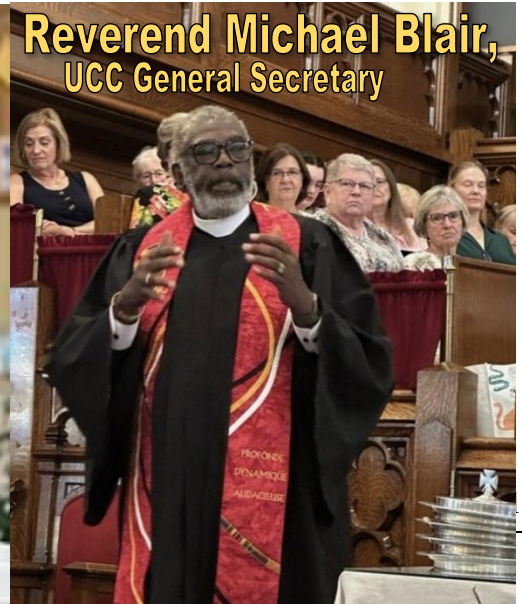
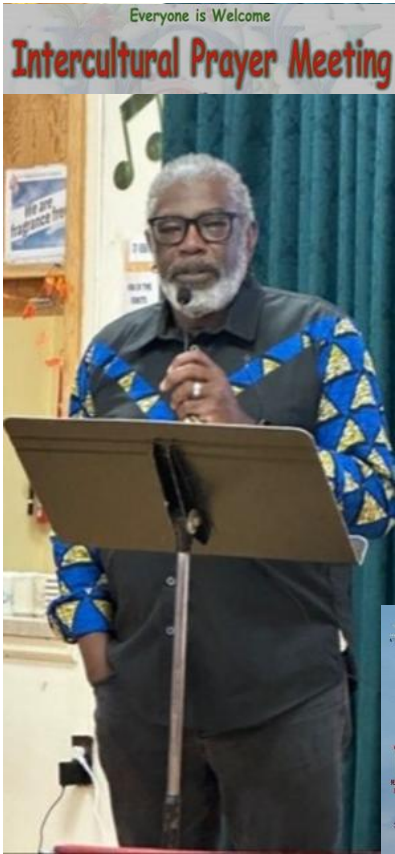




St. Paul's United Church



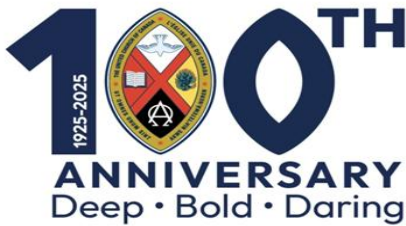
349 Waverley Street, Thunder Bay, ON



The United Church of Canada
Everyone is invited to our
100TH ANNIVERSARY
October 3 - 5, 2025 at St. Paul's United Church
349 Waverley Street • 807-345-2564 • spuc@stpaul.net

Friday 6:30 pm Intercultural Prayer Meeting Guested Desire Tiriwepi 7 pm A Potluck Supper	Saturday 5:30 pm Family Supper Buy tickets in advance Guest Speaker Reverend Michael Blair General Secretary United Church of Canada	Sunday Worship with Reverend Michael Blair General Secretary, UCC all our United Church members all our Youth & Young People all our Choirs
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Visions & Dreams - Our United Church for the Future



Our 153rd Annual Report for the Year
2025

Annual Congregational Worship & Meeting AGENDA - - February 22, 2026

Welcome

Lenten Candle Liturgy

LITURGY OF LIGHT MEMORIAL TRIBUTE

CALL TO ORDER

ELECTION OF CHAIR AND SECRETARY

NOMINATION OF PROCEDURES COMMITTEE & SCRUTINEERS

EXTENSION OF VOTING PRIVILEGES

ADOPTION OF AGENDA

Zoom with Melody Duncanson Hales & Diane Matheson-Jimenez

Call to Worship and Opening Prayer

Hymn: MV 65 (tune VU 642)

“When We are Tested”

Prayer for Illumination

Bible Readings

Reflection: Not bread alone, but the Word that comes from God.

Prayers of the People

Sung Response: VU 400

“Lord, Listen to Your Children Praying”

2

Lord’s Prayer (*Sung*)

Offertory and Offertory Response: MV 136

“When Hands Reach Out”

Prayer of Dedication

ADOPTION OF CONGREGATIONAL MEETING MINUTES

BUSINESS ARISING FROM THE MINUTES

ADOPTION OF CHURCH BOARD REPORT

STANDING COMMITTEE REPORTS

2025 FINANCIAL REPORTS

THE WITHERSPOON TRUST

BOARD OF TRUSTEES

THE FINANCE REPORT & 2026 BUDGET

NOMINATING REPORT

NEW BUSINESS

Hymn: MV 154

“Deep in Our Hearts”

SETTING OF DATE FOR 2027 MEETING

ADJOURNMENT

Benediction and Sending Forth

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ELECTED BOARD MEMBERS

Rejean Langlois, Chair	Don Macdougall, Secretary
John Hannam	Lucy Darkey
Ernie Epp	Pamela Nkagumaho (resigned)
Bette Ann Elliotson	Miriam Bangura
Kristin Williams	Judith Tiriwepi
Cyndy Raby	Dale Hache
Susan Phillips	Ray Quinn
Scarlett Hanley	Tanya Forneri

NON-ELECTED BOARD MEMBERS

Minister – Reverend Desire Tiriwepi

Church Treasurer –

Chair of the Board of Trustees - Marilyn Marrier-Oborne

St. Paul's Non-Profit Housing Corp. – Gail Henderson

Regional Council Representatives –Ernie Epp, Bette Ann Elliotson,
Cyndy Raby (alternate)

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CHURCH STAFF

Minister – Reverend Desire Tiriwepi

Music Director - Diana Hannaford-Wilcox

Sound Technician – Blessing Tiriwepi

Youth Group Facilitator - Jeri Lee Mehagan

Custodian – Joshua Okitangeni

Office Manager - Debra Barrett

STANDING COMMITTEE MEMBERS

Christian Growth Committee

Chair - Kristin Williams, Jeri Lee Mehagan,
Ernie Epp, Brooke Williams, and Katie Raby

Church Family Committee

Chair - Susan Phillips, Janie McDaid, Joy Himmelman, Karen Bortolin (resigned)

Communications Committee

Chair - Debra Barrett, Diana Hannaford-Wilcox, Pamela Nkagumaho,
Judith Tiriwepi, Desire Tiriwepi

Diversity & Inclusion Committee

Tanya Forneri, Ernie Epp, Steve Robertson, Brian McLaren, Gail Henderson,
Dale Haché, Brenda Reimer, Stephen Collins, Rev. Desire Tiriwepi

Finance & Administration Committee

Chair - Ray Quinn, Graham Post, (resigned)
Judith Tiriwepi, Darlino Kinda, Debra Barrett, Lizzeth Morales

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Kitchen Committee

Chair – Kristin Williams, Linda Morgan, Judy Petch,
Jane Todd, Chris Todd, Karen Reinikka, (resigned) Marlene Crago, (resigned)

Ministry & Personnel Committee

Chair – John Hannam,
Andre Kreikmann, Jodi Martin

Property Committee

Chair - Rejean Langlois; Raymond Darkey; Moses Gitwaaza, Susan Phillips; Justin Pucci

Outreach Team

Ernie Epp, Nancy Post, Brenda Reimer

Worship Committee

Chair -Cyndy Raby, Marilyn Marrier-Oberne, Judith Petch, Brenda Reimer,
Bette Ann Elliotson, Blessing Tiriwepi, Teri Lynch, Miriam Bangura,
Diana Hannaford-Wilcox, and Rev. Desire Tiriwepi

NOMINATING COMMITTEE REPORT

(Names of nominees are underlined)

1) CHURCH BOARD

a) Term to expire Congregational Meeting 2027 (5 required)

Susan Phillips	Judith Tiriwepi
Pamela NKagumaho (resigned)	Ray Quinn appointed
Miriam Bangura	Rejean Langlois

b) Term to expire Congregational Meeting 2028 (5 required)

Lucy Derkey	Kristin Williams
Scarlett Hanley	Dale Hache
Ernie Epp	

c) Term to expire Congregational Meeting 2028 (5 required)

<u>John Hannam</u>	Vacant
<u>Don MacDougall</u>	<u>Bette Ann Elliotson</u>
<u>Cyndy Raby</u>	

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We require 5 people to fill the vacancies on the Board at this time.
For information: The Minister and Board Chair are ex-officio members of all Standing Committees.

2) CANADIAN SHIELD REGIONAL COUNCIL REPRESENTATIVES

Term to expire June 30th of the specified year – 2 representative and 2 alternates required

<u>Bette Ann Elliotson</u>	2026	Representative
Cyndy Raby	2027	Representative
Ernie EPP	2026	Alternate
Vacant	2028	Representative

We require 1 person as a Representative for the term expiring in 2028

The underlined names above have been nominated, but all members of St. Paul's United Church are welcome to put their name forward for all positions.

3) **NON-ELECTED BOARD MEMBERS**

Minister – Reverend Desire Tiriwepi

St. Paul’s Non-Profit Housing Corp. – Gail Henderson

Chair of Board of Trustees – Marilyn Marrier-Oborne

Church Treasurer – nil

Regional Council Representative – one of the elected reps.

4) **BOARD OF TRUSTEES**

Marilyn Marrier-Oborne, Chair

Kristin Williams, Vice-Chair

Cynthia Raby, Secretary

Gail Henderson, Treasurer

Graham Post,

Reverend Desire Tiriwepi

5) **ST. PAUL’S PLACE NON-PROFIT HOUSING CORPORATION**
BOARD OF DIRECTORS

Gail Henderson, Chair

Ray Quinn, Vice-Chair

Don Macdougall, Secretary

Lynn Curran

Doreen Macdougall

Bert Rowson

Laurie Forbes

Tenant Reps:

Terry Heitanen, Linda Heitanen

Synergy Management:

Teri MacNeil - - 807-620-8999

CHAIR OF THE BOARD REPORT

Rejean Langlois, Board Chair

OK, it's February and we are already looking ahead to spring even though it doesn't look like it out there. But that is the joy of winter, even in its bleakest moments there is always that knowledge that spring is around the corner and warmer and brighter days are on the horizon.

This past year was filled with a number of exciting things, such as the inaugural Family Camp weekend which is already booked again for this year, and we are looking forward to more participation from the Congregation. Come one and all, from young to young at heart, families, couples, and singles, it is open to all for a fun weekend once again.

In the fall we had our UCC Centennial Celebration weekend with Reverend Michael Blair, General Secretary of the UCC, and once again fun was had by all who attended the festivities and service on Sunday with the mass choir.

In 2026 we will start off with the Go Project Youth Conference, with youth from across Canada coming to our church in March. As other events are added to the calendar you will be made aware so that you can join in.

If you take time and look around, you will notice that the church is a hive of activity each week. As I write this, there are meetings, gatherings and rentals happening each day of this week. An alive Church is a healthy Church!

I would like to thank all of you for the gifts you give to the life and work of this congregation. For without you, nothing can be accomplished. It is you who are the force and energy that moves us forward. It is this vibrancy and willingness to move in new directions that make us the open and inclusive community that we are, where no one is put before another.

Let us go into this coming year knowing that we can make a difference if we try.

God Bless,
Rejean Langlois
Board Chair

MINISTER'S REPORT

Reverend Desire Tiriwepi

Minister's Routine Duties:

Office Work, Word, Leading Worship, Sacraments, Pastoral Visits, Leadership, Pastoral Care, Ceremony, and Strengthening, Prayer, Representation, and Meetings.

a) **Sacraments:** Sacraments were administered throughout the ecclesiastic year.

b) **Leadership and Guidance:** Providing Spiritual Guidance and all forms of leadership to the church.

c) **Attendance:** Church attendance has continued to increase steadily, with new people visiting the church.

- d) **Bible Study:** Adult and Youth Bible Study has continued throughout the year.
In a historical record, 7 youth and the minister attended the General Council and Youth Forum in August 2025. A year-end Youth Party was attended by about 26 youth.
- d) **Pastoral Care and Visits:** Pastoral Care and visit was provided upon request.
- e) **Meetings:** I have attended most of the St Paul's Committee Meetings, some Canadian Shield Regional Council Meetings, Support to the communities of faith commission, and General Office Growth Department Meetings.
- g) **Intercultural Prayers:** Intercultural Prayers were held every month and are a source of most of the growth happening at St. Paul's United.
- h) **Baptisms:** Two Baptisms were celebrated at St. Paul's United Church during the year. A new class for baptism is being prepared.
- i) **March Break Youth Go Project at St Paul's United Church (March 15-21,2026)**
Youth from the larger United Church and youth from St. Paul's United are having a Go Project Camping at St. Paul's United Church from 15-21 March 2026.
- j) **Collaboration with other organizations:** We are working together harmoniously with the Norwest Community Health Centre / Sisters for the Canadian Black Community in Thunder Bay / Nishnawbe Aski Nation
- k) **Meeting with the Thunder Bay Youth Hub Executive:** We are trying to establish a relationship for collaboration between our youth and the Thunder Bay Youth Hub.
- l) **St. Paul's Women Activities**
I am excited that, under Janet Hannam's leadership, we now have the Hand-Mades crafter group. We are expecting exciting programs from the women starting from Women's Day in March. A conversation towards broader women's collaboration and convergence with other partners is underway. Once the women's programs are established, we will shift our focus to the men's and boys' programs.
- m) **Easter Programs**
Since the Baptists are no longer renting our church, we are planning to celebrate all the Easter programs, starting with Ash Wednesday on Tuesday, Feb 17th @6:30 after the Pancake Supper, and Palm Sunday, March 29th. Maundy Thursday 6:30, Good Friday April 3, and Easter Sunday April 5, 2026.
- n) **Church Growth:** The church continues to experience growth in various ways: numerical and intercultural growth; growth in diversity, growth in inclusion, in building new committees, growth in having a full St. Paul's Board quorum, growth in creating a safe space for everyone, and growth in collaboration with other organizations.
- o) **Sunday School and Children's Time:** Children's attendance in worship services continues to rise significantly.
- p) **Family Camp:** We had an eventful and exciting family Camp at Camp Duncan in July, and we are working on having the same this year.

q) 100 Years Celebration at St. Paul's United: A historic celebration that was attended by Rev. Michael Blair, UCC General Secretary and Rev. Calvin Lau, CSRC Growth Animator, Thunder Bay Churches, Ministers, LWLL, and retired ministers.

Rev. Desire Tiriwepi

REPORT OF THE MUSIC DIRECTOR

Diana Hannaford-Wilcox

2025 has been a year full of fellowship, challenges, rewards, learning, and great music. Both the Chancel Choir and the Handbell Choir faithfully rehearsed weekly to help bring prayer, praise and worship through music. There were a few Sundays when we worshipped with Harmony United where we enjoyed having a bigger choir in the loft.

Celebrating the United Church's 100th Anniversary twice this year was a great opportunity to work with the Thunder Bay Churches. In June, we worked with First-Wesley United where we celebrated the past 100 years. Then, in October, we were able to celebrate again with the Thunder Bay United Churches here at St. Paul's to investigate the next 100 years and explore what direction we would like to discover.

I was thrilled to go to Montreal in April to the Music Matters Conference where we did things a little differently than we have in the past. Montreal is a unique and historical city, so we had workshops in two different churches. The first was at St. James United, which was built as a Methodist Church in 1887. It has a wraparound balcony like ours but so much bigger and a fabulous pipe organ. We also had workshops and worshipped at Union United. In July 1907, Black railway porters and their wives gathered with a vision – to create a church where they could worship with dignity, equality, and respect. We sang some amazing gospel music while we were there. Union United is also the home church of the famous jazz pianist, Oscar Peterson.

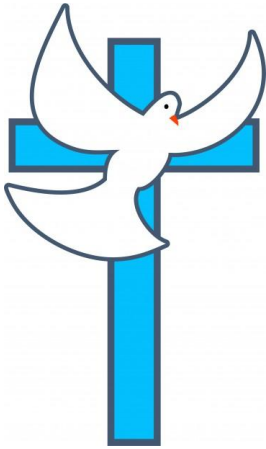
I also had the privilege of leading music and worship for the Festival of Faith conference in Sudbury in June. Our guest speaker was John Bell who inspired us to think outside the box. I discovered that I love standing at the front and enthusiastically leading music. It was so nice to work with both Canadian Shield and Shining Waters Regions to pull it all together.

2025 also brought the publication and launch of the United Church's new hymn book, "Then Let Us Sing".

This is a new hymn resource followed the United Church's current call to Deep Spirituality, Bold Discipleship, and Daring Justice. We have already sung many songs from this new book, and I am hoping to keep exploring new songs!

I am looking forward to making a Joyful Noise in 2026!

Diana Hannaford-Wilcox,
Music Director



- IN MEMORIAM 2025 -

Sadly, we saw the passing of some members.

John Whitfield*	Lorne Grayson	Florence Richardson
Chase Smith	Bryan Moore	Tal Morgan*
Phyllis Dubinsky	Rose Law	

** Funerals at St. Paul's*

PASTORAL CHARGE STATISTICS

Total membership as at Dec. 31, 2024	188
Members received by confirmation	0
Members received by transfer certificate	0
Members removed by transfer certificate	1
Members removed by Board direction	0
Members removed by death	8
Members removed by request	8
Total membership as at Dec. 31, 2025	171

Baptisms	2
Confirmations	0
Marriages	0
Funerals	2



Kherington Acara Manuel

Anne Louise Farrington

CONFIRMATIONS

NIL

WEDDINGS

NIL

CHURCH FAMILY COMMITTEE REPORT

It was a busy year for church family. We had a great time with making pancakes and sharing a lovely meal for Shrove Tuesday.

This year our introduction luncheon for our new congregation members included the entire congregation and was enjoyed by everyone.

Before Christmas, the younger children of the congregation met Santa Claus, participated in games and crafts and ate some snacks. The gifts were handed out by Santa, and everyone sang while Michelle played the piano.

Respectfully submitted: Susan Phillips

Kitchen Committee

Kristin Williams - Chair

Members of Kitchen Committee in 2025 were:

Judy Petch, Linda Morgan, Jane Todd, Chris Todd, Kristin Williams (Karen Reinikka and Marlene Crago until June)

We continue to meet monthly to clean the kitchen and determine what is needed to ensure a well-equipped kitchen. One of our jobs is to keep coffee, tea, sugar and juice crystals replenished.

We thank everyone who helped with the Christmas Tea that was held in November. \$3200 was raised. We split the proceeds between Fundraising, Stair Fund and the Camp Duncan family camp.

We started the year looking after arranging the sales for the takeout meals once a month and also had a bake sale.

We look forward to discussing some fundraising ideas and finding some new members in 2026.

Submitted by Kristin Williams - Chair

MINISTRY & PERSONNEL COMMITTEE

John Hannam, Chair

The M&P Committee works to support both the employees of St. Paul's and the committees that they are aligned with.

The Committee is currently comprised of Jodi Martin, Andre Kreikman, and John Hannam, with the support of Rejean Langlois.

The Committee is seeking another member!

2025 for the Committee was highlighted by working with the Property Committee to hire our new custodian; along with the ongoing liaison and support of staff.

The Committee would like to thank the members of the Church's various committees for their work, and most especially the day-to-day hard work of each of our employees.

John Hannam, Chair

Proposed Salary Budget for 2026

Expense	2025	Change	2026
SALARIES			
Minister	75,212	6,231	81,443
Music Director	39,234	1,027	40,261
Youth Facilitator(s) ^{1 in 2025}	2,019	- 2,019	0
Office Manager	29,515	774	30,289
Custodian	27,649	- 622	27,027
Sound Technician	<u>2,600</u>	<u>0</u>	<u>2,600</u>
TOTAL	176,229	5,391	181,620
EDUCATION			
Minister	2,800	0	2,800
Music Director	1,500	0	1,500
Other staff	<u>300</u>	<u>0</u>	<u>300</u>
TOTAL	4,600	0	4,600
MILEAGE / TRAVEL			
All staff members are entitled to reimbursement at 60¢ km	800	700	1,500
Minister's Regional Travel	<u>2,000</u>	<u>0</u>	<u>2,000</u>
TOTAL	2,800	700	3,500
OTHER EXPENSES			
Canada Pension	9,537	- 237	9,300
Employment Insurance	3,600	600	4,200
UC Pension & Group Ins.	19,000	20,000	39,000
Workers Compensation	1,000	0	1,000
Committee expense	800	200	1,000
Honoraria/substitute staff	<u>2,500</u>	<u>1,280</u>	<u>3,780</u>
TOTAL	36,437	21,843	58,280
GRAND TOTAL	220,066	27,934	248,000

WORSHIP COMMITTEE REPORT

Cyndy Raby, Chair

The year 2025 seemed to fly by. Our Worship committee has been busy discussing and planning. We meet monthly and share a simple meal and devotion and discuss items for worship.

The committee members are Marilyn Marrier-Oborne, Judy Petch, Teri Lynch, Stephen Collins, Brenda Reimer, Bette Ann Elliotson, Blessing Tiriwepi, Miriam Bangura, Diana Hannaford-Wilcox, Rev. Desire Tiriwepi and Cyndy Raby.

We celebrated Black History month in February, with the African Choir joining us in worship. At Easter, we shared services with Westminster and Trinity United churches, it is good to worship together. We entered into a collaborative relationship with Harmony United and share services either in Harmony or in St. Paul's. We look forward to more opportunities.

In June we celebrated 100 years of the United Church of Canada at First/Wesley with all Thunder Bay churches coming together, it was a music and spirit-filled service. We proved we like picnics and had our annual Church Picnic at St. Paul's and then we worshiped at Camp Duncan in early July. As Rev. Desire said, church happens everywhere.

September saw us taking part in Truth and Reconciliation Day, everyone wore Orange Shirts, (thank you Tanya) and we had guests helping in worship from the Nishnawbe Aski Nation.

October, we celebrated the UCC Centennial Celebration with a Visions and Dreams theme. Michael Blair, UCC General Secretary, was our guest speaker, many city congregations joining with us. Our Youth shared their visions with us.

Our Organ had a major cleaning and tuning. This level of cleaning is recommended every 20-30 years. We blessed our pets, with an Animal Blessing service, and hope to do this again. Our youth led worship and were amazing!

Advent and Christmas we celebrated with many lights, skits, and singing and ringing. We worshipped around the Breakfast Table, an annual event the Sunday following Christmas, a more casual worship and time of sharing. I would like to thank the many who help with decorating and undecorating the sanctuary for Easter, Thanksgiving and Christmas. Thank you also for Christmas Eve Candlelighters and to Janet H. for supplying new click-on candles that cast a warmer glow.

Our House Group system is being revisited, and we are in transition to a new way of all having an opportunity to take part on Sunday's. (Check out the lists in Lunan Hall.) For all who step in to help when needed, you are a blessing.

“For what does the Lord require of you, but to do justice, love kindness, and to walk humbly with your God?” Micah 6:8

Respectfully submitted
Cyndy Raby Worship Chair

House Groups System – Final Year

January 2007 - December 2025

January 2007 marked the beginning of 18 years of the Church House Groups System at St. Paul's. The idea, introduced by interim minister, Julia Sinclair, was based on a program at Lakeview United Church in Regina.

The congregation was divided into months. Each month had two co-captains who phoned the other team members when it was their month and asked them which jobs they could take on to complete the chart for the month. The idea was that people would only be asked to do something in their month and hopefully not more than twice during the month.

The strengths of the program were many.

People who had never done anything were responding to being asked and found themselves ushering or helping with coffee for the first time.

Some members who were not regular attenders were willing to come and help in their month. When COVID had us isolated our system was in place, so co-captains called those on their list every week and followed up with Christmas cards.

New friends were made as people found themselves calling or working with people they had not previously known.

There were also weaknesses.

As numbers decreased, the co-captains' work became increasingly difficult. In response, the number of expected jobs was reduced but the core responsibilities remained.

Ideally shut-ins were included on each list with the idea that they would receive a friendly phone call and a suggestion that they pray for the team during their month however this rarely happened.

Some co-captains gathered their group for lunch on the Sunday before their month and together filled out the chart for the month. Where this happened, the teams appeared to be stronger but for some co-captains this was too difficult to manage.

By the fall of 2025 it was clear that the system was no longer viable. It was increasingly difficult to find co-captains able to take on the extra work of phoning and the stress of feeling responsible for having people there. About half the teams were down to one co-captain rather than two.

After discussion within the Worship Committee and the Board we began transitioning to a voluntary sign-up system in January 2006.

It's early days but people are beginning to get the idea.

In 2006 Cyndy Raby, Marilyn Marrier-Oborne, Gayle Tuominen and I were the steering committee to get the program up and running. Some of the coordinators have served since 2007. Others have come and gone for a variety of reasons.

As the coordinator for the full 18 years, I want to express my heartfelt thanks to everyone for their participation. Together we made the House Group system work for 18 years and together, we will build a new system to meet the needs of our changing church congregation.

Respectfully submitted

Brenda Reimer

Communications Committee

Deb Barrett, Chair

In 2025 our very busy committee consisted of:

Rev. Desire, Judith Tiriwepi, Pamela Nkagumaho, Diana Hannaford-Wilcox, Deb Barrett, and depending on their busy schedules, many of our committed and generous youth.

We meet the second Sunday of the month, after worship service.

We continue to advertise our Christmas and Easter services with full-colour newspaper ads, and our special events in the "What To Do" section of the paper. We finalized and printed new leaflets for the back of the sanctuary describing church activities.

In March we put on another fun St. Urho & St. Paddy's Day Dinner - - a fundraiser in anticipation of having to finance our Family Camp in July.

However, we received a grant for \$2,500 for which we are most grateful - from our very supportive Canadian Shield Regional Council.

The Family Camp is where our Youth Leaders took the reins and shone!

We could not have enjoyed such a fun-filled, inspiring and memorable event without their organizational skills, hard work, great ideas and incredible attitudes.

In October, our committee organized and coordinated the rewarding, three-day UCC Centennial Celebration with Reverend Michael Blair as our honoured guest and speaker. We also had a special guest from the Canadian Shield Regional Office - - Reverend Calin Lau, Regional Growth Animator who came to witness and talk about the large number of youth and the commitment shown by these amazing young people in our congregation.

The focus of our committee had expanded to include the needs of our growing number of young people in the church, which included fundraising simply to support their growth and needs. We are happy to communicate the exceptional organizational skills and consistent efforts of our young adults have led our Church Board to acknowledge them as a bona fide committee or group - with the creation of their very own budget line in 2026!

Reverend Desire previously identified the need for increased transportation capacity for families and youth. A large van or small bus of some sort is really needed for activities of our growing congregation.

In 2026, our committee will focus on practical ways of empowering and uplifting our congregation through language that reflects true appreciation for the profound abundance we are actually experiencing at St. Paul's.

Our everyday thoughts and speech should mirror the joy and potential that fills every facet of our loving, growing, diverse and lively Church.

Submitted with love,

Deb

DIVERSITY & INCLUSION TASK GROUP

Originally the Affirming Team our mandate is to provide education and raise awareness so that our church is seen as a safe and welcoming space for everyone. We remain guided by the Affirming Vision Statement as revised in October 2019

We believe every person is a beloved child of the living God. We are created in beautiful diversity: diverse in gender, gender identity, race, differing ability, and sexual orientation. We value this diversity and commit to being fully inclusive of all people.

Jesus' love and acceptance knew no bounds, embracing people of every age, socio-economic circumstance, cultural and ethnic identity, honouring all in their uniqueness. Following his example, we strive to create a safe and nurturing faith community where all are included, valued and respected.

We pray for the Spirit to guide us as we continue to discover what it means to be an inclusive community, both in our church and in our world.

2025 was a busy year as we hosted a variety of events and activities all designed to create awareness and knowledge of the diversity within our community and to provide opportunities for bringing people together in a safe space. We were happy to welcome two new members to the committee - Steve Collins and Nancy Post.

February was Movie Night. Will and Harper explored a friendship when one of the friends transitioned from male to female.

In March we celebrated PIE Day with a games evening and, of course, pie. PIE Day has been adopted by Affirm United to highlight the 2SLGBTQ+ community using PIE as an acronym for Public, Intentional and Explicit.

In April we hosted a visit from the Drag Queens and a panel discussion on the art of drag. National Indigenous People's Day was celebrated with a special service and lunch in June. Thanks to Tanya for connecting us with Indigenous guests who shared their culture with us.

Brian McLaren helped to arrange two evenings to view some of the video series Walk a Mile in September and October. John Hannam who was involved in the creation of the series and Ann Magiskan came to help lead discussion around racism and the path to reconciliation.

The United Church produced some short videos as part of 40 Days Engagement with Anti-Racism. We used 2 videos during worship in the fall and will be showing more in February.

During the year there was discussion of whether the D and I task team and the Outreach Committee should become one. As part of the discussion the D and I team took on the task of deciding on the "white gifts" theme for 2025. As a result, boxes of donated food items were delivered to the Dew Drop Inn; three bags of warm mitts, gloves and socks were given to Elevate for distribution to the homeless and St. Paul's Benevolent fund used by Rev. Desire to meet needs that come to his attention received donations.

In addition to our events, we have had several discussions with Rev. Desire around his vision of an intercultural church and ways in which each person can feel safe and welcome at St. Paul's.

We look forward to more of this discussion in 2026 as we develop terms of reference to guide our work and continue to host events for education and fun.

Respectfully submitted

Ernie Epp; Steve Collins; Tanya Forneri; Dale Hache; Gail Henderson; Brian McLaren; Nancy Post; Brenda Reimer; Steve Robertson; Desire Tiriwepi

OUTREACH COMMITTEE

Members – Nancy Post, Brenda Reimer, Ernie Epp

The United Church Outreach Services - Milk Project in support of city schools, which was established many years ago by Cambrian Presbytery, has sadly come to an end. St. Paul's aimed to raise \$1,000 annually in support of this project. No one stepped forward after Margaret Rusnak retired from this work!

The Isthmus Project in support of food donations to Intercity churches continues, and Marlene Crago passes these donations on to the schools. Similarly, White Gifts at Christmas include non-perishable food, which were taken to Dew Drop Inn, and warm mitts, hats, and scarves which were given to Elevate.

St. Paul's works with other churches in the Inter-Church Refugee Committee. Linda Jarrett-Stewart, Sandy Mertz, and Brenda Reimer represent St. Paul's on the Committee, which is currently awaiting the arrival of a young man, whose uncle is already in Thunder Bay. All the paperwork is completed, so the Committee expects a travel date anytime.

Thunder Bay is also blessed by the activity of Diversity Thunder Bay, which involves a diversity of citizens and does very important work. Brenda Reimer has long served as its secretary.

St. Paul's members have been involved over the years in anti-poverty activities. Our members have been supporting the Dew Drop Inn of the St. Andrew's Roman Catholic Church. Brian McLaren volunteers there and provided initial mentoring to youth volunteering there once a month. Blessing Tiriwepi is the group contact person.

One of the measures of poverty in a city is provided by a fall Count-in-Time of people who are not housed. The Outreach Committee asked Bonnie Kryswaty, who led the Lakehead Social Planning Council's effort in October 2024, to present the results in Lunan Hall. She said that we had been the first recipients in Thunder Bay of a presentation to the public. Their teams of people concluded that there were at least 557 people not in their own homes on the night of October 5-6.

Respectfully submitted,
Ernie Epp

CHRISTIAN GROWTH COMMITTEE & SUNDAY SCHOOL REPORT

The Christian Growth Committee is responsible for the Christian Growth programs at St. Paul's United Church. These include Sunday School, Youth Group, Confirmation Classes, Vacation Bible School and Adult Book/Bible Studies.

Sunday School

It has been very exciting to have so many new children attend Sunday School this year and continues to grow each week!

Occasionally, we have been re-using some of our previous curriculum entitled "One Room Sunday School" and have also followed the United Church lectionary, so the children are learning the same lesson as what the parents are hearing in church. The children really enjoy their time together and have lots of fun!

Kristin Williams is happy to continue to lead Sunday School along with help from Lucy Darkey, Brooke Williams, and Katie Raby.

Quentin Smith, Katie Raby and Kristin bought a whole bunch of new toys, games and craft supplies for the children to use and play with.

We were deeply saddened that dear Chase Smith passed away suddenly in the summer at the age of 17. Chase grew up in our Sunday school and was a wonderful help with the Sunday school kids. She was also a member of the youth group. She was a very talented artist and enjoyed drawing and sketching. We will miss her very much and will cherish the beautiful memories we had with her.

Youth Group

Jeri-Lee Mehagan continued as our Youth Group Leader in 2025, along with help from Avril Mehagan. They planned their own schedule of what they wanted to do every second Friday evening, which was posted outside the office. They had a great time doing various activities at the church and in the community.

Vacation Bible School

We had a fun time in the beginning of July at our summer Vacation Bible School! The theme was "Road Trip - on the Road with God." We had a small number of kids this year, but they all had a wonderful and fun time! Thank you to Franca Kreikmann, once again, for her leadership and creativity and to her daughter Chloe for doing crafts, to Katie, Junior, Jamie, Abby & Asfaty for all of the fun they had with the kids doing recreation, to Linda, Marlene & Bette Ann for their help in the kitchen and making fun snacks, to Diana for her musical leadership and to Rev. Desire for his morning leadership. Kristin was happy to be able to teach all of these wonderful kids the Bible lessons.

Unfortunately, our committee did not meet in 2025. Our committee consisted of Ernie Epp, Jeri Lee Meghan, Brooke Williams and Katie Raby, along with Kristin Williams – Chair. We are very grateful for our children and youth and look forward to a fun and exciting 2026.

Submitted by Kristin Williams - Chair

PROPERTY COMMITTEE REPORT

To start off, I would like to welcome the newest member of our staff, as Joshua Muzuri Okitangeni became our custodian in May and has been doing a wonderful job ever since.

February is upon us, the winter is half done and we have seen our fair share of snow and deep-freeze weather. Thanks to ongoing maintenance of our boiler and quick actions by our service provider we were able to keep the building warm for our Annual Christmas Tea as it failed that morning, but we had it up and running by afternoon Teatime! It is an ongoing item on the Property list of things to do as we keep the boiler and system running in top shape.

As with anything else, equipment ages and requires replacement. So it was with our trusty lawnmower this year, so a new one was purchased as well as a weed trimmer so that the grounds could be kept in that curbside appeal shape we all hope to attain. Thanks to Joshua that was accomplished as he seems to have a knack for that kind of work. Our shrubs and bushes haven't looked this good in years.

For a number of years now we have been dealing with the summer rains and the runoff gullies in our driveway that comes from them. This past fall aggregate was purchased and spread to fill them in, in the hope that we can get some extra time while we try and figure out a more permanent solution. So far so good and we have leftover gravel to fix it back up in the spring if necessary.

The elevator light issue is being addressed but the replacement lights are a hard to come by commodity and should be replaced by the time you read this report.

The sanctuary fan has been repaired thanks to the hard work of Bob, Justin and Ray. It is an adventure when walking around up above the ceiling in the sanctuary. Now more people know and understand how to bring down the lights and fans for repair.

As we are having a Youth Conference (Go Project) here in March the downstairs showers, (yes there are showers downstairs) are being cleaned, polished, and set up for the youth when they get here.

Thanks to all the work our committee members and auxiliary helpers do throughout the year, without them it would be impossible to get anything accomplished around here.

Rejean Langlois

Property Committee Member

FINANCE & ADMINISTRATION COMMITTEE REPORT

It is a blessing to touch base with you at the end of our year 2025 and to give encouragement for 2026.

The 2025 budget projected a deficit of \$56,500 of income over expenses, yet by year end we ended with a surplus of \$21,009. How did this miracle come about?

It was a very trying year financially but with very generous donations from numerous individuals of the congregation and by divesting significant investments from the Church resources, we ended up in the black. The Church investments paid 58% of our original budgeted income.

Church room rentals, the manse rental and monies from St. Paul's Place land lease contract slightly exceeded the yearly budget for these items. General congregational income did not meet budget by a significant amount and only exceeded our congregational budget by the very generous individual donations from several members of the congregation as noted above.

For the year 2026 our potential budget projections indicate a possible deficit of \$110,000 of income over expenses. Our committee budgets continue to curtail their expenses as much as possible, but our big challenge will be income to sustain these expenses.

How do we propose to correct this imbalance of income over expenses?

We are working on a number of fronts in this endeavour.

- 1) A new Fundraising Committee has been developed and has had their first meeting. This committee will be focused on one or two major fundraising efforts over the year with potentially a few smaller events as well. This committee is chaired by Lizzeth Morales and currently have these other members: Doreen Everitt, Anne Farrington, Brenda Reimer, Teri Lynch, Tanya Forneri and Ray Quinn. If you are interested in helping this initiative you would be very welcome on the committee. Please ask one of our current members if you are interested.
- 2) Other committees are also looking at efforts to raise funds as well.
- 3) Our Church investments may be able to assist as well but depleting these funds reduces their potential to assist in major repairs or equipment upgrades, such as a new heating boiler or roof replacement.
- 4) Increasing our general congregational givings, as we can.

In St. Paul's final charge to Timothy in 1 Timothy 6:18 he states "They are to do good, to be rich in good deeds, and to be generous and willing to share".

These are very comforting words and encourages us to continue in prayerful faith and trust in God to provide.

It is truly evident that our church continues to grow in great diversity, our children and youth group are continually increasing. Our families continue to arrive in greater numbers. God is surely showing his many Blessing on our church.

We need to continue to expand our Christian programming to meet the needs of our continuing growth and provide needed outreach to our community at large.

It is with profound gratitude to my fellow committee members for their steadfast and unwavering support for our committee and church life. They are Judith Tiriwepi, Debra Barrett, Darlino Kinda, Lizzeth Morales and with special thanks to Graham Post, who has retired this past year, for his many years of service and dedication.

In this blessed, but trying time in our church life, I encourage you to prayerfully search your hearts and consider the many blessings God has bestowed on us individually and on our church community, when deliberating on your tithes and givings.

May our Benevolent and Gracious Lord Bless and Keep you and make His Face to shine up you and yours.

In Christ's service,
Ray Quinn
Chair

CONTRIBUTIONS TO MISSION PROJECTS

Project	Givings	Fund-raising	Current year to date	Target	Last year to date
Mission & Service	10,873	0	10,873	15,000	10,270
Refugee Fund	2,110	0	2,110		1,635
Milk Fund	635	0	635	1,000	306
Totals	13,618	0	13,618	16,000	12,211

NUMBER OF CONTRIBUTORS TO THE OPERATING FUND BY DONATION CATEGORY

# of Givers	Approximate Weekly Equivalent	2024	2025
Under \$499	Under \$10	39	41
\$ 500 – 999	\$10 - \$20	14	11
\$ 1000 - 2,999	\$20 - \$60	23	22
\$ 3,000 – 4,999	\$60 - \$100	7	6
\$5,000 – 9,999	\$100 - \$200	6	6
Over \$10,000	\$200 +	0	1
Total		89	87

OPERATING ACCOUNT BALANCE SHEET AS AT DECEMBER 31, 2025

ASSETS

Current Assets:

Alterna Savings - Operating Account	\$ 10,177.04
- Line of credit	-153.60
- Refugee Account	6,035.01
Receivable - Choirs for Hope – postponed to 2023	1,525.45
Receivable - FundScrip Receivable	2,534.70
Receivable – HST Rebate	3,402.31
Sundry Receivable (TBSO Messiah)	1,900.00
Credit Union member share	50.00
Petty Cash	<u>250.00</u>
	25,720.91

LIABILITIES

Designated/Tax Receiptable Accounts Payable:

Refugee Fund	\$ 6,035.01
Memorial Fund	6,362.89
M & S Payable	-
Family Camp	1,479.48
Benevolent Fund	617.56
Camp Duncan	635.00
Trustees – Interest Only Accessibility Fund	135.00

Trust Accounts Payable:

UCC Stairs Loan Payable	25,584.00
Youth Activities	2,839.65
Intercultural Prayer Meetings	3,855.85
Sundry Payable (Grant Dollars)	500.00
Communications Committee	816.73
Kitchen Committee	1,354.84
Church Family Committee	<u>14.07</u>

50,230.08

OPERATING SURPLUS or (- DEFICIT)

Operating surplus at beginning of year	-45,518.29
Current year-to-date Equity (-Deficit)	<u>21,009.12</u>
Total Operating Deficit	<u>-24,509.17</u>
	\$ <u>25,720.91</u>

**ST. PAUL'S UNITED CHURCH
OPERATING ACCOUNT
STATEMENT OF INCOME AND EXPENSES
AS OF DECEMBER 31, 2025**

	<u>YtoD</u> <u>2025</u>	<u>YtoD</u> <u>2024</u>	<u>Budget</u> <u>2025</u>	<u>Budget</u> <u>2026</u>
<u>INCOME:</u>				
Givings - congregational	103,036	91,651	100,000	100,000
- open	3,424	3,179	2,500	2,500
- special	14,752	5,210	3,500	5,000
- non-receiptable	0	0	0	0
Fundraising activities - Non-receiptable	4,834	3,838	5,000	5,000
- Receiptable	0	0		
Rebates	8,399	11,619	5,000	6,000
Interest	1	9	0	0
Trustees - Dennis Endowment	106,006	79,640	55,000	58,000
- St. Paul's Place land rent	20,468	19,640	19,644	20,000
- Contribution – Gen. Endow.	48,590	19,150	20,000	17,000
- Capital Reserve (Front Stairs)	6,000	25,000	0	0
Rental income	37,781	39,165	35,000	35,000
Manse rental	19,200	16,000	19,200	19,200
Bequests	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
	<u>372,492</u>	<u>314,101</u>	<u>264,844</u>	<u>267,700</u>

EXPENSES BY COMMITTEE:

Administration & Communication	27,627	25,795	25,000	37,450
Christian Growth	3,061	2,615	5,000	3,500
Church Family	186	710	700	700
Diversity & Inclusion	350	427	1,300	1,300
Outreach	1,325	815	1,800	1,500
Property	68,536	120,634	60,000	75,000
Salaries & Benefits	226,974	224,055	219,000	248,000
Worship	21,511	5,605	6,500	6,250
Regional Rep travel	0	0	1,000	1,000
Youth Group	0	0	0	4,000
Contingency	<u>1,914</u>	<u>464</u>	<u>1,000</u>	<u>2,000</u>
	<u>351,483</u>	<u>381,119</u>	<u>321,300</u>	<u>380,700</u>

Operating Surplus or (- Deficit) 21,009 -67,017

**ST. PAUL'S UNITED CHURCH
DETAILED EXPENSES BY COMMITTEES AS OF DECEMBER 31, 2025**

	<u>YtoD</u> <u>2025</u>	<u>YtoD</u> <u>2024</u>	<u>Budget</u> <u>2025</u>	<u>Budget</u> <u>2026</u>
<u>ADMINISTRATION</u>				
Audit (Internal)	0	800	800	10,000
Bank charges	1,215	891	1,000	1,000
Canadian Shield Assessment	12,294	11,373	12,294	13,500
Office	2,185	2,784	1,700	2,000
Photocopier	3,182	2,392	1,256	3,000
Police record checks	0	0	100	100
Postage	379	493	700	700
Software	237	398	250	250
Telephone	5,711	4,984	4,400	4,400
Communication – Advertise/Promote	1,830	1,296	2,000	2,000
Communication - Website	<u>594</u>	<u>384</u>	<u>500</u>	<u>500</u>
Total	<u>27,627</u>	<u>25,795</u>	<u>25,000</u>	<u>37,450</u>
<u>CHRISTIAN GROWTH</u>				
Educational resources	0	0	200	200
Sunday School	826	427	1,300	1,300
Vacation Bible School	2,031	2,028	2,000	2,000
Youth Group	<u>205</u>	<u>160</u>	<u>1,500</u>	<u>0</u>
Total	<u>3,061</u>	<u>2,615</u>	<u>5,000</u>	<u>3,500</u>
<u>CHURCH FAMILY</u>				
Baptism, Confirmation	186	131	100	100
Committee expenses	0	0	100	100
Functions / events	<u>0</u>	<u>579</u>	<u>500</u>	<u>500</u>
Total	<u>186</u>	<u>710</u>	<u>700</u>	<u>700</u>
<u>DIVERSITY & INCLUSION</u>				
Annual Affirm Fee	100	100	150	150
Education & Promotion	250	256	350	350
Pride Week Participation	0	0	300	300
Events	<u>0</u>	<u>71</u>	<u>500</u>	<u>500</u>
Total	<u>350</u>	<u>427</u>	<u>1,300</u>	<u>1,300</u>

**ST. PAUL'S UNITED CHURCH
DETAILED EXPENSES BY COMMITTEES AS OF DECEMBER 31, 2025**

	<u>YtoD</u> <u>2025</u>	<u>YtoD</u> <u>2024</u>	<u>Budget</u> <u>2025</u>	<u>Budget</u> <u>2026</u>
<u>OUTREACH</u>				
Indigenous Partnership	300	0	400	400
Committee expenses	425	35	100	100
Milk Project	0	0	300	0
Broadview	<u>600</u>	<u>780</u>	<u>1,000</u>	<u>1,000</u>
Total	<u>1,325</u>	<u>815</u>	<u>1,800</u>	<u>1,500</u>
 <u>PROPERTY</u>				
Elevator maintenance	2,452	1,221	8,000	7,000
General maintenance	13,640	71,866	5,000	12,000
Church Heating	13,931	13,260	14,000	15,000
Manse Heating – Church Portion	0	559	0	0
Hydro	4,961	4,892	4,500	5,000
Insurance	26,115	22,571	21,500	28,000
Manse maintenance	1,866	2,575	2,000	1,500
Renovations	0	0	1,000	1,000
Snow removal	<u>5,570</u>	<u>3,689</u>	<u>4,000</u>	<u>5,500</u>
Total	<u>68,536</u>	<u>120,634</u>	<u>60,000</u>	<u>75,000</u>
 <u>SALARIES AND BENEFITS</u>				
Canada Pension	7,730	7,971	9,537	9,300
Committee expenses	1,161	2,119	800	1,000
Continuing Ed. - Minister	2,800	3,129	2,800	2,800
- Music Director	983	500	1,500	1,500
- Other staff	0	0	300	300
Employment Insurance	3,662	4,378	3,600	4,200
Honoraria / substitute staff	5,335	4,505	2,500	3,780
Mileage/Car Allowance	1,093	1,399	800	1,500
Minister's Regional Travel	629	562	2,000	2,000
Pensions & group insurance	33,332	32,139	19,000	39,000
Salaries	170,212	166,444	175,163	181,620
Workers' Compensation	<u>37</u>	<u>909</u>	<u>1,000</u>	<u>1,000</u>
Total	<u>226,974</u>	<u>224,055</u>	<u>219,000</u>	<u>248,000</u>

**ST. PAUL'S UNITED CHURCH
DETAILED EXPENSES BY COMMITTEES AS OF DECEMBER 31, 2025**

	<u>YtoD</u> <u>2025</u>	<u>YtoD</u> <u>2024</u>	<u>Budget</u> <u>2025</u>	<u>Budget</u> <u>2026</u>	
<u>WORSHIP</u>					
Bulletins	0	0	250	0	
Guest musicians	200	100	400	600	
Instrument tuning	19,290	1,683	2,000	2,000	
Music supplies	170	812	1,000	1,100	
Livestreaming service	125	1,150	1,650	500	
Worship supplies / resources	<u>1,726</u>	<u>1,860</u>	<u>1,200</u>	<u>2,050</u>	
Total	<u><u>21,511</u></u>	<u><u>5,605</u></u>	<u><u>6,500</u></u>	<u><u>6,250</u></u>	
 <u>YOUTH GROUP</u>					
Functions/Events	0	0	0	4,000	
Total	<u>0</u>	<u>0</u>	<u>0</u>	<u>4,000</u>	
Board Contingency	1,914	464	1,000	2,000	
Regional Rep Travel	<u>0</u>	<u>0</u>	<u>1,000</u>	<u>1,000</u>	
Total	<u><u>1,914</u></u>	<u><u>464</u></u>	<u><u>2,000</u></u>	<u><u>3,000</u></u>	28
 TOTAL EXPENSE BUDGET			 <u><u>321,300</u></u>	 <u><u>380,700</u></u>	

MEMORIAL FUND
STATEMENT OF INCOME AND EXPENDITURES
AS OF DECEMBER 31, 2025

FUND BALANCE AS OF JANUARY 1, 2025 **5,082.89**

REVENUE

Memorial donations made this year 1,280.00

In memory of:

Trudy Epp, John Whitfield, Chase Smith

Florence Richardson, Tal Morgan

29

DISBURSEMENTS

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FUND BALANCE AS OF DECEMBER 31, 2025 **\$ 6,362.89**

St. Paul's Board of Trustees Annual Report

All members of the Board of Trustees are members of The United Church of Canada. In 2025 investments were moved from Edward Jones to CIBC Wood Gundy where CRA requirements could be better accommodated.

Individuals can provide an enduring legacy by giving to St. Paul's Endowment Fund. Income generated by investment of the various endowments supports both the present and future work of St. Paul's Congregation. Bequests of \$5,001 or more go to the General Endowment Fund. (Unless it has a special designation to the Endowment, a bequest of \$5000 or less may be used for general Operating expenses or added to the Endowment principal as determined by the Church Board.) A generous gift of \$10,000 from the Estate of John Whitfield was received with thanks.

The approximately \$18,650 income generated by the Unrestricted Endowment Funds in 2025 after investment and bank fees will go towards the church's Operating Fund. Most was advanced to offset the low cash flow mid-year.

The income from the Jackie Dennis Endowment remitted \$73,500 to the Operating Fund in 2025. Remaining income will be remitted after the approval of annual reports.

A member of the Trustees attends Church Board Meetings as liaison.

The underwriter of our insurance policy was Marsh and the local agent is Westland Insurance Group Ltd. This is a group policy developed for The United Church of Canada. Coverage is for current replacement cost of building and equipment. There is liability coverage for employees and volunteers. Directors and Officers are covered under a separate policy under the United Church umbrella. No claims were made in 2025.

The Joan C. Gothard Christian Studies Fund provides bursaries for people in Canadian Shield Region and beyond to take courses leading to paid, accountable lay or ordered ministry in the United Church of Canada. We were pleased to grant Kim Inglis \$2,000 towards completing her Diaconal qualifications. Debbie Holson and Lorie Lavallee received approximately \$941 each for their Licensed Lay Worship Leader studies expenses. They are now licensed and serving in their area.

The Gordon and Joan Cameron Organ Trust was established in 2014 in honour of the 50th anniversary of the Casavant pipe organ. The Bert Rowson Organ Scholarship Fund was added to the Cameron Organ Trust in 2020. A committee of Diana Hannaford-Wilcox, Susan Marrier, Hope Fennel and Lynne Curran are appointed to direct the Trust activities.

The Accessibility Fund received donations of \$95.

Monthly proceeds from the Land Rent payment received from St. Paul's Non-Profit Housing are distributed according to the plan approved by the Church Board. A portion was designated to repay the loan to repair the front stairs. A generous Anonymous gift of \$25,205.76 paid it off at year end which boosted the Operating account.

The Capital Reserve which is funded from the Land Rent provided \$6,000 toward the cleaning and repair of the organ in the Fall. A further \$9,000 was covered by Anonymous donations.

The Board of Trustees extends its sincere appreciation to the dedicated members of the Property Committee and their helpers for their work in maintaining our church building, manse, and grounds in good order.

Respectfully submitted,
Marilyn R. Marrier - Osborne
St. Paul's Board of Trustees - Chair

St. Paul's Board of Trustees 2025

344-4029	Gail Henderson	8 Machar Ave.	Thunder Bay P7B 2Y3
767-2717	Marilyn Marrier-Oborne	850 Toms Rd.	Thunder Bay P7G 1M3
767-6850	Graham Post	1403-2280 Sleeping Giant Pkwy.	Thunder Bay P7A 0E7
344-8397	Cynthia Raby	27 Elm St	Thunder Bay P7A 3M7
767-2720	Kristin Williams	134 Iris Cres.	Thunder Bay P7A 7Z9
633-6204	Rev. Desire Tiriwepi	345 Waverley St.	Thunder Bay P7B 1B7

**St Paul's United Church Board of Trustees
Budget for the Year 2026**

REVENUE

INVESTMENT INCOME (GENERAL ENDOWMENT)	17,000
INVESTMENT INCOME (JACKIE DENNIS ENDOWMENT)	<u>58,000</u>
TOTAL INCOME	75,000

EXPENDITURES

Accounting & Legal	10,300
Insurance 2025 (Bldg. & Cyber Liability) *	28,000
Bank Charges and Interest	150
Safety Deposit Box	132
Purchases/Office Supplies.	100
Contingency Fund	<u>300</u>
TOTAL EXPENSES	\$38,982

*Includes 5% inflation, plus 13% HST

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**St. Paul's United Church Board of Trustees
Capital Reserve Fund & Distribution of Land Rent
from St. Paul's Place for the year 2025**

Annual rent from St. Paul's Place is allocated
as directed by the Church Board to the Capital Reserve Fund,
Repayment of the Stairs Loan, and the Operating Fund.

	EXPENSE	CREDIT	BALANCE
Balance of Capital Reserve Fund at December 31,2024			27,419.48
Received + in RBC January to December 31,2025.		9,894.00	37,313.48
Expense - Organ Cleaning	6,000.00		31,313.48
Interest Income, Reinvested Dividends 2025		496.44	31,809.92
Investment Fees	152.55		<u>31,657.37</u>
	<u>6,152.55</u>	<u>10,390.44</u>	<u>31,657.37</u>

\$824.50 in RBC account \$30,832.87 Adjusted Cost in Wood Gundy

St Paul's United Church Board of Trustees
Unaudited Income Statement & Fund Balance
for the Year Ended December 31, 2025

	2025
Bequests & Donations	
John Whitfield Bequest	10,000.00
 UNRESTRICTED FUNDS	
Income	
Investment Income Less Judd 92.10	18,666.86
Interest GIC	480.00
Interest RBC	284.30
UC Loan - Stairs recovered	276.00
ROUNDING	-0.10
Total Income	19,707.06
 Expenses	
Bank/Investment Charges	455.17
Safety Deposit Box	118.65
Deposit slips printed	31.36
Ins Premium Manulife Policy	27.80
Payment to Operating from Principal	21,000.00
Paid to Church Operating Fund 2024 income	9,089.87
Paid to Church Operating Fund 2025 income	18,500.00
Total Expenses	49,222.85
 Decrease to Unrestricted Funds	-19,515.79
 RESTRICTED FUNDS	
Bequests & Donations	
 St. P. 150th Anniversary Accessibility Fund	95.00
	95.00
 Income	
Joan C. Gothard Christian Studies Fund	2,920.14
Gordon and Joan Cameron Organ Fund	543.30
Jackie Dennis Endowment Fund 2025	91,722.51
M O Nelson Fund	612.79
UCW Kitchen Contingency	221.96
R M Thomson Fund	132.45
St P Choir Foundation	603.27
Anniversary Accessibility	145.62
Judd Elevator Fund	92.10
Net Income (Restricted Funds)	96,994.14
 Expenses & Outflow (Restricted Funds)	
Joan C. Gothard Christian Studies Fund	4,034.52
Gordon and Joan Cameron Organ Fund	152.55
2024 Balance paid J. Dennis Endowment	32,506.47
J. Dennis Endowment 2025	74,500.56
MO Nelson Fund	152.55
Kitchen Contingency	152.55
R M Thomson Fund	152.55
Choir Foundation	152.55
Anniversary Accessibility	152.55
Net Outflows	111,956.85
 Decrease to Restricted Funds	(14,867.71)
 Life Insurance Policy no change	\$5,000
Increase Capital Reserve (see report)	4,237.89
In trust for Stair Loan	3,667.70
2024	2,272,665.99
2025	2,246,188.08

**St Paul's United Church Board of Trustees
Unaudited General Endowments
for the Year Ended December 31, 2025**

	2025 Market Value	
Adjusted Cost Base at EJ Dec 31, 2024 Incl Judd \$6,000	441,004.05	
Final 2024 payment made to Operating	(9,089.87)	
Advance Payment to Operating 2025	(18,500.00)	
Investment Income 2025 includes \$92.10 Judd Elevator	18,758.96	
Whitfield Estate	10,000.00	
Payment to Operating from Principal	(21,000.00)	
Investment Fees	(309.67)	
Due to Church Operating 2025 \$ 166.86, ('24&'25) Judd \$184.20		
Total Investments allocated (at Wood Gundy)	420,863.47	480,626.59
Adjusted cost base. WG	\$420,863.47	
 Other General Endowment investments		
MarketPlace RBC (FundScrip)	20,000.00	20,000.00
Trustees GIC May 31, 2026 4.0% RBC	12,000.00	12,000.00
Church Operating Alterna Jan 31/26 GIC 4.9%	28,146.40	29,458.60
Church Operating Alterna Oct 7/26 Term Deposit 3.55%	25,000.00	25,000.00
Less Judd \$6,184.20	(6,184.20)	(6,184.20)
Cash Operating Account RBC (Detail below) 2025	6,492.62	6,492.62
General Endowment - Total Adjusted Cost Base	506,318.29	567,393.61
 Board of Trustees Operating Account RBC detail		
Designated Trust and payable:		
Cameron return	872.93	
Capital reserve	824.50	
Accessibility	95.00	
Stairs	3,667.70	
Total Trust and Payable	5,460.13	5,460.13
 General Endowment Principal in RBC Cash Dec 31/24	5,775.63	
RBC Interest 2025	284.30	
GIC Interest Trustees	480.00	
Bank/Investment Fees	(145.50)	
Safety Deposit Box	(118.65)	
Cheques/Dep slips printed	(31.36)	
UC Loan Stairs recovered	276.00	
Insurance Premium Manulife	(27.80)	
General Endowment. Principal in RBC Cash Dec 31/25	6,492.62	6,492.62
Due to Church Operating 2024 \$64.75 2025 \$440.99		
RBC Closing Balance Dec 29, 2025. \$11,952.75	11,952.75	11,952.75
 SUMMARY	Adjusted Cost	Market
General Endowment - Total	506,318.29	567,393.61
Total Restricted Trust Funds	1,699,544.72	2,167,597.69
Life Insurance Policy & Stairs	8,667.70	5,000.00
Capital Reserve	31,657.37	31,786.99
 Total values Dec/31/24.	2,258,700.29	2,741,442.74
Total values Dec/31/25	2,246,188.08	2,771,778.29

Trust Fund Investments – Page One

Unaudited Trust Fund Investment / Accounts for the Year 2025				
		Interest	31 Dec 2025	31 Dec 2025
Financial Institution	Details	%	Book Value	Mkt Value
CIBC Wood Gundy- Choir	CASH		15.49	15.49
CIBC Wood Gundy- Choir	LYSANDER CORP. VALUE BOND FUND		14,115.57	13,772.90
CIBC Wood Gundy- Gothard-Restr'd	CASH		375.79	375.79
CIBC Wood Gundy - Gothard	COASTAL CAPITAL SAVINGS CR UNION	4.45%	10,000.00	10,000.00
CIBC Wood Gundy - Gothard	RFA BK OF CANADA GTD INVEST CERT A	3.35%	11,098.00	11,098.00
CIBC Wood-Gundy - Gothard	HSBC BANK CAN. DUE. 11/04/2026	4.35%	17,472.44	17,000.00
CIBC Wood Gundy - Gothard	EQUITABLE TRUST GTD INVST CERT A	4.50%	10,000.00	10,000.00
CIBC Wood Gundy - Gothard	CIBC CM/TSX		9,846.02	16,424.76
CIBC Wood Gundy - Gothard	BNST CORP TIERED INVST SVGS (5002)		1,317.34	1,317.34
CIBC Wood Gundy - Gothard	LYSANDER CORP BOND FUND		11,383.75	11,107.39
CIBC Wood Gundy - Gothard	PICTON MKT NEUTRAL ALT FUND		11,185.57	11,211.06
CIBC Wood Gundy - Dennis A	CASH BALANCE		642.89	642.89
CIBC Wood Gundy - Dennis A	COMMUNITY TRUST CO	4.55%	94,000.00	94,000.00
CIBC Wood Gundy - Dennis A	BANK OF NOVA SCOTIA GTD INVST CERT A	4.60%	94,000.00	94,000.00
CIBC Wood Gundy - Dennis A	CAN. WESTERN BK GTD INVEST . CERT A	5.14%	94,000.00	94,000.00
CIBC Wood Gundy - Dennis A	MANULIFE BK CANADA INV CERT A	4.39%	94,000.00	94,000.00
CIBC Wood Gundy - Dennis A	HOME TRUST GTD INV. CERT A	3.76%	94,000.00	95,061.07
CIBC Wood Gundy - Dennis A	BNST CORP. TIERD SVGS ACCT (5002)		46,723.71	46,723.73
CIBC Wood Gundy - Dennis B	CASH BALANCE		7,325.01	7,325.01
CIBC Wood Gundy - Dennis B	ALGONQUIN POWER & UTIL. GRP /AQN		71,453.45	46,420.00
CIBC Wood Gundy - Dennis B	BROOKFIELD RENEW. PTNERS L P/BEP.UN		45,866.98	100,143.00
CIBC Wood Gundy - Dennis B	BANK OF NOVA SCOTIA		70,585.80	121,476.00
CIBC Wood Gundy - Dennis B	BCE INC. COM NEW		72,502.98	41,743.50
CIBC Wood Gundy - Dennis B	BROOKFIELD RENEW. CORP NEW CL A EX.		24,795.00	35,538.75
CIBC Wood Gundy - Dennis B	BROOKFIELD RENEW CORP SUB VTG/ BEPC		56,839.92	67,730.97
CIBC Wood Gundy - Dennis B	CANADIAN IMPERIAL BK OF COMMERCE		72,954.94	182,912.10
CIBC Wood Gundy - Dennis B	EXTENDICARE INC CDA COM. (EXE/TSX		71,500.00	181,475.00
CIBC Wood Gundy - Dennis B	ENBRIDGE INC/ENB		142,734.73	235,397.12
CIBC Wood Gundy - Dennis B	EMERA INC		74,271.94	114,988.00
CIBC Wood Gundy - Dennis B	IGM FINANCIAL INC/IGM		57,036.97	83,196.26
CIBC Wood Gundy - Dennis B	NORTHLAND POWER INC/ NPI		71,620.97	58,905.00
CIBC Wood Gundy - Dennis B	RIOCAN REAL ESTATE INVEST TST UNITS		71,561.43	57,970.00
CIBC Wood Gundy - Dennis B	SIENNA SR LIVING INC.COM /SIA		73,427.03	85,806.00
CIBC Wood Gundy - Dennis B	TORONTO DOMINION BANK		26,369.49	47,863.20
CIBC Wood Gundy - Dennis B	LYSANDER CORP VALUE BOND FUND		11,780.26	11,483.26
CIBC Wood Gundy - Dennis B	PICTON MKT NEUTRAL ALT FUND		12,095.99	12,155.63
CIBC Wood Gundy - Judd Elevator	\$6,184.20 included in Unrestricted			
CIBC Wood Gundy GEN ENDMT A	CASH		5,052.79	5,052.79

Trust Fund Investments – Page Two

CIBC Wood Gundy Gen. Endow. A	RFA BK CDA GTD INVMT CERT 3.510%		65,000.00	65,685.49
CIBC Wood Gundy Gen. Endow. A	BNST CORP TIERED INVSTMENT SVGS		43,534.52	43,534.51
CIBC Wood Gundy GEN ENDMT B	CASH		43,075.84	43,075.84
CIBC Wood Gundy Gen. Endow. B	HSBC Bank	4.35%	55,151.63	55,000.00
CIBC Wood Gundy Gen. Endow. B	Bell Canada	4.55%	24,258.08	24,761.06
CIBC Wood Gundy Gen. Endow. B	ALGONQUIN POWER & UTIL.		20,051.00	8,862.00
CIBC Wood Gundy Gen. Endow. B	BANK OF NOVA SCOTIA		22,293.77	40,492.00
CIBC Wood Gundy Gen. Endow. B	BCE INC		24,154.55	13,849.02
CIBC Wood Gundy Gen. Endow. B	CIBC		42,030.64	81,626.08
CIBC Wood Gundy Gen. Endow. B	CANADIAN TIRE CORP		19,399.00	34,768.00
CIBC Wood Gundy Gen. Endow. B	EMERA INC		23,929.49	30,708.56
CIBC Wood Gundy Gen. Endow. B	SUN LIFE		9,564.50	9,828.00
CIBC Wood Gundy Gen. Endow. B	RENAISSANCE HIGH INTEREST SVGS ACCT		20,155.20	20,155.20
CIBC Wood Gundy Gen. Endow. B	TD INVESTMENT SVG		3,212.46	3,208.04
CIBC Wood Gundy Kit. Contingency	PICTON MKT NEUTRAL ALT FUND		8,288.63	8,307.51
RBC - Cameron Organ	RBC		872.93	872.93
CIBC Wood Gundy-Cameron	CASH		122.25	122.25
CIBC Wood Gundy-Cameron	BANK OF MONTREAL (BMO)		9,748.88	13,368.75
CIBC Wood Gundy-Cameron.	RENAISSANCE HIGH INTEREST SVGS ACCT		3,328.33	3,328.33
CIBC Wood Gundy R.M. Thomson	CASH		71.32	71.32
CIBC Wood Gundy R.M. Thomson	PICTON MKT NEUTRAL ALT FUND		5,039.91	5,051.39
RBC Accessibility	RBC		95.00	95.00
CIBC Wood Gundy-Accessibility	CASH		32.49	32.49
CIBC Wood Gundy-Accessibility	BNST CORP. TIERD SVGS ACCT		6,130.42	6,130.43
CIBC Wood Gundy - M. G. Nelson	PICTON MKT NEUTRAL ALT FUND		10,079.82	10,102.79
CIBC Wood Gundy - M.O. Nelson	RENAISSANCE HIGH INTEREST SVGS ACCT		473.32	473.32
Market Place-Unrest'd	FUNDSCRIP LOAN		20,000.00	20,000.00
Royal Bank	OPERATING ACCT - General Endowments		6,492.62	6,492.62
Royal Bank Tees Trust	Savings Account		177.76	177.76
Royal Bank	GIC Matures May 2026(sec .Line of Credit)	4.00%	12,000.00	12,000.00
Alterna Savings - security	Operating Line of Credit (Exp. Jan 31/26)	4.90%	28,146.40	29,458.60
	Operating Line of Credit (Exp. Oct. 7/26)	3.55%	25,000.00	25,000.00
RBC	Stair loan		3,667.70	3,667.70
Total Investments before Life Insurance Policy			2,209,530.71	2,738,659.00
	Life Insurance Policy		5,000.00	5,000.00
Capital Reserve	CASH		2,473.50	2,473.50
Capital Reserve	RFA Bank of CANADA	3.550%	10,000.00	10,106.65
Capital Reserve	PICTON MKT NEUTRAL ALT FUND		10,079.82	10,102.79
Capital Reserve	RENAISSANCE HIGH INTEREST SVGS ACCT		8,279.55	8,279.55
Capital Reserve	RBC		824.50	824.50
Total Investments			2,246,188.08	2,775,445.99

2,245,188.08 2,775,445.99

**ST. PAUL'S UNITED CHURCH
STATEMENT OF FINANCIAL POSITION
YEAR ENDING DECEMBER 31, 2025**

	<u>2024</u>	<u>2025</u>
OPERATING FUND		
Opening position January 1	\$ 21,499	-45,518
Income	314,101	372,492
Expenses	<u>381,119</u>	<u>351,483</u>
Ending position December 31	<u>-45,518</u>	<u>21,009</u>

MEMORIAL FUND (Included in Operating Fund)

Opening position January 1	5,338	5,083
Income	910	1,280
Expenses	<u>1,165</u>	<u>0</u>
Ending position December 31	<u>5,083</u>	<u>6,363</u>

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TRUST FUNDS

Opening Adjusted Cost position January 1	2,272,312	2,272,666
Ending Adjusted Cost position December 31	2,272,666	2,246,188

As per internal audit recommendation, reporting totals changed to
Cost Based rather than Market Value

SUMMARY OF ALL ACCOUNTS

Operating account	\$ -8,993	\$ 10,177
Trust Funds	<u>2,272,666</u>	<u>2,246,188</u>
	<u>\$ 2,263,673</u>	<u>\$ 2,256,365</u>

Thunder Bay United Church Camps, Incorporated - "Camp Duncan" **Report of Operations 2025/2026**

For almost a century now, members of the United Church of Canada have camped out on the shores of Loon Lake, 55 km east of the City of Thunder Bay in Shuniah township. It is the singular point of connection for all of the city's United Churches as well as a place of respite from city life for families and young people.

Two years after the end of WWII, in the summer of 1947, the camp recorded 1600 camp days. That included stays by a boy's camp, CGIT, Girl Guides and family campers, surely a high point of the use of the 10 cabins and main lodge that sit on the 6-acre property.

Today, Camp Duncan is still recovering from the blows caused by the world-wide Covid 19 pandemic. Rentals are up, but the board is seeing a change in use from mainly United Church-related activities to non-profit groups that help people with special needs and living in poverty as well as families seeking to hold larger reunions.

The bookings for 2026 tell the tale: so far, we have about one dozen bookings from June through August. The list includes the Navy League, Our Kids Count and Autism Thunder Bay as well as Resurrection City Church Youth, United Reform Youth, the Presbytery of Superior as well as St. Paul's United. Lakehead University also has a rental for its staff who will work with students who live in residence. Altogether, the camp is booked for 48 days in 2026.

In an effort to renew the connection with the city's United Churches Community, Camp Duncan's board is organizing a one-day Bluegrass Festival at the camp. It's also going to be a fund-raiser for the camp, so we're hoping United Church members will come to the event to re-connect with our facility. You'll be hearing more about the event as the year proceeds.

We ended the year with our bank account still in the black to the tune of just over \$9,100.00. That's down from about \$14,000 the year before. Revenues from rentals totalled about \$15,000. The board's decision to increase the rental rate for the entire facility to \$500 a day to better reflect our costs.

One of the biggest issues for the camp is the cost of insurance. In 2025, it cost \$900 a month to insure the facility.

Additionally, we have new, added expenses maintaining the water treatment system and meeting provincial water quality regulations and reporting requirements. Since Covid, the camp has undergone an extensive refresh of all its buildings and cabins. That is continuing.

Altogether in 2025, the board spent over \$10,000 on camp maintenance. That included a much-appreciated grant of \$4,000 from the United Church of Canada in recognition of the camp's efforts to bring United Church members together.

This allowed camp property manager Jim Bidnall and his team to complete a number of important safety and building upgrades. This work included a new propane line pipe from the regulator to the big cooking stove in the camp kitchen; a new fire suppression system for the hood of the stove as well as new fire extinguishers for some older extinguishers in some of the cabins.

A major expense was replacing the old water treatment system with a new ultra-violet one so we can provide safe drinking water. New insulation and ceilings were put into a couple of the cabins, largely completing renovations to the bunk cabins that has been ongoing for several years now. We have new swimming buoys marking the safe- swimming zone in the lake in front of the camp as well as new ropes and anchors for the swim raft. As part of the province's Fire Smart program, we cleaned up brush on the property and cut down about 20 trees that posed a threat to some of the cabins as well as being a threat in event of a forest fire.

Camp Duncan was also proud to take part in a shoreline re-wilding project sponsored by the Lakehead Region Conservation Authority. On a Saturday in June, volunteers worked with staff from the LRCA to plant about one hundred plants native to this region along the shore's edge. Those plants are perennials. They are meant to absorb and prevent contaminants such as phosphorus from entering the lake. This is part of a broader campaign to limit the growth of blue-green algae in regional lakes.

Finally, we should mention that Camp Duncan received donations of about \$3,000 from a number of different partners. Additionally we received \$1,600 in contributions from the city's Masonic lodges.

We are hoping our call to member churches to donate at least \$500 per church in 2026 will help boost our reserves to cover unexpected repair and maintenance costs. Has your church council approved its donation yet?

The board of Camp Duncan is committed to re- growing the Camp's importance to the life of the United Church. That's whether it be encouraging group gatherings of UCC members or the mission of providing respite to members of marginalized communities, including people living in poverty, who rarely get a chance to simply re-connect with nature.

The board of Thunder Bay United Church Camps, Incorporated is made up of a mix of long-time and new volunteers from United Churches across the city and beyond. If you would like to help these dedicated folks in the broader effort to grow the church, please consider joining the board (there are vacancies) and/or making a donation.

Respectfully, Linda Hammond Chair,
Thunder Bay United Church Camps, Incorporated "Camp Duncan"

MINUTES
The 152nd Annual Congregational Meeting
St. Paul’s United Church
March 23, 2025

The Annual Meeting took place as an integral part of the worship service. 45 people were in attendance.

1) Call to Order:

The Interim Chair of the Board, Rejean Langlois, called the meeting to order at 10:51 am. Tiriwepi conducted the worship service.

2) Election of Secretary

Moved by: Cyndy Raby **Seconded by:** Brian Seigfried

That Jane Todd be elected to act as Secretary of this Annual Congregational meeting.
CARRIED.

3) Election of Meeting Chair

Moved by: Marilyn Marrier-Oborne **Seconded by:** Bill Everitt

That Rejean Langlois be elected to act as Chair of this Annual Congregational meeting.
CARRIED.

4) Nomination of Procedures Committee:

Moved by: Dale Hache **Seconded by:** Ray Quinn

That Brian Seigfried and Chris Todd be appointed to the Procedures Committee for the purposes of this Annual Meeting. These persons to act as Scrutineers in the event of an election being required. CARRIED.

5) Extension of Voting Privileges:

Moved by: Marilyn Marrier-Oborne **Seconded by:** Dale Hache

That adherents in attendance be allowed to vote on “Temporal Matters.” CARRIED.

6) Adoption of the Agenda:

Moved by: Ray Quinn **Seconded by:** Gail Henderson

That the agenda be adopted as amended. CARRIED.

At this time Rev Tiriwepi began the worship portion of the service which included the memorial tribute. Candles were lit to represent the ‘light’ of our members who passed away in 2024. The meeting was later resumed.

7) Approval of the Previous Minutes:

Moved by: Dale Hache **Seconded by:** Deb Barrett

That the Minutes of the Annual meeting of February 25, 2024, be approved. CARRIED.

8) Business Arising from the Minutes:

There was no business arising from the previous minutes.

9) **Reports of the Church Board, Standing Committees and the 2024 Financial Reports**

Ray Quinn gave an overview of the church finances over the previous year.

Moved by: Dale Hache

Seconded by: Ray Quinn

That the reports of the Church Board, the Standing Committees, and the 2024 Financial Report as printed in the Annual Report be adopted, subject to financial review. CARRIED.

10) **The Witherspoon Trust:**

The Witherspoon Trust was mentioned and it was noted that the interest from this trust is donated to the Mission and Service Fund each year.

11) **Board of Trustees:**

Marilyn Marrier-Oberne briefly reviewed the report of the Board of Trustees.

Moved by: Marilyn Marrier-Oberne; **Seconded by:** Bill Everitt

That the Trustees report be accepted. CARRIED.

12) **The Auditor's Report:**

No auditor report was presented at this time. The church is seeking a new auditor.

13) **2023 Budget:**

a) **Setting of 2025 Budget:**

Ray Quinn, of the Finance & Administration Committee, reviewed the operating accounts for 2024 and reviewed the proposed budget and projected income for 2025. It was noted that the budget represents the best forecast possible and that the budget is very tight and that the church may be facing a considerable deficit in 2025.

Moved by: Ray Quinn **Seconded by:** John Hannam

That St. Paul's United Church 2025 operating budget, which represents a decrease from 2024, as recommended by the Church Board, be adopted. CARRIED.

Moved By: Debra Barrett **Seconded By:** Ray Quinn

We are growing as a congregation and while we have over two million dollars in investments, this progress should not be deterred by lack of funds in the day-to-day Operating Account during and important stage and attitude of growth.

There we move that we, the congregation, cognizant of the forecasted deficit in 2025. Direct the Board to direct the Board of Trustees to provide an additional \$40,000.00 prior to December 15, 2025, whether it be from interest made available from investments or by cashing in principal investments that will become due and available prior to that date, such as those shown on page 36 of the 2024 Annual Report.

We respect and acknowledge the meticulous attention taken by our Board of Trustees to successfully invest endowments given and entrusted to the church and pray with sincerity that the people who initially gave these monies would be pleased to contribute from the principle funds whenever necessary, at this juncture of long-awaited growth in our St. Paul's United Church. **CARRIED**

b) Setting of 2025 Mission and Service Goal:

Moved by: Ray Quinn

Seconded by: Dale Hache

That the 2025 Mission and Service goal of St. Paul's United Church be set at \$ 15,000.
CARRIED

14) Nominating Committee Report:

Rejean Langlois presented the report indicating the five 3 year vacant positions and two 1 year vacant positions that will be filled by John Hannam and Tanya Forneri.

Moved by: Jane Todd

Seconded by: Chris Todd

The nominating committee brought forth 5 nominees and one more person offered to serve. A vote was held, and after the counting of the ballots, the ballots were destroyed. *The result was that Lucy Darkey, Scarlett Rose Hanley, Ernie Epp, Kristin Williams and Dale Hache be appointed as members of the Church Board for three years, term to expire at the Annual Congregational meeting of 2028.* **CARRIED.**

Moved by: Jane Todd

Seconded by: Chris Todd

That Cyndy Raby be appointed as representative to the Canadian Shield Regional Council, for a two year term ending in 2027. That Ernie Epp act as Alternate.
CARRIED

15) Election of the Chair of the Board

Moved by: Bill Everitt

Seconded by: John Hannam

That Rejean Langlois be elected as Chair of the Board. CARRIED.

16) New Business:

a) Date of 2026 Annual Meeting

Moved by: Dale Hache

Seconded by: Bill Everitt

That the 153rd Annual Meeting of St. Paul's United Church be held on February 22, 2026, and if the date is not deemed appropriate by the Church Board that they be empowered to change it. **CARRIED.**

Rejean Langlois offered thanks to all the St. Paul's staff for all their excellent work.

Moved by: Dale Hache

Seconded by: Brian Seigfreid

Moved that the decision by the Church Board to direct the Board of Trustees to provide \$21,000 from the principal of the General Endowment Fund to the church operating account be accepted and ratified by the general membership at this Annual General Meeting. CARRIED

18) Adjournment

As there was no further business, the meeting was adjourned at 12:58 pm.

The worship service was concluded by Rev. Tiriwepi.

Jane Todd, Secretary (acting)

MARCH 23, 2025		
Date	Secretary	Chair

Additional - - Congregational Meeting – January 2026

<p style="text-align: center;">MINUTES Congregational Meeting St. Paul’s United Church January 25, 2026</p>

This Congregational Meeting took place after the worship service. 44 people were in attendance.

1) Call to Order:

The Chair of the Board, Rejean Langlois, called the meeting to order at 11:30 am.

Rejean Langlois acted as the Meeting Chair and Jane Todd acted as Secretary.

2) Extension of Voting Privileges:

Moved by: Marilyn Marrier Osborne **Seconded by:** Betty Anne Eliotsen
That adherents in attendance be allowed to vote on “Temporal Matters.” CARRIED.

3) New Business:

Amendment to the St. Paul’s United Church Constitution

Background Information

Most organizations have rules or bylaws to define what can be brought before an Annual General Meeting (AGM) or General meeting.

For complex or substantive issues it is both reasonable, and common, to have rules that would require members to submit a resolution in writing before the meeting, within specified time limits. Such limits help to ensure that all members of the Congregation have ample time to consider the issue prior to the meeting, and be able to prepare for the discussion and make an informed decision on the issue.

With this in mind the following amendment to the Constitution is being put before you and if passed at the December 17, 2025 Board meeting, will be sent to a Congregational meeting for a vote to accept on January 11th, or 17th 2026, or another date as agreed to at the meeting.

1 Proposed amendment:

That the St. Paul’s United Church Constitution be amended by adding the following, at the end of Section A, Subheading 2, ‘Congregational Meetings’

Any member wishing to have an issue or motion of a complex or substantive nature (such as constitutional changes, direction or life of the church, or matters of a financial nature) brought forth at a Congregational meeting must adhere to the following:

The issue or motion shall be brought to the Board in writing with the appropriate background information no later than three weeks prior to the Congregational meeting. The board will review the submission to ensure that it is clear and understandable and within the authority of the Board and/or congregation to carry out. If the Board deems it not appropriate, it will be rejected and reasons will be given to the submitter. Otherwise it will be added to the agenda of the congregational meeting, and the information with respect to the submission will be sent out to all members for their consideration of the matter.

Any issue or motion brought forth at a Congregational Meeting that has not been submitted in keeping with the forgoing may be ruled out of order at the Chairpersons discretion.

The above amendment to be added to the text below.

2 CONGREGATIONAL MEETINGS

The congregation or pastoral charge must meet annually. This meeting must be held as early as possible in the calendar year. The congregation or pastoral charge may also decide to meet more often than annually.

Congregational meetings may be called by the chair of the Annual Meeting or the minister.

Congregational meetings must be called upon the receipt of a written request from the Church Board, or from 7 full members of the congregation.

3 QUORUM

The minimum number required for a quorum at a congregational meeting is 20 full members of the congregation.

Moved by: Dale Hache

Seconded by: Don McDougall

That the above Proposed Amendments be added to the St. Paul’s Constitution.
CARRIED.

4) Adjournment

As there was no further business, the meeting was adjourned at 11:40 pm.

Jane Todd, Secretary (acting)

January 25, 2026		
Date	Secretary	Chair