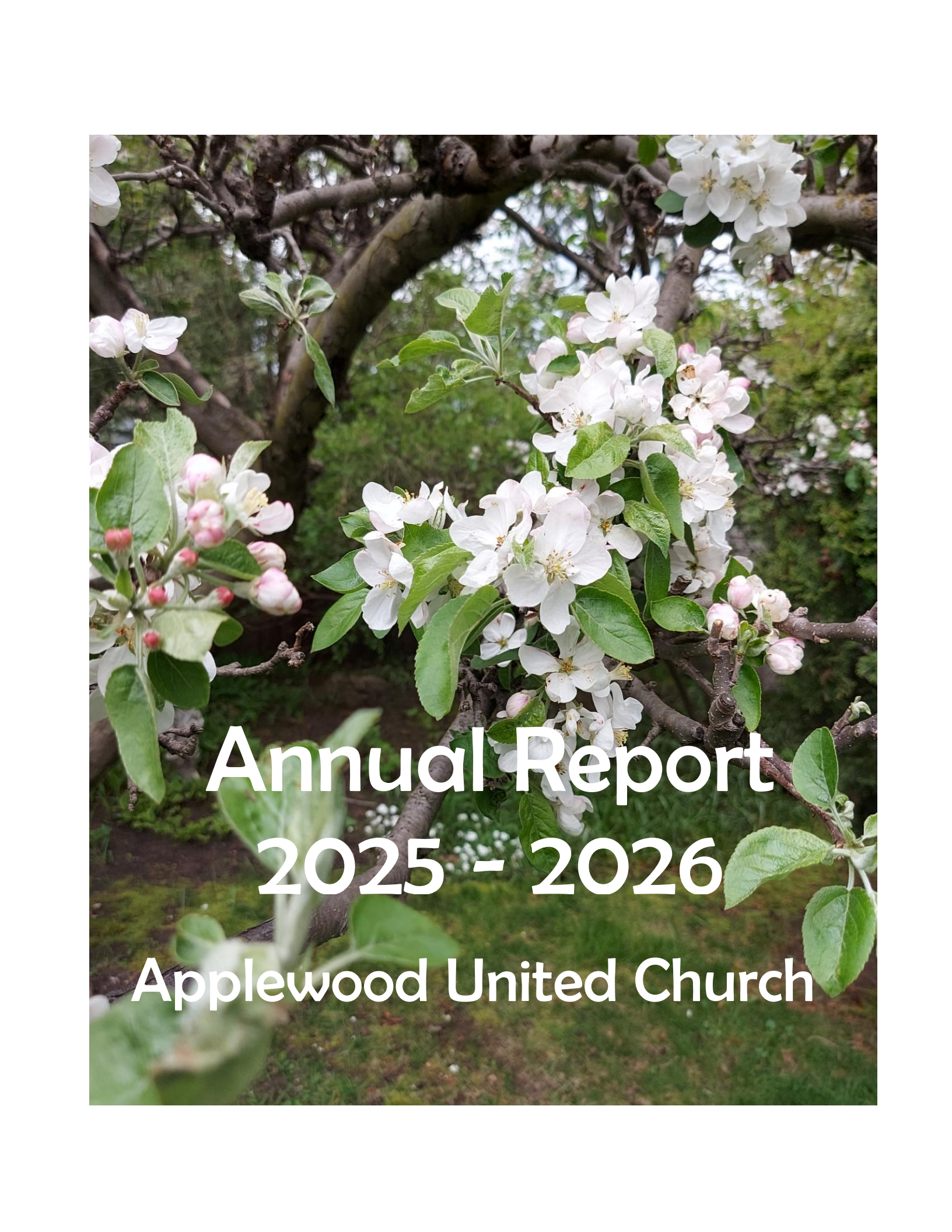


A close-up photograph of a flowering tree branch, likely an apple tree, with white blossoms and green leaves. The text is overlaid on the lower half of the image.

Annual Report 2025 - 2026

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, 2025 – May 1, 2026

Margaret Herron
Roy Hicks
Peter Hartman

*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 many committee-led services and socials. Wasn't it fabulous to have the former moderator come and speak in May! We are truly blessed 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 of the committees the wonderful events 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 that you look for ways to contribute or possibly lead events like these!

This year has been one of change here at Applewood. We thank the Worship and Ministry and Personnel committees for their hard work in covering Sunday services during Reverend Joanne's absence and preparing for her upcoming retirement. We are grateful to the members of the Search committee for their tireless work in charting a new course for Applewood United!

I continue to be grateful to 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 as well as the role of Head 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 is changing at the end of this year though. It is with great thanks that we see Linda Alcock depart from the role of Chair of Ministry and Personnel. She has done great work for Applewood and managing that from so far away has not been easy! Another person that deserves recognition is Jack Doney. Since the Visioning Committee is winding up this year, Jack will be leaving the Executive, but he will be missed and deserves huge congratulations for his years of dedicated service to Applewood United. Lastly there are no words big enough to say thank you to Reverend Joanne for everything she has done for Applewood! I hope that you have a great retirement and that you embark on many new adventures!

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 & 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



“Let us always think how we can stimulate each other to love and good works.”
Hebrews 10:24 The Inclusive Bible

The preceding twelve months of our ministry together began with a ‘bang’ as we joined our sister congregations in Mississauga to celebrate the 100th Anniversary of the United Church of Canada with a special joint worship service. Prior to that celebration, we joined a postcard project sending and receiving greetings from congregations right across the country, also celebrating the church’s 100th birthday. The work, not only of our denomination, but of this community of faith, Applewood United Church, was undertaken with joy, dedication, determination, and imagination throughout 2025 and the first six months of this year, 2026.

Once again, as in 2024, I was away from the Applewood family on restorative care for short periods. For two months in 2025, and for two more in 2026, I had time away to receive and then recover from surgery. My deepest thanks go to everyone who helped the church to manage in my absence, and to those who supported me with prayers and greetings and visits during my recovery. Even though I was absent at times, this community has continued to offer a safe space for our diverse community, a welcome to those who enter our doors, an opportunity for us to serve others, occasions for us to learn and grow, and weekly worship that brings us together.

As you move forward into the rest of this calendar year, I commend to you all words from the Epistle to the Hebrews that began this report. We are called to be God’s people and to do God’s work in our community and in the world. May you always remember that you can, and do, encourage and ‘stimulate’ one another - in faith, in love, and to do ‘good works.’ Despite challenges ahead as you search for a new ministry, as you work to restructure your governance and organization, as you walk together in an uncertain world and a turbulent time, may you find ways to continue to be together as a worshiping, living, faithful community of Jesus Christ.

It has been an honour and privilege to walk with you in ministry these many years at Applewood, and I will miss you all deeply even as I enter retirement at the end of June hopefully and joyfully.

With respect and gratitude,
Rev. Joanne Hedge

Director of Music - Christina Mulligan



Our musical year in review:

On June 8, 2025 the Applewood Choir participated in the 100th Anniversary of the United Church of Canada Service held at Eden United Church. Ten Mississauga churches were involved, including over 100 voices in the mass choir. The choir took their annual 'break' during the summer months. Practices resumed in September 2025 with our music reflecting the theme of "Creation" throughout the month of September.

On December 21, 2025 the Applewood Choir and Friends presented a piece called "Peace: A Musical Celebration". This year we had a full choir with 26 singers. The band was involved as were many extra participants such as, 'actors', soloists, tech and sound crew and narrators. It was a wonderful celebration.

The 25th Apple Jam took place on March 15, 2026. The Apple Jam community continues to be a place where we gather together and listen to what is on the heart of those getting up to share music or spoken word with those in attendance. There is a place for everyone. All are welcome.

Our services were enhanced throughout the year with our 'band' including bass and drums. We also welcomed 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 2026 with our special guest and vocalist: Quisha Wint. She offered several solo pieces and also had the Applewood choir support the singing in one of her solo selections.

Thank you to the Applewood Choir for your enthusiasm and commitment in singing together. Your music brings 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. President Sula introduced to the court new staff members Beverly Tyhurst (Minister of Congregational Support) and Rev. Dr. Laurie Stevenson (Minister of Pastoral Support). Commissions reported on their work and motions to approve new funding for grants were presented and approved. **Towards 2035** is a new growth initiative of the United Church and Cam Fraser, Director of Growth & Ministry Development from General Council Office, gave a presentation.

The Spring hybrid meeting will take place on June 26 – 28, 2026 in London.

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"*

Property – Bob Emerson

Primary maintenance items during the last year were roof repair caused by heavy rain and wind damage. The Property Team repaired soffit and fascia damage. Lighting was checked and replaced in the AGCH and the storage area, the front of the sanctuary, the Parlour. The exterior brick wall in the courtyard was repaired. Mandated annual inspection of the alarm system (the Property Team requirements to recertify the system), and elevator. The boiler room recirculation pump for the sanctuary was repaired. Additional work and repairs performed by the Property Team included replacing drywall, air conditioner in the office replaced, new toilets installed, new radiator in a washroom installed, drapes/blinds in the Parlour and Minister's office were re-hung, smoke detector replaced in a daycare classroom, railings up the steps in the sanctuary were secured and tightened. A larger maintenance item this year will be the parking lot rehabilitation.



Working with Bob on the Property Team are Bryan Bakker, Ian Prentice, Bob Martin and Jo-Anne Prentice. Remember that many hands make light work, so volunteers are always welcome.

Rentals – Ian Prentice

Rental income continues grow and last year exceeded \$100,000 for the first time. This increase is due primarily to the expansion of space used by the Appleseed Academy, but is also the result of increased use by the film industry, cultural events and private celebrations and events and community groups.

Kitchen – Linda Emerson

The Bunn coffee machine was serviced a few times this past year, twice needed new parts. The price of coffee has risen from \$209 per case to \$248, a substantial increase in a year, but remains as the most cost-effective and convenient way to purchase coffee. Linda's ongoing maintenance of the kitchen is appreciated by all who use the space.

Historian – Ann Sager

After more than 20 years as AUC Historian, and with thanks from the congregation, Ann Sager has retired as Historian.

There are documents from 2001-2015 that should be collected and sent to the United Church archives, a project for anyone wishing to help out.

Counting and Contributions – Bob Martin

Bob keeps everything in order with nothing outstanding to report.

We thank the members of the Admin team for their commitment and dedication to maintaining our physical church. Again, we thank 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



I wish to express my thanks to Rev. Joanne Hedge, Lynn Williamson, and Joanne Wilson for their continuing support on the Board of Trustees. The Board of Trustees is one of two compulsory committees of the United Church. The other is Ministry and Personnel. Without these committees, the church is not sustainable.

This is why it is increasingly important that we find a replacement for the Senior Trustee, Bob Martin, who is planning to retire at the end of 2026, after over forty years of service. If you, or any one you know, has an interest in becoming involved, please let one of the Trustees or a member of the Executive know. If you can balance a chequebook, you can handle the math.

This year has been relatively uneventful for the Board of Trustees. The church has several reserve funds which can be used for special projects. If you have something in mind, email or write a note outlining your project. The Trustees will help to see your project to fruition.

Our GIC investments are doing well, as interest rates have stabilized, at least for now. We have received one bequest this past year. If you are able, please remember Applewood in your will. Volunteers are the lifeblood of any organization. Please give prayerful consideration to helping out where you can.

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 attend the Pride Flag Raising Ceremony at Peel Police Headquarters. This was followed by a guest speaker and a fundraising lunch. It provided us with the opportunity to connect with the officers who are involved in the Diversity, Equity and Inclusion unit.

In July we were present at the Peel Pride event which took place in the parking lot at Burnhamthorpe Public Library. This was a great event with entertainment, presentations and information sharing.

In September we attended an event organized by Eagle Spirits of the Great Waters, a local group for both indigenous and non-indigenous members. This was a time of listening and learning and appreciating art and ceremony. On the National Day for Truth and Reconciliation we attended an event organized by Kairos at the site of the Campfire indigenous art installation where an elder spoke about her life experiences.

In October and again in April we were invited to attend the RainbowSauga 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 Truth and Reconciliation 10 years on – where are we? A member of Eagle Spirits of the Great Waters and an elder from Six Nations shared history and personal experience to help us understand the past and how we can move forward. We attended a showing of a movie *Reel Injuns* at Islington United Church which gave an account of how indigenous people and their stories have been depicted in the movie industry. Jesse Wente, a First Nations broadcaster and journalist, was the speaker at the event.

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 March we hosted PIE Sunday when we sold pieces of pie to raise money which was donated to Rainbow Railroad Canada.

On May 10th Applewood celebrated our 12th anniversary of becoming Affirming. The Very Reverend Carmen Lansdowne was our guest speaker. We continue to hear that the work we do is very much appreciated in the wider community.

We were invited to be a part of West End Affirm, a group comprised of churches in the West End of Toronto. That group organized a film festival which some of our members attended. As a result of a cluster of churches meeting in Mississauga, the Affirming congregations have now met together to support each other and possibly collaborate on some events. As a result of this our energies will be directed to the Mississauga group.

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 highlighted 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 in both Gaza and Ukraine.

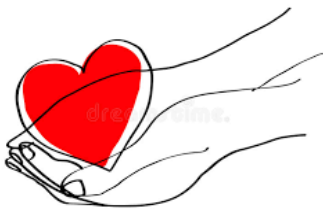
Thank you to the committee for all the hard work they have done this year. The members are: Sophie Cook, Christina Miller, Peggy Grozelle and Brian McIntosh.

Respectfully submitted,
Anne Moore and Joan Marshall
Co-chairs

Compassionate Care

Reports from each of the groups under Compassionate Care has individually submitted their report.

Pastoral Care Team



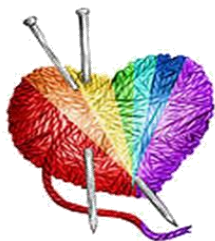
I'm very grateful to be connecting with you all. Everyone always makes me feel welcome in their homes or when we meet at other locations. Our phone conversations are always meaningful and uplifting. The email and text messages are just as important as we can share photos, jokes or scripture readings.

Driving folks to appointments is a much-needed service as we all get older. Sending Holiday, Birthday, Anniversary cards and gifts 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 community visitor and being able to provide such comfort to several cherished members.

Blessings,
Leslie West

Knitting Circle



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

The Prayer Shawl knitting circle consists of twelve very devoted knitters.

We meet every Thursday morning and enjoy two hours of fellowship and just good fun. We are so thankful that our shawls bring comfort and warmth to the people who receive them.

My heartfelt thanks to all the knitters.

Please let us know if anyone needs a shawl; relative, neighbour, friend or anyone who needs comfort.

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.

Prayer is more important than ever as we deal with information overload, stressful news, and feeling that we have little to no control over what is happening around us. Messages from those included and prayed for tell us how supportive they are and how much they are appreciated.

Thank you to all those who support and participate in this vital ministry.

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

Respectfully submitted,
Anne Moore and Joan Marshall

Christian Development

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

Family Life Team & 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



There has not been much activity in the library this year.

Duty of Care "We Are All Responsible"

Duty of Care remains an important part of our governance and we appreciate the co-operation of all of our committee members and volunteers. When we are "looking out" for each other, there is less chance of adverse situations arising.

Duty of Care packages should be in the envelopes of Committee Chairs in late August. Reviewing the policy with your members and returning the forms as soon as possible is appreciated.

We can always use more members on this committee if you are interested.

Glenna Armour

Elders Committee

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

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

There have been no meetings of the Elders for several years. The Elders' Committee remains without a chair or co-chair. 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 2025 there was one reception held for Roy Hicks.

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

Respectfully submitted,
Lynn Detcher, Coordinator

Marketing

There is no committee to provide this report.

Ministry and Personnel Committee

The 2025-26 year was a busy one for the Ministry and Personnel Committee. We were delighted to welcome Brian McIntosh as a new member along with Lynda Kudrewatych and myself as Hugh Miller focused on his responsibilities as Executive Chair.

In the fall, Rev. Joanne began by marking the season of Creation followed by a very meaningful Advent and Christmas season. Unfortunately, Reverend Joanne's cancer was detected again, and she was required to go on leave in January for surgery. Fortunately, the surgery was successful, and, after the necessary recovery time, we were very happy to welcome her back for Holy Week and Easter. We certainly appreciate Rev. Alison and our own Rev. Brian McIntosh for leading our services.

Our Director of Music, Christina Mulligan, adds much to our services with her leadership in music. During Advent, Christina and the choir presented the beautiful and melodic rendering of the Christmas story in the cantata Peace and in February we welcomed back Quisha Wint and her beautiful voice for Black History Month. Although there have been some challenges with the sound on Zoom recently, we hope that those are behind us and we can continue to enjoy the music offerings from the choir and Christina.

Another facet of our worship is the PowerPoint slides, and we rely on Katrina Kite, in collaboration with Rev. Joanne, to provide words and images to enhance our worship experience. Katrina has also provided back-up in the office on the few occasions that Jo-Anne Prentice has had time off. Quietly working away, Leslie West makes regular visits and phone calls to members of the congregation as our Community Visitor and, with Rev. Joanne away for part of the year, Leslie is a valuable member of the team providing support and an important link to Applewood United Church. In the office, Jo-Anne Prentice is always a welcoming presence keeping a close eye on what is happening in and around the church, keeping everyone informed and producing our weekly church bulletin in several formats along with other important administrative tasks. Jo-Anne works closely with Nancy Beatty to whom we are grateful for ensuring smooth communication about the life and work of our church, uploading the weekly church service recordings and providing remote office support when needed.

As you can see, we have a great team who work very well together and are always keen to support each other. We will be sorry to see Rev. Joanne go but wish her all the best in her retirement and look forward to a wonderful celebration to honour her ministry.

Respectfully submitted,
Linda Alcock, Chair, 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, and St. Margaret's Community Church. The coats that were donated provided warmth for new refugees and the unhoused sleeping in and outside the shelters.

The food pantry is well stocked and available to whoever requires help in our own congregation and community. We continue to support our foster child Brenda Mirayla Lopez Alonzo and her community in Jalapa, Guatemala. The Little Free Library is refreshed regularly and is a great asset to the neighbourhood.

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.

Warm regards,
Leslie West, Chair of Outreach

Social *"Bringing Us Together"*

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

Stewardship



I wish to thank Mike Miller, Eric Matthews, and Marguerite Porter for continuing as your Stewardship Team. Our Stewardship campaign, Step Up To The Plate, was well accepted this past year, and we were able to maintain and slightly increase contributions over last year, in spite of attrition, and in spite of the Blue Jays not winning the World Series. Our

Mission and Service givings are strong, for which I thank all contributors. We continually stand amongst the top rankings in our region.

I cannot wait to see what the Stewardship Team has up their sleeves for this fall. We will keep you posted. On behalf of the Stewardship Team, heartfelt thanks for your contributions throughout the year. If you are interested in contributing through PAR, please let us know.

Respectfully submitted,
Bob Martin, Stewardship Team Leader

Visioning Implementation Team

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

Members of the committee were Reg Perkin, Erin Doherty and Don Steen. The Chair was Jack Doney; the non-voting member was Rev. Joanne Hedge.

As reported in the 2024-25 Annual Report, the Visioning Fund, supporting many meaningful AUC initiatives, was depleted at the end of 2025.

Submitted by,
Jack Doney

Volunteer Service Awards

Every year Applewood United is pleased to recognize some of its hardworking, dedicated volunteers. This year was no exception. We are blessed to have folks who have worked willingly and tirelessly, for the church, for so many years.

Congratulations and thank you to this year's recipients of the Ontario Volunteer Service Awards.

Gus Peebles	50 years
Bev Peebles	50 years
Jack Doney	40 years
Len Vantol	40 years
Cathy Campbell	25 years
Leslie West	20 years
William Miller	Youth Award



Worship



The Worship Committee has worked diligently to ensure that spirited, meaningful worship thrives in our community. We continued to connect in a variety of ways including Sunday in-person/ZOOM worship, more intimate Taize, Maundy Thursday and Easter sunrise celebrations, services at Beechwood and Parkland, Lenten and Advent studies, recordings on our website and home deliveries.

2025 summer services were shared with Westminster U.C., and the tradition will continue. Special thanks to Rev. Alison Nicholson for providing extended pulpit supply early in 2026, and to all the volunteers who make worship complete.

We are deeply grateful for the leadership and dedication Rev. Joanne Hedge has given Applewood for over a decade, and wish her well in retirement as we look forward to a new ministry at Applewood.

Respectfully submitted on behalf of the Worship Committee,
Ian Prentice, Chair of Worship

Other Reports

Applewood Book Club - The Last Chapter - 19 Years of Reading



The Applewood book club, with fewer members, has come to a close.

The Prologue - The book club began in 2006 by former AUC member, Louise Gilroy. Louise spoke to several people about starting a book club and it certainly proved over the years to be a resounding success.

Chapter 1 - Louise selected the first two books – *The Kite Runner* by Khaled Hosseini and *Walk in a Relaxed Manner* by Joyce Rupp. Louise had walked part of the Camino de Santiago. Initially we met upstairs in the library, sat in the comfy chairs in a circle, made tea and often times home-made treats (including Kathleen's Madeleines) were shared as well. It was a time that everyone looked forward to, curious to hear what others thought about a certain book or certain passages in the books, how interesting or uninteresting the characters were, character interactions, settings of the stories in all genres, fiction, non-fiction, biographical, suspense, a little bit of humour thrown in for good measure, all were read and discussed during the last 19 years. We read books by authors from around the world including many Canadians, Jane Urquart, Margaret Atwood's *Year of the Flood* (Carolyn Smith joined us that evening which was a delight), Richard Wagamese, Linwood Barclay.

Chapter 2 - May 2010 was a standout evening for Lynda. Her friend, Noelle Boughton, had written a book - *Margaret Laurence – A Gift of Grace: A Spiritual Biography*. Noelle came to book club the evening we discussed Margaret Laurence's *The Stone Angel*. Noelle added much insight as we delved into themes and context that, because of Noelle attending, we would not have been aware.

Chapter 3 - Not everyone was interested in reading Tanya Talaga's *Seven Fallen Feathers*, so one afternoon a small group met at Lynda's. Everyone felt the powerful writing of the events in Thunder Bay for these Indigenous youth and it was thought that this book should be required reading in schools.

Chapter 4 - Kathleen fondly remembers doing "Summer classics", sitting on Lynda's back deck enjoying something to drink and a dessert on lovely July evenings. We read Charlotte Bronte, Charles Dickens, F. Scott Fitzgerald, and our last summer prior to Covid was Somerset Maugham's *The Painted Veil*.

Chapter 5 - It took us three years to read Ken Follett's Century Trilogy. With each book being about 1,000 pages, we decided to read one each summer and talk about it in September. These three books are an amazing history lesson.

Chapter 6 - Even Covid didn't hold us back. In March 2020 when the pandemic struck hard and fast, as with everyone else the book club adapted. We met via zoom for several months and when Public Health rules loosened, we met at Carol's house - outside, safely spaced, wearing masks, drinking tea, discussed books and celebrated Marg Boutnikoff's 80th birthday.

Cast of Characters - At one point we had about 15 people at the meetings/discussions – Louise Gilroy (Founder), Lynda Kudrewatych, Kathleen Paiero, Sophie Cook and Carol Culbert were

members for the full 19 years. Other members over the years were - Bob Nicholls, Margaret Jackman, Ross Holden, Elaine Holden, Nancy Atkinson, Betty Shakespeare, Darlene Bateman, Elaine Borlace, Norma Macpherson, Marg Boutnikoff, Charlotte Watson, Roy Hicks, Bryan Bakker, Cathy Campbell, Marie Doney, Carol Jarman, Zina Skocylak, Rosaleen Branigan, Karen Caskey.

Epilogue - The members at the last meeting were Bryan Bakker, Carol Culbert, Cathy Campbell, Kathleen Paiero, Lynda Kudrewatych, and Sophie Cook. We discussed, at Carol's suggestion, Carol Off's *At A Loss For Words*. By the end of this political book we were all "at a loss for words".

It has been a joy to be part of this wonderful group over the years and, who knows, something else might pop up relating to books and reading.

Submitted by Lynda Kudrewatych and Kathleen Paiero

Men's Coffee Group



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

Attendance has been about 5-10, 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,
Eric Matthews

Membership

Applewood United Church Membership Report May 1, 2025 - May 1, 2026

	<u>2024</u>	<u>2025</u>	<u>2026</u>
Total Active Members	185	152	149
Total Adherents	<u>85</u>	<u>55</u>	<u>54</u>
Total Active Members and Adherents	270	207	203
Activity, May 1, 2024 to May 1, 2026			
<u>Number of active members at</u>			
- beginning of period	185	152	149
<u>Members added to active rolls:</u>			
- by Confirmation	0	0	
- by profession of faith	0	0	
- by transfer from other churches	0	0	
- reactivated membership or adjustment	<u>0</u>	<u>0</u>	
	0	0	
<u>Members removed from active rolls:</u>			
- by transfer to other churches	0	0	
- removal by death	8	3	
- by rolls closed or deemed inactive	<u>25</u>	<u>0</u>	
	152	149	
<u>Number active members at end of period</u>	152	149	
<u>Number households under pastoral care</u>	122	118	

Synopsis of previous page:

In Memoriam:

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

Roy Hicks*

December 17, 2025

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

Margaret Herron*

July 24, 2025

Peter Hartman*

December 30, 2025

*Active Member of Applewood United Church

Glenn Yee
Councillor, Rolls

**APPLEWOOD UNITED CHURCH
CONSOLIDATED
FINANCIAL STATEMENTS
DECEMBER 31, 2025**

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Prepared by:

Lori Coleman
Treasurer
May 10, 2026

APPLEWOOD UNITED CHURCH
CONSOLIDATED BALANCE SHEET
As at December 31, 2025

ASSETS		2025	2024
Current Assets			
Cash in Bank		706,900	723,272
General Account	95,561		105,370
Trustee Funds	610,714		617,238
Advances	625		664
Advances			
Fixed Assets			
Church Building	928,000		928,000
	1,634,900		1,651,272

LIABILITIES			
Current (incl GST payable)	(44,464)		(32,707)
Accumulated Surplus	1,679,364		1,683,980
	1,634,900		1,651,272

STATEMENT OF ACCUMULATED SURPLUS
For the 12 months ended December 31, 2024

Accumulated Surplus at beginning of year		1,683,980	1,602,337
Change in Segregated Operating Funds			(474)
Change in Segregated Trustee Funds	(6,518)		23,002
Change in General Account & Transfers	1,902		59,114
Change in Accumulated Surplus		(4,616)	81,463
Accumulated Surplus at End of Year		1,679,364	1,683,980

APPLEWOOD UNITED CHURCH
STATEMENT OF CONSOLIDATED INCOME AND EXPENSE
For the 12 months ended December 31, 2025

	2025	2024
RECEIPTS		
Donations for which receipts issued	258,874	246,473
Loose offerings	1,654	2,603
Church Use Contributions	104,684	93,401
Grants (CEWS, CERA, RCP)	11,891	34,030
Sundry Donations, Expense Recoveries	25,197	29,487
Interest Income	24,666	30,464
Solar Panel Income	10,583	8,866
	437,547	445,324
DISBURSEMENTS		
Management, General and Administrative Expenses		
Office Expenses (Church office + temp help)	14,152	12,340
Denominational Assessment	14,396	16,239
	28,548	28,579
Outside Charitable Activities		
Gifts to Community Charities	3,252	3,511
United Church Special Appeals	-	
United Church Mission and Service	60,671	56,154
	63,923	59,665
Local Charitable Activities		
Staff Salaries and Benefits	223,537	174,959
Employer Costs	3,265	3,385
Cleaning Services	17,213	17,975
General Ministerial & Worship Exp (incl Vision Proj)	22,130	19,813
Hydro, Water, Fuel, Insurance	35,708	32,615
Building and Property Maintenance	42,771	31,402
Additions and major repairs	-	-
Christian Development & Education Expenses	8	140
Fundraising Expenses	-	
	344,632	280,289
TOTAL DISBURSEMENTS	437,102	368,533
SURPLUS (-DEFICIT) FOR THE YEAR	445	76,790

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

	2025	2024
RECEIPTS		
Donations for which receipts issued	236,238	222,980
Loose offerings	1,654	2,603
Church Use Contributions	104,734	93,401
Grants (CEWS, CERA, RCP)	11,891	34,030
Sundry Donations, Expense Recoveries	28,854	29,796
Interest Income	21,014	17,674
	-	-
TOTAL REVENUE	404,384	400,484
DISBURSEMENTS		
Management, General and Administrative Expenses		
Office Expenses (Church office + temp help)	14,152	12,966
Denominational Assessment	14,396	16,239
	28,548	29,205
Outside Charitable Activities		
Gifts to Community Charities	-	-
United Church Special Appeals	-	-
United Church Mission and Service	60,671	56,154
	60,671	56,154
Local Charitable Activities		
Staff Salaries and Benefits	207,575	158,081
Employer Costs	3,265	2,985
Cleaning Services	17,213	17,975
General Ministerial & Worship Expenses	15,638	16,348
Hydro, Water, Fuel, Insurance	35,708	32,615
Building and Property Maintenance	41,667	31,402
Additions and major repairs	-	-
Christian Development & Education Expenses	8	140
Fundraising Expenses	-	-
	321,073	259,546
TOTAL DISBURSEMENTS	410,292	344,905
OPERATING SURPLUS (-DEFICIT) FOR THE YEAR	(5,909)	55,579

APPLEWOOD UNITED CHURCH
SCHEDULE 2 STATEMENT OF FUNDS UNDER TRUSTEE ADMINISTRATION
BALANCES, RECEIPTS, DISBURSEMENTS
For the period ending December 31, 2025

	2025	2024
*Memorial Fund Reserve		
Cash Designated Funds (Memorial Garden)	2,968.13	2,868.13
Cash Undesignated Funds	52,953.59	46,548.90
Interest (net of service charges)	1695.81	2859.82
Contributions (Undesignated)	600.00	3,544.87
Expenses (Designated)	(400.00)	
Expenses (Undesignated)		
Balance	57,817.53	55,821.72
*Jean Pattison Memorial Fund		
Cash Balance Forward	6,214.43	5,895.87
Interest (net of service charges)	187.66	318.56
Contributions		
Expenses		
Balance	6,402.09	6,214.43
*Boulton Memorial Flower Fund		
Cash Balance forward	5,054.70	5,566.69
Interest (net of service charges)	145.76	259.37
Contributions		
Expenses	(232.95)	(771.36)
Balance	4,967.51	5,054.70
Jim and Lois Davidson Maintenance Trust Reserve		
GIC's		
First Ont Credit Union gic 12/22/25-22/12/26 3.11%	40,000.00	40,000.00
Alterra GIC 30/05/24-01/06/2026 3.52%	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
To General Church Account	-	-
Balance	110,000.00	115,694.55

	2025	2024
*Manse Trust Reserve		
Cash Held for Manse Trust	25,599.47	25,599.47
Concentra Bank GIC 05/02/2025-0502/2026 3.32%	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)	8,873.15	8,606.49
To General Church Account	(8,419.93)	(7,796.26)
Balance	181,810.69	182,167.70
*Purdy Learning Centre Reserve		
Cash Balance Forward	13,706.74	13,004.80
Interest (net of service charges)	414.04	701.94
Contributions		
Expenses		
Balance	14,120.78	13,706.74
*Roy E. Pallett Memorial Music Fund		
Cash Balance Forward	43,309.98	42,839.37
Interest (net of service charges)	1,207.06	2,218.85
Contributions	1,862.40	-
Expenses	(5,245.47)	(1,748.24)
Balance	41,133.97	43,309.98
*Helen & Walter Laughton Memorial Fund		
Cash Balance Forward	3,800.83	3,606.37
Interest (net of service charges)	114.78	194.46
Contributions		
Expenses		
Balance	3,915.61	3,800.83
*Leadership Training Fund		
Cash Balance Forward	3,754.63	3,562.55
Interest (net of service charges)	113.42	192.08
Contributions		
Expenses		
Balance	3,868.05	3,754.63
*Madeline Goltz Hearing Impaired Reserve		
Cash Balance Forward	460.87	437.15
Interest (net of service charges)	13.66	23.72
Contributions		
Expenses	-11.05	
Balance	463.48	460.87

	2025	2024
*Visioning Reserve Fund		
Cash Balance Forward ADSB DYN5002	(61,739.76)	(41,808.72)
Solar Panel Income (50%)	61,739.76	61,739.76
Total Cash	0.00	19,931.04
BankLaurention gic 16/12/24-16/12/25 3.73%		8,455.00
Home Bank High Int Savings 2491.02 (HOM201)		2,499.28
Total of Investments & Cash	-	30,885.32
Interest	11,333.84	1,279.35
Interest to General Account	(592.58)	(1,278.72)
Principal to Visioning Projects	(10,741.26)	(15,977.48)
Balance	-	14,908.47
 Caring & Bereavement Reserve		
Cash Balance Forward	6,357.88	5,431.65
Contributions	801.45	601.45
Interest (net of service charges)	209.53	325.67
Expenses	(247.04)	-
Balance	7,121.82	6,358.77
 Ann Graham Memorial Trust		
Cash held for Trust Initial 924,546.30	(13,336.99)	(17,290.55)
BNST Corp tiered inv Savings DYN5006 (12,400.12)	12,476.53	13,343.27
Bridgewater Bank GIC 29/10/2025-26/10/2026 3.06%	43,000.00	43,000.00
peoples Trust GIC 30/04/2025-30/04/2026 3.45%	25,000.00	25,000.00
Interest	3,341.18	4,301.78
To General Church Account	(3,341.18)	(4,301.78)
Prindipal to Projects		
Balance	67,139.54	64,052.72
 Segregated Funds (Committee Operating)		
Cash Balance Forward		
Innovation Fed CU 12/08/2025- 12/08/2026 3.46%	13,594.00	13,594.00
Contributions HOM101	40,922.36	40,861.97
Interest (net of service charges)	1,591.64	2,787.26
Expenses	(1,591.64)	(2,787.26)
Balance	54,516.36	54,455.97
 Capital Fund Reserve (from Operating)		
Coast Capital Savings GIC 22/12/2025-22/12/2026 3.10%	29,439.00	14,639.00
MCAN Mort. Corp GIC 12/08/2025-12/08/2026 3.47%	26,145.00	26,145.00
EQB Corp High Int Savings 1,828.85 (EQB1002)	1,851.55	1,838.90
Contributions		
Interest (net of service charges)	1,785.54	1,509.64
Expenses	(1,785.54)	(1,509.64)
Balance	57,435.55	42,622.98

	2025	2024
Summary of Trusts		
Funds held in Escrow (planned giving)		4,853.00
Reserves Held In Trusts	610,713.87	612,385.06
*Bank Service Charges Not Allocated to Trusts		
*Interest Not Allocated to Trusts		(6.00)
Balance of Reserves Held in Trusts	610,713.87	617,232.06
 Reconciliation:		
Community Trust GIC 06/24/2025-06/24/2026 3.43%	79,727.00	
Coast Capital GIC 02/01/2025- 02/01/2026 3.65%	55,625.00	84,580.00
BNS corp Tiered inv \$5524 (DYN6006)	-	-
Non-Bank Trust Reserves	538,288.00	536,796.00
Bank Balance - Trustee Chequing A/C # 34215	154.94	6,238.14
Bank Balance - Trustee Savings (closed Dec 2015)	-	-
Bank Balance - Hollis Wealth Hi int savings	72,270.93	74,203.92
Bank Balance - BNS a/c 129712 .9% hi int	-	-
Balance	610,713.87	617,238.06

**APPLEWOOD UNITED CHURCH
SCHEDULE 3 SEGREGATED FUNDS
AS AT DECEMBER 31, 2025**

Breakdown of General funds invested by Trustees

	Bal Jan 1	Receipts	Disbursements	Net	Balance
Applejam	542.40			-	542.40
Elders	3,807.22			-	3,807.22
Flower Fund	19.72			-	19.72
Foster Child	710.00	855.00	540.00	315.00	1,025.00
Friendship and Visiting	225.00			-	225.00
March/Summer Camp	4,393.77			-	4,393.77
Outreach	1,397.87			-	1,397.87
Social committee	275.78			-	275.78
Sunday School Projects	317.30			-	317.30
SS Toys	111.69			-	111.69
Circle of Care	235.00			-	235.00
Toddlers	174.43			-	174.43
Youth Group	2,114.71			-	2,114.71
gst/hst rebate	40,336.72			-	40,336.72
Miscellaneous - tech laptop	-		283.75	(283.75)	(283.75)
Total	54,661.61	855.00	823.75	31.25	54,692.86
Trustee Balance	54,455.97				54,516.36
diff due to timing	205.64				176.50

APPLEWOOD UNITED CHURCH
SCHEDULE 4 COMMUNITY CHARITY ACTIVITIES
For the 12 months ended December 31, 2025

	2025
Plan Canada (Foster child)	540
LAMP community Health Ctre	250
Glad Day Book Shop (Pie Day fundraiser)	300
Rainbow Sauga Alliance	250
 Total	 1,340

APPLEWOOD UNITED CHURCH
SCHEDULE 5 Benevolent Fund
Summary of Receipts & Disbursements
For the 12 months ended December 31, 2025

	2025	2024
RECEIPTS		
Donations for which receipts issued	4,425	1,974
Non Receipted Donations	314	165
Recieved from AUC net proceeds		
Pancake supper		820
Total	4,739	2,959
DISBURSEMENTS		
Pantry restock, grocery cards etc	2,280	2,420
Affirm EM LGBTQ2S dinner	324	189
Total	2,604	2,609
 SURPLUS (DEFICIT) FOR THE YEAR	 2,135	 350
BALANCE at beginning of year	2,124	1,774
 Balance at end of year	 4,258	 2,124

APPLEWOOD UNITED CHURCH
SCHEDULE 6 PROJECTS FUNDED FROM VISION FUNDS
FOR THE PERIOD ENDING DECEMBER 31, 2025

PROJECTS	2007-2017	2018	2019	2020	2021	2022	2023	2024	2025	Total
AUC Website amd A.V.	15,553	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	11,111									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	11,169	1,494	763	250	500	546	750			15,472
Comp Care - Prayer Shawl	3,068	250	75		170	131	261			3,955
Comp Care - Prayer Chain	1,132									1,132
Comp Care - Friendship & visit	384	98	95	167						744
Raising Profile in Community	37,914	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	15,962	110,951
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	20,412	20,045	29,012	32,003	23,114	18,679	15,977	15,962	430,728

APPLEWOOD UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS DECEMBER 31, 2025

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 accounts 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:

	2025	2024
General Account	140,650	138,077
Segregated Funds - Operation	0	0
Segregated Funds - Trustees	610,714	617,903
	751,364	755,980
Building	928,000	928,000
ACCUMULATED SURPLUS	1,679,364	1,683,980

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 \$592.58. 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 \$145,301.02. As of the end of 2025 the fund has been fully depleted. Solar panel rebates will now go to the Manse Trust reserve and will be used 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 2025 \$60,671 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
Glad Day Book Shop	300
LAMP Community Health	250
Rainbow Sauga Alliance	250
Total	1,340

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 two film production units rented space this year. This resulted in revenue in the amount of \$104,684. In late 2021 Appleseed had been granted additional space followed by another expansion in 2025. The rent has been adjusted to reflect these changes.
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 \$11,798 has been raised and this continues with members of our congregation donating on the first Sunday of each month.

Cover photo by Sophie Cook



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