

ANNUAL REPORT 2024

ST. PAUL' S UNITED CHURCH



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Remembering Those We Lost

For God so loved the world that he gives his one and only son, that who ever believes in him shall not perish but have eternal life. ~ John 3:16

Jack Donald Fletcher ~ January 7th, 2024

Linda Elizabeth Hickey ~ January 16th, 2024

Karen Redbourne ~ February 29th, 2024

Judith Anne Thorne ~ March 27th, 2024

Raymond Redbourne ~ May 8th, 2024

Jean Patricia Cull ~ May 14th, 2024

Douglas Robert “Doug” Chapman ~ June 5th, 2024

David Harry Thorne ~ June 11th, 2024

Robert William McPhail ~ June 23rd, 2024

Harold Keighley Raper II ~ July 13th, 2024

Helen Caroline Nielsen Craig ~ August 16th, 2024

Brenda Joyce Miller ~ September 12th, 2024

Laurine Green ~ October 17th, 2024



Annual Statistics

Weddings – 1

Funerals – 11

Deaths – 13

Baptisms – 5

Confirmations – 1

Transfers In – 1

Transfers Out – 1

New Members – 4

A Message from Rev. Michelle

*See I am doing a new thing! Now it springs up; do you not perceive it?
I am making a way in the wilderness and streams in the wasteland. ~ Isaiah 43:19*

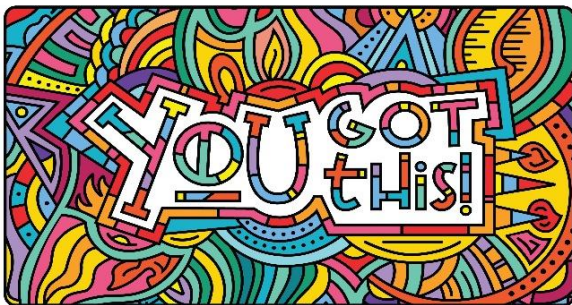
When God makes a way, it is not always an easy journey, but we can trust that the destination is good. We have all experienced this over the last year. In November of 2023, we voted to explore what it would mean to make the hard yet faithful decision to sell the sanctuary and hall at 224 York Street. It took courage to face the reality that the current financial, people-power and building-related challenges would end in the death of this congregation if something drastic did not occur.

The focus of 2024 was really and truly about figuring out what steps to take and along what path we were to walk. Much time was spent discerning what God was doing in our midst and figuring out how to join the Holy Spirit in fostering life. There were critical groups in the congregation who became sick of meetings, as week after week, they gathered to move us toward a new future.

During the last year, there were times we were brought to tears as we prepared, and ultimately, said goodbye to a building that had served our congregation since it was first dreamed about in 1832. To leave the historic home of our congregation was not a choice anyone wanted to make, nor was it easy, but it provided new opportunities and a release from pressures that had been weighing the congregation down.

By the time we hit the closing date of the building sale on October 15, 2024, so much work had happened. Thank you to everyone who served on the team that sorted through 192 years of history and made decisions about what we needed for the future and what we could let go of. Thank you to those who made sure our historic records were forwarded to the UCC archives for safekeeping and that other historic artifacts were preserved with local organizations. Thank you to all of our leaders who wrestled deeply with the decisions we had to make and who took the time and care to research, listen for God's voice and seek after the best answer for us. Thank you to everyone who attended the congregational meetings and let your voice be heard. Without all of you we couldn't have made this historic move. And thank you also for your grace, as we have come together with Saint Andrew's so much sooner than any of us expected.

When I introduced this year's theme card message, I didn't realize how much of a mantra it would become for me. I hope that it brought you encouragement and strength when you saw it. For in everything we faced and everything to come, we truly can affirm for our congregation and ourselves:



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Because God's got You!

There is no way that we would have been able to do everything that we did this last year without the Holy Spirit empowering us. And before you go thinking that this year was just about hard work, take a moment to remember the fellowship we experienced with each other, the amazing church suppers, inspiring worship, engaging bible study, moving musical concerts, and the joy of extending an official welcome into membership for four younger adults who have taken an active role in our congregation. In these activities, we experienced the abundance of God, were sustained in our faith and found affirmation in our decision to live, even if it is in a different location!

On a personal note, I want to thank you for your prayers this past year, and the support I received in applying to and attending the Moderator’s ReGenerate Leadership Program. It has been a blessing to be part of this exclusive cohort of amazing ministry leaders from across the country. The insight and learning have helped to sustain and guide my practice during this year of transition. I’m looking forward to continuing to use the skills and knowledge gained during this two-year program to support our ongoing ministry. I would ask that you continue to hold myself and our congregational leaders in prayer as we move through a year of firsts in our ecumenical shared ministry with Saint Andrew’s Presbyterian.

As you read this annual report, I hope you will see how God sustained us and reminded us that we are not alone. I hope that you take pride in being part of this amazing community of faith because we were bold and daring this year, not allowing fear and grief to stop our pursuit of God. And finally, I hope that you will say a prayer of thanksgiving for all the ways that St. Paul’s United Church has shared God’s love in 2024 and join me as we celebrate our accomplishments at our annual meeting.

Yours in Christ,
Rev. Michelle Armstrong

Meet The Team

Church Staff	Board & Committee Chairs
Minister ~ Rev. Michelle Armstrong	Congregational Board ~ Jane Blakely/Rev. Michelle
Organist ~ Dr. Sharon Pond	Worship Committee ~ Roger Miller/Debbie West
Administrator/Bookkeeper ~ Meghan Roebuck	Property Committee ~ Patty Trail
Custodian ~ Jayden Williams	Music Ministry ~ Dr. Sharon Pond
	Christian Education ~ Erin Webb
	Community Outreach ~ Lois Walker
	Ministry & Personnel ~ Ann Krause/Lois Walker
	Trustees ~ Andrew Steeves
	Treasurer ~ Brad Webb/Ron Naugler
	UCW ~ Cathy Davis
	Regional Representative ~ Ron Naugler

He said “Lord, the God of Israel, there is no God like you in heaven or on earth – you who keep your covenant of love with your servants who continue whole heartedly in your way. ~ 2 Chronicles 6:14

2023 Annual Meeting Minutes

St. Paul's United Church

2023 Annual General Meeting Minutes

April 7, 2024 (In Person and via Zoom)

Present: Meghan Roebuck (Minutes taker), Gary Llewellyn, Ron Naugler, Ivy Bujold, Maude McNamara, Jane Blakely, Dean Jones, Bud Bird, Barbara Thompson, Cathy Davis, John Davis, Andrew Steeves, Hope Steeves, Bill Paterson, Lois Paterson, Sadie Miller, Mary Stickles, Chris Grant, Ann Raper, Nancy MacGarvie, Lois Walker, Andrea Allen, Patty Trail, Raymond Redbourne, Ralph Simpson, Cathy Simpson, Etta Davis, Jane Banks, Gregory Morton, Alan Rayner, Kyle Mathers, Ross Mathers, Beth Meister, Shawn Meister, Mel & Barb McGuigan, Tammy Coughlan, Brad Webb, Erin Webb, Derrick Grant, Marilyn Brewer, Ann Krause, Debbie West, Hugh Lautard, Carole Peacock, Alanna Palmer, Sharon Pond, Rev. Michelle Armstrong, Jill Stairs (Daye Kelly) **On Zoom:** Roger Miller, Lita Llewellyn, Joan Shaw

1. **Welcome and Constitution of Meeting** at 11:50am
2. **Opening Prayers:** Rev. Michelle Armstrong
3. **Nomination of Chair:**
 - ❖ **MOTION:** Moved by Ron Naugler and seconded by Brad Webb that Alanna Palmer is nominated as Chair for this meeting. **Vote - Carried**
4. **Nomination of Secretary**
 - ❖ **MOTION:** Moved by Jane Blakely and seconded by Ann Krause that Meghan Roebuck is nominated as secretary for this meeting. **Vote - Carried**
5. **Extension of Vote to Adherents**
 - ❖ **MOTION:** Moved by Debbie West and seconded by Mel McGuigan that pursuant to By-Law B.3.7, Adherents may vote on all matters. **Opposed: Ralph & Cathy Simpson, Vote - Carried**
6. **Approval of Agenda**
 - ❖ **MOTION:** Moved by Ron Naugler and seconded by Marilyn Brewer that the agenda is approved as circulated. **Vote - Carried**
7. **Motion for Time of Adjournment**
 - ❖ **MOTION:** Moved by Tammy Coughlan and seconded by Dean Jones that 2pm is adopted as the time for adjournment. **Vote - Carried**
8. **2023 Memoriam – Rev. Michelle**

Rev. Michelle read the names on the list of Remembering Those We Lost and said a prayer.
9. **Approval of 2022 Annual Meeting Minutes**
 - ❖ **MOTION:** Moved by Mel McGuigan and seconded by Debbie West that the Minutes of the 2022 Annual Meeting are approved as circulated. **Vote - Carried**
10. **Presentation of 2023 Annual Report**

Debbie West of the Worship Committee mentioned how grateful she is to her committee and extends an invitation to others to join the committee and share input.

- ❖ **MOTION:** Moved by Debbie West and seconded by Barb McGuigan that the 2023 Annual Report is adopted as circulated. **Vote – Carried**

11. Presentation of 2023 Financial Statements – Jill Stairs of Daye Kelly

Jill reviewed the information in the financial statements and noted:

- That the financial statements are a fair representation of the financial position of St. Paul's as of Dec 31, 2023.
- The operating budget was approved as a deficit budget of -\$34,664 but we ended the year at \$3552, so good job.
- There was more revenue in collections, management fees from housing and other givings, as well as the Canada Summer Jobs grant for summer students and the Coop Grant for our food programs.
- The salary and benefits expenses were a bit higher, but the driving force behind that was the summer students that were fully funded. There was also some saving in property expenses, and appropriations. So overall you have budgeted for a loss but ended the year with a small surplus.

Question – Cathy Simpson

Can you tell me about the Property Management Fee of \$51,000 and how that came about.

Answer – Jill Stairs

On the Housing side of things there is a budgeted Property Management Fee that the church receives in the Operating fund for the management of the houses. St. Paul's doesn't hire a property management company to collect rents and hire contractors, the management fees are paid by Housing and received by Operating. There was a motion about 5 years ago that moved the Housing profits/surplus over to the operating account so that the Housing fund has a balance of \$0, that matches the financial statements.

- ❖ **MOTION:** Moved by Jane Blakely and seconded by Ron Naugler that the 2023 Financial Statements are adopted as presented. **Vote - Carried**
- ❖ **MOTION:** Moved by Ann Krause and seconded by Greg Morton that Daye Kelly is appointed to conduct the 2024 Financial Review. **Vote - Carried**

12. Presentation of 2024 Operating and Housing Budgets – Jane Blakely

Operating Budget: 2024 Budget Assumptions

Contributions –

- The historic negative trend will continue.
- We have not assumed and additional negative variation in contributions (a risk with major change initiatives)

Context –

- We will continue at St. Paul's and 'business as usual' for 2024.

Expenses –

- Historic upward trends will continue and have been adjusted based on known increases (particularly salaries this year- increases are dictated by the UCC pay scale)

Budgeted Deficit –

- The budget revenue shortfall (deficit) is \$46,261.
- This comes in at slightly over \$5,000 per month for the rest of the year.

- We have known and watched the downward trend of contributions and discussed the need for other sources of revenue such as more income from our buildings, fundraising, and grant funding.
- Remember, this is the one budget target we do not want to meet.
- In 2023, the \$35,637 deficit was covered by fundraising (\$5,336), a generous bequest (\$25,000), and grants from the Fredericton Coop and Canada Summer Jobs (\$12,477).
- There is lots of room in this gap for faith, creativity, leadership, and fellowship. Let's fill the gap joyfully.

REVENUE	2023 Year End Actual	2024 Proposed
Revenue From Operations		
Envelope Contributions	198,934	177,874
Security Donations	24,693	25,000
Rental Revenue		
Parking Rentals	21,740	23,000
Facility Rentals	5,105	13,000
Property Management Fee (From Housing)	51,002	50,000
Other Revenue		
Grants	8,877	13,000
Investment Income - Gain/Loss	-435	100
Gifts-In-Kind		5,500
Fundraising	5,336	5,000
General Donations	7,036	5,707
Online Donations	5,726	4,000
TOTAL REVENUE	\$328,014	\$322,181

EXPENSES	2023 Year End Actual	2024 Proposed
Employee Costs	178,299	204,800
Church Property	84,558	95,086
Operating Costs (Administration)	13,599	25,200
Appropriations (Worship, CE, Assessment)	27,396	19,041
Community Outreach	14,617	15,500
Professional Fees	7,189	8,815
TOTAL EXPENSES	\$325,658	\$368,442

Excess of Income Over Expenditures From Operations	\$2,356	-\$46,261
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Budget Summary: 2024 Operating Expenses over Revenues

Total Revenue	Total Expense
2023 Actual \$345,623	2023 Actual \$324,672
2024 Budget \$322,181	2024 Budget \$368,442
Continuing trend of negative 6.35% in contributions	Main Changes
Party offset by new revenue and increased Housing property management fee	Employee costs + \$23,184
	Mileage + \$1,200
	Special Project budget + \$10,000

Housing Program Budget 2024

230 & 242 York Street – 8 ‘deeply affordable’ housing units

Social Services (GNB):

- Selects tenants (huge waiting list)

- Subsidizes rent.
- Covers vacancy costs.
- Helps with painting & minor repairs between tenants.
- Increases rents annually (upon application)

St. Paul’s maintains & repairs the buildings and deals with minor day-to-day issues.

- The properties are in good shape and there is money left in the bank.

2024 Housing Program Budget		
REVENUE	2023 Actual	2024 Budget
Revenue from Operations		
Rent & Subsidy Revenue	80,487	90,240
TOTAL REVENUE	80,487	90,240
EXPENSES		
Property		
Utilities	4,544	4,500
Repair & Maintenance	6,653	10,000
Administration		
Loan - 230 York St.	14,684	14,684
Insurance	7,299	7,999
TOTAL EXPENSES	33,179	37,182
<i>Income in excess of expenses</i>	47,308	53,058
** Transfer of Surplus Funds to Operating		
Property Management Fees	44,000	50,000
	3,308	3,058
*230 York St. Roof Replacement		
Bank Balance 31Jan2024	67,606	
Estimate for Roof Replacement	30,000	

Budget Summary: 2024 Housing Expenses over Revenue

Revenues - Rent & subsidy revenue \$90,240
Expenses - Property & Administration \$37,182
Transfer of Funds to Operating – Property Management Fee \$50,000

Question: Lita Llewellyn

Do we know roughly what impact the NB Power rate increase will have on the budget and are there any options for grants for this.

Answer: Jane

The impact on our budget will be about 13% as that is the rate increase amount. We will have to try to find some decrease in usage, and if any grant opportunities come around, Meghan will find them. There are currently no grants for non-profits in this area.

Mission & Service (M&S) Fund

- We set our target annually. 2023 target was \$5,000 and the actual was \$4,945.
- Target for 2024: \$5,000
- ❖ **MOTION:** Moved by J. Blakely and seconded by Debbie West that the 2024 Operating Budget be adopted as presented. **Vote - Carried**
- ❖ **MOTION:** Moved by J. Blakely and seconded by Brad Webb that the 2024 Housing Budget be adopted as presented. **Vote - Carried**
- ❖ **MOTION:** Moved by J. Blakely and seconded by Tammy Coughlan that St. Paul's Mission and Service Fund target be set at \$5,000 for 2024. **Vote - Carried**

13. Governance Structure Presentation – Rev. Michelle

Governance Model: Shifting to a Council

Why change?

- Our current structure has proven ineffective. There needs to be more voices at the table during this critical time and to strengthen the lines of communication.
- Refocus on primary tasks:
 - Setting focus for the congregation – Values, vision, and strategic planning
 - Setting and implementing process and policy
 - Oversight of congregations spiritual and financial life
 - Provide direction of major congregational projects and initiatives.

Membership on the Council

- Council Membership: Chair, Past Chair, Regional Representative, Treasurer, Members at Large (2-3), and 1 standing committee representative from Finance, Worship, Christian Education, Outreach, Property, M&P, UCW, Trustees, Ministry personnel, and Ad Hoc committees as needed.

Term Limits to be Enforced

- Membership of the Council is a 3-year term, with staggered succession in the next few years, and the option to re-offer for an additional term for a maximum of 6 years.
- The Chair is elected for a 1-year term with the option to re-new for a maximum of 3 years.
- Past-Chair is active for 1 year after leaving the Chair position.
- The Treasurer is a 3-year term with the ability to re-offer.

Regarding Meetings

- Regular meetings will be once per month from Jan-June and Sept-Dec.
- Quorum will be at least half of the membership; the appointed Minister must be present.
- Process of the Council will follow the by-laws laid out in The Manual, 2024, section B1-B7.

Committee Responsibilities – *More detail available in the office*

- Finance – Works with the Treasurer to oversee and manage the financial matters of the congregation.
- Worship – Responsible for decisions around public worship, special services, and all components within.
- Christian Education – Responsible for faith formation and spiritual development opportunities for all stages and ages of life.
- Property – Responsible for maintaining and improving the physical assets of the church to ensure function and safety of our spaces – Sanctuary, Hall, Parking & Houses.
- Ministry & Personnel – Mandated committee under The Manual, responsible for providing support to staff and congregation, monitoring health of the pastoral relationships, and providing a supervisory role for all staff.
- Trustees – Mandated committee under the Model Trust Deed, part of the United Church of Canada

Act. Responsibilities for holding and administering the real and personal property of the congregation for the sole purpose of fulfilling the vision God has given to the congregation, as set out in The Manual G.3 and the Trustee Handbook.

- Outreach - Provides oversight for outreach programs to members and to wider community. Seeks to enact our ministry under the direction of the Council by providing leadership on how we live out these identified priorities. This committee seeks to have every member put their faith into action.
- UCW - Mandate for the ministry and mission engagement of the women of the United Church. Their governance documents and mandates direct the work of active units.
- Ad Hoc Committees - Time limited and scope defined committees who are assembled to do specific work on the Councils behalf. These groups would be overseen by the Council and report to the Council but would not have voting privileges.

Move the adoption of a Council model for our congregation and forward the request to change to the Region.

❖ **MOTION:** Moved by Ron Naugler and seconded by Greg Morton that the Congregation approves and adopts a COUNCIL form of governance pursuant to The Manual, 2024, *effective after final approval from Regional Council.* **Vote - Carried**

14. Election of the New Council and Trustees - see attached table.

(a) Returning and nominated Members, Trustees and Committee Chairs as per table:

(b) **Question:** Derrick Grant

(c) The actual switch to a Council is not approved until approved by Region. So, are these people being elected to the Board or Council? Which body are they being elected to?

(d) **Answer:** Rev. Michelle

(e) At this point, we are going to create an Interim Council and have been told by Region that all we need to do is submit to them what we want and as long as it is in line with the polity of the church there will be no issue.

RETURNING COMMITTEE MEMBERS

	Trustees	Worship	Property	Finance	Christian Ed	M & P
Chair	Andrew Steeves	*Debbie West	*Patty Trail	*Brad Webb	*Erin Webb	*Ann Krause
	Alanna Palmer	Chris Grant	Walter Bidlake	Ron Naugler	Brad Green	Lois Walker
	Lois Walker	Mary Stickles	Kyle Mathers			
	*Carole Peacock	Tammy Coughlan			Outreach	Regional Rep.
	Mary Dingee Jacobs	Roger Miller				*Ron Naugler
	Frank Goddard					
	Mel McGuigan					
	Bill Paterson					

- ❖ **MOTION:** Moved by Ivy Bujold and seconded by Jane Blakely that returning committee members are confirmed in their positions for 2024, as set out in the table, as amended. **Vote – Carried**
- (f) Declaration of vacancies: the following positions are not filled. Call for nominations from the floor:
 - Members at Large – Lita Llewellyn came forward to be nominated as Member at Large to serve on Council

NOMINATIONS

<ul style="list-style-type: none"> ▪ Council Chair: Jane Blakely ▪ Treasurer: Brad Webb ▪ Regional Representatives: Ron Naugler ▪ Finance Committee: ▪ Property Committee: ▪ Worship Committee: 	<ul style="list-style-type: none"> ▪ Christian Education Committee: ▪ Ministry & Personnel Committee: ▪ Community Outreach Committee: ▪ Council Members at Large: Lita Llewellyn ▪ Trustees:
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- ❖ **MOTION:** Moved by Erin Webb and seconded by Ann Raper that nominees are appointed as set out in the table, as amended. **Vote – Carried**
- (g)The Council is empowered to appoint individuals to fill any outstanding vacancies.

NEW CHURCH COUNCIL (**Interim until approved by Region*)

1. Council Chair – Jane Blakely
 2. Treasurer – Brad Webb
 3. Regional Representative – Ron Naugler
 4. Members at Large – Lita Llewellyn + 2 *vacancies*
 5. Property Representative – Patty Trail
 6. Worship Representative – Debbie West
 7. Christian Education Representative – Erin Webb
 8. Ministry & Personnel Representative – Ann Krause
 9. Community Outreach Representative – *vacant*
 10. Trustees Representative – Carole Peacock
- ❖ **MOTION:** Moved by Jane Blakely and seconded by Carole Peacock that the Council is empowered to appoint individuals to fill any outstanding vacancies. **Vote – Carried**

NEW BUSINESS

15. **Presentation on behalf of the Ecumenical Shared Ministry Working Group** – Alanna Palmer
 - On October 19, 2023, the Board received an invitation from St. Andrew’s Presbyterian Church to join them in an Ecumenical Shared Ministry. An Ecumenical Shared Ministry (ESM) is an arrangement for people to worship and serve God in a unified way while still maintaining their denominational identity and connections. This was announced to the congregation at a meeting on November 19th, 2023. Congregants had questions about this possibility and subsequently, at a December 8th, 2023, meeting of the Leadership Team, an Ecumenical Shared Ministry Committee was formed.
 - Volunteer Committee members were Debbie Allison and Tammy Coughlan of the Board, and Trustees Alanna Palmer, Bill Paterson, and Carole Peacock. The Committee’s goal was: Respond to

St. Andrew's invitation to join with them in an ecumenical shared ministry by a) Clarifying possible options using the UCC Ecumenical Shared Ministry Handbook and the congregation's input, b) Keeping the Downtown United Project Recommendations in mind and c) Developing a plan to move to a new spiritual home and 4) Preparing an ESM Agreement in conjunction with St. Andrew's. We were aware that this work will necessitate ongoing and regular consultation with all members, adherents, council, committees, and ministries of our congregation.

- ❖ **MOTION:** Moved by Carole Peacock and seconded by Bill Paterson that the St. Paul's ESM Committee work with its counterpart at St Andrew's to prepare a plan and an agreement that describes all aspects of an ESM arrangement and bring it to the Council and Congregation. **Vote – Carried**

Question: Alan Rayner

What about Wilmot? How does this help St. Paul's save the building?

Answer: Alanna

Wilmot UC was invited to join us but has respectfully declined and conversations between the 2 Board/Council Chairs and they said it could be up to 5 years before they are willing to consider amalgamation with us.

It doesn't help us save the building. The ESM agreement will be presented to the congregation and to Council. The direction will lead us moving to St. Andrew's and divesting ourselves of this building. This is about how we can work together and share properties, worship and other things.

- As we moved into this year, the ESM Committee began meeting jointly with the ESM committee of St. Andrew's. Thus, we would like to make a second motion:
- ❖ **MOTION:** Moved by Carole Peacock and seconded by Bill Paterson that the ESM Committee make efforts for the congregations of St. Paul's and St. Andrew's to meet together throughout 2024 to get better acquainted. **Vote - Carried**

16. **Presentation on behalf of the Property Development Working Group** – Jane Blakely

Congregational Meetings - 19 November 2023 & 17 March 2024

Our Trustees have been raising flags to draw our attention to the state of our property for years. They noted that there is not enough money for anything more than emergency repairs and maintenance. Discussions with Kindred for redevelopment were not going to solve our property issues or give us enough resources to fix our sanctuary.

Direction from the congregation in November 2023 was to “Look into disposition of the property.”

Initially heading towards redevelopment process (Request for Expressions of Interest)

Team received advice:

- The sanctuary is not suitable for redevelopment.
- Best use is as place of worship/assembly.
- UCC prefers to see churches remain in use by the community.
- Determining fair market value for a high Victorian National Heritage Site with extensive deferred maintenance will be challenging.
- Seek out local congregations / groups - “someone will really want it.”

So far two Christian congregations have expressed interest.

Decision Making Matrix - Things we need to decide:

<p>WHAT IS FOR SALE?</p> <ul style="list-style-type: none"> • Whole property including Houses or • Sanctuary, Hall & parking lots only 	<p>WHAT WE NEED FROM THE SALE:</p> <ul style="list-style-type: none"> • Heritage protection • Continued use as sanctuary • Money - how much?
<p>WHEN DO WE WANT TO SELL?</p> <ul style="list-style-type: none"> • ASAP • 2025 • Another date 	<p>HOW WE WANT TO PROCEED:</p> <ul style="list-style-type: none"> • Hire a realtor/consultant • Board direction • RFI process if local approach fails

What is for Sale?

- Whole property including Houses OR
- Sanctuary, Hall & parking lots only

Should we sell the Houses?

<p>PROS</p> <ul style="list-style-type: none"> ▪ Must include if redevelopment is desired <ul style="list-style-type: none"> ▪ Cash value of sale ▪ No ongoing responsibility / maintenance 	<p>CONS</p> <ul style="list-style-type: none"> ▪ Part of our mission - this type of housing is in really short supply <ul style="list-style-type: none"> ▪ Loss of ongoing revenue stream (~\$50k/yr) <ul style="list-style-type: none"> ▪ Once it's gone, it's gone <p>Houses are assessed at \$1,173,000 (2022 insurance appraisal - buildings only). There is outstanding external debt of \$279,793 (loan, mortgage, GNB) plus the loan from the Gough foundation (current value \$147,074)</p>
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RECOMMENDATION: Proceed with listing the church, hall & parking lots. Defer decision re: houses.

What Do We Need from The Sale of the Sanctuary and Hall:

- Heritage protection
- Continued use as sanctuary
- Money – how much does the congregation need to take away from this transaction?

Known

- Relief from burden of building maintenance and pending restoration
- Heritage protection - the community values this building
- Best outcome is continued use as sanctuary.
- Vital, growing congregations can contribute a lot to the downtown of a city & provide new ministry partners.
- We don't have any control over the use of the building once it's sold.

To Be Determined - How much?

- We're not required to get an appraisal (\$\$)
- We need to talk to 3 realtors and get listing prices – then list with one of them
- The deferred maintenance costs are part of the calculation
- We have to keep in mind what our potential purchasers ("the market") can pay

Let's be Realistic about the Challenges!

Deferred maintenance Operating costs Accessibility limits Building Code deficits (e.g. # washrooms) Limited parking/technology	Couldn't build this quality today Potential for energy and other upgrades Downtown location National Historic site Community connection
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What should it be worth?

Compare to new construction (that a purchaser might be considering)

- The sanctuary and hall include 22,982 square feet of space.
- Standard estimate for new commercial construction is currently \$200 to **\$300** per square foot (plus land). \$6,894,600.00
- Let's subtract the deferred maintenance costs of approximately \$3 M. \$6,897,600 - 3,000,000 = \$3,897,600. Plus land value.

Relief from the Burden of the Building

Shoalts Building Assessment - Budget & Repair Priority - October 2022

BUILDING ELEMENT	COST	HST	SUBTOTAL	REPAIR PRIORITY	COMMENTS
Main Building & spire roof retain & repair	\$100,000.00	\$ 15,00.00	\$ 115,00.00	ASAP	15 - 30 yr life expectancy
Main building roof: replace in copper	\$675,000.00	\$101,250.00	\$ 776,250.00	ASAP	80 -100 yr life expectancy
Spire roof: replace in copper	\$225,000.00	\$ 33,750.00	\$ 258,750.00	ASAP	80 -100 yr life expectancy
Main building roof: replace in steel	\$400,000.00	\$ 60,000.00	\$ 460,000.00	ASAP	50 - 65 yr life expectancy
Spire roof replace in steel	\$150,000.00	\$ 22,500.00	\$ 172,500.00	ASAP	50 - 65 yr life expectancy
<i>Roof repair range</i>	\$632,300.00 to \$1,035,000.00				
Masonry repairs to main church building	\$950,000.00	\$142,500.00	\$1,092,500.00	Within 3 years	
Masonry repairs to bell tower	\$250,000.00	\$ 37,500.00	\$ 287,500.00	Within 3 years	
Masonry & wood repairs in attic	\$ 50,000.00	\$ 7,500.00	\$ 57,500.00	Within 3 years	
Replacement of concrete at entrance	\$ 75,000.00	\$ 11,250.00	\$ 86,250.00	Within 3 years	
Replacement of southeast steel stairs	\$ 25,000.00	\$ 3,750.00	\$ 28,750.00	Within 1 year	Partially completed 2023
Restoration of windows & exterior doors	\$250,000.00	\$ 37,500.00	\$ 287,500.00	3-5 years	Stained glass repair not included
Repair and support of floor structure	\$ 15,000.00	\$ 2,250.00	\$ 17,250.00	3-5 years	Scope of work is flexible
Total (2022 \$)	\$2,604,750.00 to \$3,007,250.00				

When Do We Want to Sell?

- ASAP
- 2025
- Another date

When do we want to proceed?

- Not entirely within our control but we can influence. For example, we could enter into an agreement that had an extended closing date.

- The sooner we get started with an asking price and included contents list, the sooner we can meaningfully negotiate with potential purchasers.
- Regional approvals are required at various steps – we need to allow time for that.
- The Ecumenical Ministry team is suggesting June 2025 as a “moving date”.
- Purchaser may want to move earlier or later - we can’t expect this to be a quick transaction on either side

RECOMMENDATION: List ASAP and be in “decision making mode” by fall.

Question: Lita Llewellyn

June 2025 is a great date but depending on the purchaser, is it reasonable to be in the space that long with the required repairs?

Answer: Jane

I guess it is a risk calculation, but we can’t just stop repairing things. It will depend on how fast we can pull this all together. That sounds like a long way away, but it really isn’t.

Question: Gary Llewellyn

You will need 6 months minimum. 3 months to get started but 6 months is more realistic to complete the first stage. The potential purchaser will also need time.

Question: Bud Bird

I don’t recall that the discussion with St. Andrew’s, by necessity, included using their building. It is clear to be or is it still up for discussion.

Answer: Alanna

It was recommended at meetings in October and November that we were going to go forward investigating divesting our church, and subsequent to that, the decision was made based on how much it was going to cost to maintain it in the future and how much it would cost to do the necessary repairs now. Subsequent to that, St. Andrew’s invited us and Wilmot to join them in an ecumenical shared ministry, which is an established pattern across the country between the United Church, Lutheran Church, Presbyterian Church and Anglican Church, of these churches getting together. St. Andrew’s is faced with an aging, shrinking congregation as we are. They have a 400-seat auditorium, so they are inviting us to join them in their building and that’s what this committee has been mandated to look at. There has been no discussion about St. Andrew’s congregation coming to this building because, we have already decided that the maintenance issues and the cost of maintaining this building, that we couldn’t sustain any size of congregation here in this building.

Question: Mel McGuigan

I’d just like to follow up on Gary’s comment that we should recognize the fact that we set the timing at 90 days, and you still might get asked for an extension, so the purchaser can get information or prices etc. This may have to be considered down the road.

How Do We Want to Proceed?

- Hire a Realtor
- Board direction
- RFI process if local approach fails

Known

- We will need professional assistance
- Realtor/Consultant
- Board Direction
- Requires Regional Approval
- We have two interested parties at present

- There is still a lot of work to do
- We have to keep in mind what our potential purchasers can pay
- UCC (and CRA) require us to try to establish “fair market value”
- Regional approval is required throughout the process

We need to decide what contents are included?

- Inventory is being started shortly by Cathy Davis – decisions will be required

Next Steps...

- Talk to 3 realtors about a listing price and what they can do for us (for how much)
- Choose one of the realtors and list for 90 days, using a sealed bid process
- Consider all the offers at the end of the 90 days.

Recommendations:

RECOMMENDATION: Proceed with listing church, hall & parking lots. Defer decision re: houses.

RECOMMENDATION: List ASAP and be in “decision-making mode” by fall.

Question: Nancy MacGarvie

If you defer the decision about the residences, then it becomes obvious that the whole package might become more of interest than just the church and the parking lots. How do you address that when you are dealing with realtors and purchasers that may want to buy the whole thing.

Answer: Jane

That is something to ask, when we are interviewing realtors, how we would set this up so that if an offer was contingent on being able to extend it to the whole property that we would be able to do that in a way that didn’t break any kinds of rules.

Question: Alan Rayner

We have potential congregations interested in the church so, when we are talking about the sale we are talking about these potential buyers, not some big conglomerate. Where does the money go?

Answer: Jane

17% of the sale price goes to the UCC, the balance of it goes with the congregation if the congregation continues to exist as an entity, which it would in an ESM. If the congregation disbands it all goes to the UCC.

Question: Alan Rayer

I think I share everybody’s desires here, after we have all been here for a lot of years, it is hard to believe this church is going the direction it is. I saw the writing on the wall and that is why I am one of the guys that got the houses going, to help fund this congregation. It is not just this church, it is all churches.

Answer: Alanna

The funds will stay with us as long as we stay as a United Church congregation. If we joined Wilmot, we would have to amalgamate. We would stop being St. Paul’s and become Wilmot and all the money would go to the UCC.

Answer: Rev. Michelle

So, it goes back to that initial decision and part of what we were hearing was that this congregation, as a whole, did not want to move and just become Wilmot. That is what Wilmot would accept. They are not looking at entertaining an agreement for amalgamation or to negotiate what that looks like and who we would be, or a shared ministry that would have some of that same pieces. Our congregation expresses the desire to keep our congregation together through ESM opportunity and still be St. Paul’s.

Bud Bird: I would like to make a motion to extend the meeting by 15 minutes.

- ❖ **MOTION:** Moved by Bud Bird and seconded by Alan Rayner that the meeting be extended by 15 minutes. **Vote - Carried**

- ❖ **MOTION:** Moved by Jane Blakely and seconded by Debbie West that the Congregation chooses to proceed with the sale of the sanctuary, hall, and parking lots subject to approval of the Region. **Vote – Carried**

Question: Carole Peacock

My question is if the parking lots should be included in the package. The parking lots with the houses could make an ideal package in the future for a developer.

Answer: Jane

So, we have to realize that the church, hall and parking lots are one lot/property, and each house is their own lot/property. In order to do anything different we would have to subdivide the back parking lot, which would probably not be approved by the city.

Question: Bud Bird

Wilmot would welcome us as members of their church.

Answer: Alanna

The discussion between ours and their Chair is that they would accept us and transfer our membership, but they are not interested, at this time, in us remaining as St. Paul's worshiping in Wilmot. Only transferring our membership.

Question: Patty Trail

I understand that if we become a church that moves as a body to St. Andrew's, that the sign is going to say St. Andrew's Presbyterian and St. Paul's United.

Answer: Alanna

This will be in the ESM agreement. Part of the agreement is what we want to call ourselves, the shared ministry.

Question: Brad Webb

I just wanted to raise the issue that a decision to delay a decision is also a decision. If our finances are taxed now and inflation keeps on going, then money that we might have got from the sale of the houses in the sale we are looking for will get diminished being deferred. I don't want to rush anyone, but we have a clock ticking that we can't control.

Question: Ivy Bujold

If this proposed motion is defeated, where do we go from here?

Answer: Jane

We regroup... and figure out why and what people did want to see happen. If this is not the decision of the congregation then we need to figure out why.

Question: Alan Rayner

Question for potential buyers, have we done a background check on their viability? The end product here is that this church could be torn down like other churches, it's only a matter of time, regretfully.

Answer: Jane

That is exactly why we said we have to get this into the hands of the professionals. I don't want to be the one tasked with giving the evaluation as to the viability of potential buyers. If we are fortunate enough to find another congregation that wants to continue here for a period of time, it's a huge win because this is not the typical outcome. We need to believe we will be successful.

- ❖ **MOTION:** Moved by Jane Blakely and seconded by Cathy Davis that the Congregation defers decisions about the two residential rental properties for future consideration. **Vote - Carried**

- ❖ **MOTION:** Moved by Jane Blakely and seconded by Derrick Grant that the Congregation directs the Property Development Working Group to undertake the work to list the sanctuary, hall, and parking lot property and to bring back recommendations following the closing of the listing in the fall of 2024. **Vote – Carried**

17. Correspondence - None

18. Empowerment

- ❖ **MOTION:** Moved by Ron Naugler and seconded by Erin Webb that the (Interim) Council is empowered to act on behalf of the congregation on all matters within their jurisdiction. **Vote - Carried**

19. Benediction – Rev. Michelle

20. Adjournment at 2:12pm



Easter Sunrise Service at the Pedway ~ DTU



Treasurers Report

2024 has been a year of cooperation, change and accomplishment at St. Paul's.

We as a Finance Committee met on a regular basis during 2024 and report monthly at our Church Council meetings and as requested.

At St. Paul's we continue to improve our financial systems and reports with the guidance of Meghan Roebuck and Brad Webb.

In 2024 we sold our church and land.

In September we signed an Ecumenical Shared Ministry Agreement (ESM) with Saint Andrew's Presbyterian Church to share in ministry and activities at their church. This resulted in a major change of sharing revenue and expenses including salaries, wages and property expenses. Sections of this agreement included are 1. Finance, Property & Assets, and 2. Sharing Revenue and Expenses.

Since our move from St. Paul's Church, a number of our church members have discontinued their PAR and other methods of presenting financial contributions. This has resulted in concern for the future financial operations of St. Paul's.

Accordingly, we have implemented very tight control over our expenditures.

Fortunately, we have our 8 Housing Units which provide a great source of net income, as well as accommodation for these 8 families. We also have sizable Trust Funds.

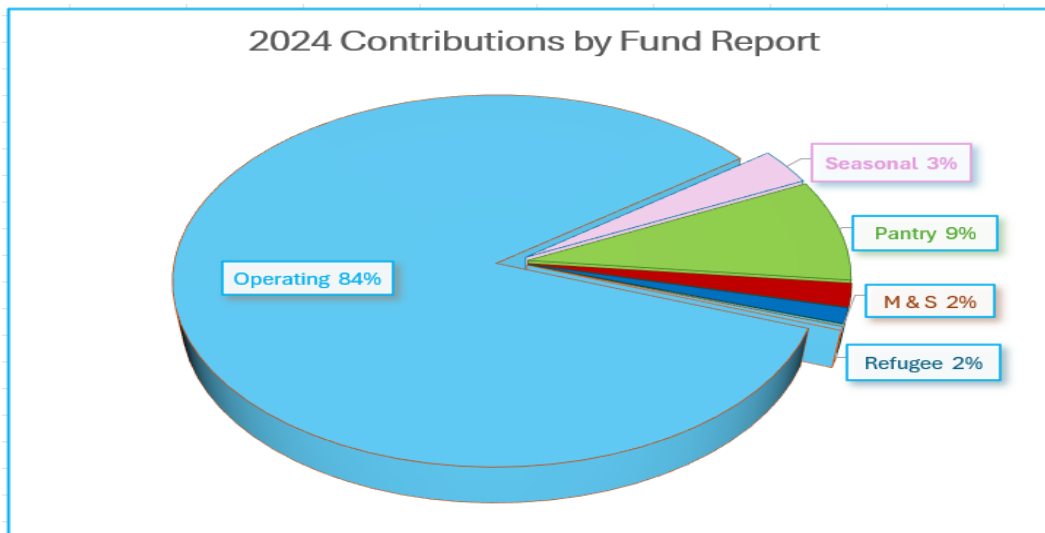
Thank you to Meghan Roebuck, our effective friendly office administrator and coordinator of many financial, secretarial and reporting duties during this period of change at St. Paul's.

Thanks also to Brad Webb for his professional guidance when he was Treasurer of St. Paul's.

~ Respectfully Submitted by Ron Naugler, Acting Treasurer

A Picture of Our Contributions

2024 Contribution Range Report						
					12	11
					\$40,916	\$84,606
			15	\$23,672		\$5,001+
		4	\$18,803		\$2,501-	Average
	13	\$3,845		\$1,501-	\$5,000	Amount
33	\$8,579		\$1,001-	\$2,500	Average	\$7,691
\$6,436			\$1,500	Average	Amount	
	\$501-\$750	\$751-	Average	Amount	\$3,410	
\$0.01 -	Average	Average	Amount	\$1,973		
\$500	Amount	Amount	\$1,254			
	\$660	\$961				
Contribution Range						
Number of Contributors	Total Number of Contributors = 100			Total Given in Range		



Church Council Report

Looking back on the year that was, it is clear that 2024 was a year of challenge and change for the people of St. Paul's. One of the first changes was the creation of the Church Council as the governing body for St. Paul's, approved at the 2023 annual meeting, to replace the familiar Church Board model.

The Council includes a mix of elected (Chair, Treasurer, Regional Representative and up to three members at large) and designated members (Chair or other representative of each church committee). The Council model has improved the connection between committees and the decision makers, increased the number of people making the decisions and, in the case of St. Paul's, offered a form of governance easier to manage in a shared ministry setting.

The Council provides direction to the ministries of the church, setting vision, mission, long- and short-term goals. The Council is also responsible for maintaining records for the congregation and approving and overseeing membership within the congregation (baptism, profession of faith, transfers) and weddings.

St. Paul's Council meets regularly once a month, January to June and September to December.

Since the move to Saint Andrew's, Council members have also met monthly with members of Saint Andrew's Session, the governing body of that congregation. Together, Council and Session form the Ecumenical Assembly (EA) identified in the Ecumenical Shared Ministry (ESM) Agreement as the governing body for day-to-day operations of the shared ministry.

There is still work to do in fleshing out the membership, role and responsibilities of the EA. In 2025, the committees of both congregations will be evaluated with the goal of working together as a truly shared ministry.

The big change for the year was, of course, the sale of St. Paul's property and the creation of an Ecumenical Shared Ministry (ESM) with Saint Andrew's Presbyterian Church. After years of struggling with finances and repairs we realized "the building had become our mission", not the word of God, the teachings of Jesus or the work we could be doing in our community. An invitation from Saint Andrew's to form an ESM was an answer to our prayers.

Council owes a huge thank you to everyone involved with the property sale and our move down the street to Saint Andrew's. It is wonderful to see so many from the St. Paul's congregation attending Sunday service and participating in weekly activities in our new spiritual home. We have found friends, fellowship and a future.

~ Submitted by Carole Peacock

Committee Reports

St. Paul's Trustees

The Board of Trustees hold the assets of the congregation in trust for the Congregation. These assets include property, contents, and funds. This responsibility remained even as our congregation decided to list (April 7, 2024) and to sell (July 23, 2024) the sanctuary, hall and parking lots while entering an Ecumenical Shared Ministry with Saint Andrew's Presbyterian Church (approved by St. Lawrence Dawning Waters Region May 8, 2024). We carried out this responsibility collaboratively by including others in our discussions. Trustees appreciate and thank all those who have assisted in providing perspective, information and advice to our deliberations.

2024 was an extraordinary year for the Board of Trustees of St Paul's United Church. During 2024, Trustees met 20 times at St Paul's and 1 time at our new home at Saint Andrew's at 512 Charlotte St.:

7 times with just Trustees, 1 time for an eVote, 1 time with our financial advisor, 2 times with the St. Paul's Leadership Team, 4 times with congregants, 3 times with representatives of Council, 2 times with our realtor, and 1 time with our lawyer.

Additional discussions and consultations transpired with our auditor/accountant, financial advisor, insurance broker, the St. Lawrence Dawning Waters Property Committee Chair Brion Crossman, our appraiser, our realtor, and our lawyer. Their expertise and eagerness to be of assistance was instrumental to Trustees as we navigated this major transition in the life of St. Paul's.

- Reviewing the health of the congregation's investments as per the church's Investment Policy
- Inviting applicants for and awarding Wark/St Paul's Scholarships in collaboration with a Christian Education representative
- Contributing to Council Meetings and the development of an Ecumenical Shared Ministry Agreement with Saint Andrew's
- Creating an Expression of Interest in search of a realtor to list our sanctuary, hall and parking lot
- Recommending legal representation to St Paul's Council
- Escorting prospective realtors on a tour of the property
- Developing a rubric to score the responses submitted
- Deciding on and engaging the realtor best suited to meet our needs
- Recommending an acceptable sale price
- Supervising the marketing and videography of the property
- Negotiating an appropriate closing date for the property sale
- Consulting with congregants on assets to move and/or to dispose of
- Recruiting and organizing a moving team to spearhead the disposition of some assets
 - and the transportation of others to our new location
- Correcting errors on previous year's insurance policy
- Cancelling insurance on the sold property
- Arranging for insurances on St. Paul's assets at Saint Andrew's church
- Ensuring \$2M liability insurance for our new location
- Consulting with Region, Financial Advisor and Auditor on the distribution of net proceeds
- Receiving and disbursing net sale proceeds such that:

- St Paul's long-term debt has been paid off
- A loan from The Gough Family Trust has been fully compensated
- The 2024 year-end deficit has been covered
- A new investment fund has been created to focus on St Paul's legacy into the future

By the end of 2024, the property has been sold, and the congregation has relocated to Saint Andrew's Presbyterian Church to engage in a Shared Ecumenical Ministry with them.

Many thanks are owed to all of St. Paul's Trustees for their dedication and diligence on behalf of the St. Paul's congregation. Many Trustees also participated in additional duties such as serving as liaison on Council, overseeing investments and drafting an ecumenical shared ministry agreement with our partners at Saint Andrew's. The 2024 Board of Trustees were: Frank Goddard, Mary Dingee Jacobs, Mel McGuigan, Alanna Palmer (Secretary), Bill Paterson, Carole Peacock, Andrew Steeves (Acting Chair), Lois Walker, and Rev. Michelle Armstrong.

~ Respectively submitted, Andrew Steeves, Acting Chair

Property Committee

We cleaned and painted 3 rooms in Memorial Hall to get them ready for new long-term rentals, and welcomed Imprint Youth Association, ALF (Adult Literacy Fredericton) to share our space. We also moved the GED program down a floor to a sunny, spacious, learning friendly space.

Carole Peacock, Jaedyn, and Meghan finished clearing out the archive room. After much sorting, many boxes of St. Paul's records and photos were moved to the UCC Regional Archives.

Major repairs were done to the men's downstairs bathroom in Fraser Hall, replacing part of the floor, flushes, tile, and a fresh coat of paint. Plumbing to flushes in the women's rest room downstairs in Fraser Memorial Hall was also repaired.

Repairs were done on the boiler again. Following an inspection by the Fire Department, we were required to install an emergency stop switch at the entry to the boiler room.

Unfortunately, our shed was broken into, and we lost many of our very good tools and whipper snipper.

The elevator broke down several times and needed repairs.

The Sale of St. Paul's Church & Hall and The Big Move...

After a listing our property for sale, the purchase happened in no time. This propelled us forward at the speed of light.

Ross Mathers & Cathy Davis took on the huge job of preparing a list of our inventory to decide what was going to move with us to our new home at Saint Andrew's Presbyterian Church. Many minds then made decisions and the decluttering process began. This was an enormous undertaking by many! Furniture, equipment, bibles, kids items, etc. were sold, donated, boxed up. So many boxes!

After few huge truckloads of St. Paul's items were moved and set up in our new shared space, we began to settle in. October 15th, we entered an Ecumenical Shared Ministry with Saint Andrew's, sharing worship, fellowship, staff, etc. Our congregation is welcomed and energized for what is to come.

~ Respectfully submitted by Patty Trail, Property Chair

Housing Program

St. Paul's Housing Program is a self-sustaining social enterprise, with two four-unit properties that provide valuable and affordable housing in the downtown area. Each property has two two-bedroom and two one-bedroom apartments, 2 of which are accessible units. The rent for the units is subsidized through 20-year agreements with the Government of New Brunswick, Social Development Department (GNB SD), which began in 2008 and 2012.

Rent portions from both GNB SD and the residents are automatically deposited to St. Paul's Housing Bank Account. After maintenance and repair expenses, the Housing Program contributes a minimum of \$50,000 as revenue to support St. Paul's Operating Budget annually.

Some of the residents of the Units assist with providing valuable and necessary services including and not limited to snow shoveling, cleaning, etc. This is seen as a win/win for both the Church and the residents.

Some of the work done in 2024 included:

230 York

- Replacement of 26 thermal windows, and 1 repair – All units
- Cleaning & painting of vacant apartments, replacement of a shower grab bar & light fixture - Funded by Social Development - Apt#1 & #3
- Replacement of the emergency exit door lock set - as per Fire Department Inspection Report
- Fixed a clogged sink drain - Apt#4
- New smoke detectors - as per Fire Department Inspection Report
- Shingle roof repair after storm damage

242 York

- Window screen replacement - Apt#3
- Front door lock set replacement - Apt#3
- Front door replacement - Apt#2
- Stove burner replacement - Apt#4
- Shingle roof repair after storm damage

The day-to-day management of the Program is done by our Office Administrator, Meghan Roebuck. Other Church members have supported me with yard work, painting, carpentry, etc. in the past, keeping our expenses as low as possible while providing safe and affordable housing in the downtown area.

Many thanks to all of those that have supported this work which we feel is part of our mission in serving others.

~ Respectfully submitted by Patty Trail



Shrove Tuesday Pancake Dinner

Ministry & Personnel

M&P is comprised of two members from St. Paul's United Church (SP): Lois Walker and Andrea Allen. Lois Walker assumed the role of Chair following the resignation of the former Chair, Ann Krause, in the summer of 2024. Andrea Allen joined M&P in September 2024 to support Lois. We appreciate Ann's time and efforts and wish her the best.

In support of the changes to the M&P membership and the move to an Ecumenical Shared Ministry (ESM) with Saint Andrew's Presbyterian Church (SA) in October, Lois and Andrea met several times from September through December. Meetings were held with the committee itself as well as Rev. Armstrong and Staff. There were also three meetings with representatives from the SA Policy, Finance & Maintenance (PFM) Committee, responsible for SA Human Resource matters.

Two Memorandums were submitted to the SP Council by M&P following a compensation review and receipt of "Minimum Salaries & Reimbursements for Ministry Personnel (2025)" from The United Church of Canada. All recommendations contained in the Memorandums were supported.

Job Descriptions have been reviewed, updated and/or drafted. Two are yet to be completed and still in progress. Both of these are expected to be finalized in the new year.

The move of St. Paul's to Saint Andrew's has involved much more than physical work. Each Church community has a unique culture. By culture, we mean "the way we do business around here" (i.e. information flow, decision making, feedback etc.). There have been many differences identified, and many discussions had - all with a goal of reaching a common understanding of working together to serve our greater community in the way which we believe we should.

The Committee notes that Rev. Michelle Armstrong has been committed to supporting the Ecumenical Shared Ministry and doing so approximately nine months ahead of the original schedule. She has demonstrated flexibility, compassion and care in serving two congregations and has been dedicated to building cohesive and collaborative leadership teams of the SP Council and the SA Session.

The Committee also commends Dr. Sharon Pond, Organist/Pianist/Choir Director, for her talents in unifying two choirs and leading a music ministry appreciated by the congregations.

Lastly, the Committee recognizes the exceptional organizational and administrative skills of the Office Administrator, Meghan Roebuck. Meghan's talents and skills greatly facilitated creating a pleasant physical space for St. Paul's within the Saint Andrew's building itself.

~ Respectfully submitted by Andrea Allen M&P



Fall Ham & Bean Supper

Ecumenical Shared Ministry Committee

The St. Paul's Ecumenical Shared Ministry (ESM) Committee was established by the St. Paul's Leadership Team, in response to the Congregation's wish (Nov 19, 2023) to further explore the option of forming an Ecumenical Shared Ministry with Saint Andrew's Presbyterian Church, at their invitation.

Members of the Leadership Team, who volunteered their involvement with the Committee, are Debbie Allison, Tammy Coughlan, Alanna Palmer, Bill Paterson, and Carole Peacock. Rev. Michelle Armstrong is a member ex-officio. Alanna Palmer was elected Chair and Carole Peacock, Secretary.

The Committee's mandate was to gather information on possible ways that an ESM might function with St. Paul's and Saint Andrew's. We were guided by the congregation and the United Church document Ecumenical Ministries Handbook. On May 18, 2025, St. Paul's received the approval of St. Lawrence Dawning Waters Region to move forward, and St. Paul's Council asked the Committee to focus on creating an Agreement acceptable to both Congregations.

Through 2024, the Committee met as an entire body:

- 5 times on our own- January 19, February 2, February 16, March 1 and March 15
- 5 times with the Saint Andrew's ESM Committee - March 22, April 9, April 26, May 21 and June 20

Additionally, select members of both ESM Committees met:

- 2 times with the Worship Committees of both churches
- 2 times with the music ministry teams of both churches
- 2 times with the financial Policy shapers of both churches

The ESM Committee also submitted congregational updates and a questionnaire through eNews, to be sure to include the wishes of our congregation in the drafting of the Agreement. Throughout the process, the Committee reported to Council.

A final draft was presented to Council, and at separate congregational meetings on September 15, 2024, both congregations discussed and voted on the final draft Ecumenical Shared Ministry Agreement. Within both churches, the vote was overwhelmingly in favour of moving forward with the agreement. Council then forwarded it to the Region for approval ahead of the October 15, 2024, moving date.

With worship and administration services now located at Saint Andrew's property at 512 Charlotte St., the ESM Committee was disbanded, and the congregations began living this new model.

~ Submitted by Alanna Palmer, Chair



*Library on the go to our new space
with Saint Andrew's*

Community Outreach

St. Paul's Outreach Ministry has many dedicated volunteers and four main programs: The Pantry, Brown Bag Lunch Program, Back to School Backpacks, and The Angel Tree Program.

The Pantry

Mission Statement: To assist needy families in our community by providing food, and household items to augment services they receive elsewhere.

The Pantry runs weekly on Wednesday mornings providing an opportunity for those in need to purchase pantry items on a points system, where points are allotted to individuals and/or families monthly.

We provide non-perishable items such as paper products, canned goods, detergents, cereals, toothbrushes and paste, toilet soap, etc.

We serve many local families, and immigrants from Algeria, Pakistan, Afghanistan, Syria, Sudan, Ukraine, India, Ivory Coast, Dubai, China, Germany, Cameroon. Many of these immigrants cannot read English.

There are often challenges with communicating due to language barriers though the appreciation is always understood.

The number of people accessing The Pantry when St. Paul's was on York Street was higher than it has been since the move to Saint Andrew's, though the numbers are starting to incline again. We feel many of them haven't found us at Saint Andrew's.

In 2024, the Pantry served 11 single women, 9 single men, 9 couples, 20 single parent families, 46 families, 220 children, and had 160 clients.

Ivy Bujold, Chris Grant, Nancy MacGarvie, Barb Thompson, Barb McGuigan, Sheila Baird, Martha Aggek, Tammy Coughlan, and I are regular volunteers for The Pantry, with others assisting as able. Since the move to Saint Andrew's, Roger Miller has assisted with the grocery delivery.

The Pantry receives support from church members through PAR, cash donations, gift cards and in-kind items from the church community throughout the year.

We are grateful for the dedicated and secure space that Saint Andrew's has provided since our move.



Pantry... on the move to our new location at Saint Andrew's

Brown Bag Lunch Program

The Brown Bag Lunch program is available to those in need daily, and provides convenient lunch containing a can of protein, juice box, granola bar, pudding or fruit cup, sweet treat, and cutlery. Our Office Administrator, Meghan, puts the bags together and distributes them during regular office hours.

In 2024, 150 individuals were supported with 920 bags being distributed.

Back To School Backpacks

Towards the end of the summer, cash and in-kind donations are received towards putting together backpacks for children who utilize our outreach programs. Items in the backpacks can include lunch kits, water bottles, pens, pencils, lined paper, binders, dividers, glue sticks, pencil crayons, markers, rulers, calculators, etc.

In 2024 we provided 6 backpacks full of school supplies to families needing support.

Sincere thanks are extended to all of those who have contributed to these Outreach efforts. Your gifts are sincerely appreciated.

~ Respectfully submitted by Lois Walker, Outreach Chair

Christmas Angel Tree Program

The Angel Tree is a Christmas campaign, supplying children and parents in need of Christmas gifts. Shortly after our arrival at St. Andrew's, the people of St. Paul's once again shared their Christmas spirit and generosity by supporting the Greener Village Angel Tree Program. Their donations of toys, clothing and gift cards fulfilled the wishes of 40 children whose families were looked after by the Food Bank for the holiday season. Although the Angel Tree Program was familiar to members of St. Paul's, it should be noted that several members of Saint Andrew's also purchased gifts in return. St. Paul's provided similar support for the Liberty Lane mission project organized by Saint Andrew's.

~ Submitted by Carole Peacock, Angel Tree Organizer



Ordination of Rev. Chris Walker, who was a Candidate for Ministry from St. Paul's

Christian Education / Sunday School ~ Fall 2024 / Winter 2025

Currently, Christian Education's primary activity is providing a weekly Sunday school for our congregation and for any members of the community who wish to bring their children to join in. For our current Sunday school season, we have been using the "Living the Word - Teaching Kids God's Story Narrative Lectionary, Year 3", teaching guide. Living the Word continues to be an excellent resource for teaching the children. The lessons are drawn from weekly scripture readings and serve to reinforce the message from Rev. Michelle's weekly sermons in a way that the children can easily learn and put into practice.

Sunday School meets weekly after the "A Time for All Ages" portion of Sunday worship service. After gathering in the classroom, we light our Christ candle, then read and discuss a simplified version of the week's scripture reading. This is followed by either an activity, or a craft the children can participate in / make which demonstrates the key takeaways from that week's lesson.

We currently have three children active in the Sunday school on a regular basis, and although it is a small group, Sunday school is an important part of our church which provides a fun and welcoming space in which our youngest members can engage with scripture weekly. We hope that there will soon be more children attending Sunday school in our new spiritual home at Saint Andrew's. We will continue with regular weekly lessons until summer break.

In addition to the Sunday School program, Christian Education also facilitates Bible Study for our congregation and for any members of the community who wish to join. There was a small daytime Bible Study when we were still at the St. Paul's United Church building. This was led by Rev. Michelle using the Living the Word curriculum for adult small group study. This group has not resumed since the move in October 2024.

There is currently an active evening Bible Study at our new church home at Saint Andrew's. This is held on Thursdays from 6-7PM in Rev. Michelle's office and is a *Lectio Divina* style engagement with the scripture reading for the coming Sunday. This smaller group study allows for a deeper look into weekly scripture readings and fosters community and a chance for fellowship in Christ between church members. We are thrilled to have members from Saint Andrew's joining us in this new season of Bible study.

Since joining with Saint Andrew's Presbyterian Church in the Ecumenical Shared Ministry, there have been preliminary talks with my counterpart there (Bev Bramble) about joining together for upcoming Christian Education initiatives. We eagerly look forward to what may come of this partnership in the future.

~ Submitted by Erin Webb, Chair; Christian Education Committee and Sunday School Teacher



Grown in grace and knowledge of our Lord and Savior Jesus Christ. To him be glory both now and forever!

Amen. ~ 2 Peter 3:18

Worship Committee

In the year of our Lord 2024, your Worship Committee held its first meeting Dec. 31st, 2023 to prepare ourselves and help our congregation to prepare for the new year, not the least of which was what we could expect to accomplish in 2024. We naively and confidently believed at that time that we would sail through the year knowing exactly what we needed to do, doing what we always did! After all, much work was done in preparing for the sale of our church back in 2023, and the date for moving into a joint ministry with Saint Andrew's was set for June of 2025. So, Sunday services were religiously planned as usual including communion services and pulpit supply. WHOOPS! We were certainly caught with egg on our faces when the date of our move changed to October 15th. Time for us and all of your committees to get a move on to make this transition as seamless as possible for everyone.

This was not an easy task. We needed to prepare a path between our churches that was smooth, easy to walk, respectful of each other's needs and traditions and was paved for us by God's plans for us. Scheduling of joint Worship committees and Session and Council meetings would need to become the norm in order to make us all feel at home.

We are happy that these goals have come a very long way to being achieved, due to the very hard work that was done and the cooperation of our 2 worship committees so that we could function together as one.

Our first joint meetings of committees was held on May 16th as a meet and greet at Saint Andrew's during which we discussed our similarities, differences and mandates. Other joint meetings were held in June and Nov. and a joint service was held on Thanksgiving Sunday at St. Paul's to enable us to get to know each other. Joint monthly meetings ensued thereafter, and a firm date and time was chosen.

Success can be measured by many types of yardsticks. In this instance and in my opinion, the best yardstick is how well our joint Worship and joint Session and Council and the Staff of both churches listened to and respected each other and our traditions. The Holy Manners' rules for our meetings provided by Rev. Michelle greatly improved our success rate. So how do we know that successes were achieved? We got positive feedback from all our joint committees and many members of our congregations who reported feelings of comfort, togetherness, belonging and being at home here. More work needs to be done together during the remainder of 2025 but we are well on our way down the well trodden path that our God has paved for us. Please continue to offer your Joint Worship committee positive and negative feedback. We need both to trod this road and reach out to any and all committee members if you have any questions.

~ Debbie West, St. Paul's 2024 Joint Worship Chair

*Therefore, since we are receiving a Kingdom that cannot be shaken, let us be thankful,
and so worship God acceptably with reverence and awe. ~ Hebrews 12:28*

Music Ministry

It was a bittersweet year for both Saint Andrew's Presbyterian and St. Paul's United Churches. Saint Andrew's said goodbye to David Berry as he retired as Organist and Choir Director after 27 years. I hope to be able to collaborate with Kathie and him in the future. Several of Saint Andrew's choir members also retired.

St. Paul's said goodbye to their building and their lovely Casavant organ. I bid farewell to the organ by presenting a wonderfully attended final recital – Thanksgiving, Farewell and Halloween Too. Several of our choir members retired also.

In October we combined our two choirs.

I am grateful for all the help in culling, organizing, and moving all our music. It was a mammoth job, but we got it done.

I thank both congregations for accepting, welcoming, and supporting me as their new Organist and Choir Director.

The voices of the combined choir make beautiful sounds, and I look forward to watching them grow in the future.

~ Respectfully submitted by Dr. Sharon Pond, Organist & Choir Director

United Church Women (UCW)

St. Paul's UCW had a busy 2024, serving our community "through fellowship and service".

Our members are few, but we have tremendous support from the ladies of the congregation.

The UCW catered 6 funerals in 2024 at St. Paul's: Jean Cull, Robert MacPhail, Harold Raper, Judith & David Thorne, Helen Craig, and Brenda Miller (Roger Miller's wife).



In June, Annie Simpson was presented with the Silver-Headed Cane Award from the Kiwanis Club and the UCW prepared a reception after the ceremony.

In October, Sharon Pond presented a farewell organ recital called "Thanksgiving Farewell and Halloween Too", the UCW was asked to prepare a reception to be served after the recital.

With the move to Saint Andrew's, the UCW didn't seem to miss a beat. They carried on with making mincemeat in November, and in December joined Saint Andrew's Tuesday Morning Ladies Group and put on a Christmas Bazaar.

It was a very busy year, a year of change and making new friends.

Looking forward to the future as part of Saint Andrew's/St. Paul's Ecumenical Shared Ministry.

~ Submitted by Cathy Davis

UCW 2024 Financial Report

Revenues

Envelope Offering & Donations	290
Fundraising	1,444
Catering	3,340
Total	<u>\$ 5,074.00</u>

Expenses

Maritime UCW & WIIC Dues	50
Fundraising	60
Catering	396
Equipment Repair & Maintenance	1,281
Total	<u>\$ 1,788.19</u>

Revenue in excess of expenses \$ 3,285.81

UCW Fund Balance at 1 January 2024 8,151

Revenue in excess of expenses 3,286

Fund Balance at 31 December 2024 \$ 11,436.67



2024 Christmas Bazaar



Financial & Mission & Service Committees

The following is the annual report of your regional representative on the Financial and Mission Services committee of our Region in the United Church of Canada.

This was my third year on this active committee consisting of 6 members located in New Brunswick, Prince Edward Island and Newfoundland. The committee reports to Rev. Faith March MacCuish, Executive Minister for the 3 Maritime Regions, and she is located in St. John's.

We had 6 meetings on Skype during the year and are scheduled to have an in-person meeting in Sackville NB on February 12.

Responsibilities of the committee include the following:

- Conduct several meetings during the year to transact requests for financial grants
- Review and approve quarterly "financial fund accounts" and regular financial transactions
- Review and approve the annual audited financial statements and financial reports
- Approve the appointment of financial auditor
- Approve recommended acquisitions and renewal of short-term investments
- Review of the investment statements with our investment councilor
- Approve requests for grants from churches and associated organizations
- Approve capital expenditures for the Regions building and maintenance expenditures
- Recommend the appointment of new members to our committee
- Other duties as requested

~ Submitted by Ron Naugler, Regional Representative



Are you interested in knowing more about the work and happenings around the region? Sign up for the weekly region announcements on the regional website at <https://ucceast.ca/fundy-st-lawrence-dawning-waters-regional-council-14>