

2025 Annual Report



St. John's United Church, Fall River

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St. John's United Church sits on the unceded Traditional Territory of the Mi'kmaq. We are all Treaty people.

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**Proposed Agenda, Annual General Meeting
St. John's United Church, March 1, 2026**

1. Opening the meeting
2. Election of officers for this meeting
3. Extension of voting privileges to adherents
4. Adoption of agenda
5. Minutes
 - Annual General Meeting (AGM) of March 2, 2025
 - Congregational Meeting of May 11, 2025
6. Reports as circulated in Annual Report excluding Trustees, financial results, budget, salaries and wages, financial review, Mission and Service, and nominations
7. Financial issues
 - Trustees report
 - financial results, 2025
 - salaries and wages, 2026
 - proposed budget, 2026
 - financial review
 - Mission and Service
8. Nominations
9. Other business
10. Closing the meeting

Milestones

Baptisms

Oliver David Pearn
William David Carlaw
Meaghan Margaret Matheson
Amelia Margaret Matheson
Madeline Laurie-Ann Matheson
Bea Niven Wolno
Jane Elizabeth Shirley Sutow

Confirmations

James Colin Brien
Max Campbell Brien
Blake Michael Brien

Marriages

No recordings for 2025

Burial

Krista Snow
Barbara Stewart
Rev. Iain Macdonald
Hazel MacLean
Paul Keizer
Robert "Bob" Mills
Geraldine Gills (Funeral in Jan 2026)

Membership Transfer/Approval

Christopher Hugh Matheson
Matthew Todd Legere
David Chard
Sandra Chard

Membership Transfers as a Result of the Amalgamation:

Janice Conley, Bedford
Stephen Dalrymple, Fletchers Lake
Carol Hingley, Wellington
Laurence Hingley, Wellington
Gloria MacMichael, Wellington
Marshall Moxon
Joyce Patriquin (Sr), Fletcher Lake
Catherine Hingley, Ottawa, ON
Gail Butler, Fletchers Lake
Daniel Cox, Fletchers Lake
Mona Cox, Fletchers Lake
Tammy Patriquin, Fletchers Lake
Cynthia Patriquin, Wellington
Cerita Stevens, Fletchers Lake
Sandra Balcom, Fall River
Patricia Vaughan, Fletchers Lake
Bonita Vaughan, Tecumseh, ON
Joyce Lynn Patriquin, Fall River
Newman Gould, Fletchers Lake
Allen Byng, Mount Uniacke
Derek Byng, Beaver Bank
Allison Bruneau, Beaver Bank
Sue Van Oosten, Fall River
Cory Balcom, Pictou, NS
Christopher Balcom, Fall River
Karly Patriquin, Waverley
Eleanor MacDougall, Wellington
Al Wight, Wellington

Freya Keyser, Wellington
Blaine Patriquin, Waverley
Chad Patriquin, Upper Rawdon
Amie Stevens, Fletchers Lake
Courtney Stevens, Fletchers Lake
Jenelle Forhart, Wellington
Brett Byng, Belnan, NS
Adam Bruneau, Beaver Bank, NS
Heather Johnson, Fletchers Lake
Ryan Heustis, c/o Jeff and Donna, Wellington
Dorothy Bell, Wellington
Morlean Ringer, Bedford, NS
Kennedy Heustis, c/o Jeff and Donna, Wellington
Susan Dekker-Inkpen, Fall River
Tanya Matthews, Wellington
Lois Miller, Bedford
Iain Macdonald, Bedford



Reception of new members,
baptisms and
100th anniversary cake

St John's United Church Annual Meeting

Sunday, March 2, 2025 @ 12:30 pm

Attendance: Wendall Brown, Ericka Campbell, Keith Campbell, Heidi Carr, Sandra Carr, Louise Clark, Norma Craib, Rev. Jenny Eisener, Helen Garneau, Geraldine Gillis, Gordon Gillis, Vera Gillis, Elaine Gray, Betty Gunn, Jim Gunn, Rev. David Hann, Emily Harnish, Natasha Burgess, Sandy Kane, Paul Keizer, Sheila Keizer, Kris Legere, Matt Legere, Karen Lewis, Gary Loughead, Louise Loughead, Sarah Jones, Jen Mallette, Lois Miller, Marie McCulloch, Rev. Iain Macdonald, Bill McBurney, Carilyn McBurney, Brian McEachern, James O'Connell, Gail Place, Anna Taylor, Catherine VanOosten, Ian VanOosten, Sue VanOosten, Colleen Wilson, Carl Yates, Linda Yates.

Regrets: Janice Mitchell and Dawn Myer

1. Call to Order

Rev. David Hann called the meeting to order at 12:30 p.m. and called for the election of officers.

2. Election of Officers

Elaine Gray moved that Lois Miller chair the meeting and Helen Garneau record the minutes for the meeting. Seconded by Rev. Iain Macdonald. Motion carried.

Rev. Jenny Eisener opened the meeting with prayer. Lois Miller welcomed those present to the first Annual Meeting as an amalgamated congregation of Wellington United Church and St. John's United Church. She noted this will be the last time for three sets of reports. We will keep the focus on key decisions for the future while recognizing the accomplishments of the past year. She expressed thanks to Dawn Myer who could not be here today for her work preparing the information for the annual report.

3. Motion to Extend Voting Privileges to Adherents

Carl Yates moved that voting privileges be extended to adherents of St John's United Church. Seconded by Marie McCulloch. Motion carried.

4. Adoption of Agenda.

Lois Miller advised she has revised the circulated agenda to move Budget and Financial Issues to item 8 on the agenda and to re-number the other items.

Rev. Iain Macdonald moved the adoption of the agenda as revised.

Seconded by Kris Legere. Motion carried.

5. Approval of Waverley Pastoral Charge Minutes and Reports for 2024

Heidi Carr moved that the Waverley Pastoral Charge minutes of March 18, 2024 (pp. 5-7) be approved as written. Seconded by Karen Lewis. Motion carried.

Sandra Carr moved that the 2024 reports of Waverley Pastoral Charge (pp. 4-5, 7-17) be received for information. Seconded by Zelda Hartlen. Motion carried.

6. St. John's United Church, Meeting Minutes and Reports, 2024

Elaine Gray moved that the St. John's United Church minutes of March 3, 2024, (pp. 18-24) be approved as presented. Seconded by Sheila Keizer. Motion carried.

It was noted that there is a spelling error on the top of page 25 – should read motion seconded by Sandy Kane – not Sandy Kare.

Carl Yates moved that the minutes of the congregational meeting of October 6, 2024 (pp. 24-25) be approved as amended. Seconded by Wendall Brown. Motion carried with one abstention.

Jen Mallette moved that the 2024 SJUC Council committee reports (pp. 27-47) be received for information. Seconded by James O'Connell. Motion carried with one abstention.

7. Wellington United Church, Meeting Minutes and Reports

Rev. Iain Macdonald moved that the minutes of Wellington United Church meetings listed be approved as presented: Annual Meeting of February 25, 2024 (pp. 48-52), and Congregational Meetings of May 26, 2024 (pp. 52-54) and October 6, 2024 (p. 55-57). Seconded by Gary Loughhead. Motion carried.

Ian VanOosten moved that the 2024 reports from Wellington United Church (pp. 57-61) be received for information. Seconded by Sarah Jones. Motion carried.

8. Budget and Financial Issues

8.1 Budget Presentation by Carl Yates, Chair of Trustees in absence of Treasurer Dawn Myer

Carl Yates thanked Dawn Myer and Marie McCulloch for all the work they put into developing the budget for 2025. He noted this is a transitional year with the amalgamation and the search for a new minister. It is hoped we will have a new minister by August. There is nothing unique in the revenue expected for this year. He noted under expenses there is nothing radically different. Carl noted we have a considerable deficit which needs to be addressed. The Glengarry Fund has a balance of \$316,000 and this year we will draw \$30,000 from this fund. He anticipates the sale of the Wellington property, and the budget shows a draw from the Wellington sale. The budget shows a deficit of \$13,490.00. He stressed the need for the congregation to give more if possible and fundraising.

Carl Yates moved that the budget be approved as presented. Seconded by Matt Legere. Motion carried.

Lois Miller noted that St. John's will probably conduct a Stewardship Campaign this year. Other suggestions for increasing revenue were: that we have a beautiful facility, and we should look for rental groups to bring in this needed revenue; that we invite friends and neighbours to our church; each committee take a month to hold fundraising events to raise money within the community.

8.2 Mission and Service Goal: Presentation by Carl Yates

Jen Mallette moved that the Mission and Service (M and S) goal be set at \$20,000 for 2025 as recommended by the Treasurer. Seconded by Anna Taylor.

There were concerns expressed about reducing our goal from the previous year.

Jim Gunn moved an amendment that the Mission and Service (M and S) goal for 2025 be increased by \$2,000. Amendment seconded by Elaine Gray and carried.

The main motion was now considered as amended: that the Mission and Service (M and S) goal be set at \$22,000 for 2025. Motion carried.

8.3 Engagement of Terry Carter to review the financial statements for 2025.

Carl Yates moved that SJUC engage Terry Carter to review the financial statements for 2025. Seconded by Rev. Iain Macdonald. Motion carried.

8.4 Increase to Staff who are not Ministry Personnel

Rev. Linda Yates, on behalf of the Ministry and Personnel Committee, moved that SJUC increase the hourly rates for staff who are not ministry personnel by 3% for 2025, retroactive to January 1, 2025. Seconded by Sheila Keizer. Motion carried.

Rev. Linda Yates advised that Rev. Jenny Eisener has an ordained supply appointment with St. John's United Church and this appointment must be renewed yearly.

Rev. Linda Yates moved that St. John's United Church requests from the Pastoral Relations Committee of the Bermuda-Nova Scotia Regional Council to approve the position of ordained supply for the period of June 30, 2025, to June 30, 2026. Seconded by Sheila Keizer. Motion carried.

9. Task Groups and Teams Updates

9.1 Team to Implement Amalgamation

Lois Miller, as Co-Chair of the Amalgamation Team, reported that the official approval of the amalgamation of Wellington United and St. John's United by the Region was done effective January 1, 2025. Council has approved a plan to deal with surplus items. The Wellington building is now for sale and it is hoped this will happen quickly.

9.2 Community of Faith Profile Team

Heidi Carr reported that the committee has been meeting since before Christmas. The committee consists of Heidi Carr, as Chair, Jim Gunn, Emily Harnish and Joe Sharpe. They have been meeting with members and groups of the congregation for their input. The report consists of information on our building, finances and the community. Once the profile is finished it will be put on the church hub where it can be viewed by ministers looking to apply for the position. The final draft of the profile must be done by April 8th. Then it will be presented to the congregation for approval and then goes to the Bermuda-Nova Scotia Regional Council. Lois Miller expressed thanks to the team. She has read the profile and is very impressed. It is well written and thorough.

9.3 Beacon House

Wendall Brown, as the Beacon House representative, reported that Beacon House is doing very well in these difficult times. The thrift store brings in cash to help provide food for the food bank. This congregation is a very big part of the success of Beacon House and the Beacon House shelter because of those who provide their time, donating food items and working at the shelter. Cheryl Newcombe who has been Chair of the Beacon House Board for six years has resigned as Chair and is now the Beacon House Treasurer. Jim Gunn from St. John's is now the Chair of the Board.

9.4 Green Team

No report available.

9.5 Regional Rep

Wendall Brown reported he is the only representative for St. John's on the Bermuda-Nova Scotia Regional Council and with a congregation of this size we should have two reps. The Council has developed a strategic plan based on three pillars – discipleship, mission and leadership. Wendall would like to see a younger person come on as the Regional Rep for St. John's United Church.

10. Nominations:

- Lois Miller thanked the persons who have stepped down from their positions in 2024 including two Trustees, Anna Taylor and Bill Kane. We thank them for their service. Also retiring this year is Fisher McKay who has been co-chair of the Building and Property Management Team. A thank you isn't enough to convey our appreciation to Fisher for his creative and masterful work here, including the new sign to the Wellington Chapel. Fisher has said he will continue to help with projects around the church.
- Lois Miller expressed thanks to the members of Wellington Session, Stewards and Treasurer, Mona Cox, for their service, now ended with amalgamation. We're delighted that some former members of the Wellington church are actively involved here at St. John's.
- Lois Miller presented the proposed slate of church leaders (**pp. 26-27**) for 2025.

Council

Chair *	Lois Miller (March 2024 to March 2026)
Vice Chair*	VACANT
Secretary*	Janice Mitchell
Treasurer*	Dawn Myer
Ministry Personnel*	Rev. David Hann and Rev. Jenny Eisener
Stewardship & Fundraising*	VACANT
UCW Rep	Janice Mitchell
Rep to Region	Wendall Brown & VACANT
Chair, Trustees	Carl Yates
Chair, Finance	VACANT
Chair, M&P	Linda Yates
Chair, Property Mgmt	John Blair
Chair, Spiritual Oversight	Heidi Carr
Chair, CLG	Jennifer Mallette
Church in Action Rep	VACANT

*Indicates Executive Members**

Finance Committee

Treasurer	Dawn Myer
Members	Marie McCulloch Darlene Harris

Ministry and Personnel

Co-Chairs	Linda Yates and Tanya Matthews
Members	Sheila Keizer

Church Property Management

Chair	John Blair
Members	Marguerite Joudrey Richard Joudrey Fisher McKay (special projects)

Spiritual Oversight

Chair	Heidi Carr
Members	Joe Sharpe Susan Cobanli Shelley Richard Rev. David Hann

Trustees

Chair	Carl Yates
Members	Gordon Gillis Bill McBurney Norma Craib Cindy Patriquin, Secretary Newman Gould Danny Cox Rev. David Hann

Christian Life and Growth (CLG)

Chair	Jennifer Mallette
Members	Carolyn Haverstock Stacey Smith Sarah Jones Rev. Jenny Eisener Kelly Isenor

Church In Action

Rep to Council	VACANT
Affirm Team	Kris and Matt Legere, Janet McKay and Rev. David Hann
Funeral Ministry	Sandra Carr, Louise Clark and Sandra Blair
Pastoral Care Team	Sandy Kane, Gail Place, Susan Dekker-Inkpen, Sarah Sullivan and Rev. David Hann
Beacon House Rep	Wendall Brown and Jim Gunn
Green Team	Amanda Simpson (Team Captain), Gail Place, Elaine Gray, Wendall Brown, Sandra Blair, Sheila and Paul Keizer

Stewardship & Fundraising

Chair	VACANT
Members	Chris Matheson

Wendall Brown moved to elect the proposed slate of church leaders as presented and to grant the power to Council to add other persons to fill vacant positions. Seconded by Sheila Keizer. Motion carried.

- **Search Committee:**

Lois Miller advised that applications are now open from persons who wish to serve on the Search Committee for our new minister. Please let the chair know if you're interested.

11. Closing the Meeting

11.1 Acknowledgements and thanks: Lois Miller expressed thanks to Rev. David and Rev. Jenny for their assistance with the meeting, to Helen Garneau for recording the minutes; to all who helped with this meeting and lunch; to our committee and team chairs and members; and our outstanding staff team of Rev. Sally and now Rev. David, Rev. Jenny and Peter Thamer who all contribute much more than their position descriptions require.

11.2 Closing Prayer: Rev. David led us in a closing prayer.

11.3 Adjournment: As we have completed the agenda set for the meeting, the chair declared the meeting adjourned. The meeting adjourned at 2 p.m.

Lois Miller, Chair
Secretary

Helen Garneau, Recording

St John's United Church Congregational Meeting

Sunday, May 11, 2025, approximately 11:45 a.m.

St. John's Congregational Meeting was held on Sunday, May 11, 2025 at 11:45 am. Lois Miller, Chair of Council called the meeting to order. Quorum was met.

Present: Kathy MacKay, Brenda Medynski, Jen Mallette, Paul Keizer, Sheila Keizer, Rev. Linda Yates, Carl Yates, Zelda Hartlen, Fisher McKay, Kris Legere, Matt Legere, Vera Gillis, Gordon Gillis, Margaret Coutts, Rev. Anne Hoganson, Susan MacLean, Elaine Gray, Chris Matheson, Brenda MacKay, Glenn MacKay, Ava MacKay, Norma Craib, Karen Lewis, John Blair, Jim Gunn, Betty Gunn, Keith Campbell, Michelle Van Der Meer, Kai Van Der Meer, Gail Place, Betty Ricketts, Marilyn Bartlett, Geraldine Gillis, Louise Clark, Sandra Carr, Charles Fullerton, Rick Fullerton, Phyllis Fullerton, Brian McEachern, Heidi Carr, Sue Van Oosten, Catherine Van Oosten, Ian A. Van Oosten, Richard Beairsto, Wendall Brown, Susan Cobanli, Richard Cobanli, Gary Loughead, Louise Loughead, Sarah Jones, Maria Burgess, Greg Burgess, Natasha Burgess, Emily Harnish, Tanya Matthews, Janette Ewer, Philip Ewer, Mary Sutow, Patrick Sutow, Dawn Myer, Marie McCulloch, Sandy Kane, Bill Kane, Cindy Cameron, Sophie Cameron, Helen Garneau, Janice Mitchell, Lois Miller.

Regrets: Anna Taylor

Extension of voting privileges to adherents

Moved by Carl Yates, seconded by Fisher MacKay, that voting privileges be extended to adherents of St. John's United. **Motion carried.**

Adoption of Agenda

Moved by Jen Mallette, second by Sandra Carr, the adoption of the proposed agenda as circulated. **Motion carried.**

Community of Faith Profile

Moved by Heidi Carr, seconded by Sandra Carr, that the Community of Faith Profile be approved. **Motion carried.** Three recorded as opposed: Marie McCulloch, Dawn Myer and Mary Sutow.

Moved by Patrick Sutow, seconded by Keith Campbell, to reconsider the previous motion to approve the Community of Faith Profile. **Motion defeated.**

Search Committee

Moved by Jen Mallette, seconded by Ian Van Oosten, to set up a Search Committee consisting of the following members of St. John's United Church, Jim Gunn, Jen Mallette, Shelley Richard, Chris Matheson and Sandra Blair. **Motion Carried.**

Renewal of Appointment

Moved by Linda Yates, seconded by Sheila Keizer, whereas Bermuda Nova Scotia Region Pastoral Relations Committee advised they would only approve a renewal of the ordained supply appointment from July 1, 2025 to December 31, 2025, that the Ordained Supply appointment of Rev. Jenny Eisener at St. John's United in Fall River, be renewed from July 1, 2025 to December 31, 2025 at the same hours, with salary and benefits she currently receives. **Motion carried.**

Thanks

The chair thanked Rev. David and those who set up the meeting, Janice Mitchell who took the minutes and all who attended. Rev. David Hann gave the benediction.

Meeting adjourned.

Minister's Report

Rev. David Hann, Retired Supply Minister

Dear friends,

“I thank my God every time I remember you, constantly praying with joy in every one of my prayers for all of you, because of your sharing in the gospel from the first day until now. I am confident of this, that the one who began a good work among you will bring it to completion by the day of Jesus Christ.”
(Philippians 1:3–6)

As this year draws to a close, these words from Philippians feel especially fitting. Since February 2025, it has been a gift to serve St. John's United as a retired supply minister, and I am grateful to continue with you for the first six months of the new year—or until a new minister is called. Walking alongside this congregation in worship, prayer, and discernment has been a true privilege.

One of the great joys of my time among you has been the warmth of your welcome. From my very first Sunday, I sensed an openness of spirit and a genuine attentiveness in worship—sometimes quiet, sometimes joyful—but always grounded in a deep love for God and for one another. Preparing and leading worship each week, sharing in the rhythms of prayer, song, and scripture, and offering pastoral care—including support through times of illness and loss, and the leadership of funerals—has been deeply meaningful. In moments of celebration and quiet reflection alike, I have been honored to walk alongside you during life's most significant seasons.

Serving alongside Rev. Jenny has been another gift. Her ministry with children and youth is faithful, thoughtful, and full of hope. The future of the church has faces, voices, questions, and laughter, and watching that ministry unfold is a reminder that God is already at work—often well ahead of us.

Music gives voice to our prayer and shape to our praise. Under Jennifer's attentive leadership as Choir Director, and with Peter at the piano, our worship is carried on melody and harmony—lifting gratitude, holding lament, and opening hearts to God's presence. Week after week, their gifts help us sing what we sometimes cannot say. The Children's Choir, guided with care by Sandra and John

Blair, adds a bright and faithful note, reminding us that the song of the church is fullest when it includes the voices of its youngest members.

The ministry of this congregation is sustained by many hands and faithful leadership. Members of Church Council, committee chairs, and volunteers offer care, commitment, and countless hours of thoughtful work that make ministry possible. Special recognition goes to Council Chair Lois Miller for her steady guidance during a year that saw the unfolding ministry of our newly amalgamated pastoral charge, culminating in the dedication of Wellington Chapel and a joyful potluck celebration, and to our treasurer Dawn Myer for her faithful care in overseeing the church's finances. Equally vital is the faithful work of the UCW, whose gatherings of women strengthen bonds of friendship and shared faith. Through fellowship, mutual support, and creative fundraising, they nurture both one another and the ongoing life and ministry of the church, ensuring that our community flourishes in every season.

Worship is also shaped by many unseen acts of care. Those who prepare the space, set up for services, welcome people, and make coffee help create a friendly and inviting environment. Lighting, sound, and the screens that display lyrics and visuals are carefully managed each Sunday to support worship and help the community gather fully. Every contribution, whether visible or behind the scenes, strengthens the life of this congregation.

Looking ahead, there is much reason for hope. The Search Team has worked with care and prayer, and it is encouraging to sense that this season of waiting may soon open into new beginnings. In the meantime, God continues to be at work among you—strengthening relationships, deepening worship, and preparing hearts for what lies ahead.

I return to Paul's words: "I am confident of this, that the one who began a good work among you will bring it to completion." May that confidence carry you forward—grounded in faith, sustained by hope, and ready to embrace the next chapter of ministry that God is already bringing to life among you.

With gratitude, joy, and trust in the God who is still at work among us,

Rev. David

Rev. Jenny Eisener, Children and Youth Program Leader

2025 was certainly a full year at St. John's, and I'm grateful once again to be a part. We said goodbye to Rev. Sally Shaw in January, and hello to Rev. David Hann in February. As a retired supply minister, David would say, "he's here for a good time, not a long time" and indeed, he has been here for both. I have appreciated his support and camaraderie in ministry through worship and pastoral care. I have also appreciated the support of Peter Thamer as our musician ready to play the Jesus hokey pokey, speed up peace like a river or offer quite reflective pieces as we ponder during our all ages time.

I work very closely with the Christian Life and Growth Committee (CLG). If you'd like to see the day to day work of that group, I suggest you read the report there. Thank you to Jennifer Mallette and the CLG committee for supporting my work and ministry. We have an amazing team of dedicated Sunday school teachers, Susan McLean, Kelly Isenor, Megan Rolle, Mary Sutow, Sophie Cameron and Heather MacKeen which our Sunday school program would not be possible without their dedication and ability. Our KOGA youth program has been blessed with our leadership team of Stacy Smith, Bea Wolno and James O'Connell. They have brought ideas, energy, a sense of social justice and deep connection into our youth group.

Over 2025 I continued in the discernment process of becoming a minister in the United Church. Thank you to the Ministry and Personnel committee and the Council that have walked that path with me. I completed a course at Atlantic School of Theology with Rev. Dr. Ross Bartlet on United Church Polity and Ethics. This course completed my requirements in the admissions process. I will be proceeding further with the admissions process in 2026, and look forward to how that unfolds for my ministry here at St. John's.

It's hard to put a whole year of children's and youth ministry in one report, so I'll share a few highlights:

- The Seniors Epiphany Cafe hosted by KOGA in January
- The continuation of Youth Ministry Clusters gathering youth from other United Churches and receiving grant money to continue to support that ministry on a monthly basis through Seed of Hope

- The KOGA Beacon House pillow fundraiser and walk from the food bank to the shelter raising \$690 and 27 pillows
- The fruits of the Spirit over lent and receiving your pictures to share
- Making pies for the Dalhousie DalOUT program with our kids and youth
- Confirmations, Baptisms, memberships, and celebrating our grade 12 grads
- Celebrating the 100th Anniversary of the United Church
- Sharing Godly Play large at the deep well in early September after attending the North American Godly Play Gathering in Vancouver in August
- Our children's choir's voices and energy (Thank you John and Sandra Blair!)
- Our children and youth leadership over the season of advent with the Christmas pageant and Christmas Eve family service

I do feel the spark of the Spirit here at St. John's. As our children light the Christ candle each Sunday in worship, I know the leadership of our children and youth is valued, supported and encouraged, and that brings me so much hope, not just for St. John's, but for the United Church. Thank you.

Respectfully submitted,
Rev. Jenny Eisener

KOGA at the end-of-year-
bowling party



Church Council, 2025 report

As chair of the Church Council at St. John's United Church, I am pleased to present the first Council report for this newly-amalgamated congregation serving Fall River and neighbouring communities.

First, some background about what Council is and does. Council is the governing body of this congregation. Council consists of our clergy, the executive officers, leaders of standing committees and work teams, and representatives from the United Church Women and to the United Church Regional Council. On behalf of the congregation, Council undertakes long-term planning, develops policy, co-ordinates activities and programs, and oversees finances and administration. Since the last Annual General Meeting, Council has met four times.

Council is accountable to the Bermuda-Nova Scotia Region of the United Church of Canada, follows the United Church *Manual*, and reports to the congregation through congregational meetings, written documents like this and in-person communications.

During this my first full year as Chair, I have noted the supportive culture of Council where several committees may often collaborate to advance a project or issue. Thanks to the committee and team leaders, along with the many group members, who work hard to build and maintain this church community.

The past year found Council dealing with significant issues of transition as we implemented the Amalgamation Plan, created a Community Profile, and began the process of searching for a new minister following Rev. Sally's retirement.

I am at loss for words--something I don't often say--to express our thanks to Rev. David Hann who brought a career-full of experience and professional skill to us at just the right time. As our retired supply minister, Rev. David has led us through what could have been a year fractured by change and uncertainty, but which has instead been a time of invigoration and growth. Thanks to you, Rev. Dave, and to Marion who supports you in your work. We will long remember your steadfast presence in our congregational life at this critical time.

I have seen invigoration in many ways, including in some achievements noted at our January Council meeting:

- increase in revenue since 2024, with donations from members and friends significantly higher in 2025 than budgeted
- higher attendance, as recorded in numbers at Communion services
- more children and youth registered in our programs
- exciting plans in the works for renewed stewardship activities that will enhance our sense of shared community as well as raising funds
- involvement of former Wellington United Church members in all aspects of congregational life, and the seamless weaving of Wellington traditions and artifacts into the fabric of St. John's
- a robust search process which we trust will bring us a new minister in 2026.

These indicators show that St. John's is turning the corner to a time of bold and confident growth and action.

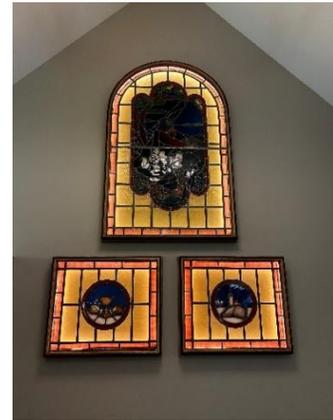
More thanks:

- to Rev. Jenny Eisener who serves the congregation in an outstanding manner in her roles as Children and Youth Program Leader and as Administrative Assistant. Jenny's creative and faithful development of our Children and Youth Program continues to draw families to our faith community.
- to Council secretary Janice Mitchell and treasurer Dawn Myer for their consistently high-quality service to this congregation.

- to John Blair, retiring this year as chair of the Property and Building Committee, who literally built this church and who continues to enhance and maintain it faithfully: often here in the early morning while some of us are still in bed.
- to Wendall Brown, retiring this year as our representative to the Beacon House Board where he has served for many years, contributing to the growth of this vital service.

For more information on volunteering for committees or Council, please get in touch with me by phone (902-404-4422) or email (loisemiller45@gmail.com) or speak to me on Sunday mornings.

Respectfully submitted,
 Lois E. Miller
 Chair, Council, 2025



Stained Glass Windows from the former Wellington United Church installed in the Wellington Chapel

Ministry and Personnel

Members: Sheila Kaizer, Wendell Brown, Linda Yates and Tanya Matthews

The year 2025 has been a season marked by both significant challenges and encouraging progress. As a church, we experienced periods of uncertainty alongside moments of growth, resilience, and renewed commitment to our calling. This report reflects on the key developments, difficulties, and lessons learned throughout the year, with gratitude for God’s faithfulness and the dedication of our members and leaders.

This year brought a mixture of highs and lows. While we faced staffing changes and transitional periods, we also witnessed strong commitment from volunteers, faithful attendance, and continued engagement in church life. These contrasting experiences reminded us of the importance of flexibility, prayer, and unity as a congregation.

Summer Replacements and Staffing

During the summer period, the church required temporary replacements to ensure continuity in ministry and operations. While these arrangements helped maintain essential functions, they also highlighted the need for improved

succession planning and clearer role coverage during peak holiday periods. We are grateful to those who stepped in and served faithfully during this time.

Ministerial Support

We are incredibly grateful to have Rev David Hann as part-time ministerial support from February through to the present. This arrangement allows the congregation to continue its spiritual growth and pastoral care during a transitional period. At the same time, we acknowledged the farewell of our full-time minister at the end of January.

Youth Ministry

The Youth Ministry experienced a particularly challenging period this year. We recognize the resilience and dedication of Jenny who navigated this **tumultuous time**, ensuring that the young members of our congregation remained supported and engaged. Jenny's efforts and continued "hope" have been instrumental in maintaining continuity, fostering spiritual growth, and providing stability for our youth. Thank you to James and Bea who have been a constant support to Jenny in KOGA this year as well.

Music Ministry continues to be a very important part of our church community. Peter continues to lead us in our weekly gatherings bringing joy and hope to all with his musical talents.

A huge shoutout and thanks to Peter Thamer and Jennifer Mallette, Sandra, and John Blair as they have all certainly brought out the best in all our age groups to bring this ministry to our congregation. We certainly appreciate your time and talents.

Needs and Requirements:

The M and P will require a few new members as we have a couple of members who have been involved for a few years now and Linda will be stepping away as she was supporting us to work through the challenges Jenny faced. Please consider being a part of this viable committee as our Staff are the most important aspect of our Church Life and require our utmost support.

The computer/desktop will need to be replaced in the admin office as it is on its last legs. A new one that works with the systems required would be a wonderful addition and much appreciated to speed up the work that is being completed daily by the team.

Acknowledgements

The M&P Committee extends heartfelt thanks to all staff, volunteers, and members of the congregation who have contributed to sustaining ministry during a year of transition. Your commitment, patience, and faithfulness are a testament to the spirit of our church.

Respectfully submitted,
Tanya Matthews and your M&P team.

Funeral Ministry

An annual report on the funeral ministry for St. John's United is a time of memories of many lost friends over the past twelve months. With just three of us (Louise Clark, Sandra Blair and myself), there was a lot of work for us in 2025.

There were seven (7) deaths in the past year consisting of Krista Snow, Barb Stewart, Rev. Iain Macdonald, Hazel MacLean, Paul Kaizer, Robert (Bob) Mills and Geraldine Gillis. Six of the funerals were held in the past year, except for Geraldine Gillis - her funeral was held in January 2026. As well, we handled a setup for visitation after the death of Ron Griffin, father of Lorna Griffin-Fillier and father-in-law of Rev. Matthew Fillier, a past minister of our church.

There was also a community funeral for Lucy Cable-Munroe, supported by Fall River Bible Chapel, St. Thomas Anglican and St. Rose of Lima.

These events each require a presiding minister, the co-operation of many of our church members including organist, Peter Thamer; Matt Legere for slides/sound, choir members and UCW ladies for lunch preparation. A funeral cannot depend on any one person, it requires a church family, and our congregation works well together.

If anybody is interested in this type of ministry, I urge you to put your name forward. You would be most welcome and we would be pleased for any assistance you can offer.

Sandra Carr

Community of Faith Profile Team

A group of volunteers from St. John's United Church met over a period of four months in early 2025 to draft a Community of Faith Profile to assist SJUC in finding the right minister for our church. Members of the team met with committee members and the congregation to gather their suggestions and observations about our church and church life, the role of the minister, and about the qualities, abilities, and strengths they would like to see in their new minister. The Community of Faith Profile was submitted to the congregation and approved on May 11, 2025, at a Congregational meeting.

Submitted by: Heidi Carr

Search Team

The Search Team would like to extend a heartfelt thank you to the congregation for your patience, trust, and prayerful support throughout this process, one that has taken longer than any of us anticipated. You entrusted us with finding a candidate who truly reflects the Community of Faith Profile approved at our last AGM, and we have taken that responsibility seriously, being thoughtful and discerning as we screened applicants in search of the best possible fit for St. John's United.

We are encouraged by where the process has led and have now moved into the interview phase, with cautious optimism that we will be able to bring a recommendation forward in the months ahead.

We are deeply grateful to our interim minister, Rev. David Hann, for his steady leadership, encouragement, and for creating the space needed for this work to unfold. Sincere thanks are also extended to our Regional Representative, Kathy Mackay, whose guidance and initial training were very helpful and who will continue to support us as we move forward.

Finally, thank you to the members of the Search Team, Jim Gunn, Shelley Richard, Chris Matheson, and Sandra Blair for their commitment, care, and perseverance throughout this journey.

Respectfully submitted,
Jennifer Mallette
Chair, Search Team

Spiritual Oversight Committee

The Spiritual Oversight Committee is concerned with the spiritual development and wellbeing of the congregation. The committee is responsible for activities held in the sanctuary (marriages, baptisms, and special events).

This committee is also responsible for preparing and serving communion, tidying the pews, and attending to some of the seasonal decorations in the sanctuary.

Current members are:

- Heidi Carr – Chair
- Joe Sharpe
- Susan Cobanli
- Shelley Richard

The committee met four times in 2025

Approvals & Projects included:

- Baptisms: 7
- Confirmations: 3
- Transfers into SJUC: 4
- Memberships transferred from WUC: 47
- Welcome letter sent to WUC members
- Hosted a Newcomers dinners in March

Communion Numbers:

	2025
January (Epiphany)	78
February (Lent 1)	62
April (Easter Sunday)	161
June (Pentecost)	87
October (World Communion Day)	64
November (Advent 1)	80

Communion numbers increased 30 % from 2024 to 2025

Respectfully submitted by Heidi Carr

Affirming Ministry Report

St. John's United Church, Fall River, is a community of faith that seeks to welcome all people, including but not limited to, people of all sexual orientations, gender identities, ancestry, race, age, cultural background, economic status, language and ability, to participate fully in all aspects of our life and work. We are all about creating community, following Christ and serving the world!

St. John's United Church became an Affirming congregation in September 2024. We continued to live out this commitment in 2025 through sharing information throughout the year from AUSE (Affirm United S'affirmer Ensemble) in our weekly emails, church services, and two Lunch and Learn events.

Cam Upton from the Youth Project facilitated a workshop on Creating Affirming Spaces on March 23. Cam told us that they had wandered about the church and attended the service that day and was pleasantly surprised with how supportive our environment already is for the queer community.

Soup and pie were served during the event to mark PIE Day (March 14). In an Affirming United Church, "PIE" stands for Public, Intentional, and Explicit.

We organized the second Lunch and Learn to celebrate Pride Sunday on June 22. Our guest speaker was Ryan Gomes. Ryan moved to Nova Scotia from Toronto over 30 years ago and became a prominent LGBTQIA2S+ advocate. In 2021, Ryan sought an inclusive space to revisit his faith. He was confirmed in the United Church of Canada (UCC) in 2023 and now serves as the Office Administrator for Stairs Memorial United Church.

St. John's United recognized National Trans Awareness Week, November 13-19 by sharing various blogs and podcasts as well as invitations to participate in online events.

The committee consists of Matt and Kris Legere and Janet McKay. If anyone would like to join us, please contact the office.



Rev. Jenny and Rev. David
on Pride Sunday

United Voices Choir

Choir rehearsals, previously on Wednesday evenings, moved this fall to Thursday evenings from 6:30 to 7:30 pm and are held in the Wellington Chapel at St. John's United Church. We generally have 12–15 choir members attending weekly rehearsals, sharing anthems, and providing music leadership during Sunday worship services.

This year we were delighted to welcome new members to our choir. We are very pleased to have Sheila Pickrem join us. We also warmly welcomed back David Chard, a long-time choir member who recently returned to us after time on the west coast. We look forward to singing together in the seasons ahead.

We wish to acknowledge Dr. Rev. Sally Shaw for her many years of service as our minister; her last service was in late January. We also warmly welcome Rev. David Hann, a retired minister and talented musician who has graciously agreed to lead us while the search team works on hiring a full-time minister. His willingness to guide the congregation during this period of transition is greatly appreciated.

Sincere thanks are extended to Jen Mallette for her dedication and leadership in directing the choir; her steady guidance and commitment have been deeply valued. Thanks, as well to Charlene Cable-Lloy, Rev. David Hann, Abby, and Ella Hanson for their support at the piano when needed. Special appreciation is also offered to Denny Culbert for generously covering piano duties for an extended period while I was at sea; your willingness to step in was deeply appreciated and made a meaningful difference.

This year was also marked by the loss of two cherished members of our church and choir community. We mourned the passing of Rev. Iain Macdonald, a former minister of this church and a valued presence in the choir. His funeral service was a meaningful and moving occasion for all who knew him, and his pastoral presence and love of music will be fondly remembered.

We also mourned the passing of an exceptionally dedicated and long-time choir member, Paul Keizer. Paul served faithfully in the choir and on countless other committees over the years, giving generously of his time, energy, and leadership. His passing was a profound loss for the choir and the wider church community, and he is remembered with deep gratitude and affection.

Finally, heartfelt thanks to those who quietly and consistently support the choir behind the scenes throughout the year. Your help, leadership, and generosity continue to sustain the work of the United Voices Choir, and it does not go unnoticed.

New members are always welcome, and we warmly invite anyone interested in singing and supporting worship through music to consider joining the United Voices Choir.

Respectfully submitted,
Peter Thamer, Music Director

Christian Life and Growth Committee

This year, the Christian Life and Growth Committee worked closely with Rev. Jenny Eisener to support Sunday School, KOGA, confirmation classes, and youth participation in local and regional events, while also celebrating milestones such as graduations. September 2025 kicked off with a well attended Sundaie Sunday, strong participation in Sunday School and youth events, and the welcome of several new families.

A new policy relating to volunteer screening and record-keeping practices has recently been approved by the Trustees. Work to implement these new practices will continue in the coming year with the intention of improving clarity and sustainability over time.

Looking ahead, the recently awarded Seeds of Hope Youth Grant will allow HRM youth events to continue. This has opened the door to an exciting new partnership with other area churches for both youth and leadership teams. To support a smooth transition into the next program year, reduced summer hours for the Children and Youth Leader have been recommended, along with additional support around improving communication with families and caregivers.

The committee would like to offer sincere thanks to Rev. Jenny Eisener and the dedicated Sunday School and KOGA volunteers, who show up consistently and generously to ensure that meaningful, welcoming programming can be delivered week after week.

We warmly invite additional members to join the CLG committee, especially those interested in helping to shape and support adult faith learning opportunities in the year ahead.

Respectfully submitted,
Jennifer Mallette (chair)



Sunday School

Lay Representative to Bermuda- Nova Scotia Region

The 2025 Annual Meeting of the Bermuda-Nova Scotia Region of the United Church of Canada took place in two separate gatherings. The business meeting took place online on May 14 and 15, 2025. The in person gathering was held together with Fundy St Lawrence Dawning Waters Regional Council on May 30-June 1 at Sackville NB. It was a meeting to celebrate the 100th anniversary of the formation of the United Church. The theme of the meeting was “100 Years of Deep, Bold, Daring.”

The online business meeting focused on the infrastructure and health of the Regional Council with reports from the Council committees. These reports (available online) covered the highlights of the committee’s activities over the year, particularly in relation to the Region’s theme of bold discipleship into the future. My personal comment on the online format is that it is less effective in obtaining delegate participation and information sharing than in an in-person gathering and table interaction.

The In person gathering (May 30-June1) used a series of presentations to provide a somewhat nostalgic picture of the church as it evolved from 1925 to the present. The stark reminder was that the Church is not going back to “the good old days” with filled and expanding churches being the dominant feature of communities. “We remember how things were, when really they were not”. We must go forward in the reality of the current situation. The in person gathering concluded with an inspiring worship service celebrating the ordination of nine Ordinands into the ministry of the United Church.

The celebration being concluded, the Region leadership is focusing its effort on the health of the Communities of Faith.

Three priorities were established in a strategic plan. The pillars holding up the plan are:

1. Bold Discipleship
2. Deep Spirituality
3. Daring Justice



They are expanded on the Region web <https://ucceast.ca/strategic-plan>

The question is: what is the significance of the Region's focus for St. John's United Church? I would submit that there are warning signs that, if no action is taken, could cloud the long-term future of this congregation. Among these warning signs are:

- St. Johns is in a prolonged search for a Senior Minister.
- The congregation has difficulty in filling leadership positions, particularly with volunteers in the 30-50 age range.
- Three of the major United Churches in Halifax are declining to the extent that they are amalgamating into one congregation.

In considering the three pillars, I expect that most if not all of us would benefit from reflection on our faith beliefs and what separates the Church from secular Service clubs. In other words, reflection and study so that we can comfortably articulate to ourselves and others our beliefs and faith.

We need to know what it is, from our study of the life of Christ and the development of the church, that motivates us to declare that we are Christian. We must ask "what congregation are we called to be in ten years?", and work toward it.

The in person meeting also offered a "theological banquet" by Janet Greer. Looking at five lenses (evangelical, ecclesial, missional, ecumenical and spiritual) participants were asked to consider how their communities of faith meet the needs of those in the pews and community. Through a mix of presentations, discussion and panel interviews, these five areas left participants with the challenge of how we are showing Christ's agency in the world. Janet Greer's presentations and workbook are available online for groups to purchase and are highly recommended.

There are some encouraging signs for the future of St. John's United Church including a vibrant children, youth and young adult ministry, the recent amalgamation with Wellington United Church and an improvement in our financial situation.

The question is discussed by General Council in the document "Toward 2035" [Toward 2035: Envisioning the Future of the United Church | The United Church of Canada](#) more of this discussion will come in 2026 to our community of faith.

There are potential leaders among us. Some are already comfortable in articulating a strong faith, while others are still seeking, but willing to develop their faith while leading. We must identify them. The congregation is now going

forward into the future with a new clergy team and a newly amalgamated congregation. We should take stock of our strengths and weaknesses. We can lean on the considerable resources of the Region. Within HRM we have The Reverend Doctors Ross Bartlet, Sharon Ballantyne, and Rob Fennell, all friends of the congregation who have studied and have written on the topic of the future church and have indicated a willingness to discuss their insights with the congregation.

Respectfully submitted
Wendall Brown

Beacon House Report

Beacon House is a community response to poverty, homelessness, food insecurity, and mental challenges. Beacon House can trace its genesis to the early 1980s when a small group in Middle Sackville started a clothing distribution operation out of a private garage. Community contribution was the source of the gently used clothing distributed to the needy in the community. This small operation thrived and expanded. The catchment area became Bedford, Sackville, Fall River, and Hammond Plains. Seven area Churches became involved as sponsors. The name Beacon House was taken as the name for the “Not for Profit” organization created. It operated out of the original garage for approximately 20 years until the current location at 470 Cobequid Road was purchased in the early 2000s.

The thrift store and food bank at 470 Cobequid Road operate cooperatively. The thrift store is open to the general public enabling people to acquire gently used clothing and household items at very reasonable prices thus generating funds to support the food bank. Various programs exist to divert thrift store items from sales to meet essential client needs.

The foodbank’s source of food items includes community donations, sponsoring Church donations Feed Nova Scotia allocations, food wholesaler and grocery store donations, Maritime farmers and produce distributors. In addition, Beacon House purchases significant amounts of food to ensure the bank’s ability to provide the items required to sustain a nutritious diet.

The current Nova Scotia economic conditions have increased the demands in both the thrift store and the food bank. The Beacon House Christmas hamper statistics provide an indication of this trend. In 2024, 492 hampers were distributed. In 2025, 612 hampers were distributed.

In this environment of increased demand in all aspects of the thrift store and food bank mandate, Beacon House maintains its high standard of service while remaining solvent and financially in the black. This is a testimony to the generosity of the community, Government agencies, institutions, and philanthropists that support Beacon House.

The Beacon House Shelter operation at 125 Metropolitan Ave. , is based in the St. Elizabeth Seaton facility, (formerly an active Roman Catholic Church). It consists of a 24-bed shelter within the church facility operating 24 hours a day providing food, accommodation, showers, and laundry facilities to the clients. 27 separate accommodation single units have been set up in the parking lot. Clients of these accommodations have access to the facilities of the main shelter.

The shelter also operates as a Provincial severe weather emergency shelter offering refuge to those seeking refuge and support from the elements. In addition to the living- in clients, the shelter offers a Warming Centre providing a meal, warmth, and a shower in the evening between 6:00 PM and 8:00 PM. The provision of shelter services to the clients is accomplished with both paid staff and very dedicated volunteers.

A very vital support service is provided to Beacon House and those seeking assistance by three housing support /social workers who evaluate applicants to determine their ability to function within the Beacon House community, and coach those selected to occupy available billets. They work with these clients to enable them to cope with the challenge of moving into permanent housing. Their recommendation is sought by landlords with accommodation vacancies.

The Beacon House operation described above was achieved through outstanding and committed volunteer leadership. The volunteers include professionals in law, financial management, and retail management. These leaders guide a small paid staff, and in excess of a hundred volunteers from the sponsoring churches and the community at large to provide outstanding service to the Beacon House community.

Special accolades must go to two individuals: Cheryl Newcombe, a long-time Beacon House Board member, who as Chair of the Board in 2022 originated and sustained the project to create and develop the Beacon House shelter. Jim Gunn retired as an Education Administrator in 2022 and joined the Beacon House Management Team. Jim and Cheryl worked closely together to expand the shelter services and acquire the individual shelters. Cheryl and Jim were both well-known and highly respected in Provincial and local government circles and the business

community. Their ability to work with those partners enabled the establishment and acceptance of the shelter system in the community. Jim Gunn succeeded Cheryl Newcombe as Chair of the Board in 2025, as Cheryl was approaching the Provincial recommended “time in position limits” for senior Board positions.

Visit Beacon House website at beaconhouses.org and take a virtual tour.

After 10 years as your representative, I will ask the Annual meeting to confirm the appointment of Chris Matheson as St John’s representative to the Beacon House Board.

Respectfully submitted
Wendall Brown
St John’s representative to Beacon House Board



Donations of Cookies for the Beacon House Christmas Food Hampers

United Church Women (UCW)

UCW Annual Report

St. John’s United Church Women (UCW) continues to be a vibrant group striving to fulfil our purpose as UCW members. We have twenty-one active members who regularly attend meetings and provide support for our fundraising activities, but we continue to have the full support of the congregation of St. John’s when we reach out for assistance for receptions and fundraising events. We would like to express our sincere appreciation to those who step forward to help when asked and to John and Sandra Blair who make sure our meeting space is warm, the yard is clear of ice and snow for our meetings and the set up and take down of tables, chairs and the wall for our events. Thank you.

The UCW holds meetings on the third Monday of each month during the fall and spring and the third Saturday morning for the months of January – March. A warm welcome is extended to all ladies of the congregation who would like to join us.

The UCW Executive positions are held by Janet Carter and Janice Mitchell as Co-Presidents; Janice Mitchell as Treasurer and Helen Garneau as Secretary. Zelda Hartlen, Sandy Kane, and Colleen Wilson are the members of our telephone calling team; Louise Loughhead serves as our Friendship Secretary and Janice Mitchell is our representative on Council. Janice Mitchell continues in the leadership role of organizing the St. George’s Soup Kitchen and finding workers for our major fund-raising projects throughout the year. We would also like to recognize the ongoing work and talent of our Decorating Committee.

Our annual fundraising events included: a chowder luncheon on April 12th, 72nd annual Strawberry Festival on July 5th and Turkey-a-la-King Luncheon and Christmas Bazaar on November 29th. Other special events included: the annual potluck supper at the home of Barbara Graves in January, a Valentine's lunch for forty-five seniors, hosting the Halifax District UCW fall rally in October where thirty-two UCW members from Halifax District attended, we provided a meal to St. George's Soup Kitchen in May, our UCW closing dinner was held at the Turtleback in June, thirty-seven members of UCW and the congregation attended our annual potluck supper and candlelight service on December 9th. We held our May and November UCW meetings at Melville Heights at the home of Phyllis Fullerton. Our UCW group lead worship on August 17th and presented a service prepared for the 100th Anniversary of the United Church of Canada.

During the year we catered receptions for six funerals/visitations – Barb Stewart on May 10th, Rev. Iain Macdonald on May 30th, Hazel MacLean on July 21st, Paul Keizer on August 23rd, Robert Mills on November 22nd and Ronald Griffin on December 29th. Hazel MacLean was a Life Member of UCW and served as President of our group for nine years. Hazel's famous brown bread and chocolate cakes will forever be missed!

The UCW made donations during 2025 to: Alice House, St. John's M&S Fund, a donation of period products given to Beacon House, St. John's Tree of Lights, the Lion's Club Christmas drive, the Least Coin offering for Women's Inter-Church Council, Christmas gifts for staff in support of Beacon House, Gold Easter egg in support of KOGA, donation to KOGA to attend a conference and Tatamagouche Centre for upgrades to the Centre. We made two donations to St. John's General Fund: in January we donated \$7,000 and in October we donated \$10,000 for a total of \$17,000. We also collected winter hats, scarves and socks for the Beacon House Shelter, provided bibles for the new confirmands, and Remembrance Day wreath for St. John's service of remembrance.

We had three guest speakers for our winter meetings held on Saturdays. In January Heidi Carr spoke to us as a member of the St. John's Community of Faith Profile Working Team; in February, Amanda Beazley, a member of the Green Team spoke to us about green initiatives for St. John's and in March Rev. David Hann and his wife Marion spoke with us as we got to know them better.

As we end 2025, we look forward to another exciting year ahead. Thank you to everyone who supports the work of the UCW at St. John's.

Helen Garneau, UCW Secretary & Janice Mitchell and Janet Carter, Co-Presidents

UCW Decorating Committee

Statement of Cash Receipts and Disbursements Year Ended December 31, 2025

Cash Receipts

Christmas Bazaar	\$1,473.00	
Chowder Luncheon	\$125.00	
Bank correction from 2024	\$50.00	
Interest	2.35	\$1,650.35

Cash Disbursements

Service charge	1.25	
Decorating supplies for church hall	258.90	
Supplies for apple cider	173.60	
Supplies for strawberry jam	193.40	627.15

Net excess of receipts over disbursements 1,023.20

Bank Balance, January 1, 2025 1931.79

Bank Balance, December 31, 2025 \$ 2,954.99

Submitted by: Janet Carter



Strawberry Festival

St John's UCW					
Treasurers Report					
December 31, 2025					
Bank Balance Forward		December 31, 2024			10,644.93
Outstanding Cheques from		December 31, 2024			(197.96)
Opening Fund Balance		December 31, 2024			10,446.97
Revenues					
		January 14, 2025	Donation received in memory Pauline Zwicker	50.00	
		January 14, 2025	Offering & Donation Barb Stewart	56.00	
		February 27, 2025	January Offering	82.00	
		February 27, 2025	February Offering	79.50	
		April 4, 2025	March Offering	69.00	
		May 2, 2025	Chowder Luncheon	3,590.75	
		May 2, 2025	Offering April + Chowder Luncheon + Donations	95.25	
		May 14, 2025	Brab Stewart Funeral	1,400.00	
		July 11, 2025	Offering + \$20 Bunnies Sales	72.00	
		July 11, 2025	Administrative Lunch	240.00	
		July 11, 2025	Strawberry Festival	6,705.05	
		September 12, 2025	Keizer family donation	1,400.00	
		October 20, 2025	Donation - Family Hazel MacLean	1,000.00	
		October 20, 2025	Offering Sept Meeting	167.75	
		November 12, 2025	Offering - October	26.75	
		November 12, 2025	Donation Bobbi Beaulieu	25.00	
		December 3, 2025	Bob Mills Funeral	560.00	
		December 3, 2025	Nov Offering	62.00	
		December 3, 2025	Christmas Bazaar	5,539.10	
		December 3, 2025		150.00	
					21,370.15
Expenses	Chq #	Date	Description		
	726	January 17, 2025	St John's United - Donation to Operating Budget	7,000.00	
	727	January 17, 2025	S Shaw - Walk Through Bethlehem	124.22	
	728	January 18, 2025	H Garneau - Funeral expenses	29.45	
	729	January 18, 2025	Halifax District	88.00	
	730	February 14, 2025	N Craib - Kitchen Supplies	57.08	
	731	March 10, 2025	St John's United M&S	1,000.00	
	732	April 8, 2025	St Johns United - Easter	100.00	
	733	April 27, 2025	L Loughhead - Chowder Luncheon	347.03	
	734	May 2, 2025	J Carter - Chowder Luncheon	126.00	
	735	May 11, 2025	St Johns United - KOGA conference	195.00	
	736	May 14, 2025	J Mitchell - Chowder Luncheon Supplies	93.63	
	737	June 17, 2025	Just us Coffee	330.00	
	738	July 11, 2025	Strawberries, Ham and other Groceries - J Carter	565.11	
	739	July 11, 2025	Rolls Strawberry Festival - N Stobo	88.27	
	740	July 13, 2025	The Vegetorium Strawberries	978.20	
	741	September 14, 2025	Funerals Expenses - H Garneau	35.40	
	742	September 14, 2025	St. Georges - J Mitchell	168.50	
	743		VOID	-	
	744	September 14, 2025	Strawberry Festival - J Mitchell	222.39	
	745	September 14, 2025	Strawberry Festival - L Loughhead	8.72	
	746	October 19, 2025	L Loughhead - Christmas Bizarre Cards, Coffee	256.70	
	747	October 19, 2025	St. John's United Church	10,000.00	
	748	November 9, 2025	H Garneau - Wreath, Fall Rally Funeral Expenses	78.65	
	749	November 9, 2025	N Craib - Kitchen Supplies	35.13	
	701	December 3, 2025	L Loughhead - Chowder/Mittens/Socks	140.73	
	702	December 3, 2025	J Carter - Tins/ Napkins	40.94	
	703	December 3, 2025	J Mitchell - Containres/Labels/Food Christmas Bazaar	119.10	
	704	December 3, 2025	St. John's United - Tree of Lights	100.00	
	705	December 3, 2025	J Mitchell - Biscuits	22.50	
	706	December 10, 2025	Lions Christmas	100.00	
	707	December 10, 2025	Beacon House - Office Staff donation	150.00	
	708	December 12, 2025	Tatamagouche Centre	100.00	
	709	December 20, 2025	J Mtchell - Period Products	299.60	
					23,000.35
Fund Balance		December 31, 2025			8,816.77
Outstanding Cheques					
	Chq #				
	703	December 3, 2025	J Mitchell - Containres/Labels/Food C Bizarre	119.10	
	705	December 3, 2025	J Mitchell - Biscuits	22.50	
	706	December 3, 2025	Lions Christmas	100.00	
	707	December 3, 2025	Beacon House - Office Staff donation	150.00	
	708	December 10, 2025	Tatamagouche Centre	100.00	
	709	December 12, 2025	J Mtchell - Period Products	299.60	
					791.20
Bank Balance		December 31, 2025			9,607.97
Per Bank statem		December 31, 2025			9,607.97

Trustees

The St. John's United Church Trustees had a very busy year with a primary focus on the sale of the Wellington Church property. As previously disclosed, the property was sold on June 10, 2025 for \$340,000. The Trustees also oversaw the dispersion of surplus items associated with the Wellington Church property including the transfer of stained-glass windows, plaques and furniture to the Fall River church. Approval for the Wellington Church sale was approved and well supported by the Property Committee of the Bermuda/Nova Scotia Region of the United Church of Canada [the Region]. After reconciliation of expenses and disbursements to the Region, St. John's United Church [SJUC] realized net proceeds of \$270,566 which were invested with Eastport Financial Group on July 21, 2025 under the same strategy associated with the Glengarry Fund, i.e. low risk balanced approach. As of December 31, 2025, the investments associated with the Wellington church proceeds stood at \$284, 386. As of December 31, 2025, the Glengarry Fund stood at \$326, 148 compared to \$316,340 as of December 31, 2024. A total of \$15,000 was withdrawn from the Glengarry Fund last year to support the 2025 Operations budget as approved by the congregation on October 4, 2024. In association with this congregational approval, another \$15,000 is expected to be withdrawn in the winter of this year. On January 20, 2026, SJUC Council approved an application from the Finance Committee for \$15,000 from the Glengarry Fund and \$15,000 from the Wellington Church proceeds fund for the 2026 Operations budget. The congregation of SJUC will be asked to approve this supplementary funding at the March 1, 2026 congregation meeting.

SJUC continues to participate in the United Church of Canada insurance program through its broker HUB International and the annual renewal was completed on December 1, 2025 with no increase in premiums.

This report is submitted with thanks to fellow Trustees Reverend David Hann, Bill McBurney, Danny Cox, Newman Gould, Norma Craib, Gordon Gillis and Cindy Patriquin. A special thank you to Cindy for her service as Trustees secretary to capture the minutes and decisions associated with our many meetings last year.

Respectfully submitted,
Carl Yates, Chair

Glengarry Fund

Net Invested	311,092.46
Starting Value	106,907.44
Investments	204,185.02
Withdrawals	0.00
Fees	1,530.17
Market Value	326,148.26
Gain/Loss (Since Inception)	15,055.80

Wellington Church Proceeds

Net Invested	270,566.00
Starting Value	270,566.00
Investments	0.00
Withdrawals	0.00
Fees	1,325.05
Market Value	284,385.86
Gain/Loss (Since Inception)	13,819.86

Finance & Treasurer Comments for 2025

The finance team of Marie McCulloch and Dawn Myer continue to complete the required accounting functions in a timely manner which allows for regular and accurate financial reporting to Council and the congregation. Darlene Harris has been inactive in 2025 due to medical issues but hopes to return in 2026. We thank Shelley Richard and Anna Taylor who are providing assistance with some banking activities.

The accounting functions include deposits, payments of expenses, monitoring of cash, bank reconciliations, GST refund claims and the creation of income statements and balance sheets.

2025 Financial Results

The donations from envelope and PAR offerings increased by \$4775 in 2025 compared to 2024. This change was due to increased donations by existing donors and new donors. The 2025 budget anticipated a decreased level of givings and it is a positive development to see this increase. All donations are gratefully received. The loose donations also increased by \$2100 over 2024 and the participation in the Celebration of Lights campaign continues to be strong.

Sadly, the need for increased funeral ministry has resulted in additional funds in comparison to the 2025 budget.

Fortunately, during 2025 the UCW was able to donate an additional \$7000 which was not included in our budget.

Overall, our income increased by \$9385 in 2025.

Most of the 2025 actual expenses were accurately represented in the budget with a few exceptions.

Our budget assumed a full-time minister for 7 months and Rev David Hann as a part time minister for 5 months. Our actual costs include a full-time minister for 1 month and a Rev Hann (retired) part time minister for 9 months with no additional cost for pension and UCC benefits. The use of supply ministers during the summer was in addition to the minister's salary.

Another cost that differed from the budget included the cost of maintaining the Wellington building, mostly due to increased heating costs.

Our cleaning company increased their fees by 34% in the spring.

The grounds maintenance expense includes a \$1700 cost for painting all the lines and steps.

Overall, our expenses were \$28,420 less in 2025. This is a one-time decrease and will not be repeated in 2026.

The operating deficit (loss) for 2025 was (\$8,325) before our draw from the Glengarry investment.

In March 2025 the congregation approved a withdrawal of \$30,000 from the investment gains in the Glengarry investment fund. Fortunately, only \$15,000 was withdrawn and this was used to cover the operating expenses. The additional authorized withdraw of \$15,000 will be used in 2026.

The draw of the \$15,000 resulted in a positive net income position of \$6,683.

The financial results for 2025 do not represent a typical year and as indicated in the proposed 2026 budget we will have a significant deficit and will need to rely upon further withdrawals for the investments.

Respectfully submitted,
Marie McCulloch, & Dawn Myer (Treasurer)

Envelope and PAR Report

At Dec 2025 we had 41 active envelope holders and 85 participants in PAR

Compares total dollar contributions per Envelope/PAR holder ending 2025:

Range	# Env/PAR 2023	# Env/PAR 2024	# Env/PAR 2025	Total Amount 2023	Total Amount 2024	Total Amount 2025
\$.01- \$50	2	4	5	\$45.00	\$115.00	\$135.00
\$50.01-\$100.00	2	5	4	\$180.00	\$405.00	\$295.00
\$100.01-\$200.00	4	12	8	\$590.00	\$2,003.00	\$1,278.00
\$200.01-\$500.00	35	28	30	\$11,201.00	\$9,466.00	\$9,925.00
\$500.01-1000.00	39	37	35	\$28,386.00	\$26,635.00	\$26,191.80
\$1000.01-\$5000.00	46	44	47	\$85,430.92	\$86,972.92	\$86,368.92
Over \$5000.00	4	3	4	\$22,940.00	\$16,200.00	\$23,410.00
TOTALS	132	133	133	\$148,772.92	\$141,796.92	\$147,603.72

Compares Envelope/PAR contributions for Local and M & S ending 2025:

Fund Name	2023	2024	2025
Local ***	\$121,437.38	\$115,913.88	\$120,683.68
M & S	\$21,131.54	\$20,548.04	\$18,772.04
* Other	\$6,204.00	\$5,335.00	\$8,148.00
Totals	\$148,772.92	\$141,796.92	\$147,603.72

* Other incl.; Initial, Memorial, Toonie, Easter Egg, Sunday School, Cel Lights, Bulletin Ded., etc.

Donations made in 2025 by members through online donation services
for local givings (not included in chart , receipts issued by online service)

\$1,483.00

Respectfully submitted,
Marie McCulloch
Envelope/PAR Steward
St. John's United Church, Fall River

SJUC Comparative Income Statement

	Jan 1-Dec 31, 2024	Jan 1-Dec 31, 2025
REVENUE		
Offering - Local	115,913.88	120,683.68
Offering - Initial	80.00	95.00
Offering - Loose	2,719.27	4,856.58
Offering- online (members)	1,409.76	1,483.00
Offering - Sunday School	20.00	6.60
Total Local Offering	120,142.91	127,124.86
Funeral ministry	2,469.00	7,550.00
Church & Hall Usage Fees	19,218.88	11,688.20
Donations made by UCW	17,000.00	17,000.00
Donations - Memorials	115.00	2,909.69
Donations - Miscellaneous	1,503.00	1,548.75
Fundraising revenues	796.74	1,778.10
Celebration of Lights	4,005.00	6,950.00
Toonie Plate	120.00	48.00
Miscellaneous Revenues	0.00	397.65
Advertising/Sponsorship revenue	2,400.00	500.00
Investment income	439.72	100.26
TOTAL REVENUE	168,210.25	177,595.51
EXPENSES		
Shared Pastoral Charge costs	114,946.31	58,604.11
Music costs	8,680.67	9,225.75
C & Y Leader costs	45,244.00	41,031.42
Supply Ministers	0.00	3,304.65
Mileage & Continuing Education	0.00	2,339.65
Total Pastoral Charge costs	168,870.98	114,505.58
UCC Assessment	0.00	10,015.00
Wellington property expenses	0.00	7,544.20
Heating fuel	10,609.42	11,633.92
Tel/Internet/licenses	0.00	2,561.06
Electric power	3,579.38	3,604.84
Halifax Water & HRM Fire Prot. Tax	750.25	801.07
Snow removal	6,772.50	7,507.50
Janitorial labour	4,836.84	6,071.90
Cleaning & general supplies	790.14	1,090.00
Sunday School curriculum	36.75	98.00
Sunday School expense	88.01	102.98
KOGA	770.45	753.93
CLG/Support	2,080.42	1,729.72
Total CLG Costs	2,850.87	2,483.65
Office supplies/copier/maint.	602.85	2,809.02
Church In Action	923.42	496.06
PAR & Payroll costs	605.50	993.79
Choir costs	86.97	130.00
Grounds maintenance	115.86	1,838.31
Christmas -Walk to Bethlehem	1,857.37	0.00
Miscellaneous	950.49	1,587.84
Insurance - church	7,087.34	7,316.00
Church building maintenance	2,816.59	2,095.68
Bank charges	7.50	77.75
Spiritual Oversight	0.00	557.31
Stewardship campaign exp	102.02	0.00
TOTAL EXPENSES	214,341.05	185,921.46
NET LOSS before Transfer	-46,130.80	-8,325.95
Transfer from Glengarry Fund	30,016.03	15,008.87
NET LOSS/GAIN	-16,114.77	6,682.92

St. John's United Church
Comparative Balance Sheet

	<u>As at Dec 31,2024</u>	<u>As at Dec 31,2025</u>	
ASSET			
CURRENT ASSETS			
General Account, #83533-102	20,452.45	32,675.47	
MarketWatch Acct #83533-292	12,029.94	5,094.77	
Wellington Operating	0.00	0.00	
Wellington Memorial	0.00	0.00	
Total Cash on Deposit	32,482.39	37,770.24	
Accounts receivable	8,146.87	626.12	
Accts Rec - The Square	0.11	28.11	
HST Receivable	1,283.56	1,450.34	
Receivables - Net	9,430.54	2,104.57	
Inventory - Office supplies	200.00	200.00	
Inventory Total	200.00	200.00	
Investments- Glengarry	316,338.56	326,148.26	
Investment - Wellington Fund	0.00	284,385.86	
TOTAL CURRENT ASSETS	<u>358,451.49</u>	<u>650,608.93</u>	
Fixed Assets			
Land - Fall River	103,351.03	103,351.03	
Building - Fall River	857,107.10	857,107.10	
Net: Property - Fall River	960,458.13	960,458.13	
Furniture & fixtures	16,544.03	21,583.73	
Net: Furniture/fixtures	16,544.03	21,583.73	
Computers & office equipment	7,326.80	8,273.22	
Net: Computers & office equip.	7,326.80	8,273.22	
TOTAL FIXED ASSETS	<u>984,328.96</u>	<u>990,315.08</u>	
TOTAL ASSET	<u>1,342,780.45</u>	<u>1,640,924.01</u>	
LIABILITY			
CURRENT LIABILITIES			
M&S Fund - Collected	25,942.55	18,772.04	
M&S Fund - Remitted	-20,129.54	-14,092.53	
M&S Fund - Payable	5,813.01	4,679.51	
Misc. Accounts Payable	85.00	310.00	
Accounts Payable	15,554.18	1,667.24	
TOTAL CURRENT LIABILITIES	<u>21,452.19</u>	<u>6,656.75</u>	
TOTAL LIABILITY	<u>21,452.19</u>	<u>6,656.75</u>	
EQUITY			
EQUITY			
Retained earnings	41,091.38	31,456.58	
Equity - Wellington Fund	0.00	278,665.90	
Equity - Investment Glengarry	316,338.56	326,148.26	
Equity - Capital Improvements Fund	998.52	998.52	
Investment in Capital Assets	979,014.57	990,315.08	
Current Earnings	-16,114.77	6,682.92	
TOTAL RETAINED EARNINGS	<u>1,321,328.26</u>	<u>1,634,267.26</u>	
TOTAL EQUITY	<u>1,321,328.26</u>	<u>1,634,267.26</u>	
LIABILITIES AND EQUITY	<u>1,342,780.45</u>	<u>1,640,924.01</u>	

St. John's United Church Proposed Budget 2026	Actual Jan 1- Dec 31 2025	Proposed Budget 2026	see notes below
REVENUE			
Offering - Local	120,683.68	118,500.00	
Offering - Initial	95.00	100.00	
Offering - Loose	4,856.58	3,500.00	
Offering- online (members)	1,483.00	1,500.00	
Offering - Misc & Sunday School	6.60	50.00	
Total Local Offering	127,124.86	123,650.00	
Funeral ministry	7,550.00	3,525.00	
Church & Hall Usage Fees	11,688.20	12,000.00	
Donations made by UCW	17,000.00	10,000.00	
Donations - Memorials	2,909.69	1,000.00	
Donations - Miscellaneous	1,548.75	1,500.00	
Fundraising revenues	1,778.10	3,600.00	
Celebration of Lights	6,950.00	5,000.00	
Toonie Plate	48.00	240.00	
Miscellaneous Revenues	397.65	200.00	
Advertising/Sponsorship revenue	500.00	500.00	
Investment income	100.26	100.00	
TOTAL REVENUE	177,595.51	161,315.00	
EXPENSES			
Minister costs (after GIC interest)	34,996.17	67,600.00	1
Admin Costs	23,607.94	24,100.00	
Music costs	9,225.75	9,400.00	
C & Y Leader costs	41,031.42	42,650.00	2
Supply Ministers	3,304.65	1,800.00	
Mileage & Continuing Education	2,339.65	2,800.00	3
UCC Assessment	10,015.00	8,750.00	
Wellington property expenses	7,544.20	-	
Heating fuel	11,633.92	11,500.00	
Tel/Internet/licenses	2,561.06	2,650.00	
Electric power	3,604.84	3,800.00	
Halifax Water & HRM Fire Prot. Tax	801.07	800.00	
Snow removal	7,507.50	7,500.00	
Janitorial labour	6,071.90	6,100.00	
Church Council Expense	0.00	200.00	
Cleaning & general supplies	1,090.00	1,200.00	
Sunday School curriculum	98.00	200.00	
Sunday School expense	102.98	100.00	
KOGA	753.93	500.00	
CLG/Support	1,729.72	2,000.00	
Office supplies/copier/maintenance	2,809.02	2,800.00	
Church In Action	496.06	400.00	
PAR & Payroll costs	993.79	1,000.00	
Choir costs	130.00	200.00	
Grounds maintenance	1,838.31	300.00	
Fund Raising & Walk exp	0.00	500.00	
Miscellaneous	1,587.84	1,500.00	
Insurance - church	7,316.00	7,500.00	
Church building maintenance	2,095.68	6,000.00	4
Bank charges	77.75	80.00	
Spiritual Oversight	557.31	2,000.00	5
Stewardship campaign expenses	0.00	300.00	
Extraordinary Exp -Moving Expenses	0.00	5,000.00	6
TOTAL EXPENSES	185,921.46	221,230.00	
Operating Deficit	-8,325.95	-59,915.00	
Drawdown from Glengarry Invest.	15,008.87	45,000.00	
Draw fr Wellington Fund	0.00	15,000.00	
Net operating	6,682.92	85.00	

- 1- part time minister 6 mths & full time 6 mths
- 2- incl.40 extra hours in summer re support new minister
- 3- part year continuing Ed for 2 ministers & mileage
- 4- includes \$2500 for light bulb replacement
- 5- includes \$1500 for ASL interpreter
- 6- estimate for moving expense for a new minister

**Waverley Pastoral Charge
Income Statement
January 1- December 31, 2025**

REVENUE

Income

Income - Interest (Term Dep.- UCC)	5,381.59	
Contributions - SJUC	106,328.76	
Total Income	<u>111,710.35</u>	

TOTAL REVENUE	<u>111,710.35</u>	
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EXPENSE

Salaries & Benefits

Minister Salary	35,911.28	
Minister Telephone	330.00	
Minister UCC (pension & benefits)	1,278.63	
Minister CRA (EI & CPP)	<u>2,857.86</u>	
Total Minister Salary & Benefits		40,377.77
Admin Salary	17,814.86	
Admin UCC (pension & benefits)	3,462.11	
Admin CRA (EI & CPP)	<u>1,455.97</u>	
Total Admin Salary & Benefits		22,732.94
Sabbatical		<u>0.00</u>
Total Salary & Benefits		<u>63,110.71</u>

St. John's Independent Costs

Child & Youth Minister Salary	32,171.16	
MM Telephone Allowance	249.96	
MM UCC (pension & benefits)	6,065.31	
MM CRA (EI & CPP)	<u>2,544.99</u>	
MM Salary & Benefits		41,031.42
Organist Salary / Supply (Music)	7,073.14	
Music CRA (EI & CPP)	<u>495.08</u>	
Total Music Salaries & Benefits		<u>7,568.22</u>
Total St. John's Independent Costs		<u>48,599.64</u>

TOTAL EXPENSE	<u>111,710.35</u>	
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NET INCOME	<u><u>-0.00</u></u>	
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**Waverley Pastoral Charge
Balance Sheet
As at Dec 31, 2025**

ASSET

Assets - Current

Bank - Chequing Account	2,032.58
Accounts Receivable - Inter-Church	0.00
Accounts Receivable - HST	11.82
Accounts Receivable - Sabbatical	0.00
GIC	116,961.16
Total Assets - Current	<u>119,005.56</u>

Assets - Fixed

Land	0.00
Total Assets - Fixed	<u>0.00</u>

TOTAL ASSET	<u>119,005.56</u>
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LIABILITY

Liabilities

Accounts Payable	0.00
Accounts Payable - Inter-Church	334.25
Accounts Payable - Other	0.00
Total Liabilities	<u>334.25</u>

TOTAL LIABILITY	<u>334.25</u>
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EQUITY

Equity	
Equity - GIC - Manse	116,961.16
Current Earnings	0.00
Retained Earnings	1,710.15
Total Equity	<u>118,671.31</u>

TOTAL EQUITY	<u>118,671.31</u>
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LIABILITIES AND EQUITY	<u>119,005.56</u>
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Mission & Service 2025

As we have seen during our services, our Mission & Service (M&S) donations support Canadian outreach programs, international relief and development, new church development as well as training and supporting ministers.

Your donations to M & S are collected by St. John's and are remitted to the United Church of Canada quarterly. St. John's congregation did not achieve the revised goal set at the annual meeting of 2025. I will review the actual results throughout 2026 and I am confident we can reach our goal for 2026 .

Thank you for supporting the valuable ministries and programs of the Mission & Service fund.

Respectfully submitted,
Dawn Myer, M & S Treasurer

	<u>2024</u> <u>Actual</u>	<u>2025 **</u> <u>Goal</u>	<u>2025</u> <u>Actual</u>	%	<u>2026</u> <u>Goal</u>
Congregation	20548	20000	18772	93.8 %	19000
UCW	1000	1000	1000	100.0%	1000
Total	<u>21548</u>	<u>21000</u>	<u>19772</u>	94.1 %	<u>20000</u>

** revised at annual meeting in 2025
original goal \$19,000



Donations to Beacon House
Hats, Mitts, Scarves led by the UCW
Pillows led by KOGA