



# Annual Report 2021 - 2022

Applewood  
United Church

## **Vision Statement**

*Daring to be a Transforming Church*

*We will be “spiritually alive”*

*We will continue to keep compassionate care a priority*

*We will have a new enabling system of governance  
and leadership development*

*We will emphasize “making ourselves known” in the community*

*We will serve the local community through “focused outreach”*

## **Mission Statement**

Applewood United Church takes its inspiration from the life of Jesus. As an open, welcoming, compassionate community, we are inclusive and respect diverse understandings of God. We recognize our need for spiritual nourishment.

We are intentional in our inclusiveness. We welcome unconditionally people of all ages, races, genders, gender identities, sexual orientations, abilities, ethnic origins and economic circumstances.

We will build on our strengths and add new ones, seeking to be a more effective church. We will inspire people to “Go out and make a difference in the world!” As a result of these efforts, we will grow as people and as a faith community.

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*In Memoriam*  
*May 1, 2021 – May 1, 2022*

*Ray Bateman*  
*Donald Clarke*  
*Chris Cosgrove*  
*Lois Garvie*  
*Gil Howse*  
*Gary Mantle*  
*Bob Rabjohn*  
*Barbara Reason*  
*George Reed*  
*Robert Rombough*  
*Stan Shakespeare*  
*Ruth Steen*

*I am the resurrection and the life:  
Those who believe in me, even though they die, will live,  
And everyone who lives and believes in me will never die.*  
*John 11:25-26*

## ***Message From the General Chair***

Dear Applewood Friends and Families,

It has been a challenging and inspiring year for all of us this year, but I have been moved by our ability to maintain a vibrant and active Church community in even the hardest of times.

Our committees have worked tirelessly over Zoom to organize meaningful church services, inspiring music and diverse activities for every aspect of Church life. I would like to take this opportunity to thank all the church leaders for doing all that they do to engage with our community and make the church building run as smoothly as it does.

This year has seen major changes in staffing with Reverend Joanne's sabbatical and temporary music leadership changes resulting from Christina's family leave. There have also been significant changes in worship to incorporate increased technology as well as new policies and materials to keep people safe in our Church building. Despite challenges large and small we have continued to do what is important. We have continued to provide meaningful worship experiences to our parishioners. We have supported our community through the actions of our affirming and outreach committees and our church offerings for Applewood and the wider world have remained strong.

As you review this year's Annual Report, I hope that you will recognize all the work of our outstanding volunteers. Please find opportunities to thank them for all their hard work and consider in what ways you too can participate more in the life of the church. The pandemic has shown us that we have the skills and the resilience to try new things. I know that together, Applewood United will meet the challenges of the future

Peace be with you,  
Hugh Miller – General Chair, Applewood Executive Committee

## ***Minister's Message - Rev. Joanne Hedge***



I am about to do a new thing;  
now it springs forth, do you not perceive it?  
I will make a way in the wilderness  
and rivers in the desert.  
*Isaiah 43:19*

The past twelve months of my ministry with Applewood United Church have been full of “new things.” It began with sabbatical time, certainly something very new to me. The opportunity to rest, to be renewed, and to explore photography as both a spiritual practice and a mode of communication was a real gift, and a way for me to find direction and meaning in the continuing pandemic.

We were ably led by Rev. Dale Burkart in my absence, and our “new thing” of regular ZOOM worship kept the community connected and inspired. After my return in September, we continued with the weekly ZOOM format, but with high vaccine rates and lowering covid-19 numbers, we began to discuss the next step on the way through the pandemic wilderness. A hybrid model of worship was imagined; with some folk attending live in our sanctuary, and others choosing to remain on ZOOM. A Tech team was formed, explorations began, and we held our first of these new services at the end of November, 2021 with borrowed equipment. Unfortunately, a new variant of the covid-19 virus soon had us back to our computer screens.

Throughout these shifts, we continued to gather virtually for study groups, committee meetings, educational events and support. Our youth continued to meet on line, and four of them completed a study program with youth from Erindale United which led to confirmation. Church School also continued in a virtual format. We ‘drove through’ our parking area to donate to food drives and clothing drives. We found the strength to care for one another and the community; we found rivers in the desert of continued pandemic restrictions and precautions.

As spring came nearer, so did the installation of the new equipment needed to realize our hybrid worship, funded by the generosity of this community to support another “new thing.” Volunteers were trained, the doors for worship opened (with protocols) and a steady stream of worshipers now gather together on Sunday mornings in a very new way.

God is always ready with something new for us - a way to navigate a world that has changed, a path through challenge, and a touch of living water when we are most thirsty for new life. I look forward to the coming year, to celebrate and explore what “new thing” God may have in store for us as we continue our journey together as Applewood United Church.

With respect and gratitude,  
Rev. Joanne Hedge

## ***Director of Music - Christina Mulligan***



### ***The musical year in review:***

Online Thursday night hybrid choir rehearsals continued on Zoom through the summer months – there is no stopping the Applewood Choir. Most of the choir members would ZOOM in from home, singing along with a quartet who sings together with the piano from The Parlour. This allows the members at home an enriched sound quality.

Zoom worship began which usually featured at least one pre-recorded piece from the choir and then as time went on we also had choir members from the parlour singing live for the worship services – just as we had been doing for choir practice all those months before.

The Applewood Choir now has a collection of 'music videos' out on YouTube - You can see them all on the Applewood United Church channel.

(<https://www.youtube.com/channel/UCzWXwnbPdxKldv7XVes7WFA>)

The Apple Jam went outdoors for a few events in the fall. In September there was even a film crew there – they were part of a production creating a documentary series featuring performers with disabilities, including Rachel a musician/model/activist. It went really well and the episode will be available to view in June 2022. “Breaking Character” premiered on April 27th on AMI-tv. Rachel's performance at Applewood is Rachel's moment on the season finale airing June 29<sup>th</sup>. You can find out more at [www.breakingcharacter.tv](http://www.breakingcharacter.tv), and if you don't blink you may see a familiar face in the 30 second trailer on their website.

The “spooktacular Apple Jam” took place outdoors on Sunday October 31 from 1-3pm and everyone really got into the Halloween theme – some people even dressed up!

The Applewood Choir prepared pre-recorded videos, poems, readings, music and also sang live from the parlour on December 19, 2021, which was our version of "A Virtual Choir Christmas" on ZOOM.

Thank you to Brigham Phillips who has been working with the choir and Applewood Church since the middle of January 2022 while I am on maternity leave.

Christina Mulligan  
Director of Music

## ***Horseshoe Falls Regional Council***

The Region has continued to work virtually throughout the year. The monthly newsletter continues to be an important communication tool and is full of news and learning opportunities. It has kept us up-to-date on current COVID-19 protocols throughout the year, and also on staff updates and changes. The Regional staff are always ready to assist when and where help is needed.

Workshops and webinars have continued to be provided to support and provide education for ministry personnel and lay leaders. A study Justice and Reconciliation provided much food for thought and discussion.

The 2021 Fall meeting was held virtually and was well attended.

The Spring Meeting is taking place on May 26 and 28 and both virtually and with an opportunity to meet in person on May 28th. The theme is 'Be Bold, Be Brave'.

Respectfully submitted,  
Anne Moore

## ***Administration "Taking Care of Business"***

Well...**COVID-19** did it again. Shut down our physical church. Good news...the sun continued to shine all around Applewood. Thankfully our solar panels continue to perform well. In 2021 the panels generated 12,492 kilowatts of electricity providing \$10,019 for Applewood. Since startup the panels have generated a total of 127,147 kilowatts contributing \$101,972 to Applewood's coffers putting the project well into the black.

However, our aging building continues to present many surprises. In July the main pump on the boiler was replaced costing \$1,800. In November the drains from the downspouts needed to be cleared because of blockage. The result was replacement of a section of pipe and the installation of two cleanout pipes to the tune of \$7,000.

In order to comply with COVID air quality standards we purchased two industrial sized portable air scrubbers \$4,400. They certainly are noisy but never-the-less effective.

Once again because of COVID, rental income from the preschool was below budget at \$29,600 as they were unable to run at capacity until November. 2022 revenue should be normal at \$52,000.

Film crew rentals continued to provide additional funds amounting to \$12,000.

Once again I must thank all the members of the Admin team for their continued support. The church would not be the same without their dedicated service.

Respectfully submitted,  
Bryce Atkinson

## ***Board of Trustees***

I am delighted to advise that Joanne Wilson has become a member of the Board of Trustees this past year. Welcome aboard Joanne. Heartfelt thanks to Roy Hicks for his many years of service. Enjoy your retirement Roy.

We are in the throes of opening up the church for more activities, including worship. I am sure this will mean that more projects will be considered for use of trust fund reserves as time goes by. We were pleased to make use of the Helen & Walter Laughton Memorial Fund to support the confirmands program this year.

Interest rates are beginning to climb which augers well for the income side of the Trust Reserves. My continuing thanks to the members of the Board of Trustees, Joanne Hedge, Lynn Williamson, and Joanne Wilson, for their continuing dedication to the life and work of Applewood.

Respectfully submitted,  
Bob Martin



## ***Affirming Committee***

Despite the ongoing pandemic restrictions, this year has been a busy and interesting one for our committee. Our focus was the topic of change which has affected us all in various ways.

We continue to provide monthly information in the AppleLog about special days and events. In addition, we provide links to articles and videos which give everyone an opportunity to learn and educate themselves at their own pace. The book study, *Cracking Open White identity towards Transformation*, which focuses on White Privilege, was completed at our monthly meetings and will be shared in some format with the congregation at a later date. We have also provided several opportunities on Zoom for people to check in with each other and share experiences of what change has meant for them, including our own version of 'W5' – a look at current topics in the news.

The committee has continued its connection to the Regional Affirming Network and the work that they are doing in supporting congregations who are on the journey to becoming Affirming.

On May 1st we celebrated our 8<sup>th</sup> Affirming anniversary. The Outreach Committee joined us in celebrating our first Affirming and Social Justice Sunday. We were delighted to welcome our guest preacher, Rev. Junia Joplin, and her theme of 'Ongoing Transition' was very timely and informative.

The rainbow on our driveway will be repainted at the beginning of June for Pride Month and our Pride flag continues to fly.

Mindful Steps continues to provide articles in the AppleLog to encourage everyone to be aware of how we can support our environment in a positive way. Unfortunately the Region continues to put Cawthra Road cleanups on hold.

Thank you to all the members of the committee: Rick Wilson, Sophie Cook, Christina Mulligan, Peggy Grozelle, and Rev. Joanne Hedge, who are always energetic and enthusiastic as they support the work we do.

Respectfully submitted,  
Anne Moore and Joan Marshall for the Affirming Committee



## ***Ann Graham Memorial Trust Committee***

There is no report at this time.

## ***Compassionate Care***

The Compassionate Care Team is financed by the Visioning Fund and supports volunteer work in various areas to enhance the lives of our own church community and the community at large. The key initiatives of the Compassionate Care Team are: The Prayer Chain Ministry, Education Workshops/Seminars, the Knitting Circle and the Pastoral Care Team.

On October 19<sup>th</sup> the Team hosted a Zoom presentation by Canadian explorer and writer Adam Shoalts. He spoke about his latest adventure in Labrador and his new book *Whisper On The Night Wind*. We also welcomed Virgil Scott, a singer/entertainer on “April the 19<sup>th</sup>. Virgil walked and sang us down memory lane with his presentation “Songs My Sister Played.” This was in the Sanctuary and on Zoom.

Your Compassionate Care Team members are Reg Perkin, Carol Culbert, Jack Doney, Leslie West, Anne Moore, Joan Marshall, Zina Skocylak, Agnes Paterson, Pamela Perri , Donna Cane and Elsken Hartman.

Respectfully,  
Cathy Campbell, Chair

## ***Pastoral Care Team***

*"A cheerful heart is good medicine" Proverbs 17:22*

We have had challenges due to COVID restrictions of life over the past 2 years. We have found ways and means to continue contact with our faith communities, not only Applewood United Church, but also Amica City Centre and The Beechwood congregations - direct and indirect. We continue to remember our Applewood members and friends at Amica and Beechwood congregations by cards, emails, telephone calls, window visits and small remembrances left at front doors.

Recently restrictions became less stringent allowing some visitations. It is good to see our friends - our people again - to share our love, our stories, and our faith! It is good to meet new people and renew friendships in all these places...but we are missing a few of our loving members who we still hold close in our hearts.

Mailing out the monthly editions of The Upper Room, a booklet of daily inspirations, with a short personal message during COVID has reached out to many of our members, AUC, Amica and Beechwood. This effort is funded through Applewood Executive. Much appreciation has been expressed by recipients along with thank you's in also being remembered during COVID. We appreciate the feedback.

Rev Joanne, a constant support, brings a loving message each time we visit in the communities. Together we celebrated communion at Amica and Beechwood at Easter time. Thank you to Rev Joanne for leading our services and for making these services very meaningful to our outreach congregations.

Thank you to Nancy Beatty (office admin) who looks after all our printing needs and more.

Thank you to the wonderful people who come together to enhance our services at Amica and Beechwood with their talents, Jean Huntsman, our piano player, Zina Skocylak, our violin player, Rick Wilson, our reader and Jan Pelletterio, Nancy Dorland and others from Applewood who come to worship with us and renew friendships. Come and join us anytime!

Peace,  
Agnes Paterson

## Knitting Circle



*"Prayer Shawl: May you feel strengthened, valued and cherished."*

After two years of absence we started knitting on April 7, 2022 and hope to continue without further interruptions.

Seventeen blankets and shawls were given to people in our congregation and community.

I sincerely thank the ladies of the Knitting Circle for their contributions while we were not able to meet during the Covid pandemic.

Respectfully submitted,  
Elsken Hartman

## Prayer Chain



*Marcus Braybrooke in his book 'Learning to Pray' says: When you are having a conversation with a friend, you do not talk all the time – your listening, watching, smiling and touching may be as valuable to the communication between you as your words. In the same way, dialogue with the divine involves more than saying prayers. Learning to pray also involves learning to listen and to look for signs that the divine is active in your life. Prayer is a two-way communication.*

The Prayer Chain continues to hold those who are in need of support and care in their hearts and minds whenever they pray. We continue to receive prayer requests regularly for our Applewood UC family, and also for friends, neighbours and people in the larger community. We also like to share prayers of joy, celebration and thanksgiving. As well as prayers for individual people and family groups we include national and worldwide issues. We currently send out our Staying Connected message every two weeks.

Thank you to Rev. Joanne Hedge, Leslie West and the Compassionate Care Team for their support of this vital ministry.

Prayer requests can be made by contacting staff, Anne or Joan, and when you are in the building by dropping them in the box under the Welcome Mat. Requests are held in confidence.

Respectfully submitted  
Anne Moore and Joan Marshall

## ***Christian Development***

There is no committee to provide this report. Each group under Christian Development has provided their own report.

## ***Family Life Team***

It has been another year of “more of the same pandemic” for our Family Life Team, just as for everyone else. As we transitioned through summer to begin a new “school year” we learned that Jenn was moving to a full-time teaching role and would no longer be able to lead our Church School program. We want to express our gratitude to Jenn for all that she gave to our young people over the last several years and are appreciative of her desire to stay involved as a member of the Family Life Team.

Ian continues to do great work with our youth and has added responsibility for the Church School program to his portfolio, as he has capacity to do so. Thank you to Ian for his great work.

And while thanking people we must acknowledge all the volunteers who have joined Ian on both Thursday evenings and Sunday mornings to support him and the children/youth participating.

We managed to pull off March Break camp (virtual), Summer Camp (virtual), Lent and Easter Activities (virtual) thanks to all the wonderful volunteers who gave time and energy. Thanks to everyone involved.

Several members of our Team will be stepping down this year, so we will be looking for volunteers to get involved and support the great work we do at Applewood for our children, youth, and young families in particular.

If you're interested in joining in, please reach out to Lynn Williamson or myself and let us know.

Looking forward to a brand new year at Applewood filled with joy and positive experiences for all.

Peace,  
Lorne Brown

## ***ARK/CORE Sunday School and Youth Group***

We're at the end of another challenging year, with the youth once again spending the entire year meeting via Zoom. Fortunately the group has remained vibrant and cheerful, even in these continually trying times.

Through long weeks and months of practice, the youth have proven adept at enjoying themselves despite the entirely digital form of meeting. Games and activities are always entertaining, and their enthusiasm and creativity continue to make the work joyful.

While not meeting in person is a challenge, one benefit is that youth who are away at university or college can continue attending regardless of distance. Despite the difficult times, keeping a connection to Applewood is something we should be thankful for, in a time when maintaining those connections can be difficult.

I'd like to offer a special thanks to the Family Life Team for offering support, with once again a particular note of gratitude to Lynn Williamson. Last year she coordinated adult volunteers every Thursday evening. Since Jennifer Linghorne's departure in October, she has also found volunteers for every Sunday morning without fail. Those volunteers have always joined enthusiastically, and it's been a pleasure having them.

Ian Blackport  
Youth Group Leader

## ***Moms & Tots Playgroup***

There is currently no Moms & Tots Playgroup.

## ***Lawrence Purdy Learning Centre***

For the year 2021-2022, there is not much new to report. The Centre contains the lending library, archives, and the treasurer's small office space. Due to Covid 19 restrictions within the church, we have not been able to continue our work with the library. We have either too many books or too little shelf space for the collection so when things open up again our plan is to reduce the collection. Purging is not an easy task as we ask ourselves...might someone want to read this...this is very old – should we toss it or keep it...keeping in mind that not many people actually use the library in normal times, we also have to think of the value against time spent. With so much being available online these days, these are difficult decisions to make.

Submitted by Lynda Kudrewatych & Carol Culbert

## ***Duty of Care "We Are All Responsible"***

Duty of Care is the ongoing responsibility of every individual involved with Applewood United Church – be they staff, volunteers, members, Adherents, visiting contractors, etc. It is our duty to remain vigilant, to make sure that every person is treated with respect and fairness and to maintain a safe environment for everyone. We are so appreciative of the efforts of all concerned to follow the Duty of Care protocols even during the pandemic. Applewood is truly a caring family. Thank you!

Glenna Armour



## ***Elders' Committee***

The Elders Committee provide support to all members of Applewood United Church via phone and email contacts. Many people enjoy and appreciate these personal contacts from their Elders.

As yet, we still do not have a Chair for this important Committee. Elders meetings are brief and concise and are held three times per year. Please consider chairing this small but important committee.

Respectfully submitted,  
Lynn Detcher, Secretary

## ***Caring & Bereavement***

The Caring and Bereavement Committee is pleased to host receptions at our church following a funeral or memorial service. Due to provincial health restrictions, there were no receptions in 2020 or 2021. The church is once again available for receptions, following health protocols.

There are no longer C & B teams, so I must rely on the generosity of the Applewood family to assist with all aspects of a reception. These include setup, putting out the catered food, pouring tea and coffee and cleanup afterward. Please consider helping out, if only for one part of a reception. "Many hands make light work" certainly applies here.

In the spring of 2022, receptions have been held for Alan Adams and Donald Clarke.

Many thanks to Linda Emerson for keeping the kitchen in excellent condition and to Marguerite Porter for her beautiful silk flower arrangements.

Respectfully submitted,  
Lynn Detcher, Convenor

## ***Marketing "Making Ourselves Known in the Community"***

The last two years have been very quiet ones for the Marketing Team. We have continued to include articles in the Apple Press. We have maintained our profile in the church directory, "The Shepherd's Guide" and in the magazine, "Savvy Seniors." We continue to upgrade and update our website. Anytime, the Marketing Team would welcome new members or ideas on how to promote Applewood United Church in the community. With some easing of restrictions, we are looking forward to implementing some new initiatives. Many thanks to the dedicated members of this team.

Glenna Armour



## ***Ministry and Personnel Committee***

This has been a year of adaptation and change, and thanks go out to our staff, and their willingness to be flexible and find new ways to support Applewood. Rev. Joanne went on Sabbatical May 9<sup>th</sup>, and during that time away, despite the lack of in-person opportunities, joined a number of virtual workshops, including the second virtual Festival of Homiletics, listening and participating on the theme “Preaching for the Future Church.” Joanne related that “she gained a wider perspective on her identity as an ordained minister, and her identity as a child of God in the world’. She was able to be present with her daughter and son in law, welcoming her first grandchild, as well as a trip to Vancouver Island, to connect with her son.

We welcomed Rev. Dale Burkart May 10<sup>th</sup> as Supply Minister to cover Rev. Joanne’s sabbatical and vacation. Dale had been guest minister a number of times at Applewood, and easily connected with our church family, continuing with zoom services. Dale shared with us, his travels in Israel, Palestine and Jordan, as well as courses by National Geographic on The History and Archaeology of the Bible, in addition to his engaging sermons.

Christina Mulligan, our Music Director, made us aware of expecting a baby in the New Year (2022) and we were able to invite Brigham Phillips to Applewood. Christina and Peter have known Brigham for many years, and when Christina unexpectedly went into labour, Brigham was able to step right in. During the Covid time of 2021, Christina and Peter continued rehearsing the choir in isolation, building a store of excellent anthems. Our thanks to our choir, too, for being willing to learn and record their individual voices to be knit into the anthems.

Nancy Beatty returned from medical leave, and due to Covid, worked from home, in addition to in-person at the church. Always looking for more ways to keep in touch, Nancy kept us connected through the preparation and printing of Weekly Worship Services, AppleLog, website links, telephone contact and zoom worship. Working with the Gathering Team, Nancy provided support of the protocols for cleaning and keeping the many users (including film crews) safe.

Though we are not in the church building, committees and groups have continued to function in various ways. Leslie West has continued in her mandate, connecting with sick and shut-ins, and many telephone calls and cards. Our Youth Leader, Ian Blackport has maintained connection with our youth, and has assumed some of the work done by Jennifer Linghorne, who took a position with Board of Education.

Apologies for anyone I missed, there are so many who have stepped up in so many ways. Thank you all!

Donna Cane  
Chair, M&P

Bob Martin  
Co-ordinator  
Administrator

Bev Peebles  
Co-ordinator  
Music

## **Outreach**



The Outreach Committee continues to be very active in the community and beyond. We organized drive-through drop off food drives last fall and this spring to support the Mississauga Food Bank. Cookies and gifts that are sent to the Elizabeth Fry Society are very much appreciated. Christmas shoe boxes were lovingly created and brought to an organization called Santas for Seniors.

The drive-through drop offs for the Mitten Tree and Underwear drives were very successful and all the items donated were distributed this year to Our Place Peel, Interim Place, The Compass, East Mississauga Community Health Centre, Wesley Urban Ministries and St. Margarets Community Church. We will continue to support the Alzheimer Society and our foster child Marta Gomez-Gomez and her community from Jalapa, Guatemala.

The Outreach Committee meets monthly to plan all these events. We wish to thank the congregation and all the volunteers for your ongoing generosity of all the projects we take on.

Leslie West, Outreach Chair

## **Ready? GET SET...Work!**



Ready? GET SET...Work! members continued to keep in touch via phone, email and weekly bulletins. There was an occasional meeting outside in the garden and in the Ann Graham Hall. Remaining active members are looking forward to meeting again in person when Covid protocols are able to be loosened but some still have reservations and it may take a while before they are comfortable being together.

Advertising remained in hiatus with the exception of weekly announcements in the AppleLog but will be picking up when our protocols are reduced.

The RGSW annual Director's meeting has been rescheduled to the Fall.

Thank you to the Ann Graham Memorial Trust and to the Outreach and Social Action Committee for your continued financial support and to the members of the RGSW Board for your involvement, interest and advice.

Thank you also to the Gathering Team for providing all the supplies and protocols necessary for us to be able to continue to meet in the AG Hall whenever possible.

Lynn Williamson, Facilitator Ready? GET SET...Work!

## **Social**     *"Bringing Us Together"*

Due to COVID we have not had any social gatherings this year thus I have nothing to report. In March for health reasons I had to resign as the chair of this committee. At this time I wish to extend my thanks to the members of the committee for their many years of service to the Applewood family.

This committee needs a chair and if anyone is interested speak with Hugh Miller or Rev. Joanne.

Neil Watkinson, Chairperson

## **Stewardship**

The Stewardship Committee continued to communicate for our fall and spring campaigns via email & telephone over the past year.

There was no official fall campaign but rather it was a reminder that we needed your continued financial contributions to keep our church running as a viable entity. We remain, through your commitments in a stable position.



However, our spring campaign – A Byte For Applewood – had a completely different approach. Due to the pandemic, we accepted that going forward, we needed the ability to offer alternate ways to share worship.

This meant in order to do so efficiently and effectively, we needed to purchase equipment that would perform optimally. Admittedly, we were skeptical. Could this be accomplished? It was a major expense which meant taking a major leap of faith. But by now, you know this was not only accomplished but actually our goal was surpassed. Applewood, we did it!

Thank you to Jack Doney who suggested we reach out to our community businesses expressing our needs and a request for their support. Thank you to the members of the committee in preparing for this undertaking and THANK YOU to Applewood members for your continued generosity and support.

God is good & God is with us.  
The Stewardship Committee

## ***Visioning Implementation Team***

The Visioning Implementation Team meets to discuss and implement projects and programs initiated by other committees, members of the congregation and the community.

Members of the committee are: Reg Perkin, Sylvia Dayal, Erin Doherty, Don Steen and Chair, Jack Doney.

The Visioning Fund continues to provide financial assistance for ministry and personnel to support Rev. Joanne in her ministry to the congregation and the Applewood Mississauga community.

- The Pastoral Care Visitor
- Family Life, Youth Group Leader

The Visioning goals are as follows:

- We will be spiritually alive
- We will continue to keep compassionate care a priority
- We will have a new enabling system of governance and leadership development
- We will emphasize making ourselves known in the community

Jack Doney,  
Visioning Implementation Team



## ***Volunteer Service Awards***

The Ontario Honours and Award Secretariat under the Ministry of Citizenship and Culture Act, recognizes volunteers who commit their time and energies to organizations such as Applewood United Church.

We were delighted to have nominated these individuals last year (2021), in recognition of their many years of dedication to Applewood. Normally, the Secretariat would hold a presentation evening, where they would be recognized and honoured, and receive a certificate and pin, following which we would celebrate with other recipients and their families at a reception hosted by our local MPP and others from the Secretariat. In addition to our long service nominees, we were delighted to nominate two Youth Awards, Erin and Robert Carruthers

Due to Covid, the in-person ceremony was not able to be held, but instead, held a virtual ceremony to recognize the accomplishment and selfless participation of these members was held virtually. Award certificates and lapel pins were mailed to their homes. Hosting this year's presentation was The Honourable Parm Gill, Minister of Citizenship and Multiculturalism, and speakers, Aleena Needham, Ministry of Health and Joel Gauthier, Ministry of Sport, Tourism and Culture. While the ceremony did not have the same pizzaz as prior years, we are looking forward to resuming in-person presentations for those nominated for the year 2022.

Congratulations!



Bob Martin - 40 years

Anne Moore - 40 years

Joan Marshall - 40 years

Sophie Cook - 35 years

Bryce Atkinson - 15 years

Rick Wilson - 5 years

Youth Awards: Erin and Robert Carruthers

Ontario Volunteer Service Awards Committee

Donna Cane Glenna Armour Bill Armour

## ***Worship***

This past year was one of transition, adjustment and progress, and the committee has coped with many important changes. Rev. Joanne was able to rejuvenate herself on sabbatical.

We welcomed Rev. Dale Burkart to our community and he successfully provided spiritual leadership through the summer.

An attempt to return to in-person worship in December ended with newly increasing Covid numbers.

Brigham Phillips joined our community to direct the choir & provide music while Christina Mulligan was on maternity leave, and we greatly appreciate his contribution.

We found the path to hybrid worship. Blessings to all the folks on the Tech Team & the Gathering team who worked to find a way to keep us together & bring us back together in a safe & meaningful way. Special thanks for the generous donations that allowed the purchase of the required technology.

Attendance at both in-person & zoom worship continue to rise, especially with the Easter services and the recent confirmation of four of our youth. Many thanks to all of the volunteers who have made this possible.

Nancy Beatty continues to be a valuable resource helping us prepare & distribute a multitude of information regarding worship opportunities.

We especially recognize Ingeborg Nicholls who is retiring from the Worship Committee after 17+ years of service. Ingeborg's valued wisdom will be missed.

The committee is actively seeking new members to help with all aspects of worship. We will continue to work closely with Rev. Joanne as we offer inspirational worship to our faith community wherever they may be.

Draw the circle wide.

Blessings to all,  
Ian Prentice



## ***Other Reports***

### ***Applewood Book Club “Reading...the perfect passion”...Author unknown***



Members of the book club continue to read and discuss many genres of books, both favourite and new authors, and, of course, books that some enjoyed or related to more than others. After two years of restrictions caused by Covid 19, we have begun to meet again in the church. Current monthly book selections are posted in the weekly AppleLog newsletter. We always have room for more people so let Lynda Kudrewatych know if you are interested in joining us.

Current active members of the book club are – Bryan Bakker, Carol Culbert, Carol Jarman, Cathy Campbell, Charlotte Watson, Kathleen Paiero, Lynda Kudrewatych, Roy Hicks, Sophie Cook and Zina Skocylak.

Submitted by Lynda Kudrewatych

## ***Men’s Coffee Group***

The men’s coffee group met regularly on Wednesday mornings via Zoom. Attendance was normally 6 to 8. Our customary Christmas luncheon was deferred due to Covid. We hope to resume the tradition this coming year.

Roy Hicks

## ***1<sup>st</sup> Applewood Rover Scout Crew Report***

The ongoing Covid 19 Pandemic has been challenging for all groups and scout properties. The 1<sup>st</sup> Applewood Beaver Colony is the only section that is up and running. No other sections are active at this time. A couple of the former Rover Crew boys helped clean up the Rattray Marsh this spring.



The Apple Day fundraiser did not happen and the Popcorn fundraiser was an online ordering event. I do not know what the future of Scouting will look like but we will do our best to carry on the tradition that Lord Robert Baden-Powell started.

Leslie West, Rover Crew Scouter

## ***1st Forest Glen***

1<sup>st</sup> Forest Glen Scout Group is no longer in operation.  
Pat Monahan, Group Commissioner

## Membership

### Applewood United Church Membership Report May 1, 2021 - May 1, 2022

	<u>2020</u>	<u>2021</u>	<u>2022</u>
Total Active Members	233	222	212
Total Adherents	<u>108</u>	<u>110</u>	<u>101</u>
Total Active Members and Adherents	341	331	313
Activity, May 1, 2019 to May 1, 2022			
<u>Number of active members at</u>			
- beginning of period	233	222	212
<u>Members added to active rolls:</u>			
- by Confirmation	0	0	
- by profession of faith	0	0	
- by transfer from other churches	0	0	
- reactivated membership or adjustment	<u>0</u>	<u>0</u>	
	0	0	
<u>Members removed from active rolls:</u>			
- by transfer to other churches	0	0	
- removal by death	9	7	
- by rolls closed or deemed inactive	<u>2</u>	<u>3</u>	
	11	10	
<u>Number active members at end of period</u>	222	212	
<u>Number households under pastoral care</u>	189	191	

#### Synopsis of above:

#### **In Memoriam:**

Funerals/Memorial Services were conducted by Ordained Ministers on behalf of Applewood United Church for:

Al Adams  
 Donald Clarke  
 Ruth Steen\*  
 George Reed\*

January 4, 2021  
 May 7, 2021  
 August 20, 2021  
 February 23, 2022

Funerals/Memorial Services arrangements other than Applewood United Church for:

Barbara Reason*	December 27, 2021
Robert Rombough*	January 11, 2022

\*Member of Applewood United Church

**Baptisms:**

Camilla Anne Paiero	July 17, 2021
---------------------	---------------

**Marriages:**

Stephen Marvin Bullock and Barbara Anne Stewart	July 23, 2021
Adam Edward Nickel and Ashley Robin Sullivan	September 18, 2021
Christopher Anderson and Fatemeh Salmani	October 9, 2021

Glenn Yee  
Councillor, Rolls

As a result of covid-19 restrictions and protocols, the following celebrations of life were held for individuals whose deaths were reported in the 2020-2021 Annual Report:

Al Adams	service April 28, 2022
Ruth Rivers	service November 20, 2021
Jennie Kitagawa	service December 11, 2021

Rev. Joanne Hedge

**APPLEWOOD UNITED CHURCH  
CONSOLIDATED  
FINANCIAL STATEMENTS  
DECEMBER 31, 2021**

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Prepared by:

Lori Coleman  
Treasurer  
May 9, 2022

**APPLEWOOD UNITED CHURCH  
CONSOLIDATED BALANCE SHEET  
As at December 31, 2021**

<b>ASSETS</b>		<b>2021</b>	<b>2020</b>
Current Assets			
Cash in Bank		611,740	612,187
General Account	87,349		66,281
Trustee Funds	499,509		523,437
Ready, Get Set Work	4,642		2,054
Advances	20,239		20,415
 Fixed Assets			
Church Building	928,000		928,000
	1,539,740		1,540,187
 <b>LIABILITIES</b>			
Current (incl GST payable)	(53,211)		(83,520)
Accumulated Surplus	<b>1,592,951</b>		<b>1,623,706</b>
	1,539,740		1,540,187

STATEMENT OF ACCUMULATED SURPLUS  
For the 12 months ended December 31, 2021

Accumulated Surplus at beginning of year		1,623,706	1,633,206
Change in Segregated Operating Funds	251		152
Change in Segregated Trustee Funds	(20,065)		(13,928)
Change in General Account & Transfers	(13,530)		3,826
 Change in Ready Get Set Work	2,589		450
Change in Accumulated Surplus		(30,755)	(9,500)
<b>Accumulated Surplus at End of Year</b>		<b>1,592,951</b>	<b>1,623,706</b>

**APPLEWOOD UNITED CHURCH  
STATEMENT OF CONSOLIDATED INCOME AND EXPENSE  
For the 12 months ended December 31, 2021**

	<b>2021</b>	<b>2020</b>
<b>RECEIPTS</b>		
Donations for which receipts issued	280,883	285,418
Loose offerings	241	764
Church Use Contributions	44,391	15,900
Grants (CEWS, CERA, RCP)		22,286
Sundry Donations, Expense Recoveries	20,958	25,776
Interest Income	5,585	11,380
Solar Panel Income	9,960	10,050
	<b>362,017</b>	<b>371,575</b>
<b>DISBURSEMENTS</b>		
<b>Management, General and Administrative Expenses</b>		
Office Expenses (Church office + temp help)	11,403	21,463
Denominational Assessment	15,757	14,911
	<b>27,160</b>	<b>36,374</b>
<b>Outside Charitable Activities</b>		
Gifts to Community Charities	2,065	4,751
United Church Special Appeals	-	-
United Church Mission and Service	58,481	60,512
	<b>60,546</b>	<b>65,264</b>
<b>Local Charitable Activities</b>		
Staff Salaries and Benefits	201,813	170,222
Employer Costs	3,943	3,733
Cleaning Services	15,722	15,845
General Ministerial & Worship Exp (incl Vision Proj)	11,666	19,170
Hydro, Water, Fuel, Insurance	27,588	26,163
Building and Property Maintenance	22,212	20,058
Additions and major repairs	3,965	22,711
Christian Development & Education Expenses	701	653
Fundraising Expenses		815
	<b>287,611</b>	<b>279,370</b>
<b>TOTAL DISBURSEMENTS</b>	<b>375,317</b>	<b>381,007</b>
<b>SURPLUS (-DEFICIT) FOR THE YEAR</b>	<b>(13,300)</b>	<b>(9,433)</b>

**APPLEWOOD UNITED CHURCH**  
**SCHEDULE 1 STATEMENT OF GENERAL ACCOUNT INCOME AND EXPENSE**  
**For the 12 months ended December 31, 2021**

	2021	2020
<b>RECEIPTS</b>		
Donations for which receipts issued	271,891	268,268
Loose offerings	41	764
Church Use Contributions	41,691	15,700
Grants ( CEWS, CERA, RCP)	-	22,286
Sundry Donations, Expense Recoveries	26,820	28,922
Interest Income	4,179	7,614
 Halton Presbytery Vision Grants	 -	 -
 <b>TOTAL REVENUE</b>	 <b>344,622</b>	 <b>343,554</b>
<b>DISBURSEMENTS</b>		
<b>Management, General and Administrative Expenses</b>		
Office Expenses (Church office + temp help)	11,403	21,463
Denominational Assessment	15,757	14,911
	27,160	36,374
 <b>Outside Charitable Activities</b>		
Gifts to Community Charities	2,000	2,000
United Church Special Appeals	-	-
United Church Mission and Service	58,480	60,512
	60,480	62,512
 <b>Local Charitable Activities</b>		
Staff Salaries and Benefits	172,125	144,453
Employer Costs	4,089	3,533
Cleaning Services	15,722	15,845
General Ministerial & Worship Expenses	9,955	11,452
Hydro, Water, Fuel, Insurance	27,588	26,163
Building and Property Maintenance	22,150	20,058
Additions and major repairs	-	7,130
Christian Development & Education Expenses	647	653
Fundraising Expenses	-	815
	252,276	230,102
 <b>TOTAL DISBURSEMENTS</b>	 <b>339,916</b>	 <b>328,988</b>
 <b>OPERATING SURPLUS (-DEFICIT) FOR THE YEAR</b>	 <b>4,706</b>	 <b>14,566</b>

**APPLEWOOD UNITED CHURCH**  
**SCHEDULE 2 STATEMENT OF FUNDS UNDER TRUSTEE ADMINISTRATION**  
**BALANCES, RECEIPTS, DISBURSEMENTS**  
**For the period ending December 31, 2021**

	2021	2020
<b>*Memorial Fund Reserve</b>		
Cash Designated Funds		
Cash Undesignated Funds	37,619.16	33,740.53
Interest (net of service charges)	359.6	420.87
Contributions (Undesignated)	3,575.86	21,311.21
Expenses (Designated)		
Expenses (Undesignated)	(4,027.66)	(17,853.45)
Balance	37,526.96	37,619.16
<b>*Jean Pattison Memorial Fund</b>		
Cash Balance Forward	5,546.53	5,478.28
Interest (net of service charges)	53.62	68.25
Contributions		
Expenses		
Balance	5,600.15	5,546.53
<b>*Boulton Memorial Flower Fund</b>		
Cash Balance forward	5,303.31	5,238.03
Interest (net of service charges)	51.28	65.28
Contributions		
Expenses		
Balance	5,354.59	5,303.31
<b>Jim and Lois Davidson Maintenance Trust Reserve</b>		
GIC's		
MCAN Mortgage GIC Dec 22 2021 to Dec 22 2022	40,000.00	40,000.00
MCAN Mortgage GIC May 26 2021 to May 26 2022	40,000.00	40,000.00
Bridgewater GIC Sept 02 2021 to Sept 05 2023	30,000.00	30,000.00
Interest	1,283.00	2,666.77
To General Church Account	(1,283.00)	(2,666.77)
Balance	110,000.00	110,000.00
<b>*Manse Trust Reserve</b>		
Cash Held for Manse Trust ** EQB200 \$39,000	25,599.47	25,599.47
Bridgewater Bank GIC jan 28 2021 - jan 28 2022	53,386.00	53,386.00
EQB High Interest savings EQB200 (82,300)	82,342.30	82,359.61
Home Trust High Int Savings HOM101 (8,018.19)	8,021.93	6,389.55
Repayment fr. General Acct 20,000 int free loan		
Interest (net of service charges)	332.19	187.07
To General Church Account		
Balance	169,681.89	167,921.70
<b>*Purdy Learning Centre Reserve</b>		
Cash Balance Forward	12,234.43	12,083.62
Interest (net of service charges)	118.31	150.81
Contributions		
Expenses		
Balance	12,352.74	12,234.43

	Dec. 21	Dec. 20
<b>*Roy E. Pallett Memorial Music Fund</b>		
Cash Balance Forward	36,874.68	31,743.07
Interest (net of service charges)	399.20	395.94
Contributions	5,150.00	5,500.00
Expenses	(764.13)	(764.33)
Balance	41,659.75	36,874.68
<b>*Helen &amp; Walter Laughton Memorial Fund</b>		
Cash Balance Forward	3,780.42	3,733.83
Interest (net of service charges)	36.53	46.59
Contributions		
Expenses		
Balance	3,816.95	3,780.42
<b>*Leadership Training Fund</b>		
Cash Balance Forward	3,351.47	3,310.12
Interest (net of service charges)	32.47	41.35
Contributions		
Expenses		
Balance	3,383.94	3,351.47
<b>*Madeline Goltz Hearing Impaired Reserve</b>		
Cash Balance Forward	411.42	406.15
Interest (net of service charges)	4.05	5.27
Contributions		
Expenses		
Balance	415.47	411.42
<b>*Visioning Reserve Fund</b>		
Cash Balance Forward ADSB DYN5002	(12,610.73)	(11,731.34)
Solar Panel Income (50%)	48,238.91	43,259.14
Total Cash	35,628.18	31,527.80
Bridgewater GIC 1.35% Sept 02, 2021 to Sept 02, 202	13,000.00	13,000.00
RFA Bank GIC 1.17% matures June 10, 2022	18,000.00	18,000.00
Home Trust GIC .8% Dec 23, 2020 to Dec 23, 2021		28,133.00
Total of Investments & Cash	66,628.18	90,660.80
Interest	572.36	3,120.16
Interest to General Account	(572.36)	(3,120.16)
Principal to Visioning Projects	(32,003.17)	(29,012.39)
Balance	34,625.01	61,648.41
<b>Caring &amp; Bereavement Reserve</b>		
Cash Balance Forward	3,067.48	2,779.05
Contributions	-	400.00
Interest (net of service charges)	29.64	34.70
Expenses		(146.27)
Balance	3,097.12	3,067.48

	Dec. 21	Dec. 20
<b>Ann Graham Memorial Trust</b>		
Cash held for Trust Initial 924,546.30	(17,290.55)	(15,790.55)
ADBS Corp tiered inv Savings DYN5006 (17,415.20)	17,421.08	17,422.14
BNS Corp tiered inv Savings DYN6006	-	-
BNS High int Savings a/c 0129712	-	-
concentra Bank GIC 1.06% Oct 25, 2021 - Oct 25 2022	68,000.00	68,000.00
Scotiabank GIC 1.35% July 21/18 1B8LYK	-	-
Scotiabank GIC 1.3% July 21/18 1B8LZ2	-	-
Scotiabank GIC 1.3% July 21/18 1B8LZR	-	-
Scotiabank GIC 1.3% July 21/18 1B8M0F	-	-
Scotiabank GIC 1.1% July 24/18	-	-
Scotiabank GIC 1.1% July 24/18	-	-
Community Trust GIC 2.1% July 24 2018	-	-
Equity Financial GIC 1.66% July 24/18	-	-
Manulife Bank inv Savings account MIP	-	-
Interest	600.88	1,644.30
To General Church Account	(600.90)	(1,824.80)
Prindipal to Projects	-	(1,500.00)
Balance	68,130.51	67,951.09
<b>Summary of Trusts</b>		
Funds held in Escrow (planned giving)	3,863.33	7,726.66
Reserves Held In Trusts	495,645.08	515,710.10
*Bank Service Charges Not Allocated to Trusts		
*Interest Not Allocated to Trusts	0.54	
<b>Balance of Reserves Held in Trusts</b>	<b>499,508.95</b>	<b>523,436.76</b>

**Note:**

First Ontario C.U GIC 1.46% Dec 23, 2021 to Dec 23,	49,036.00	51,900.00
RFA Bank GIC 1.15% Jun21,2021 - Jun 21, 2022	72,727.00	72,727.00
BNS corp Tiered inv \$1991.37 (DYN6006)	-	-
Non-Bank Trust Reserves	384,149.00	415,146.00
Bank Balance - Trustee Chequing A/C # 34215	5,582.73	876.10
Bank Balance - Trustee Savings (closed Dec 2015)	-	-
Bank Balance - Hollis Wealth Hi int savings	109,777.22	107,414.66
Bank Balance - BNS a/c 129712 .9% hi int	-	-
Balance	499,508.95	523,436.76

**APPLEWOOD UNITED CHURCH  
SCHEDULE 3 SEGREGATED FUNDS  
AS AT DECEMBER 31, 2021**

	General Account Funds				Balance
	Bal Jan 1	Receipts	Disbursements	Net	
Capital	18,277.82		-		18,277.82
Card Party	4,129.35		-		4,129.35
Choir Music fest	-		-		-
Elders	3,807.22			-	3,807.22
Emergency Fund	-			-	-
Fall Fair	-			-	-
Flower Fund	19.72			-	19.72
Foster Child	749.00	500.00	504.00	(4.00)	745.00
Friendship and Visiting	225.00			-	225.00
Ladies Friendship Circle	-			-	-
March/Summer Camp	4,388.81	59.05	54.09	4.96	4,393.77
Maintenance Trust Int.	-			-	-
Outreach	727.87	250.00		250.00	977.87
Outreach RGSW	-			-	-
Refugee Sponsorship	-			-	-
Social committee	275.78			-	275.78
Sunday School Bunny	-			-	-
Sunday School Projects	317.30			-	317.30
SS Toys	111.69			-	111.69
Stained Glass Window	-			-	-
Circle of Care	235.00			-	235.00
Tai Chi	-			-	-
Toddlers	216.00			-	216.00
Worship Committee Musical	-			-	-
Worship Committee Recital	-			-	-
Yoga	(66.00)			-	(66.00)
Youth Group	1,114.71			-	1,114.71
<b>Total</b>	<b>34,529.27</b>	<b>809.05</b>	<b>558.09</b>	<b>250.96</b>	<b>34,780.23</b>

**APPLEWOOD UNITED CHURCH**  
**SCHEDULE 4 COMMUNITY CHARITY ACTIVITIES**  
**For the 12 months ended December 31, 2021**

2021

Plan Canada (Foster child)	504
Affirm United	175
Heritage Mississauga	250
Total	<b>929</b>

**APPLEWOOD UNITED CHURCH  
SCHEDULE 5 OUTREACH COMMITTEE READY? GET SET...WORK! MISSION  
SUMMARY OF RECEIPTS AND DISBURSEMENTS  
For the 12 months ended December 31, 2021**

	2021	2020
<b>RECEIPTS</b>		
Donations for which receipts issued		
Non Received Donations		
Received from AUC General Funds	2,000	2,000
Received from Visioning Fund	1,500	2,000
Meeting Collections & Bank Interest	12	73
Total	3,512	4,073
<b>DISBURSEMENTS</b>		
Consultants Fee	900	3,600
Bank Service Charges	24	23
Miscellaneous Expenses		
AUC Segregated Fund		
Total	924	3,623
SURPLUS (DEFICIT) FOR THE YEAR	2,588	450
BALANCE at beginning of year	2,054	1,604
Balance at end of year	4,642	2,054

**APPLEWOOD UNITED CHURCH  
SCHEDULE 6 PROJECTS FUNDED FROM VISION FUNDS  
FOR THE PERIOD ENDING DECEMBER 31, 2021**

Project	2007-2014	2015	2016	2017	2018	2019	2020	2021	Total
AUC Website amd A.V.	10,854	1,366	1,637	1,696	1,780	1,859	125	-	19,316
Sound System Optimization	22,013	2,040							24,053
Welcome Luncheon	360								360
Birthday/Baptism recognition	51								51
Children's Programs	23,157								23,157
Early Childhood Educator	10,936			175					11,111
Family Life Team	25,000	15,000	4,375		2,110	4,960	13,623	15,701	80,769
Greening Applewood	75,084								75,084
M&S Photo Essays	852								852
Compassionate Care	10,148	500	271	250	1,494	763	250	500	14,176
Comp Care - Prayer Shawl	2,590	93	268	117	250	75		170	3,563
Comp Care - Prayer Chain	881	65	186						1,132
Comp Care - Friendship & visit	-	158	113	113	98	95	167		744
Raising Profile in Community	34,160	1,639	688	1,427	4,170	624	52		42,760
Pastoral Visitor	-			1,019	10,181	11,205	12,494	14,133	49,032
Exploring Spirit	-					200	300		500
RGSW	-					-	2,000	1,500	3,500
Cafe on the Bridge	1,251								1,251
Soul Food	555								555
Duty of Care	-	380	118		330	264			1,092
Observer for New Members	73								73
Anniversary Dinner	807								807
TADA	1,271	102							1,373
Yoga	1,686								1,686
	<b>221,728</b>	<b>21,343</b>	<b>7,656</b>	<b>4,797</b>	<b>20,412</b>	<b>20,045</b>	<b>29,012</b>	<b>32,003</b>	<b>324,993</b>

**APPLEWOOD UNITED CHURCH  
NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2021**

ACCOUNTS

NOTES TO SPECIFIC ENTRIES

1. The cash assets of the pastoral charge are held in three bank accounts – the account for general funds through which most of the transactions occur, the account for the Trustees where most of the financial assets under the authority of the Trustees Committee are held and the Ready? Get Set...Work! Mission. The Caring and Bereavement account moved to the Trustees as a reserve in 2019.

In addition, when specifically designated funds pass through the General Funds account for accounting purposes but are not to be disbursed immediately (although usually committed to a specific purpose), they are designated as "segregated funds" so as not to confuse the monies with normal operating income and have it reflect incorrectly in current operating results. The process also serves to eliminate the need for individual groups to maintain bank accounts of their own when small amounts and/or temporary situations are involved (maintaining separate bank accounts in any event requires special approval of the Executive Committee). The various segregated funds include those associated with the operation of the congregation (see Schedule 3) and those held in trust on behalf of the Trustees (see Schedule 2)

The accumulated surplus includes all funds and accounts and is comprised as follows:

	2021	2020
General Account	123,020	129,686
Segregated Funds - Operation	34,780	34,529
Segregated Funds - Trustees	499,509	529,437
Ready? Get set...Work!	4,642	2,054
	664,951	695,706
Building	928,000	928,000
<b>ACCUMULATED SURPLUS</b>	<b>1,592,951</b>	<b>1,623,706</b>

2. The Ready? Get Set...Work! Mission maintain separate bank accounts (Schedule 5). The amounts shown are what are in these accounts. Applewood supports RGSW each year with a grant of 2,000. Additional grants to support continuing education has been made by the Ann Graham Memorial Fund and Visioning.

3. Valuations were placed on the Church Building property in 1978 when a revised format for Revenue Canada reporting was instituted. Since that time all capital outlays for building improvements and/or equipment and new furnishings have been charged directly to operating expenses during the year in which such expenditures were made. For accounting purposes the statement valuations on fixed assets therefore remain constant and do not pretend to reflect current market values. The property was assessed in 2019 by Vericost Property Appraisal Services to ensure adequate insurance coverage.
  
4. A grant received in 2007 from Hamilton Conference for Vision projects was placed in funds administered by the Trustees (Schedule 2). Interest earned on investments was transferred to the general account for operating expenses in the amount of \$572.36. Revenue from the solar panels is shared between operating and repayment to Vision for the initial installation expenditure funded in 2011. To date the revenue earned totals \$102,921.56. The Vision committee decision to share is made each year during budget planning. In addition \$32,003 was transferred from the principal to fund vision projects as follows: –

Comp Care – Guest Speaker	500
Family Life Team (ARK & Youth leaders)	15,701
Ready Get Set...Work	1,500
Pastoral Visitor	14,133

5. Supporting the wider United Church of Canada efforts through Mission and Service (M&S) continues to be well supported by Applewood United contributors. In 2021 \$58,480 was contributed to M&S which is \$2,032 less than 2020. Certain funds, donated for community charity, were included in receipts issued for charitable donations or were raised through special projects and were forwarded to the parties designated as follows:

Plan Canada (Foster child)	504
Affirm United	175
Heritage Mississauga	250
Total	929

6. In June of 2015 a bequest in the amount of \$924,546.30 was made on behalf of the estate of Ann Graham and is placed under the care of the Trustees to invest and disburse based on Ann’s wishes. (Schedule 2) As with all Trust funds, the interest earned on the principal is transferred to the operating account on an annual basis with the exception of funds pledged to the Refugee program. A committee to oversee the Ann Graham Memorial Fund (AGMF) was created. The bulk of monies have been used to renovate the kitchen and hall which was completed in 2019. The hall was renamed in honour of Ann with her family present. No disbursements were made in 2021.

7. In 2018, the Trustees made a loan of \$20,000 from the Memorials reserve to the Operating account of Applewood in order to meet financial commitments with the understanding that the monies would be repaid.
8. Applewood United raises funds through renting space at our church on a short term basis along with leasing space to Appleseed Academy of Early Learning. This resulted in revenue in the amount of \$41,690. Due to the Covid-19 closure of the building for most activity there were three film crew rentals and Appleseed Academy was placed on a reduced rental agreement with graduated amounts based on capacity usage. At year end Appleseed had been granted additional space and the rent was increased to reflect usage.



Applewood United Church  
2067 Stanfield Road  
Mississauga, ON  
L4Y 1R4

Phone: 905-277-4162  
Fax: 905-277-3041  
email: [office@applewoodunited.ca](mailto:office@applewoodunited.ca)  
website: [www.applewoodunited.ca](http://www.applewoodunited.ca)