

**ST. PAUL'S UNITED CHURCH**  
**2025 Annual General Meeting Minutes**  
**May 24, 2026**

Attending: Rev. Susan McAllister, Roger Miller, Joyce MacFarlane, Kimberly Keech, Vee Mariner, Erin Webb, Brad Webb, Ralph Simpson, Cathy Simpson, Tammy Coughlan, Alan Thorne, Bill Paterson, Lois Paterson, Ron Naugler, Hugh Lautard, Lois Walker, Mary Stickles, Ann Raper, Barb McGuigan, Mel McGuigan, Patty Trail, Andrea Allen, Carole Peacock

1. Welcome and Constitution of Meeting - Rev. Susan McAllister called the 2025 Annual General Meeting to order at 1:07 p.m. Referencing the poster exercise from the previous meeting, she reminded people who we are: people with heart, following the star and people of the cross. (Rev. Susan McAllister accepted the role as Pastoral Charge Supervisor, representing the United Church, during Rev. Michelle Armstrong's absence).
2. Opening Prayer – Rev. Susan McAllister offered a brief prayer.
3. Nomination of Chair – **Moved by Andrea Allen, Seconded by Vee Mariner** that Rev. Susan McAllister be nominated as Chair the meeting. **Motion Carried.**
4. Nomination of Secretary - **Moved by Brad Webb and seconded by Lois Walker** that Andrea Allen be nominated as Secretary for this meeting. **Motion Carried.**
5. Extension of Vote to Adherents\* - see bottom of page - **Moved by Vee Mariner and seconded by Kimberly Keech that pursuant to By-Law B.3.7, Adherents may vote on all matters. (vote by members only) Motion Carried.**
6. Approval of Agenda – Moved by Erin Webb, Seconded by Vee Mariner, that the Agenda be adopted. **Motion Carried.**
7. Motion for Time of Adjournment – **Moved by Andrea Allen, Seconded by Patty Trail**, that the meeting conclude by 2 p.m. **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. 2025 Memoriam – In reflection, Rev. Susan McAllister read the names of members that had passed in 2025.
9. Approval of 2024 Annual General Meeting Minutes –**Moved by Tammy Coughlan, Seconded by Erin Webb that the Minutes of the 2024 Annual Meeting be approved as circulated. Motion Carried.**
10. Presentation of 2025 Financial Statements – Jill Stairs of KPMG explained the 2025 Financial Statements following review by her team. She noted that prior to joining the Ecumenical Shared Ministry, the deficits were running in the order of \$50-100K. She further explained the balances remaining on the properties located at 230 and 242 York Street and noted that the forgivable loans expire in March 2029 and December 2032. She also explained the Trust Fund Net Assets and their history. While the largest risk for the Church is around the investment portfolio, all investments are in low-risk funds.

There was considerable discussion regarding the properties at 230 and 242 York Street. There were questions about whether there had been a formal appraisal for them and it was answered that there has not. Options for appraisal were discussed as well as the potential and implications if the decision were made to sell the properties. It is possible that a purchaser could assume the debt (avoiding St. Paul's to pay appropriate fees) if they maintained affordable housing. Once the forgivable loan debts are expired, rents could potentially be increased. It was noted that the Management Fees paid by Housing to Operating have increased from \$50K to \$75K and are very valuable to Operations of the church. Most members of the congregation expressed selling the properties was not desirable.

**Moved by Brad Webb, Seconded by Ralph Simpson** that KPMG do the 2026 Financial Review.  
**Motion Carried.**

11. Presentation of 2025 Annual Report, including Trustee comments – Comments were made regarding the need to update the membership list as many members have either left St. Paul's or passed. Carole Peacock offered that the membership list will be a project to be undertaken in the near future now that the Photo Directory is complete.

Mel McGuigan spoke on behalf of Trustees Chair, Ross Mathers who was unable to attend. Mel explained the role of Trustees as described in the Annual Report. He expressed that Trustees will actively monitor the health of the Apartment Buildings and Funds.

Where there are several expensive repairs to be done on the Apartment Buildings, the notion of grants and/or government support was raised. It was reported that while one grant had been available, it was closed due to the large volume of applications. There are no other known grants at this time.

It was also confirmed that restrictions from the balance left from the Downtown United Project had been lifted.

**Moved by Brad Webb, Seconded by Roger Miller** that the 2025 Annual Report be accepted.  
**Motion Carried.**

12. Presentation of 2026 Housing and Operating Budgets – Brad Webb explained that the Housing Budget does not include roofing, paving and foundation work for 230 York Street. The \$25K for repairs and maintenance in the budget are to address ad hoc needs. His recommendation is that needed funds greater than budget come from the Housing Account first, reducing management fees paid to Operating. If extra funds are needed, Trustees release funds. Jill reminded the congregation

that the Management Fees used to be determined at the end of the year, following a review of the bottom line from the Housing Program. Repairs and maintenance over \$10K requires Regional Approval. The application has been submitted to Region for the foundation work and the roofing though not addressed as yet. Carole Peacock will follow up with Region.

It was confirmed that a rent increase of 3% will take effect July 1, 2026.

**Moved by Brad Webb, Seconded by Barb McGuigan** that the Housing Budget be accepted. **Motion Carried.**

The Operating Budget was also briefly reviewed where it had not been voted on during the ESM AGM. Brad explained he believed a small surplus would result. **Moved by Ralph Simpson, Seconded by Roger Miller** that the Operating Budget be accepted. **Motion Carried.**

At approximately 2 pm, there was agreement to extend the meeting to 2:15 pm to complete the Agenda.

13. Acknowledgement Trustee, Lois Walker has resigned from the Board of Trustees and Council members Marc Horncastle, Vee Mariner, Lois Walker, Brad Webb and Debbie West have resigned from Council and/or are not re-offering as members of Council. We thank them for their contributions.
14. Election of the New Council and Trustees - **Moved by Vee Mariner, Seconded by Ron Naugler** that the returning and NOMINATED Members on the following table are accepted and confirmed. **Motion Carried.**

(b) A declaration of vacancies was reviewed per the attached sheet and table and there were three calls for nominations from the floor. There were none.

**Moved by Brad Webb, Seconded by Vee Mariner** that Council is empowered to appoint individuals to fill any outstanding vacancies. **Motion Carried.**

15. Correspondence – none
16. Empowerment - **Moved by Kimberly Keech, Seconded by Roger Miller** that Council is empowered to act on behalf of the congregation on all matters within their jurisdiction. **Motion Carried.**
17. Benediction – Rev. Susan McAllister thanked all for their attendance and participation and closed with a Benediction and prayer.
18. Adjournment – **Moved by Vee Mariner, Seconded by Erin Webb** that the meeting be adjourned at 2:15 p.m.

### NOMINATIONS for VACANCIES

- |                                  |   |
|----------------------------------|---|
| ▪ Council Chair:                 | ▪ Christian Education Committee: Vee Mariner  |
| ▪ Treasurer:                     | ▪ Ministry & Personnel Committee: Chris Grant |
| ▪ Finance Committee: Ron Naugler | (available September 2026)                    |

▪ Trustees: Ralph Simpson

▪ Property: Cathy Simpson

▪ At Large:

Returning Members	Trustees	Worship	Property	Finance	Christian Ed	M&P
*Council Rep	Ross Mathers, Chair	*Roger Miller	*Patty Trail		*Erin Webb	Lois Walker, Chair
	Mary Dingee Jacobs	Tammy Coughlan	Shawn Meister		Brad Green	*Andrea Allen
	Mel McGuigan	Ann Raper	Brad Webb			
	*Carole Peacock	Mary Stickles		<b>Outreach</b>	<b>Mem. At Large</b>	<b>Rep to Region</b>
				*Erin Webb		*Ron Naugler

Respectfully submitted by Andrea Allen