

2023

ANNUAL REPORT

St. John's

United Church

A Congregation of The United Church of Canada

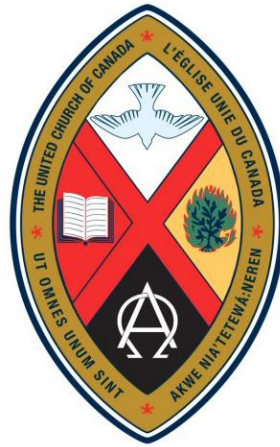
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F: St. John's United Church, United Church of Canada

Charity Registration Number: 10802 4381 RR0001

Mission Statement

We are a family of warm, supportive, caring people who respect traditions, embrace the present and prepare for the future by actively striving to meet the needs for all age groups while celebrating the good news of God's love.



United Church of Canada Crest
Revised August 2012



1838-2023
185 years

St. John's United Church Building
1915-2023
108 years

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Christmas Eve 2023

Minister's Report



2023 was an important year in the life of St. John's Church. For the first time since 2020, it felt like we really came back to life with activities, programs, and trying a few new things such as the Friendship Group which has been a wonderful gathering. As I was pouring a cup of tea on Sunday after church, Bill Peppard was standing at the counter across from me and said, "For those of us who are alone, it's good to have something where we can be with other people." I agree. It's also nice to have things that we can do together as a church, such as the Family

Retreat (Feb. 24, 2024), which was a warm gathering of people new to the church and long-time members as well as little kids and seniors. One of the strengths of this congregation is our sense of intergenerational connections that extend beyond Sunday mornings.

While we have a ways to go, we have to start somewhere. I keep saying to anyone who will listen that, in a lot of ways, we have to think of our church as starting from scratch. We are not who we used to be and we haven't figured out who we will be but, as Rev. Mel often reminds me, God is in this too. One of the things that lights a Pentecostal fire under this church every few years is a sense of mission and purpose and I always pray to find out what that will be? The church is changing all around us as the denomination tries to find its footing as other United Churches around us determine their futures. We aren't alone! But, we have to think of St. John's as a new church. The new people coming encourages me and I'm thankful for them.

Why I say that is because much of what we lost during COVID (such as people and programs) were a big part of who we were. Some people moved on and never came back, and old friends passed into the great cloud of witnesses. Our Sunday School has been a big part of the warm welcome on Sunday mornings and I cannot thank Sonya Webster, Stacey McQueen and Jennifer MacNairn enough. Sonya has so much energy for the program and so much love for the kids each week, whether there are five or fifteen. We are planning on hosting Vacation Bible School again in August 2024.

Looking back in my day timer for 2023, I felt sad at the friends we've lost. People who were a big part of this church. Jamie Colpitts, Helen McCurdy, Barbara Tait, Michael Redmond, Lois MacDonald, Velma Carter, Phyllis Fownes, Dave MacNevin, and Betty Plant. With the passing of Lois Weatherby, Dave Morris, Neil Fraser, and Ann Smith at the beginning of this year, well, it's a lot. I will always carry them in my heart. I do try to remember, though, that if it weren't for the church, I never would have met and known and loved these beautiful friends. Our church is better because of them and in their memory and to honour their work we continue this ministry with gratitude to God for all of them.

St. John's isn't just a spiritual community it's a physical one too. This building requires lots of updates and repairs. It needs people who know it and understand it and love it, which many do. When year-end donations started to come in, I made the comment that St. John's has a lot of friends. People who don't attend here yet contribute financially to this church. I am thankful for them, as I am thankful for all of you. We have been working at repairing the organ, an accessible ramp was built, a chair lift was installed, new steps were put into the choir loft as well as a safety bar behind the piano bench, and we even changed the ink cartridge in the

pen for the guest book which hasn't been changed in twenty years I'm sure! We have had windows fixed, walls repaired, leaks monitored, and other repairs for insurance purposes. We have had an energy audit done on the building, we have switched from oil to gas for heating, and we have applied for and received other grants that will significantly help us in bringing this building into the future, all thanks to the Finance & Property Management Committee who are so faithful to their ministry.

In this new season of the church, we have held Bible Studies both online and in-person, we have offered more worship services to special care and nursing homes, and we worshiped at the Mapleton Rotary Pavilion on a glorious Sunday last Spring which everyone loved (especially the air conditioning) as we celebrated the kids. The UCW have been re-energized in hosting different events under the leadership of Brenda McFarlane. Thank you, ladies!

The Choir have been so faithful and dedicated to their music, each other, and leading in worship. This fall we welcomed to St. John's another important part of our church: a new Organist and Music Director. We have been doing our best to fill the role of musician in our church and we have been so grateful for the talents and skills of those who have stepped up, specifically Branden Olsen, Isaac Stepaniak, Doris Sabean and Lorilee Carrier Redmond. What we have learned this past year is that there are no organists just waiting in the wings looking for a church. They are a rare breed. Which is why we were so pleased and fortunate to have the Rev. Mel Fawcett offer his services as an organist. Mel is a retired Presbyterian minister, funeral home director, and organist who has decades of experience working in churches and in music ministries. He had been attending church and thankfully the Holy Spirit nudged him. Welcome aboard the good ship St. John's, Mel! (He can speak a little Gaelic too if you ask him!)

From the bottom of my heart, I want to thank each of you reading this for not only being part of St. John's but for offering yourself to the ministry of Jesus Christ in this place. The Pastoral Care Committee are so good at staying connected with the members of our church who aren't able to be here physically and they show such care and compassion for those who are in need. As I have said time and time again in sermons and pastoral letters, it makes me so proud when I arrive at a hospital or a home and someone from the church has already been there.

As I end this report, I want to say thank you to the Church Council and all of the Committees and Chairs for being so faithful in your tasks. Also, thank you to the church staff, Mel, Karen, and Patti for all that you do. We're a good team.

As I look back over 2023, I thank you for welcoming me into your homes and onto your social media pages and for the phone calls we've shared and visits and all of the tender moments that make up a life that you have allowed me to share with you.

It's been an honour and a privilege to be your minister.

The Rev. Aaron C. Billard
March 19, 2024

In Loving Memory

In Loving Memory...

of these loved ones who passed away during 2023

Members and Adherents of St. John's United Church

Lola A. McKinley+** - Jan. 13

Eugene "Jamie" W. Colpitts+** - Jan. 20

Jean B. Dallaire+** - Feb. 13

Eugene F. Agnew*+ - Feb. 15

Helen MacCurdy** - Feb. 28

Barbara A. Tait** - Mar. 20

Rensje Court* - May 24

Lois A. MacDonald+** - June 25

A. Stuart Cooke** - July 6

Mary A. Bernard** - Sept. 9

Velma Carter** - Oct. 9

David E. MacNevin+^** - Nov. 26

Phyllis E. Fownes** - Nov. 26

Betty A. Plant** - Dec. 9

"I am the resurrection and the life. Whoever believes in me will live, even though he dies; and whoever lives and believes in me will never die."

John 11:25-26 (TEV)

** Member of St. John's United Church

* Adherent of St. John's United Church

+ Officiated by St. John's United Church (funeral and/or burial)

^ Funeral held at St. John's United Church

From the Community

Brandon H. Gilroy+ - Mar. 6

Gurney C. Trites+ - Aug. 27

Rodney J. Frenette+ - Mar. 28

Glen Agnew+ - Apr. 5

Ronald J. Ashley+ - Aug. 3

Marion Ruth Baxter+ - Aug. 12

Ronald A. Kay+ - Aug. 12

Jean Taylor+ - Aug. 16

Elizabeth "Betty" Randall+ - Aug. 18

June C. Oke+ - Aug. 22

Jaryd P.M. DeWare+ - Aug. 27

Bradley R.A. Carson+ - Aug. 29

Terrance "Terry" Stott+ - Oct. 13

W. Everett Donald+ - Oct. 19

Cynthia Richard+ - Dec. 5, 2022

+ Officiated by St. John's United Church (funeral and/or burial)

Minutes –2022 Annual Meeting

St. John's United Church
2022 ANNUAL CONGREGATIONAL MEETING
Minutes of the March 19, 2023 Meeting

1. CALL TO ORDER

The March 19, 2023 meeting was called to order at 12:18 p.m. by the Church Council Chair.

2. PRAYER

Rev. Aaron Billard led those in attendance with an opening prayer.

3. ATTENDANCE

32 people were in attendance as follows:

Rev. Aaron Billard	Marcia Hicks	Cheryl Tower McCrea
Nancy Black	Grace Kell	Graham McCrea
Sheri Brooks	Seymour Kell	Darrell Miller
Arthur Buck	Rev. Douglas MacEachern	Mona Miller
Sonja Buck	June MacEachern	Karen Mills
Kimberley Buck de Jesus	Ethan MacNairn	Jim Munn
Roberta Bunker	Jennifer MacNairn	Phyllis Perry
Rosalie Calder	Scott MacNairn	Mike Redmond
Lorilee Carrier	Brenda McFarlane	Valerie Roy
Roland Gallant	Barbara McLaughlin	Karen Teed
Marlene Godfrey		Lois Weatherby

4. MEMORIALS

Sheri Brooks, Chair of the Worship & Music Committee, read the list of Memorials (page 6 in the 2022 Annual Report) in recognition of those who passed away in 2021. This was followed by a moment of silence.

5. MISCELLANEOUS BUSINESS

IT WAS MOVED by Kimberley Buck de Jesus, seconded by Nancy Black to extend voting privileges on temporal matters to the adherents in attendance today as per *The Manual*, The United Church of Canada, *Bylaws B. Community of Faith: B.3.7 Who May Vote.*, B 3.7.1. Full Members May Vote, B 3,7,2. When Adherents May Vote. MOTION CARRIED

6. APPROVAL OF MINUTES OF THE 2021 - ANNUAL MEETING

IT WAS MOVED by Nancy Black, Seconded by Mona Miller that the minutes of the 2021 Annual Congregational Meeting held June 5, 2022 (page 6 in the 2022 Annual Report) be approved as circulated. MOTION CARRIED.

7. ANNUAL REPORTS FOR 2022

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Worship and Music Committee	27
Choir	29
Fellowship Club	30
Men's Club	30
UCW	30

IT WAS MOVED by Arthur Buck, seconded by Marcia Hicks to accept the annual reports for 2022. MOTION CARRIED.

8. FINANCIAL REPORTS (page 33 of 2022 Annual Report)

Kimberley Buck de Jesus, Church Treasurer, presented the 2022 General Financial Report.

Within the **Revenue** section, she highlighted several areas.

Thanks to your kindness and dedication, financial offerings remained fairly healthy during the year, considering we were still in the midst of a pandemic with a combination of closures, in-person and on-line worship services.

We were most grateful this year, to be in receipt of \$70,000 in special gifts. One targeted to the Organ fund in the amount of \$10,000 and the remaining \$60,000 unspecified. We would further highlight the Trustee Transfer in the amount of \$119,791.06. \$106,291.06 of this transfer took place in 2021 and was held until 2022 when the brickwork resumed.

Turning to the **Expenditure** section, I would highlight the following areas:

Contract salaries rose over 2021 as we were now using the services of a new Music Director/Organist.

Furnace fuel costs rose considerably this year, even as we lowered building temperatures to a constant 65 in the sanctuary and 60 degrees throughout the remainder of the building, when not in use.

Property Insurance rose considerably from \$10,179 to \$14,999.36.

On a positive note, the United Church Annual Assessment fee decreased from \$12,511 to \$10,685. Remember, this assessment fee is now based upon givings two years prior, and not on the church roll.

Music expense increased over 2021 as we found it necessary to replace the two handheld microphones, purchased new anthem books for the choir and begun paying copyright licenses to allow broadcasting of our services each Sunday.

The Audit Fee pertains to the review of our finances by our accountant as well as the Energy Audit currently taking place within the church. Phone and Internet costs rose slightly as we continued to make use of teleconferencing services for all of our meetings for part of the year.

She referred to the Gain & Loss on Investments, with an unrealized loss of \$12,321 over last year, presenting as a loss of \$8,271.40 this year.

Thanks to your continued support here at St. John's, special gifts in the neighbourhood of \$70,000, a small transfer from the Board of Trustees in the amount of \$13,500, as well as a few prudent financial and property management initiatives, we closed the year with a deficit of \$50.25. As we continue to move forward in this Pandemic, slowly returning to the new normal, we feel most fortunate to close the year in such a position.

She then reported the following on the Comparative Balance Sheet, found on page 35. The **Current Assets** section is fairly self explanatory.

Within the **Fixed Assets** section, she highlighted the Building Improvements which has increased to reflect the Brickwork undertaken in 2022. Also, the Pipe Organ, which has increased to reflect the repairs to the Primary Swell undertaken in 2022.

The **Current Liabilities** section discloses our current liabilities (outstanding bills as well as prepaid parking).

Within the **Fund Liabilities** section, you will note the various set-asides or reserves on current assets. The monies earmarked for future organ and piano repairs and maintenance, monies earmarked for repairs and maintenance to the chancel, the Senior choir savings account, the monies donated by you along with our previous Heritage Preservation board grant towards our Brickwork maintenance and grant monies received for the installation of an accessibility ramp at the Victoria Street door.

IT WAS MOVED by Kimberley Buck de Jesus, seconded by Valerie Roy to accept the 2022 General Operating Fund Financial Report. MOTION CARRIED.

b. TRUSTEES FINANCIAL REPORT (page 36 of 2022 Annual Report)

Trustees Treasurer Kimberley Buck de Jesus provided the following report:

She noted a correction on the Balance Sheet on page 37 of the 2022 Annual report and the column to the right labelled **December 2021**. On last years report, we inadvertently reversed the Potter and Robb holdings in the cash account. The Potter originally showed \$1037 and the Robb \$917. The figures should have been reversed. Although this made no difference to the bottom line in 2021, it was incorrect and has been corrected on this year's statement.

Under the December 2022 column, She highlighted:

- the cash on hand
- the term deposits which represent investments maturing this year
- the accrued interest to date
- and the long term investment holdings

Within the **Revenue section**, she noted the interest received during the year on our various investments (most from matured investments).

Within the **Expenditure** section, she highlighted the following items:

- the transfer to the General Church accounts to offset the Housing Allowance paid to the Church Minister
- an accounting adjustment to prior years reporting
- the awarding of the Henrietta Potter scholarship
- the transfer to the General Church accounts to offset the deficit.

Information pertaining to the various Endowments can be found on pages 39 and 40.

IT WAS MOVED by Kimberley Buck de Jesus, seconded by Sheri Brooks to accept the Trustees Financial Report for 2022. MOTION CARRIED.

9. APPROVED BUDGET FOR 2023 (page 42 of 2022 Annual Report)

Presented by Chair of Finance and Property Management Committee, Marlene Godfrey and Treasurer, Kimberley Buck de Jesus. Marlene Godfrey noted that the 2023 proposed budget was presented to and reviewed by the Finance and Property Management Committee during the January 17, 2023 meeting, receiving approval from Church Council on January 25, 2023. Although the budget has already been officially approved, it was presented to members of the congregation for your review and support.

Kimberley Buck de Jesus noted that in looking at the document, for comparison purposes, actual revenues and expenditures for the years 2016 through 2022 were included and the budget was once again, their best estimate of anticipated income and expenses. As we continue to live through the Pandemic and members return to church as they are comfortable, we once again, are projecting a modest revenue stream for 2023. Under projected 2023 expenses, she highlighted the wage figure representing salaried employees; specifically the minister, the custodian and the part-time office administrator. The contract wage figure represents contract employees, specifically the choir director and the property manager.

When this budget was prepared and presented for approval during our January management meetings, furnace fuel costs were just beginning to come down. Due to the on-going conflict in Ukraine and thus, the uncertainty of fuel costs in 2023, we are once again projecting higher than normal expenses. As the Energy

Audit report is expected in mid to late April, we are uncertain what opportunities might lie ahead in terms of our energy expenses.

Moving on to the property maintenance budget projection. As it is very important that we continue to care for our aging building, we have once again set aside \$30,000 for property maintenance and repairs in the 2023 Budget. The majority of these monies will be used to address the leaks on the roof.

The budgeted amount of \$6,000 for Organ & Piano maintenance represents the cost to repair the Choir Swell division on the organ. Like the primary swell repaired last year, it too has been deteriorating for some time, and now requires immediate replacement. Monies from a 2022 targeted donation will be used for this repair.

So, in summary, our 2023 budget indicates a deficit of just over \$76,000. Given the pending Energy Audit report and the uncertainty of larger donations, we will once again probably need to call upon the Board of Trustees to transfer sufficient funds to cover any shortfall at year-end. Until that time, the Finance and Property Management Committee will continue to monitor revenues and expenses very closely and report monthly to Church Council.

IT WAS MOVED BY Marlene Godfrey, seconded by Art Buck to accept the Approved Budget for 2022. MOTION CARRIED.

10. NOMINATING REPORT (p. 45 of 2022 Annual Report)

Church Council Chair Roland Gallant noted the Nominating Committee Report on page 45 of the 2022 Annual Report. Valerie Roy, Chair of Pastoral Care and Membership noted that Barbara Tait had retired from the committee and should be removed from the committee members listed.

After queries about the vacancies on a number of committees, in particular the Outreach Committee, Rev. Billard addressed the issue noting the efforts made to date to ask people to participate on committees, but for a variety of reasons, non-attendance at church for pandemic being a major one, the Nominating Committee has been unsuccessful in recruiting committee members. After discussion, it was determined that a concentrated effort was required to provide information about the mission statement of each committee and what was involved in committee membership. More information about committee involvement will be provided in the bulletin and at coffee hour to attract potential committee members.

IT WAS MOVED by Kimberley Buck de Jesus, seconded by Arthur Buck, that the Nominating Committee report be accept. MOTION CARRIED.

11. NEW BUSINESS

Mission Service 2023 Goal of \$18,000 for approval. Rev. Billard, Acting Chair of the Outreach Committee presented the Mission and Service goal of \$18,000.00 for 2023. IT WAS MOVED BY Lorilee Carrier, seconded by Mona Miller that this goal be accepted. MOTION CARRIED.

12. COURTESIES

Church Council Chair Roland Gallant thanked the members of the congregation for attending the meeting that day and for their continued support to the church especially during these challenging years as we come out of the pandemic. He thanked all those who participated and contributed to online and in-person Sunday services, those in the choir, and those who act as greeters, etc. He thanked the members of various committees and Church Council for their steadfast commitment during these challenging times.

Ministry and Personnel Committee Chair Kimberley Buck de Jesus thanked the staff members of St. John's United Church; Rev. Aaron Billard, Patti Arsenault and Karen Geldart. In addition, Branden Olsen and the other musicians who have filled in so ably this past year – Isaac Stepaniak, Lorilee Carrier, Bob Hebert, Coleen Whitford and Doris Sabeau. She also thanked Bruce Lawson for managing the boiler and lending a hand whenever needed. Finally, she expressed gratitude to Rev. Billard for his perseverance, wisdom and spiritual guidance shown in challenging times as he serves our church community.

13. CLOSING PRAYER

Rev. Aaron Billard closed the meeting with a prayer.

14. ADJOURNMENT

The meeting adjourned at 1:42 p.m.

Respectfully submitted,

Karen Teed, Secretary and Roland Gallant, Chair

Pastoral Charge Statistics

	<u>2023</u>	<u>2022</u>	<u>2021</u>	<u>2020</u>	<u>2019</u>
<u>HOUSEHOLDS:</u>					
Households under Pastoral Care	241	236	241	242	284
Financially Supporting Households (donation over \$50)	206	193	193	195	241
Identifiable Givers to Local Expenses	207	197	207	212	243
Identifiable Givers to Mission & Service Fund	74	69	69	78	88
<u>MEMBERSHIP:</u>					
Received by Confirmation or Profession of Faith	4	0	4	0	1
Received by Transfer Certificate	5	0	5	0	2
Removed by Death	-12	-11	-10	-16	-19
Removed by Transfer Certificate	-0	-1	-2	-1	-0
Other (<i>removals, updates, etc.</i>)	-24	-13	15	-29	79
Confirmed Membership *	441	468	493	481	526
Adherents	232	234	225	216	237
Total Members & Adherents	673	702	718	697	763
Average Weekly Attendance (Oct. & Nov.):					
- in-person	96	87	160	237	107
- online	228	175			
<u>OTHER SERVICES:</u>					
Funerals, Memorials & Burials (<i>names on Memorial page</i>)	28	20	16	16	46
Child Baptisms - under age 12	1	1	0	3	1
Adult Baptisms (<i>12 yrs. and over</i>)	0	0	0	0	0
Marriages	4	2	5	1	4

Statistics St. John's United Church				
Full Member	264		Adherent	189
Inactive Full Member	104		Inactive Adherent	43
Member – Child of Full Member	41			
Inactive Member – Child of Full Member	4			
Non-Resident Member	28			
*Total	441		Total	232

Received by Confirmation or Profession of Faith (4)

Roll No.	Name	Date
4650	Patricia Edmonds	Apr. 9, 2023
4654	Melvin Fawcett	Nov. 26, 2023
4656	Sawyer Flanagan	Nov. 26, 2023
4658	J. Beth MacMillan	Nov. 26, 2023

Received by Transfer Certificate (5)

Roll No.	Name	Date	From
4651	Peter Grainger	Apr. 9, 2023	Central United Church, Moncton
4652	Sharon Grainger	Apr. 9, 2023	Central United Church, Moncton
4653	Judith Brain	Nov. 26, 2023	Bridge St. United Church, Belleville, ON
4655	Stacey Flanagan	Nov. 26, 2023	St. Stephen's United Church, Mollis River, NB
4657	Margaret Kerr	Nov. 26, 2023	Central United Church, Moncton

Reinstated (formerly Removed) (1)

Roll No.	Name	Date
4485	Craig Gaddess	Jan. 31, 2023

Removed by Death (12)

Roll No.	Name	Date
2342	Lola McKinley	Jan. 13, 2023
3728	Eugene "Jamie" Colpitts	Jan. 20, 2023
1824	Jean Dallaire	Feb. 13, 2023
2090	Helen MacCurdy	Feb. 28, 2023
2077	Barbara Tait	Mar. 20, 2023
1632	Lois MacDonald	June 25, 2023
4294	Stuart Cooke	July 6, 2023
4533	Mary Bernard	Sept. 9, 2023
2847	Velma Carter	Oct. 9, 2023
4419	Phyllis Fownes	Nov. 26, 2023
4257	David MacNevin	Nov. 26, 2023
4113	Betty Plant	Dec. 9, 2023

Removed by Transfer Certificate (0)

Roll No.	Name	Date	To
	None		

Removed by Church Council (26)

Roll No.	Name	Date
2341	Blair McKinley	Jan. 31, 2023
4077	Leslie Theriault (Dickinson)	Jan. 31, 2023
2794	Donna Butler	Oct. 24, 2023
4580	Robyn Caissie	Oct. 24, 2023
4465	Darren Campbell	Oct. 24, 2023
3184	Margaret Carfra (Woodhouse)	Oct. 24, 2023
3299	Gertrude "Trudy" Carson	Oct. 24, 2023
4295	Margaret Cooke	Oct. 24, 2023
3701	J. William "Billy" Cosman	Oct. 24, 2023
4256	R. Alexander "Alex" DeWare	Oct. 24, 2023
4213	April Dryden	Oct. 24, 2023
4274	Laurier Fecteau	Oct. 24, 2023
4224	Adam Hicks	Oct. 24, 2023
4223	Tyler Hicks	Oct. 24, 2023
3842	Fraser Keays	Oct. 24, 2023
4147	Natalie Lau (Price)	Oct. 24, 2023
3510	John Lewis	Oct. 24, 2023
4501	Karen Leidemer	Oct. 24, 2023
3898	Cheryl MacDiarmid	Oct. 24, 2023
2529	Ralph MacKay	Oct. 24, 2023
2989	Eldon MacKeigan	Oct. 24, 2023
4024	Jean MacKeigan	Oct. 24, 2023
2948	Joan MacKeigan	Oct. 24, 2023
2953	Jean MacNairn	Oct. 24, 2023
4214	Darcy Moulard	Oct. 24, 2023
4331	Emily Pashkoski (DeWare)	Oct. 24, 2023

Baptisms (1)

Child	Parents	Date of Baptism
Phoebe Robinson	W. Peter Robinson & Shawnee Robinson	August 27, 2023

Marriages (4)

Spouse	Spouse	Date of Marriage	Performed by
Michael Redmond	Lorilee Carrier	June 10, 2023 *	Rev. Aaron Billard
Matthew Vautour	Shannon Daniels	June 10, 2023	Rev. Aaron Billard
Michael Fougere	Amy Chase	June 24, 2023 *	Rev. Aaron Billard
Ghyslain Bouchard	Emilie Goiziou-LeBlanc	July 1, 2023	Rev. Catherine Stuart

* denotes service held at St. John's United Church

Church Council

Hello everyone. The Church Council met eight times during the year 2023. Here is a look back at the work that was done in the Council during this past year.

The year began with Branden Olsen, our Music Director/Organist, leaving in the first few weeks in January heading back to Calgary to showcase his vocal talents. Isaac Stepaniak, a pianist, was brought in to lead the Sanctuary Choir in Branden's absence.

There needs to be some roof repair done to our church. We have applied for municipal funding through the Heritage Conservation Board's Finance and Grant Sub-Committee. We could receive 50% of the total cost of the project.

The UCW hosted a Valentine's Day Dessert Extravaganza at the church as we continue to venture into more fundraisers post COVID.

We are continuing to use online services through YouTube and Facebook for our Sunday service. Many people still enjoy watching the service from home. The Bible Studies have begun to be done in person for the first time since 2019.

The Christian Development Committee organized a Women's Retreat and it was very well attended. The guest speaker was the Rev. Janice MacLean and the theme as "Inviting Kindness".

The Sunday School closing and picnic was held at the Mapleton Rotary Pavilion at the end of May. The children received their Sunday School certificates as well. It's a beautiful facility and a wonderful time was had by all who attended.

We now have civic number 75 posted as our address on Alma St. as there was some confusion in finding our building in a 911 emergency.

The children from Sunday School went bowling at the Bowlarama in Dieppe in May and all who attended had a great time. Sunday School had a successful year as 10-15 children attended weekly.

The Indoor Yard Sale hosted by the UCW was held in May and it was successfully attended.

A meeting was held for the Region 14/Fundy St. Lawrence Dawning Waters Region churches to discuss areas where the churches could work together for the betterment of all. Kimberley Buck de Jesus and Marlene Godfrey attended the meeting on behalf of St. John's. A survey was passed out to all churches and Council was asked to provide feedback on how to explore opportunities for collaborative/cooperative ministry.

The church now has a beautiful new accessibility ramp that was constructed in the summer for our Victoria Street entrance. There was some flower pots installed by the City of Moncton on the Alma side of the church to beautify our area.

The church said goodbye to our Music Director, Branden Olsen. Branden was given the opportunity to further his singing career at the Opera Center in Calgary and has decided to pursue his dreams and accepted the offer to go to Calgary in the fall. We wish Branden every success in his future endeavours and thank him for his dedication and efforts in leading the Choir. During his absence we were able to have the talents of Isaac Stepaniak, Lorilee Carrier and Doris Sabeau to fill in for us on the Sunday services. A big thank you to them for their dedication and efforts.

In the summer the Choir Committee posted an ad looking for an organist for our church. We were fortunate in finding the Rev. Melvin Fawcett who became our new organist and is still with us to this day. We hope Mel enjoys many years as our Music Director/Organist.

The church had a new natural gas furnace installed this year as the former source of heat, oil, was costing us enormous amounts of money. It was decided to change our heating system to a more affordable source.

The children did their Christmas pageant on December 17, 2023 and it was a rousing success. It is such a joy to see the children perform and see the smiles on their faces. The play was called the *Twelve Symbols of Christmas*.

Christmas Eve wound up on a Sunday this year so there were two services held on that day. Both services were well attended and messages and music were heard throughout both services.

I would like to thank the church staff for their efforts, dedication and contributions in the past year: Karen Geldart, our church Office Administrator, Pat Ramsay-Arsenault, our church Custodian, Branden Olsen and the Rev. Melvin Fawcett, our Music Directors/Organists, plus Isaac Stepaniak, Lorilee Redmond and Doris Sabeau who filled in when the organists were not available; Kimberley Buck de Jesus and Marlene Godfrey for their accounting and property management efforts; and finally the Rev. Aaron Billard for his continued efforts and contributions in leading our church through sometimes difficult times and prosperous ones.

Lastly, I would like to thank our Church Council for assisting in the running of our church; our Minister, the Rev. Aaron Billard, Council Secretary, Karen Teed, Committee members Kimberley Buck de Jesus, Marlene Godfrey, Nancy Black, Brenda McFarlane, Valerie Roy, Graham McCrea and Sheri Brooks.

Respectfully submitted,
Roland Gallant, Chair



Rev. Aaron Billard and Rev. Dr. Douglas MacEachern

Board of Trustees

Committee members:

Rev. Aaron Billard (ex officio)
Roland Gallant, Church Council Chair (ex officio)
Graham McCrea, Chairperson
Kimberley Buck de Jesus, Secretary/Treasurer
Seymour Kell

The Board of Trustees addressed all pending matters throughout the year by email.

As required by the United Church of Canada, the following information is presented within this report:

- Special Activities (Scholarships)
- Insurance Coverage
- Finances (see Trustee Financial Statements)

Below is a summary of the actions approved by the Board of Trustees in 2023:

- Signing Officers – Early in the year, final adjustments were made to all active financial holdings to ensure signing officers were up-to-date.
- Henrietta Potter Scholarship - One application was received from Karlea Breau. On May 28th during the Church Picnic, a scholarship of \$400 was awarded.

- Robb Scholarship - One application was received from Allie Billard. On May 28th, during the Church Picnic, a scholarship of \$400 was awarded.



- Maturing Investments – Several investments came due during 2023. A decision to re-invest was made on each, based on the latest financial investment information.
- New Accounts – Two new savings accounts were created this year – Shenstone Savings and Woodrow Savings. The purpose of these accounts is to manage the interest earned on the two investments.
- Closure of Accounts – In an effort to streamline our investments and take advantage of additional benefits at other financial institutions, investment holdings with three financial institutions were closed and the funds transferred – IA Investments, Manulife and ScotiaBank.

BACKGROUND

The United Church of Canada was created by an Act of Parliament in 1925, The United Church of Canada Act. The Act sets out the structure of the United Church and basic rules for congregational property. St. John's United Church is an incorporated pastoral charge of The United church of Canada. The Church is a registered charity under the Income Tax Act of Canada.

Under secular law, a congregation is not permitted to hold a building, land, and many other kinds of property in its own name. In all provinces and territories except Quebec, the trustees hold all congregational property as the legal owners, which means they are listed as the owners on title documents for land and other kinds of congregational property. The trustees must follow the lawful directions of the governing body (Church Council) of the congregation.

As a general rule, the trustees hold congregational property in trust for the congregation as part of The United Church of Canada in all provinces and territories except Quebec. The congregation is the beneficial owner of the congregational property as long as the congregation is in existence. If the congregation ceases to exist (closes or disbands), The United Church of Canada automatically becomes the beneficial owner of any remaining congregational property. From that point, the trustees hold the property in trust for The United

Church of Canada and must follow the directions of the regional council for the sale or other use of the property.

Every congregation must have trustees – a minimum of three and a maximum of fifteen. A majority of the trustees must be United Church members. The remaining trustees may be adherents or others. Trustee appointments and resignations are approved through a motion at a congregational meeting.

The Board of Trustees are responsible for:

- Holding Congregational Property
 - o The trustees are responsible for holding all congregational property for the congregation as part of the United Church
- Compliance with Decisions and Other Requirements
 - o The trustees must comply with a) all decisions about congregational property that are made by the governing body and the regional council; and b) all other United Church requirements for trustees and congregational property
- Books and Records
 - o keeping records of all funds that are received and disbursed by them
 - o keeping records of all their meetings, which clearly indicate any decisions made at those meetings
 - o making those records available upon request to any of the following: i) a representative named by the governing body; ii) the member of the order of ministry who has been called or appointed to the pastoral charge; iii) the designated lay minister who has been recognized by the regional council and appointed to the pastoral charge; or iv) the pastoral charge supervisor

INSURANCE – Property, Boiler, Crime, General, Umbrella & Abuse

Effective December 1, 2022, The United Church of Canada launched an insurance program aimed at providing United Church ministries with more affordable and accessible property and liability insurance coverage.

Insurance on 75 Alma Street is held with Hub International as part of an offering made available within the United Church of Canada.

General Insurance Plan for The United Church of Canada ('UCC Protect')

Master Policy HUB1925 – 1505

Policy Term: **December 1, 2023 to December 1, 2024**

Cost - \$ 11,570

Insurance coverage on the Church and Church Properties is as follows:

- Section II – Property Insurance
- Section III – Boiler & Machinery Insurance (Equipment Breakdown)
- Section IV – Crime Insurance
- Section V – Commercial General Liability
- Section VI – Umbrella Liability
- Section VII – Abuse Indemnity

Directors & Officers liability insurance is covered separately and at no direct cost to us, under The United Church of Canada's National Program.

As a building tenant, the **Karing Kitchen** has secured insurance as a non-profit including the following:

- A – Insured Person Non-Indemnifiable Liability
- B – Insured Person Indemnifiable Liability
- C – Insured Organization Liability
- Employment Practises Wrongful Act
- Fiduciary Wrongful Act

Respectfully submitted,
Graham McCrea, Chair
Kimberley Buck de Jesus, Secretary/Treasurer

Christian Development Committee

Committee members:

Nancy Black – Chair	Jennifer MacNairn (starting Jan. 2024)
Rev. Aaron Billard (ex officio)	Trina Vautour
Kimberley Buck de Jesus (until Oct. 2023)	Sonja Webster, Sunday School Superintendent
Roland Gallant, Council Chair (ex-officio)	

The Christian Development (CD) Committee supports religious studies and growth for all ages within the church, currently through programs such as the Sunday school, the periodic “retreats”, summer Vacation Bible School and the Lenten and Advent Bible Study sessions.

The Committee membership is comprised of a cross section of church community members and meets approximately monthly with breaks over the summer (June–August) and in December. New members and new ideas are always welcome.

At the start of the 2023, the Chair position was vacant, but was filled by Nancy Black with able support including minute-taking from past-chair Kimberley Buck de Jesus. Kimberley resigned in October after over 10 years of very valuable service to the CD Committee including several years as Sunday School Superintendent and Chair. In January 2024, a new member joined (Jennifer MacNairn). We are open to additional members.

Rev. Aaron Billard led two Bible study series in 2023. During Lent, this occurred in-person over the lunch hour with participants invited to bring along a bag lunch (four Thursdays from February 23 until March 30, 2023 skipping the Spring Break week); while appreciated by those in attendance, participant numbers remained limited (at most six). An Advent Bible study planned for three weekly evenings was held on-line. Due to health issues, only two of the three planned sessions occurred. Again, participation was limited (less than 10), but discussions lively. New formats will be considered for future Bible Study sessions led by Rev. Billard.

On April 22, 2023 CD Committee organized a half-day Women’s Retreat on the theme “Inviting Kindness” led by the Rev. Janice MacLean with Colleen Whitford playing piano during songs, and Kimberley Buck de Jesus supporting logistics. Thirty-two people participated from across the Moncton region, and all rated the event highly. In the fall, plans began for a new retreat considering other populations (family).



The CD Committee helped support the launch of a new fellowship-themed group.



Sonja Webster continues to ably lead Sunday School programming with a single multi-aged class. With approximately 25 children registered; 10 to 15 attend any given week. Sonja has regular support from Stacey McQueen and periodic fun-days (approximately monthly) led by others including Stacey & Chris McQueen and Jennifer, Scott & Jacob MacNair)



change and teachers a chance to attend church services. Teens present help with very young children in the nursery when required. On May 7, 2023 there was a post-church bowling outing with 12 children attending. Sunday School closing was held at Mapleton Rotary Lodge on May 28, 2023, where children who had attended Sunday School over the previous year received certificates of recognition and hugs from Sonja Webster. Sunday School started up again in September with the "blessing of the backpacks" at the October 8, 2023 church service. A Halloween party was held on October 29, 2023. The Christmas Pageant "Twelve Symbols of Christmas" was presented by the children during the Church service December 17, 2023 and included youth from teens to under one year of age; Allie Billard accompanied songs on the piano. The annual pre-pageant (Friday night) pizza party provided a practice and social time appreciated by all with food and activity support by Jennifer MacNair.



No Bibles were presented to children who turned nine during 2023. Two bibles were presented in 2023, however, to children who were not in attendance during 2022; specifically Julie Campbell and Ellie Shreenan.



Two new groups were supported by the CD Committee in 2023. The Big Ideas Group was a new initiative in 2023, led by Sue Reid. This group met monthly on an evening in the church over the winter-spring to watch a video on a *big* (ethically challenging) topic and discuss it. Up to six people joined each of these evenings and discussions were lively. The group did not re-start in the fall. A new mid-afternoon monthly Friendship Group gathering for coffee and conversation began in the spring of 2023 and continues with 10-20 attendees typically.

In 2024, CD Committee plans to support a summer Vacation Bible School (one week of half-days, dates to be determined) and a half-day Family Retreat February 24, 2024. Please share your ideas to support these or other activities to enhance the religious and spiritual growth of people in our community.

Respectfully submitted
Nancy Black, Chair



Finance & Property Management Committee

Committee members:

Rev. Aaron Billard (ex officio)
Kimberley Buck de Jesus, Church Treasurer,
Secretary, Trustee Rep.
Roland Gallant, Council Chair (ex officio)
Marlene Godfrey, Chair

Marcia Hicks, Congregational Representative (CR)
Darrell Miller (CR)
Terrence (Terry) Teed (CR)
Cheryl Tower-McCrea (CR)

The Finance & Property Management (F&PM) Committee met eight times in 2023, which were all in-person meetings. Gradually, normal activities began to occur and reviving St. John's back to its glory days. Concerts returned, with two rentals by Choeur Beausejour, two by Choeur des Aboiteaux, 1 by Jeunes Chanteurs d'Acadie and one rental by the Knights of Columbus; a total of six rentals for 2023.

This year, our Facility Rental Policy Fee Structure and Request form was added to the church website page to promote our church as well as to make it easier for applicants.

We currently provide rental parking for 12 spots. This is a source of income for the church as well as a service to the community.

The year in review:

In January, the General Operating Fund financials were provided to the accountant Gary Scott, PBA for review.

The lease agreement with the Karing Kitchen was renegotiated and renewed for another five years.

A few leaks popped up at ceiling levels in the balcony. On recommendation from our roofing company, it the next targeted areas should be the two ledges at the base of the roof over the sanctuary. We applied for another Heritage Conservation grant on January 1, 2023, for funding toward the roof repair and our application was accepted. The maximum grant amount could not exceed 50% of the total project cost before taxes. Our quote was \$18,000 so the maximum grant request was \$9,000. On February 16, 2023, we received correspondence from the Heritage Grant Program that we were approved for the municipal permit and grant in the amount of \$8,021.07 for funding toward the roof repair. Then in late fall, we received an additional \$749.08 from the Heritage Grant Program from funding left over in 2023. The roof work started on July 12, 2023 and completed on August 13, 2023.

A contractor that specializes in waterproofing concrete was sought out and contacted in February to seal the concrete platform at the Alma Street landing. On June 20, 2023 they arrived to do the three-day job. On August 22, 2023 they returned to resurface the platform as the coating that was applied in June did not result in a smooth covering due to extreme humidity that impeded proper drying. After a heavy rainfall on August 26, 2023 a very small amount of water was found on the floor of the Karing Kitchen entrance. Sadly, on a couple of very windy wet days late in the year we still found a small amount of water. In conversation with our roofing company regarding this particular problem, he offered to come down and see for himself what the situation was in effort to help us resolve the problem. Well, all was not lost with the visit as he informed us that the area in concern, is, indeed considered a roof. He put us in touch with a roofing company that specializes in hard to identify these types of water leaks. Contact was made and we are hopeful in the new year we will finally have this situation resolved.



During the early winter months, contact was made with contractors for quotes for our accessibility ramp and for post piles that are required. Quotes were reviewed at our February 2023 meeting; two companies were awarded the contracts. Building and Heritage permits were then submitted and were received back on May 18, 2023. Contractors were met with to discuss access to water and hydro, and to set a start up date

of July 20, 2023. Project was completed on December 18, 2023. During construction of the ramp it was noticed that people were sleeping under the ramp. For precautionary reasons skirting was put up under the ramp to seal off the open area to prevent anyone becoming trapped when snow clearing occurred. This was completed on December 21, 2023.

A review of the condition of the pipe organ was received and presented at the February F&PM Committee meeting. The overall cost came in at \$30,660. If work is done piece by piece, the next section would be the choir manual at \$7,200. Approval was received at the February 2023 F&PM Committee meeting as funding had been secured in 2022 for this portion of the work via bequest. The choir manual was removed for repair and installation completed June 15, 2023.

Also in February, confirmation was received from the Fire Prevention Office that if candles are lit in the church, the container "MUST" be mounted/attached to a non-combustible surface so it cannot be knocked over and should the container break, the candle cannot ignite anything combustible. This would be an impossible task as pretty much everything in the church is combustible; thus, there is to be no lit candles in the church. However, we were granted an exemption for our Christmas Eve service, when candles are being lit for the last hymn. The Fire Prevention Officer has asked that we start trying to resource a supplier for battery operated tapers as an alternative in an effort to eliminate the fire threat altogether.

We are extremely grateful for the Executive Director of the Karing Kitchen who takes care of the boiler. It requires scheduled routine checks and maintenance and he keeps us informed when necessary. He also takes care of minor repairs, i.e. a hole in wall outside Karing Kitchen's men's washroom, re-installation of a paper towel dispenser in the women's washroom, a toilet in men's washroom repaired and reconnected. All were made downstairs in the Social Hall/Karing Kitchen. Also, over the past year, on several occasions, he found and removed offensive graffiti on the exterior surfaces of brick and sandstone.

A handyman was sought out to help us with ongoing minor repairs that our custodian is not able to accomplish. He has had many a long list, i.e. replacing cracked tiles, grinding out damaged grout and regrouting, caulking in several areas in the Karing Kitchen, created a wood threshold to seal the bottom of furnace room area door that leads to outside, installed threshold and weather stripping, built a gate behind the Karing Kitchen shed to block the area off as it was being used as a garbage dumping and human waste station, which was becoming out of hand and hard to manage. The gate has proven to be a success. Installed new civic numbers above the door on Victoria Street and Alma Street under the church sign. Installed washroom signs and arrows removed and disposed of wet moulded plaster board at the first entrance when going to the furnace room.

Early in the spring a request was made to City of Moncton Parks and Recreation to have a flower pot or two placed on the boulevard on Alma Street. We were surprised and delighted to see three beautiful pots delivered in June.



In April, all banking services pertaining to the general operations of the church were moved from Advance Savings Credit Union to Omista Credit Union. With this move, service charge fees dropped from \$87.75 (January-June) to \$19.75 (July-December).

Improvements continue to be made in the parking lot by installing additional proper parking signs; however, due to cold weather the task was not be completed and now earmarked for spring. Two spots are left with no signage but are for church visitors/and or extra spaces that may be needed when the build up of snow due to plowing has blocked the two end rental parking spots. With the return to in-person dining in the Karing Kitchen in September, reserved parking signs were installed earmarking the spots for volunteers, Monday-Friday, 7 a.m. to 1:00 p.m.

In mid-April, a meeting was held with the Fire Marshall and the City of Moncton Building Inspector regarding some kind of security alarm to prevent Karing Kitchen clientele from wondering up to the main level and above when they return to in-person dining. Permission was granted to ensure that there is secure access in place. The Karing Kitchen contacted an alarm company to install a system. The alarm is activated prior to the door opening for lunch and then turned off at 1:00 p.m. Signs have been posted at both locations.

In May of 2023, a dead tree near the apartment building side door began losing branches causing worry of damaging cars that are renting spaces in our parking lot. A tree removal service was contacted and the dead tree was cut down and removed. The property line was noted at the same time which curiously ran right through the trees separating the apartment building from the parking lot.



Bell Aliant was contacted in July concerning the internet, email and phone services at the church. As a result, the monthly service fee was reduced by a little over \$100 per month.

With the continued stress on the financial markets, a decision was taken to redeem the Fidelity Investment held within the General Operations Accounts. The monies were invested in a more stable Guaranteed Investment Certificate (GIC).

Due to extreme humidity in July, excessive moisture developed in the Karing Kitchen washroom area. The ceramic tiles were wet in some areas and light mould had grown on some walls. The Karing Kitchen Executive Director purchased mould spray and had the use of two dehumidifiers, including a 4500 square foot coverage dehumidifier to manage the situation but it was not sufficient. Finance & Property Management Committee members were called and asked to come down to Karing Kitchen to see exactly what was happening. Immediately, a restoration company was contacted for remediation. We were loaned four industrial size dehumidifiers which worked very well to remove the moisture. They were left running for approximately one month and then the company returned for clean up and remediation. While the company was still onsite, they covered a small area in the sanctuary where a portion of ceiling fell down on the south side near the door leading down to the Fellowship Room. We await a quote for repair. Due to poor air flow/ventilation in the basement, an additional dehumidifier was purchased to aid in the prevention of excess humidity in the future.

As a result of the Energy Audit Review completed on July 5, 2023, three main areas of concern were identified – lighting retrofit (move to LED lights); building envelope modifications (basement window upgrades and skylight insulation in the Norman Sinclair Sunday School Room) and the largest of the three, the move away from fossil fuels (oil). The move away from oil would be made on two fronts. Firstly, a conversion from oil to natural gas servicing the two heating zones in the building. Natural gas, while still a fossil fuel is seen as a step towards a greener footprint. Secondly, the installation of mini-splits within the basement Social Hall area currently used by the Karing Kitchen. Cost estimates were obtained and various funding opportunities were explored. On August 24, 2023, a submission was made to NB Power under the Commercial Retrofit Program as well as the Business Rebate Program.

Funding inquiries were also made to the United Church Faithful Footprints program. As of December 31, our submission was still under review with NB Power.

Simultaneously, a proposal was made to Church Council to proceed with the oil to natural gas conversion, so as to take advantage of the lower heating costs before winter weather returned. On July 22, 2023 approval was given by Church Council to proceed with the paperwork for the conversion.

In August, the church submitted a grant application to the Federal Government for additional security measures in and around the building. The Security Infrastructure Program (SIP), if granted, will provide security cameras, new doors for our main entrance on Victoria Street, dusk-to-dawn lighting and grates on the ground floor windows. Inquiries and original quotes to replace all the doors, except the emergency exit door on the south side of the building were verbal and proved to be extremely expensive, resulting in only focusing on the Victoria Street door. Contact was made with a gentleman who is known for making many

wooden doors for churches over the years. Quote was received and was submitted as part of the Security & Infrastructure Program (SIP) grant proposal.

On August 22, 2023 a meeting was held with Accessibility NB for a building walk-through and assessment. This assessment included identifying areas within the sanctuary that may be used for accessibility seating. The report was received late in December and will be reviewed by F&PM Committee in the new year.

Prior to the Karing Kitchen opening its doors to inside seating for lunch in September, we experienced extreme amounts of garbage around the church. It was deplorable and heartbreaking to see. Volunteers did their best to keep the property clean, but didn't have much success. The City of Moncton provided us with a dual covered garbage bin for outside the Karing Kitchen door, which helped some. Upon hearing of a group "Enviro Team" that was formed by the city in an effort to keep downtown Moncton clean, contact was made immediately. We were quickly added to their rounds and it has been a God send and truly an unexpected welcomed and timely gift for those who were trying so hard to keep the property clean. However, garbage still was occurring, so at the September 26, 2023 meeting of Church Council a decision was made to direct the Church Custodian to perform a walk-around the entire building, three times a day to ensure all garbage is picked up and disposed of promptly. This action, in addition to the drive-by service from "Enviro Team", should ensure our building is kept clean most of the time.

In an effort to help manage the various viruses in the air, in October, a HEPA air purifier was purchased and installed for use in the Norman Sinclair Sunday School Room.

On October 22, 2023 the gas conversion was completed. A heating cost comparison was provided by our Treasurer. It is good news!

October 1 – December 22 - 2022 vs 2023

2022	2023
\$ 11,146.27	\$ 6,260.26

With the increase of encampments and loitering in the area between the shed and the Music Director's office, a fence company was contacted to provide us with a quote for an 8' high chain link fence with a 4' wide single swing gate. The quote came in a \$2,050. Approval to proceed was given at the November Church Council Meeting in the event things start to escalate again in the spring.

During the year many calls were made to the RCMP to have people removed from our property, for one reason or another. On November 7, 2023 a report was made to RCMP re charred marks on two areas at the west side of the church, the steps at the Alma St. entrance and an area on one of the sandstone pillars. There was also small charred marks on the accessibility ramp. After a long discussion, it was requested that more surveillance around the church was needed and they agreed, but noted that it was a matter when that could be done. A few weeks later a call was received informing the Chair of Finance & Property Management that indeed the increased surveillance had been granted. Shortly after that the church facade on the Alma Street was again defaced with spray paint. The RCMP suggested that "no trespassing" signs would/could aid in preventing acts of violence. Four "No Trespassing" signs were put up; one on the accessibility ramp, two on the west side of the church and one on the south side. Along with one on the Alma Street landing to curb loitering. The signs appear to have made a difference.

By the end of November the snow plowing contract for 2023-24 was secured. This included the clearing of the accessibility ramp, with salt and sand to be put down on an as needed basis.

In mid December 2023, a hurricane like wind and rain storm occurred. A section of plaster fell from the ceiling at the stairwell in the balcony on the Alma St. side. Our roofing company was called in to review the situation. We await spring before the situation can be assessed.

In December, the lease expired on the Sharp photocopier, a new lease was negotiated effective January 1, 2024.

The long awaited chairlift was installed on December 27, 2023. The electrical was completed in the January 2024. We await the final inspection from the Provincial Fire Marshall which is scheduled for early in 2024.

The Finance & Property Management Committee, on behalf of the congregation, would like to sincerely thank St. John's United Church Women (UCW) for their generous donation to the general operating fund of the church. The sum of \$8,960 was graciously accepted on December 3, 2023.

We continue to be diligent in the upkeep of our beloved St. John's by continually monitoring all aspects of the building, i.e. monitoring weather conditions so adjustments can be made to control the utmost fuel efficiency, walk-throughs inspecting for leaks, cracks, vermin, etc. and looking after routine maintenance of the building which takes a lot of energy and resources.

We are grateful for all donations, large or small and are happy to report that we closed the year off financially with a surplus of \$32,296.92.

In closing, I would once again like to thank the Committee members for their participation and am truly grateful that they have all agreed to remain on the committee for another year.

Respectfully submitted
Marlene Godfrey, Chair

Use of facility/renters:

Choeur Beausejour

Choeur des Aboiteaux

Girl Guides of Canada, Pathfinders

Girl Guides of Canada, Tidewater Area Council

Jeunes Chanteurs d'Acadie

Knights of Columbus

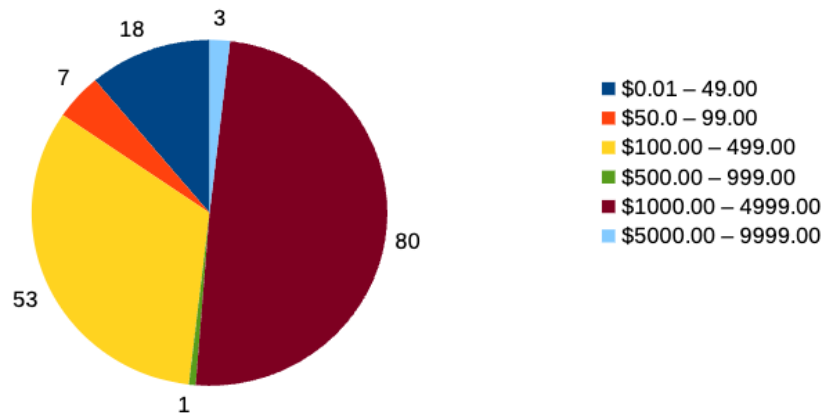
Karing Kitchen

Parking spaces in church parking lot

Weddings receptions

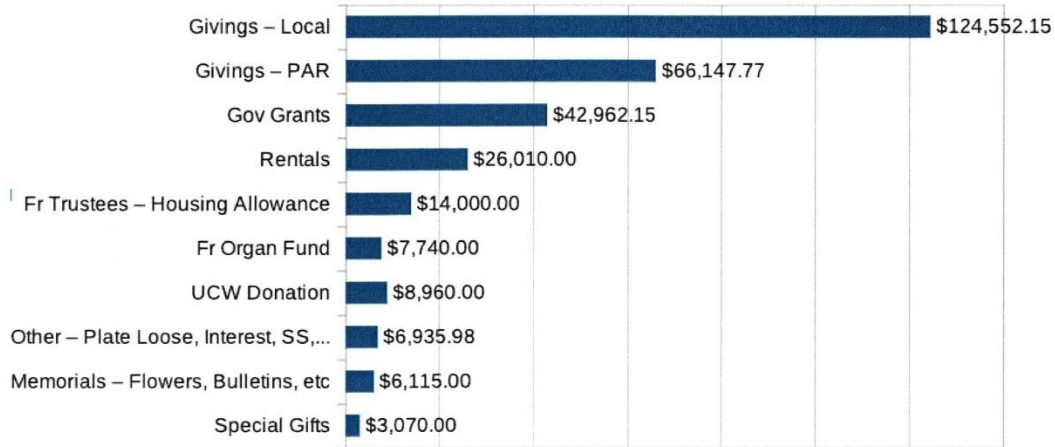
Donation statistics:

Annual Offering by Range
Number of Givers Per Monetary Range

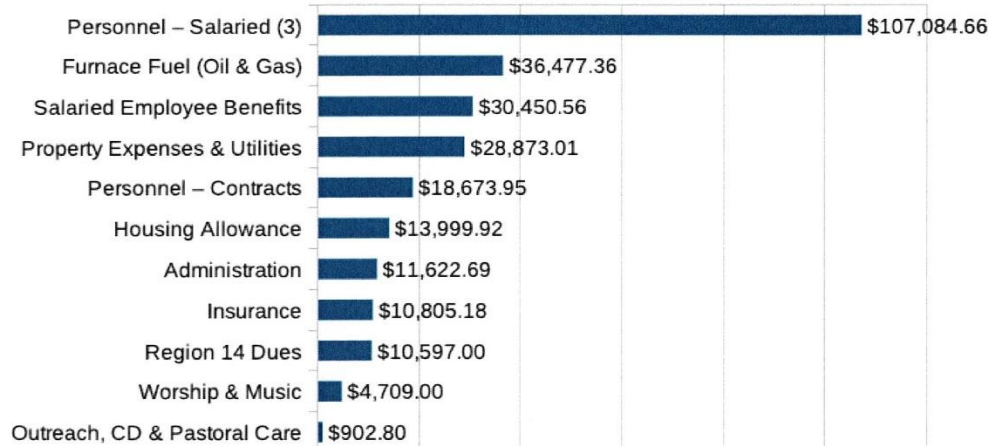


Offering Envelopes		Pre-Authorized Remittance (PAR) as of Dec. 31, 2023	
Boxes ordered for 2023	90	Households on PAR	71
Boxes given out/used	74	via bank account	63
Boxes actually used	70	via credit card	8
Boxes ordered for 2024	70		
Canada Helps		E-Transfer	
via Canada Helps	6	via e-transfer	20

2023 Revenues - \$306,493.05



2023 - Expenses - \$274,196.13



Ministry & Personnel Committee

Committee members:

Kimberley Buck de Jesus, Chair
Robert (Bob) Charman
Marlene Godfrey

Barbara (Barb) McLaughlin
Patricia (Pat) Tippett

The Ministry and Personnel committee met on three occasions during the year: on May 24, September 24 and November 19, 2023.

The new year saw our Music Director, Branden Olsen, participating in the Calgary Opera Residency Program. St. John's was most fortunate to have Isaac Stepaniak, Lorilee Carrier Redmond and Doris Sabean lead us in music during the months of January through May.

In April, as we began to "live with COVID", our Office administrator returned to work "in the office" on Tuesdays, Wednesdays and Fridays; while working from home the other days of the week.

On May 18, 2023 Branden Olsen returned to St. John's for just a few short weeks. With a new opportunity before him, we said goodbye once again for the month of June. Doris Sabean graciously offered to lead us in music during this time.

In late spring, we were notified by The United Church of Canada that going forward, the housing allowance would no longer be offered to new ministry hires. Instead, salaries would be based on the new Cost of Living Assignment model and Group Map. It provides a comprehensive salary and incorporates housing, maintenance, property tax and utilities, provincial taxes, and goods and services as part of an overall pay scale. All of this is based upon the cost of living for the area in which we live. On July 1, 2023 the Moncton area was downgraded from a level 2 pay scale to a level 1 on the map, reducing ever so slightly the salary scale for ministers in our area. It should be noted, none of this will affect our church until such time as we find a need to place a call for a new minister.

Branden Olsen returned for the month of August and the first two weeks of September, before leaving St. John's for the final time. He returned once again to the Calgary Opera Residency Program. During this period, a search committee was launched for a new music director. The advertisements did not result in any inquiries.

On August 29 and 30, 2023 our Custodian, Pat Arsenault completed her First Aid & CPR/AED Level C course.

Commencing September 11, 2023 Karen Geldart returned to the office five days a week, 9:00 am – 1:00 pm, Monday through Friday.

In early September, the Ministry & Personnel Committee Chair became aware of a gentlemen in our midst who loved music – a retired Presbyterian Minister and music teacher who loved to play the piano and the organ. After many discussions and in consultation with the Choir, Rev. Mel Fawcett joined the St. John's team to serve as our new Music Director and Organist. His first service was Sunday, September 24, 2023 (as the church had been cancelled due to a hurricane the week before). Welcome Mel!!

In October, we were notified by The United Church of Canada that going forward, the Cost of Living Allowance for ministry salaries would be "uncoupled" from the Consumer Price Index. For the past 20 years, ministry salaries were increased annually by a percentage equal to the average percentage rise in the CPI one year earlier. The General Council Executive recently voted to delink the COLA from the CPI, thus making 2024 will be the final year that this occurs. Going forward, the CPI is for "consideration only" by congregations, along with other factors such as the financial stability of the congregation.

All Committee members have volunteered to serve in 2024.

The Ministry & Personnel Committee would like to thank the salaried and contract staff for their patience, perseverance and hard work during yet another challenging year.

While the Committee's primary responsibility is for the staff of St. John's United; in this year of learning to "Live with COVID", we would also like to send along our sincere gratitude to those who volunteered in *any* capacity over the past 12 months. Your help and support is truly appreciated!!

Respectfully submitted,
Kimberley Buck de Jesus, Chair



Anniversary Sunday, Nov. 26, 2023

Outreach Committee

Committee members:

Rev. Aaron Billard, Acting Chair (ex officio)
Roland Gallant, Council Chair (ex officio)

The people of the whole United Church are committed to turning compassion into action.
Compassion lies at the heart of generosity.

From donating food and money to the Karing Kitchen, serving a hot meal at the Karing Kitchen or a local community kitchen, to visiting our shut-ins or a lonely neighbour, to financially supporting those in need in our local communities and around the world, the people of the United Church are committed to turning compassion into action.

How does The United Church of Canada raise funds every year?

It's pretty basic. We share. United Church people across the country join together to share what we can. We give to people and places in need through a unified fund called Mission and Service.

What does Mission and Service do?

We share our resources with three goals in mind:
to help transform lives
to inspire meaning and purpose
to build a better world

How do you transform lives through Mission and Service?

To put it simply, we help.



Locally, we help people by supporting homeless shelters, food banks, community kitchens, and refugee programs. We help young people on campuses and through camping outreach. We help people who are sick or at the end of life by supporting addiction, mental health, and counselling services and hospice care.

Globally, we support people to access clean water, food, and medical care. We support skills training and economic development. We help with peace-making and sustainable agriculture efforts. We provide disaster relief and advocate for the rights of those who all too often don't get a say, like children and migrant workers.

How does Mission and Service inspire people to live with meaning and purpose?

We support opportunities for people to grow spiritually in all kinds of ways.

Locally, we support theological schools and education/retreat centres. We support events that promote spiritual development and personal reflection. We support new and innovative ministries, as well as communities of faith that are remote or in need.

Globally, we support church organizations that work with theological schools, and we support places that offer practical training in agriculture and health.

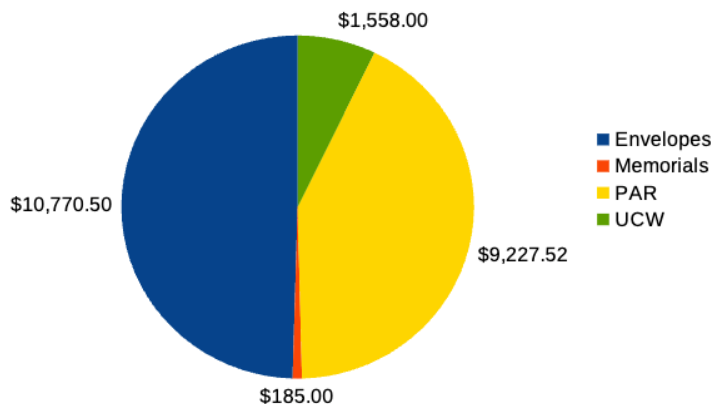
It's a win-win. We trust that when people are in tune with their meaning and purpose, they will naturally want to help transform lives and make the world a better place for all.

What is The United Church of Canada's approach?

It's all about respect.

We work in partnership with people and organizations and never impose our solutions, ways of doing things, or belief systems. We aim for long-term solutions over quick fixes because we want to make a lasting difference. At this very moment, we are working alongside 72 partners in 21 countries around the world. We've built many of these relationships over decades. These vital partnerships allow us to maximize generosity in places that desperately need our help, and put donations to work quickly and effectively when disaster strikes almost anywhere in the world.

2023 Mission & Service Givings - \$21,741.02



M&S at St. John's United Church

The congregation donated \$21,742.02 to the Mission & Service Fund which in turn has been forwarded to The United Church of Canada. Thank you to everyone who supports the mission of the church both locally and worldwide.

Every month (Sept.-June; except Dec.) at the beginning of Worship, we read a "Mission Story" to highlight the outreach of The United church of Canada. We also post a Mission Story video or outreach item on our Facebook group every week.

Other outreach at St. John's

The church supports and rents space to the Karing Kitchen, located in the basement social hall of the church. The Karing Kitchen offers free hot meals five days a week to those in need. M-F, 11 AM - 1 PM.

Grocery Sunday is the last Sunday of each month (except July, Aug. & Dec.). Donations of non-perishable food items are accepted and given to the Karing Kitchen.

The church offers group subscriptions to *Broadview* magazine. *Broadview* is an independent Canadian magazine featuring award-winning coverage of spirituality, justice and ethical living. Through compelling stories and engaging images, *Broadview* challenges and inspires readers seeking to live a purpose-filled life.

During Advent again this year, the church collected items to donate to Crossroads for Women. Since 1981 Crossroads for Women has been empowering and assisting survivors of violence by providing education, resources, emergency shelter, one on one support, and crisis intervention 24 hours a day, 7 days a week for South Eastern New Brunswick. Crossroads for Women is the largest domestic violence and sexual assault shelter in South-Eastern New Brunswick.

It is important to remember that members and groups within our church do so much to support community organizations with money and volunteer hours. And, we are ever thankful for the presence of the Karing Kitchen in our downtown church.

Respectfully submitted,
Aaron Billard, Acting Chair

Pastoral Care & Membership Committee

Committee members:

Rev. Aaron Billard (ex officio)	Grace Kell
Debbie Creaghan	Mona Miller
Roland Gallant, Council Chair (ex officio)	Phyllis Perry
Rev. Dr. Douglas MacEachern (ex officio)	Valerie Roy, Chair

Visitors (telephone and in-person):

Rev. Aaron Billard	Carol Davidson	Karen Mills
Shirley Brown	Pat Gillespie	Trudy Richards
Roberta Bunker	Marcia Hicks	Valerie Roy
Elaine Cooling	Mona & Darrell Miller	UCW

Pastoral Letter/Sermon deliverers:

Pat Arsenault	Susan Leighton	Elsa Sage
Carol & Allie Holdsworth	Valerie Roy	Gary Tower



Easter and Christmas Plant deliverers:

Pat Arsenault	Roland Gallant	Phyllis Perry
Art & Sonja Buck	Allie & Carol Holdsworth	Valerie Roy
Roberta Bunker	Seymour Kell	Don & Elsa Sage
Debbie Creaghan	Susan Leighton	Shelly Steeves
Carol Davidson	Darrell & Mona Miller	Gary Tower

With fewer COVID restrictions in place, we are pleased to report that we saw a significant uptick in the number of in-person visits to shut-ins during 2023. A total of 655 contacts were reported by the Pastoral Care team, a slight increase over 2022. While we average 30+ individuals on our shut-in list, over 100 people were contacted during the year.

We continued to recognize and celebrate with those who were marking special anniversaries and milestone birthdays. Karen Geldart mailed 33 birthday and 9 anniversary cards during the year, and many congratulatory calls were made as well.

We resumed the delivery of Easter plants after a two-year hiatus, and Poinsettias were delivered once again at Christmas. These plants and the beautiful hand-made cards that accompany them are very much appreciated by the recipients. Special thanks to Marlene Godfrey for making the cards, to Phyllis Perry for coordinating the volunteers, and especially the wonderful group of people who make the time to do the deliveries.

As always, the overall care of the congregation was a priority throughout the year. The specific needs of persons experiencing health issues, the loss of a loved one or other major life event were met in a timely and appropriate manner, including visits by the Minister, follow-up telephone calls and "get well", "sympathy" or just "thinking of you" cards sent by Phyllis Perry (26 in all).

Four individuals joined St. John's United Church on Anniversary Sunday via transfer of membership or Profession of Faith. The Rev. Aaron Billard performed 3 marriages and 1 baptism during the year.



The Pastoral Care & Membership Committee met twice (once in the spring and once in the fall) to review the needs of the congregation and our collective response, identifying any gaps in support. We accepted the resignation of Shirley Brown after many years of service as a visitor and were pleased to welcome Marcia Hicks and Karen Mills as new visitors. We also reviewed the official church roll and changes were recommended to the October meeting of Council to reflect transfers, moves and other factors affecting a person's membership.

Respectfully submitted,
Valerie Roy, Chair



Worship at Royal Court, Apr. 14, 2023



Christmas Eve Communion Worship
at Ocean & Gordon Hall

Worship & Music Committee

Committee members:

Rev. Aaron Billard (ex officio)	Roland Gallant, Council Chair (ex officio)
Janice Bowness	Barbara (Barb) McLaughlin, Choir Rep
Sheri Brooks, Chair	Branden Olsen, Music Director (until Sept. 10, 2023)
Dr. Nancy Black, CD Rep. (as of Sept. 2023)	Susan Reid
Kimberley Buck de Jesus	Karen Teed, Secretary
Rev. Melvin Fawcett, Music Director (as of Sept. 11, 2023)	

2023 saw the Worship & Music Committee, as well as the greater church, return to some sense of normalcy following the tough years of learning to operate while dealing with COVID. Our committee met five times throughout the year, returning to in-person meetings following the Sunday service. We continued to hold services in the sanctuary; also we continued to post the services online. Though we miss those congregants who have not returned to in-person services, we are pleased to be able to reach them, and many new people, online. We are also grateful and pleased to have welcomed new faces to our in-person services.



The Worship & Music Committee commends Rev. Billard, Rev. Mel Fawcett, Branden Olsen, and Isaac Stepaniak (Music Directors), as well as Doris Sabean and Lorilee Redmond (supply organists), for their continued efforts in preparing for both in person and online services.

Barb McLaughlin continued the task of finding greeters for both doors. Our thanks are extended to Barb. Karen Geldart, Office Administrator, has taken over the task of finding scripture readers, and we offer our thanks to her. Pat Arsenault, Custodian, has taken over the job of setting up coffee, tea, etc. for Coffee & Conversation following Sunday service. Our thanks to Pat. We would also like to thank all of the families that took part in our Advent candle lighting.

We were happy and grateful to welcome Rev. Mel Fawcett as our new Music Director beginning September 17, 2023. The music continued to be varied and appreciated by all in attendance, and those who watched online. Our choir, under the direction of our church organists, led the congregation in hymns and provided inspirational anthems regularly to our services.



Easter services were celebrated in church on April 9, 2023, and a Good Friday service on April 7, 2023. We held our Sunday School closing picnic and service at the Mapleton Rotary Pavilion on Sunday, May 28, 2023. Our Remembrance Day service was observed on November 5, 2023, and our church's Anniversary was celebrated on November 26, 2023. Communion was held five times: Jan 8, April 9, June 4, Oct 1 and November 26, 2023.



Pat Arsenault continued her practice of decorating the sanctuary to enhance our Easter, Thanksgiving, Remembrance and Christmas services. Thanks also to the faithful volunteers that helped decorate the sanctuary for Christmas.



The purpose of our Committee is to be responsible for the planning and oversight of all services of worship. It has been a pleasure to work with Rev. Billard, our various Organists, Pat Arsenault, and Karen Geldart, as well as all the dedicated members of the Worship & Music Committee, as we strive to make St. John's United Church a vibrant and welcoming place for in-church and online worship. "A Light in the City"

Respectfully submitted,
Sheri Brooks, Chair

Choir

The Officers were:

President	Tom Moynihan
Vice-President	Cy Edmonds
Secretary	Roland Gallant
Past President	Sheri Brooks
Librarian	Karen Leidemer (until Sept 7/23) Gail Nickerson
Social & Flowers	Barb McLaughlin

The year 2023 provided the Choir a variety of organists as our Choir Director, Branden Olsen was showing his vocal talents in Calgary, Alberta. We started off the year with Branden Olsen, who left after a few weeks. We brought in a talented pianist, Isaac Stepaniak, who led the Choir until early spring. We were thankful that two very talented ladies, our own Lorilee Carrier and Doris Sabean, a professional organist, agreed to lead our Choir in alternating Sundays. Branden Olsen returned from Calgary to lead us for a few weeks in May and early June. Lorilee Carrier and Doris Sabean returned to help us finish the season at the end of June.

In June the Choir catered a wedding reception for our own Choir member, Lorilee Carrier and her husband Michael Redmond. Thank you to the members who participated in making it a successful event.

In the summer, Branden Olsen advised the church that he was returning to Calgary once again to showcase his talents for a new season of opportunities. It was decided to form a committee and search for a new music director.

In early September, the Rev. Mel Fawcett contacted the church to express interest in leading the Choir. He was invited to take on the position. Rev. Fawcett indicated that he would like to do so on a trial basis to see how things would work out. We are delighted to say it has worked out very well and he decided to stay and lead the Choir.

We would like to thank Branden Olsen for his efforts and dedication while he was with us. He was instrumental during COVID restrictions to help Rev. Billard get the services online. The Choir is grateful to Branden Olsen for his voice teachings and helping the Choir be more cohesive and wish him well in his future endeavours. The Choir would like to also thank Isaac Stepaniak, Lorilee Redmond and Doris Sabean for their accomplishments with us so that we were prepared to sing well on Sundays.

We welcome our new Music Director, the Rev. Melvin Fawcett, and hope he enjoys many years with our church. The Choir wishes to thank Mel Fawcett for his efforts and dedication to making us sound great in the services.

We had the pleasure of welcoming two young boys to our Choir in the soprano section; twins, Duncan and Carter Gaddess. As years go on, their voices will likely change. We look forward to seeing where their voices land. We hope the boys enjoy many years singing with the Choir. We were thankful that Bob Hebert, tenor, and Coleen Whitford, alto, joined us for the Christmas season and keep the door open should they ever want to join us on a permanent basis.

We would love to add more talent to the Choir. If there are people in the congregation that would love the opportunity to sing with us, please see Rev. Mel Fawcett or mention it to one of the Choir members after service on Sunday. We practice on Thursday nights.

Respectfully submitted,
Roland Gallant, Secretary

Fellowship Group

As the Fellowship Group did not meet since the beginning of the pandemic, the group formally disbanded in 2023.

United Church Women (UCW)



The St. John's United Church Women Executive met on February 2, 2023 and were welcomed by President, Brenda McFarlane. Plans were set in motion to have a busy and successful year, starting with a pot luck supper on February 27, 2023. Just ahead of that on February 11, 2023 a Valentine's Tea/dessert extravaganza was planned as our first 2023 fund raiser. Further projects for the year were discussed and tentative dates were established. Valerie Roy presented a proposed budget of \$14,000.00 for 2023.

Following is a report by month:

February

- our first meeting of the year began with a pot luck supper and Valerie Roy introduced guest speaker, Michelle Tupy from Hospice.
- we began our year with a balance forward of \$1,669.77.
- forty-two visits to shut-ins from November 29, 2022 to February 27, 2023.
- proceeds of the Valentine's Tea was \$500.00.
- dates for 2023 events were set and a budget of \$13,359.00 was approved.



March

- the balance forward was \$1,809.77.
- thirty-two visits to shut-ins from February 28 to March 27, 2023.
- plans for the April Silent Auction/Dessert Extravaganza were finalized.
- bakers were found for the May 7, 2023 cookie sale.

April

- a balance forward of \$5,607.22.
- twenty-three visits to shut-ins since March.
- the Silent Auction raised \$3,075.00, and the dessert extravaganza raised \$618.00.
- Lillian MacMellon, convenor of the auction, reported that it took over thirty people to make this happen and we thank every one of them very much.
- Rummage sale to be held May 27, 2023.

May

- a balance forward of \$7,860.13.
- thirty visits to shut-ins since April.
- May 16, 2023 UCW Hospice Shopping Event.
- Rummage sale raised over \$1,400.00 and after the sale two Syrian families came to "shop" for household items and children's clothing. They were very thankful for the opportunity.
- the Maritime Event was held at Visions on April 28/29, 2023 and Brenda McFarlane attended.



September

- a balance forward of \$7,759.80.
- eighty-one visits to shut-ins from May 30th to September 25, 2023.
- Brenda McFarlane attended a Chignecto UCW meeting on September 18th and there will be a Rally here at St. John's on November 25, 2023 with Janice MacLean as guest speaker.
- Brenda McFarlane has been in pickle making mode for the Bazaar.
- plans were made for the Indoor Yard Sale in October and the Bazaar in November.

October

- a balance forward of \$8,997.85.
- twenty-two visits to shut-ins since September.
- the Indoor Yard Sale raised over \$1,300.00.
- plans for the Fall Bazaar were finalized.

November

- a balance forward of \$12,800.56.
- thirty-nine visits to shut-ins since October.
- we held a successful Bazaar on November 4, 2023.
- we hosted an Advent Rally on November 25, 2023.
- Brenda McFarlane and the Sunday School teachers will be holding a shopping party for the children in December.



Considering it has been four years since some of these events have been held, the UCW has had a relatively successful year. We thank our members for their hard work and are very grateful for the help and support we received from members of the congregation. With God's help we hope to continue the UCW work.

Respectfully submitted
Janice Smith, Recording Secretary



Christmas Bazaar & Luncheon, Nov. 4, 2023



Baby clothes dropped off at The Moncton Hospital, June 6, 2023

FINANCIAL REPORTS for 2023

- UCW Financials
- General Operating Fund Financials
- Board of Trustees Holdings
- Budget 2024



UCW Income Statement

ST JOHN'S UNITED CHURCH WOMEN JANUARY 1 to DECEMBER 31, 2023

Receipts		Disbursements:	
General	\$176.30	Memorials	\$10.00
Cookie sale	\$363.00	Bank fees	\$14.50
Dime Blitz	\$462.10	Office supplies	\$20.00
Dessert Extravaganza	\$500.00	Easter & Christmas plants	\$30.00
Bakeless Bake Sale	\$707.00	Presbytery dues	\$126.00
Envelopes	\$1,079.30	Coffee supplies	\$406.36
Basement sales	\$2,855.65	Event expenses	\$536.99
Silent Auction	\$3,185.74	Mission and Service Fund	\$1,558.00
Bazaar	\$4,387.90	St. John's United Church	\$8,960.00
		Outreach:	
		-Camp Ta-Wa-Si (Gifts with Vision)	\$450.00
		-Crossroads for Women	\$500.00
		-Drew Nursing Home	\$500.00
		-Headstart	\$500.00
		-Karing Kitchen	\$500.00
		-Karing Kitchen	\$500.00
Total Receipts	<u><u>\$13,716.99</u></u>	Total Disbursements	<u><u>\$14,611.85</u></u>
Opening Balance January 1, 2023	\$1,356.23	Bank Balance December 31, 2023	\$1,492.56
Receipts	\$13,716.99	Add Outstanding Deposits	\$0.00
Disbursements	<u><u>-\$14,611.85</u></u>	Less Outstanding Cheques	<u><u>-\$1,031.19</u></u>
Balance December 31, 2023	<u><u>\$461.37</u></u>	Balance December 31, 2023	<u><u>\$461.37</u></u>

Respectfully Submitted:

Valerie Roy
Valerie Roy
Treasurer

Audited: Elsa Sage
Elsa Sage



Income Statement – January 1 – December 31, 2023

REVENUE

Local Offerings - Envelopes	107,567.07
Local Offerings - PAR	66,147.77
Plate Loose	2,032.02
Easter Offering	4,185.00
Anniversary Offering	2,260.00
Sunday School Offering	117.20
UCW Donations	8,960.00
Christmas Offering	8,027.00
Housing Allowance fr. Trustees	14,000.00
Trustees Transfer	0.00
Karing Kitchen Rent	7,800.00
Special Gifts / White Gifts	3,070.00
Fund Raiser Revenue	0.00
Grocery Card Revenue	304.00
Anniversary Book Sales	10.00
Memorial Donations	3,865.00
Organ Repairs Fund	7,740.00
Bulletin Revenue	2,250.00
Initial Offering Envelopes	246.00
Interest Revenue	3,947.34
Thanksgiving Offering	2,267.08
Parking Revenue	12,885.00
Facility Rentals	4,575.00
Wedding Fees	750.00
Miscellaneous Revenue	525.42
Government Grant - Other	42,962.15

TOTAL REVENUE

306,493.05

EXPENSE

PERSONNEL

Housing Allowance	13,999.92
Mileage Expense	1,226.17
Minister's Home/Cell Phones	972.00
Cont. Ed & Book Allow(Minister)	0.00
Salary (3)	107,084.66
Contracts (Personal)	18,673.95
U. C. Pension Expense	10,791.92
Group Insurance Exp	11,049.46
CPP Expense	5,821.39
EI Expense	2,076.49
WorkSafe NB	711.30

TOTAL PERSONNEL

172,407.26

Income Statement – January 1 – December 31, 2023

Furnace Maintenance	1,359.21	
Electricity	9,526.96	
Furnace Fuel	36,477.36	
Property Maint & Repairs	12,021.46	
Janitorial Supplies	1,197.08	
Snow Removal	2,800.00	
Elevator Maintenance	637.58	
Water & Sewage	1,265.85	
Property Insurance	10,805.18	
Pandemic	64.87	
TOTAL PROPERTY EXPENSES		76,155.55
Region 14 Dues	10,597.00	
TOTAL REGION 14 DUES		10,597.00
Outreach Misc.	0.00	
TOTAL OUTREACH		0.00
Adult Education	0.00	
CD Misc	600.57	
Sunday School	286.85	
TOTAL CHRISTIAN DEVELOPMENT		887.42
Pastoral Care	15.38	
TOTAL PASTORAL CARE		15.38
Pulpit Supply	357.00	
Communion Supplies	221.45	
Decorating	164.36	
Music Expense	1,671.72	
Organ & Piano Maint	161.25	
Bulletins Expense	0.00	
Calendar Expense	21.33	
Worship Misc	416.92	
Fundraiser Expenses	0.00	
Offering Envelopes	468.80	
TOTAL WORSHIP & MUSIC		3,482.83
Telephone & Internet	2,737.68	
Bank/PAR/Payroll Fees	1,655.71	
Audit Fee	300.00	
Gain/Loss on Investment	-2,005.92	
Office Equipment & Maint	0.00	
IT Hardware	1,574.17	
Small Equipment	591.04	
IT Software	439.60	
Office Supplies	1,221.53	
Copy & Print Fees	2,663.73	
Postage & Shipping	461.18	
Misc Expense	1,011.97	
TOTAL ADMINISTRATION		10,650.69
TOTAL EXPENSE		274,196.13
NET INCOME		32,296.92

Comparative Balance Sheet - December 31, 2023

	As at Dec 31, 2023	As at Dec 31, 2022
CURRENT ASSETS		
Chequing	3,571.05	21,825.54
Petty Cash	21.00	19.00
Savings	79,667.77	149,684.18
Investments	90,000.00	83,086.98
Business Shares	5.00	5.00
Acct Rec Donations	7,914.63	1,762.12
Acct Rec HST	3,563.62	8,512.54
Acct Receivable Total	11,478.25	10,274.66
Accrued Interest	3,250.36	0.00
Prepaid Grocery Cards	192.00	1,944.00
Total Prepaid	3,442.36	1,944.00
TOTAL CURRENT ASSETS	188,185.43	266,839.36
FIXED ASSETS		
Church Building At Cost	111,987.22	111,987.22
Building Improvements	440,749.26	409,946.07
Accessibility Ramp	24,753.73	800.00
Parking Lot	5,000.00	5,000.00
Pipe Organ	79,792.00	72,052.00
Pianos	35,280.00	35,280.00
Furnishings	20,104.47	20,104.47
Church Lift	52,988.42	52,988.42
StairLift	12,090.50	0.00
Equipment	91,217.60	91,217.60
TOTAL FIXED ASSETS	873,963.20	799,375.78
TOTAL ASSET	1,062,148.63	1,066,215.14
LIABILITY		
CURRENT LIABILITIES		
Accounts Payable	16,538.10	11,349.77
Credit Card - Treasurer	477.30	1,004.43
Prepaid Revenue	720.00	820.00
TOTAL CURRENT LIABILITIES	17,735.40	13,174.20
FUND LIABILITIES		
Owen Fraser Piano Repairs	5,287.77	5,449.02
Organ Repairs Fund	1,596.25	9,086.25
Chancel Fund	4,219.47	3,245.85
Holding Acct - Sr Choir	127.43	207.43
Brickwork Maintenance	86,989.06	86,964.06
Deferred Revenue - EAF	0.00	34,192.00
TOTAL FUND LIABILITIES	98,219.98	139,144.61
TOTAL LIABILITY	115,955.38	152,318.81
EQUITY		
Equity - Capital	913,896.33	807,655.52
Current Earnings	32,296.92	106,240.81
TOTAL EQUITY	946,193.25	913,896.33
LIABILITIES AND EQUITY	1,062,148.63	1,066,215.14

Trustees Financial Report

ST. JOHN'S UNITED CHURCH BOARD OF TRUSTEES

ANNUAL FINANCIAL REPORT

For the Year ending December 31, 2023

Board of Trustees Income Statement – January 1 – December 31, 2023

	<u>As of Dec 31, 2023</u>	<u>As of Dec 31, 2022</u>
<u>REVENUE</u>		
Investment Income		
General	\$2,871	\$3,092
Endowment	\$2,884	\$3,790
Manse	\$7,892	\$3,640
Potter	\$1,162	\$455
Shenstone	\$804	\$629
Robb	\$268	\$260
Woodrow	\$382	\$123
Total investment Income	<u>\$16,262</u>	<u>\$11,989</u>
TOTAL REVENUE	<u>\$16,262</u>	<u>\$11,989</u>
<u>EXPENSE</u>		
Housing Allowance	\$14,000	\$14,000
Adj to Prior Years - Accrued	-\$3,620	\$369
ROBB Scholarship	\$400	\$0
POTTER Scholarship	\$400	\$400
Bank Fees	\$15	\$0
Trns to Church General Funds		\$13,500
TOTAL EXPENSE	<u>\$11,195</u>	<u>\$28,269</u>
NET INCOME	<u><u>\$5,067</u></u>	<u><u>-\$16,280</u></u>

Board of Trustees Comparative Balance Sheet – January 1 – December 31, 2023

	As of Dec 31, 2023	As of Dec 31, 2022
ASSETS		
Cash		
General	\$23,330	\$104,419
Endowment	\$0	\$0
Manse	\$50,084	\$990
Potter	\$968	\$517
Shenstone	\$9,741	\$0
Robb	\$1,477	\$1,037
Woodrow	\$2,984	\$0
Total Cash	\$88,585	\$106,963
Term Deposits		
General	\$47,000	\$56,148
Manse Endowment	\$119,448	\$19,398
General Endowment	\$73,475	\$63,065
Potter Endowment	\$23,140	\$0
Woodrow Endowment	\$7,812	\$0
Total Term Deposits	\$270,875	\$138,611
Accrued Interest		
General	\$1,516	\$1,531
Endowment	\$6,473	\$1,151
Manse	\$446	\$446
Shenstone	\$1,390	\$50
Robb	\$62	\$49
Total Accrued Interest	\$9,887	\$3,228
Long Term Investments		
General	\$36,000	\$82,492
General Endowment	\$114,504	\$0
Manse Endowment	\$0	\$154,420
Potter Endowment	\$0	\$22,983
Shenstone Endowment	\$31,818	\$31,717
Robb Endowment	\$8,000	\$8,000
Woodrow Endowment	\$0	\$6,188
Total Long Term Investmen	\$190,322	\$305,800
TOTAL ASSETS	\$559,669	\$554,602
EQUITY		
Equity from Previous Year	\$554,602	\$570,882
Current Earnings	\$5,067	-\$16,280
TOTAL EQUITY	\$559,669	\$554,602

BACKGROUND OF ENDOWMENT FUNDS

General Endowment

The General Endowment Funds come from donations (large financial gifts) made to the Church over the years that have no restrictions as to the income generated by the endowment assets.

Manse Endowment

Manse sale proceeds, August 18, 1995 (1995 Annual Report) - \$ 165,398.17

The Manse Endowment Funds are the proceeds of the sale of the Church Manse at 110 Victoria Street, Moncton, received on August 18, 1995. As per a motion passed at a congregational meeting, the income generated by these funds is to be paid to the Committee of Stewards (now the Finance and Property Management Committee) to assist with the Minister's housing allowance. As of 2018, the amount was \$14,000 per year.

Potter Endowment

Estate of Henrietta Potter, 1985 (1992 Annual Report) - \$21,620.90

The Potter Endowment Fund comes from an endowment donation made to the Church from the estate of Henriette Potter, a school teacher who taught in various Moncton schools throughout the 1950's, 1960's and 1970's. Janet Morgan, Henrietta Potter's sister in Brooklyn Heights, NY, notified the Church of the legacy in 1985. The legacy was left with the stipulation that the interest earned each year was to be awarded to first-year students from the congregation attending post-secondary education in the form of a scholarship. This fund is therefore externally restricted. The amount of the scholarship can vary from year to year, depending upon the number of applications received and the amount of funds available.

Robb Endowment

Estate of Dr. Douglas Robb, 1990 (1993 Annual Report) - \$ 8,000

The Robb Endowment Fund comes from an endowment donation made to the Church from the estate of Dr. Douglas Robb, an active member of the Church, until he moved to Hampton, NB. The legacy was left with the stipulation that the interest earned each year was to be awarded to children of the congregation who were furthering their music studies. This fund is therefore externally restricted. The amount of the scholarship can vary from year to year, depending upon the number of applications received and the amount of funds available.

Shenstone Endowment

Camp sale proceeds, May 31, 1999 – \$31,140.75

The Shenstone Endowment Fund comes from the proceeds of the sale of Camp Shenstone on the Hillsborough Shenstone Highway, in Shenstone, received on May 31, 1999. As per a decision at the annual meeting in 1999, the income generated by these funds must be used to send a needy child or children to Camp Ta-Wa-Si. This was subsequently expanded to generally include assisting any child from the congregation in attending camp, subject to the approval of the Trustees. In addition, assistance is sometimes granted to help children from the congregation in attending church-related conferences, seminars, etc. The decision to provide this assistance and the amount of the assistance is determined by the Trustees. This fund is also known as the Ruby Young Memorial Camp Fund. In 2013, instead of awarding camp scholarships, this fund was used to reimburse the Church operating costs for the summer Vacation Bible School. In 2015, and moving forward, funds from this fund will be utilized in support of the Vacation Bible School instead of awarding further scholarships.

Charles E. Woodrow Endowment

Donations – 2004 - 2008 – \$ 5,808.50

The Woodrow Endowment Funds come from memorial donations made to the Church after the death of Charles Woodrow on March 13, 2004, the Church's organist. The donations were accepted by the Church in Charles' honor to create the Charles E. Woodrow memorial Music Scholarship Fund. The income generated by these funds must be awarded as a scholarship to a student studying music at a post-secondary educational institution. This fund is therefore externally restricted. To date, no scholarships have been awarded from this fund.



COMMENTS TO ALL FINANCIAL STATEMENTS

1. CHANGES TO 2021 CRA REPORTING REGULATIONS

Federal 2021 changes in the Charities Accounting Act and related regulations preclude anyone except a CPA from signing off on an audit, review or Notice to Readers. All reports produced by a volunteer cannot include a letter of assurance and must not contain notes to the financial statements. With this in mind, the following information is presented.

2. ONE REPORTING ENTITY

St. John's United Church is required to report all financial information to the Canadian Revenue Agency as well as the United Church of Canada as one entity.

That being said, the Finance and Property Management Committee is responsible for the general operating funds of the Church, the United Church Women (UCW) manage their own fundraising and disbursements and the Board of Trustees hold congregational property in trust for the congregation as part of the United Church of Canada. All in keeping with the Financial Handbook for Treasurers.

3. ACCRUAL ACCOUNTING

In keeping with the United Church of Canada Financial Handbook for Treasurers, the accrual accounting method is followed at St. John's United Church; with the exception of a few cash donations, which are recorded on a cash basis.

Accrual accounting recognizes revenue when it is earned and expenses when they are incurred, regardless of when money actually changes hands.

4. HOUSING ALLOWANCE COMMITMENT

The Trustees have a commitment to contribute \$14,000 a year to assist the Finance and Property Management Committee in paying the minister's housing allowance. This commitment is for an undefined number of years and is funded by the Manse Fund.

Thank you!
You make a difference.

Budget 2024

REVENUE	2024 Budget	2023 Actual	2022 Actual	2021 Actual	2020 Actual	2019 Actual
Local Offering - Env	107500	107567	106472	97761	160213	169567
Local Offering - PAR	66150	66148	65848	66875	0	0
Plate Loose	2000	2032	1601	333	725	4961
Easter	4000	4185	3267	4038	3631	4378
Thanksgiving	2000	2267	1955	2490	1985	3470
Anniversary	2000	2260	2240	2005	1814	2787
Christmas	8000	8027	8375	3845	6950	6714
Sunday School	100	117	52	0	74	256
Grocery Card Profit	250	304	233	46	280	816
Initial Envelopes	225	246	269	200	337	359
Housing Allowance	14000	14000	14000	14000	14000	14000
Memorials	3500	3865	5220	5515	9809	3200
Memorial Flowers	0	0	0	56	0	0
Organ Repair Fund	1600	7740	2362	753	0	0
Music Fund	0	0	0	0	100	0
Karing Kitchen Rent	8100	7800	7500	7200	5175	6600
Parking Revenue	12960	12885	10775	8625	8700	8678
Facility Rentals	4000	4575	1050	250	200	2535
Bulletin Dedications	2000	2250	2260	1450	650	1900
Calendar Sales	0	0	0	115	0	0
Fundraisers	0	0	142	0	672	6271
Anniversary Books	0	10	50	0	0	120
Miscellaneous	0	525	362	346	0	0
UCW	0	8960	6852	0	0	10570
Interest	1000	3947	1264	989	842	569
Funeral Fees	0	0	0	250	0	0
Weddings Fees	0	750	0	50	0	675
Chancel Fund	0	0	0	0	0	0
Special gifts	0	3070	60100	0	1030	37230
Government Grant - CEWS	0	42962	800	18153	28260	0
TOTAL REVENUE	239385	306493	303049	235345	245447	285656

Budget 2024

EXPENSES						
	2024 Budget	2023 Actual	2022 Actual	2021 Actual	2020 Actual	2019 Actual
PERSONNEL						
Wages - Salaried (3)	110207	107085	103066	102403	101243	100021
Wages - Contract (3+)	25000	18674	30518	16572	10757	27229
Housing	14000	14000	14000	14000	14000	14000
Mileage	1300	1226	286	225	262	1082
Phones	972	972	972	972	972	972
Continuing Education	1640	0	22	393	1283	1369
Employee Benefits	29000	29739	28678	26384	24674	23956
Worksafe NB	620	711	875	707	1297	1087
Personnel Misc	0	0	0	0	0	0
TOTAL	182739	172407	178417	161656	154488	169716
PROPERTY						
Furnace Maintenance	500	1359	1784	4591	136	328
Electricity	9500	9527	8211	7535	8423	10467
Furnace Fuel	35000	36477	45102	29641	25135	40687
Property Maintenance	20000	12021	15959	15453	19618	3034
Janitorial Supplies	600	1197	553	505	1132	605
Snow Removal	4200	2800	4805	3400	5458	3583
Elevator Maintenance	600	638	1907	1191	5080	2815
Water & Sewer	1250	1266	1149	1165	1680	2646
Property Insurance	11570	10805	14999	8380	8246	7746
Pandemic	0	65	269	338	2270	0
TOTAL	83220	76156	94738	72199	77178	71911
REGION & PRESBYTERY						
Dues - Region 14	12252	10597	10685	12511	10655	15025
Dues - Chignecto	0	0	0	0	0	0
TOTAL	12252	10597	10685	12511	10655	15025
OUTREACH						
Outreach	0	0	0	10	106	425
TOTAL	0	0	0	10	106	425
CHRISTIAN DEVELOPMENT						
Adult Education	0	0	0	0	0	0
CD Misc	500	601	115	0	0	724
Sunday School	125	287	90	118	341	673
Vacation Bible School	500	0	0	0	77	0
TOTAL	1125	888	205	118	418	1397
PASTORAL CARE						
PASTORAL CARE	100	15	15	70	164	261
TOTAL	100	15	15	70	164	261

Budget 2024

EXPENSES	2024 Budget	2023 Actual	2022 Actual	2021 Actual	2020 Actual	2019 Actual
WORSHIP & MUSIC						
Pulpit Supply	500	357	1143	226	-2332	1516
Communion Supplies	300	221	146	101	123	0
Decorating	200	164	265	146	114	0
Music	1000	1672	2187	14	120	834
Organ & Piano Maintenance	7000	161	1430	753	0	0
Calendar Expense	0	0	0	114	0	0
Bulletin Expense	100	21	101	80	107	281
Worship Misc	500	417	118	767	511	633
Fundraising Expense	0	0	225	0	0	1473
Offering Envelopes	450	469	472	347	403	431
TOTAL	10050	3483	6087	2548	-954	5168
ADMINISTRATION						
Advertising	0	0	0	0	0	264
Phone & Internet	2000	2738	3653	4019	3671	2908
Bank-PAR-Payroll Fees	1600	1656	2236	2057	2307	1774
Interest Fees	0	0	0	0	2	0
Audit Fee	600	300	7288	300	300	300
Office Equip & Maintenance	0	0	0	0	0	624
IT Hardware	150	1574	130	143	147	0
Small Equipment	500	591	277	748	0	385
IT Software	500	440	681	560	363	198
Office Supplies	700	1222	689	700	1510	1226
Copy & Print Fees	2500	2664	2042	1756	1925	2267
Postage & Shipping	500	461	1185	1164	1157	193
Gain or Loss on Investment	0	-2006	8271	-4050	-7127	-8057
Misc Expense	1000	1012	0	0	0	0
Amortization Expense	0	0	0	0	0	0
TOTAL	10050	10651	26452	7397	4255	2082
TOTAL EXPENSES	299536	274196	316599	256509	246310	265985
TOTAL REVENUE	239385	306493	303049	235345	245447	285656
SURPLUS/DEFICIT	-60,151	32,297	-13,550	-21,164	-863	19,671
Trns from Trustees			13500			
Revised Surplus/ Deficit			-50			

Nominations and Committee & Group Members

2024 COMMITTEE & GROUP MEMBERS & NOMINATIONS

Names in "regular" type are those who currently continue to serve on these committees.
Names in "**bold**" type are new people to the respective committees.

CHURCH COUNCIL			
<i>Chairperson</i>	Roland Gallant	<i>Chairpersons of these Committees:</i>	
<i>Vice-Chair</i>		Christian Development	Region Rep.
<i>Secretary</i>	Karen Teed	Finance & Property	Trustees
<i>Minister (ex officio)</i>	Rev. Aaron Billard	Ministry & Personnel	UCW President
		Outreach	Worship & Music
		Pastoral Care & Membership	
CHURCH COUNCIL EXECUTIVE			
<i>Chairperson</i>	Roland Gallant	<i>Treasurer</i>	Kimberley Buck de Jesus
<i>Secretary</i>	Karen Teed	<i>Minister (ex officio)</i>	Rev. Aaron Billard
FINANCE & PROPERTY MANAGEMENT COMMITTEE			
<i>Chairperson</i>	Marlene Godfrey	<i>Minimum of 3 Congregational Members:</i>	
<i>Secretary</i>	Kimberley Buck de Jesus	Marcia Hicks	Cheryl Tower McCrea
<i>Treasurer</i>	Kimberley Buck de Jesus	Darrell Miller	Terrence (Terry) Teed
<i>Trustees Rep.</i>	Kimberley Buck de Jesus		
<i>UCW. Rep.</i>	Kimberley Buck de Jesus	<i>Fundraising Committee Rep. (if applicable)</i>	
		<i>Minister and Council Chairperson (ex officio)</i>	
BOARD OF TRUSTEES			
<i>Chairperson</i>	Graham McCrea	<i>Minimum of 3 Congregational Members:</i>	
<i>Secretary</i>	Kimberley Buck de Jesus	Seymour Kell	
<i>Treasurer</i>	Kimberley Buck de Jesus	<i>Minister & Council Chairperson (ex officio)</i>	

WORSHIP & MUSIC COMMITTEE		
<i>Chairperson</i>	Sheri Brooks	<i>Minimum of 3 Congregational Members:</i>
<i>Secretary</i>	Karen Teed	Janice Bowness Susan Reid
<i>Music Director</i>	Rev. Melvin Fawcett	Kimberley Buck de Jesus
<i>Choir Rep.</i>	Barbara (Barb) McLaughlin	
<i>CD Chair</i>	Nancy Black	<i>Minister and Council Chairperson (ex officio)</i>
CHRISTIAN DEVELOPMENT COMMITTEE		
<i>Chairperson</i>	Nancy Black	<i>Minimum of 3 Congregational Members:</i>
<i>Secretary</i>		Jennifer MacNairn Trina Vautour
<i>Superintendent</i>	Sonja Webster	
<i>VBS Director</i>		
<i>Sunday School Teachers (as needed)</i>		<i>Minister and Council Chairperson (ex officio)</i>
PASTORAL CARE & MEMBERSHIP COMMITTEE		
<i>Co-Chairperson</i>	Valerie Roy	<i>Minimum of 9 Congregational Members:</i>
<i>Secretary</i>		Mona Miller
<i>UCW Rep.</i>	Phyllis Perry	
		<i>Minister, Minister Emeritus & Council Chair (ex officio)</i>
		<i>Shut-in Visitors/Deliverers 14</i>
OUTREACH COMMITTEE		
<i>Acting Chair</i>	Rev. Aaron Billard	<i>Minimum of 3 Congregational Members:</i>
<i>Secretary</i>		
<i>Mission Enthusiast</i>		
<i>UCW Rep.</i>		<i>Minister and Council Chairperson (ex officio)</i>
MINISTRY & PERSONNEL COMMITTEE		
<i>Chairperson</i>	Kimberley Buck de Jesus	<i>Minimum of 3 Congregational Members:</i>
<i>Secretary</i>	Barbara (Barb) McLaughlin	Robert (Bob) Charman Patricia (Pat) Tippet
		Marlene Godfrey
FUNDY-ST. LAWRENCE DAWNING WATERS REGION		
<i>Minister</i>	Rev. Aaron Billard	<i>Max. 3 Congregational Representatives:</i>
	Kimberley Buck de Jesus	Karen Geldart
NOMINATING COMMITTEE		
<i>Two past Chairs of Church Council:</i>		<i>Min. 2 Congregational Members to be named at first Council meeting following Annual Meeting:</i>

		— —
<i>Minister and Council Chairperson (ex officio)</i>		

LEADERS OF CHURCH GROUPS

UCW EXECUTIVE

<i>President</i>	Brenda McFarlane	<i>Correspondence Secretary</i>	Elaine Cooling
<i>Secretary</i>	Janice Smith	<i>Membership & Recruiting</i>	Carol Davidson
<i>Treasurer</i>	Valerie Roy	<i>Friendship & Visitation</i>	Phyllis Perry
<i>Assistant Treasurer</i>	Kimberley Buck de Jesus		Carol Davidson
<i>Nominating Comm.</i>	Phyllis Perry	<i>Social Convenors</i>	Brenda McFarlane Phyllis Perry

CHOIR EXECUTIVE

<i>President</i>	Thomas (Tom) Moynihan	<i>Librarian</i>	Gail Nickerson
<i>Vice President</i>	Cyrus (Cy) Edmonds	<i>Social</i>	Barbara (Barb) McLaughlin
<i>Secretary</i>	Roland Gallant	<i>Flowers/Gifts</i>	Barbara (Barb) McLaughlin
<i>Past President</i>	Sheri Brooks	<i>Gowns</i>	Susan Reid

