

A photograph of an apple tree branch with several ripe red apples and green leaves, set against a clear blue sky. The text is overlaid on the image.

Annual Report 2024 - 2025

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, 2024 – May 1, 2025

*Patricia Bennet
Glenn Bragonier
Donna Cooper
Margaret Goddard
Sheila Green
Lorna Hedger
Beth Martin
Don Norton
Alice Rausch
Marion Rogers
Betty Shakespeare
Gord Shantz
Ken Van Velzer
Neil Watkinson
Charlotte Watson*

*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,

We have seen many successful events run this year, such as our Food and Clothing Drives, our Pancake Supper and various guest speakers and seminar events. We are truly blest to have so many people working to improve the lives of our church and wider community. Within this report you will find more details about all the wonderful events and the committees that occurred over the last year here at Applewood United. None of these would have been possible without our small core of dedicated volunteers. I hope that if you are not already doing so I encourage you to look for ways to contribute or possibly lead events like these!

This year has been a tumultuous year for the Applewood Executive. With the changing situations with Rev. Joanne's health there have been many pressures in terms of meeting the needs of the congregation. The executive meets regularly to discuss what is happening in the church and has been proactive in completing Applewood's Living Faith Story as well as dealing with arising events. Looking forward, there is still work to be done to complete necessary and aspirational changes that will allow Applewood United Church to move confidently into the future.

I hope that you take a moment to thank the members of the Executive for their steadfast service to the congregation. Several of our members wear multiple hats. We continue to need someone to take over the role of the chair of the Admin Committee and are looking for someone to become a church trustee. You can speak to any member of the committee if you feel you have the skills necessary to take up these roles.

The Executive Committee this year was:

Hugh Miller	Chair and Secretary
Ian Prentice	Worship committee Representative
Anne Moore	Affirm committee and Regional Representative
Linda Alcock	Ministry and Personnel Representative
Joan Marshall	Outreach Committee Representative
Bob Martin	Stewardship and Trustee's Representative
Lori Coleman	Treasurer
Jack Doney	Visioning and Compassionate Care Representative

Peace be with you,
Hugh Miller, General Chair

Minister's Message - Rev. Joanne Hedge



Colossians 3:12-14

As God's chosen ones, holy and beloved, clothe yourselves with compassion, kindness, humility, meekness, and patience. Bear with one another and, if anyone has a complaint against another, forgive each other; just as the Lord has forgiven you, so you also must forgive. Above all, clothe yourselves with love, which binds everything together in perfect harmony.

2024 was a year full of celebrations, challenges, new ideas and continuing ministry for the Applewood community. I was not with you for much of that year as I was receiving cancer treatment and recovering from that treatment. A hearty thanks to all who went the extra mile during my absence, and to the entire community that supported me with care and prayer.

My gradual return began in September, and we gathered often for worship and to celebrate the lives of community members lost during my leave. In October my hours and engagement with the church increased until the end of that month when I once again took on full-time ministry with Applewood. It was a joy to once again lead worship, create meaningful services especially through Advent and Christmas, visit with folk at Beechwood Place and Parkland on the Glen, and offer a Christmas Tea for our church family and guests. I am grateful for the work of the Worship Committee including our choir and other musicians, Affirming Committee, Outreach Committee and staff with whom I work closely, and for the support of the Admin Committee, Executive Committee, Ministry and Personnel Committee and others who help to lead and sustain our community and help me to minister here. Going forward, we need to continue to harness the energy of our volunteers while we also recognize that folk may choose, and have chosen, to retire from active volunteer work. A realistic but faithful review of all our resources – dollars, people, building, staff – may help us to make hopeful decisions in the months to come.

Paul wrote to the early church, which faced some of the same challenges that we do today: "May the God of hope fill you with such peace and joy in your faith, that you may be filled with hope by the power of the Holy Spirit." *Romans 15:13, The Inclusive Bible*

May we all be filled with that Spirit and with that hope as we continue in ministry together.

With respect and gratitude,
Rev. Joanne Hedge

Director of Music - Christina Mulligan



Our musical year in review:

The 20th Apple Jam took place on September 15, 2024, followed by two more live Apple Jam events on October 27 and March 30, 2025. We have had all kinds of interesting performers entertain - there is always something new and exciting. The Apple Jam has become a place where the community comes together and listens to what is on the heart of those getting up to share their talents. There is a place for everyone. All are welcome.

On December 22, the Applewood Choir and Friends presented a piece called "Hope - A Gospel Christmas Celebration" which was appreciated by those in attendance – we even received compliments from people that attended on ZOOM. The service did get everyone's spirits lifted up for Christmas!

Our services were enhanced throughout the year with our 'band' including bass and drums, and also many guest musicians, soloists and duos or groups that offered their special music. We created a beautiful service to honour Black History month in February 2025 with our special guest and vocalist: Quisha Wint. Her message in words and song were very powerful.

Congratulations to the Applewood Choir members who participated in the Peel Music Festival on Sunday April 13, 2025 and came in 2nd place – Great work! It was a fun experience too. The choir also prepared several pieces for the Good Friday service and offered "The Beautiful Christ – An Easter Celebration of Grace" which inspired and moved the congregation. Thank you to the Applewood Choir for your commitment to sing and bring so much joy and meaning to the community and worship at Applewood.

Christina Mulligan, Director of Music



Horseshoe Falls Regional Council

The Region has continued to work both virtually and in person throughout the year. The bi-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 staff updates and changes. The Regional staff are always ready to assist when and where help is needed.

Workshops and webinars have continued to provide support and education for ministry personnel and lay leaders.

The Fall Meeting was held virtually and was well attended. During that meeting there were some proposals to be considered for General Council 45 which will be a hybrid meeting taking place in Calgary from August 7-11, 2025. Due to the need for further discussion, these proposals, along with some additions, were discussed and voted on at a virtual meeting in February 2025.

Rev. Lynn Allin, Minister for Congregational Support, is retiring and the position has been posted. Rev. Kevin Steeper, who was the Pastoral Support Minister, has accepted a call with the Eramosa pastoral charge.

The Spring hybrid meeting will take place on June 14th in Hamilton.

The work of the Region is always interesting and it is a wonderful opportunity to be connected to the wider church and realize that we are not alone on our journey.

Respectfully submitted,
Anne Moore



H F R C
HORSESHOE FALLS
REGIONAL COUNCIL

Administration "Taking Care of Business"

Rentals - Applewood's total rental revenue from all sources for 2024 was \$93,401. Ongoing rentals have flourished with Appleseed Academy accounting for \$63,183, Voices Rock, Journey to Freedom & Over the Influence. Single rentals by film production companies, community organizations & private individuals continue to bolster the regular monthly income. Our primary tenant, Appleseed Academy, expanded into the Friendship Room in February 2025 providing a significant boost to income. Outlook for the coming year is very positive.

Property - Regular property activities in 2024 included replacing batteries, light bulbs, repairing toilets and faucets. Also, chemical flushing of the heating system and the install of automatic air breathers in the attic improved the heating overall. In addition, a 2nd sump pump was installed in the boiler room after the cleanup of the July flooding. Due to some storm water inside by the AGH windows, their exterior was caulked. In addition, the repairs to the roof were completed. Quarterly inspections of the elevator continued. Also, the annual inspection of the fire alarm system, including sensors and extinguishers.

Solar Panels - In 2024 the solar panels produced 12 megawatts of electricity with revenue of \$8,866 which brings the total revenue since installation in 2011 to over \$130,000.

Kitchen – The kitchen facilities and supplies are used by most of the congregation and Linda does a wonderful job keeping all in good order. The dishwasher and Bunn coffee system continue to be maintained on a regular basis.

Archives – Not much activity in the last year. Going forward files will be organized to be sent to the United Church Archives in Toronto, likely the years 2001-2015.

Members of the Admin team are to be commended for their commitment and dedication to maintaining the physical building we call "our church". Additionally, thanks should go to those who see something that needs to be done...and just do it...without fanfare and recognition. The Applewood congregation thank you all.

Respectfully submitted by,

Lynda Kudrewatych and the Administration Team – Ann Sager, Bob Emerson, Bob Martin, Gus Peebles, Ian Prentice, Linda Emerson, Lori Coleman



Board of Trustees



The Board of Trustees, Lynn Williamson, Joanne Wilson, Rev. Joanne Hedge, and Bob Martin, continue to care for the fiduciary needs of Applewood United Church.

The Insurance policy, under the UCC Protect banner, has been renewed for this year until its renewal date of December 1, 2025. Adjustments were made to take into consideration inflationary factors, with an approximately 5% increase in premiums from last year. The increase in premium was much less than in prior years, as the United Church is self-insuring for smaller losses.

The Visioning Reserve continues to be depleted and will run out of money by the end of this year. However, over the years, the reserve has provided funding for part-time staff, and several other small programs the church runs.

Going forward, in its place, the Manse Reserve Fund will take over where the Visioning Reserve leaves off, providing a seamless transfer of funding for ongoing programs and projects. Interest rates are on the decline for our invested GIC's, but over the past three years or so, we have had a good return. Interest rates are not controlled by us, but we are ever vigilant in earning the best rate possible on GIC renewals, keeping in mind the CDIC maximum of \$100,000 per investment.

In the past few years, the Board of Trustees has set up a reserve for the Capital Fund. Members of the congregation are contributing to it on a regular basis. The fund now sits at \$42,662.98. This money will be used as the need arises for capital improvements to the building. Although some have misnamed this fund "the roof fund", the money can be allocated for any capital improvements deemed necessary by the Executive Committee.

Our Treasurer, Lori Coleman, had some excess funds in our Operating Bank Account which was not earning interest. She transferred the money to the Board of Trustees who are investing the money until needed. The Segregated Funds (from Operating Account) has a balance of \$54,455.97. At any time, Lori can request that the Trustees transfer any or all these funds to the Operating Account, according to need for such funds.

As of the end of December, The Board of Trustees oversaw over \$617,000. of fund assets. There are a number of funds that have specific terms of reference, but there are others that do not. If any group has a project for which they need funding, they need only send an email, or letter, to the Board of Trustees for consideration. It is in the best interests of the church to use the funds, rather than have them sit dormant.

Bob Martin, Senior Trustee, has advised the Executive Committee that he will be retiring December 31, 2026. It would be in the best interest of Applewood United Church to provide a replacement, preferably sooner than later, so that the person replacing Bob will have a chance to "shadow" him for at least a year prior to retirement.

Respectfully submitted,
Bob Martin, Senior Trustee

Affirming Committee



The Affirming Committee has been busy throughout the year. Here are some of the highlights.

In June we were invited to be part of Sheridan College's Pride Event. Our table attracted many students and we were able to talk about the work we do and the safe space we offer for events. We also attended the raising of the Pride Flag at City Hall and at Peel Police Headquarters.

In July we were present at the Rainbow Sauga Alliance BBQ at the Unitarian Church. This was a great event with entertainment, presentations and information sharing.

In September some members of the committee joined a march in support of Grassy Narrows as they continue to bring attention to the mercury poisoning which has affected their community for so long.

In October we were invited to attend the Rainbow Sauga Alliance Mix and Mingle evening. It was a wonderful opportunity to meet and network with that group and also other allies. The relationship continues to develop.

November saw us hosting the first of two workshops focusing on our theme of Allyship in Action. This topic was on the issues which currently face the 2SLGBTQ+ community and how we, as allies (accomplices) can provide support.

Several committee members were invited by East Mississauga Community Health Centre to attend an Indigenous Network evening where awards were presented to community organizations for their support throughout the year.

We again hosted a group from East Mississauga Community Health Centre for their Christmas dinner at Applewood. The committee provided dinner and hosted the group who were very appreciative of the safe space to celebrate.

In February some committee members attended a Peel Police Presentation on Countering Hate which was very informative in identifying what hate crimes are, how under-reported they are, as well as how they are followed up.

In March we hosted PIE Sunday when we sold pieces of pie to raise money which was donated to Glad Day Bookshop in Toronto. The second of our workshops was held at the end of the month, this time focusing particularly on seniors. We collected 28 signatures on Kairos Canada's Turn Debt Into Hope campaign petition.

On May 4th Applewood celebrated our 11th anniversary of becoming Affirming. Tom Lebour and Ron Cameron-Lewis from Rainbow Sauga Alliance were our guest speakers. We continue to hear that the work we do is very much appreciated in the wider community.

During the year we highlight news articles in the AppleLog to help us stay informed about what is happening in our community, across Canada, and around the world. We also highlight the special days of remembrance and celebration each month. We have shared information with our

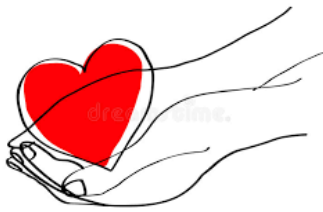
congregation about various workshops and/or issues, including the ongoing wars on both Gaza and Ukraine.

Thank you to the committee for all the hard work they have done this year. The members are: Sophie Cook, Christina Miller, Peggy Grozelle and Brian McIntosh.

Respectfully submitted,

Anne Moore and Joan Marshall
Co-chairs

Compassionate Care



The Compassionate Care Team has been 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 Team are: The Prayer Chain Ministry, Education Seminars, the Knitting Circle and Pastoral Care.

On November 5th, Dave Cook, a local historian (Sophie's husband) presented Tales of Mississauga. On April 29th Joanne Wilson and Scott Perkin shared pictures and stories from their amazing 310 km journey through northern England, from the Irish Sea to the North Sea.

Thank you to the members of the Team: Reg Perkin, Jack Doney, Leslie West, Anne Moore, Joan Marshall and Jan Pelletterio. Thank you to Elsken Hartman who has retired from the Team. I am retiring as Chair and would like to thank everyone for their support over the years.

Respectively submitted,
Cathy Campbell, Past Chair

Pastoral Care Team

I'm very grateful to be connecting with many of you. Everyone always makes me feel welcome in their homes or when we meet at other locations. Our phone conversations are always meaningful and we seem to solve the world's problems in under an hour. The email or text messages at our leisure are just as important as we can share photos, jokes or scripture readings.

Driving folks to appointments or to pick up some items at their local stores is a much needed service as we all get older. Sending Holiday, Birthday and Anniversary cards is a caring way of staying in touch and to celebrate those special occasions. We must not forget the sad times when visits to hospitals, rehab facilities and hospices are needed along with attending funerals and Celebrations of Life services.

I am thankful to continue in this role of pastoral/community visitor and be able to provide such helping hands to several appreciative members.

Blessings,
Leslie West

Knitting Circle



"Prayer Shawl: Source of healing, hope and comfort."

The Knitting Circle meets Thursday mornings.

This year, we presented 20 people with prayer shawls and blankets.
Two babies received a blanket at their baptisms.

I would like to thank the ladies for their continued support.

Respectfully submitted,
Jan Pelletterio

Prayer Chain



The Prayer Chain holds 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. Also included are prayers for situations in the community, Canada and the world. These messages go out on a monthly basis.

Thank you to all those who support and participate in this vital ministry. Messages from those included and prayed for tell us how supportive they are and how much they are appreciated. 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 & ARK/CORE Sunday School and Youth Group

There is nothing to report at this time.

Submitted by,
Susan Eccles

Applewood Playgroup

We have enjoyed another year with the “Applewood Playgroup” program.

The space provided for us is in the Ann Graham Community Hall which provides lots of room to play and a view of the garden to watch the squirrels.

Up to six children and their caregivers attend on Thursday mornings. We provide drinks and snacks.

With no agenda we provide a happy and carefree atmosphere and have watched the children grow and develop new skills. Many have moved on to daycare.

As the children run and play, there is an opportunity for the caregivers to engage in conversation and share concerns.

Everyone is welcome!!

Submitted by,
Annemaria Bakker and Sabina Ambrozic

Lawrence Purdy Learning Centre - Library



As we reported last year, the books in the LPLC are slowly being reduced. Many books that we have deleted from the collection have found new homes including personal collections, Hamilton Mission, and the Mississauga Symphony Book Sale. This reduction in books will continue over time.

The smaller library in the parlour with ease of accessibility will continue to be maintained.

Submitted by,
Lynda Kudrewatych and Carol Culbert

Duty of Care "We Are All Responsible"

As we continue with our Duty of Care responsibilities, it seems to have become easier for Committees to review the Policy and to have their members sign the Statement of Confidentiality. Returning the forms in a timely manner is important and assures us that, as a congregation, we are cognizant of the Policy and are prepared to do our due diligence.

Thank you to all Committee and Team leaders who strive to accomplish this task as soon as possible.

If anyone is interested in working with Duty of Care, please contact me.

Glenna Armour

Elders Committee

The Elders Committee provides support to all members of Applewood United Church via phone calls, emails and personal contacts.

However, many Elders have resigned due to age, health, or other issues. There are currently only five participating Elders in the group.

The Elders' Committee remains without a chair or co-chair. Meetings have not been held during the past year. Please consider joining this important committee.

Respectfully submitted,
Lynn Detcher, Secretary

Caring & Bereavement

The Caring and Bereavement Committee (C & B) hosts receptions at the church immediately following a funeral or service of remembrance at which the minister has officiated. If a reception is requested without a preceding service, then C & B is not involved.

In 2024-2025, there were receptions held for Beth Martin, Charlotte Watson, Shirley Webb, Marion Rogers, Ken Van Velzer and Glenn Bragonier.

Many thanks to those who have assisted at these receptions. The work proceeds efficiently with many helping hands.

It was my pleasure to host a luncheon after Service on Sunday, April 6 to thank all the helpers of the past receptions.

Respectfully submitted
Lynn Detcher, Coordinator

Marketing

There was no Marketing Team annual report submitted, as there is nothing to report.

Ministry and Personnel Committee

The 2024-25 year was again a challenging one for the Ministry and Personnel Committee. However, we were pleased to welcome back Lynda Kudrewatyck in December 2024 when she agreed to return to serving on the committee along with Hugh Miller and myself.

In September, we welcomed back our minister, Rev. Joanne Hedge, from her medical leave of absence albeit in a graduated return to work. We are grateful to Rev. Alison Nicholson, Brian Takayesu, Rev. Sue Hertell and Barb Finlay as well as other lay leaders for helping to fill the gaps as Rev. Joanne worked her way back to full-time responsibilities. It was wonderful to have Rev. Joanne back leading thought-provoking services, providing considerate pastoral care and helpful support to committees until earlier this year when we were concerned to hear that Rev. Joanne had again been diagnosed with cancer requiring surgery and a further leave of absence. However, we are happy to hear that her recovery has gone well and we look forward to her return when she is cleared by her physician.

Our Director of Music, Christina Mulligan, continues to provide us with innovative leadership in music. Along with the choir, the congregation enjoyed a joyous gospel musical celebration with the cantata, Hope, presented in the Advent season. Christina also arranges guest musicians, and a highlight was the visit and performance by Quisha Wint for Black History Month in February. More recently, the integration of music and sung responses in the Good Friday service was very moving. And week by week, we are blessed with musical offerings from the choir and Christina.

Many in the congregation benefit from regular visits and phone calls from Leslie West, our Community Visitor. Since some members are not able to get out to Sunday services or other congregational events, and it is helpful to have Leslie who provides that link to Applewood United Church.

Jo-Anne Prentice is a welcoming and consistent presence in the office. Jo-Anne pays close attention to what is happening in and around the church during the week and works hard at keeping everyone informed. We rely on Jo-Anne to produce our weekly church bulletin in several formats each week so that it is available for both in-person and Zoom worship.

And, in keeping with communication, we are grateful that Nancy Beatty continues to do a terrific job of producing and distributing the AppleLog each week with everything you need to know about the life and work of Applewood United Church.

In February, we welcomed a new member to the team, Katrina Kite, as our Digital Media Technician. Katrina works closely with ministerial and other staff to prepare and produce the PowerPoint slides that augment our weekly worship.

Respectfully submitted,
Linda Alcock, Ministry and Personnel Committee

Outreach



The Outreach Committee continues to be very active in the community and beyond. We organized food drives last fall and this spring to support Food Banks Mississauga. Several containers of assorted cookies and Christmas gifts were given to the young girls of the Elizabeth Fry Society. Shoe boxes were decorated and filled with special gifts and taken to an organization called Santas for Seniors.

The drop-offs for the Mitten Tree and Underwear drive were very generous. Those items were delivered to Our Place Peel, East Mississauga Community Health Centre, Wesley Urban Ministries, The Vita Centre and St. Margaret's Community Church. The winter coats and blankets that were donated provided warmth for new refugees and some of our own homeless sleeping in and outside the shelters.

The food pantry is always well stocked and available to whomever requires help in our own congregation and community. We will continue to support our foster child Brenda Mirayla Lopez Alonzo and her community in Jalapa, Guatemala.

The Little Free Library is refreshed twice monthly and is a great asset to the community.

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

Leslie West, Chair of Outreach

Social *"Bringing Us Together"*

This committee needs a chair. If anyone is interested speak with Hugh Miller.

Stewardship



As noted in my last annual report, we had a very successful virtual auction last year. In the not-too-distant future, we may consider having another one. It is not too soon to start thinking about what you might like to bring to the table.

Our stewardship campaign this past fall was well received, and I thank all of you who stepped up your pledges. Although we had some attrition, we were able to hold the line on contributions, and broke even for 2025. Although we carry a deficit, with prayerful consideration, let us trust that we can cover it off in 2025.

On your behalf, I wish to thank your Stewardship Team, Marguerite Porter, Eric Matthews and Michael Miller for their dedication and support this past year.

Respectfully submitted,
Bob Martin, Stewardship Team Leader

Visioning Implementation Team

The Visioning Implementation Team meet 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, Erin Doherty and Don Steen. The Chair is Jack Doney; the non-voting member is Rev. Joanne Hedge.

The Visioning fund continues to provide financial assistance for the Pastoral Care Visitor Ministry. Initiated in 2007 when Halton Presbytery transferred funds from the sale of Bethesda of Forest Glen U.C. and St. Luke's-on-the-Hill U.C., the fund has been used to support many AUC programs including the Pastoral Care Visitor, the marketing of AUC in the community, minor renovations, audio equipment and updates. Integral in supporting many meaningful AUC initiatives, the fund will be depleted by the end of 2025.

Submitted by,
Jack Doney

Volunteer Service Awards

The Volunteer Service Awards have not been announced. We will publish the names of the recipients in a future issue of the AppleLog.

Worship



Worship continues to be a focal point for our community. In-person and Zoom attendance at Sunday services and special celebrations remains steady. PowerPoint was reintroduced to services with the addition of a digital media technician to our staff. Music from the choir, band and special guests remains a highlight. Off-site services resumed at Beechwood and Parkland on the Glen. Last summer services were shared with Westminster U.C. and we plan to continue this tradition in 2025. Our deep gratitude goes out to Rev. Joanne and all the worship leaders, participants and volunteers that make Applewood services special.

Respectfully submitted,
Ian Prentice, Chair of Worship

Other Reports

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



The Applewood Book Club just completed the 19th year of meeting monthly September to June. Our informal, friendly discussions about a variety of books and a variety of genres continue.

This past year we read about a wonderful and absolutely brilliant octopus, powerful politicians and their equally powerful mothers, a bit of science fiction, to name a few topics and characters.

The reading lists are posted on the AUC website so you can always go there and check out what is coming up. The monthly book selections are also noted in the weekly AppleLog. The number of people joining in the discussions seem to be less lately, so – if you are interested in a book and would like to talk about it with a group, please just come along and join us. There is no commitment...you are not expected to come to every session, though that would be lovely.

Submitted by,
Lynda Kudrewatych

Men's Coffee Group



This group met regularly via Zoom for about an hour every Wednesday morning.

Attendance has been about 6-8 mainly from the GTA and sometimes from cottage country and abroad.

Discussion has been informal. Topics frequently include current events, friends' welfare, bowling, the Leafs, Raptors and Blue Jays. There is always a joke or two.

Respectfully submitted,
Roy Hicks

Membership

Applewood United Church Membership Report May 1, 2024 - May 1, 2025

	<u>2023</u>	<u>2024</u>	<u>2025</u>
Total Active Members	189	185	152
Total Adherents	<u>86</u>	<u>85</u>	<u>55</u>
Total Active Members and Adherents	275	270	207
Activity, May 1, 2022 to May 1, 2025			
<u>Number of active members at</u>			
- beginning of period	189	185	152
<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>2</u>	<u>0</u>	
	2	0	
<u>Members removed from active rolls:</u>			
- by transfer to other churches	1	0	
- removal by death	5	8	
- by rolls closed or deemed inactive	<u>0</u>	<u>25</u>	
	185	152	
<u>Number active members at end of period</u>	185	152	
<u>Number households under pastoral care</u>	155	122	

Synopsis of previous page:

In Memoriam:

Funerals/Memorial Services conducted by an Ordained Minister on behalf of Applewood United Church:

Beth Martin*	June 8, 2024
Charlotte Watson*	July 30, 2024
Marion Rogers*	August 12, 2024
Lorna Hedger*	October 1, 2024
Ken Van Velzer*	December 25, 2024
Glenn Bragonier	March 17, 2025

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

Don Norton*	May 25, 2024
Margaret Goddard*	August 17, 2024
Neil Watkinson*	October 7, 2024
Betty Shakespeare*	December 6, 2024

*Active Member of Applewood United Church

Baptisms:

Bobbi O'Brien	June 23, 2024
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Marriages:

Maurizio Miserere and Sarah McLay	October 5, 2024
Kyle Crawford and Christine Newman	March 8, 2025

Glenn Yee
Councillor, Rolls

**APPLEWOOD UNITED CHURCH
CONSOLIDATED
FINANCIAL STATEMENTS
DECEMBER 31, 2024**

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Prepared by:

Lori Coleman
Treasurer
May 2, 2025

APPLEWOOD UNITED CHURCH
CONSOLIDATED BALANCE SHEET
As at December 31, 2024

ASSETS		2024	2023
Current Assets			
Cash in Bank		723,272	659,447
General Account	105,370		55,029
Trustee Funds	617,238		603,935
Ready, Get Set Work	-		-
Advances	664		482
Fixed Assets			
Church Building	928,000		928,000
	1,651,272		1,587,447
LIABILITIES			
Current (incl GST payable)	(32,707)		(14,890)
Accumulated Surplus	1,683,980		1,602,337
	1,651,272		1,587,447
STATEMENT OF ACCUMULATED SURPLUS			
For the 12 months ended December 31, 2024			
Accumulated Surplus at beginning of year		1,602,337	1,613,430
Change in Segregated Operating Funds	(474)		(625)
Change in Segregated Trustee Funds	23,002		47,229
Change in General Account & Transfers	59,114		(54,078)
Change in Ready Get Set Work	-		(3,619)
Change in Accumulated Surplus		81,643	(11,093)
Accumulated Surplus at End of Year		1,683,980	1,602,337

APPLEWOOD UNITED CHURCH
STATEMENT OF CONSOLIDATED INCOME AND EXPENSE
For the 12 months ended December 31, 2024

	2024	2023
RECEIPTS		
Donations for which receipts issued	246,473	252,410
Loose offerings	2,603	2,250
Church Use Contributions	93,401	77,950
Grants (CEWS, CERA, RCP)	34,030	-
Sundry Donations, Expense Recoveries	29,487	22,839
Interest Income	30,464	21,792
Solar Panel Income	8,866	9,046
	445,324	386,287
DISBURSEMENTS		
Management, General and Administrative Expenses		
Office Expenses (Church office + temp help)	12,340	12,834
Denominational Assessment	16,239	14,122
	28,579	26,956
Outside Charitable Activities		
Gifts to Community Charities	3,511	3,238
United Church Special Appeals		
United Church Mission and Service	56,154	58,295
	59,665	61,533
Local Charitable Activities		
Staff Salaries and Benefits	174,959	194,630
Employer Costs	3,385	7,208
Cleaning Services	17,975	17,308
General Ministerial & Worship Exp (incl Vision Proj)	19,813	18,082
Hydro, Water, Fuel, Insurance	32,615	36,723
Building and Property Maintenance	31,402	30,344
Additions and major repairs	-	3,212
Christian Development & Education Expenses	140	1,266
Fundraising Expenses		92
	280,289	308,864
TOTAL DISBURSEMENTS	368,533	397,352
SURPLUS (-DEFICIT) FOR THE YEAR	76,790	(11,065)

APPLEWOOD UNITED CHURCH
SCHEDULE 1 STATEMENT OF GENERAL ACCOUNT INCOME AND EXPENSE
For the 12 months ended December 31, 2024

	2024	2023
RECEIPTS		
Donations for which receipts issued	222,980	234,917
Loose offerings	2,603	2,027
Church Use Contributions	93,401	77,750
Grants (CEWS, CERA, RCP)	34,030	-
Sundry Donations, Expense Recoveries	29,796	24,595
Interest Income	17,674	16,374
 Halton Presbytery Vision Grants	 -	 -
 TOTAL REVENUE	 400,484	 355,663
 DISBURSEMENTS		
Management, General and Administrative Expenses		
Office Expenses (Church office + temp help)	12,966	12,834
Denominational Assessment	16,239	14,122
	29,205	26,956
 Outside Charitable Activities		
Gifts to Community Charities	-	-
United Church Special Appeals	-	-
United Church Mission and Service	56,154	58,295
	56,154	58,295
 Local Charitable Activities		
Staff Salaries and Benefits	158,081	177,105
Employer Costs	2,985	7,208
Cleaning Services	17,975	17,308
General Ministerial & Worship Expenses	16,348	12,949
Hydro, Water, Fuel, Insurance	32,615	36,723
Building and Property Maintenance	31,402	30,344
Additions and major repairs	-	3,212
Christian Development & Education Expenses	140	1,224
Fundraising Expenses	-	92
	259,546	282,020
 TOTAL DISBURSEMENTS	 344,905	 371,415
 OPERATING SURPLUS (-DEFICIT) FOR THE YEAR	 55,579	 (15,752)

APPLEWOOD UNITED CHURCH
SCHEDULE 2 STATEMENT OF FUNDS UNDER TRUSTEE ADMINISTRATION
BALANCES, RECEIPTS, DISBURSEMENTS
For the period ending December 31, 2024

	2024	2023
*Memorial Fund Reserve		
Cash Designated Funds (Memorial Garden)	2,868.13	2,768.13
Cash Undesignated Funds	46,548.90	44,013.73
Interest (net of service charges)	2859.82	441.77
Contributions (Undesignated)	3,544.87	1,897.67
Expenses (Designated)		
Expenses (Undesignated)		
Balance	55,821.72	49,317.03
*Jean Pattison Memorial Fund		
Cash Balance Forward	5,895.87	5,666.11
Interest (net of service charges)	318.56	229.76
Contributions		
Expenses		
Balance	6,214.43	5,895.87
*Boulton Memorial Flower Fund		
Cash Balance forward	5,566.69	5,417.68
Interest (net of service charges)	259.37	219.65
Contributions		
Expenses	(771.36)	(70.64)
Balance	5,054.70	5,566.69
Jim and Lois Davidson Maintenance Trust Reserve		
GIC's		
First Ont Credit Union gic 12/22/23*22/12/25 5.06%	40,000.00	40,000.00
Versaabank GIC 30/05/24-30/05/25 5.11%	40,000.00	40,000.00
MCAN GIC 6/09/2024*8/09/26 4.05%	30,000.00	30,000.00
Interest	5,694.55	3,859.12
To General Church Account	-	(3,859.12)
Balance	115,694.55	110,000.00

	2024	2023
*Manse Trust Reserve		
Cash Held for Manse Trust ** RFA 23/06/23-24/06/24	25,599.47	25,599.47
Community Trust GIC 05/02/2024/05/02/2025 5.17%	53,386.00	53,386.00
Equitable Trust 13/06/24-13/06/26 4.72%	70,000.00	70,000.00
Mcan Mortgage 14/06/24-15/06/26 4.75%	32,372.00	32,372.00
Home Trust High Int Savings HOM101 (8,018.19)		
Repayment fr. General Acct 20,000 int free loan		
Interest (net of service charges)	8,606.49	5,751.16
To General Church Account	(7,796.26)	(5,142.76)
Balance	182,167.70	181,965.87
*Purdy Learning Centre Reserve		
Cash Balance Forward	13,004.80	12,498.08
Interest (net of service charges)	701.94	506.72
Contributions		
Expenses		
Balance	13,706.74	13,004.80
*Roy E. Pallett Memorial Music Fund		
Cash Balance Forward	42,839.37	41,424.53
Interest (net of service charges)	2,218.85	1,680.26
Contributions	-	4,150.00
Expenses	(1,748.24)	(4,415.42)
Balance	43,309.98	42,839.37
*Helen & Walter Laughton Memorial Fund		
Cash Balance Forward	3,606.37	3,465.93
Interest (net of service charges)	194.46	140.44
Contributions		
Expenses		
Balance	3,800.83	3,606.37
*Leadership Training Fund		
Cash Balance Forward	3,562.55	3,562.55
Interest (net of service charges)	192.08	138.76
Contributions		
Expenses		
Balance	3,754.63	3,562.55
*Madeline Goltz Hearing Impaired Reserve		
Cash Balance Forward	437.15	420.30
Interest (net of service charges)	23.72	16.85
Contributions		
Expenses		
Balance	460.87	437.15

	2024	2023
*Visioning Reserve Fund		
Cash Balance Forward ADSB DYN5002	(41,808.72)	(38,227.32)
Solar Panel Income (50%)	61,739.76	57,306.66
Total Cash	19,931.04	19,079.34
BankLaurention gic 16/12/24-16/12/25 3.73%	8,455.00	20,000.00
Home Bank High Int Savings 2491.02 (HOM201)	2,499.28	2,593.12
Total of Investments & Cash	30,885.32	41,672.46
Interest	1,279.35	1,665.90
Interest to General Account	(1,278.72)	(1,665.90)
Principal to Visioning Projects	(15,977.48)	(15,126.40)
Balance	14,908.47	26,546.06
 Caring & Bereavement Reserve		
Cash Balance Forward	5,431.65	4,409.03
Contributions	601.45	1,000.00
Interest (net of service charges)	325.67	179.21
Expenses	-	(156.59)
Balance	6,358.77	5,431.65
 Ann Graham Memorial Trust		
Cash held for Trust Initial 924,546.30	(17,290.55)	(17,290.55)
BNST Corp tiered inv Savings DYN5006 (13,257.82)	13,343.27	13,324.07
Haventree GIC 29/10/24-29/10/25 3.91%	43,000.00	43,000.00
Haventree GIC 30/04/24-30/04/25 5.17%	25,000.00	25,000.00
Interest	4,301.78	3,178.34
To General Church Account	(4,301.78)	(3,178.34)
Prindipal to Projects		
Balance	64,052.72	64,033.52
 Segregated Funds (Committee Operating)		
Cash Balance Forward		
Fairstone B of C GIC 12/08/24-12/08/25 4.55%	13,594.00	13,594.00
Contributions HOM101	40,861.97	40,420.21
Interest (net of service charges)	2,787.26	933.82
Expenses	(2,787.26)	(933.82)
Balance	54,455.97	54,014.21
 Capital Fund Reserve (from Operating)		
Coast Capital Savings GIC 20/12/24-22/12/25 3.65%	14,639.00	
First Ontario GIC 12/08/24-12/08/25 4.61%	26,145.00	26,145.00
EQB Corp High Int Savings 1,828.85 (EQB1002)	1,838.90	1,829.99
Contributions		
Interest (net of service charges)	1,509.64	979.40
Expenses	(1,509.64)	(979.40)
Balance	42,622.98	27,974.99

	2024	2023
Summary of Trusts		
Funds held in Escrow (planned giving)	4,853.00	9,706.00
Reserves Held In Trusts	612,385.06	594,196.13
*Bank Service Charges Not Allocated to Trusts		
*Interest Not Allocated to Trusts	(6.00)	33.01
Balance of Reserves Held in Trusts	617,232.06	603,935.14
Reconciliation:		
National Bank GIC 28/12/23-30/12/24		52,900.00
Innovation Fed GIC 24/06/24-24/06/25 4.95%	84,580.00	89,433.00
BNS corp Tiered inv \$5524 (DYN6006)	-	-
Non-Bank Trust Reserves	536,796.00	535,830.00
Bank Balance - Trustee Chequing A/C # 34215	6,238.14	254.46
Bank Balance - Trustee Savings (closed Dec 2015)	-	-
Bank Balance - Hollis Wealth Hi int savings	74,203.92	67,850.68
Bank Balance - BNS a/c 129712 .9% hi int	-	-
Balance	617,238.06	603,935.14

	2024	2023
Summary of Trusts		
Funds held in Escrow (planned giving)	4,853.00	9,706.00
Reserves Held In Trusts	612,385.06	594,196.13
*Bank Service Charges Not Allocated to Trusts		
*Interest Not Allocated to Trusts	(6.00)	33.01
Balance of Reserves Held in Trusts	617,232.06	603,935.14
Reconciliation:		
National Bank GIC 28/12/23-30/12/24		52,900.00
Innovation Fed GIC 24/06/24-24/06/25 4.95%	84,580.00	89,433.00
BNS corp Tiered inv \$5524 (DYN6006)	-	-
Non-Bank Trust Reserves	536,796.00	535,830.00
Bank Balance - Trustee Chequing A/C # 34215	6,238.14	254.46
Bank Balance - Trustee Savings (closed Dec 2015)	-	-
Bank Balance - Hollis Wealth Hi int savings	74,203.92	67,850.68
Bank Balance - BNS a/c 129712 .9% hi int	-	-
Balance	617,238.06	603,935.14

APPLEWOOD UNITED CHURCH
SCHEDULE 4 COMMUNITY CHARITY ACTIVITIES
For the 12 months ended December 31, 2024

	2024
Plan Canada (Foster child)	540
Affirm United	168
LAMP community Health Ctre	400
Total	1,108

APPLEWOOD UNITED CHURCH
SCHEDULE 5 Benevolent Fund
Summary of Receipts & Disbursements
For the 12 months ended December 31, 2024

	2024	2023
RECEIPTS		
Donations for which receipts issued	1,974	3,023
Non Receipted Donations	165	316
Recieved from AUC net proceeds		
Pancake supper	820	761
Total	2,959	4,100
DISBURSEMENTS		
Pantry restock, grocery cards etc	2,609	2,327
Total	2,609	2,327
SURPLUS (DEFICIT) FOR THE YEAR	350	1,774
BALANCE at beginning of year	1,774	-
Balance at end of year	2,124	1,774

APPLEWOOD UNITED CHURCH
SCHEDULE 6 PROJECTS FUNDED FROM VISION FUNDS
FOR THE PERIOD ENDING DECEMBER 31, 2024

Project	2007-2015	2017	2018	2019	2020	2021	2022	2023	2024	Total
AUC Website amd A.V.	13,857	1,696	1,780	1,859	125	-				19,317
Sound System Optimization	24,053									24,053
Welcome Luncheon	360									360
Birthday/Baptism recognition	51									51
Bell2Ring	-						1,000			1,000
Children's Programs	23,157									23,157
Early Childhood Educator	10,936	175								11,111
Family Life Team	44,375		2,110	4,960	13,623	15,701	6,017	2,356		89,142
Greening Applewood	75,084									75,084
M&S Photo Essays	852									852
Compassionate Care	10,919	250	1,494	763	250	500	546	750		15,472
Comp Care - Prayer Shawl	2,951	117	250	75		170	131	261		3,955
Comp Care - Prayer Chain	1,132									1,132
Comp Care - Friendship & visit	271	113	98	95	167					744
Raising Profile in Community	36,487	1,427	4,170	624	52		610			43,369
Community Visitor	-	1,019	10,181	11,205	12,494	14,133	14,810	15,169	15,977	94,989
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	498		330	264						1,092
Observer for New Members	73									73
Upper Room subscription	-							143		143
Anniversary Dinner	807									807
TADA	1,373									1,373
Yoga	1,686									1,686
	250,727	4,797	20,412	20,045	29,012	32,003	23,114	18,679	15,977	414,766

APPLEWOOD UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2024

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 and the two account for the Trustees where the financial assets under the authority of the Trustees Committee are held .

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) As of July 2022 these funds have moved to Trustees for investing until funds required. Excess funds received will continue to be transferred in order to earn Interest.

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

	2024	2023
General Account	138,077	69,928
Segregated Funds - Operation	0	474
Segregated Funds - Trustees	617,903	603,943
	755,980	674,337
Building	928,000	928,000
ACCUMULATED SURPLUS	1,683,980	1,602,337

2. 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.
3. 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 \$1,278.72. 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 \$131,047.03. The Vision committee decision to share is made each year during budget planning. In addition \$15,977.48 was transferred from the principal to fund our community visitor role.

4. Supporting the wider United Church of Canada efforts through Mission and Service (M&S) continues to be well supported by Applewood United contributors. In 2024 \$56,154 was contributed to M&S. Much of the monies are used to support initiatives across Canada. 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)	540
Affirm United	168
LAMP Community Health	400
Total	1,108

5. 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. 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.

One disbursement was made in 2022 relating to the memorial garden that was impacted during the renovation.

6. 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, Voices Rock, Over the Influence, Journey to Freedom and Girl Guides. Additionally one film production rented space this year. This resulted in revenue in the amount of \$93,401. In late 2021 Appleseed had been granted additional space and the rent was increased to reflect usage.
7. In response to our community needs a benevolent fund was created in 2023 along with a small pantry which is replenished as required. To date \$7,059 has been raised and this continues with members of our congregation donating on the first Sunday of each month.



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