



ST. PAUL'S PRESBYTERIAN CHURCH
WINCHESTER, ON

**ANNUAL
REPORT
2025**

**ST. PAUL'S PRESBYTERIAN CHURCH
ANNUAL CONGREGATIONAL MEETING
SUNDAY, MARCH 22, 2026
10:00 A.M.**

AGENDA

- (1) Opening Bible Reading and Prayer
- (2) Appointment of Chairperson
- (3) Appointment of Secretary
- (4) Minutes of March 23, 2025 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 / 2025 Budget:
 - a. 2025 St Paul's Income and Expenses
 - b. 2025 Shared Ministry Income and Expenses Statement
 - c. 2025 Memorial Fund Financial Statement
 - d. St Paul's Balance Sheet
 - e. 2025 Community Garden Statement
 - f. Lasagna Dinner Fund Raiser Report
 - j. Letter from Collins Barrow 2024 Financial Review
 - h. 2026 St Paul's Budget
 - i. 2026 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

Each year I sit down to write these reports for the annual report, partially trying to be inspirational and partially trying to convey what all I have done as your pastor over this past

year. At times it is a difficult task because over the course of a year a number of things happen but not all of it needs to be remembered and other items, we should try not to forget but sometimes they slip through the cracks.

This past year was an overall good year for the congregation and the overall ministry of our congregation. I am continually thankful for the leadership teams that we have at St. Paul's. We have a number of people with different giftings that when we work together help to show the work of the Holy Spirit in this community of faith.

¹² Just as a body, though one, has many parts, but all its many parts form one body, so it is with Christ. ¹³ For we were all baptized by one Spirit so as to form one body—whether Jews or Gentiles, slave or free—and we were all given the one Spirit to drink. ¹⁴ Even so the body is not made up of one part but of many.

1 Corinthians 12:12-14

This unity in the body of Christ helps us to be able to serve each other and the rest of our community. Whether it is from the work of Spiritual Formation that happens through Sunday School, Adult Christian Education, and Worship, or the facilities upkeep that makes it possible for outside groups to share in the blessing that Jesus has given us in this Building and Property. The work that goes on behind the scenes is important to make all the different groups, community building, and spiritual enlivening happen.

Another aspect of our leadership is creativity. We have a lot of creativity that is helping to build a community that is willing to help people to grow. Part of this creativity is doing things differently. Part of the struggle is doing things differently and how that will change how we are worshiping and living out our faith. Several years ago, I heard how creativity and change affected one older member. She said she didn't really like the changes that were happening, but she loved the fact that she was now able to sit beside her granddaughter in church. Are we willing to allow creativity to help the grace of God to reach another generation of believers. It takes courage to go down this road It also takes a great deal of prayer.

I would encourage each of us to pray. Pray for each person in that is part of the community of faith, whether they are in leadership or are encouraging you with their lively smiles. Pray for opportunities to share Jesus' love in our community of faith but also in our wider community. Don't just serve but bring Jesus with you as you serve. Allow others to see Jesus in your life. Ask people what they would like you to pray about for them. Prayer builds us up as people of faith, but it also builds up our wider communities. Prayer is a powerful tool to help but also a power weapon that can protect. Pray for families, community groups, societal change, give thanks for blessings and spend time with God. Don't just do all the talking, listen to God guiding us. Pray for opportunities to invite people not just to church but to Jesus.

Many times, we think of inviting people to come to church, but I would suggest that we should focus on inviting people to know about Jesus. Church may be one of the places that it happens but our goal, given by Jesus, is to share the good news of Jesus Christ as outlined in Matthew 28:18-20. We are not trying to recruit people into a building but to encourage people into a relationship that will change lives. Maybe one of the problems we have with this is that we are unsure of how to do this. It starts off with whether we believe that having a relationship with Jesus as our Lord and Saviour is important to us and to others. Next it involves living out the gospel in our own lives and through the way that we talk and interact with others. Are we showing them Jesus or only ourselves. Listen to where people are and what is going on in their lives, be a support and a help to show them the love of Jesus. Point to Jesus as being the reason for the difference in your life and introduce them to how they could get to know Jesus. Don't force anything. Jesus invited people to follow Him, He didn't give them an ultimatum. Take time to invite people to Jesus, be honest if you are asked a question and don't know the answer. Build a relationship with them so that they might see Jesus in and through you.

Ministry Activities

Worship Service Preparation

A good portion of my time is spent on worship service preparation. This includes picking the scripture verses and hymns. Communicating this information with the different church organists and readers. I will then spend time researching the scriptures and listening to the Holy Spirit on what to focus on and communicate to the congregations each week. I also take time to put together the power point slides and write out the prayers for the service and send both of those files to the right people in each congregation.

Bible Study

Each week I am leading two Bible studies. We are still doing a survey of the Bible; however we have picked up the pace from going through every chapter to more of a general survey of each book of the Bible. One Bible study takes place at St. Andrew' in Chesterville on Monday mornings at 10am while the other one is at St. Paul's in Winchester on Friday mornings at 10am. This past year we started off in Exodus and have progressed through to the book of Judges in the Old Testament. Anyone can join us as we ask questions and learn more about each book of the Bible and how the totality of God's word works together.

If you have an idea that you would like to explore in a Bible Study please speak to myself and I would be happy to try and get something going.

Service Recording

Each Sunday we record the worship service to be able to post onto Youtube at @Edcharlton12. The recordings for each church can be found on here as long as a recording was done for that week. Thank-you to all who help get the camera started so that we can capture as much of the service as possible. The process to make this happen is that we have a camera at each of the three churches. Once the recording is completed, I take the SD card back home and turn it into a video with the audio that I have recorded off of my Ipad for a clear sound. This takes about ten minutes to set up the video and prep the audio and put it together. The computer then processes the video which takes roughly one hour and then I upload it to Youtube which can take close to three hours and then it is ready to watch and or share with others. You can get a link from Youtube to share in an email or on social media.

Morning Devotions

Each weekday morning I strive to write either a little devotional connected with the past week's sermon or a prayer. In the past I have included a song from Youtube or even a funny little comic strip. It usually takes me about 30 minutes to write each devotion. These devotions are circulated through Facebook on each of the church's Facebook pages and through email for those who have signed up for them. These can be shared also as widely as you would like. I am always surprised to hear who is reading them. If you would like to receive them, please let Pastor Ed know and we can add you to a list or find a way to get them to you.

Pastoral Care

I continue to try and get to see people or talk with people. This is one area that I would like to improve on this coming year and try and do more visiting and reaching out to people more. If you would like a visit or would like to talk about anything in particular, I am always open to setting up a time to meet and chat.

The Chosen

This is a small group where we watch the series called "The Chosen", it is looking at the ministry of Jesus. It blends the Bible, historical accuracy, with a little bit of literary license to help create a wonderful and powerful view of Jesus' life of ministry with the disciples. After watching an episode, we take time to talk about it and how the focus of the episode affects our lives.

Dundas Manor and Garden Villa Services

I help to lead a weekly worship service at each place with a group of other clergy in the area. I am there either monthly or every six weeks depending on scheduling.

Winchester SU Sports Camp

We had our second Winchester SU Sports Camp on June 30th to July 4th which hosted 31 campers.

More details on this in the [Sports Camp Report](#) section of this report.

Community Involvement

Volunteer Firefighter out of Winchester Station 3 – I continue to be part of the 20 or so men and women who serve our community and township. Over the past year I attended approximately 96 of the 130 calls that we had. I also attended training nights on the 2nd and 4th Tuesdays of each month and truck checks on the 3rd Tuesday of each month.

Member of the Morewood Recreation Association – This is a wonderful group of people who work well together to provide activities and programs in Morewood. This past year I was able to help out with our monthly meetings, Winter Carnival, Easter Touch a Truck, Truth and Reconciliation event, and the Tractor Parade of Lights.

Attended Winchester Golden Years club while they were meeting at St. Paul's Presbyterian Church in Winchester

Presbytery Work

Chairperson of the Ministry Committee – This work consists of calling meetings and organizing the work of the Ministry Committee. The Ministry Committee is responsible for the care of the ministers of the Presbytery, arranging for Interim Moderators for vacant congregations, sitting on the Presbytery Council and attending meeting and giving reports.

Chairperson of the Presbytery Visioning Committee – This is a new committee of Presbytery that is tasked with looking at the presbytery as a whole and the congregations in it to seek a way forward. At the moment we have 23 congregations forming 12 pastoral charges. Of those twelve pastoral charges, there are 5 ordained fulltime clergy serving 9 congregations. The other congregations are served by interim moderators, some of them retired, or currently serving other congregations. We have four congregations, two pastoral charges that just became vacant this year, one congregation that has been vacant for a year and a half, two congregations, one pastoral charge that has been vacant for two years and is looking for a minister, and seven congregations, 3 pastoral charges that have been vacant for more than five years. The current status quo is not working and we need to look at ways to move forward, this is what this committee is tasked with doing in an effort to move forward.

Interim Moderator for Lancaster and MartinTown – This is a role that I started in September and will be filling until they find their next Minister. I am down to their congregations for meetings once or twice a month.

Books read in 2025

These books are ones that I have read over the course of the year. These are usually read in the evening while I am putting kids to sleep or while I am in between an activity and have a spare moment. To go along with these books there are also commentaries and articles that I have read in relation to Bible Studies and Sermon subjects, along with reading through current news items.

- The Intelligent Investor by Benjamin Graham
- The Anxious Generation: How the Great Rewiring of Childhood is Causing an Epidemic of Mental Illness by Jonathan Haidt
- Hearing God by Dallas Willard
- Revelation for the Rest of Us: A Prophetic Call to Follow Jesus as Dissident Disciples by Scot McKnight and Cody Machett
- Discipleship on the Edge: An Expository Journey Through the Book of Revelation by Darrell W. Johnson
- This Hallelujah Banquet: How the End of What We Were Reveals Who We Can Be by Eugene Peterson

For the Fire Department

- Fire and Emergency Services Instructor chapters 11-15 9th edition
- Principles of Passenger Vehicle Extrication 5th edition

Podcast listened to:

- Timothy Keller's Gospel in Life
- Carey Nieuwhof's Leadership Podcast
- The Pastorate
- The Rural Renewal Podcast
- Craig Groeschel Leadership Podcast
- Jordan B Peterson Podcast
- Liquid Church

¹⁸ And Jesus came and said to them, "All authority in heaven and on earth has been given to me. ¹⁹ Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, ²⁰ teaching them to observe all that I have commanded you. And behold, I am with you always, to the end of the age." Matthew 28:18-20

Respectfully submitted by:

Pastor Edward Charlton

2024 AGM MEETING MINUTES

St. Paul's 2024 Annual Congregational Meeting occurred in person on Sunday, March 23, 2025 at 11 AM in the church sanctuary immediately following a shortened worship service. Pot-luck lunch followed the meeting. Written copies of the report were made available upon request, and the report was also available online. Twenty three people attended.

1. Opening. The worship service preceding the meeting helped open the meeting. Rev. Charlton based his message about Christian Service on the Scripture reading of James 1:22-25. Rev. Charlton pointed out that in the Annual Report there can be seen many ways in which the church has served God, each other, and the community. Acknowledgment and appreciation were expressed to each and every person of the church who served, even in the smallest way, towards the work of the church.
2. Appointment of Chairperson:
Motion, (Tom Clapp/Neil Williams) to appoint Rev. Charlton as chairperson. Motion carried.
3. Appointment of Secretary:
Motion, (Tom Clapp/Neil Williams) to appoint Kathy Spruit as secretary. Motion carried.
4. Minutes of 2023 Annual Congregational Meeting occurring March 17, 2024:
Motion (Roger Gervais/Heather Pemberton) to approve the Minutes as written. Carried.
5. Business Arising from the Minutes:
Heather Pemberton expressed appreciation and acknowledged Tom Clapp's hard work in his former role as Chairman of the Board of Managers. This role is now vacant and is open to anyone in the congregation who would be interested in assuming this position.
6. Reception of Reports:
Motion (Tom Clapp/Neil Williams) to receive the reports for discussion as listed under item #6 in the Agenda. Carried.
Rev. Charlton encouraged the congregation to take the time to read these well-written reports. No discussion ensued about these reports.
7. St. Paul's Treasurer's Report/Financial Statements
Motion (Dwayne Pemberton/Jan Clapp) to receive the reports for discussion as listed under item #7 in the agenda. Carried.

2024 St. Paul's Income and Expenses pg. 43

Phyllis MacMaster expressed appreciation for donations made through envelope giving, the main way money is given to the church. 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 Yoga classes. The Masons were thanked for their contribution towards legal costs when their property was sold. Ladies Aid was thanked for their financial support in the amount of \$2,500.

Phyllis was also appreciative of donations made in memory of a loved one. These donations are included in the Memorial Report found on page 47.

Expenses:

The increase in cost of insurance is a result of the requirement to have liability insurance in the amount of \$5 million when using municipal facilities.

Phyllis highlighted expenses that were made because of recommendations made by Leading with Care. Phyllis explained that Leading with Care is an initiative of the Presbyterian Church of Canada to ensure the safety and health of church members. As listed on page 20, the items include the posting of exits, first aid kits, the installation of an AED machine, as arranged by Rev. Charlton, lighter tables, and the repair of the door between the hall and sanctuary. Please refer to the report for further details.

Under this plan, vulnerable sector checks are required for anyone with involvement with our vulnerable members. The Board of Managers will now be working on a fire plan.

The Memorial Fund project was the purchase of tulip bulbs for the church garden.

The Local Mission donation supports Community Food Share.

Projects are listed on page 23.

Sunday School expenses include the purchase of a curriculum that the Sunday School teachers follow.

Income:

Proceeds from the Garage Sale supported the Sports SU Camp.

Jen Feeny was thanked for selling the tables.

A huge 'THANK YOU' was extended to Phyllis MacMaster for all her hard work as Treasurer. Phyllis explained she is willing to train a new person to take on the role of Treasurer.

Motion (Dwayne Pemberton/Jan Clapp) to approve the following reports: St. Paul's Income/Expenses Statement pg. 43; Income and Expense Statement for Shared Ministry pg.44; Memorial Fund Statement pg. 47; Balance Sheet pg. 40. Motion carried.

Tom Clapp asked for more details about last year's transactions from the Board of Trustees.

Kathy Spruit reported that the Board of Trustees first consults with Phyllis and Board of

Managers when investments mature to see if the entire investment can be reinvested or if the investment needs to be cashed in to cover expenditures.

This past year no investments needed to be cashed in. The Board of Trustees then consulted with Cyndi Batchelor at O'Farrell's Financial Services in Winchester to ensure the investment is reinvested for the right number of years to ensure the best interest rates are captured and to ensure the 'laddering' of investments is maintained.

Phyllis reviewed the Shared Ministry Budget and St. Paul's Budget:

Shared Ministry Budget 2025 Vs 2024 Budget and Actuals pg. 45

St. Paul's Budget vs 2024 Actual and 2025 Budget pg. 48

Presbyterian Sharing: Session approved the allocation of \$3,400 towards Presbyterians Sharing.

Projects: Phyllis explained that no projects are included in the budget as no quotes for the cost of projects had been received in time for the Annual report. Any future projects will be addressed separately.

Motion (Tom Clapp/Heather Pemberton) to approve the 2025 Budget which includes the \$3,400 allocation for Presbyterians Sharing. Motion carried.

8. New Business:

In answer to the question about the Fords, neighbours to the west of the church, possibly purchasing church property there was no update at this time.

It was recognized that new ideas for fundraisers are needed to help raise money for church activities.

9. Adjournment:

Motion by Donna Wilson to adjourn. Carried.

Rev. Charlton closed the meeting with prayer.

The Annual Meeting adjourned at 11:50 AM.

Chairperson, Rev. Ed Charlton

Secretary, Kathy Spruit

2025 SESSION REPORT

The Session of St Paul's met on May 10, June 23, July 21, October 6.

Session also met before Communion on February 9, April 7, June 15, October 5 and November 23.

On February 3 the Session, Board of Managers and Trustees met to plan activities, projects and finalize the budget for 2025.

On November 24 the Joint Sessions of St Paul's, St Andrews and Morewood met to discuss Shared Ministry and to approve the Shared Ministry Budget for 2026.

The Presbytery of Seaway Glengarry meet with the three congregations in our charge, the elders and Rev Charlton on May 9. Prior to the meeting a survey was circulated to the church members and adherents. A summary was provided to Presbytery of the survey along with a program review of our church events. Presbytery commended our congregation for the model Sunday School Program we deliver and for our community outreach through the Community Garden. Our church was also praised for how we incorporate our church family in our worship and for promoting youth involvement in leading worship and for the Sports Camp held in July. Rev Charlton was also recognized for his leadership and worship style that is so welcoming and his presence in our community. Presbytery also noted how the presence of his family in church life contributes to the life of our church.

This year our Annual Meeting in March was part of the Church Service. This was a well-received approach to our Annual Meeting with a review of our past year's church life along with presentation of Annual Reports by the church groups. The recommendation for the future was to do the Annual Meeting as part of our church service and to follow up with a time of fellowship and food.

Session acted on a request by the congregation to have a printed outline of church events. This will be prepared monthly to support the upcoming events on the slides and announced before worship.

Our church groups participated in the Town of Winchester Garage Sale Saturday in May. Many people dropped by the church to see what was for sale, enjoy a hot dog and take advantage of the wonderful bake table Ladies Aid organized.

A member of the congregation suggested we should include a Land Acknowledgement as part of our worship. Session reviewed a Guidance Document for preparing Land Acknowledgements. Part of this session was evaluating other groups printed and video ideas. This is the one Session developed for our church: "The congregation of St Paul's Presbyterian Church recognizes that our worship and gatherings take place on traditional indigenous territories. We are thankful to the first nations peoples who have cared for this area we call

Ontario for thousands of years and who continue to live here and contribute to the strength of our communities. We encourage all people to be respectful stewards of the land and water we gratefully share. Working together we can protect the environment for future generations.” This acknowledgement will part of the slide announcements each Sunday.

Leading With Care is the Presbyterian Church in Canada’s safety policy document. One suggestion is to establish guidelines for groups that use our facilities. Session and Board of Managers cooperated to develop a Rental Contract and Fee Structure for groups who use our church facilities. Jen Feeny researched other church contracts and after much discussion a draft contract was developed. It came effective July 1, 2025. Part of this work was a review of the Leading With Care Policies to ensure we have a safe environment for all people. One item installed was an eye washing station. For 2026 the church will enhance the Vulnerable Sector Checks, complete a fire plan and develop a form to collect any medical and dietary restrictions for all the children in Sunday School.

St Paul’s celebrated its Anniversary in May. Dawn Erickson was the guest speaker and she shared a very inspiring presentation on Gifts of the Church and her faith journey. Our sister churches Morewood and St Andrews joined us for the service.

Two newsletters were circulated to our church family. One in May informing us of programs through the summer and one in November with events over the Christmas Season.

June 30 to July 4 Rev Charlton and a group of volunteers led a Sports Camp for young people six to twelve years old. The Camp is under the leadership of Scripture Union Coaches who organize sports groups, group activities and a time for Jesus each day. 40 young people registered for the camp. We were very grateful to our sponsors who funded the camp and helped some families with their registration fees. As well we express our appreciation to all the volunteers from our church, St Andrews, Morewood and the wider Ministry in Winchester. Plans are under way for another camp this summer.

Rev Ed Charlton and Phyllis MacMaster attended the General Assembly for the Presbyterian Church in Canada at MacMaster University in Hamilton in June. The highlight of the event was the celebration of the 150th Anniversary of the Presbyterian Church in Canada. The General Assembly approved a Commission “Narratives of Hope and Possibilities”. A team of people will be meeting with Presbyterians across Canada to map out a future for our church denomination. They will be looking at leadership, structure and resources for our church. As Rev Dr Patricia Dutcher Walls, Moderator of the PCC said “this team will reflect on the challenges and possibilities confronting congregations as they strive to understand how Jesus is ‘showing up’ and ‘sending them’ today. The Commission will identify practices and create pathways that will support congregations to act for a renewed mission in Christ’s name can encourage all of us to

follow where the Spirit leads.” We imagine a church willing to risk, rooted in resurrection hope, committed to mission.

Christ’s peace is our courage

Christ’s Spirit is our power

Christ’s commission is our permission

Christ’s sending is our mission

The Presbytery of Seaway Glengarry has established a Visioning Committee with the purpose of examining the current state of congregations and ministries and for Presbytery to gather facts to look for opportunities for the future. A questionnaire will be sent in early 2026 for individuals and congregations to contribute their thoughts to this Committee. Ann Langabeer from St Andrews in Chesterville is our charges representative to Presbytery.

In September, St Paul’s had a welcome back breakfast after being closed for August. Everyone enjoyed a wonderful breakfast of pancakes and sausages. Thank you to the Chefs and the organizing committee. In September we celebrated the 150th Anniversary of the Presbyterian Church in Canada by hosting residents from the Dundas Manor for a worship service and cake and refreshments after.

Session worked with Tom Clapp to host a music concert in November. The Kemptville Men’s Choir and the Hummingbirds entertained community visitors. Thank you a to a generous donor and The Hummingbirds donation of their fee \$540 was raised for Dundas Hospice. Thank you to Ladies Aid who looked after the refreshments and to Jen Feeny who did the promotions.

Session discussed ways we can help people in our congregation and our community who are experiencing uncertain times due to rising costs, food insecurity and challenging work environments. Session decided to establish a “Care Fund” for Rev Charlton to use in his community and counseling work he does. St Paul’s Ladies Aid will manage the donations and advance Rev Charlton funds as he needs them. Donations are accepted to help with this community initiative.

The elders are Phyllis MacMaster, Clerk of Session, Doris Baker, Jen Feeny, Kathy Spruit, Dawn Erickson and Roger Gervais. The Moderator of Session is Rev Ed Charlton. We thank him for his guidance and wisdom in planning the life of our church and for his encouragement in following God’s call to serve our church. We 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.

*Submitted by Phyllis MacMaster
Clerk of Session*

2025 ROLL CLERK REPORT

Communion

Five communions were held this year:

February 9, 2025 with 32 participating

April 16, 2025 with 44 participating

June 15, 2025 with 46 participating

October 5, 2025 with 38 participating

November 23, 2025 with 47 participating

Removal from the Roll

Craig Hitsman was placed on the Appendix to the Roll by a resolution of Session on July 21, 2025

The Roll

Communicant Members January 1, 2025	51
Removed by Death	0
Removed by Resolution of Session	1
Removed by Transfer of Membership	0
Added by Profession of Faith	0
Added by Transfer of Membership	0
Added from Appendix to the Roll	0
Communicant Members December 31, 2025	50

Passing of Friends of St Paul's

- Charles Holmes, husband of Lorna Holmes passed away January 3, 2025
- Harold Jenks, father of Stacey Ansell passed away January 18, 2025
- Douglas Hunter, Elder Morewood Presbyterian Church passed away May 3, 2025
- Muriel McRae, adherent at St Paul's passed away May 15, 2025
- Doug Simzer, brother of Libby Pelkey and Margaret Carruthers passed away June 6, 2025
- Moyra Workman, wife of former member Reg Workman passed away June 9, 2025
- Nora Harper, sister of Garry Baker passed away June 18, 2025

Submitted by Phyllis MacMaster

Roll Clerk

BOARD OF MANAGERS REPORT 2025

On behalf of the Board of Managers of St. Paul's, we would like to thank everyone for the continued support to the church in 2025

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 is acting in the capacity of Envelope Secretary and looks after assigning the envelope numbers for our congregation. Phyllis has expressed her desire to retire as St. Paul's Treasurer as she also works in the capacity of Clerk of Session for St. Paul's. St. Paul's Board of Manager's would welcome anyone who is willing to take on this important role.

New Board Members:

The Board of Managers wish to welcome Roger Gervais, Stacey Ansell and Cary Churchill who graciously accepted positions on the Board. Both Stacey and Cary have agreed to be alternate signing authorities for the church.

Ongoing Maintenance:

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 Peter Xidias of Pete's Lawn and Yard Maintenance who we contracted for snow removal at St. Paul's for the 2025-2026 winter season. The ongoing snowstorms must have been quite the challenge for everyone, and Peter's company is doing an excellent job keeping the snow at bay!

Community Events:

St. Paul's has remained active to the Community by hosting a Lasagna Dinner in November 2025. Enough lasagna was prepared to feed 188 people and we almost ran out! We seated more than seventy-five people who enjoyed their meals in St. Paul's Hall and over 100 take-out meals were served. The total income for this fundraiser totaled \$3,485 with expenses of \$587.50 for a profit of 2,897.50. 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! We also wish to acknowledge all who helped assemble and bake the lasagna. We wish to thank all the volunteers who made this event so successful. We couldn't do it without you!

Community Garden & Butterfly Garden:

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. Despite the dry weather in 2025 the Garden produced **1,175 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. The dry weather presented a challenge for many of the small plants, and we hope for a better season in 2026. Most of the small plants survived during the summer. 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 present a wonderful way to teach people about 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. Christine Enright held some presentations with local children at the habitat and taught about the Monarchs life cycle. In 2024 two new signs were 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.

Sale of Property Portion:

In early 2025 St. Paul's Board of Managers met with a Matthew and Kayla Ford who live in the gray stone house west of St. Paul's. The Fords explained that they wish to build a fence around their property and would like to purchase a small section of land to enable them to keep the tree line. The request has been referred to the Trustees and Session. A lot of research was completed by the Trustees, and a congregational meeting has been planned for January 2026 to present the Ford family's proposal.

Use of Facilities:

Yoga – In 2025 St. Paul's made their facilities available to Janet St. Pierre every Wednesday morning for Chair Yoga Classes as well a mat yoga for members of the community.

Masons – The North Dundas Lodge requested the use of St. Paul's facilities to host their annual dinner.

In October 2025, the Mason's also organized a musical afternoon featuring the Kemptville Men's Choir and the Hummingbirds. Proceeds from the fundraiser were donated to Dundas County Hospice.

In December 2025 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. Proceeds went to the Dundas County Hospice.

Golden Years Society – In June 2025 the Golden Years Society decided to move their meetings to the newly renovated Carefor Health and Community facilities which is better situated for seniors in our community. However, the Golden Years Society wish to rent St. Paul's kitchen for their fundraiser dinners.

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 rent our Hall and kitchen for their community dinners and the proceeds of the rental help support St. Paul's operations.

Budgeted for in March 2025 Annual Meeting.

Completed Projects:

- The toilet in the upstairs bathroom has been replaced.
- The furnaces have been inspected by Neal's Heating and Refrigeration and determined that the Collector Boxes needed to be replaced. This replacement was completed in December 2025. Regular maintenance of the furnaces has been scheduled for every Fall.
- In May 2025 Stacey Ansell's husband, Glenn rebuilt the raised garden that displays the St. Paul's Community Garden sign. Thank you, Glenn! It looks wonderful!

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
- 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 has provided Phyllis with a source where the cabinet can be purchases

Upcoming Projects:

- To enable the Sunday School Teachers to show Christian videos to the class they have requested the purchase of two televisions and two chrome casters.

- Dampness in basement – Ken Feeny is obtaining quotes from three companies to repair the leak on the west side of the church basement. 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 Ken Feeny is in to process of obtaining three quotes from companies and approach the Board of Trustees about funding. Roger Gervais is currently in the process of applying for Grants to help fund the project.
- It is time for church documents to be submitted for microfiche again. The last time the records were microfiche was in 1995.
- The large front doors on the north side of the church need to be weather stripped.
- Dawn Erickson took the initiative to organize a clean up of the basement. The old fridge and stove were removed as well as a lot of old jars, files, etc. The basement is a much friendlier space now and the Sunday School is making plans to turn it into a Kid zone for our teenagers.

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 2026.

Submitted by Heather Pemberton

Ken Feeny, Chair
Pastor Ed Charlton, Secondary Chair
Heather Pemberton, Secretary
Michael St. Amour
Roger Gervais

Allan Fraser
Phyllis MacMaster, Treasurer
Stacey Ansell
Cary Churchill

2025 COMMUNITY GARDEN REPORT

The 2025 growing season of St. Paul's Community Garden was another successful one. Despite difficult conditions with a drought and watering restrictions, we still managed to harvest a total of 1175 lbs of produce and delivered it to Community Food Share for distribution to clients.

Leslie Scharfe continued in the role of garden manager and along with Leslie Levere did much of the harvesting of produce. A small group of volunteers helped with weeding and planting. The Dundas County 4-H Gardening Club also helped with planting seeds in the spring.

In May, Leslie Scharfe and Christina Enright set up a booth at the Garden Party Market to sell vegetable seedlings and native plants, by donation. They raised a total of \$900 for both gardens, some of which was used to purchase a new hose for the pollinator garden.

In the Fall, plans to complete repairs on some of the raised beds were made and we hope to have the work completed early in the Spring of 2026.

2025 COMMUNITY GARDEN FINANCIAL STATEMENT

Income

Balance Forward from 2024	2054.55
Plant Sale	750.00
Total Income	2804.55

Expenses

Irrigation Hose Repair	147.39
Total Expenses	147.39

Income/Expenses	2657.16
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SUNDAY SCHOOL REPORT 2025

St. Paul's Sunday School welcomed a new teacher, Dawn Erickson, who volunteered to replace Patrick Jearond when he retired from the position. We are thankful and blessed for another wonderful year of Sunday school led by our volunteer teachers, Heather Pemberton, Jen Feeny, Erin Tinker and Dawn Erickson. Sarah Bolton also volunteers to assist with the classes. Thank you, Sarah!

To be able to show videos to the children, the Sunday School would like to purchase two chrome casters and televisions (one for in the basement and one for in the Sunday School Hall. We will approach the Board of Manager's regarding this request.

The Sunday school class consists of five regular attending families with an average of 9-18 children ranging from ages 2 –15 years who attend Sunday School every week. New children are also welcome during special services including baptisms, communion or new visitors.

Rev. Ed Charlton 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 2025 year, the teachers relied on Sunday School curriculum resources from purchased programs titled "Wonder Kids", "Best Year Ever" "New Life" "Love in Action", "Animal Kingdom" etc. as well as online resources and occasionally 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.
- The children presented their tribute to their dads on Fathers Day during the regular church service. We enjoyed a rendition of "Can a Little Child Like Me" lead by our young people. The

Bolten family treated us to “Lord Bless Us” with Ruth on the Flute, Asa on the tambourine, Rachel on the Violin and their dad, Bryce on the Guitar.

- 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.
- In November the children presented the congregation with a song called “All God’s Creatures” led by Erin Tinker.
- Field fun day outside with various activity stations for St. Paul’s anniversary.
- Participation in the Remembrance Day ceremony in a wreath parade
- Several families attended the Winchester SU Sports Camp
- On family day Sunday, the Sunday School led a Christmas themed service which included a play called “The Christmas Donkey” with narrator Heather Pemberton, telling the story of Jesus’ birth and the important role of the Christmas Donkey. Ellie Feeny played the farmer, Owen Charlton played the Christmas Donkey, Brody Feeny played Joseph, Payton Charlton played Mary, Regan Charlton played the mean caravan owner and Avalin, Quinn, Samantha and Ryker played the parts of the various animals.

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, Christmas Market Soup and Grilled Cheese 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 Heather Pemberton

WINCHESTER SPORTS SU CAMP REPORT

We had our second Winchester SU Sports Camp.

Winchester SU Sports Camp on June 30th – July 4th. We once again held the camp at the Joel Steele Community Centre in Winchester. Each of the three churches in The Winchester, Chesterville, and Morewood Pastoral Charge helped out in various ways from financial support to using freezers to freeze freezies. The volunteers came from St. Paul's Presbyterian Church (13), Southgate Church (2), Gathering House (1), and not connected to a church (2).

The cost of the camp to bring in the five coaches from Scripture Union would work out to about \$130/camper, with a minimum number of 40 campers or \$5200 minimum to bring in the SU Coaches for the week. We had an early bird rate of \$120 which 20 campers were registered under. A family rate of \$100/camper for families with 3 or more children being registered, three families totaling 9 campers took advantage of this rate. Two campers paid the full rate of \$130. Because of the different sponsorship moneys that were given we were able to cover the cost of the camp for five campers.

The campers came from many different places in the area. We had 5 campers that were from St. Paul's, 3 campers connected to Morewood Presbyterian, 2 from the Gathering House in Chesterville, 3 from Southgate Church, we had campers from Winchester, Berwick, Chesterville, Inkerman, Mountain, Metcalfe, and Embrun. Children with different skills and abilities were able to take part including people with down syndrome, ADHD, and Autism Spectrum Disorder. All tolled we had 39 campers this year.

Throughout the week we played large group games, we were divided into three different groups by age, we learnt more about soccer and baseball, we also had a mystery sport every day: European handball, ultimate frisbee, ball hockey, and another game. In the afternoon we also had a large group time where the Bible theme for the day was introduced and then we went into smaller groups and did a little study. During lunch we learned a little bit more about the different coaches and how Jesus has influenced their lives. After the small group time, we went outside and played a large group game and then finished off the day with pick a box and ACE awards.

On Thursday the gospel message was presented and 6 campers said that they would like to start following Jesus. Bibles were given out to each camper along with a Camper playbook which is like a short Bible study for a few days. Each camper was given a bracelet, and a \$5 gift certificate to Scoop of Joe's ice cream shop in Winchester.

We worked through a few days that were 30 + °C heat, and only a couple of hours of rain for the whole week. It was a good experience for the volunteers, and we received a number of compliments from the parents. The coaches were billeted at the two homes with people from St. Paul's and they host families were very appreciative to be able to get to know them. Each

night people from the St. Paul's helped to provide a meal for the coaches including a trip up to Ottawa on Wednesday night and a dinner together with all the volunteers.

Along with the grant from the Presbytery of Seaway-Glengarry, we also received donations from Morewood Presbyterian Church, Ann Langabeer, The Community Grant from the Township of North Dundas, Freezies from Ken and Jen Feeny, Margaret Carruthers and Harry Castle, North Dundas Masonic Lodge and Masonic Foundation of Ontario, and St. Andrew's Presbyterian Church. Another person also donated two sets of new ball hockey goalie equipment, 24 ball hockey balls, two soccer balls, two hockey nets, five \$20 gift certificates to Tim Hortons for the coaches, and supper for the coaches up in Ottawa one night. With the donation of equipment, we will have this for next year but also use during the year for other events.

2025 SPORTS CAMP FINANCIAL STATEMENT

<u>Income</u>	
Beg Balance	1217.64
Registrations	4190.00
Sponsors	4983.00
HST Rebate Jan to June	65.07
<u>Total Income</u>	10455.71
<u>Expenses</u>	
Advertising North Dundas Times	97.24
HST	12.84
Facility	1021.02
HST	80.73
Sponsor Reg Fees	750.00
Refund Registrations	240.00
Service Charges	29.50
HST	1.69
Scripture Union Camp Fees	5200.00
Scripture Union T-Shirts	210.00
Scripture Union Shipping	65.49
Gift Certificates Cup O Joes	300.00
Promotion Winchester Print	90.68
Coaches Dinner Expenses	79.00
<u>Total Expenses</u>	8178.19
<u>Income/Expenses</u>	<u>2277.52</u>
<u>Sponsors</u>	
Presbytery of Seaway Glengarry	
Margaret Carruthers/Harry Castle	
North Dundas Masonic Lodge	
Masonic Foundation of Ontario	
Township of North Dundas	
Carol Zubatuk	
Morewood Presbyterian Church	
St Andrews PC Bargain Shop	
Ann Langabeer	
Total Sponsorship	4983.00
Sponsor Campers	
6 campers Registration	750.00

LADIES' AID ANNUAL REPORT

The year started with our now traditional after Christmas breakfast at the Country Kitchen. We enjoyed conversation over great food and a few messages about the New Year.

In February the whole congregation was invited to join our group for a Session on Grief. Kathy opened the meeting with a Love Letter from God to celebrate the upcoming Valentine's Day. Ann Barkley from Dundas Hospice was our guest on Grief and Support. She shared the definition of grief. It is from Latin and means heavy. Grief is not an illness. It is thoughts and feelings after a loss. It is a response to losing someone close. As Ann explained it is the cost of love. The main advice Ann had for us was to be present for those grieving. Be in the moment and listen to the person. Often in this case we let our mind wander too what we will say. Just listen. Listen with our hearts and not our heads. Let people say what is on their mind and heart and help them feel safe in sharing. Stop and be quiet. Just be there listening and supporting. Grief is a journey and is like a shipwreck. Speak the person's name, share stories of your memories of your association with the person. Recognize that the person is important.

On February 8, Ladies Aid hosted a Valentine Luncheon of soup, sandwiches and strawberry shortcake. Everyone enjoyed the entertainment provided by the Gallagher Family.

The March meeting was "Put Your Best Food Forward". Carolyn Lillico led devotions on the life journey of our feet. Feet weren't meant to stay still. Feet are put to the test every day. God gives us clarity with each step. God provides so we can walk with him. Be deliberate in where your steps take you. Good keeps us secure and on the right path. Jesus healed those placed at his feet. Keep putting one foot ahead of the other. Every path that leads to heaven is trodden by willing feet. Dawn led a session on chair yoga. Do not think of your feet as ugly but honour them as they are your foundation.

"April Showers Bring May Flowers" was the theme for April. Dawn read Issiah 40 verse 8 which talks about how the grass fades and the flowers wither, but the word of our God endures forever. We see the beauty of our gardens but over time they fade. We need to remember to put our faith and trust in God's word as it goes on forever. Joan Davis was our guest. She shared many bits of advice with on gardening. April is a month of renewal, growth and time to think about planting your garden. Over time you will see growth and the development in the beauty of plants. Spring flowers are the first sign of colour after winter. They are signs of hope, rebirth and renewal. As summer comes and goes, we see how butterflies, bees and birds are drawn to the colour of zinnias, marigolds, snap dragons and black eyed susans. Her parting words were: "Container planters offer a centre piece to your garden. There is the thriller – the highlight; the filler – volume and the spiller – over edge growth. The activity for the meeting was to take a fork and some paint and make a canvas of tulips. Many wonderful creations were shared with a bible verse from Mathew 4 "You are more beautiful than any wildflower".

In May our planned visit to the Manor was postponed and we enjoyed a session on What is a Mother?". Some of the words that describe mothers from a poem Doris read were heart,

hands, wisdom, eyes, arms, talent, giving, voice, smile and an angel. Rev Charlton shared a message about stories. God is there for us always as a great support. He concluded with some thoughts on Mother's Day":

Stories of faith
How they shared so many life lessons with us
Mothers are a place of safety
Mothers share laughter
Made a home that is a place of love

Grandmothers were also key people in many of our lives. They were the person who shared who Jesus was and for many it was the first experience of God's love or Jesus' love in our life. Grandmothers encouraged us and showed us the value of strength in meeting challenges day to day.

In June we welcomed our guests from St Andrew's and Morewood to our meeting on theme "Together we are Canada". The meeting was full of facts about Canada including some trivia about our money. Everyone concluded we have beautiful money. One of the highlights of the meeting was a Cookbook from St Paul's created in 1945 to celebrate the Golden Anniversary of the Church. Did you know that we were the Agnes Glassford Auxiliary, then the Willing Workers and then Ladies Aid.

In September we welcomed Jean Kerr Knowles the daughter of our VIP Ladies Aid member Helen Kerr. She shared her experiences working with deaf children. Her career was influenced by her mom's cousin Elaine who was profoundly deaf. In the beginning deaf children had only one choice and it was residential schools. Vision is everything when teaching the hearing impaired. When she taught in Belleville there were 500 students from kindergarten to graduation. Over time newer techniques were introduced to develop speech and hearing therapy. Local school boards became responsible for their education and Jean worked on the Home Visiting Program for preschool children. This was the best part of her career establishing a communication system to prepare the child for school.

In October we used the WMS Booklet on the topic of "The Magic Soup Pot". What we learned from the story:

1. Share what we have.
2. God takes our little giving's and does many things with it.
3. We need to focus on the many gifts we have and have less worry that focuses on the negatives.
4. We can turn worry into thanksgiving.

All members brought ingredients including the stone for our very own soup pot. We enjoyed a delicious lunch of stone soup, sour dough bread and apple crisp.,

In November we honoured the sacrifices of veterans and those who have died in military service serving Canada and working for peace. We repeated together the words of the poem "In Flanders Fields" and reflected on how the poppy has become a symbol of remembrance. Shawn Doolan was our guest. He is chair of the Poppy Campaign. Shawn shared a different story of remembrance – a soldier who died not in war but because of an accident. Lance Corporal Christopher Fleet enlisted in 1939 in the Canadian Provost Corp and was first stationed to Scotland. On April 23, 1942 he died because of a fall from a fire escape stair that gave way in London. He never served in action. Christopher had an interesting story. He came to Canada as a 15-year-old in 1930. He was a Bernardo boy -- someone who came from England often from disadvantaged backgrounds and they were sent to agricultural areas to work on farms. You asked why this is interesting. Christopher is listed as North Dundas War Dead. He was most likely sent to a farm in this area but there is no record of where he worked. He had no living relatives but had a girlfriend who he left his estate of \$504.31. As they were not married, she had no right to his estate and the money became the property of the government.

On December 1, St Paul's Ladies Aid and their guests gathered for the Christmas Potluck Dinner and Worship Service. The theme this year was "Mary and Strong Women". Mary means beloved or "Star of the Sea". Mary was favoured by God for the important task of giving birth to, loving and nurturing Jesus. The Choir treated us to a entertaining rendition of "Twelve Pains of Christmas". As we moved into the sanctuary Christmas Carols rang out and Kathy led a tribute to the people we lost this year. Jen Feeny presented a wonderful reflection on the "Power of Sisterhood", We are here today to help each other. We must walk together just like Mary and Elizabeth and be there for each other on our journey. Casandra Spruit closed our worship with a piano selection "Rise Up".

Projects

1. A donation in memory of Charles Holmes husband of Lorna Holmes.
2. The Ladies Aid refreshed the flower arrangements in the church. Thank you to Lorna Holmes who donated the funds for this project.
3. The Strawberry Social raised \$645. Thank you to everyone who helped.
4. On April 2 Ladies Aid hosted the Lenten Lunch with chili and a bun and a time of reflection led by Rev Charlton.
5. A donation in memory of Harold Jenks father of Stacey Ansell.
6. Ladies Aid helped to sponsor the registration fee for Sports Camp participants from our church
7. A donation in memory of Doug Simzer brother of Libby Pelkey and Margaret Carruthers.

8. Ladies Aid donated \$2000 to the Board of Managers to help with projects.
9. A donation in memory of Nora Harper sister of Garry Baker
10. Ladies Aid is responsible for the management of the Care Fund that Rev Charlton can use to support members of our congregation or the community he meets in his work who may need some assistance for day-to-day living. Donations are accepted at each meeting to support this important work.
11. Ladies Aid arranged for refreshments at the Music Concert in October to raise money for Dundas Hospice.
12. St Paul's Ladies Aid supported the Christmas Market by hosting a lunch of soup and grill cheese sandwiches along with a bake table. People enjoyed the opportunity to get warm and have a visit.
13. St Paul's delivered 13 Operation Christmas Child Boxes prepared by the Ladies of our congregation. Thank you for your generosity.
14. St Paul's Ladies Aid arranged for a wreath for the Winchester Remembrance Day Service. Thank you to Regan and Payton Charlton for laying the wreath on our behalf.
15. Ladies Aid prepared Christmas Treats for the Sunday School to enjoy at our Family Christmas Service.
16. Dawn, Donna and Phyllis visited our homebound members. Each person received a card and a beautiful Christmas plant.
17. The offering from our Christmas Worship Service was given to the Boys and Girls Club of SDG, Winchester Chapter. We presented them with \$500 that will go to delivering safe and supportive places where youth can experience new opportunities and build positive relationships.

LASAGNA DINNER FINANCIAL STATEMENT**Lasagna Dinner 2025****Income**

Tickets	2995.00
E-transfer tickets	60.00
Donations	430.00
Total Income	3485.00

Expenses

Groceries	519.52
Groceries	40.00
Groceries	27.98
Total Expenses	587.50

Income/Expenses 2897.50**Donations**

Carolyn Lillico - Hamburger
Gregg's Meats - Ground Pork
Lactalis – Cheese
Jen Feeny – Marketing
Doris & Garry Baker
Brandi & Johnny Spruit
Heather & George Hutt
Roger Gervais
Doris Whitson
Iva Stewart
Helen Kerr
Nancy & Larry McDonald
Jan & Tom Clapp
Maureen & Neil Williams

GARAGE SALE – MAY 24, 2025**Income**

Donations	75.00
Sale of Items	154.00
Lunch	123.00
Float Return	175.00
Total Income	527.00

Expenses

Float	175.00
Total Expenses	175.00

Income/Expenses **352.00**

DUNDAS COUNTY HOSPICE MUSIC CONCERT**Income**

Tickets	420.00
Float	75.00
Donations	629.99
Total Income	1124.99

Expenses

Kemptville Choir	300.00
Hummingbirds	150.00
Float	75.00
Refreshments	59.99
Total Expenses	584.99

Income/Expenses **540.00**

Sent to Dundas Hospice 540.00
Balance **0.00**

Donations

Roger Gervais
Kathy Spruit
Hummingbirds
Total Donations **629.99**

LETTER OF FINANCIAL REVIEW



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www.bakertilly.ca

October 8, 2025
Confidential

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

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, 2024.
- 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", written over a horizontal line.

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

BALANCE SHEET – DECEMBER 31, 2025**ASSETS****Cash and Bank Accounts**

Trustees Chequing		34,014.92
St Paul's Chequing		19,496.79
Memorial Fund	3,285.37	
Community Garden	2,657.16	
Sports Camp	2,277.52	

TOTAL Cash and Bank Accounts		\$53,511.71
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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		\$4,952,735.27
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TOTAL Assets		\$5,006,246.98
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LIABILITIES & EQUITY**LIABILITIES**

Account Payable St Andrews PC		1660.22
Account Payable Morewood		700.06
Board of Trustees Loan		681,017.60

TOTAL Liabilities		\$683,377.88
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EQUITY		<u>\$4,322,869.10</u>
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TOTAL LIABILITIES & EQUITY		<u>\$5,006,246.98</u>
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BOARD OF TRUSTEES REPORTTRUSTEES ACCOUNT

Income and Expenses: 2025

INCOME

Investment Interest:

Concentra Bank	2,444.01
General Bank Canada	1,020.28
Coast Capital	986.00
B2B Bank	1,873.66
President's Choice Bank	1,284.50
Royal Bank (cashable)	350.00

Savings Account Interest: 3.15

TOTAL INCOME: **7,961.60**

EXPENSES

Trustees Operational Support	10,000.00
Bank Fee to cover paper statements	27.00

TOTAL EXPENSES - **10,027.00**

<u>Trustees Account</u>	Jan. 1, 2025	36,080.32
	Dec. 31, 2025	34,014.92

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, the amount of \$10,000 was needed from the Trustees to help cover church expenditures.

This year, no investments were cashed in.

INVESTMENTS CASHED IN:

Royal Bank Cashable	\$	10,000.00
TOTAL	\$	<u>10,000.00</u>

INVESTMENTS PURCHASED:

Bridgewater Bank Cashable	\$	10,000.00
TOTAL	\$	10,000.00

AMOUNT NOT RE-INVESTED:

TOTAL	\$	0.00
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DECEMBER 2025 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
Bridgewater Bank @ 2.18% due Oct. 15, 2026		10,000.00
President's Choice Bank @ 3.67% due Oct. 25, 2029		35,000.00

TOTAL	\$	181,725.27
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2025 ST PAUL'S INCOME & EXPENSE STATEMENT

Statement of Income and Expense

January 1, 2025 to December 31, 2025

EXPENSES

Community Garden	130.43
Caretaker	2,375.93
Gifts & Flowers	775.00
HST	2,916.58
Financial Review	1295.00
Honorarium	1,950.00
Insurance	10,620.00
Interest	0.37
Maintenance	5,056.31
Office Supplies	1,999.40
Local Mission	606.80
Choir	357.35
Lasagna Dinner Expense	600.53
Garage Sale	175.00
Organist	6,390.00
Pension Assessment	2,257.20
Presbyterian Sharing	4,445.00
PWSD	220.00
Presbytery Dues	1,186.00
Sports Camp	7,415.87
RB Activity Fee	457.40
PAR Service Charge	142.50
Canada Helps SC	10.96
Sunday School	15.50
Worship Supplies	277.97
Telephone/Internet	899.35
Utilities	7,420.02
Shared Ministry	101,869.48
Pulpit Supply	200.00
Hospice Music Concert	1,124.99

Expenses Operating	163,190.94
Memorial Fund Projects	-
Projects	-
Total Expenses	163,190.94

Income

Envelopes	65,067.08
Donation	700.00
Loose Offering	1,011.25
Morewood	34,347.72
St Andrews	34,345.32
Shared Ministry Rebates	481.58
Ladies Aid	2,000.00
Memorial Fund	335.00
Shared Ministry Income	445.00
Canada Helps	300.00
Lasagna Dinner	3,055.00
Garage Sale	452.00
Community Garden	750.00
HST	2,412.56
Sports Camp	9,173.00
Sports Camp HST	80.83
Hospice Fund Raiser	1,124.99
Hall Rental	2,547.80
Return to Cash	27.00
Revenue Operating	158,656.13
Trustees Operating	10000.00
Trustees Capital	-
Return to Cash	-
Total Revenue	168,656.13
Total Expenses	163,190.94
Income/Expense	5,465.19

Reconciliation

Beg Bank Balance Jan1/25	14,031.60
Plus Income/Expenses	5,465.19
End Balance Dec 31/25	19,496.79
Statement Bank Balance Dec 31/25	20,603.79
Deposits Outstanding	1,260.00
Less Cheques Not Cleared	2,367.00
True Bank Balance Dec 31/25	19,496.79

Deposit Outstanding = \$90 + \$400 + \$800 = \$1260.00

Cheques not cleared = #9575 \$27.00; #9630 \$40.00; #9647 \$400.00; #9653 \$50;

#9669 \$1850.00 = \$2367.00

Owed to Chesterville: \$1660.22 Owed to Morewood: \$700.06

Owed to Community Garden \$2657.16

Memorial Fund \$3285.37

Sports Camp Fund \$2277.52

2025 INCOME & EXPENSE STATEMENT – SHARED MINISTRY

Pastoral Charge of Chesterville, Morewood, Winchester

January 1 to December 31, 2025

Income

Morewood	34347.72
St Andrew's	34345.32
St Paul's	33647.64
HST Credit St Andrews	160.53
HST Credit Morewood	160.53
HST Credit St Paul's	160.53
Total Income	\$103,267.26

Beginning Balance Morewood Jan 1.25	-0.03
Beginning Balance St Andrews Jan 1.25	962.53
Total Revenue	\$104,229.76

Expenses

Stipend	54450.00
Housing Allowance	24000.00
Utilities	6000.00
3-point travel	1722.00
Health and Dental	5680.00
Company CPP	3141.60
Company EI	1508.49
Pulpit Supply	2838.50
Service Charges	136.25
HST	562.34
Financial Review	555.00
Treasurer	1000.00
Office Supplies	275.30
Total Expenses	\$101,869.48

Revenue over Expenses	\$2360.28
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Reconciliation

Ending Balance Morewood Dec 31.25	700.06
Ending Balance St Andrews Dec 31.25	1660.22
Total	\$2360.28

SHARED MINISTRY BUDGET 2026 VS 2025 BUDGET & ACTUALS

Expenses	Budget 2025	Actual 2025	Budget 2026
Stipend	54446.00	54450.00	55588.00
Housing Allowance	24000.00	24000.00	25200.00
Utilities	6000.00	6000.00	6600.00
Mult. Point Travel	1722.00	1722.00	1722.00
Education	961.00		2161.00
Health & Dental	5680.00	5680.00	6748.00
Company CPP	3174.00	3141.60	3258.00
Company EI	1508.00	1508.49	1572.00
Pulpit Supply	2750.00	2838.50	2800.00
Bank Fee	120.00	136.25	120.00
HST	600.00	562.34	600.00
Financial Review	525.00	555.00	555.00
Treasurer	1000.00	1000.00	1000.00
Advertising	300.00		300.00
Office Supplies	250.00	275.30	250.00
Total	103,036.00	101,869.48	108,474.00

2026 Budget Explanation

Stipend	Level 8 \$55588 (2.1% COLA)
Housing Allowance	\$2100 per month X 12 mo = \$25,200 (+5%)
Utilities	\$550 per month x 12 mo - \$6600 (+10%)
Education Allowance	\$1200 for 2026 plus unused amount 25 of 961.23 = \$2161
Extra Sunday Km	42 km per Sunday x \$41 per km = \$1722
Health & Dental	\$6248/yr plus ON Tax 8% = \$499.84 = \$6747.84
Bank Fees	Ave 8 cheques per month x 1.25/cheque x 12 = \$120
Pulpit Supply	10 Sundays x \$205 per Sunday plus travel @ .45/km averages \$280 per Sunday = \$2800. (5 weeks vacation, 2 weeks Study Leave plus 4 communions =11 Sundays used 10 for budget)
CPP	\$271.12 x 12= \$3258.12 maximum CPP for 2026 is \$4230.45
EI	\$118.70 per mo x 12 mo = \$1424.40 Max EI =\$1123.07 for 2026 so 1123.07 x 1.4 = \$1572.30
Treasurer	\$1,000
Financial Review	30% of Baker Tilly Invoice \$1850 x .30= \$555 + HST = \$72.15
Advertising	Chesterville Record and North Dundas Times each 150.00 plus HST \$19.50
Office Supplies	Paper, print, postage etc \$250

2026 Budget	\$108,474	Year	Monthly
St Andrews 1/3		36,158	3013.17
Morewood 1/3		36,158	3013.17
St Paul's 1/3		36,158	3013.17
		108,474	9039.50

December 31, 2025

On Account St Andrews PC	1660.22
On Account Morewood PC	700.06
	2360.28

Note: Joint Session approved raising Housing Allowance by %5 (based on 2.5% from 2024 and 2.1% from 2025

Joint Session approved raising utilities by 10% to recognize addition of telephone/internet to utilities and increases in COL over last 2 yrs

Note: CPP, EI, IT updated to 2026 Payroll Tables

2025 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.

2025 In Memorial Donations to St Paul's Presbyterian Church**In Memory of****By:**

Jill Kean

Kathy and Joe Spruit

Jill Kean

Heather and Dwayne Pemberton

Charles Holmes

St Paul's Ladies Aid

Charles Holmes

Doris and Garry Baker

Charles Holmes

Kathy and Joe Spruit

Charles Holmes

Heather and Dwayne Pemberton

Charles Holmes

Phyllis MacMaster

Harold Jenks

St Paul's Ladies Aid

Harold Jenks

Kathy and Joe Spruit

Doug Simzer

St Paul's Ladies Aid

Doug Simzer

Margaret Carruthers and Harry Castle

Doug Simzer

Carol and Jorris Zubatuk

Doug Simzer

Heather and Dwayne Pemberton

Nora Harper

St Paul's Ladies Aid

Nora Harper

Carol and Jorris Zubatuk

Nora Harper

Heather and Dwayne Pemberton

2025 MEMORIAL FUND FINANCIAL STATEMENT

2025 Memorial Fund Financial Statement Report Balance

As Part of St Paul's Chequing Account

Income

Memorial Donations	\$335.00
Total Income	\$335.00

Expenses

Total Expenses	\$0.00
Income Over Expenses	\$335.00

Beginning Balance on account January 1, 2025	\$2,950.37
Income Over Expenses	\$335.00
Ending Balance December 31, 2025	\$3,285.37

2025 BUDGET VS 2025 ACTUAL & 2026 BUDGET

St Paul's Presbyterian Church

EXPENSES	25 Budget	25 Actual	26 Budget
Canada Helps Service Chg	15.00	10.96	15.00
Caretaker	2000.00	2375.93	2500.00
Choir		357.35	350.00
Community Garden	250.00	103.43	150.00
Financial Review	1250.00	1295.00	1300.00
Flowers Gifts	500.00	775.00	800.00
Lasagna Dinner Expenses	600.00	600.53	600.00
Honorarium	1850.00	1950.00	1950.00
HST	2000.00	2916.58	3000.00
Insurance	10,650.00	10,620.00	10,800.00
Interest		0.37	
Local Mission	600.00	606.80	600.00
Maintenance	1600.00	2471.31	2500.00
Office Supplies	2500.00	1999.40	2000.00
Organist	6240.00	6390.00	6240.00
PAR Service Charge	120.00	142.50	150.00
Sports Camp	2300.00	7415.87	7600.00
Pres Sharing	3400.00	4445.00	3400.00
Presbytery Assessment	1186.00	1186.00	1301.00
Pulpit Supply	200.00	200.00	205.00
PWSD		220.00	
Service Charge	525.00	457.40	500.00
Shared Ministry	103,036.00	101,869.48	108,474.00
St Paul's Pension	2257.00	2257.20	2176.00
Sunday School	300.00	15.50	300.00
Telephone/Internet	900.00	899.35	900.00
Utilities	7000.00	7420.02	7500.00
Snow Removal	1500.00	2585.00	750.00
Garage Sale Expense		175.00	175.00
Hospice Music Concert Expense		1124.99	
Worship Supplies	325.00	277.97	300.00
Total Operating	153,104.00	163,190.94	173,536.00
Memorial Fund Project			
Projects			7000.00
Total Expenses	153,104.00	163,190.94	173,536.00

2026 Presbyterian Sharing Assessed \$5439 Proposed Amount \$3400
 Project: Masonry Work in the Basement Estimate \$7000

REVENUE	25 Budget	25 Actual	26 Budget
Envelopes	62000.00	65067.08	68000.00
Canada Helps Donations	300.00	300.00	300.00
Donations	2500.00	700.00	500.00
Chesterville	34345.00	34345.32	36158.00
Community Garden Plant Sale	400.00	750.00	400.00
HST Rebate	1100.00	2412.56	2400.00
Ladies Aid		2000.00	
Loose Offering	500.00	1011.25	1000.00
Return to Cash		27.00	
Memorial Fund Donations	1000.00	335.00	350.00
Morewood	34345.00	34347.72	36158.00
Lasagna Dinner	3000.00	3055.00	3000.00
Shared Ministry HST Rebate	600.00	481.58	450.00
Shared Ministry Income PS		445.00	500.00
Hall Rental		2547.80	2500.00
Hospice Fund Raiser		1124.99	
Garage Sale		452.00	450.00
Sports Camp	2500.00	9173.00	5000.00
Sports Camp HST Rebate	100.00	80.83	80.00
Revenue from Operations	142690.00	158656.13	157246.00
BofT Operating	10000.00	10000.00	
BofT/Projects			7000.00
Total Revenue	152690.00	168656.13	164246.00
Total Revenue	152690.00	168656.13	164246.00
Total Expenses	153104.00	163190.94	173536.00
Surplus/Shortfall	-414.00	5465.19	-9290.00
Beginning Bank Balance	14032.00	14031.60	19496.79
Ending Bank Balance	13618.00	19496.79	10207.00
Difference	-414.00	5465.19	-9289.79
Owed to Chesterville		1660.20	
Owed to Morewood		700.06	
Memorial Fund		3285.37	
Community Garden		2657.16	
Sports Camp		2277.52	
St Paul's Operating Available		8916.48	

ENVELOPE SECRETARY REPORT & PAR REPORT

In 2025 we had 26 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

Agada	Felicia
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
Holmes	Lorna
Hutt	Heather & George
Jeaurond	Mary Ellen, Eric, Connor, Kaleb, Jordan, Annabelle
Jeaurond	Patrick
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
Nesbitt	Arlene
Pelkey	Elizabeth
Pemberton	Dwayne & Heather
Rombough	James & Judy
Sharp	Louise
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
Suchitera	Eva, Evlyn, Engelina
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

APPENDIX: 2025 LADIES' AID FINANCIAL REPORT

RECEIPTS	
Offerings	\$1,564.60
Donations	\$826.80
Strawberry Social	\$975.00
Lenten Lunch	\$125.00
Bake Sale	\$690.00
Soup Lunch	\$1,117.20
Community Share	\$98.00
TOTAL REVENUE	\$5,183.00
EXPENSES	
Board of Managers	\$2,000.00
In Memory	\$125.00
Stamps	\$84.06
Gifts for Speakers	\$65.00
Planted Arrow-Flowers	\$406.80
Strawberry Social - Paid Gallaghers	\$200.00
Strawberry Social - Expenses	\$179.83
Lunches for Ladies Aid	\$235.00
Sports Camp	\$300.00
Community Share	\$300.00
Winchester Legion	\$65.00
Poppy Fund	\$50.00
Candy for Christmas	\$50.00
Tim's Cards for Christmas	\$60.00
Christmas decorations	\$92.58
Christmas Expenses for Potluck	\$195.00
Boys and Girls Club	\$500.00
TOTAL EXPENSES	\$4,644.80
CASH ON HAND as of December 31st 2024	\$1,133.88
Receipts	\$4,644.80
LESS EXPENSES	\$4,908.27
Less Cash taken for Gallegher's	\$200.00
Late Cashing of Cheque by Boys and Girls Club	\$500.00
CASH ON HAND: as of December 31st 2025	\$2,127.27

Prepared by Carol Zubatuk.

Treasurer Ladies Aid. {Unaudited}