



ST. PAUL'S PRESBYTERIAN CHURCH
WINCHESTER, ON

**ANNUAL
REPORT**

— 2024 —

**ST. PAUL'S PRESBYTERIAN CHURCH
ANNUAL CONGREGATIONAL MEETING
SUNDAY, March 23, 2025**

12:30 P.M.

AGENDA

- (1) Opening Bible Reading and Prayer
- (2) Appointment of Chairperson
- (3) Appointment of Secretary
- (4) Minutes of March 17, 2024 Annual Meeting
- (5) Business Arising from Minutes
- (6) Reception of Reports:
 - Minister's Message
 - Clerk of Session Report
 - Roll Clerk Report
 - Board of Managers Report
 - Community Garden Report
 - Sunday School Report
 - Winchester Sports SU Camp Report
 - Ladies Aid Report
 - Ladies Aid Financial Report
 - Trustees Financial Statement
 - Memorial Fund Report
 - PAR and Envelope Secretary Report
- (7) St. Paul's Treasurer's Report / Financial Statements / 2024 Budget:
 - a. 2024 St Paul's Income and Expenses
 - b. 2024 Shared Ministry Income and Expenses Statement
 - c. 2024 Memorial Fund Financial Statement
 - d. St Paul's Balance Sheet
 - e. 2024 Community Garden Statement
 - f. Lasagna Dinner Fund Raiser Report
 - j. Letter from Collins Barrow 2023 Financial Review
 - h. 2025 St Paul's Budget
 - i. 2025 Shared Ministry Budget
- (8) New Business
- (9) Adjournment
- (10) Benediction

Appendixes:

- List of Members and Adherents
- Three point charge contact list

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MESSAGE FROM THE MINISTER

Joint Ministry

This was our first full year doing ministry all together. It is made easier knowing that in each congregation, we have very capable people to do ministry together with. Each congregation has dedicated individuals who assist with the weekly service, allowing me to attend all three Sunday morning services. The Sessions at each congregation are working well to help make this ministry arrangement function. I am thankful to be able to work with each of the leaders in each congregation to be able to grow in our ministry to our distinct communities.

Each of the three congregations are stable but each of them has elements that do need to be worked through to be able to continue. One common area is how to continue to connect with the wider community as a community of faith. In some cases, it is trying to answer the question of how we help people connect with Jesus, and how does our ministry help people make those connections. We can do a lot of things and activities, but I have seen many churches tire themselves out in doing some good stuff, but it is not focused on connecting people with Jesus. It isn't just about inviting people to church, it is about helping people begin, renew, or go deeper with their relationship with Jesus.

In conversations that I have had with other ministers from the Presbyterian Church in Canada, it is a question of how do we invite people? Whether it is to an event, Sunday morning worship services, to a Bible study or just over for tea, we struggle to invite people. When it comes to inviting people to know Jesus, or to come to Church it becomes difficult for people. Our society knows what we are against more than what we are for. The fallenness of many high-profile Christian leaders over the years and the politicization of our faith has hindered how we talk to people about Jesus. The other problem is that with the changing times, being part of a church was important in society but today, it is seen as a hinderance to how we live and what we fill our lives with. Another reality that we face is that many people do not know about Jesus, or what a church is. We are going back to the time of Paul walking in a multi-faith world and society (people may not see themselves as a person of faith). I say this as an encouragement, a difficult one, but we are faced with the opportunity to live out the Great Commission, and to live out the Gospel in our everyday lives.

What did the pastor do this year?

This past year was filled with many regular weekly tasks, once a month tasks, random meetings and events.

Mondays are usually the day that I start off with a Bible Study in Chesterville from about 10am till about 12pm. After the Bible Study, I am usually back at St. Paul's starting to lay out the service for the coming week. This involves picking scriptures and picking out the hymns that will then be emailed off to readers, organists, and people putting the PowerPoint together. The rest of the day is usually looking forward to the coming week and preparing for meetings and worship services that might be coming up that week.

Tuesdays are at times up in the air, it is the day that I try to get the worship service including prayers, sermon, videos, and the PowerPoint put together and shared with others to adjust for their specific congregation. Ideally this is what I am doing but that is not always the case, I try to have the PowerPoint and service outlines out no later than Friday. Tuesday, I also have Presbytery Meetings every other month. I also try to attend the Ladies Aid Meetings in Winchester on the first Tuesdays of the month.

On the last Wednesday of the month, I am over in Chesterville for the Community Luncheon hosted by St. Andrew's. Usually once a month I am also at the Garden Villa for their Chapel service. It is also a great time to see people at the Villa and catch up on what has been going on since last we talked. Also, on Wednesday once a month, the North Dundas Faith Group has been meeting regularly. This has been a time of devotions and prayers, sharing what each congregation is doing and talking about a limited number of shared events.

Thursdays are usually for catching up or visiting people. I also help in a rotation to help out with the worship services at the Dundas Manor. This is always a joy and after I try to visit with people at the manor also. On the second Thursday of each month, I try to attend the Women's Missionary Society meetings at Morewood. Every other month, I am at the Presbytery Council Meeting in Cornwall. Also, on Thursdays I am around for the Golden Years Monthly lunch and meeting.

Fridays consist of the Winchester Bible study from 10am-12pm. Friday afternoons are finishing up the service, reports, or meetings as needed.

Saturdays are usually my day off, but I have been known to help with different events.

Sundays, I leave the house usually around 8am for the 9am St. Andrew's, I try to leave St. Andrew's at 9:45am so I can be at St. Paul's for 10am. When I am doing well, I can leave St. Paul's after going around and shaking people's hands at around 11am, usually it is a little bit later so I can get over to Morewood for the third service. I am usually back home between 1-2pm where I start to get the service recordings ready and uploaded. The editing of each video takes about 15 minutes and then the computer must think for about an hour and a half and then about another 2 hours to upload the videos to YouTube. I am only sitting at the computer for about 16 minutes for each video. While the computer is thinking I am off doing something else. Sometimes on my journey home after the service in Morewood I stop by St. Paul's to set up for the Chosen group and sometimes I just wait and set it up at 6pm. We watch the Chosen on Sunday nights at 7pm and that usually goes until 9pm. Some Sunday nights after the kids are in bed I am prepping for the next day's Bible Study. Sometimes that gets done during the week.

Weekday mornings around 7am I start writing the Morning Devotions that I put out during the week. At night while I am waiting for the youngest to kids to go to sleep is usually when I am doing some reading, whether it is from the current book that I am reading or news.

I try to be involved in the communities in different ways. I am with the Fire Department in Winchester which also means that we are responding to calls in each of our joint ministry areas. In

2024 our practice and truck checks were on Monday nights, and this has switch to Tuesday nights in 2025. Through the Fire Department I have also been helping with Bike Nights and other community engagement events. I also joined the Morewood Recreation Association. This has been a good opportunity to engage with people in Morewood and to serve the community through the work that the MRA is doing. Now I am still looking for something to connect with in Chesterville, but I am there walking around usually on Thursday nights when I drop off a couple of my kids at Youth Group at the Gathering House.

I am still the Chairperson of the Ministry Committee for Presbytery. Another part of the ministry is meeting with people both in person and through telephone calls whether it is just trying to catch up or for pastoral care concerns both for people within the congregations and with people from the community.

Study Leave

While I did not take an actual study leave this past year, I did use the accrued money plus some of this year's money to purchase a new laptop. Shortly after I arrived in 2023, my laptop died. I had been using my iPad for most things, but it was not fully doing what I needed it to do. Also, I purchased it so that I could have more freedom to be able to show videos and play music at St. Andrew's in Chesterville. The laptop has also come in handy for work to assist with services at both St. Paul's in Winchester and at Morewood.

I have also, been part of a group that meets once a month out of Presbyterian College in Montreal. This has been a discussion group for pastors in Small and Rural Ministries. It is a small group made up of Presbyterian Ministers and on United Church Minister from Ontario and Atlantic Canada.

Pastor's thoughts and studies

One of the things that I have been wrestling with this year is how churches don't really work together. I am not talking about sharing information about what each congregation is doing, but more about the fact that we struggle to support each other and work together to do ministry and share the gospel in our wider community. We are very caught up in what is happening in our own congregations to be able to work together and share the blessings that Jesus is giving to us.

In the past, I have found it very encouraging working with other people from other churches to do activities within the community. This has been done through Vacation Bible Camps/Schools, Sports Camps, Love South Dundas, Joint worship services, Lenten Lunches, Christmas Choirs, Good Friday Choirs, just to name a few. And yes, we do some of that here, but I find that we have many walls that keep us separated. For some it is the policies that keep us separated to protect people. Some are boundaries that people have put up to not be over worked. Some are because it is happening in a different community, so I don't have to be part of it. Some of it is looking at my own walls that are keeping me separate also.

It is troubling that as the body of Christ, we are so separate. How are we building up the Kingdom of God instead of just focusing on our own kingdom. Are we living in the blessing of God or the scarcity

of God? How often do we see what we are doing as part of the greater work that Jesus is doing around the world. When we work together, it isn't about one congregation and another, it is about the body of Christ moving in unison. Maybe I need to open my eyes more to see what is happening and maybe I need to look to the different doors that Jesus is opening and be encouraged but also to challenge the status quo and live in the fullness of God's blessing and Kingdom.

Message Series

We finished our series on the Gospel of John and then went into a series looking at some of the modern hymns that are out. This happened through the month of July. It was so well received that we have used some of the hymns in our worship services at different times. Also, people seemed to enjoy the videos that were used during the service. Jen used a wide variety of media during the anniversary service at St. Paul's and those were well received within the congregation in Winchester. In the other congregations the videos were also well received and seemed to be enjoyed. In the fall, Pastor Ed utilized the lectionary readings from September all the way into January.

Books (listed in the order that they were read this past year)

- Gnostic Secrets of the Naassenes: The Initiatory Teaching of the Last Supper
By: Mark H. Gaffney (This one I was reading with a friend; we were talking about it)
- Restoring the Jewishness of the Gospel: A Message for Christians Condensed from Messianic Judaism - By: David H. Stern Ph. D.
- Fresh Expressions in A Digital Age: How the Church can prepare for a Post Pandemic World -
By: Michael Adam Beck and Rosario Picardo
- Timothy Keller: His Spiritual and Intellectual Formation - By: Collin Hansen
- Fresh Expressions of the Rural Church - By: Michael Adam Beck and Tyler Kleeberger
- Anatomy of a Revived Church: Seven Findings About How Congregations Avoided Death
(Church Answers Resources) - By: Thom S. Rainer
- Making Sense of God: Finding God in the Modern World - By: Timothy Keller (I would like to do a book study with others on this book)
- The Jesus Way: A Conversation on the Ways that Jesus Is the Way - By: Eugene Peterson
- When Demons Surface: True Stories of Spiritual Warfare and What the Bible Says About Confronting the Darkness - By: Steve Dabbs
- Hidden Christmas: The Surprising Truth Behind the Birth of Christ - By: Timothy Keller

Commentaries for Bible Study

- New International Commentary on the Old Testament: Genesis Chapters 1-17 *and*
- New International Commentary on the Old Testament: Genesis Chapters 18-50
By: Victor P. Hamilton
- The NIV Application Commentary: Exodus - By: Peter Enns
- New International Commentary of the Old Testament: The Book of Leviticus
By: Gordon J. Wenham

Podcasts

- The Pastorate (formerly Canadian Church Leaders Podcast)
- Carey Nieuwhof Leadership Podcast
- The Pulse Podcast with Matthew Ruttan
- Craig Groeschel Leadership Podcast
- Timothy Keller sermons Gospel for Life
- The Pulse Podcast

Service Recordings

I continue to try and record the worship service each Sunday for all three churches. This is done through equipment that I have. These recordings have been loaded up onto YouTube onto one of my Youtube accounts, @edcharlton12. For those I know that want to receive the links I have been emailing the links directly to them. At St. Paul's, Heather Pemberton has been making sure that a link is placed on the webpage. I have also been, rather infrequently, posting the links onto the Facebook pages for both St. Paul's and Morewood Presbyterian Churches. Eventually I am hoping to be more frequent at getting these videos posted in a timely fashion.

This has been a way for people who are not able to physically attend the services to still feel like they are part of the community, and for those who missed a Sunday to be able to stay up to date with what we are doing.

Bible Studies

We have two Bible studies that are going on throughout our joint ministry. In Chesterville we have a Bible study that meets on Monday mornings at 10am. This study is attended by people from both St. Andrew's and Morewood Presbyterian Churches. Each person brings something different, and the experience of each person brings something valuable to our group. The discussion on the Bible brings us through the original contexts but also touches on where we are today. We can at times get very lively, but we always end as friends. It is great to be able to come together and learn and grow in faith with brothers and sisters in Christ. We usually have between four and ten people.

This past year we continued to go through the Bible. We continued through the Old Testament finishing off Genesis and moving into Exodus. As I am writing this report, we are working our way through Leviticus. This study started out as a survey of the Bible but has turned into an examination of each chapter of the Bible. It is important to remember that much of what we have in the New Testament is built on what we have in the Old Testament. These foundational books help us to delve deeper into how we can receive what Jesus did and spoke.

The second Bible study is held at St. Paul's in Winchester. The dynamic at Winchester is a little bit more subdued but both groups seek to engage God's word and life in a very deep and profound way. Some people struggle with going to Bible studies because they don't feel like they know the Bible well enough, yet we don't need to have a Ph. D. to come to the one of the Bible Studies. You can come and engage or talk as much or as little as you are comfortable. People have been willing

to share some personal examples of God's working in their lives which has added to our learning and our feeling of community. We aren't trying to push through the text but allow us to gauge where people are, and we proceed at the pace that works for the group. Currently, the group in Winchester has finished off Genesis and is still working our way through Exodus.

The groups have changed over the year with some people that stopped coming and other people have started to come. If you are interested, we welcome anyone to join one of the groups at any time. Oh, and we always have coffee and goodies to eat.

Faith Group

The Faith group is representatives from most of the Churches in North Dundas coming together to share what Jesus is doing in each congregation and try to work together. Kelly Hess was the representation from St. Andrew's but has since stepped down, as has Jen Feeny who represented St. Paul's and was the communication person keeping us all connected. Thank-you to both for your faithful service in the group and ministry in our wider community.

In Chesterville the Faith Group worked together to lead the worship service at the Chesterville Fair. However, in Winchester we were not able to organize something. We are hoping to make something happen this year.

We also worked together during Lent touring around visiting several different churches in ND having a lunch and partaking in a short time of worship.

The Chosen

We started watching the show "The Chosen" after it was suggested by a couple of people to be able to have another opportunity to meet and get to know people a little bit better. "The Chosen" is a show that is telling us the Gospel of Jesus. It is based on the Bible account of Jesus' life and the lives of the Disciples while also using literary license to fill in some of the gaps in the Gospel Accounts to be able to tell a fuller story of the Gospel. It seems to me that it is scripturally and culturally sound.

We meet on Sunday evenings at 7pm and sit and watch an episode each night. After the episode we take time to discuss what we have seen, loosely following the study guides that go along with the episode and seeing where the Holy Spirit is leading us. The group has changed as the series has gone on. We had people from other churches that we join us to start off with, but it is now mostly people from St. Paul's. At the writing of this report, we are just finishing up season three. We will be moving onto season four right away and then we will be awaiting season five to be released.

If you would like to join us, you are more than welcome to come and be part of the group. If you would like to watch it on your own, you can go to <https://watch.thechosen.tv> and find the episodes that have been released so far. The creators of the Chosen are hoping to do this over seven seasons if they can raise the funds to continue the production.

Winchester

This was our first full year serving Jesus together and it was a different year than the year before. It always is different. We worked through different challenges that had popped up but also were blessed with opportunities to serve our community here in Winchester. I am thankful for the work that the Session has done over the year as we continue to learn each other's strengths and passions. Phyllis does an amazing job of making sure that things are not forgotten or overlooked. It has been great to work with people who are willing to help each other and to take on different tasks, whether it is a new project or stepping into the pulpit to lead the worship service after receiving a download from God. We are fortunate to have Elders who care for the congregation and are seeking to create space for younger and young at heart to be able to engage in community and realize the true value that God has blessed us with. This past year Patrick Jeurond stepped down as an Elder and as a member of the Board of Managers. Patrick has served the congregation with his willingness to help and his passion for Jesus. We are thankful for his continued passion in our congregation and Sunday School and the blessing that both he and Mary Ellen bring with their family. We also welcomed Dawn Erickson and Roger Gervais to the Session. Both bring a deep faith and a desire to grow in their faith by serving Jesus in this role.

I am thankful for the Board of Managers that continue to do the work of caring for the building and financial. At times their work goes unnoticed because they do it so well that everything runs smoothly, and we don't have to stop and think about what is wrong because they have already dealt with it.

I am also thankful to the Ladies Aid group that helps to create a sense of community for members of our congregation while also helping to educate us on different topics and leading in worship.

We truly are blessed with a wonderful Sunday School whether from the joy that they bring to the worship service, the plays they put on, or the energy that blesses us and brings smiles to our faces. The Sunday school teachers do an amazing job of preparing lessons that the kids are excited to be part of. Thank-you for all your dedication and hard work.

One of my favourite things about coming to worship here is being able to do so with my family. It is a blessing to my heart to hear my daughter saying the Lord's Prayer with us. You have welcomed each member of our family in many ways. It is good to see each of them having a place and being a valued part of the community.

Looking ahead

As we look ahead to this coming year, we are hoping to get a Youth Group up and running. So far Dawn and Pastor Ed have said that they would help to try and make this happen. Pastor Ed would also like to see a prayer group start up and possibly a book study. Pastor Ed has a few books in mind that would be interesting both for people in the community of faith and for those who have questions about faith. It was also mentioned about how to make sure that everyone who wants to help, has a place to help. This is something that is on my horizon for this coming year.

2023 AGM MEETING MINUTES

St. Paul's 2023 Annual Congregational meeting occurred in person on Sunday, March 17, 2024, at 1 PM following worship service and a light pot-luck lunch. Written copies of the report were made available upon request and the report was also available to view online. Thirteen people attended.

1. Opening Bible Reading and Prayer.

The Scripture reading was from Romans 8:26-29. Rev. Ed Charlton reminded us of the power of God's love in uniting us to work together in harmony. It is a privilege to be a part of God's work. May we work to be a blessing to others.

This reading was followed by prayer.

2. Appointment of Chairperson:

Motion (Heather Pemberton/Doris Baker) to appoint Rev. Charlton as chairperson. Phyllis moved to close nominations. Motion carried.

3. Appointment of Secretary:

Motion (Tom Clapp/Neil Williams) to appoint Kathy Spruit as Secretary. Motion carried.

4. Minutes of 2022 Annual Meeting occurring March 19, 2023:

Motion (Tom Clapp/Allan Fraser) to adopt the Minutes as presented. Motion carried.

5. Business Arising from Minutes:

It was noted that the congregation is pleased to have Rev. Charlton as our minister.

6. Reception of Reports:

Motion (Kathy Spruit/Jan Clapp) to receive the reports for discussion as listed under item #6 in the Agenda. Carried.

Minister's Message pg. 4

Clerk of Session Report pg. 12

It was noted with pleasure that St. Paul's welcomed six new members by transfer of membership.

Board of Managers' Report pg. 18

Thank you to Board of Managers under the leadership of Tom Clapp who coordinated the work on the church steps. The front steps look amazing and are so much safer!

Sunday School Report pg. 23

A huge 'thank you' to the Sunday School teachers for all their hard work in organizing Sunday lessons and the special worship services that invite participation from the young people. St. Paul's recognizes the importance of making sure that children are welcome!

Ladies Aid Report pg. 30.

A note of appreciation from the Board of Managers was made for the financial support from Ladies Aid and for their work in organizing the meetings.

Ladies Aid Financial Report pg. 34

Trustees Financial Report pg. 38

Roll Clerk Report pg. 15

Search Committee Report pg. 16

Appreciation was expressed for all the hard work of the Search Committee especially during the challenges from the pandemic.

Memorial Fund Report pg. 45

Phyllis explained that this fund is part of the chequing account. The money from this fund is used, with consent from Session, for capital projects. This year, the Memorial fund covered the cost of the railing for the front steps.

PAR and Envelope Secretary Report pg. 49

Phyllis reported that a few more people are using PAR, (Pre-Authorized Accounts) which is managed by the United Church. The amount of \$2,300 per month comes from giving's through PAR. Phyllis explained that this amount can be counted on and helps when needing to cover expenditures. Anyone interested in using PAR can speak to Phyllis and an application will be given. All donations are appreciated, however.

Only 25 envelopes were ordered this year. Envelopes need to be ordered in bundles of 25. Phyllis expressed appreciation for the help from Libby Pelkey who keeps track of the envelope numbers and giving's through the envelopes.

North Dundas Faith Group Report pg. 25

Tom explained this group was formed out of a need to have churches in North Dundas connected especially after the Ministerial was dissolved. It is important that both church members and clergy attend as clergy may change and the churches can continue to remain connected.

Community Garden Report pg. 26

Motion (Heather Pemberton/Dwayne Pemberton) to accept the above reports as presented. Motion carried with appreciation to all who wrote the reports. Motion carried.

7. St. Paul's Treasurer's Report/Financial Statements/2024 Budget

Motion (Tom Clapp/Dwayne Pemberton) to receive the reports for discussion as listed under item #7 in the agenda. Carried.

2023 Income and Expenses pg. 40

Phyllis expressed appreciation for the financial support from the congregation. Appreciation was also expressed for the donations from the groups using the church building, such as 4H, The Golden Years Society, Winchester Lions, and the Art Classes and Yoga Classes.

Phyllis gave a detailed explanation for each item listed in these statements, which was greatly appreciated.

2023 Shared Ministry Income and Expenses Statements pg. 41

Motion (Donna Wilson/Neil Williams) to receive the above reports as presented with appreciation for Phyllis's verbal explanations. Motion carried.

2023 Memorial Fund Financial Statement pg. 45

St. Paul's Balance Sheet pg. 37

Phyllis pointed out that the item of 'Board of Trustees Loan' under 'Liabilities' is an amount that St. Paul's has needed from the Board of Trustees since the year 1992. She explained that she keeps track of this amount to show how much our church depends on the investments from the Board of Trustees to cover expenditures. It was pointed out that our congregation needs to look at other fundraising events to provide financial support to meet the various needs of this church.

2023 Community Garden Statement pg. 29

Phyllis keeps track of the financial aspects of the Community Garden and is grateful for the \$200 donation, which helped cover water expenses.

Lasagna Dinner Fund Raiser Report pg. 35

Letter from Baker Tilley 2022 Financial Review Report pg. 36

2024 St. Paul's Budget pg. 47-48

Phyllis pointed out on page 48 there is a list of the projects from the Board of Managers. She explained that the ladder has been purchased. A fireproof cabinet will be purchased to store the church records. The electrical work includes installing three electrical outlets in three of the Sunday School rooms to allow the use of various devices. The cost of the electrical work will be about \$1,000. More details will be forthcoming about the work of parging. Tom explained that there will need to be an increase of insurance coverage to \$5 million. Other projects will be covered under 'New Business.'

Presbyterians Sharing

The amount of the Presbyterians Sharing Assessment assigned to St. Paul's is \$5,037. The Session suggests the amount of \$3,400.

Motion (Tom Clapp/Phyllis MacMaster) to accept the amount of \$3,400 for Presbyterians Sharing. Motion carried.

Motion (Tom Clapp/Dwayne Pemberton) to approve the 2024 budget as presented.

Motion carried with thanks to Phyllis for all her hard work in preparing this and the financial reports. Carried

8. New Business

Projects: In addition to the projects listed in the budget report, there are projects listed in the Board of Managers' Report.

- Tom explained that the cost of spray foaming the floor of the basement to deal with the moisture problem is over \$15,000.
- Tom explained that the neighbours living west of the church building wish to build a fence between them and the church. The boundaries as outlined in the survey will be determined. There will be further communication about this situation.
- Donna Wilson expressed concern about the whereabouts of the Women's Missionary past reports. She had submitted them when she was moving and where they are now is not known. Once they have been located, they will be given to the Women's Missionary Society in Brockville.
- Any special events taking place at St. Paul's should be submitted to 'The Connection.'
- Gospelfest will be organized by the Faith Group. Having it take place during Dairyfest may not be ideal as there are so many other activities happening at the same time.
- Phyllis stated that succession planning needs to take place for the position of Treasurer. She would be willing to train anyone who would be interested. It was pointed out that maybe someone from the sister churches would be interested.

Honorariums:

Motion (Phyllis MacMaster/Jan Clapp) to give \$200 to Jen Feeny for preparing the Annual Report and \$100 to Kathy Spruit as secretary. Motion carried.

Changing the time of the Annual Meeting was introduced as it was noticed that few people were able to stay after church service until the time of the annual meeting. The option of having a shortened worship service followed by the annual meeting and then a light lunch was offered. This will be taken into consideration when the 2024 Annual Meeting is planned.

Motion by Neil Williams to adjourn. Carried.

Rev. Ed Charlton thanked everyone including all the church groups whose contributions help the church function. This was followed by prayer.
The Annual Meeting adjourned at 2:40 PM.

Chairperson, Rev. Ed Charlton

Secretary, Kathy Spruit

2024 SESSION REPORT

The Session is moderated by our Minister Rev Ed Charlton. Session met on January 11, April 11, May 30, September 23 and October 28. Several decisions of Session were also made by email responses. Two Joint Session Meetings for the Winchester, Chesterville, Morewood Charge were held on January 9 and November 28. Session also met before Communion Services on February 18, April 7, June 2, October 6 and December 7.

Starting with Communion in December the Joint Session approved celebrating Communion on the same day at all three churches. Rev Charlton will lead Communion at Morewood and Chesterville and Winchester will have an ordained Minister as pulpit supply. This will switch at the next communion. In December we welcomed Rev Mark Bourgon to our congregation to do the sacrament of Holy Communion.

This year the Session decided to add two new elders to Session. The call to elect two new elders was read on three consecutive Sundays in April and May. Ballots were distributed to all professing members. Dawn Erickson and Roger Gervais were elected and inducted as elders on September 8. We welcome Dawn and Roger to Session.

The elders are Phyllis MacMaster, Clerk of Session, Doris Baker, Jen Feeny, Kathy Spruit, Dawn Erickson and Roger Gervais. In June we accepted the resignation of Patrick Jeurond. We thank him for his contribution to our church both on Session and the Board of Managers. We also extend thanks to our elders for their leadership at St Paul's and for the time they commit to work and life of our church.

This year our Church was pleased to welcome a one new member. In April Craig Hitsman was baptized as an adult and then joined our church by profession of faith.

This year we welcomed four new members to the cradle roll through Baptism -- Jordyn Kimberly and Finley Teagan Palmer in March; Ryker John James Baker in June.

A church brochure was created this year under the guidance of Jen Feeny. The brochure will be used to promote our church activities at events in our community.

An idea from Roger Gervais was a calling card for each elder to share with members and adherents on their calling list. The idea was to let our congregation know who their elder was and who to contact to share information and events. Calling cards were printed and were added to each December Newsletter.

We are truly blessed to have a wonderful Sunday School program under the leadership of Jen Feeny, Heather Pemberton, Erin Tinker and Patrick Jeurond. It is so nice to have so many enthusiastic young people participating in the Children's Story and Sunday School Activities. In April the Sunday School planned a wonderful Easter service on how Jesus is sweeter than candy. The Family Sunday Worship on December 15th was a highlight of the year. The

congregation enjoyed a skit, the music and actions on "The New Star" about the birth of Jesus. Thank you to our Sunday School for helping us all learn about Jesus in a refreshing and unique way. Family Sunday also saw the dedication of gifts to support the work of Naomi Family Resource Centre. Families living in the Centre would enjoy a Merry Christmas with our gifts.

St Paul's celebrated its Anniversary on June 2nd. The congregation and visitors were treated to a wonderful sermon by Jen Feeny and special music by Cassandra Spruit. Following the service, we enjoyed a wonderful time visiting over a potluck lunch.

The Worship Team led a service to recognize the work of Presbyterian World Sharing and Development Missions in April and a Sunday in October to celebrate the work of Presbyterian Sharing and World Food Day. Families were asked to bring a food donation for Community Food Share as part of our celebration of World Food Day. Families in our own community also face hunger issues and this was a way for us to share our blessings with others.

St Andrews Day was celebrated on November 24th with many wearing tartan. Thank you to Hugh Metcalfe who provided special music for the day.

Thank you to the Choir and Arlene Nesbitt for their leadership in music each week. This is one of the strengths of our church. Each Sunday we are treated to special music by the choir and from time to time we enjoy special music from Kathy Spruit with her violin or her wonderful creations of songs.

The Community Garden had another successful year and provided a wonderful opportunity for people to stop, sit and enjoy the peace and tranquility of the space. Part of the church lawn area is a Butterfly Garden to enhance the habitat in our area for Monarch Butterflies. This year a butterfly habitat was added to the garden. Several butterflies were released in September. Thanks to all the volunteers who help with the Community Garden and with the upkeep of our flower gardens. A special thank you to Cary Churchill for looking after the lawn maintenance.

Thank you to St Paul's Ladies who host monthly meeting to enrich the learning and networking of our members and friends. Session is grateful to this group for the innovative and creative ways they encourage women to grow their faith. A wonderful example is their Christmas Worship Service in December with the theme of "Say Grace". The worship service was led by Dawn Erickson and the service left many with the thought of how simple it is to say Grace and a blessing before every meal.

Three Newsletters were circulated to members and adherents. A letter was circulated with the Charitable Receipts outlining the activities of the church. Another was sent with an Easter Message and a listing of Easter and Lenten Activities. In November a newsletter was sent was a Christmas Message and some of the Advent and Christmas events at our Church. In this letter

was a copy of the St Paul's Church Brochure and a calling card from the elders. Thank you to Jen Feeny for creating these newsletters.

Thank you to Rev Charlton for leading a Bible Study each Friday. Many of our congregation are enjoying watching the season of "The Chosen" each Sunday.

Under the leadership of Rev Charlton, our church organized a Sports Camp for young people six to twelve. 36 youth participated in the camp. They enjoyed learning sports skills each day and had time to learn about Jesus under the guidance of counsellors from Scripture Union. This program was an opportunity to share faith and fun with our greater community.

Thank you to the Board of Managers for their work in maintaining our building. This year the Board did some electrical work in the Sunday School room. The heavy wooden tables were replaced by new lighter tables. The Board also repaired the sanctuary door so it would be easier to lower and raise the door for special events at the church. Thanks to Roger Gervais for arranging for a contractor to do the work.

Leading with Care is the Presbyterian Church in Canada Safety Policy Document. This year the Board put emergency exits signs over all the exits, purchased First Aid Kits and are working on a Fire Plan. All volunteers working with the Sunday School and groups at our church completed Vulnerable Sector Checks with the OPP.

Our sympathy is extended to those families that lost loved ones this year. May the memories of the life you shared be a blessing to you.

Thank you to our congregation for your continued support and participation in our Church Programs. We are very appreciative of your donations of time, talents and finances to support the work of the church. We pray that you will enjoy peace, comfort, and good health and that you are strengthened by the love of our Lord and your church community. May we all show kindness and support to all we meet as we travel our life journey.

Blessings to all for 2025.

Phyllis MacMaster
Clerk of Session

2024 ROLL CLERK REPORT

Communion

Five communions were held this year:

February 19, 2024 with 32 participating

April 7, 2024 with 41 participating

June 2, 2024 with 66 participating

October 6, 2024 with 43 participating

December 1, 2024 with 42 participating

12 members participated in the Morewood Anniversary Service Communion on June 23, 2024

Members Received

Craig Hitsman received by profession of Faith on April 7, 2024

The Roll

Communicant Members January 1, 2024	50
Removed by Death	0
Removed by Resolution of Session	0
Removed by Transfer of Membership	0
Added by Profession of Faith	1
Added by Transfer of Membership	0
Added from Appendix to the Roll	0
Communicant Members December 31, 2024	51

Baptisms

- Jordyn Kimberly Palmer and Finley Teagan Palmer daughters of Julie Anne Kerr and Adam Palmer March 31, 2024
- Craig Joseph Hitsman April 7, 2024
- Ryker John James Baker's son of Amber-lee and Matt Baker June 16, 2024

Passing of Members on Appendix to the Roll of St Paul's

Moira McLeod passed away April 11, 2024, in Calgary

Passing of Friends of St Paul's

- Isabel Smith wife of former Minister Rev Howard Smith passed away January 15, 2024
- Norma Duncan an adherent at St Paul's passed away January 16, 2024
- Nina Pemberton mother of Dwayne Pemberton passed away February 20, 2024
- Dale Presley brother-in law of Doris Baker passed away April 13, 2024
- John McDonald brother of Larry McDonald and brother-in-law of Doris Baker passed away August 1, 2024
- Marilyn Wouters a former member passed away September 21, 2024
- Carl Pemberton father of Dwayne Pemberton passed away October 28, 2024
- Jill Kean wife of Jeff Kean passed away December 16, 2024
- Dorothy Boewe former elder at sister church Knox Mountain passed away December 18, 2024

BOARD OF MANAGERS REPORT 2024

On behalf of the Board of Managers of St Paul's we wish thank everyone for the continued support to the church in 2024.

The maintenance of the church facilities and finances is the responsibility of the Board. The treasurer, Phyllis MacMaster is responsible for accounting of the finances, paying invoices and preparing our statements. Heather Pemberton is responsible for depositing our weekly collection. Libby Pelky was appointed as Envelope secretary and looks after assigning the envelope numbers for our congregation.

Regular maintenance of the Church Building and Church grounds have been an ongoing task. Thank you to Cary Churchill for mowing the lawn and maintaining the church grounds this summer and to those wonderful gardeners in our congregation who looked after the flower beds. We wish to thank Wayne Stewart who we hired for snow removal at St. Paul's for the 2024-2025 winter season. The last two snowstorms must have been quite the challenge for everyone!

Earlier in the year Ed McBride from the Golden Years approached Heather to let her know he had equipment for stripping, waxing and polishing the floors as well as equipment for carpet cleaning. In August Ed and Heather teamed up using the equipment and stripped the hall floor, applied sealer and three coats of wax. They then turned their attention to the carpets in the sanctuary and the runners in the basement and the entrance way. This was a four-day effort and when completed the floors and carpets looked amazing! In the past Heather had been stripping and waxing the floors manually on her hands and knees. The use of the equipment made the job more thorough and much easier! Thank you, Ed McBride!

St. Paul's has remained active to the Community by hosting a Lasagna Dinner in October 2024. We seated more than sixty people who enjoyed their meals in St. Paul's Hall as well approximately 100 take-out meals were served. The total income for this fundraiser totaled \$3,565 with expenses of \$606.59 for a profit of 2,958.41. We wish to thank all the volunteers who made this event so successful. Special thank you to Heather Pemberton for taking the lead and Doris Baker, Libby Pelky and Margaret Carruthers who worked so hard to get all the take outs ready in a timely manner!

The Community Garden remains to be an attraction and members of the community have enjoyed sitting beside the Garden while enjoying ice cream from Cup of Jo's ice cream truck. Comments from the Community have been very encouraging. In 2024 the Garden produced 900 pounds of produce to replenish the Community Food Share with fresh and healthy foods. Many people in our community benefitted from the fresh produce that was part of their weekly food basket from Community Food Share.

The Butterfly Garden which was planted in 2022 along the south and west fences of St. Paul's is doing well. Most of the small plants thrived during the summer and grew well. Many birds, butterflies, bees and other beneficial pollinators are continually being attracted by the Butterfly Garden which will enhance the Community Garden effort. The Butterfly Habitat was installed

during the summer of 2024 and many people from the community and schools enjoyed watching the caterpillars as they went through their life cycle from eggs on milkweed to chrysalis and finally to emerge as adult Monarch butterflies in the protection of the habitat. Once the adult monarch has emerged, they are released into the wild to continue their life cycle. Christine Enright held many presentations with local children at the habitat and taught about the Monarchs life cycle. Two new signs have been installed at St. Paul's. One which displays important information regarding the Pollinator Garden and one outlining the importance of the Community Garden to the community. Thank you to Christine Enright and her team and Kathy Spruit who are continuing to lead the Butterfly Garden Project.

Use of Facilities:

- **Yoga** – In 2024 St. Paul's again made their facilities available to Cindy Garcia for Yoga Classes. Cindy has made a generous donation in the amount of \$350 in 2024 for the use of the hall from March 2024 to July 2024 to St. Paul's to show her appreciation for the use of the facilities for that period.
- **Masons** – The North Dundas Lodge requested the use of St. Paul's facilities to host their annual dinner. In December 2024 the Masons organized a Kelli Trottier Concert which was also held at St. Paul's. This coincided with the Parade of Lights and the Lions Dinner which was held at St. Paul's.
- **Golden Years Society** – The Golden Years Society continue to use St. Paul's facilities for their executive meetings and monthly luncheons. Each month they donate \$75 to St. Paul's for the use of the hall and kitchen.
- **4-H** - The 4 H club continues to use the church hall for their regular meetings and generously donate to St. Paul's for this privilege.
- **Lions Club** - The Lions club also uses our Hall and kitchen for their community dinners and donate to St. Paul's.

In April 2024 Phyllis MacMaster and Heather Pemberton attended a Leading with Care workshop in Cornwall. Areas of safety were identified, and recommendations were supplied. Phyllis and Heather learned at the course that churches should be taking steps to ensure health and safety for the congregants. As a result, a few additional projects were completed over the summer that were not initially budgeted for.

Completed Projects

Not Budgeted for during the March 2024 Annual meeting:

- **First Aid Kits** – Three new First Aid Kits have been assembled and placed in strategic places throughout the church
- **Updated Exit Signs** – new exit signs have been installed
- **Lighter tables** – The old tables were very heavy and cumbersome to put up and take down which posed a risk to someone getting hurt. St. Paul's Board of Manager's have replaced

them with eight 6ft tables, six eight ft tables and two 4 ft tables at a cost of \$3,186.50. The old tables were sold for \$310. The Board received donations of the amount of \$950 to help offset the costs of the tables. These new tables are much lighter and easier to manage.

- **Repair of the large door between the Sanctuary and the Hall.** Vriend Construction was hired to inspect and repair the door. Before repairs it would take 5 men to struggle open and close the doors. Now this can easily be done by one or two people. A special thank you to Roger Gervais for spearheading this project.
- **AED** - In early January 2025 Rev. Ed acquired an AED through a program at the Fire Department at no extra cost. It has been installed in the sanctuary.
- **Kitchen Inspection:** In June the Eastern Ontario Health Unit did a routine inspection of the kitchen. St. Paul's received a Passing grade. However, a fire inspection was requested because we do not have a hood over the stove. The Fire Department inspected it and deemed that a hood was not necessary at this time due to the height of the ceilings and the occasional use of the stove.

Budgeted for in March 2024 Annual meeting

- A new 10-foot ladder has been purchased from BMR for St. Paul's at a cost of \$294.98 plus HST. This ladder has proved useful on many occasions to decorate and access the attic.
- Both of St. Paul's pianos continue to be tuned every year in the month of November.
- Recording Services – improve recording audio. Rev. Ed used his technical skills to improve the sound of the mike on the pulpit at no cost.
- Electrical Work: Installation of electrical outlets in small rooms of the Sunday School Hall. George Hutt installed 2 outlets in each of the three rooms at a cost of \$1,148.97

Projects not completed:

- **Parging Brick** – The condition of the bricks behind where the flower boxes were on the front steps show they require parging This project has been deferred to 2025
- **Dampness in basement** – George Hutt recommended a company called the Merkley Brothers from Iroquois. Tom had contacted the company and received an estimate of \$15,000 to spray foam the floor and walls to make a seal. This has not been budgeted for and will be tables for further discussion.
- **Purchase of fireproof cabinet.** Phyllis has been searching for a fireproof cabinet large enough to meet her needs. This has proven difficult. Phyllis has been discussing this dilemma with Dan Kelly, Fire Chief for North Dundas Fire Service. Dan will investigate this and see if he can source a cabinet that will meet our needs.

Upcoming Projects:

- There is a steady stream of water coming into the basement on the west side when it rains. St. Paul's will need to do some foundation work to seal off the place where the water comes

in. Estimates are required and we will need to seek congregational approval prior to completing the work.

- Further work on the basement and the purchase of a new dehumidifier may be required to improve on the high humidity.
- Parging of the Brick should take place.
- The East steps and wheelchair ramp are in dire need of replacement. This will be a costly project, and we need to obtain three quotes from companies and approach the Board of Trustees about funding.
- It is time for church documents to be submitted for microfiching again. The last time the records were microfiched was in 1995.
- The large front doors on the north side of the church need to be weather stripped.

As of February 13, 2024, Tom Clapp retired chairman of the Board of Manager's. Rev. Ed has kindly stepped up in the interim as Chairman. Bob Theriault and Patrick Jeurond have also retired from the Board.

We would like to extend our appreciation to Tom, Patrick and Bob for their dedicated service. We would like to welcome Michael St. Amour who has graciously offered to join St. Paul's Board of Manager and Rev. Ed for taking on the role of Chairman.

We welcome anyone who is willing to join our Board to continue the work of the for the church and the community. Thank you to all congregants and adherents for their love and support that enable the Board of managers to continue this very important work.

God bless you and we are wishing everyone a fulfilling year and we all look forward to the enjoying fellowship together. God Bless and we are sending prayers that everyone experiences health and happiness 2025.

Pastor Ed Charlton, Interim Chair
Heather Pemberton, Secretary
Allan Fraser

Ken Feeny, Secondary Chair
Michael St. Amour
Phyllis MacMaster, Treasurer

2024 ST. PAUL'S PROJECT SUMMARY FINANCIAL REPORT

Projects in Budget

Ladder	322.03
Electrical Work	1148.97
Sunday School	
Total	1471.00

Projects Not in Budget

Tables	3186.50
Sanctuary Door	2034.00
Emergency Signs	275.57
Total Not in Budget	5496.07

Total Projects 6967.07

NEW SUNDAY SCHOOL TABLES

Income

Sale of Old Tables	310.00
Donation	950.00
Total	1260.00

Expenses

Tables Costco	1355.98
Tables Costco	135.59
Tables Lannin	1694.93
Total	3186.50

Income/Expense -1926.50

Loss Covered by St Paul's Chequing Account

Donation by Heather and Dwayne Pemberton

Donation by Ladies Aid

REPAIR OF SANCTUARY BIG DOOR

Income

Donations	1820.00
Total	1820.00

Expenses

Vriends Construction	2034.00
Total	2034.00

Income/Expense -214.00

Loss covered by St Paul's Chequing Account

Donations

Anonymous

Ladies Aid

Donna Wilson

2024 COMMUNITY GARDEN REPORT

The 2024 growing season of St. Paul's Community Garden was another successful one with a total of 900lbs of produce harvested and provided to Community Food Share for distribution to clients.

Leslie Levere and Leslie Scharfe continued in their roles as co-coordinators and had a great team of volunteers who took care of the garden throughout the growing season, including 4 new and 6 returning high school students who were completing volunteer hours. The Dundas County 4-H Gardening Club also helped with planting seeds in the spring.

In May, garden volunteers from the vegetable and pollinator gardens set up a booth at the Garden Party Market to sell seedlings, by donation. The team raised a total of over \$1,000 for both gardens, some of which was used to purchase a water tote and accessories for the pollinator garden.

In August, new signage was installed in the vegetable and pollinator gardens to better educate the public on their purpose, including how the produce is used. The signs were designed by Kelsea Fawcett, and they were printed and installed by Shane Signs.

The garden was cleaned up for the season in October. Leslie Levere stepped down as co-coordinator at the end of the season, and Leslie Scharfe will continue as coordinator in 2025.

2024 COMMUNITY GARDEN FINANCIAL STATEMENT

Income

Balance Forward from 2023	2668.24
Plant Sale May 12	826.45
Total Income	3494.69

Expenses

Pollinator Garden Sign Design	75.00
Shane Signs for 2 signs	666.70
Shelf	31.61
Straw	64.00
Compost	48.00
Pollinator Garden Habitat Expenses	454.83
Water	100.00
Total Expenses	1440.14

Income/Expenses **2054.55**

ST PAUL'S POLLINATOR GARDEN REPORT

2024 was a busy year for the POLLINATOR GARDEN:

1. We participated in the plant exchange in May as part of the Garden Market (at the community centre this time), and gave away over 120 native plants in exchange for donations. This event allowed us to forge some important relationships, which are continuing to this day.
2. We were fortunate to continue to have volunteers willing to help keep the weeds at bay, and funds available to help provide many resources. Among the resources we added in 2024:
 - a beautiful new sign for the pollinator garden that explains the purpose of the garden and the importance of native plants for our pollinators; (Thank you to Heather Pemberton for her time in dealing with Ontario One Call prior to the digging for the sign posts to ensure there were no buried infrastructure in the area.)
 - a 1250 L water tote which enables us to water the pollinator garden without having to risk introducing issues with the vegetable garden's irrigation system (continuously disabling/enabling the system by multiple people more and less familiar with it was an ongoing concern for us);
 - a UV-protection tote cover to help control the growth of algae inside the tote;
 - a converter for the tote faucet that allows us to connect a garden hose to it (for watering the garden); and
 - several 4-ft coated metal plant stakes to help support the larger plants going forward;
 - in the fall, one of our volunteers donated 20 bags of raked fall leaves to cover the garden in preparation for winter and then helped to distribute the leaves across the entire length of the garden. These leaves were truly a gift, in more ways than one. :)
3. The plants were an ongoing source of food for both larval and adult pollinators - we noted about 50 different species of pollinators at any given time: species of bees, dragonflies, darners, butterflies, moths, crickets, beetles, ants, spiders... as we like to say, when our plants are being eaten, that's a good thing!
4. The garden received many visitors from our communities all season long, and served to provide both enjoyment and education for the public. The addition of the monarch habitat drew even more visitors than usual in 2024; more visitors = more opportunities to engage and share.
5. One of the garden's more beautiful plants introduced in the first year of the garden, wild columbine, went crazy in 2024 with over 50 new seedlings popping up over a 4-ft area. This growth was a wonderful sign of the health of the garden! These seedlings will be distributed to other locations within the garden, as well as offered in the upcoming Hello2025 plant

exchange.

6. On the challenging side:

- many species of our native plants did not reappear in 2024, either due to a specie's natural two-year lifecycle, or due to winter loss. We addressed these losses by adding about 60 new plants in late summer; this timing allows the roots to establish before the winter freeze, and the abundance will hopefully fill in areas that had become sparse;
- the garden continues to have issues with creeping bellflower, an invasive non-native plant that takes over and crowds out the natives. The roots of this problematic plant are extremely difficult to completely remove;
- the garden continues to have issues with damage to plants from branches that break and fall from neighboring trees. There isn't much we can do to avoid this, other than staking more of the plants to provide additional support;
- the garden hose we were using in 2024 has a blockage; this blockage — which we were unable to resolve despite multiple attempts — prevents us from watering the garden efficiently. We were forced to slowly run water from the tote to fill buckets beside the garden, which we then use to hand-water individual plants. We hope to address this issue in 2025 with the purchase of a new hose (potentially with Ritchie's F&S gift cards), one that would extend from the tote to the full length of the garden.

THE BUTTERFLY HABITAT was installed in late August, and it was a great success.

Many people visited it during the Garden Market even in early September, and in late September, three kindergarten classes from Winchester Public School came in separate 30-minute visits. The children were able to see caterpillars, butterflies, learn about milkweed, and one lucky little boy in the last group got to release a Monarch butterfly!

Brian Stanley, a resident of Winchester and a member of the Toronto Entomologists' Association (TEA) managed the monarchs in the habitat. Monarchs are a personal interest of his, and he enjoyed the opportunity to work closely with them. It also saved daily trips to Winchester by Christina. Brian tested each adult butterfly for the OE parasite and, happily, each one tested negatively, which means they were healthy. They were then released into the wild. Brian also maintained the cleanliness of the habitat and provided potted milkweed plants. Brian had agreed to manage the monarchs in the habitat next summer as well.

Christina reported the monarch data to the TEA, which was then sent to the Ontario Ministry of Natural Resources and Wildlife. The habitat operates under an Ontario Ministry of Environment and Wildlife permit, and we submit our monarch data to the Ministry annually (a copy of the permit is posted in the habitat when in operation).

We would like to thank St. Paul's for the gift of this garden and the support we continue to receive; and our volunteers who continue to give so generously of their time. Both the tiniest creatures who feed us, and I, could not do it without you.

Christina Enright

SUNDAY SCHOOL REPORT 2024

We are thankful and blessed for another wonderful year of Sunday school led by our volunteer teachers, Heather Pemberton, Jen Feeny, Erin Tinker and Patrick Jeurond. The Sunday school class consists of six regular attending families with a total of 18 children ranging from ages 4 – 14 years. New children are also welcome during special services including baptisms, communion or new visitors.

Rev. Ed Chalton does a fantastic job to engage the children in a story/open conversation during “children’s time” before Sunday school. He usually has the entire congregation engaged in the topic and closing prayer. It’s enjoyable to hear the children’s responses to his questions.

During the year, the teachers rely on Sunday School curriculum resources from purchased programs, online resources and recently the use of AI (ChatGPT) to create comprehensive lesson plans that will engage students at all age levels. The class is typically structured with open discussion, a bible story/scripture reading, prayer and a craft/activity. Our goal is to make the class fun, interactive and engaging so it becomes a place where kids can bond and develop friendships.

The nursery area is also well attended by younger siblings to play safely while the older kids are working on activities. New toys continue to be donated, ensuring fun for children at all stages of development.

Here are a few highlights from the year:

- The children helped plant marigolds for our Every Child Matters Garden in the spring.
- A presentation of the new butterfly habitat, where the children witnessed newly hatched monarchs being released into the wild.
- The children performed a special Mother’s Day song during the children’s story time, to honour all the moms and their importance in our lives.
- An Easter egg hunt in the basement.
- Field fun day outside with various activity stations for St. Paul’s anniversary.
- Several families attended the Winchester SU Sports Camp
- Participation in the Remembrance Day ceremony in a wreath parade
- Led an Easter service called “Jesus is Sweeter than Candy” with narrators Brody Feeny and Isabelle Spruit, with participation from the entire class. The play included 6 parts to tell the story of Easter, with special music from the children.
- On family day Sunday, the Sunday school led a service called “A New Star” with narrators Owen Charlton and Heather Pemberton, telling the story of Jesus’ birth. Ellie Feeny played Mary, and Eric Jeurond played Joseph. The narrators guided us through their journey from start to finish, with each participant having a special role.

As some of our children have gotten older, they have also taken a special interest in volunteering at the Ladies Aid events including the Lasagna Dinner, Strawberry Social, and Bake Sale this year. We are grateful for their extra support in greeting, serving, table cleanup and with dishes.

We sincerely appreciate the dedication of our volunteer teachers, parents, and congregation members who support Sunday School throughout the year. Their time, effort, and enthusiasm make a lasting impact on the children's faith journey.

In the coming year, we hope to introduce more interactive learning experiences, encourage older students to take leadership roles by assisting with leading activities, and find opportunities for kids to demonstrate their learning during church.

We are incredibly grateful and proud of the children in our Sunday School program. Their enthusiasm, kindness, and eagerness to learn make every lesson a joy. Whether they are participating in discussions, acting out Bible stories, or lending a helping hand at church events, their energy and faith shine brightly.

It has been inspiring to watch them grow—not only in their understanding of scripture but also in their confidence, friendships, and sense of community. This past year, they have shown leadership by participating in services, volunteering at church events, and supporting one another with kindness and encouragement. Seeing them take an active role in our faith community fills us with hope for the future.

We are especially thankful for their willingness to serve, their curiosity to ask thoughtful questions, and their joyful spirits that bring life to our church family. We look forward to continuing to support and nurture their faith journey in the years to come!

Submitted by Jen Feeny

WINCHESTER SPORTS SU CAMP REPORT

This was the first year that we have done this sports camp in Winchester. This is a camp that Pastor Ed was part of during his time in Arthur. That camp had been running for 25ish years. This was always a great experience, and it was good to be able to try this here in Winchester.

The organizational team consisted of Pastor Ed, Phyllis MacMaster, and Jen Feeny. They worked together getting the advertisements out, encouraging registrations, taking care of registrations, booking the facilities, applying for grants, figuring out Insurance (this was harder than it should have been, but we got it figured out), trying to get volunteers, arranging places for the coaches to stay, and a few other things. There was a lot of excitement around this event. From the church we had several people who were willing to volunteer during the week. Heather and Dwayne Pemberton, Harry and Marg Castle, and Phyllis MacMaster graciously hosted the coaches for the week. We sincerely thank them. We had people that were willing to help during the week but could not be due to a back log with receiving Vulnerable Sector Checks, thank-you for your willingness. We had seven people volunteer as adults during the camp and six teen volunteers helping during the week.

The week of the camp was an especially hot week, and we were very happy to have an air-conditioned hall to retreat into to cool off. All told we had 37 campers register with around 32-36 attending throughout the four days of the camp. Five Coaches from Scripture Union Sports came to guide us through the camp. We are thankful for their enthusiasm and fun-loving spirit.

It was a good week filled with sports, Bible stories, small group time, large group time, and freezies. For the most part we had just some minor injuries except for one pulled hamstring from one of the volunteers who gave it her all that week. Each day we rotated through a schedule of games, going to the sports for the week, baseball, soccer, and a mystery sport.

We received the community grant from the Township of North Dundas which went towards the cost of the facility rental. We also had a donation from the Bargain Shop in Chesterville and a donation from the Feeny family to help with the cost of the camp. The Ladies Aid Group at St. Paul's also helped to subsidize the cost of the camp for campers from St. Paul's Presbyterian Church in Winchester.

We have already started planning for this coming year's Sports Camp. Taking what we learned along the way last year and applying it to this year will hopefully make it meaningful and life-changing to all those who take part in it. If you know someone who would be interested in attending or helping, please encourage them to speak to Pastor Ed.

2024 SPORTS CAMP FINANCIAL STATEMENT**Income**

Registrations	3650.00
Sponsorship	2650.00
Garage Sale	229.50
HST Refund	104.62
Total Income	6634.12

Expenses

Promotion	728.89
Facility Rental	166.01
Refund	
Registration	160.00
HST	96.19
Program Fees	3648.00
T Shirts	160.00
Camp Supplies	424.39
Service Charges	33.00
Total Expenses	5416.48

Income/Expenses	1217.64
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LADIES' AID ANNUAL REPORT

The year started out with breakfast at the Country Kitchen in January. Everyone enjoyed catching up on their Christmas Holidays.

The February meeting started out with a bit of trivia "February is the shortest month of the year and a month all about love". The theme for the meeting was "All About Me". The meeting was to learn about each other. Doris shared the story of Jesus up to events of Easter. We hear about Jesus' birth in the stable but there are gaps in his story. We do not hear about Jesus again until he is twelve when his parents go to a Feast and the next time is when he was thirty and baptized John the Baptist. His first miracle was turning water into wine. Kathy shared an inspiration on how each of us are God's own masterpiece. The many gifts and talents we have are gifts from God. Shine your light and make the world a brighter place. We learned so much about each other in the roll call where the ladies shared three things that speak to you.

The March meeting was about prayer. Kathy shared an Easter prayer to remind us to live our lives for Jesus. Kathy told us prayer is a two-way spiritual relationship where we communicate with God. We should make prayer a priority. God promises to listen and act on our prayers. Doris led a session on the five-finger prayer. First, we pray for those close to us – our family and friends. Next pray for those who point the way – doctors, nurses, teachers. The tall middle finger reminds us to pray for our world leaders. The ring finger is the weakest, so it reminds us to pray for the weak and less fortunate. Finally, the little finger tells us to pray for ourselves last. Everyone practiced writing a prayer and several shared their creation. Dawn said "I am sorry. Please forgive me. Thank you. I love you". Carolyn shared "Lord, take my hand and hold on tight".

April was a month to celebrate the work of Lucy Maud Montgomery and Anne of Green Gables. As the ladies arrived, they were treated to a glass of raspberry cordial. Doris shared the story of Anne who invited her friend over for sandwiches, cake and raspberry cordial. To Anne's horror she served some of Marilla's homemade wine instead. Doris led devotions on Food and Beverages in the Bible. One interesting tidbit is the bible starts and ends with a meal. To help us learn about food in the bible, Doris circulated a quiz. We worked together to find the verses. One of the favourite verses were from Acts "He took some bread, gave thanks to God and then broke it and they began to eat". Phyllis had a slide presentation outlining the life of Lucy Maude Montgomery. Maudie, her preferred name spent her early life in Cavandish, PEI. After her grandmother died, L. M. Montgomery (her author title) married a Presbyterian Church Minister Rev Ewen Macdonald and moved to Leaksdale then to Norval Ontario. Her most famous book "Anne of Green Gables" was written in 1908. At first she had difficulty getting it published but once it was in print it became a literary success. She wrote 22 books during her life. Phyllis showed Maud's cookbook she got in PEI. Maud was a wonderful hostess who enjoyed setting a good table along with the food. The original cookbook was given to her niece

who was a professor at McDonald Hall. She was also instrumental in establishing a library of Lucy Maud's life at the University of Guelph. Helen McDonald made Carrot Pudding and Sauce from the cookbook for us to enjoy for lunch. The roll call was sharing your favourite cookbook. Many family recipes come from books long ago.

In May the ladies gathered at Dundas Manor to worship with the residents. Kathy and Arlene lead a sing song from our Blue Songbook. The roll call was sharing a memory from your youth, and we had so many smiles about some of the stories. Rev Charlton had a short message telling us memories are part of our life and love for others. Memories help us remember how we have been blessed. Memories enrich our lives, our community and others. Share God's love with each other and encourage others with hopefulness and faithfulness.

In June special guest Nancy Steele shared her life journey outlined in her book "From Stumbling Blocks to Stepping Stones". Nancy was diagnosed with IBS as a teenager – a disease that disconnects the signals from the brain to the function of the bowel. God helped her through one of the most challenging times of her life. She shared 5 of the 17 steps to healing. 1. Heal from the inside out. Use God's work to build up your spirit. 2. God to God first. Praise God and read the Psalms. 3. Count your Blessings. Give thanks for your love and supporting family and those who helped you along your journey. 4. Positive thoughts. Read, sing and listen to others. 5. Love intentionally. Think about who I can bless today. Seek and you shall find. Love your neighbour. Focus on him and not yourself. She summarized her presentation "Go to God's word. Praise Him. Count your blessings. Have positive thoughts. In Kathy's devotions, she reminded us to follow scripture and trust God. She closed with by reading the poem "Footprints" and the singing of "Follow Me the Master Says"

In September the theme was "Back to School". Kathy led devotions on Jesus the Teacher. Rabbi or Teacher is a highly respected Jewish Teacher, and it is mentioned twelve time in the Bible. Jesus used different teaching styles. Getting people's attention with a shocking statement. Asking questions to nudge people to think. Illustrations demonstrating an idea. Sermons to large groups. All his teachings had a message from the father. Doris led us in an exercise on five life teaching lessons. Lesson One – What is a Name. It is important to remember people's names. Lesson Two – Say thank you for any assistance you receive and unselfishly serve others. Lesson Three –Always remember those who serve. Lesson Four – There will be obstacles in your path. An obstacle provides an opportunity for you to improve our condition in life. Lesson Five – Giving When it Counts. Show unconditional love and give when it counts most. These lessons help us to be good role models for young people, be a good influence on the next generation and how we can respect one another.

October was our Apple Cider Social. We enjoyed the apple theme lunch. Doris shared some apple trivia with us. A is for Apple. The apple is the focus of the famous bible story – Adam and Eve and the forbidden fruit. The apple is the most popular fruit. Apple pins are the most

popular gift for teachers. The MacIntosh Apple was discovered in Dundas County in 1811. Today it is the most popular apple in Eastern Ontario. When picking an apple remember the phrase "Turn your eye to the sky". Some common phrases feature an apple -- "You are the apple of my eye"; "One rotten apple spoils the whole bunch"; An apple a day keeps the doctor away"; "Apple pie is the way to a man's heart" and "Apple pie without the cheese is like a kiss without a squeeze". As we approach thanksgiving Doris reminded us to be thankful. Members shared some of the reasons they are thankful.

The November meeting started with a reading by Libby "Saluting a Memory. Our special guest was Shawn Doolan, Chairman of the Poppy Campaign in our community. The Poppy Campaign can only be spent on veterans and their families. Last year the campaign gave back \$8000 to veterans who live at the Perly Rideau Residence. The Winchester Legion has a program to lay a wreath at all the Rural Cenotaphs in the township. How can you have a Cenotaph without a wreath. On Saturday before the Remembrance Day Service, the Legion travels with a piper, a bugler and a Chaplin to lay wreaths at Inkerman, Ormond, Van Camp and Hill 70. The Remembrance Day Service honours our dead and living veterans. Part of this program is erecting banners around the town honouring local veterans. It gives families a lot of pride to see their loved one respected in this way. It gives us all a reason to remember. One project the Legion has done this past year is to work with North Dundas District High School Shop and English classes. The crosses were displayed at the High School but will move around the township next year. The shop students made metal crosses to honour each of our local veterans. The English students researched each veteran, and the stories will be put up on the Legion website. Another project was to expand the knitted poppy blanket that is displayed at Sweet Corner Park. There are eight displays in North Dundas. After Shawn's presentation we repeated in Flanders Fields in unison and sang O Canada to honour our veterans. Kathy led devotions asking what comes to mind when you hear the word peace. Calmness, quiet, freedom, comfort, unity was a few of the responses. Peace is a blessing from God. Shalom means peace in Biblical times. Kathy demonstrated the peace in sign language.

In December we start out the Christmas Season with our Christmas Potluck and Worship Service. Many of our friends from the Community join us for this inspiring evening. The evening starts out with a wonderful buffet of potluck dishes both savory and sweet. During dinner, the ladies worked on a trivia questionnaire of Christmas Phrases. To make it more difficult this year, the answers had to match Doris's answer sheet exactly. The group enjoyed a singsong led by Kathy and Arlene and a special choir selection "The Ugly Christmas Sweater". We were appreciative of the four young ladies who helped with cleaning up and dishes – Ericka, Alexis, Julia and Peyton. As usual all the guests went home with a treat box thanks to our special group of bakers. The hall portion ended with the much-loved left and right game.

This year the theme for our worship service was “Say Grace”. Dawn Erickson inspired us with stories from her youth and today about saying grace and giving thanks. KISS was the principle -- Keep It Simple Sisters. Grace can be as simple as saying thank you or more involved by sharing thanks for the many blessings we enjoy and for the food and those who prepared it. The closing was “Make saying Grace part of your daily routine”. Kathy shared the five symbols of remembrance for our members and friends who passed away this year. A candle was lit for each symbol – grief, courage, memory, love and hope. Inspiration was gained from the carols selected – “Hope is a Star” and the concluding hymn “How Great Thou Art”. The collection was donated to the Dundas Manor Activity Fund.

Projects

1. St Paul’s Ladies organized a Strawberry Social for Valentines Day on February 10th. The Gallagher Family were the entertainment, and the hall was overflowing to enjoy soup, sandwiches and strawberry shortcake. The event raised \$1710.
2. A donation was made in memory of Isabel Smith.
3. A donation was made in memory of Norma Duncan a much-loved member of our Ladies Aid.
4. A donation was made in memory of Mildred Redmond.
5. St Paul’s hosted the World Day of Prayer on March 1. The service was written by the women of Palestine. Each person attending received a bookmark with the saying “I beg you bear with one another in love”. \$400 was raised for organizations helping women and children.
6. One of our members Kathy Spruit was recognized by Hospice as Volunteer of the Year.
7. A donation was made in memory of Dale Presley.
8. A donation was made in memory of a former member Moira McLeod.
9. A donation was made in memory of Dwayne Pemberton’s mom Nina.
10. Palm branches were ordered for Easter Sunday.
11. St Paul’s Ladies joined with St Andrews Presbyterian Church on March 20 to host the Lenten Lunch.
12. One of our members Helen Kerr celebrated her birthday following the church service on March 31.
13. Ladies Aid presented the St Paul’s Board of Managers with \$2500 to use for special projects at the church. Our donations helped with the purchase of the new tables and the maintenance work on the Sanctuary Door.
14. The Ladies arranged a “Dessert for Dad” Bake Sale on June 15th. Over \$1000 was raised and many dads would have enjoyed the treats purchased by their loved one.

15. St Paul's Ladies Aid supported all the young people from our congregation who attend the Sports Camp with a \$50 donation towards the cost of registration. The Sports Camp was a successful venture under Rev Charlton's and Scripture Union leadership.
16. In June Rev Charlton hosted Presbytery at St Paul's. The ladies catered the lunch and refreshments for the meeting.
17. A donation was made in memory of John McDonald.
18. The congregation and St Paul's Ladies Aid hosted a group of the manor residents to worship a lunch on September 22.
19. A donation was made in memory of Dwayne Pemberton's dad Carl.
20. St Paul's Ladies Aid planned a luncheon as part of the November 16 Christmas Market in Winchester. We served soup, grilled cheese sandwiches and special treats were available for purchase.
21. A donation was made in memory of a former member Marilyn Wouters.
22. Ladies Aid assisted the Board of Managers in organizing the Lasagna Dinner on October 24. Over \$3000 was raised for the work of the church.
23. Ladies Aid arranged for a wreath to be laid at the Winchester Remembrance Day Service on November 10.
24. A donation was made in memory of Jill Kean, Jeff Kean's wife.
25. The Christmas Worship Service collection of \$500 was sent to the Dundas Manor Activity Fund.

Submitted by Phyllis MacMaster
Secretary

2024 LADIES' AID FINANCIAL REPORT**Income**

Offerings:	\$1163.85
Strawberry Social:	\$1882.00
Christmas Market Lunch:	\$548.00
Sweet Market Leftovers:	\$92.00
Sunday Leftovers:	\$59.00
Bake Sale:	\$1,104.00
Presbytery Lunch:	\$280.00

Total Cash:	\$5807.81
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Expenses:

In Memory:	\$250.00
Stamps:	\$17.90
Strawberries:	\$72.00
Entertainment:	\$100.00
Flowers:	\$30.00
Board of Managers:	\$2,500.00
Wreath:	\$65.00
Dundas Manor Activity:	\$100.00
Strawberry Social:	\$172.80
Legion Speaker:	\$50.00
Floater for S.S.	\$175.00
Presbytery Lunch:	\$51.16
Sports Camp:	\$400.00
Christmas Market:	\$36.57
Tim Cards:	\$50.00
Gifts:	\$79.00

Total Expenses:	\$4,674.43
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CASH ON HAND AS OF DEC. 31, 2023	\$678.96
Total amount of cash on hand as of Jan. 1 2024	\$5,128.85
Less Expenses:	\$4,674.53
No outstanding Cheques:	
Cash on Hand as of Dec.31st	\$1,133.38

Prepared by Carol Zubatuk [unaudited]

REVISED 2023 LADIES' AID FINANCIAL REPORT*Copy prepared by Baker Tilly in their review.*

Receipts:	reported	actual
Offerings:	2,350.00	1,126.00
Donations:	395.00	395.00
Lenten Lunch	151.00	151.00
Strawberry Social	1,468.00	1,486.00
Total Revenue:	4,364.00	3,140.00
Expenses:		
Board of Managers:	2,000.00	2,000.00
Expenses S. Social	137.22	137.22
Speakers Gifts	74.30	74.30
Carnations	20.32	20.32
June Luncheon	324.99	324.91
Stamps	45.24	48.24
Food	50.00	50.00
Winchester Legion	65.00	65.00
In Memory	200.00	200.00
Christmas Gifts	54.24	54.24
Dundas Manor Activity Department	500.00	500.00
Total Expenses	3,471.31	3,474.23
Cash on Hand Dec. 31, 2022	1,508.19	1,508.19
Receipts	4,364.00	3,140.00
Less Expenses:	3,471.31	3,474.31
Late Cashing of cheque by Garden Villa	400.00	400.00
Cash on Hand Dec 31st, 2023	678.96	678.96

LASAGNA DINNER FINANCIAL STATEMENT**Lasagna Dinner 2024****Income**

Tickets	3260.00
Donations	305.00
Total Income	3565.00

Expenses

Groceries	188.45
Groceries	233.16
Advertising	63.28
Lettuce	27.00
Groceries	94.70
Total Expenses	606.59

Income/Expenses 2958.41**Donations**

Neil & Maureen

Williams

Janet Woods

Roger Gervais

Tom & Jan Clapp

Phyllis MacMaster

Donna Wilson

Iva Stewart

Doris Baker

Lorna Holmes

Carolyn Lillico Hamburger

Gregg's Meats Ground Pork

LETTER OF FINANCIAL REVIEW



November 4, 2024
Confidential

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

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

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winchester@bakertilly.ca
www.bakertilly.ca

Attention: Phyllis MacMaster

We are enclosing:

- Three copies of your compiled financial information of St. Paul's Presbyterian Church for the year ended December 31, 2023.
- 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.
- Three copies of your compiled financial statements of St. Paul's Ladies Aid for the year ended December 31, 2023.

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 information. We understand that the financial information 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.

We thank you for the opportunity to be of service to you and trust everything is in order. If you have any questions or concerns, please contact us by email at bemann@bakertilly.ca or call 613-774-2854.

Yours truly,

BAKER TILLY REO LLP

Chartered Professional Accountants

A handwritten signature in black ink, appearing to read "Benjamin Mann", with a long horizontal flourish extending to the right.

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

BALANCE SHEET – DECEMBER 31, 2024

ASSETS

Cash and Bank Accounts

Trustees Chequing	36,080.32
St Paul's Chequing	14,031.60
Memorial Fund	2,950.37
Community Garden	2,024.55
Account Receivable Morewood PC	0.03
TOTAL Cash and Bank Accounts	\$50,111.95

Other Assets

Building and Land	4,537,519.00
Furniture	23,071.00
Stained Glass Windows	173,460.00
Bell	36,960.00
Trustees Investments	181,725.27
TOTAL Other Assets	\$4,952,735.37

TOTAL Assets	\$5,002,847.22
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LIABILITIES & EQUITY

LIABILITIES

Account Payable St Andrews PC	962.53
Board of Trustees Loan	671,017.60
TOTAL Liabilities	\$671,980.13

EQUITY	<u>\$4,330,867.09</u>
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TOTAL LIABILITIES & EQUITY	<u>\$5,002,847.22</u>
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BOARD OF TRUSTEES REPORTTRUSTEES ACCOUNT

Income and Expenses: 2024

INCOME

Investment Interest:

Coast Capital	1,237.50
MCAN Mortgage	488.84
Coast Capital	907.14
B2B Bank	1,873.75
Bridgewater Bank	682.50
Bridgewater Bank (cashable)	455.00

Savings Account Interest: 3.22

TOTAL INCOME: **5,620.95**

EXPENSES

Trustees Operational Support	0.00
Bank Fee to cover paper statements	27.00

TOTAL EXPENSES - **27.00**

<u>Trustees Account</u>	Jan. 1, 2024	30,459.37 (+ \$5,620.95)
	Dec. 31, 2024	36,080.32

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, or to cash in the investment to cover church expenditures and any planned projects. The Trustees will also provide financial support as requested by the Treasurer and Board of Managers at other times as needed. This year, no investments were cashed in.

This year, the Board of Trustees also negotiated with the buyer of Henderson Hall from the Masons. This resulted in the removal of the fire escape (in July) that encroached on church property and the renewal of the encroachment agreement of the eaves of Henderson Hall encroaching on church property, (to be renewed again by May 14, 2045).

INVESTMENTS CASHED IN:

Coast Capital Savings	\$	55,000.00
MCCAN Mortgage		25,000.00
Bridgewater Bank Cashable		10,000.00
Bridgewater Bank		35,000.00

TOTAL	\$	<u>125,000.00</u>
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INVESTMENTS PURCHASED:

Concentra Bank	\$	55,000.00
General Bank of Canada		25,000.00
Royal Bank Cashable		10,000.00
President's Choice Bank		35,000.00

TOTAL	\$	125,000.00
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AMOUNT NOT RE-INVESTED:

TOTAL	\$	0.00
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DECEMBER 2024 INVESTMENTS**Rae Munroe Fund**

B2B Bank @ 4.65% due Oct. 3, 2027	\$	40,035.47
Coast Capital @ 5.4% due July 27, 2026		16,689.80
Concentra Bank @ 4.43% due Feb. 7, 2028		55,000.00
General Bank of Canada @ 4.42% due July 19, 2028		25,000.00
Royal Bank (cashable) @ 3.5% due Oct. 15, 2025		10,000.00
President's Choice Bank @ 3.67% due Oct. 25, 2029		35,000.00

TOTAL	\$	181,725.27
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2024 ST PAUL'S INCOME & EXPENSE STATEMENT

Statement of Income and Expense

January 1, 2024 to December 31, 2024

EXPENSES		INCOME	
Advertising	15.00	Envelopes	61,121.00
Community Garden	1,335.41	Donation	2593.50
Caretaker	2,395.90	Loose Offering	753.05
Gifts & Flowers	1,004.10	Morewood	33,011.62
HST	3,439.25	St Andrews	34,388.34
Financial Review	1225.00	Shared Ministry Rebates	1,154.37
Honorarium	1,850.00	Ladies Aid	2,500.00
Insurance	10,184.33	Memorial Fund	825.00
Interest	2.99	Market Income	500.00
PWSD	275.00	Canada Helps	300.00
Canada Helps SC	10.44	Lasagna Dinner	3,230.00
Local Mission	818.00	Garage Sale	200.00
Choir		Community Garden	826.45
Maintenance	1,441.95	HST	3,778.68
Office Supplies	3,347.25	Sports Camp	6,929.50
Refund PAR	180.00	Sports Camp HST	88.86
Organist	6,370.00	Sale of Tables	310.00
Pension Assessment	2,014.92	Return to Cash	97.50
Sports Camp	5,816.48	Revenue Operating	152,607.87
PAR Service Charge	118.00	Trustees Operating	
Presbyterian Sharing	4,350.00	Trustees Capital	
Presbytery Dues	986.00	Return to Cash	
RB Activity Fee	507.27	Total Revenue	<u>152,607.87</u>
Telephone/Internet	899.40	Total Expenses	<u>163,566.42</u>
Utilities	6,915.16	Income/Expense	<u>-10,958.55</u>
Shared Ministry	100,336.91	Reconciliation	
Lasagna Dinner Expense	588.87	Beg Bank Balance Jan1/24	24,990.15
Sunday School	292.97	Plus Income/Expenses	<u>-10,958.55</u>
Worship Supplies	420.31	End Balance Dec 30/24	<u>14,031.60</u>
Pulpit Supply	297.50		
Expenses Operating	157,438.41	Statement Bank Balance Dec 31/24	15,428.60
Memorial Fund Projects	22.45	Deposits Outstanding	40.00
Projects	6,105.56	Less Cheques Not Cleared	<u>1,437.00</u>
Total Expenses	<u>163,566.42</u>	True Bank Balance Dec 31/24	<u>14,031.60</u>

Deposit Outstanding = 40.00

Cheques not cleared = #9426 \$27; #9446 \$100.00; #9450 \$100.00; #9454 \$100.00;

#9463 \$200.00; #9462 \$910.00 = \$1437.00

Owed to Chesterville: \$962.53 Owed to Morewood: \$-.03

Owed to Community Garden \$2054.55

Memorial Fund \$2950.37

2024 INCOME & EXPENSE STATEMENT – SHARED MINISTRY

Pastoral Charge of Chesterville, Morewood, Winchester

January 1 to December 31, 2024

Income

Morewood	33,011.62
St Andrew's	34388.34
St Paul's	33060.88
HST Credit St Andrews	384.79
HST Credit Morewood	384.79
HST Credit St Paul's	384.79
Total Income	\$101,615.21

Beginning Balance Morewood Jan 1.24	49.18
Beginning Balance St Andrews Jan 1.24	-364.98
Total Revenue	\$101,299.41

Expenses

Stipend	52806.00
Housing Allowance	24000.00
Utilities	6000.00
3-point travel	1722.00
Health and Dental	5164.00
Company CPP	3076.44
Company EI	1472.97
Pulpit Supply	2165.60
Service Charges	118.75
HST	692.98
Financial Review	525.00
Treasurer	1000.00
Office Supplies	214.17
Education Allowance	1229.00
Advertising	150.00
Total Expenses	\$100,336.91

Revenue over Expenses	\$962.50
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Reconciliation

Ending Balance Morewood Dec 31.24	-0.03
Ending Balance St Andrews Dec 31.24	962.53
Total	\$962.50

SHARED MINISTRY BUDGET 2025 VS 2024 BUDGET & ACTUALS

Expenses	Budget 2024	Actual 2024	Budget 2025
Stipend	52806.00	52806.00	54446.00
Housing Allowance	24000.00	24000.00	24000.00
Utilities	6000.00	6000.00	6000.00
Mult. Point Travel	1722.00	1722.00	1722.00
Education	1250.00	1229.00	961.00
Health & Dental	5577.00	5164.00	5680.00
Company CPP	3076.00	3076.44	3174.00
Company EI	1469.00	1472.97	1508.00
Pulpit Supply	4050.00	2165.60	2750.00
Bank Fee	120.00	118.75	120.00
HST	150.00	692.98	600.00
Financial Review	500.00	525.00	525.00
Treasurer	1000.00	1000.00	1000.00
Advertising		150.00	300.00
Office Supplies	350.00	214.17	250.00
Total	102070.00	100336.91	103036.00

2025 Budget Explanation

Stipend	Level 8 \$54446 (3.1% COLA)
Housing Allowance	\$2000 per month X 12 mo = \$24000
Utilities	\$500 per month x 12 mo - \$6000
Education Allowance	\$1100 for 2025 less amount owing from 2024 138.77 = \$961.23
Extra Sunday Km	42 km per Sunday x \$41 per km = \$1722
Health & Dental	\$5680/yr plus ON Tax 8% = \$454.40 = \$6134.40
Bank Fees	Ave 8 cheques per month x 1.25/cheque x 12 = \$120
Pulpit Supply	10 Sundays x \$200 per Sunday plus travel @ .45/km averages \$275 per Sunday = \$2750. 5 weeks vacation, 2 weeks Study Leave plus 4 communions = 11 Sundays used 10 for budget
CPP	\$264.52 x 12= \$3174.24 maximum CPP for 2025 is \$4034.10
EI	\$116.82 per mo x 12 mo = \$1401.84 Max EI = \$1077.48 for 2025 so 1077.48 x 1.4 = \$1508.47
Treasurer	\$1,000
Financial Review	30% of Baker Tilly Invoice \$1750 x .30 = \$525 + HST = \$68.25
Advertising	Chesterville Record and North Dundas Time each 150.00 plus HST \$19.50
Office Supplies	Paper, print, postage etc \$250

2025 Budget	\$103,036	Year	2024 Monthly	2024 Monthly
St Andrews 1/3		34,345	2862.11	2835.28
Morewood 1/3		34,345	2862.11	2835.28
St Paul's 1/3		34,345	2862.11	2835.28

December 31, 2024

On Account St Andrews PC	962.53
On Account Morewood PC	-0.03
	962.50

2024 MEMORIAL FUND DONATION REPORT

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.

2024 In Memorial Donations to St Paul's Presbyterian Church

In Memory of

Don Wilson & Alayne Hicks
 Anita Weagant
 Carl Pemberton
 Carl Pemberton
 Carl Pemberton
 Dale Presley
 Dale Presley
 Dale Presley
 Dorothy Boewe
 Isabel Smith
 Jill Kean
 Jill Kean
 Jill Kean
 Jill Kean
 Jill Kean
 John McDonald
 John McDonald
 John McDonald
 Marilyn Wouters
 Marilyn Wouters
 Marilyn Wouters
 Marilyn Wouters
 Marilyn Wouters
 Marilyn Wouters
 Mildred Redmond
 Moira McLeod
 Nina Pemberton
 Nina Pemberton
 Nina Pemberton
 Norma Duncan
 Norma Duncan
 Norma Duncan
 Norma Duncan
 Norma Duncan
 Norma Duncan

By:

Donna Wilson
 Heather & Dwayne Pemberton
 St Paul's Ladies Aid
 Doris & Garry Baker
 Phyllis MacMaster
 St Paul's Ladies Aid
 Heather & Dwayne Pemberton
 Carol & Jorris Zubatuk
 Phyllis MacMaster
 St Paul's Ladies Aid
 St Paul's Ladies Aid
 Doris & Garry Baker
 Phyllis MacMaster
 Heather & Dwayne Pemberton
 Kathy & Joe Spruit
 St Paul's Ladies Aid
 Heather & Dwayne Pemberton
 Phyllis MacMaster
 St Paul's Ladies Aid
 Doris & Garry Baker
 Heather & Dwayne Pemberton
 Kathy & Joe Spruit
 Donna Wilson
 Phyllis MacMaster
 St Paul's Ladies Aid
 St Paul's Ladies Aid
 St Paul's Ladies Aid
 Doris & Garry Baker
 Phyllis MacMaster
 St Paul's Ladies Aid
 Betty Sullivan
 Anne Cross
 Phyllis MacMaster
 Heather & Dwayne Pemberton
 Donna Wilson

Some of the Memorial Funds were used to purchase tulip bulbs for our garden.

2024 MEMORIAL FUND FINANCIAL STATEMENT

2024 Memorial Fund Financial Statement Report Balance

As Part of St Paul's Chequing Account

Income

Memorial Donations	\$825.00
Total Income	\$825.00

Expenses

Bulbs Garden	\$22.45
Total Expenses	\$22.45
Income Over Expenses	\$802.55

Beginning Balance on account January 1, 2024	\$2,147.82
Income Over Expenses	\$802.55
Ending Balance December 31, 2024	\$2,950.37

2024 BUDGET VS 2024 ACTUAL & 2025 BUDGET

St Paul's Presbyterian Church

EXPENSES	24 Budget	24 Actual	25 Budget
Canada Helps Service Chg	15.00	10.44	15.00
Advertising	50.00	15.00	
Caretaker	2000.00	2395.90	2000.00
Choir	300.00		
Community Garden	350.00	1335.41	250.00
Financial Review	1200.00	1225.00	1250.00
Flowers Gifts	300.00	1004.10	500.00
Lasagna Dinner Expenses	650.00	588.87	600.00
Honourarium	1850.00	1850.00	1850.00
HST	2000.00	3439.25	2000.00
Insurance	9325.00	10184.33	10650.00
Interest		2.99	
Local Mission	600.00	818.00	600.00
Maintenance	2500.00	1441.95	1600.00
PAR Refund		180.00	
Office Supplies	2000.00	3347.25	2500.00
Organist	6240.00	6370.00	6240.00
PAR Service Charge	110.00	118.00	120.00
Sports Camp		5816.48	2300.00
Pres Sharing	3400.00	4350.00	3400.00
Presbytery Assessment	986.00	986.00	1186.00
Pulpit Supply	250.00	297.50	200.00
PWSD		275.00	
Service Charge	475.00	507.27	525.00
Shared Ministry	102612.00	100336.91	103036.00
St Paul's Pension	2015.00	2014.92	2257.00
Sunday School	300.00	292.97	300.00
Telephone/Internet	900.00	899.40	900.00
Utilities	7100.00	6915.16	7000.00
Snow Removal			1500.00
Worship Supplies	325.00	420.31	325.00
Total Operating	147853.00	157438.41	153104.00
Memorial Fund Project		22.45	
Projects	3000.00	6105.56	
Total Expenses	150853.00	163566.42	153104.00

2025 Presbyterian Sharing Assessed \$5643 – Proposed Amount \$3400

REVENUE	24 Budget	24 Actual	25 Budget
Envelopes	56000.00	61121.00	62000.00
Canada Helps Donations	300.00	300.00	300.00
Donations	2500.00	2593.50	2500.00
Chesterville	34023.00	34388.34	34345.00
Garage Sale		200.00	
Market Revenue (2023)		500.00	
Community Garden Plant Sale		826.45	400.00
HST Rebate	3715.00	3778.68	1100.00
Ladies Aid		2500.00	
Loose Offering	500.00	753.05	500.00
Return to Cash		97.50	
Memorial Fund Donations	1500.00	825.00	1000.00
Morewood	34023.00	33011.62	34345.00
Sale of Sunday School Tables		310.00	
Sunday School	125.00		
Lasagna Dinner	2500.00	3230.00	3000.00
Shared Ministry HST Rebate	1135.00	1154.37	600.00
Sports Camp		6929.50	2500.00
Sports Camp HST Rebate		88.86	100.00
Revenue from Operations	136321.00	152607.87	142690.00
BofT Operating	0.00	0.00	10000.00
BofT/Projects			
Total Revenue	136321.00	152607.87	152690.00
Total Revenue	136321.00	152607.87	152690.00
Total Expenses	150853.00	163566.42	153104.00
Surplus/Shortfall	-14532.00	-10958.55	-414.00
Beginning Bank Balance	24990.00	24990.15	14032.00
Ending Bank Balance	10458.00	14031.60	13618.00
Difference	-14532.00	-10958.55	-414.00
Ending Bank Balance	10458.00	14031.60	13618.00
Owed to Chesterville		962.53	
Owed to Morewood		-0.03	
Memorial Fund		2972.82	
Community Garden		2024.55	
Sports Camp		1217.64	
St Paul's Operating Available		6854.09	

ENVELOPE SECRETARY REPORT & PAR REPORT

In 2024 we had 25 envelope numbers assigned and additional 16 numbers for occasional donations. We have 16 Pre-Authorization Accounts (PAR). This year several of our contributors used Canada Helps and e-transfer to make donations.

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. They can be found in the wall holder in the entry way to the church.

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

PAR participants are encouraged to review their monthly donation from time to time. If you wish to change your monthly amount, please contact Phyllis MacMaster.

To make an e-transfer, send your donation to treasurer@presbyterian-winchester.ca. Phyllis as treasurer receives a notice and will add it to your Charitable Receipt.

We are grateful to all the families that support our church through envelopes, PAR and individual donations. Thank you for helping support the work of St Paul's and the missions of the Presbyterian Church in Canada. As well we thank you for supporting local organizations such as the Community Food Share, Ladies Aid, Community Garden and Naomi Family Resource Centre. A special thank you to those who support our Memorial Fund. It is a wonderful way to remember a loved one with a donation towards the work of our church. The Memorial Fund is used to pay for capital projects at the Church.

PAR is an option to have a monthly automatic debit from your bank account or you may use your Credit Card. The amount you choose monthly is withdrawn from your account on the 20th 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 phyllismacmaster@outlook.com. 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.

Elizabeth Pelkey, Envelope Secretary and Phyllis MacMaster, Treasurer

ST. PAUL'S MEMBERS & ADHERENTS

Ansell	Stacey
Arbuthnot	Eileen
Armstrong	Janet & Dale
Baker	Amy
Baker	Doris & Garry
Baker/DeVries	Matthew & Amber-lee, Quinn & Ryker
Castle/Carruthers	Harry & Marg
Churchill	Cary & Heather
Clapp	Thomas & Janet
Charlton	Rev Ed, Jessica, Brenna, Aislinn, Morgan, Payton, Regan, Owen, Samantha
Cross	Anne
Dulmage	Tamara & Chance & Alyssa
Erickson	Dawn & Michael
Feeny	Jen, Kenny, Brody, Ellie & Hudson
Fraser	Allan
Gervais	Roger
Harper	Helen
Hitsman	Craig
Holmes	Lorna & Charles
Hutt	Heather & George
Jeaurond	Mary Ellen, Patrick, Eric, Connor, Kaleb, Jordan, Annabelle
Johnston	Sandy
Johnston	Sherrill
Jorgensen	Katherine & Sven
Kean	Jeff
Kerr	David & Robin
Kerr	Helen
Kerr/Moore	Kathy, Keith and Kale
Kerr	Violet
MacMaster	Phyllis
McDonald	Larry & Nancy
McMillan	Shaun & Ashley, Alexis, Peyton, Ivy & Emery
McMillan	Bradley, Laura, Dale, Jasper, Rowan
McRae	Muriel
Milne	Connor
Nesbitt	Arlene
Pelkey	Elizabeth
Pemberton	Dwayne & Heather
Peterson	Carol
Rombough	James & Judy

Spruit	Kathy & Joe
Spruit	Geoffrey, Casandra, Isabelle & Owen
Spruit	John & Brandi
Spruit	Matthew & Tara, Alyssa, Jacob & Noah
St. Amour	Michael & Lesley & grandson Caeden
Stewart	David & Greta
Stewart	Iva
Stewart	Neil & Sharon
Therault	Bob & Melissa, Benjamin, Lydia, Harold, Jonah
Tinker	Erin, James and Avalin
Whitson	Doris
Williams	Maureen & Neil
Wilson	Donna
Wood	Janet
Workman	Phyllis
Yourt/Poole	John & Linda
Zubatuk	Jorris & Carol
Zubatuk	Michael, Rebecca, Alexander & Benjamin