



Our Vision

Planting Seeds by nurturing faith,
hope, compassion, and justice

Appleby United Church

2025 Annual Report

A G E N D A
Appleby United Church
Annual General Meeting
February 22, 2026

- | | |
|--|------------------------|
| 1. Call to Order and Opening Prayer | Dave McKenzie |
| 2. In Memoriam | Rev. Carolin MacMillan |
| 3. Election of the Meeting Chair | Dave McKenzie |
| 4. Election of the Secretary | Chair |
| 5. Approval of voting privileges | Chair |
| 6. Acceptance of the Agenda | Chair |
| 7. Approval of Minutes: February 25, 2025 | Chair |
| 8. Election of Board Members | Dan Pare |
| 9. Minister's Message | Rev. Carolin MacMillan |
| 10. Message from the Acting Chair of the Board | Dan Pare |
| 11. Standing Committee Reports, as follows: | |

The Life of the Church – We Worship, We Learn, We Engage in Fellowship

- | | |
|---|---|
| a) Worship | Rev. Carolin MacMillan |
| b) Ad Hoc 200 th Anniversary | Tony van Veen |
| c) Music | Christine Chesebrough,
Bryan Hoover
Music Directors |
| d) Music Ministries Executive | Mary Frankum |
| e) Apple Chords (Ukulele Group) | Dave McKenzie |
| f) Tuesday Men | Dave McKenzie |
| g) Morning Glories | Chris McKenzie |

- h) Quilters
- i) Euchre
- j) 15th Strathcona Scouts

Sherill Halliday
Tony Williams
Doug Entwistle, Registrar

The Work of the Church – We Serve

- k) Outreach Team
- l) Global Outreach
- m) Children Believe
- n) Christian Education; Pastoral Care
- o) Social
- p) Stewardship

Paul Attack
Chris McKenzie
Michael Naylor
Rev. Carolin MacMillan
Shirley Gray
Keith Pepper

The Operation of the Church – We Manage

- q) Ministry and Personnel
- r) Tech
- s) Property
- t) Finance
- u) Board of Trustees
- v) Trust Funds – Financial Statements
- w) Auditor's Report

Ron Mellish
John Anderson
Jim Keenleyside
Keith Pepper
Anthony van Veen
Dave McKenzie
Richard G. Milsom

17. Motion for Acceptance of the Reports

18. Presentation of 2026 Budget

Keith Pepper

19. Other Business

Dan Pare

20. Adjournment

21. Benediction

Rev. Carolin MacMillan

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APPLEBY UNITED CHURCH
ANNUAL CONGREGATIONAL MEETING

February 25, 2025

David McKenzie called the meeting to order and opened with prayer.

IN MEMORIAM

Rev. Carolin MacMillan, read the names of those members and adherents who passed away during 2024. The following were remembered with a moment of silence:

Helen McKercher	Eileen Wallace
Meta Hellingman	Ira Parker
Hazel Hull	Roger Lewis
Douglas Walker	Bruce Cattle
Tracy Barrager	Bob Minson
Kenneth Knuff	Floyd Elder
Carole Smithard	Jean Mistele
Shirley Clifford	Ann Hall
Ted Hellingman	Diane Hampshire

ELECTION OF MEETING CHAIR & SECRETARY

MOTION: Moved by Jim Keenleyside, seconded by David McKenzie, that Dan Pare be elected chairperson of this meeting. **Carried**

MOTION: Moved by Barbara Naylor, seconded by Ruth Fenn Phillips, that Audrey Hockridge be elected secretary of this meeting. **carried**

APPROVAL OF VOTING PRIVILEGES

MOTION: Moved by Andras Rameshwar, seconded by John Thrasher, that the congregation extend voting privileges to all contributing adherents. **Carried**

Acceptance of Agenda:

MOTION: Moved by Paul Attack, seconded by Dianne Thrasher, that the Agenda be approved as printed. **Carried**

APPROVAL OF MINUTES

MOTION: Moved by Jaqueline Joly, seconded by David McKenzie, that the Minutes of the March 3, 2024 Annual General Meeting be accepted as printed. **Carried**

ELECTION OF CHURCH BOARD MEMBERS

MOTION: Moved by Lyle Jackson, seconded by Paul Attack, that the Appleby Congregation re-elect the following persons to the Church Board for an additional three-year term: Shirley Gray. Also, Jim Keenleyside will be returning as a Board Member. **Carried**

Minister's Message: As printed.

Message from Acting Chair: As printed.

Standing Committee Reports as follows:

The Life of the Church - We Worship, We Learn, We Engage in Fellowship

Worship Committee: As printed.

Ad Hoc 200th Anniversary: As printed

Music: As printed.

Music Ministries Executive: As printed.

Apple Chords (ukelele group): As printed.

Tuesday Men's Group: As printed.

Morning Glories: As printed

Quilters: As printed.

Euchre: As printed.

15th Strathcona Scouts: As printed.

The Work of the Church- We Serve

Outreach Community Team: As printed.

Global Outreach: As printed.

Children Believe: As printed.

Christian Education: As printed.

Pastoral Care: As printed

Social Committee: As printed

Stewardship: As printed.

The Operation of the Church - We Manage

Ministry & Personnel: As printed.

Tech Committee: As printed.

Property Committee: Jim Keenleyside submitted an extensive report on the status of the washroom refurbishment project and a list of projects completed in 2024.

General Fund Financials: David McKenzie reviewed 2024 Finances.

Board of Trustees:

MOTION: Moved by Tony van Veen, seconded by David McKenzie, that the Appleby Congregation confirm the following persons as Trustees of Appleby United Church:

- Jim Keenleyside
- David McKenzie
- Joanne West
- Evelyn Robbins
- Brian McFadyen
- John Anderson
- Anthony van Veen
- Rev. Carolin Macmillan, in her capacity as Appleby's Called Minister

Trust Funds: As Printed.

Auditor's Report: As Printed.

MOTION: Moved by Jim Keenleyside, seconded by Kathy Hall, that the 2024 reports be accepted as printed and revised.

Carried

Presentation of the 2025 Budget

MOTION: Moved by David McKenzie, seconded by Jim Keenleyside, that the congregation approve the General Fund Budget as presented in the Annual Report.

Carried

Other Business: Rev. Andras Rameshwar commented that there needs to be more emphasis on pastoral care. Also ideas need to be brought forward for maintaining or growing the church. Perhaps a survey of church members for ideas could be planned. Church website needs to be refreshed. Board members will discuss these issues.

MOTION FOR ADJOURNMENT: Moved by Ruth Fenn-Phillips, seconded Lorna Fargo.

Carried

Appleby Church Board

Motion:

Moved that the Appleby Congregation re-elect the following person to the Church Board for an additional three-year term:

- Shirley Gray

Board Members' terms end at the Congregational Annual meeting after the year indicated.

2026

Dan Pare, Ruth Fenn Phillips

2027

John Anderson, Dave McKenzie, Anthony van Veen, Shannon MacDonald

2028

Shirley Gray

Minister's Report 2025

This past year at Appleby United Church has been marked by steady ministry, shared leadership, and meaningful participation across the life of the congregation. I am grateful for the many ways the Spirit has been at work through worship, learning, fellowship, and service.

A significant transition took place within our Music Ministry this year. Juanita Maldonado resigned her position as Music Director at the end of August. At the beginning of September, we welcomed back Christine Chesebrough in a newly shared role with her husband, Bryan Hoover, serving together as Co-Music Directors. In this partnership, Christine is responsible for the Choir and Sunday morning worship, while Bryan provides leadership for drums and bells. This collaborative model has brought renewed energy, musical depth, and a strong sense of flow to our worship life. Dave McKenzie continues to lead the Applecords ukulele group, whose enthusiasm remains a joyful and faithful presence within the congregation. We look forward to the continued participation of all our music groups throughout the church year.

Our worship life throughout the year reflected both tradition and creativity. On Wednesday, March 5, an Ash Wednesday service was held in the Chapel at 7:00 p.m., marking the beginning of Lent in a prayerful and reflective way. During Advent, Wednesday morning Chapel services were held at 9:00 a.m., offering a quiet and reflective space for prayer and worship.

Our Christmas Eve service was especially well attended, with 144 people gathered to celebrate the birth of Christ. A Blue Christmas service was held in the Chapel on Wednesday, December 17 at 6:30 p.m., with Mary Frankum accompanying, and 15 people in attendance. This year, we also held our first Christmas Day worship service in the Chapel at 9:30 a.m., with 18 people attending. This uplifting service was warmly received, and members have requested that it continue in future years. The final service of the Christmas season was a Casual Worship service in the Hall, with Mary Frankum playing our new portable digital piano, used for worship in the Chapel and the Hall, and with coffee, muffins, and baked goods shared during the service.

In the Fall, we implemented a monthly Family Friendly Service that encourages the active participation of youth within worship. With this worship service, youth are invited to take part in the Greeting, the lighting of the Christ Candle and Good News Candle, the Offering, and, on occasion, to participate in a skit. This approach has helped foster confidence and a sense of belonging among younger participants while enriching the worship experience for the whole congregation.

Messy Church was introduced as a new ministry beginning in February. This casual worship gathering includes music, a shared potluck meal, and time for fellowship. Messy Church has been held monthly on the first Friday of the month, with a break during the summer. Attendance has remained consistent at approximately 16 people, with participants rotating while overall numbers have stayed steady. Bryan and Christine have supported this ministry through music, and the December Christmas Carol sing-along was particularly well attended, with 18 people present, including four or five people attending for the first time.

In December, an in-person Women's Study Group began, based on the book *Women in the Bible*, led by Joanne West. Nine women signed up for this group, which provides a welcoming space for learning, discussion, and faith development through the stories of women in scripture. This ongoing group meets on the first Wednesday of each month from 10:00 to 12:00 p.m. and has created opportunities for members to share their gifts by supporting and leading group study.

Appleby United hosted the Good Friday service this year, with Rev. Richard Bott and me co-presiding. Rev. Sonia Ireson, Rev. Bott, and I shared a dramatic reading during the service, offering a reflective and collaborative approach to worship on this sacred day. I also presided over the annual World Day of Prayer for the Burlington Churches, held at Grace United Church on Friday, March 7 at 1:00 p.m.

This year included meaningful moments of sacrament and leadership. We welcomed Olivia Catic into the life of the church through adult baptism.

Continuing education and collegial connection remain important parts of my ministry. In the Fall, I participated in a Continuing Education course, *Exodus: The Life of Moses*, at the Atlantic School of Theology from September 8 to December 8, meeting on Monday mornings. I also took part in a webinar series titled *St. Paul and Leonard Cohen* during October and November on Tuesday afternoons. I continued to meet with Burlington clergy for lunch several times throughout the year, as well as connecting with Halton clergy colleagues from Burlington and Oakville. During our respective vacation times, Rev. Bott and I provided pastoral care coverage for one another.

Earlier this year, our Administrator, Virginia Jamieson, retired in February. We were grateful that Dickson Turyatamba was able to resume his temporary role as Administrator at that time, providing continuity and stability during the transition. In April, Dickson was hired into the Administrator position, and we are thankful for his calm presence, care, and commitment to the life of Appleby United Church. On April 6, we were pleased to welcome Virginia back after worship to celebrate her with a cake and to share our best wishes for her retirement. I also extend my sincere thanks to John Schwark for his continued and faithful care of the Appleby building and property.

I extend my heartfelt thanks to the many volunteers who faithfully support the life of Appleby United Church. Thank you to all who give their time and energy to events such as the Pancake Tuesday Supper, the Spring Tea, the Fall Bazaar, Spring and Fall Rummage Sales, Christmas and Easter flower campaigns, and the poinsettias in the Sanctuary. I am deeply grateful to those who help with the putting up and taking down of Christmas decorations, who reach out and check in on neighbours, who serve as Scripture Readers and Greeters, who bake the bread for Communion, who make cookies weekly for Coffee after Sunday Worship and for Coffee @ 10, and who quietly take care of countless behind-the-scenes tasks that allow our community to flourish.

I remain deeply grateful for the staff, musicians, volunteers, and congregation members who sustain the life of Appleby United Church. It is a privilege to serve alongside you and to witness the many ways God's Spirit continues to shape this community with care, generosity, and faithfulness.

Respectfully submitted,
Rev. Carolin MacMillan

Message from the Acting Chair of the Board

Rev. Carolin MacMillan has been with Appleby for almost 5 years now, and I would like to thank her for her dedicated service in 2025.

I would like to thank the staff of Appleby, our custodian John Schwark, our Administrators, Virginia Jamieson (January-February), Dickson Turyatempa (March-present), and our music directors, Juanita Maldonado (from January-August) and Christine Chesebrough and Bryan Hoover (from September to present), for their efforts during 2025.

I would like to thank the many volunteers who are the backbone of Appleby:

- Administrator, Dickson for his abilities to keep Appleby's day to day running smoothly.
- The Music Ministry, Christine and Bryan for their musical leadership.
- The Worship team for making the decisions to update our chancel presentation,
- The Outreach team for what Appleby was able to do for the community,
- the Tech team for in-sanctuary audio/visual/audio and online streaming,
- The Property committee for keeping the building functioning and
- the other committees, groups and volunteers.

In 2025, Appleby held a pancake dinner, two rummage sales, the Victorian Tea and Christmas Market, and the Country Kitchen sale.

Appleby has now celebrated its 201st Anniversary and looks forward to its 202nd.

Respectfully submitted,
Dan Pare

Appleby United Church

Congregation:

Baptisms 2025

One Baptism was performed

Weddings 2025

None was performed

Transfers 2025

One transfer out was added

New Members 2025

One Member was added

In 2025 Appleby congregation was made up of 162 members and 76 associate members, with 103 contributing families.

Deaths 2025

Irene Montgomery	Jan. 14, 2025
Doris Minson	Feb. 11, 2025
Ruth Buist	March. 6, 2025
Denise Tendam	April 14, 2025
Marion Steel	May 2, 2025
Joy Pyrce	June 10, 2025
Barbara Wale	June 14, 2025
Mel Matthias	July 8, 2025
Lois Frederikse	Oct 2, 2025
Ron Young	Oct 3, 2025
Gerry Hansen	Nov 11, 2025
Jean Keenleyside	Dec 30, 2025
Kim Genton	Dec 31, 2025

Worship Committee Report for 2025

2025 was another exciting year for worship at Appleby as we undertook some changes to the sanctuary/chancel layout and introduced a number of casual and special service times. We were also able to welcome back Christine Chesebrough and Bryan Hoover to lead our music programs after Juanita Moldonado decided to move on, in June.

We continue the practice of serving communion by intinction on the first Sunday of each month, subject to change around the major celebrations such as Easter and Christmas. We also continue bringing variety to our services by having a more relaxed theme on the last Sunday of the month and involving youth in the service program where possible. The casual services in the hall for the first service after Christmas and in lieu of the picnic service in June have also proved very popular.

A new Messy Church time has been introduced for the first Friday of each month when we gather for a relaxed time of stories and shared food. Special services have also been held on Ash Wednesday, the Wednesday mornings of Advent and Christmas day.

2025 was a milestone year as we celebrated the 100th anniversary since the Methodist, Congregational, Presbyterian and General Council of Local Union Churches came together to form the United Church of Canada. On June 8 we re-enacted the service that took place 100 years ago. In 2025 we also wrapped up Appleby's 200th year.

Appleby continues to benefit from contributions from our lay members such as Randa Sabbagh, Dave McKenzie and Andy McCormick who have led services when Rev. Carolin has been away. We have also enjoyed leadership from Rev. Allison Playfair, Adrian Jacobs and Meg Chalmers as well as Celeste Weston from Wesley Ministries. We continue to appreciate the support of the 15th Burlington Scout Troop for pitching in at the Welcome Back Sunday BBQ in September.

In January, thanks to support from the Memorial and Gift Fund we were able to get the Appleby Bells refurbished as 20 years of use had taken its toll. The Gift Fund was also able to support the purchase in December of a new electronic piano that can be used in the Chapel and the Hall.

In June we made some major changes at the front of the sanctuary as we removed pews at the front to allow for barrier free access to the chancel as well as more room to circulate around the communion table. These changes also proved positive and gave much more flexibility during baptism. In December we re-located the piano to

the sanctuary floor which provided much more flexibility in the Chancel particularly at Christmas when we put up our Christmas tree and for the Christmas Music Concert.

In September we were honoured to dedicate the gift of a Communion Cross from St. Andrews United Church in Comber, Ontario. This now sits on our Communion table.

Your Worship Committee

Andy McCormick, Rev. Carolin MacMillan, Christine Chesbrough, Bryan Hoover, Shannon MacDonald, Brian Holloway, Rev. Andras Rameshwar.



Report of Ad Hoc 200th Anniversary Steering Committee

This is a brief report since the official 200th anniversary year ended in June 2025.

Most of the 200th Anniversary events did occur in 2024. These were reported in the 2024 Church Annual Report. See page 14 of that document.

They were Doors Open, Welcome Back Sunday and a catered dinner.

The Worship Committee organized the annual Anniversary Service.

In 2025, Diane van Veen compiled an outstanding scrapbook of 200th events. This book resides in the Parlour.

Also in 2025, Appleby did one of the things it does best. A pot-luck dinner was held. As always everyone enjoyed the great food and fellowship in true Appleby style.

Respectfully submitted,

Shirley Gray, Jim Keenleyside and Tony van Veen

Music Ministry Report

Submitted by Music Directors — Bryan Hoover & Christine Chesebrough

Appleby United Church

It has been a joy to return to Appleby United Church following a year away. Appleby truly feels like home, and we are deeply grateful for the warmth, support, and kindness we have received from the congregation. Returning to this community reminds us of the strong spirit of hospitality, faith, and connection that lives here.

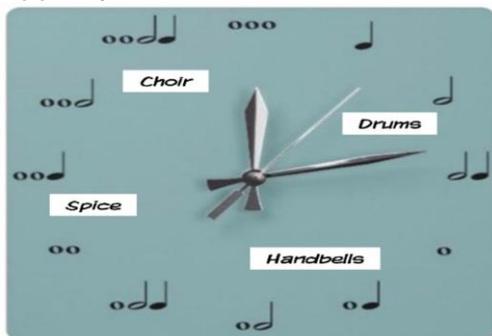
There is a long and meaningful history of music at Appleby, shaped in part by the faithful leadership of notable Music Directors such as Ian Dykstra and the late Jean Keenleyside. We recognize and honour the impact of those who have come before us, and we are committed to continuing this legacy of musical excellence and heartfelt worship.

Together, we are blessed to lead and support the many musical expressions within our church — including the choir, handbells, Apple Chords, drumming ministry, and congregational singing. Music has the power to deepen our worship, strengthen our relationships with one another, and draw us closer to God. Our hope is that every voice and every instrument helps create a place where all feel welcome to participate and belong.

Looking forward, we hope to build a musical future for Appleby that holds a meaningful place not only within our congregation but also in the wider community. Whether through worship, concerts, shared learning, or community partnerships, we prayerfully seek to use music as a way to inspire, uplift, and connect people in faith and friendship.

We are thankful for the opportunity to serve Appleby United Church and look forward to what God continues to do through the gift of music among us.

Respectfully submitted,
Bryan Hoover & Christine Chesebrough
Music Directors
Appleby United Church



Music Ministries Executive Report for the Year 2025

The Music Ministry at Appleby United Church continues to thrive.

Through the year 2025 we had not just one, but three music leaders all of whom brought their own style of musical leadership.

In the first part of the year, Juanita Maldonado continued her tenure with us until August.

During the spring she led us through beautiful Easter services, the United Church 100th Anniversary and a poignant Music Ministries Celebration of music in June.

Then in September we were lucky to have Christine Chesebrough return to us as our Music Director for Sunday mornings and the leader of the Choir.

As well, we were able to have her husband Bryan Hoover share the position of Music Director, as he took on the leadership of the Bells and the Drumming Group.

Our Christmas Concert in December was a wonderful celebration of music to honour the season with all music groups, The Choir, the Bells, the Drums and the Apple Chords Ukulele group.

Throughout the year, the Music Ministries celebrated our fellowship with various social activities. Our Christmas Dinner/Dance for 2024 was held in January with a delicious turkey dinner provided by Shirley Gray's daughter and son-in-law. Our entertainment was provided by Anne Bright who brought games and Evan Bright who provided the dance music. And thanks go to Evelyn Robbins for leading the Line-dancing.

We had our wrap-up June potluck in Andy and Jan McCormick's beautiful backyard (just months before they were scheduled to move from their home of many years.)

Our 2025 Christmas Dinner/Dance was another fun event that had most of us up dancing, despite sore knees and new hips. Thank you to John Anderson who ran the play list (provided by Evan Bright). And thanks again to Evelyn Robbins for leading the Line-Dancing with some help from Joanne West.

The final social event provided by the Music Ministries was the offering of hot chocolate and cookies in the Hall after our beautiful Christmas Concert, one of the season highlights.

We look ahead into 2026 with anticipation of more beautiful music and continuing times of fellowship. Thanks to all who sing, ring, drum, strum....and dance.

On a sad note, we must mention that Jean Keenleyside passed on December 30, 2025 after a long decline.

Jean had been our Music Director for many years from 1978 to 1999 and again in 2009 for a short while. She was a talented organist, an inspiring teacher of music and a dedicated leader.

Thank you to Jean for all her years of service to Appleby United Church. May she rest in Peace.

Thank you to all the Music Ministries Executive for the Year 2025:

Co-Presidents: Joanne West & Mary Frankum

Past President: Anne Bright

Worship Committee Reps: Andy McCormick

Treasurer & Secretary: Mabel Abra

Membership Secretary: Evelyn Robbins

Bell Rep & Drum Rep: Evelyn Robbins

Choir Librarian: Joanna Anderson

Choir Social Rep: Jane Suter



Apple Chords

For an hour and half on every Friday afternoon, we join to strum our ukuleles (and other instruments) to favourite songs. Getting together is always fun – what a great stress reliever it is to play and sing. Believe it or not, the group has still not tired of ending each session with our signature piece: “San Francisco Bay Blues”. I’m not sure why, but the kazoo ending by Maureen elicits a laugh every time!

We have Ron Mellish and Paul Attack on guitar; Alex Miskimins and Maureen Connell on Baritone Ukulele; Dave McKenzie on Tenor Ukulele; Pat Miskimins, Chris McKenzie, Jill Attack, Rosemary Todd, Eva Guzewsky on Concert Ukulele; Lorna Fargo, Mary Frankum and Sandra McFadyen on Soprano Ukulele. Mary has also added percussion support with her djembe drum for performances. In 2025, we welcomed Kathy Young and Cathy Foster to add quality voices to our performance group.

The group has really enjoyed performing in church as well as outside. Outside performances in 2025 included two gigs at St. Elizabeth Village Retirement Home in Hamilton, Appleby Place Retirement Home in the summer, and Christmas concerts for the Hidden Lake Ladies Golf League and Tara Retirement Home in Hamilton. We thank our good friend and former instructor, Mark Delahanty, who has been our musical guide through all the outside performances.

Newcomers welcome. If you love to just have fun with great old songs and you’d like to play a stringed instrument, we encourage you to try us out.

Respectfully submitted by
Dave McKenzie

Tuesday Men

For more than a decade, a small group of men have met at the church on a Tuesday morning to pray together, to read scripture from the previous Sunday service, and to talk about the scriptures, the Sunday pulpit message and whatever and wherever the conversation or the Spirit leads. The small group membership has changed over the years, but the format remains the same – why – because it works for this group.

Currently seven men meet. Rarely do we miss a Tuesday – it is just too important in our lives. The discussions never seem to disappoint. We meet now at 9:00 am and welcome new men to join the group. Call or email to any of us to learn more.

Dave McKenzie, Paul Attack, Norm Hockridge, Ron Mellish, Brian McFadyen, Lorne Robertson, Bruce Lewis

Respectfully submitted by
Dave McKenzie

Morning Glories

At the end of 2025, the Morning Glories remains a welcoming, well organized group with interesting programs. During our June meeting, it was decided that our meeting format be changed whereby each group organizing the program will also lead the meeting. Chris McKenzie remains as Contact Person and Room Booking.

The following highlights programs we enjoyed:

- | | |
|-----------|---|
| January | Memories of Appleby United Church. Enjoyed looking through the Appleby Church album. |
| February | Speaker Adele Lapointe, professional organizer, Chaos to Clarity |
| March | History of St. Patrick's Day (wear green) |
| April | Speaker Juanita Maldonado, Immigration Consultant, Maldonado Immigration Services – Access to Government services |
| May | The Proust Questionnaire |
| June | Speaker Saphia Khambalia, TV Journalist and weekend host on primetime for Weather Network / weekend CBC forecast. |
| September | Pot Luck Lunch |
| October | Memories of Halloween |
| November | Making candy skewers to be sold at the Christmas Market Bake Table. |

This year, our charitable donation of \$200.00 went to Wesley Urban Ministries to help towards the purchase of bunk beds.

At our last meeting it was suggested that we buy a poinsettia plant for each of our Morning Glories members that are no longer able to join our meetings. The plants were very happily received and each of the ladies were pleased to be remembered by the Morning Glories.

We are a dedicated group of women who look forward to a successful 2026!

Florence Hook
(Annual Report Submissions)

Thursday Morning Quilters



The small group of ladies who join together for company on Thursday mornings enjoy practicing their quilting and make various items for people in hospice care or hospital. They regularly meet on Thursdays at 9:30 a.m. until 11:30 a.m. during the Fall and Winter terms and take a break for the Summer. We are happy to have Appleby share their space with us.

Submitted by Sherrill Halliday

Euchre Group Report



I am happy to report that we have been able to continue playing at Appleby U.C.

We now have approximately 30 members and meet every Thursday at 1 p.m. and play until 3:30 p.m. Our Fall term was from September 5th breaking for Christmas in December and returning on January 9th, 2025. We again break for Summer in June.

We appreciate having the opportunity to bring our group to Appleby which we enjoy very much. Thank you.

Submitted by Tony Williams



Annual Report

15th Strathcona runs a program for male and female youth from ages 5-26 using all of Scouts Canada's five core programs. Our programs nurture 70 youth and 26 active leaders. The active Beaver, Cub and Scout programs are supported by a Group Committee of people, many of whom are active leaders in their section of choice. Our youth enrolment this year has remained static after significant post pandemic growth.

No Group can survive without the capable contribution of those who populate the Group Committee, in vital rolls, away from the visibility of the active leaders. We wish to pass on our special thank you to Shana Machmer, Wayne Machmer and our Applyby United Church representative Keith Pepper. Your contributions are invaluable to our success. I would be remiss if I didn't take this opportunity to say that we are still searching for a person, or persons, who would be willing to act as co-group commissioner and to help with organizing our major fundraisers, the two largest being Apple Day in the fall and a bottle drive at New Years.

Our **Beaver Scouts**, aged 5 to 7 years, have continued to meet at the church on Tuesday nights from 6:30 – 7:30. Regular meetings are at the church and an active program is presented. They have already had one indoor camp, a sleepover at the church.

Regular meetings are themed around "adventures" (transportation, animals, etc.) as chosen by the Beavers and consist of active games, crafts, songs, and skill development activities. We had quite a few beavers move up to our cub pack but have also had quite a few new youth join. As a result, our numbers have increased slightly and we are now 23 beavers.

Our **Cub Scouts**, aged 8 - 10 years, meet at Appleby United Church Monday evenings. The pack continues with normal operations and has a very active schedule. They have already completed two camps (one outside and one inside) with plans for at least three others in the coming months. The pack has decreased to about 18 youth. This decrease was somewhat unexpected and we are looking for ways to attract more youth to the program. Hopefully it is a temporary drop and we should see an increase as youth move up from the beaver program.

Our **Scout Troop**, aged 11 to 14 years, meet at Appleby United Church on Thursday evenings, with an enrolment of twenty youth and nine Scouters. The Scout troop has resumed completely normal operations and conducts camps almost every month.

I am pleased to report that our **Venture Scout** program, aged 14 to 17 years, which restarted in January of 2024 has now grown to 5 youth with a couple of others expected to join in the coming months. The future looks bright as even more youth are scheduled to join next spring. Four of our venturers have also signed up to be part of the Canadian contingent to the World Scout Jamboree to be held in Poland during the summer of 2027. This once in a lifetime experience is a significant undertaking for them and will require a lot of fundraising efforts from them in the coming 18 months to help defray the \$6,000 per person cost!

I'd like to thank the Appleby United Church for allowing us to host our January bottle drive. This has turned out to be one of our main sources of significant fundraising that is left open to us. We were able to restart Apple Day so that has relieved some of our financial concerns.

To the entire Appleby United Church family, we extend an open opportunity to stop by and see in action the program on Monday, Tuesday and Thursday evenings that you are supporting. We are populated with youth of all ages. If what you see makes you smile or touches a desire, we have a place for you. We'd love to have the opportunity to show you how much fun you could have.

We are pleased, and privileged, to be a community partner with Appleby United Church. We were able to continue and expand our annual joint welcome back BBQ with the church that was well attended by both sides and, by all accounts, enjoyed by everyone. We welcome any opportunities you might have for the youth to participate in community service events such as your yard clean-ups, pancake dinner and the Remembrance Day Church Service.

On behalf of the youth, volunteers and parents of 15th Strathcona Scout Group, I would like to thank Appleby United Church for their support over the last year, and we look forward to the continued success of Scouting programs in this community.

Yours in Scouting,

Doug Entwistle
Group Commissioner, 15th Strathcona Scouts
dougentwistle@hotmail.com

OUTREACH TEAM ANNUAL REPORT

A grateful thank you to the Appleby congregation for their tremendous support of Outreach projects once again in 2025.

2025 Sock Toss. During Sunday services in January, we repeated our popular Sock Toss event with congregation members enthusiastically tossing 358 pairs of socks into a basket carried up the aisle by Outreach Team members and helpers. The socks were gratefully received by Wesley, Shifra Homes, OCC, and Halton Women's Place.

Sundries Sunday. On Mothers Day, May 11, we held another very successful collection of sundries which were distributed to our partner agencies. In an effort to keep our announcements interesting and fun, we performed an Ode to Sunday Sundries.

Our Community Cares. January to December 2025 we delivered \$5,080 in grocery gift cards to OCC Halton, Burloak Hub, an increase of almost \$600 over 2024. We also provided a \$1,000 cheque for food and sundries support. Many thanks to June Pare, our contact person.

Burlington Food Bank. We held a special Can Can Food Drive in March and received 283 cans of food. We also had a summer food drive where we handed out grocery bags donated by No Frills, and collected 514 lbs of food.

Lorne Robertson became our team contact at the food bank and helped Jim Keenleyside make deliveries of a total of 2,683.5 pounds for the year, well over a ton of food! A total of \$6,588 in cash donations was also donated.

Lorne arranged an extremely interesting tour of Feed Halton, a warehouse and distribution centre serving all Halton food banks, and their video was shown to the congregation.

Halton Women's Place. Appleby donated socks, sundries and \$250 in cash this year. Many thanks to Pat Miskimins for being our liaison.

Wesley. Appleby United Church continued its Pacesetter status in the Case for Kids Walk, for the 29th straight year. We had nine walkers and raised \$2,700. Appleby folks continued to be very generous in supporting the Wesley Holiday Drive with many household and clothing gifts, \$1350 in cash donations and \$1000 in gift cards. Outreach Team members regularly attend contact meetings with Wesley staff to be updated on their projects and services. This year they were given tours of the kitchen, the refugee housing wing and the day care centre. The kitchen prepares and delivers over 100,000 meals a year. Thanks to Andras Rameshwar and Sally Spyrka for assisting Paul with liaison to Wesley.

Used Eye Glasses Program. Andras Rameshwar reported that 55 pairs of eyeglasses were collected to be delivered to the Lions Club and used by those in need.

Shifra Homes. We continued to support this local shelter program for young mothers-to-be, with \$250 in cash, as well as socks and sundries. Thanks to Pat Miskimins for providing liaison.

Outreach Trust Fund Project. On Outreach Sunday, September 21, Celeste Weston from Wesley spoke to the congregation about the Wesley Emergency Supportive Housing in Burlington, which we chose as our project under the Outreach Trust Fund for the 2025 calendar year. We called it the “Keeping Families Together Project” and money was used to buy bunk beds. The congregation donated \$7,035 which was matched by the Trust Fund for a total of \$14,070. Ashley Mitchell attended our November meeting and she advised that with the help of our donation, they were able to purchase all 20 bunk beds required. In July, members of the Outreach Team were very impressed when they toured the building.

Missions and Service was supported well again this year with total donations of \$18,597 up 9% over last year, in part due to Randa Sabbagh faithfully keeping the congregation regularly informed about the work of M&S.

Children Believe. Over \$800 was sent to support our adopted child as per the Sunday School’s commitment.

I would like to express my utmost gratitude and thanks to everyone on the team for their work in 2025: June Pare, Pat Miskimins, Chris McKenzie, Bruce Lewis, Jill Attack, Rev. Carolin MacMillan, Andras Rameshwar, Lorne Robertson, and Sally Spyrka.

Paul Attack, Team Leader

Global Outreach (GO)

A Subcommittee of the Appleby Outreach Team

During 2025, the GO team approved two donations totalling \$1,500. In October, \$500 was donated to Global Medics in support of their efforts with those suffering from the devastating hurricane, Melissa, in Jamaica. And \$1,000 went to the Canadian Central America Relief Effort (CCAMRE) to continue our support of that organization's education fund. The goal of that fund is to assist in the education of students living in the region of the Merendon mountains of Guatemala, where CCAMRE is active.

The more active work of the committee is the continued support of the Kiva program. During 2025, the church made 51 loans for a total of \$2,825 US. The entrepreneurs receiving loans live in 22 different countries. During the year, along with the loans, \$166 was donated to the Kiva organization in support of their efforts to bring micro loans to deserving individuals around the globe.

Thank you to Andy McCormick, Brian and Sandra McFadyen and Dave McKenzie for their continued participation in Global Outreach in 2025.

Respectfully submitted,
Chris McKenzie (representing GO on the Appleby Outreach Team)

Christian Education 2025

Throughout 2025, Christian Education at Appleby United Church continued to grow in both depth and participation, with an emphasis on accessible, engaging, and spiritually meaningful opportunities for learning and prayer. A combination of in-person and hybrid formats allowed members to participate in ways that best suited their circumstances, strengthening connection and inclusion within the congregation.

In the Spring, a six-week hybrid Book Study, *40 Days of Doubt* by Eric Huffman, was offered. Eight people participated, with one member attending online weekly. The hybrid format also allowed other members to choose to attend online some weeks as their schedules required. This flexibility supported consistent participation while respecting the varied commitments of those involved.

In the Fall, a four-week hybrid Book Study on *Simply Pray* by Deborah Hopper was held, with six participants. This study focused on prayer as a lived and accessible practice, encouraging participants to deepen their prayer life and reflect on how prayer shapes everyday faith. The hybrid format also allowed a member of Port Nelson United Church to join the study, enriching the conversation and strengthening connections beyond our own congregation.

In December, an in-person Women's Study Group began using the book *Women in the Bible*, led by Joanne West. Nine women signed up for this group, which offers a welcoming space for shared learning, discussion, and faith development through the stories of women in scripture. This group has also provided an opportunity for members to share their gifts by leading and supporting group study, strengthening lay leadership and participation within the congregation. This ongoing group will meet on the first Wednesday of each month from 10:00 to 12:00 p.m.

Together, these studies reflect a growing engagement with Christian education at Appleby United Church. They continue to nurture faith, encourage participation, and support the sharing of gifts within the life of the congregation.

Submitted by

Rev. Carolin MacMillan

Pastoral Care 2025

Pastoral Care at Appleby United Church continues to be carried out without a formal Pastoral Care Committee. I am deeply grateful for the many members of the congregation who regularly check in on one another. Through phone calls, emails, and personal contact, this caring network helps ensure that support is offered to those who are ill, hospitalized, grieving, or facing significant life challenges, and it allows me to remain aware of where pastoral presence is needed.

Over the past year, I met with members at Joseph Brant Hospital, visited members in their homes, and met with individuals in my office as circumstances required. These visits and conversations provided opportunities for listening, prayer, and support, helping to maintain connection and care within the congregation during times of need.

This shared approach to pastoral care reflects the compassion and attentiveness of this community. Members continue to care for one another in meaningful and often quiet ways, ensuring that no one is overlooked. I am thankful for the spirit of mutual support that sustains this ministry and for the many acts of kindness that strengthen the life of our congregation.

Respectfully submitted,
Rev. Carolin MacMillan

Social Committee

2025 was a busy year for the Social Committee. We catered to the following events:

ANNUAL GENERAL MEETING

FEBRUARY 23

We served lunch and dessert before the meeting. Thank you to all that donated sandwiches and goodies to make our lunch so delicious.

WELCOME BACK BARBEQUE

SEPTEMBER 14

With our liaison, Keith Pepper, we joined forces with the Scouts for our annual barbeque. Keith and Andrea Pepper were the barbeque masters cooking all the hamburgers and hot dogs this year. The Social Committee prepared cookies, squares and tarts with Tea and Coffee to round out the event.

TREE LIGHTING

NOVEMBER 30

A small but mighty group gathered to sing Christmas carols and light the trees on the front lawn. The Social Committee supplied hot chocolate and cookies afterwards in the Parlour for a great social time together. Special thanks to Joanne West for leading the carol singing.

Thank you to all the Social Committee for their continued support:-

Mabel Abra, Anne Bright, Mary Frankum, Chris McKenzie, Joni Raunig and Joanne West.

Respectfully submitted,
Shirley Gray



Stewardship Committee

The Stewardship Committee did not canvas the congregation for their estimates of giving for the 2025 year. The number of contributing households in 2025 declined by 4% compared 2024. The total of all donations to the church was down 3% and the average donation was slightly higher by just 1%.

Following is a summary of contributions to the work of the church. The dollars represent the total donated via Envelopes and PAR for local, Mission & Service Fund and all other appeals.

2025 Contribution Details

Dollars in 2025	No. of Households	% of Total Households	2025 Total Contribution	% of Total Contribution	2025 Avg Contribution
Up to \$100	7	7%	\$ 220	0%	\$ 31
\$101 - \$200	3	3%	\$ 490	0%	\$ 163
\$201 - \$500	17	17%	\$ 5,828	3%	\$ 343
\$501 - \$1000	25	24%	\$ 17,292	8%	\$ 692
\$1001 - \$2000	23	22%	\$ 33,077	15%	\$ 1,438
Over \$2000	28	27%	\$ 163,224	74%	\$ 5,829
Totals	103	100%	\$ 220,131	100%	\$ 2,137

Contribution Comparison

Year	No. of Households	% of Total Households	Total Contribution	% of Total Contribution	Avg Contribution
2024	107	100%	\$ 226,898	100%	\$ 2,121
2023	112	100%	\$ 240,120	100%	\$ 2,144
2022	124	100%	\$ 234,953	100%	\$ 1,895
2021	117	100%	\$ 228,336	100%	\$ 1,952

Year over Year Change

Year Range	No. of Households	Total Contribution	Change in Avg Contribution
2025 / 2024	-4%	-3%	1%
2024 / 2023	-4%	-6%	-1%
2023 / 2022	-10%	2%	13%
2022 / 2021	6%	3%	-3%

Respectfully submitted by the Stewardship Committee
Keith Pepper, Andy McCormick, Sandra McFadyen and Dave McKenzie

2025 Ministry and Personnel Committee Annual Report

The United Church of Canada requires each congregation to have a Ministry and Personnel (M&P) Committee. This committee acts in a supportive and supervisory role for the ministry and lay staff of our church. Current M&P Committee members are John Anderson, Paula de Ronde and Ron Mellish. Meetings are scheduled three times a year, with additional meetings if needed, often online.

Appleby United is blessed to have a great team of people who, with their varied skills, make our church a very special place. Our ministry and lay team are made up of Rev. Carolin MacMillan; Music Directors Bryan Hoover and Christine Chesebrough; Custodian John Schwark and Dickson Turyatamba , our Office Administrator. These five individuals, plus dozens of talented volunteers, have made and continue to make tremendous contributions to the life and work of Appleby United Church. Bryan, Christine and Dickson were new hires this year.

The M&P Committee members had regular contact with these five dedicated individuals throughout 2025 and were pleased to see that they worked well together.

Respectfully submitted by Ron Mellish.

Tech Committee

The tech committee held no meetings in 2025, but we got the work done anyway as folks step up to do the various jobs that need to be done without the fuss of sitting in meetings! If you are looking to join a group at Appleby but don't like meetings, you are our kind of folks.

Members of the tech committee include Lorne Robertson, Steve Hall, Brian McFadyen and John Anderson, who were assisted on the soundboard roster by Tony van Veen, and Doug Walters. Jill Attack is our web-mistress extraordinaire.

In 2025 we were able to broadcast all the Sunday morning services, as well as the music concert on YouTube. This is an important part of our outreach to shut-in and distant members of our congregation. In addition to the Sunday worship service, we also broadcast a small number of funerals, which are generally not indexed in YouTube search but are available to family and friends.

A WiFi access point was installed in the hallway outside the washrooms. This provides WiFi coverage for the hall and Breckon Room, which did not previously have WiFi available in those areas.

We particularly wish to thank Jill who has worked throughout the year to keep the Appleby website fresh and current. Today, when people look for a church, they usually start by checking out a church's website. I spoke to a woman from the local area who attended the Christmas music concert because she saw it advertised on our website. It is also an important communication vehicle for the wider Appleby community. Jill is smart, but she's not a mind reader. If you have something to go on the website, you need to tell her!

Of course, there are also the usual internet and PC problems that arise from time to time.

In 2026 we plan to refresh some equipment as the need and finances allow.

Respectfully submitted by,
John Anderson

2025 Property Committee Report

Custodian

John Schwark completed six years as Appleby's custodian on 2 December 2025. On behalf of the committee, thank you John for a great job during these past twelve months.

Volunteers

Members volunteered as always to help with maintenance inside and out. Thank you for our dependable group of cheerful volunteers. I hesitate to "name names" for fear of leaving someone out. Suffice it to say, therefore that these people have earned and deserve a large vote of thanks for their dedicated efforts during 2025.

I have not said much about this but it must be stated that our group of volunteers is gradually diminishing. Therefore (and for a considerable number of years) contracting-out has become the norm and along with it the cost of doing business. Grants have eased the financial load somewhat. Trust funds also help immensely. But the main strain is on the General Fund.

Gardens

We further reduced the size of the gardens but plan to retain appropriate areas to continue the "curb appeal" along Spruce.

Adam Hall continued garden maintenance as a paid contractor.

Utilities

Utilities include insurance, heating and heating maintenance, hydro and water, and fire protection. As usual, these items account for approximately 60% of approved budget.

Contractors and Suppliers

As always Appleby extends a huge thank you to its many contractors and suppliers. Many tasks simply could not get done without their services. For those who keep lists, property matters required the services of 19 area businesses.

Major Contracts (from General Fund)

Major contracts (>\$1000) are:

Eavestrough heating cable

Gas range repair

Evaporator (cooler) replacement

Major Contracts (from Trust Funds)

After being paved initially in 1979, our **parking lot** was repaved in August 2025. The contractor used was the same one that did the job 46 years ago. Funding came from the Memorial & Gift Fund.

Preparatory work continued in 2025 relative to the planned **washrooms refurbishment**. The bid document was sent to five contractors in December 2025.

Major Contracts (from Grants)

Four mature trees were in need of trimming. Committee members believed that this step increases visibility and thus heightens security.

The existing door and frame were 1957 vintage and not working except with difficulty. Due to age and some degree of security consideration, members decided that replacement was the most cost-effective option.

Rooms/Areas & Condition

On behalf of the committee, I would like to record the following information relative to general building condition. Our list shows work done since 2023.

Breckon Room – painted - 2024; cupboard refurbished - 2024

Hall – painted – 2024; paneling refurbished – 2024; main lamps replaced - 2023

Hallways – painted and refurbished - 2024

Lighting, exterior – replaced 2023

Lighting, interior – replaced (grants) - 2023

Minister study – painted - 2024; window covering replaced (donation) - 2024

Office, admin – air conditioner replaced - 2024

Upper Room – flooring covered with laminate - 2024 (grant)

Committee

Although we no longer hold regularly-scheduled meetings, nevertheless we are in touch with each other on all matters relative to Church property. Your committee members are Joanna Anderson, Ruth Fenn-Phillips, Lyle Jackson and Jim Keenleyside. Thank you one and all.

As always, I would like to record our thanks to members' families for the whole-hearted support of the work done over the past year.

Respectfully submitted
Jim Keenleyside, Chair

Finance Committee Report 2025

General Fund

The 2025 year ended with a deficit of (\$18,532) in our General Fund. We had projected a deficit of (\$15,196). This resulted in an accumulated deficit of (\$12,091).

On the revenue side, donations by envelope and PAR decreased by approximately 5% from 2024 and overall revenue from Envelope / Par was under budget by (\$3,003). In addition to that amount the church membership contributed another \$25,388 for outreach projects.

Expenditures ended the year over budget. Directed donations to the Mission & Service Fund of The United Church were above the anticipated amount.

Manse

We were able to transfer \$60,000 from the sale of the property to help balance the 2025 budget. This amount represents the income earned from the sales proceeds.

Fund Raising

Our Fund-Raising efforts are back in full swing in 2025 as we raised \$34,439.

2026 Budget

Appleby is again at a cross roads with regards to the Budget for 2026. The committees worked very diligently to keep their expenses in check in 2025, however like everyone we are experiencing increased costs to maintain the services provided by Appleby. We obviously cannot maintain these kinds of deficit budgets. The Sale of the manse property is only part of the solution. We as a congregation must grow with more families and it is upon all of us to help in this endeavor.

I would like to thank the Finance Committee for their dedicated contribution in 2025 especially our treasurer Dave McKenzie who helped me through my year as chair of Finance. A special thanks to Doug Walters our envelope steward who keeps track of your donations. Other members of the committee who continued to provide leadership with Fundraising, Budget preparation, offering count as well as personal contribution at committee meetings include Joan Garson, Dianne Thrasher, David Richardson, Kathy Hall, Dan Pare and Rev.Carolin MacMillan.

Respectfully submitted
Keith Pepper, Chair
Dave McKenzie, Treasurer

Board of Trustees

Throughout the past year, your Board of Trustees has continued to administer Appleby's various trust funds and assure Appleby has adequate insurance coverage.

At the request of the Worship Committee and Music Ministries, Trustees were pleased to be able to allocate funds from the Memorial and Gift Fund for the refurbishment of our bell choir bells and the purchase of a new electric piano. We were also very pleased and grateful to have received a generous donation which covered all costs associated with Appleby's 200th Anniversary celebrations.

Your Trustees with members of the Property Committee have been actively monitoring the progress of the housing development along Tuck Drive and the impact it has had along our east property line and have been attempting to assure the developer meets his obligations and takes any and all required remedial actions. Despite our best efforts no such remedial actions have yet occurred.

Your Board of Trustees will continue to work for and protect Appleby's interests.

Respectfully Submitted

Anthony van Veen – Chair AUC Board of Trustees

Motion:

Moved the Appleby Congregation confirm the following persons as Trustees of Appleby United Church:

- Jim Keenleyside
- Dave McKenzie
- Joanne West
- Evelyn Robbins
- Brian McFadyen
- John Anderson
- Anthony van Veen
- Rev. Carolin MacMillan, in her capacity as Appleby's Called Minister.

GENERAL FUND BALANCE SHEET

AS AT DECEMBER 31, 2025
(with comparative figures for December 2024)

	<u>2025</u> <u>DECEMBER</u>	<u>2024</u> <u>DECEMBER</u>
<u>ASSETS</u>		
Cash & Short term investments	\$9,696	\$16,218
Due From Trust Funds	1,584	1,584
	<u>\$9,696</u>	<u>\$17,802</u>
<u>LIABILITIES</u>		
Due to - Trust Funds (other than Memorials)	\$7,279	
Due to - Memorial & Gift Fund	10,262	7,222
Miscellaneous Liabilities	4,245	4,138
	<u>\$21,787</u>	<u>\$11,360</u>
<u>EQUITY (DEFICIT)</u>		
Balance, beginning of year	\$6,442	\$11,934
Excess rec. or (exp.) for year	<u>-18,532</u>	<u>(5,493)</u>
Equity / (Deficit), end of period	<u>(\$12,091)</u>	<u>\$6,442</u>
<u>TOTAL LIABILITIES AND EQUITY</u>	<u>\$9,696</u>	<u>\$17,802</u>



STATEMENT OF GENERAL FUND RECEIPTS AND EXPENDITURES

For the twelve months ending December 31, 2025

(with comparative figures for December 2024)

	<u>2025</u> <u>ACTUAL</u>	<u>2025</u> <u>BUDGET</u>	<u>2024</u> <u>ACTUAL</u>	<u>2026</u> <u>BUDGET</u>
RECEIPTS				
Donations - Envel & PAR	\$196,997	\$200,000	\$206,954	\$190,000
- Non-envelope	700	500	2,350	500
- Loose	2,296	1,500	3,088	2,000
Bldg Rentals & Weddings	13,799	12,500	11,426	11,500
Government Payments (Note 4)	6,972	5,000	5,911	6,000
Sundry	0	0	100	0
Additional Fund Raising	<u>34,439</u>	<u>35,000</u>	<u>33,875</u>	<u>35,000</u>
Total Receipts	<u>\$255,202</u>	<u>\$254,500</u>	<u>\$263,704</u>	<u>\$245,000</u>
Plus Transfer from Property Sale Tr	60,000	60,000	57,000	80,000
Less Donations to Mission & Servic	<u>-18,597</u>	<u>-17,000</u>	<u>-17,030</u>	<u>-18,050</u>
Amount available for Local Ministry	<u>\$296,605</u>	<u>\$297,500</u>	<u>\$303,675</u>	<u>\$306,950</u>
EXPENDITURES				
Personnel	\$216,897	\$212,581	\$208,044	\$220,191
Regional Assessment	11,179	11,179	9,860	12,103
Administration	11,662	10,965	10,554	11,306
Church Property	52,369	51,900	59,880	54,796
Manse	0	0	0	0
Christian Education	0	0	0	0
Outreach	6,791	6,800	6,569	6,750
Worship	6,337	8,475	5,715	8,950
Pastoral Care	286	325	339	400
Stewardship	0	150	0	150
Social Committee	1,335	1,500	632	1,500
Women of Appleby	0	0	0	0
Technology	<u>3,623</u>	<u>4,200</u>	<u>3,006</u>	<u>3,575</u>
Operating Expenditures	<u>310,480</u>	<u>\$308,075</u>	<u>\$304,598</u>	<u>\$319,721</u>
Maintenance & Reserve Fund	\$2,329	\$2,311	\$2,284	\$2,398
Capital Projects Fund	<u>2,329</u>	<u>2,311</u>	<u>2,284</u>	<u>2,398</u>

STATEMENT OF GENERAL FUND EXPENDITURES

For the twelve months ending December 31, 2025

(with comparative figures for December 2024)

	2025 <u>ACTUAL</u>	2025 <u>BUDGET</u>	2024 <u>ACTUAL</u>	2026 <u>BUDGET</u>
PERSONNEL				
Salaries	\$170,109	\$169,098	\$168,476	\$170,724
Allowances	2,431	1,850	1,542	2,050
CPP & EI	12,337	10,953	10,931	12,414
WSIB	193	812	697	819
Group Insurance and Pension	30,107	27,669	22,661	31,950
Training Courses & Misc	1,358	1,699	1,385	1,733
Other Committee Costs	362	500	2,353	500
	<u>\$216,897</u>	<u>\$212,581</u>	<u>\$208,044</u>	<u>\$220,191</u>
ADMINISTRATION				
Regional Assessment	\$11,179	\$11,179	\$9,860	\$12,103
Bank Charges	1,908	1,500	1,752	1,750
Photocopies, Supplies & Postage	6,587	5,870	5,550	5,860
Telephone	3,125	3,060	3,027	3,156
Advertising	0	500	0	500
Miscellaneous	42	35	225	40
	<u>\$22,841</u>	<u>\$22,144</u>	<u>\$20,414</u>	<u>\$23,409</u>
TECHNOLOGY				
Repairs & Maintenance	\$0	\$50	\$0	\$0
Software & Services	\$3,465	\$3,050	\$2,848	\$2,575
Equipment Purchase	159	1,100	158	1,000
	<u>\$3,623</u>	<u>\$4,200</u>	<u>\$3,006</u>	<u>\$3,575</u>

STATEMENT OF GENERAL FUND EXPENDITURES

For the twelve months ending December 31, 2025

(with comparative figures for December 2024)

	2025	2025	2024	2026
	<u>ACTUAL</u>	<u>BUDGET</u>	<u>ACTUAL</u>	<u>BUDGET</u>
CHURCH PROPERTY				
Insurance	\$10,793	\$10,500	\$10,198	\$11,046
Heating	9,984	10,000	7,435	10,000
Hydro & Water	6,247	7,100	6,876	7,000
Repair, Mtce. & Renov.	<u>25,344</u>	<u>24,300</u>	<u>33,863</u>	<u>26,750</u>
	<u>\$52,369</u>	<u>\$51,900</u>	<u>\$59,880</u>	<u>\$54,796</u>
OUTREACH				
Mission & Service	\$18,597	\$17,000	\$17,030	\$18,050
Minister's Disc. Fund	400	500	200	600
Community Outreach	4,891	4,800	4,798	4,000
Global Outreach	<u>1,500</u>	<u>1,500</u>	<u>1,500</u>	<u>2,000</u>
	<u>\$25,388</u>	<u>\$23,800</u>	<u>\$23,598</u>	<u>\$24,800</u>
WORSHIP				
Choir Music & Supplies	\$102	\$1,000	\$0	\$1,000
Maint. -Organs & Pianos	1,243	1,000	350	1,200
Sanctuary Decorations	271	300	190	300
Supply Minister Costs	1,835	2,750	2,685	2,500
Supply Organists / Guest Musicians	1,846	1,500	1,600	1,750
Refreshments & Communion Elements	176	200	113	250
Professional Fees / Registrations	432	725	760	550
Worship Resources	<u>212</u>	<u>350</u>	<u>18</u>	<u>350</u>
	<u>\$6,337</u>	<u>\$8,475</u>	<u>\$5,715</u>	<u>\$8,950</u>

**APPLEBY UNITED CHURCH
NOTES TO THE GENERAL FUND FINANCIAL STATEMENTS
DECEMBER 31, 2025**

(1) ACCOUNTING POLICIES

(A) Receipts and Disbursements

All receipts are deposited into the General Fund bank account using procedures approved by the Finance Committee. Although initially deposited to the General Fund bank account, transfers are made to the account maintained by the Board of Trustees and fund accounting and reporting is used for all designated funds including the Memorial and Gift, and Maintenance Reserve Funds.

Expenditures are mainly disbursed in the respective calendar year except for items which are not due until a future period, or which have been estimated at year-end because of non-receipt of the appropriate invoice.

(B) Fixed Assets

Fixed assets are not shown on the balance sheet since they were not historically accurate. The original value, together with estimated current values, is as follows:

Asset	Original Cost	Estimated Present Value
Land	\$ 18,788	\$ 5,000,000
Church Building (1959)	143,046	
Breckon Wing (1988)	192,170	5,952,922 *
Church Contents	20,674	
Allen Organ	82,620	
Total	\$ 457,298	\$ 10,952,922

* Fire and loss insurance is carried on buildings and contents totaling \$5,952,922 and is based on the present value estimates shown above. These policies are reviewed annually by the Property Committee.

(2) SPECIAL RECEIPTS AND DISBURSEMENTS

During the year, Appleby was in receipt of moneys for various special appeals. The following is a list of those appeals, and the amounts received in 2025:

Our Community Cares	\$ 1,030
Burlington Food Bank	4,285
Wesley Urban Ministries	<u>12,640</u>
	\$ 17,955

(3) CREDIT LINE PAYABLE

Appleby United Church has a credit line available with the Royal Bank of Canada of up to \$25,000. This credit line was not used in 2025. There is no balance owing as at December 31, 2025.

(4) GOVERNMENT PAYMENTS

During 2025, the church received rebates of HST paid on purchases during the period July 1, 2024 to June 30, 2025. The rebate amount was split between the General Fund and the Trust Funds based on the purchases made by each.

HST Rebates - General Fund	\$ 6,792
HST Rebates - Trust Funds	<u>2,097</u>
Total in 2025	\$ 9,069

(5) UNITED CHURCH REGIONAL ASSESSMENT

The calculation of the Regional Assessment is based on 2 factors:

1. 4.5% of Net Revenue
2. 0.252% of Total Value of Investments

The total assessment for 2025 was \$17,461. The amount pertaining to Net Revenue was allocated to the General Fund (\$11,179). The amount pertaining to Value of Investments was allocated to the Trust Funds (\$6,282).

**Appleby United Church
Trust Funds
Statement of Revenue, Expenditures and Fund Balances
For the Year Ending December 31, 2025**

	Memorial and Gift Fund \$	Blanshard Hodd Fund \$	Maint. Reserve Fund \$	Capital Projects Fund \$	J. Gillmore Pastoral Fund \$	Outreach Fund \$	Property Sale Fund \$	Full Year 2025 Totals \$	Full Year 2024 Totals \$
REVENUE									
Donations	13,040		10,000			400		23,440	15,792
HST/PST Refunds	965		299	834				2,097	5,008
Investment income (Note 1)	8,876	772	586	1,395	219	1,550	64,539	77,937	77,869
	22,881	772	10,884	2,229	219	1,950	64,539	103,474	98,668
EXPENDITURES (Note 2)	-61,815	-65	-8,422	-24,840	-18	-7,586	-15,151	-117,897	-38,842
Excess revenue for the year	-38,933	707	2,462	-22,611	201	-5,635	49,387	-14,423	59,827
Transfer From / (To) General Fund			2,329	2,329			-60,000	-55,343	-52,434
Transfers Between Trust Funds									0
Fund Balances, beg. of year	307,474	24,685	16,608	55,407	7,010	53,125	2,138,073	2,602,382	2,594,986
Fund Balances, end of year	268,540	25,391	21,399	35,124	7,210	47,490	2,127,461	2,532,616	2,602,379

**Appleby United Church
Trust Funds
Statement of Financial Position
As at December 31, 2025**

	2025 \$	2024 \$
ASSETS		
Cash (Note 3a)	321,855	415,732
United Church of Canada Foundation (Note 3b)	114,019	105,604
Industrial Alliance Private Wealth (Note 3c)	2,079,201	2,075,408
Due from General Fund	17,541	5,635
Total Assets	<u>2,532,616</u>	<u>2,602,379</u>
LIABILITIES		
Due to General Fund	<u>0</u>	<u>0</u>
EQUITY ACCOUNTS (Note 4)		
Memorial & Gift Fund	268,540	307,474
Blanshard-Hodd Memorial Bursary Fund	25,391	24,685
Maintenance Reserve Fund	21,399	16,608
Capital Projects Fund	35,124	55,407
John Gillmore Pastoral Emergency Fund	7,210	7,010
Outreach Fund	47,490	53,125
Property Sale Fund	2,127,461	2,138,073
	<u>2,532,616</u>	<u>2,602,382</u>
Total Liabilities and Equity Accounts	<u>2,532,616</u>	<u>2,602,382</u>

NOTES TO TRUST FUND FINANCIAL STATEMENTS

Note 1 - Investment Income

	2025	2024
	\$	\$
Interest on Bank Accounts and GIC's	5,729.90	10,966.58
Bank Charges	-	-
United Church Foundation:		
Income & Capital Gains Distributions (note 4)	7,511.44	3,841.82
Management Fee Refund	903.22	834.86
Industrial Alliance Private Wealth	63,792.62	62,225.29
	<u>77,937.18</u>	<u>77,868.55</u>

Note 2 - Expenditures From Trust Funds

a) Memorial & Gift Fund

Welcome Back Sunday		960.97
Washroom Upgrade Preparation	1,827.77	1,300.82
200th Anniversary	445.15	6,155.35
Sound Board for Live Stream		478.54
Parking Lot Paving	51,209.10	
Handbell Refurbishing	5,943.80	
Electronic Piano	1,639.54	
Share of UCC Regional Assessment	749.18	798.77
	<u>61,814.54</u>	<u>9,694.45</u>

b) Blanshard-Hodd Memorial Bursary Fund

Share of UCC Regional Assessment	65.05	60.22
	<u>65.05</u>	<u>60.22</u>

c) Maintenance Reserve Fund

Security Projects	8,372.53	1,784.43
Share of UCC Regional Assessment	49.43	30.68
	<u>8,421.96</u>	<u>1,815.11</u>

d) John Gillmore Pastoral Emergency Fund

Share of UCC Regional Assessment	18.49	17.12
	<u>18.49</u>	<u>17.12</u>

e) Capital Projects Fund

Automatic Door Opener		5,743.10
Hall Painting		10,904.50
Parking Lot Paving	24,722.38	
Share of UCC Regional Assessment	117.75	152.86
	<u>24,840.13</u>	<u>16,800.46</u>

f) Property Sale Fund

Donation to East Plains UC	10,000.00	
Share of UCC Regional Assessment	5,151.24	5,052.20
	<u>15,151.24</u>	<u>5,052.20</u>

g) Outreach Fund

Matching Donation to Wesley Emerg. Housing	7,235.00	
Matching Donation to Wesley YHP	220.00	5,315.00
Share of UCC Regional Assessment	130.86	87.15
	<u>7,585.86</u>	<u>5,402.15</u>

Total Expenditures From Trust Funds

	<u>117,897.27</u>	<u>38,841.71</u>
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NOTES TO TRUST FUND FINANCIAL STATEMENTS (continued)

Note 3a - Cash and Investments

As at December 31

	2025	2024
	\$	\$
Cash on deposit - TD Canada Trust	8,024.21	7,630.97
Cash on deposit - Manulife Bank	313,830.65	408,100.75
United Church of Canada Foundation	114,018.81	105,604.15
Industrial Alliance Private Wealth	2,079,200.87	2,075,408.05
Total of Cash and Investments	<u>2,515,074.54</u>	<u>2,596,743.92</u>

Note 3b - United Church of Canada Foundation

In 2007, the sum of \$50,000 was transferred to an investment fund available through the United Church of Canada Foundation "Congregational Investment Plan". The funds are on deposit with Frontier Capital Funds and specifically the Canoe Asset Allocation Portfolio Class Series D

The value of the fund shown for December 31, 2024 is determined as follows:

- The originally invested amount - \$50,000 (4,317 units)
- Plus the value of income and capital gains distributions known at the time of statement preparation, less less any withdrawals from the investment.

The market value at December 31, 2025 was \$157,147.45 resulting in an unrealized gain of \$43,128.64

As this is a long term investment of the congregation, capital gains or losses will only be recorded when funds are withdrawn. The current market value will be shown on each financial presentation for information purposes.

Note 3c - Industrial Alliance Private Wealth Account

A new investment account with Industrial Alliance was opened in 2020 to receive and invest the proceeds of the land sale.

The church was in receipt of \$50,000 in 2020 as the deposit on the purchase from the buyer.

The deposit amount was split with \$20,000 deposited in the cash account at TD bank to cover anticipated sale transition costs.

The balance of \$30,000 was deposited into short-term investment with Industrial Alliance.

Upon closing of sale in 2022, a further \$2,000,000 was deposited and investment strategy implemented to generate income as well as long term growth.

The market value at December 31, 2025 was \$2,446,294.50 resulting in an unrealized gain of \$380,321.59

NOTES TO TRUST FUND FINANCIAL STATEMENTS (continued)

Note 4(a) Memorial & Gift Fund

During 1977, the Memorial & Gift Fund was established from various gifts to Appleby United Church.

Since 1977, grants have been made from this fund mainly to support special equipment purchases at Appleby United Church

Note 4(b) Blanshard-Hodd Fund

During 1980, the Blanshard-Hodd Memorial Fund was established with \$8,000 from monies in the Memorial & Gift Fund from the bequest of the late Alice Blanshard and gifts made in memory of her sister, Jenny Logan. During 1995, \$3,500 was transferred from the Hodd bequest to the Blanshard Memorial Fund and the fund's name was changed to the Blanshard-Hodd Memorial Bursary Fund. In 2007 an additional \$8,000 was contributed from the General Fund. The income from this Bursary Fund is to be made available for the Christian development of members and adherents of Appleby United Church and any unused income at the end of the year is to be made available for use in the following year.

Blanshard-Hodd Fund capital is restricted (Blanshard \$8,000 restricted by terms of bequest and remaining \$11,500 restricted by congregational action). In 2022, the Congregation approved the transfer of \$8,000 to the Mainenance Reserve Fund, thus loweing the restricted amount to \$11,500.

Note 4(c) Maintenance Reserve Fund

This fund was initially established May 1, 2000 and the terms were revised June 2, 2003 and January, 2010. The Maintenance Reserve Fund shall be used to cover expenses for major maintenance and repair projects brought to the attention of the Board or for building upgrades which may or for building upgrades which may be ordered by any authority having jurisdiction. The Fund may also be utilized to cover the property Insurance deductible. The Church Board shall approve all expenditures from the Fund, and will report to the Congregation in an appropriate time and manner. The Appleby Church Board shall annually recommend to the congregation that a minimum of 0.75% of the General Fund Budget be directed to the Maintenance Reserve Fund unless revenues in the General Fund fall short of budget. The fund will hold a maximum of \$55,000 including the insurance deductible, and a minimum equal to the current insurance deductible. The Maintenance Fund shall be open to receive private donations and/or bequests at any time.

Note 4(d) Capital Projects Fund

This fund was initially established January 1, 2010. The purpose of the fund is to accumulate funding for major projects of a capital nature.

The Appleby Church Board shall annually recommend to the congregation that a minimum of 0.75% of the General Fund Budget be directed to the Capital Projects Fund unless revenues in the General Fund fall short of budget. The congregation shall approve all expenditures from the fund. The Capital Projects Fund shall be open to receive private donations and/or bequests at any time.

Note 4(e) John Gillmore Pastoral Emergency Fund

This fund was established in 2006. The purpose of the fund is to provide monetary aid to a member or associate member of Appleby United Church in times of emergency and genuine need. The fund is open to donations at any time. Disbursements from the fund are governed by the Pastoral Emergency Fund Committee. In 2023, the Congregation approved the transfer of \$20,000 from this fund to establish the new Outreach Fund.

Note 4(f) Property Sale Fund

This fund was established in December 2014 by the Church Board on recommendation from the Board of Trustees.

The fund is established in order to account for proceeds and expenses relative to the sale of the property that was the manse.

Investment income may be transferred annually to the General Fund to offset operating deficits.

Note 4(g) Outreach Fund

In 2023 the Congregation approved the creation of the Outreach Fund in order to meet growing needs in the community. The Outreach Fund was the beneficiary of seed money from the Pastoral Emerncy Fund in the amoun of \$20,000. An additional amount of \$40,000 was transferred from the Memorial and Gift Fund in 2024. Expenditures from the fund are limited to 10% of the Fund balance or 20%, if matched by Congregation donations. All expenditures are approved by the Outreach Team. The Outreach Fund shall be open to receive private donations and/or bequests at any time.

Note 4(h) Availability of Funds

	Memorial & Gift Fund	Blanshard Hodd Fund	Maint. Reserve Fund	Capital Projects Fund	Pastoral Emerg Fund	Outreach Fund	Property Sale Fund	2025 Total	2024 Total
Restricted	-	11,500	5,000	-	-	42,741	2,091,331	2,150,572	2,155,644
Unrestricted	268,540	13,891	16,399	35,124	7,210	4,749	36,129	382,044	446,735
Totals	268,540	25,391	21,399	35,124	7,210	47,490	2,127,461	2,532,616	2,602,379

Auditor's Report

To the Congregation of Appleby United Church

I have examined the balance sheet of Appleby United Church **General Fund**, together with the statement of income for the period ending at December 31, 2025. My examinations were made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures, as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of Appleby United Church as at December 31, 2025 in accordance with generally accepted accounting principles applied on a consistent basis.



Burlington Ontario
15 January 2026

R. G. Milsom

Auditor's Report

To the Congregation of Appleby United Church

I have examined the balance sheet of Appleby United Church **Memorial and Gift Fund, Blanshard Hodd Fund, Maintenance Reserve Fund, Capital Projects Fund, J. Gillmore Pastoral Fund, Outreach Fund and Property Sale Fund** together with the statement of income for the period ending at December 31, 2025. My examinations were made in accordance with generally accepted auditing standards, and accordingly included such tests and other procedures, as I considered necessary in the circumstances.

In my opinion, these financial statements present fairly the financial position of Appleby United Church Funds as at December 31, 2025 in accordance with generally accepted accounting principles applied on a consistent basis.

A rectangular box containing a handwritten signature in cursive script that reads "R. G. Milsom".

Burlington Ontario
15 January 2026

R. G. Milsom

Our Mission

Walking with Jesus, we

- ♥ comfort the Sick
- ♥ feed the Hungry
- ♥ welcome the Stranger
- ♥ engage others in conversation about God
- ♥ seek Justice and resist Evil
- ♥ gather to worship God