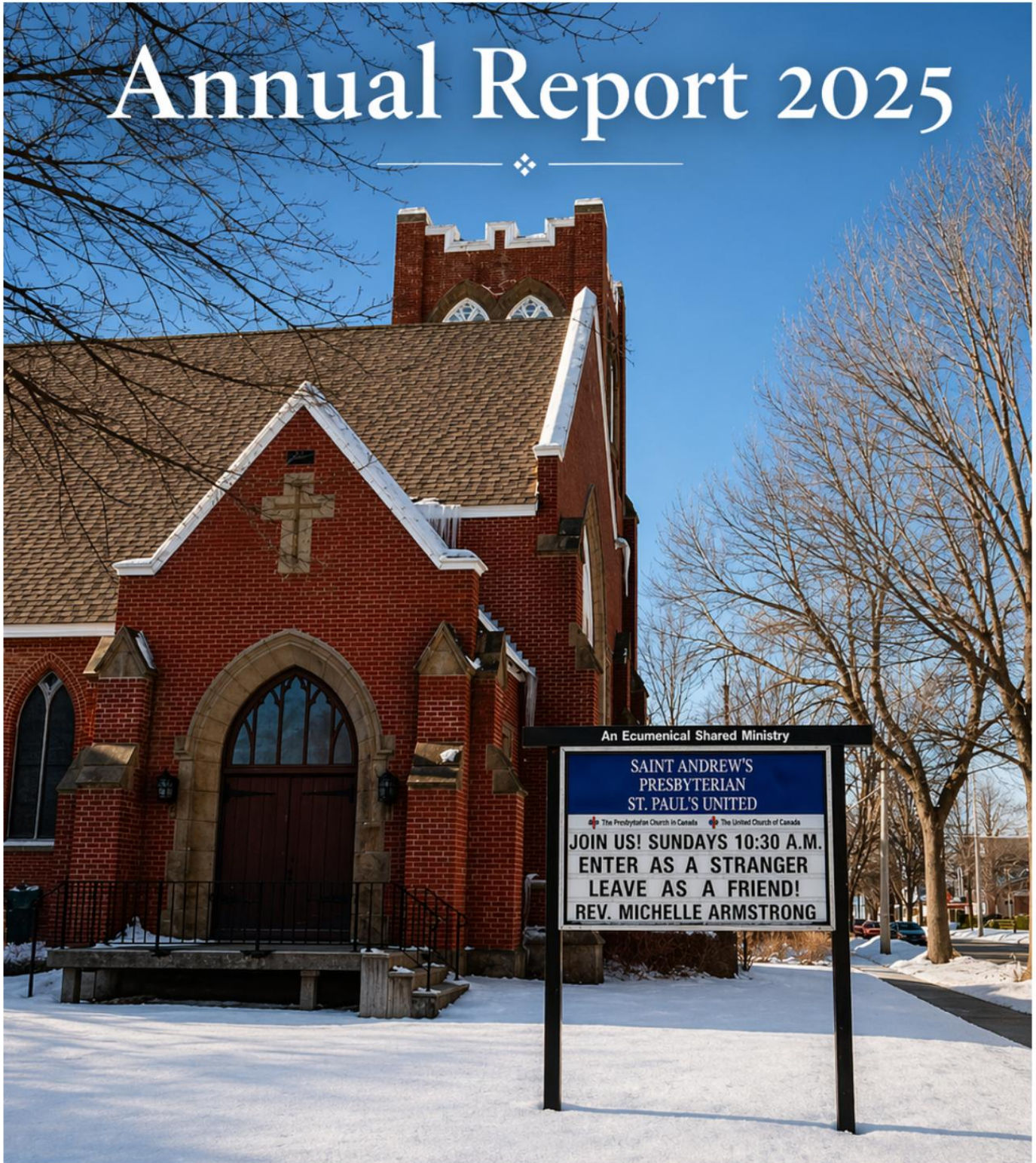


# Annual Report 2025



## St Paul's United Church



512 Charlotte Street  
Fredericton, NB  
E3B 1M2

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## In Grateful Remembrance

As we pause to remember those we have lost, we honor the lasting impact they have made on our community. In times of grief, we find comfort in the promise of faith and enduring love.

*“For God so loved the world that He gave His one and only Son, that whoever believes in Him shall not perish but have eternal life.”*

— John 3:16

In this assurance, we hold hope that those we remember are at peace, and that their legacies continues to live on through the lives they touched.

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**Maude McNamara**  
*March 3, 2025*

**Rita Colpitts**  
*March 17, 2025*

**Wayne Colpitts**  
*March 23, 2025*

**Lyla Lawrence**  
*April 14, 2025*

**Annie Mae Simpson**  
*May 2, 2025*

**Brian Scott**  
*May 22, 2025*

**Gary William Llewellyn**  
*June 5, 2025*

**Frank Morrison**  
*June 26, 2025*

**Carl Todd Flynn**  
*July 15, 2025*

**Robert Donald Neill**  
*July 15, 2025*

**Mary Jane MacDonald**  
*September 16, 2025*

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*May their memory be a blessing, and may they rest in the peace of Christ.*

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## Reflections from Reverend Michelle Armstrong

*“Let us hold fast to the hope we profess, for the one who promised is faithful.  
And let us consider how to provoke one another to love and good deeds,  
not neglecting to meet together... but encouraging one another.”  
(Hebrews 10:23–25)*

These words from the Epistle to the Hebrews reflect much of what I have witnessed in our congregation this past year. We are learning what it means to hold fast to hope while encouraging one another in faith, service, and love.

This past year brought a few surprises, many adjustments, lots of learning, and even a little conflict. Above all, however, it has been a year of great joy as we have learned to live and work together. In October 2025, our Ecumenical Shared Ministry marked its first-year anniversary. Forming a shared ministry between Saint Andrew’s and St. Paul’s is both a gift and a journey, and we are discovering that our diversity is one of our greatest strengths.

Thank you to everyone who has offered your time, gifts, patience, and grace as we continue to shape this community of faith together. The encouragement described in Hebrews is lived out here in many ways—through worship and prayer, coffee and church suppers, funeral care and baptisms, our food ministries, relationships developed with those in our community who are in need, and in the quiet ways members support one another.

Contained in this report is a record of both our shared ministry and the denominational-specific work that continues within our ecumenical partnership. Each section reflects the dedication and faithfulness of many people. Your presence and active use of the gifts God has given you for the benefit of our community are critical to our thriving. If you have not found your place among us yet, reach out to me or any member of our leadership team to help you find your place.

As we look ahead, we do so with gratitude for what God has already done among us and with hope for what is still unfolding. God continues to gather us, shape us, and send us into the world in love. It is a privilege to serve alongside you as we continue growing together in faith and ministry.

I commend to you now all the work of the past year, as documented in the reports to follow.

Grace and peace,  
Rev. Michelle Armstrong

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# Leadership, Staff, and Committees

## Church Staff

**Minister** - Reverend Michelle Armstrong

**Organist, Choir Director** – Dr. Sharon Pond,

**Office Administrators** - Melissa Howard, Erin Webb (office volunteer)

## Board and Committee Members

### Trustees

Ross Mathers (Chair), Mary Dingee Jacobs, Mel McGuigan, Carole Peacock\*, Lois Walker

### Council Chair

Rev. Michelle Armstrong\* (acting), Marc Horncastle\*

### Finance Committee

Brad Webb\*, Treasurer

### Ministry & Personnel (M&P) Committee

Lois Walker (Chair), Andrea Allen\* (Secretary for Council)

### Property Committee

Patty Trail\* (Chair), Shawn Meister, Brad Webb

### Worship Committee

Roger Miller\* (Chair), Debbie West\* (Past Chair), Tammy Cuglan, Ann Raper, Mary Stickles

### Community Outreach

Ivy Bujold, Lois Walker\* (Past Lead), Erin Webb, Carole Peacock

### Christian Education

Erin Webb\* (Chair), Brad Green

### United Church Women

Cathy Davis

### Representative to Regional Council

Ron Naugler\*

### Member at Large

Vee Mariner\*

\*Representatives to/Members of Council

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## Church Council Report

Council had a busy year in 2025 with nine regularly scheduled meetings as well as several special ones between January and June and again from September through November. Attendance was nearly perfect at all meetings – what a dedicated team!

Council membership 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).

Following the Annual General Meeting in May 2025, Council welcomed Marc Horncastle as Chair allowing Reverend Michelle Armstrong to participate more fully as spiritual guide, mentor and counsellor. Other changes to Council included the resignations of Debbie West and Lois Walker after many years of faithful participation. We thank both for their time.

Brad Webb also re-offered his support as Financial Consultant allowing Ron Naugler to step back a bit from years of dedicated service in the position of Treasurer. We welcome Brad back and are grateful for his expertise and guidance on our financial matters. We honour and respect the contributions Ron has made, and continues to make, in his role as Regional Representative.

As part of the Ecumenical Assembly, with Saint Andrew's Session, Council has been involved in setting a new mission and values for our shared ministry. The Ecumenical Assembly is also responsible for managing the day-to-day operations of the ministry. The new sign in front of the church acknowledging our new identity is a visible example of the Assembly's collaborative work in 2025.

Going forward, Council expects to meet quarterly to focus on matters specific to St. Paul's and the United Church of Canada. For example, Council is responsible for maintaining records for the congregation and approving and overseeing membership within the congregation (baptism, profession of faith, transfers) and weddings.

Respectfully submitted by Andrea Allen, Secretary for Council

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## Treasurer's Report

Despite some challenges that were a direct result of moving and restructuring in 2025, our financial position is close to what we projected it would be. Our expectation was that, by sharing expenses, we would end the year with a modest surplus.

It was determined that we did not need, and could not sustain, a full-time Office Administrator position, and the difficult decision was made to eliminate it. Volunteers were able to keep the office running until we were able to fill a part-time Office Administrative position.

Our 2025 budget had projected a deficit, but thankfully our donations were higher than our estimates and we ended the year with a modest surplus.

With our first full year in the new building behind us, we have our first recalculation of the percentages for our shared expenses. My recommendation is that we keep the current model, where our obligation for shared operating expenses is equal to our percentage of total donations.

The housing units continue to be critical in maintaining the operation of the church. The decision was made to increase the management fee from \$50,000 to \$75,000 for 2025. The housing units will require major repairs in 2026, so we cannot assume that any additional funds will be available from that source in the coming year.

We have not had a formal Finance Committee; however, I have met several times with Jean Boudreau, Treasurer for Saint Andrew's, and Andrea Allen to address financial matters as they arose. Thank you both for your time and support.

Despite our narrow margins and the many challenges we have faced, we still ended the year with a surplus. In the years to come though, we will need to increase donations, as we have reduced all the expenses we reasonably could.

Respectfully Submitted by Brad Webb, Treasurer

A picture of our contributions:  
2025 Contribution Range Report

Contribution Range		Number of Contributors		Total \$ Given in Range	
\$0.01-\$500	Average Amount \$192.17	31	\$5,957.21	13	\$25,824.66
\$501-\$750	Average Amount \$663.86	7	\$4,647.00	11	\$38,345.68
\$751-\$1,000	Average Amount \$0	0	\$0	10	\$76,910.68
\$1,001-\$1,500	Average Amount \$1,228.90	14	\$17,204.62	\$5,001+	Average Amount \$7,691.07
\$1,501-\$2,500	Average Amount \$1,986.51				
\$2,501-\$5,000	Average Amount \$3,485.97				
		Contributors = 86		Total Contributions = \$168,889.85	

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# Committee Reports

## St. Paul's Trustees

The Board of Trustees holds the assets of the congregation in trust, including property, contents, and funds. Following the sale of the church building and hall in 2024, the houses at 230 and 242 York Street, with a total of eight rental units, remain the only real estate held by Trustees. Trustees are also responsible for the contents of these properties, office furnishings and other assets now located at Saint Andrew's Presbyterian Church, as well as the congregation's financial investments.

The Board of Trustees includes Ross Mathers (Chair and Investment Committee), Carole Peacock (Secretary and Investment Committee), Mel McGuigan (Investment Committee Chair), Lois Walker Gillin, Mary Dingee Jacobs, and Rev. Michelle Armstrong. The Board thanks former members Andrew Steeves (Acting Chair), Alanna Palmer (Secretary), Frank Goddard, and Bill Paterson for their service.

The year 2024 and early 2025 were demanding due to the sale of the church property and related transitions. We appreciate the work of all Trustees, with special thanks to Alanna and Andrew for their leadership during this time.

With 2025 being the first full year without ownership of the church building, Trustee workload was reduced. The first meeting, held June 19, included updates to investment account signing authorities to reflect new members (any two of three Investment Committee members may sign) and discussion of Legacy Fund objectives, including potential projects for 2026.

The second meeting, held November 11 with full attendance, included a review and update of the process for handling donations of stocks or securities. Trustees also discussed the church's financial position and the use of trust funds, with further discussion planned for 2026. While St. Paul's remains financially strong in terms of capital and trust funds, operating funds—particularly Sunday offerings—remain a concern. Trustees continue to consider the long-term future of the two rental properties.

The Chair thanks all Trustees for their continued dedication and contributions throughout the year.

Respectfully submitted by Ross Mathers, Chair

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## Ministry & Personnel (M&P)

The Ministry & Personnel Committee is responsible for supporting, overseeing, and supervising ministry personnel and lay staff. In 2025 the committee had two members: Lois Walker, Chair and Andrea Allen.

In the spring, St. Paul's Council made the difficult decision to eliminate the full-time Office Administrator position and to contract the bookkeeping function to Janet White Accounting Inc., the same firm that does the bookkeeping for Saint Andrew's. This move promises to make financial reporting and budget preparation run more smoothly and timely in our second year as an Ecumenical Shared Ministry.

In the absence of a full-time employee in the St. Paul's office, Council member Erin Webb volunteered to be there on a part-time basis. Her presence provided contact for church members and allowed one of our outreach programs, the Brown Bag Lunch, to continue. Erin also initiated and devoted considerable time to increasing the presence of St. Paul's on social media platforms. We have seen the benefit of this initiative with new faces in the congregation at Sunday services. Posts are shared with Saint Andrew's for its social media activities.

In November, Council supported the Committee's recommendation to engage Melissa Howard (who had worked in St. Paul's office in the past) on a part-time basis (approximately 5-10 hours per week) to perform all secular tasks in the office. This has proven very successful.

Under the leadership and encouragement of Rev. Michelle Armstrong, St. Paul's M&P Committee and Saint Andrew's Staff Relations Committee have continued to work together to conduct a needs analysis for overall staffing of the Ecumenical Shared Ministry (ESM). Interviews were held with all staff, as well as Rev. Michelle, regarding the effort required to complete this work. Job descriptions for all staff positions have been drafted jointly by M&P and Staff Relations committees for presentation to the Ecumenical Assembly for approval.

Further changes to support the ESM efficiently and effectively may be implemented in 2026.

Lois and Andrea look forward to strengthening their team with the addition of other interested volunteers in 2026. If this appeals to you, please get in touch.

Respectfully submitted by Andrea Allen

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## Worship Committee

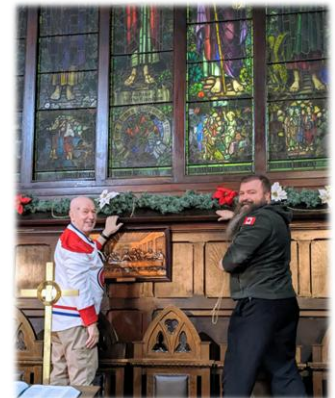
The Worship Committee is one of the few committees that is fully joined in service with St. Andrew's in our ecumenical ministry. As such, we have worked together throughout 2025 in close collaboration with our minister to coordinate the many aspects of worship and fellowship life at the church.

We continued to organize key elements of our Sunday worship, including the Greeters program, coordinated by Mary Charters, and the scheduling of Scripture readers, coordinated by Roger Miller. Mary and Roger also took the lead in preparing and coordinating Communion services in consultation with Session and Rev. Armstrong.

During the summer months, we were pleased to join Wilmot United Church for combined services, strengthening our shared ministry and sense of community.

The committee also continued its work in supporting and coordinating our ecumenical ministry, and we are pleased with the progress made over the past year. A sincere thank you is extended to Mary Charters for her leadership and ongoing dedication. We also acknowledge Deborah West, who stepped down as Chair of the St. Paul's Worship Committee this year, and thank her for her significant contributions and strong leadership during her tenure.

One of the highlights of the year was "The Great Adventure," in which the congregation came together to decorate the church for the Christmas season. This event provided a wonderful opportunity for fellowship, creativity, and fun, while helping people get to know one another better.



Another meaningful moment in the year was the Remembrance Service. Mary Charters introduced the idea of alternately reading the names of those who gave their lives in the World Wars, creating a powerful and moving tribute.

In the spirit of Reconciliation, Tami Brown, a Sixties Scoop survivor, laid a wreath on behalf of Indigenous peoples, adding an important and heartfelt dimension to the service.

The committee extends its gratitude to Rev. Michelle Armstrong for her ongoing support, guidance, and leadership throughout the year.

Respectfully Submitted by Roger Miller and Mary Charters, co-chairs

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## Housing Program

St. Paul's has 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. The rent for the units is subsidized through the Government of New Brunswick, Social Development Department (GNB SD).

Rent portions from both GNB SD and the tenants are electronically deposited to St. Paul's Bank Account. After maintenance and repair expenses, the Housing Program contributed \$75,000 as revenue to the St. Paul's Operating Budget in 2025.

Some of the residents/tenants 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/tenants.

The day-to-day management of the Program is done through our office while maintenance issues are directed to the Housing/Property Committee. This year, I was grateful to have the support of Shawn Meister and Brad Webb. Other Church members have supported us with advice, contacts and minor maintenance as well. These efforts help keep our expenses as low as possible.

The work throughout 2025 was significant – especially with 242 York Street. Aside from replacing worn out mats the following were some of the major items:

### 230 York Street

The front and back of the building were power-washed, and a large bush beside the veranda was trimmed.

### 242 York Street

Many repairs were necessary at 242 York to address mold in the basement caused by water seeping through the stone foundation. To improve airflow, we removed unnecessary walls and installed two new dehumidifiers in the areas most affected by leaks, which we hope will prevent future mold issues. In addition, we caulked and rebuilt all areas that had not been fireproofed leading to the upstairs, and the front roof was re-shingled. A washer and dryer unit were also replaced in Apartment 3. Additional maintenance and improvements are planned for both properties in 2026.

Respectfully submitted by Patty Trail

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## Community Outreach

### The Pantry

The Pantry, established in 2011 as an outreach ministry, exists to assist needy families in our community by providing food and household items to supplement services they may receive elsewhere. It continues to operate every Wednesday morning. In 2025, our 136 clients came from 17 different countries, including Canada, and consisted of 25 single men, 17 single women, 15 couples, 21 single parents, and 58 two-parent families. Our program also benefited 275 children.

Clients are welcomed once per month. “Shopping Points” are assigned to each client based on their family size and needs. Our shelves are stocked with non-perishable food items, as well as basic cleaning and hygiene products, all “point priced” to reflect their actual cost.

Clients can personally select the products they need using their assigned points. A heartfelt thank you goes to the church community and beyond for your financial support through donations of gift cards, cash, gifts-in-kind, products, and, of course, PAR contributions. Your generosity ensures the continuity of this vital and much appreciated community service.

Lois Walker, Barb Thompson, Barb McGuigan, Nancy MacGarvie, Marg Leonard, Marc Horncastle, Chris Grant, Martha Elles, Bill Cockburn, Ivy Bujold, and June Aucoin volunteer in teams of three on a rotational basis. Tammy Coughlan manages the door every week, and Alan Thorne collects and delivers product donations left in the sanctuary. Your service has been superb. Thanks also to the Office staff for their support.

A special note of appreciation goes to Lois Walker, who provided devoted leadership and countless hours over several years to ensure the Pantry’s food ministry thrived. Lois, your retirement has been well-earned.

Respectfully submitted on behalf of the Pantry volunteers  
Ivy Bujold

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## Brown Bag Lunch Program



This year, St. Paul's continued the Brown Bag Lunch Program as part of our ongoing outreach initiatives. The program provides packed lunches of non-perishable food items to support vulnerable members of the community experiencing food insecurity.

For most of the year, lunches were distributed on Tuesdays, Wednesdays, and Thursdays to between five and ten individuals. The program works in partnership with our Pantry, which frequently supplies items for the lunch bags, along with additional donations generously provided by members of the congregation.

We are currently exploring options to return to a more regular schedule, with the goal of offering lunch bags as many days of the week as possible.

In this work, we seek to respond to Jesus' call to care for those in need. We hope that each lunch shared is also a reminder of His love present in the world.

In 2025, a total of 405 brown bag lunches were distributed.

Respectfully submitted by Erin Webb

## Christmas Angel Tree Program

Once again, our shared ministry responded enthusiastically to the annual appeal from Greener Village to help make Christmas extra special for families and children through its Angel Tree Program. With dedication and generous spirit, members of Saint Andrew's/St. Paul's fulfilled 40 angel wishes for gifts of clothes, toys, books and gift cards. Programs such as this would not be possible without community support.



Thank you to Santa's helpers for putting all those smiles on children's faces.

Submitted by Carole Peacock

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## Christian Education

Our primary activity is providing a weekly Sunday School for our congregation and for members of the community who wish to bring their children to participate. For this season, we have been using the “*Living the Word – Teaching Kids God’s Story: Narrative Lectionary, Year 4*” guide. *Living the Word* continues to be an excellent resource for teaching children. The lessons are drawn from the weekly scripture readings and help reinforce the message from Reverend Michelle’s sermons in a way that children can easily understand and apply.

Sunday School meets weekly after the “A Time for All Ages” portion of the worship service. After gathering in the classroom, we light the Christ candle, then read and discuss a simplified version of the week’s scripture. This is followed by an activity or craft that helps illustrate the key takeaways from the lesson.

We currently have three to five children attending Sunday School on a regular basis. Although it is a small group, the program remains an important part of our church, providing a fun and welcoming space where our youngest members can engage with scripture each week. We remain hopeful that more children will attend in the future. Weekly lessons will continue until the 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 is currently an active evening Bible study held weekly on Thursdays from 6:00–7:00 PM in Rev. Michelle’s office. This group follows a *Lectio Divina* approach, engaging with the scripture reading for the coming Sunday. This smaller setting allows for a deeper exploration of scripture, while fostering community and fellowship in Christ among participants. We are pleased to have welcomed several new regular members to the group this year.

Since entering into the Ecumenical Shared Ministry with St. Andrew’s, preliminary discussions have taken place with Bev Bramble regarding collaborating on future Christian Education initiatives. We look forward to eventually bringing our committees together.

Submitted by Erin Webb, Chair

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# Music Ministry

## *A Year of Grace, Growth, and Harmony*

This past year, our choir and music ministry demonstrated incredible dedication and growth. From leading congregational singing to presenting beautiful special selections, their commitment enriches every service. We celebrate the hours of practice, fellowship, and passion that go into preparing our musical offerings, blessing us all with inspiring sounds and heartfelt worship.

It was truly a wonderful year of music. I feel deeply blessed to lead such an enthusiastic group of choir members. Our choir family grew last year as we welcomed back familiar faces and embraced several new ones, strengthening both our sound and our community.

## Highlights & Special Events

Beyond our weekly contributions to the church services, our ministry reached several significant milestones:

- *Advent Carol Festival:* We participated in this highly successful community event, sharing the joy of the season through song.
- *Special Advent Music Service:* A centerpiece of our year, this service was elevated by the exceptional talents of our guest instrumentalists. We extend our sincere thanks to:
  - Natalia Delacroix on viola
  - Fran Robinson on oboe

## Looking Ahead

The foundation we built this year—centered on fellowship and musical excellence—is strong. I look forward to another wonderful year of music as we continue to lift our voices in praise and service.

Submitted with gratitude by Dr. Sharon Pond

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## United Church Women (UCW)

This year we hosted our first Mother’s Day Tea, which was very well received and enjoyed by all who attended. In June, we provided catering for the Gary Llewellyn funeral, offering support to the family and community during a time of loss.

In the fall, we once again dedicated time to preparing several batches of our well-known St. Paul’s mincemeat, followed in December by our annual Christmas Bazaar, which remains a highlight of our year.

These events were made possible through the support of the Tuesday Morning Ladies Group. We have also begun to support their activities, including two rummage sales (May and October) and a luncheon for the St. Andrew’s Society.

This shared involvement marks the beginning of a developing partnership between the groups and has fostered new friendship and a growing sense of connection that we deeply value and enjoy.

As the saying goes: “Don’t be afraid of new beginnings. Don’t shy away from new people, new energy, new surroundings.”

Submitted by Cathy Davis



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## FSLDW Regional Council

The following is the 2025 Annual Report of the Fundy St. Lawrence Dawning Waters Financial and Mission Services Committee.

The committee met seven times during 2025, with six of those meetings held via Skype. Our chairperson is based in Prince Edward Island, and committee members represent both Prince Edward Island and New Brunswick, including myself.

This marked my fourth year serving on the committee, and I will continue as a member into 2026.

The responsibilities of the committee, as outlined in the United Church of Canada manual, include the following:

- Reviewing monthly financial statements
- Reviewing and approving annual audited financial statements
- Reviewing and approving the annual budget
- Recommending the appointment of the auditor
- Approving requests for financial grants to churches and affiliated associations
- Reviewing and approving quarterly financial reports related to investments and fund accounts
- Approving recommended acquisitions and renewals of short-term investments
- Recommending the appointment of new committee members
- Carrying out other duties as requested

Respectfully submitted by Ron Naugler

Interested in what's happening across the region? Sign up for weekly announcements on the regional website: <https://ucceast.ca/fundy-st-lawrence-dawning-waters-regional-council-14>

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## A note from the office

This annual report offers an opportunity to reflect on the life and work of the church over the past year. Yet beyond the programs and updates, it tells a deeper story, one of people whose ongoing commitment and service make all that we do possible.

There is a quiet, extraordinary truth at the heart of this church: it is sustained and carried forward by individuals who give of themselves freely. Not for recognition or compensation, but out of deep care, faith, and commitment. To call them “volunteers” hardly feels sufficient. In many ways, they are the ones who keep the church running consistently, and often behind the scenes.

This has been true not only this past year, but for generations. Those who came before helped form the community that exists today, giving their time and energy in ways that continue to ripple outward. That same spirit lives on in those who continue to show up and take on the work with care and dedication.

In my role, I have the privilege of seeing just how much is held together by these efforts, from the smallest unseen details to the most visible moments. It is deeply moving, and I am often left in awe of the care and responsibility so willingly taken on.

And so, this note is both an expression of gratitude and a moment of recognition. To those who have served in years past, and to those who continue today, thank you. What you have built and what you continue to uphold matters more than words can fully capture. May that same spirit continue to be shared, in both familiar and new ways, in the years ahead.

With sincere appreciation,

Melissa Howard  
Office Administrator



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# APPENDIX

Minutes of the 2024 General Meeting

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**ST. PAUL'S UNITED CHURCH**  
**2024 Annual General Meeting Minutes**  
**May 25, 2025 (In Person and via Zoom)**

Attending: Andrea Allen, Rev. Michelle Armstrong, Jane Banks, Tammy Coughlan, Joan Crowther, Etta Davis, Cathy Davis, Chris Grant, Hugh Lautard, Vee Mariner, Mel McGuigan, Barb McGuigan Shawn Meister, Beth Meister, Roger Miller, Ron Naugler, Bill Paterson, Lois Paterson, Carole Peacock, Ann Raper, Joan Shaw, Kelly Simpson, Andrew Steeves, Hope Steeves Mary Stickles, Alan Thorne, Patty Trail, Lois Walker, Brad Webb, Erin Webb, Debbie West  
Guests: Bob Leonard, Marg Leonard, Brian Barnes

1. Welcome and Constitution of Meeting - Rev. Michelle Armstrong welcomed all and constituted the 2024 Annual General Meeting of St. Paul's United Church at 12:06 p.m.
2. Opening Prayer – Rev. Michelle Armstrong led the group in prayer.
3. Nomination of Chair – Rev. Michelle Armstrong announced that Erin Webb was willing to Chair the meeting if no one else wished to do so. Given that no one else expressed interest in Chairing the AGM, it was ***Moved by Vee Mariner and seconded by Kelly Simpson that Erin Webb be nominated as Chair for this meeting. Motion Carried.***
4. Nomination of Secretary - Erin Webb announced that Andrea Allen was willing to be Secretary for the meeting if no one else expressed interest. Given no one else expressed interest in being Secretary for the AGM, it was ***Moved by Carole Peacock and seconded by Vee Mariner that Andrea Allen be nominated as Secretary for this meeting. Motion Carried.***
5. Extension of Vote to Adherents\* - see bottom of page - ***Moved by Debbie West and seconded by Ann Raper that pursuant to By-Law B.3.7, Adherents may vote on all matters. (vote by members only) Motion Carried.***
6. Approval of Agenda – Erin West invited all attendees to pick up materials, including the Agenda if they had not already. After granting a few minutes for review, it was ***Moved by Vee Mariner and seconded by Tammy Coughlan that the Agenda be approved as circulated. Motion Carried.***
7. Motion for Time of Adjournment – It was suggested that 1:30 pm be the Time of Adjournment and then it was ***Moved by Brad West and seconded by Roger Miller that 1:30 p.m. be adopted as the time for adjournment. Motion Carried.***

**\*By-Law B.3.7 - Who May Vote:**

**B.3.7.1 Full Members May Vote: All full members whose names are on the membership roll have the right to vote at all meetings of the congregation.**

**B.3.7.2 When Adherents May Vote: Adherents may vote at meetings of the congregation if the full members decide to allow adherents to vote. The decision may allow voting rights on all matters or only specified matters.**

8. 2024 Memoriam – In reflection, Rev. Michelle Armstrong read the names of members that had passed in 2024.

9. Approval of 2023 Annual Meeting Minutes – Erin Webb announced that the Minutes had been available on the website and were in the Annual Report. She asked if there were any errors or omissions. Having none mentioned, it was **Moved by Carole Peacock and seconded by Lois Walker that the Minutes of the 2023 Annual Meeting be approved as circulated. Motion Carried.**

10. Presentation of 2024 Financial Statements – Jill Stairs of KPMG came to the front of the group and explained that Daye Kelly had merged with KPMG and no longer existed, hence the letterhead on the Financial Statements Review showed KPMG. Jill further explained that all of her staff from Daye Kelly joined her at KPMG. She opened with the Conclusion printed on Page 2. She then drew attention to:

- The Statement of Financial Position and the Total Asset Balances for the Operating, Housing and Trust accounts as well as the 2024 Totals and the bottom line Excess (deficiency) for the Operating, Housing, Trust and Capital accounts
- Note 2, page 5; Note 3, page 7; Note 10, page 12
- Schedule 2, Fund balances on page 14 where she noted that the Capital Trust was new and consistent with Residual Funds after the sale of the church.

Questions for Jill were invited from the floor. There was a question regarding the difference for Asset totals for church and buildings found on the Balance Sheet for 2023 and 2024 (a difference of \$2M+). This was explained by referring to Note 10, Page 12 and Note 3, Page 6 where depreciation of the building was only recorded upon sale, a typical practice with churches and not-for-profits.

There was also a question about why an Organ & Chimes Fund still existed to which Jill responded that the question is best directed to Trustees. It was also offered that that fund could be used to support the organ at Saint Andrew's and that the balance is \$795 with no withdrawals of late.

**Moved by Ron Naugler and seconded by Brad Webb that the 2024 Financial Statements be adopted as presented. Motion carried.**

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***Moved by Ron Naugler and seconded by Kelly Simpson that KPMG be appointed to conduct the 2025 Financial Review. Motion Carried.***

11. Presentation of 2024 Annual Report, including Trustee presentation – Carole Peacock delivered a presentation on the transactions resulting from the Sale of the Church including how the proceeds were used. It was confirmed that the \$100K contribution to the Operating Fund was included in the Financial Statements reviewed earlier. Rev. Michelle Armstrong then asked if there were any questions on any of the reports in the Annual Report by referring to each one. With no other questions being raised, it was ***Moved by Beth Meister and seconded by Mel McGuigan that the 2024 Annual Report is adopted as circulated. Motion Carried.***

12. Presentation of 2025 Operating and Housing Budgets – Ron Naugler opened with comments about the large differences in revenue from 2024. In particular, the first four months of 2025 compared to the same time in 2024 indicates a decrease in \$20K in revenue. PAR has also taken a tremendous decrease. Of the \$188K projected revenue for 2025, \$75K is from the Housing Program (thanks to the dedication of Patty Trail). Ron explained he believes these numbers are realistic unless there is a significant change. This results in a projected deficit of \$75K for 2025.

Questions were raised about the split of expenses with Saint Andrew’s and if it still made sense. Discussion unfolded that the ESM Agreement indicates the split is to be revisited at the end of 2025. Given that the shared ministry operated for only three months in 2024 (October-December) it was deemed too soon to consider a reassessment for 2025 and the 73/27 split would remain until the end of 2025. It was also noted that both denominations are operating in the red.

The projected revenue from offerings for 2025 in 2024 was \$170K, now it is projected to be \$88K. The split will be reviewed in early 2026, for the AGM which is expected to be earlier than May. There was further discussion that if we had not moved, with our trends, the deficits would be greater each year. Noted was a reminder that the deficit for 2024 was contained due to the \$100k deposit from the sale of the church. If we keep drawing from the sale, it won’t be any time and the funds will be depleted.

As we are almost halfway through 2024, it was suggested that we look at revised split before the close of 2025. Rev. Michelle announced new processes in place with the Treasurers to have more timely information. When asked, it was confirmed that an application for a 3% rent increase had been submitted. If accepted, it will take place in July.

Ron concluded by saying that although our AGM is later than normal, we have more information available. It was then ***Moved by Ron Naugler and seconded by Brad Webb that the 2025 Operating Budget be adopted as presented. Motion carried.***

***Moved by Ron Naugler and seconded by Ann Raper that the 2025 Housing Budget be adopted as presented. Motion Carried.***

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13. Resignation of Trustees: Alanna Palmer, Bill Paterson, Frank Goddard, Andrew Steeves have all tendered their resignations. It was ***Moved by Kelly Simpson and seconded by Roger Miller that the Congregation accepts the resignations of A. Palmer, B. Paterson, Andrew Steeves and F. Goddard from the Board of Trustees. Motion Carried. Thank you to all for your service.***

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

- (a) Returning and NOMINATED Members, Trustees and Committee Chairs as per the following sheet and table were reviewed. It was noted that Ann Raper is also returning to the Worship Committee.

***Moved by Vee Mariner and seconded by Kelly Simpson that returning members be confirmed in their positions and nominees appointed as set out in the attached table. Motion Carried.***

- (b) A declaration of vacancies was reviewed per the attached sheet and table. Upon the first of three calls from the floor, Shawn Meister agreed to join the Property Committee. There were two additional calls from the floor for a total of three.

***MOTION: Moved by Barb McGuigan and seconded by Roger Miller that:***

- i) Nominees for vacant positions (as follows) are appointed and/or*
- ii) Council is empowered to appoint individuals to fill any outstanding vacancies. Motion Carried.*

## NEW BUSINESS

15. Ecumenical Shared Ministry Update - Rev. Michelle stated how impressed she is with how we have come together as a congregation and stepped up with the transition to this new Ecumenical Shared Ministry. Some of the work underway such as the development of our joint Vision and Values will cast the net beyond these walls. In the fall we expect to bring together more committees. She expressed thanks to Council who have attended many meetings.

16. Correspondence - none

17. Empowerment - ***Moved by Beth Meister and seconded by Brad Webb that the Council is empowered to act on behalf of the congregation on all matters within their jurisdiction. Motion Carried.***

18. Benediction – Rev. Michelle Armstrong led with the Benediction.

19. Adjournment – The meeting was adjourned at 1:31 p.m.

## NOMINATIONS and VACANCIES

### Committee Vacancies:

1. Treasurer –
2. Finance Committee -
3. Property Committee – Shawn Meister
4. Ministry & Personnel Committee -
5. Christian Education Committee-
6. Community Outreach Committee -

### NOMINATIONS

- Council Chair: Marc Horncastle
- Treasurer:
- Regional Representatives: Ron Naugler
- Finance Committee:
- Property Committee: Brad Webb
- Christian Education Committee:
- Ministry & Personnel Committee:
- Community Outreach Committee:
- Trustees: Ross Mathers
- Worship Committee:

### RETURNING COMMITTEE MEMBERS

Returning Members	Trustees	Worship	Property	Finance	Christian Ed	M & P
*Council Rep	Mary Dingee Jacobs	*Debbie West	*Patty Trail		*Erin Webb	* Andrea Allen
	*Carole Peacock	Roger Miller			Brad Green	Lois Walker
	Lois Walker	Mary Stickles				
	Mel McGuigan	Tammy Coughlan		Outreach	Mem. at large	Regional Rep.
		Ann Raper		* Lois Walker	Vee Mariner	*Ron Naugler
					Roger Miller	