$248.60; #8444 - \$101.59  
=608.69

Outstanding Deposit =  
\$150.00

Deposit Made Dec 31,19  
for 2020 \$2230.50  
(Morewood)

updated 20 05 09

## 2020 ST PAUL'S INCOME &amp; EXPENSE STATEMENT

January 1 to December 31, 2020

<b>EXPENSES</b>		<b>INCOME</b>	
Advertising	69.20	Donation	200.00
Choir	270.85	Envelopes	47,249.49
Caretaker	1,318.05	Community Garden Grant	400.00
Gifts & Flowers	732.38	Loose Offering	247.15
HST	3,021.91	Morewood	26,392.58
Financial Review	1120.00	St Andrews	25,511.07
Honourarium	2,225.00	Shared Ministry Rebates	492.87
Insurance	9,009.36	Ladies Aid TV	1,000.00
Interest	0.38	Memorial Fund	525.00
Syrian Refugee Fund		Rebates	1,444.62
Canada Helps SC	5.80	Canada Helps	145.00
Local Mission	600.00	Donations TV	1,995.00
Maintenance	1,003.94		
Office Supplies	1,569.94	<b>Revenue Operating</b>	<b>105,602.78</b>
Organist	5,070.00	Trustees Operating	17000.00
Pension Assessment	3,095.52	Trustees Capital	7500.00
Photocopier	219.42		
PAR Service Charge	110.50	<b>Total Revenue</b>	<b>130,102.78</b>
Presbyterian Sharing	3,735.00	<b>Total Expenses</b>	<b>132,855.86</b>
Presbytery Dues	1,077.00	<b>Income/Expense</b>	<b>-2,753.08</b>
RB Activity Fee	359.61		
Telephone	1,124.78	<b>Reconciliation</b>	
Utilities	5,467.65		
Shared Ministry M & C	80,821.74	<b>Beg Bank Balance Jan1/20</b>	<b>12,824.74</b>
Community Garden	359.82	<b>Plus Income/Expenses</b>	<b>-2,753.08</b>
		<b>End Balance Dec 31/20</b>	<b>10,071.66</b>
		Return to Cash	<b>400.00</b>
<b>Expenses Operating</b>	<b>122,387.85</b>	Temporary Wage Subsidy	<b>1,169.64</b>
Projects	10,468.01		<b>11,641.30</b>
		<b>Statement Bank Balance Dec 31/20</b>	11,317.72
<b>Total Expenses</b>	<b>132,855.86</b>	Deposit Outstanding	620.00
		Less Cheques Not Cleared	296.42
		<b>True Bank Balance Dec 31/20</b>	<b>11,641.30</b>

Outstanding Cheques= #8605 \$100.00; #8608 \$96.42| #8611 \$100.00 = \$296.42

Deposit Outstanding = \$620.00

Return to Cash = #8346 \$200.00; #8452 \$100.00; #8449 \$100.00

Temporary Wage Subsidy applied to Rev Kemp Stipend for April, May and June and shared with Chesterville Morewood = 1169.64

Owed to Chesterville: \$583.59 Owed to Morewood: \$35.25

**INCOME & EXPENSE STATEMENT – SHARED MINISTRY**

Chesterville, Winchester, Morewood - January 1 to December 31, 2020

<u>Income</u>		<u>Reconciliation</u>	
Morewood	\$26392.58	Ending Balance Morewood Dec 31.20	35.25
St Andrews	25511.07	Ending Balance St Andrews Dec 31.20	583.59
St Paul's	26386.41	Total	<b><u>\$ 618.84</u></b>
HST Credit St Andrews	164.29		
HST Credit Morewood	164.29		
HST Credit St Paul's	164.29		
Temporary Wage Subsidy	1169.64		
<b>Total Income</b>	<b><u>\$79952.57</u></b>		
Beginning Balance Morewood Jan 1.20	29.08		
Beginning Balance St Andrews Jan 1.20	1458.96		
<b>Total Revenue</b>	<b><u>\$81440.58</u></b>		
<b><u>Expenses</u></b>			
Stipend	\$46785.96		
Vacation Payout	1409.98		
Multiple Point Travel	1722.00		
Housing Allowance	16692.00		
Pulpit Supply	1425.00		
Telephone Internet	1427.40		
Service Charges	117.50		
Company CPP	2346.58		
Company EI	1198.88		
Health & Dental Premiums	4502.00		
HST	703.07		
Financial Review	400.00		
Treasurer	725.00		
Office Supplies	310.38		
Education Allowance	608.99		
Interim Moderator Honourarium	375.00		
Interim Moderator Expenses	72.00		
<b>Total Expenses</b>	<b><u>\$80821.74</u></b>		
<b>Income over Expenses</b>	<b><u>\$ 618.84</u></b>		

**PROPOSED SHARED MINISTRY BUDGET 2021****Chesterville Morewood Winchester**

	<b>Budget</b>	<b>Actual</b>	<b>Budget</b>	<b>Budget</b>
	<b>2020</b>	<b>2020</b>	<b>2021</b>	<b>Full Year</b>
<b>Expenses</b>				
Stipend	46789	47785.96	14392	43170
Vacation Payout		1409.98		
Housing Allowance	16692	16692.00	6000	18000
Mult. Point Travel	1722	1722.00	570	1722
Education	600	608.99	600	600
Health & Dental	4502	4502.00	4133	4959
Company CPP	2273	2346.58	696	2088
Company EI	1199	1198.88	454	1199
Pulpit Supply	3120	1425.00	9625	3300
Bank Fee	120	117.50	120	120
HST	700	703.07	550	750
Financial Review	390	480.00	500	500
Treasurer	725	725.00	725	750
Tel/Internet	1428	1427.40	500	1500
Interim Moderator	500	375.00	3000	
Int Mod Expenses		72.00	2500	
Office Supplies	150	121.66	400	400
CCLI License		108.72		
Search Committee			3200	
Moving Expenses				
<b>Total</b>	<b>80910</b>	<b>81821.74</b>	<b>47965</b>	<b>79058</b>

<b>Shared Ministry Budget</b>			<b>Year</b>	<b>Per Month</b>
<b>2021</b>				
St Andrews 1/3			<b>15988</b>	<b>1332.36</b>
Morewood 1/3			<b>15988</b>	<b>1332.36</b>
St Paul's 1/3			<b>15988</b>	<b>1332.36</b>
			<b>\$47,964</b>	<b>3997.08</b>
<b>Full Year Shared</b>				
<b>Ministry Budget 2021</b>			<b>\$79,058</b>	
St Andrews 1/3			<b>26353</b>	<b>2196.08</b>
Morewood 1/3			<b>26353</b>	<b>2196.08</b>
St Paul's 1/3			<b>26353</b>	<b>2196.08</b>
			<b>\$79,059</b>	<b>6588.24</b>



**Budget 2021**

Stipend	4 months x level 4 = \$43170 per year/12 = \$3598 per month x 4 = \$14492 <i>Note: Assembly Council recommended 0% Cost of Living Increase for 2021 and this is reflect in Stipend Level</i>
Interim Mod Hon	\$250 per month = \$3000
Int Mod Expenses	Travel, telephone, etc \$2500
Search Committee	\$3,000
Pulpit Supply	35 Sundays Jan to Aug = \$180 plus travel = \$275 = 9625
Housing Allowance	4 months x \$1500 = \$6000
Multi Point Travel	4 months = \$41 per km for Sunday Travel x 42 km = 142.50 per month x 4 = \$570
Company CPP	Based on 2020 rates = \$174 x 4 months = \$696
Company EI	Based on 2020 rates = \$57 + \$24 = \$81 x 4 = \$324 x 1.4 = \$453.60
Telephone Internet All	1500 per year/ 12 months = \$125 x 4 months = \$500
Health & Dental	4592 + PST 8% = 4592 + 367.36 = 4959.36 pay for 6 months + start of new Minister = 10 months = \$4132.80
Moving Expenses	Moving Expenses will be paid 1/3 split by each congregation upon receipt of expense invoice for new Minister
<b>Full Year Budget</b>	
Stipend	Level 4 Increment on Minimum Stipend Grid \$43170
Housing Allowance	\$1500 per month x 12 = \$18000
Multi Point Travel	\$41 per km x 42 km = 1722 per year or 142.50 per month
Pulpit Supply	12 Sundays x 275 per Sunday = \$3300
Telephone Internet All	\$2,088
Company CPP	Based on 2020 \$174 per month x 12 = 2088
Company EI	\$81 per month (stipend and housing allowance) x 12 = \$972 but maximum amount EI = 856.36 x 1.4 = \$1199
Health & Dental	4592 + PST 8% = 4959.36

## MEMORIAL FUND DONATION REPORT

Memorial and in honour donations were made to St Paul's Presbyterian Church.

Our deepest sympathy is extended to the family and friends of those who have had a loved one pass away. We are grateful for your gift in memory of someone special. Thanks for remembering with your donation to St Paul's Presbyterian Church.

### 2020 In Memorial Donations to St Paul's Presbyterian Church

#### In Memory of

Chris Duncan

#### By:

Helen Harper

#### In Honour of

125<sup>th</sup> Anniversary of St Paul's PC Building

Donna Wilson

### 2020 Memorial Fund Financial Statement Report Balance

#### As Part of St Paul's Chequing Account

Beginning Balance on account January 1, 2019	\$3788.83
Plus Memorial Donations 2020	525.00
Less Transfer to TV Project	500.00
Ending Balance on account December 31, 2020	<b><u>\$3813.83</u></b>

**2020 BUDGET VS 2020 ACTUAL & 2021 BUDGET**

<b>EXPENSES</b>	<b>20 Budget</b>	<b>20 Actual TD</b>	<b>21 Budget</b>
Advertising St Paul's	100	69	0
Caretaker	1725	1318	1500
Choir	500	271	300
Flowers Gifts	600	732	600
HST	1200	3022	1500
Honouria	2500	2225	2500
Insurance	5929	9009	6300
Interest	0	1	0
Local Mission	800	600	600
Lunches	0		
PWSD	0		
PWSD Syrian Refugee Fd	0		
Maintenance	2000	1003	1000
Office Supplies	1450	1570	1500
Organist	6760	5070	5000
Shared Ministry	80910	80821	47965
St Paul's Pension	3096	3096	3067
Photocopier	370	219	230
Pres Sharing	3000	3735	3000
Canada Helps Service Chg		6	
Pulpit Supply	250		250
Service Charge	450	360	400
PAR Service Charge	85	111	115
Presbytery Assessment	1077	1077	1087
Telephone	950	1125	1020
Utilities	6800	5468	5500
Financial Review	980	1120	1150
Worship Supplies	150		
Community Garden		360	200
Sunday School	200		100
Spring Dinner	0		
Harvest Dinner	550		
Total Operating	122432	122388	84884
Projects	12000	10468	1000
<b>Total Expenses</b>	<b>134432</b>	<b>132856</b>	<b>85884</b>

Note: agreed to pay Moving Expenses 1/3 for each church on receipt and removed from 2021 budget for Shared Ministry.

Presbyterian Sharing  
\$6135 - Session  
Approved \$3000

Projects: Photocopier  
\$600; Outside Electrical  
\$200; Zoom \$200

REVENUE	20 Budget	20 Actual	21 Budget
Envelopes	47000	47249	47000
Donations TV		1995	
Harvest Dinner	3500		
Ladies Aid		1000	
Loose Offering	800	247	200
Chesterville	26970	25511	15988
Morewood	26970	26393	15988
Shared Ministry Rebates	400	493	450
Canada Helps Donations		145	
Return to Cash			
Community Garden Grant		400	
Rebates	1000	1445	1200
Spring Dinner			
Memorial Fund Donations	150	525	
Donations	500	200	
Revenue from Operations	107290	105603	80826
BofT Operating	10000	17000	
BofT/Projects	12000	7500	
Memorial Fund Trans			
<b>Total Revenue</b>	<b>129290</b>	<b>130103</b>	<b>80826</b>
<b>Total Expenses</b>	<b>134432</b>	<b>132856</b>	<b>85884</b>
<b>Surplus/Shortfall</b>	<b>-5142</b>	<b>-2753</b>	<b>-5058</b>
Operating Revenue	107290	104983	80826
Operating Expenses	122432	122488	84884
Surplus/Shortfall	-15142	-17505	-4058
Beginning Bank Balance	12824	12825	11642
Ending Bank Balance	7682	10072	6584
Difference	-5142	-2753	-5058
Ending Bank Balance		10072	6584
Temporary Wage Subsidey		1170	0
Return to Cash		400	
True Bank Balance		11642	6584
Owed to Chesterville	583.59		
Owed to Morewood	35.25		
Memorial Fund	3813.83		

## ENVELOPE SECRETARY REPORT & PAR REPORT

In 2020 we had 25 envelope numbers assigned and additional 14 numbers for one time donations. We have 13 Pre Authorization Accounts (PAR).

We have reduced the number of envelope ordered to correspond with less donations be received using Envelope boxes. This year we ordered 30 and we have a few boxes with no numbers or dates for Special Donations. These special envelopes can be used for Presbyterian Sharing, by visitors attending our church or those who give a onetime donation.

If you would like a box of envelopes, please contact our Envelope Secretary Libby Pelkey at 613-296-5786 or liberella@hotmail.com .

We are grateful to those who are on the PAR Program. This allowed us to keep a monthly flow of revenue during the pandemic so we could meet our Shared Ministry Expenses.

PAR is an option to have a monthly automatic debt from your bank account or you may use your Credit Card. The amount you choose on a monthly basis is withdrawn from your account on the 20<sup>th</sup> day of the month. The PAR program is managed by the United Church of Canada. St Paul's pays the service charge of \$0.50 per transaction or 2.5% of the Credit Card Amount.

If you would like to sign up for PAR, please contact Phyllis MacMaster 613-774-5748 or macmaster@persona.ca . You will complete a form and provide a void cheque or the details on your Credit Card.

If your contact information changes please let Phyllis or Libby know so we can have accurate information to complete the Charitable Receipts at the end of the year.

Thank you to everyone who supported St Paul's Presbyterian Church during a year when we could not worship together on a regular basis. We appreciated those who mailed their envelopes on a regular basis or sent cheques to support projects such as the Community Garden, Flower Gardens, the sanctuary TV project or the Memorial Fund.

Elizabeth Pelkey, Envelope Secretary and Phyllis MacMaster, Treasurer

## ST. PAUL'S MEMBERS &amp; ADHERENTS

Arbuthnot	Eileen
Armstrong	Janet & Dale
Baker	Amy
Baker	Doris & Garry
Baker/DeVries	Matthew, Amber & Quinn
Castle/Carruthers	Harry & Marg
Churchill	Cary & Heather, Sarah, Katie
Clapp	Thomas & Janet
Duncan	Edwin & Norma
Durant	Beulah
Feeny	Jenn, Kenny, Brody, Ellie & Hudson
Fraser	Allan
Harper	Helen
Holmes	Lorna & Charles
Hutt	Heather & George
Jeaurond	Mary Ellen, Patrick, Eric, Connor, Kaleb, Jordan
Johnston	Sandy
Johnston	Myrtle
Johnston	Sherrill
Jorgensen	Katherine & Sven
Kerr	Helen
Kerr	David & Robin
MacMaster	Phyllis
McMillan	Chris & Janice, Tyler
McMillan	Shaun & Ashley, Alexis, Peyton, Ivy & Emery
McMillan	Bradley, Laura, Dale, Jasper, Rowan
Kerr/Moore	Kathy & Keith
Nesbitt	Arlene
Pelkey	Libby
Pelkey	Cody & Laura, Dylan, Kane, Quinn, Calvin
Pelkey	Danny & Sabrina
Pelkey	Kyle
Pemberton	Dwayne & Heather
Pemberton	Craig & Pamela
Pemberton/Dulmage	Tamara & Chance
Peterson	Carol
Rae	Bill
Redmond	Mildred
Rombough	James & Judy
Spruit	Kathy & Joe

Spruit	Geoffrey, Casandra, Isabelle & Owen
Spruit	John & Brandi
Spruit	Matthew & Tara, Alyssa, Jacob & Noah
Stewart	Iva
Stewart	Neil & Sharon
Theriault	Bob & Melissa, Benjamin, Lydia & Harold
Wilson	Donna
Wilson	Vicky
Workman	Phyllis
Yourt/Poole	John & Linda
Zubatuk	Jorris & Carol
Zubatuk	Michael, Rebecca & Alexander & Benjamin
Zubatuk	Nicholas
Zubatuk/Carkner	Jennifer & Shawn, Tessa, Oksana

## CONTACT LIST

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	Jorris Zubatuk – Clerk of Session	613-774-2457	zubies@persona.ca
	Phyllis MacMaster	613-774-5748	macmaster@persona.ca
	Doris Baker	613-774-5352	doris_baker@hotmail.com
	Kathryn Spruit	613-898-3169	kathy.spruit@gmail.com
	Jen Feeny	613-220-3126	jenfeeny@gmail.com
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	Heather Pemberton – Secretary & Webmaster	613-774-3693	heatherpemberton@icloud.com
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	Bob Theriault	613-612-4178	bob2738@gmail.com
	Alan Fraser	613-774-4619	
	Patrick Jeurond	613-290-5718	p_jeurond@hotmail.com
	Carol Zubatuk	613-774-2457	zubies@persona.ca
	Libby Pelkey -- Envelope Secretary	613-293-0842	liberella@hotmail.com



	Phyllis MacMaster -- Treasurer	613-774-5748	macmaster@persona.ca or treasuer@presbyterian-winchester.ca
Trustees	Kathy Spruit	613-898-3169	kathy.spruit@gmail.com
	Carol Zubatuk	613-774-2457	zubies@persona.ca
	Cary Churchill	613-774-0548	cary.churchill@sympatico.ca
Ladies Aid	Doris Baker, Co Chair	613-774-5352	doris_baker@hotmail.com
	Kathy Spruit, Co-Chair	613-898-3169	kathy.spruit@gmail.com
	Phyllis MacMaster, Secretary	613-774-5748	macmaster@persona.ca
	Carol Zubatuk, Treasurer	613-774-2457	zubies@persona.ca
	Donna Wilson, Cards and Flowers	613-774-1899	
Presbytery Seaway Glengarry	Donna McIlveen, Clerk of Presbytery	613-657-3803	donnamcilveen79@gmail.com
	Rev Cheryl Gaver, Animator		cgaver@cogeco.ca