

St. Paul's United Church

2022

**ANNUAL
REPORT**



**88 Bidwell Street
Tillsonburg ON
N4G 3V2**



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***Note: Financial information has been removed from this report
for website copy only.**

“WHO WE ARE”

ST. PAUL’S UNITED CHURCH TILLSONBURG, ONTARIO

MISSION STATEMENT

We are a community minded Christian congregation, called to serve God by serving others.

VISION STATEMENT

We are a church making a difference through positive and engaged members, living their faith.

VALUES STATEMENT

In all we do, we will be guided by the following principles:

- We will be sensitive to the needs of individuals and groups within our Congregation and the world around us;
- We will provide services and studies that are innovative, intergenerational, at all times celebrative, reverent and proclaiming of God’s love;
- We will build an environment of individual trust and respect, enabling all to be cared for, to be nurtured, to feel a sense of belonging and to grow in their faith journeys; and
- We will be good stewards of God’s creation; seeking justice for all, following the example of our Lord Jesus Christ.



Rev. Karlene’s Email:
revkarlene@execulink.com
Church Email:
stpaulsunited@execulink.com
Website: stpaulsunitedchurch.net
Telephone: (519) 688-0011

A MESSAGE FROM THE MINISTER ~ Rev. Karlene Brown-Palmer

Greetings St. Paul's Family,

What a year 2022 was. It seemed as though we faced many twists and turns but through it all we are mindful that we are God's children. And so, we sing lustily with Fanny Crosby who in spite of all the challenges she faced in her life was a prolific hymn writer who penned these words:

“All of the way my Savior leads me and He cheers each winding path I tread.
Gives me strength for every trial and He feeds me with the living bread
And though my weary steps may falter and my soul a-thirst may be
Gushing from a rock before me though a spirit joy I see”

Journey with me as we reflect on the year.

Worship Events

We were able to participate in these scheduled services for the year:

- World Cancer Awareness Sunday
- Black History Month
- International Women's Day
- Palm Sunday, Maundy Thursday, Good Friday & Easter Sunday
- Christian Family Sunday/Mothers' Day
- Pentecost/Union Sunday
- Fathers' Day
- Multiculturalism/Canada Day Sunday
- Orange Shirt Sunday
- World Communion Sunday
- Thanksgiving
- St. Paul's 155th Anniversary
- Remembrance Sunday
- Advent Sundays
- Blue Christmas
- National Day of Remembrance & Action on Violence Against Women
- White Gift Sunday
- Christmas Eve
- 5 communion services

Highlighting some special services

While we were open for most of the year and had some wonderful services there are some that stand out more than the others.

Multicultural Sunday

This Sunday was very special as it was a combination of several different cultures in our church. Our service included Indigenous representative, Dutch, English Jamaican and French. We had displays from Australia, Canada, Indigenous, Jamaica and the Netherlands. We also had some traditional foods from Canada, Jamaica and the Netherlands. The Sunday School created the Canadian display and served us Timmy's treats.

St. Paul's 155th Anniversary

This year's celebration was under the theme "**Celebrating 155: Appreciative of the Past: Anticipating the Future.**" The celebrations spanned across two months and had many teams planning and executing excellent events. They included:

Children's Fun Day

Breakfast @ Korner Perk

Seniors Potluck

Scavenger hunt

Back to the Fifties Concert

Card Party

Gentlemen of Harmony Concert

The celebrations ended with our special Anniversary Service followed by lunch. The Executive Minister for the Antler River Watershed Regional Council Cheryl Ann Stadelbauer-Sampa was our guest preacher and Rev. Jane Van Patter Regional President covenanted with our community of faith on behalf of the Region. Several other clergy who served at St. Paul's were present. We honoured congregants who had made St. Paul's their home for 50 years and over. We also had two features in the local newspaper. Thanks to Laurel Beechy and Dave Morris for spear-heading that.

Remembrance Sunday

It was a wonderful experience to have the 153rd Legion of Tillsonburg participate in our Worship service. They made the day even more meaningful.

Membership

- * Death visited our congregation and we said farewell to many more congregants than we would have liked but we are assured that they are absent from us and present with their Saviour. We cherish our memories with them and reflect with joy on their service to our church and to the wider community.
- * We officially welcomed ten (10) persons into our fellowship this year. Some other folks have indicated that they have been church shopping as they visit with us. Our prayer is that the searches will end and they will make St. Paul's their home.

Connecting with the wider Church/Community

- * I am still connected to the Tillsonburg Area Ministerial.
- * I started a new connection with the 153rd Tillsonburg Legion where I am now serving as an Assistant Padre.
- * I continued to serve on the Antler River Watershed Regional Council as an executive member.
- * I have also continued to do some work at the National level providing written materials to support the new Vision and Call for the UCC.

Thanks

It took the whole village working together to make 2022 a success. It is with heart felt thanks that I single out some persons who without them it would not be possible.

- * Our Chair Mary Anne Silverthorn and the Council of 2022, your dedication and the many hours you have all put in made all our achievement possible.
- * Our valued tech team – projectionists, live streaming and sound crew, thanks for being there for all our services including funerals and special events. Your dedication made us shine.
- * Our outreach ministry teams especially Community Kitchen & Messy Church, your dedication to your calling continues to tell our community just who we are as a church. Thanks for your continued dedication.
- * Our support staff: Helen, Shelley, Desmond and Karen, we appreciate your continued commitment.
- * To Desmond, my rock I continue to give God thanks for choosing you as my partner on this journey. May God continue to grant you the health and strength to continue being my support. Thank you.

As we close this chapter and venture into a new one, may we be reminded of who we are, whose we are and what we are called to do. We are St. Paul's United Church, a community minded Christian congregation called to serve God by serving others.

Shalom,
Rev. Karlene

CHURCH COUNCIL ~ Mary Anne Silverthorn, Chair

The year 2022 began much as the 2021 ended. Due to the ongoing pandemic the church building continued to be in some form of lock down for many weeks. Restrictions kept changing or being lifted as more and more people became vaccinated. Gradually masks could be removed and there was more freedom. By summer, travel was possible, people were happy to have a new found freedom and it seemed that this was a "new normal".

The changes in the sanctuary were subtle. Almost all the previous restrictions were removed—you could sit where you wanted, the barriers were gone, hymns books reappeared in the pew and the choir returned.

During the fall Sunday services continued to be live streamed, however the number of people attending worship in person continued to increase. Staying healthy has become a # 1 priority for everyone. In order to maintain the safety of everyone some procedures have not returned to the old normal— our offering plates are still located at the back of the sanctuary, the plexiglass is still in front of the pulpit and the lectern (trying to keep Rev. Karlene and readers safe), masks are not mandatory – it is a personal decision- hand sanitizer is still available at the entrance and the outside doors still remained locked for the safety of the staff. Who knows how long these items will remain? Is this a NEW norm? A very positive change was – juice and cookies appeared following worship. Everyone was very excited to use the Friendship Room again for refreshments and fellowship – an important part of Sunday Services that had been missing for more than 2 years.

By the end of summer, we were into planning the celebration for our 155th year of worship at St. Paul's. October was designated as Anniversary month. There were weekly activities for all ages culminating in a memorable worship service on October 23rd where political dignitaries, Regional Reps from Antler River Watershed Region gathered to worship and celebrate our history. In addition, 27 people were recognized for their long serving commitment to St. Paul's. Brunch saw over 100 people from ages 3-103 – sharing food, renewing friendships, sharing stories and celebrating together. What a wonderful event showing the commitment of the people for 155 years to “who we are” at St. Paul's as outlined in our Mission, Vision and Values Statements (located in the first pages of this report).

With the coming of Advent, the numbers of people attending face to face worship continued to climb--- a very good sign that people are becoming comfortable being in the sanctuary to share in worship personally. Poinsettia Sunday occurred with 55 poinsettias being delivered to members of our church family who needed to know that we care about them and support them. The poinsettia Sunday is graciously supported financially in total by the Foster/Cluett families and we thank them sincerely. Cookies were delivered by the UCW to shut-ins. The choir and friends presented an inspiring cantata reminding all of the true meaning of Christmas in song interspersed with spoken words of the season. The Christmas Eve service provided music, scripture and a meditation all to reinforce the meaning of the “baby born in a humble stable”.

Once again, the building has become a hub of activity. Rentals and regular programming are on the calendar. This is gratifying and indicates we are adjusting while still very conscientious about staying safe and healthy.

Council chose to continue their monthly meetings on Zoom. Monthly we monitored the financial statements and saw an ongoing decline in our financial status. This is very troublesome to council members as we review the finances each month. Watching every budget line regularly trying to avoid a deficit, limits the programmes, activities and special events. Monitoring each expenditure is very difficult because we have no desire to eliminate anything --- ALL events and activities are important - we feel strongly about that.

Most committees began meeting and planning programmes. Messy church returned in the fall face to face with amazing numbers in attendance. UCW held their bazaar in person. It is great to see people in the building enjoying activities and socializing with others.

We are very fortunate to have a staff of 5 dedicated employees who throughout the pandemic have adapted, modified and made adjustments to whatever challenges/changes were presented to them.

Rev. Karlene as our spiritual leader shepherds many in our fold who are ill or shut in as well as providing support to all in our large family of over 300 people. Her dedication and commitment to all in the family are outstanding.

Karen Hodges works closely with the Christian Development Committee to provide programmes for our Sunday School students regularly. During the fall they began meeting face to face again.

Helen Loehndorf our Administrative Assistant runs the office effectively and efficiently and always in a pleasant manner. We are very fortunate to have her as a staff member.

Desmond Palmer our custodian maintains our building, the equipment and the grounds in excellent condition making sure all is safe and the rules including health restrictions are followed diligently.

Shelley Vermeersch, in her position as Music Director demonstrates her outstanding musical talent to enhance our worship services. The versatility of electronic keyboard interspersed with the capabilities of our "unique" organ allows Shelley to enrich each and every worship service with her choice of many genres of music.

This staff of 5 are all extraordinary persons. We, the family of St. Paul's are privileged to know these people and honoured that they form the staff of St. Paul's United Church.

In addition, we are blessed to have the ongoing support of three Voluntary Associate Ministers (VAM) namely: Rev. Pat Cook, Rev. Maurice Francis and Rev. Bonnie Pilkey.

Our large church ‘family’ is comprised of many willing people who together make St. Paul’s work like a well -oiled machine—a large well -oiled machine – these are volunteers. Council sincerely thanks all these volunteers who continue to give many hours of service behind the scenes. We are a large family and each person continues to contribute in their own way. Each and every one of you is greatly appreciated.

Each of us may not be able to do great things BUT each of us can do small things in a great way. Many thanks to each of you for everything you do!!!

As we move into 2023, Council will need to continue to monitor all the changes and challenges since Council’s position has been to “always be compliant”.

As I reflect over the past years, thank you sincerely for the opportunity to serve as the Chair of Council. It has been a great privilege to serve in this leadership position at St. Paul’s United Church, Tillsonburg. This church family is strong and cohesive –I thank each of you and each member of the staff for their support as we all journeyed together through challenges and changes - always celebrating the good times and special occasions.

Remember to stay safe, wear a mask if you want to protect yourself and others, stay informed, make sure you keep you vaccinations/boosters up to date. Take care of yourself and those around you.

Report submitted by

Mary Anne Silverthorn

Council Chair -2022

2022 ANNUAL MEETING
SUNDAY FEBRUARY 12, 2023
AGENDA

1. **Lighting of Christ Candle and devotion - Rev. Karlene Brown-Palmer**
2. **Call to Order** – Mary Anne Silverthorn, Council Chair
3. **Motion**** to elect - Recording Secretary for this meeting
4. **Motion **** --pursuant to Section 3.7 of the UCC Manual to extend voting privileges to adherents
5. **Motion **** - to approve agenda for February 12, 2023 as circulated (or with additions as necessary).
6. **Motion **** to approve minutes of Congregational Annual meeting – June 5, 2022 and (as necessary).

REPORTS:

7. Minister's Report -Rev. Karlene
8. Transitions of 2022 - Baptism, Marriage, Funerals/Memorial Services/ Committals.
9. Council Report – Mary Anne – Chair

COMMITTEE REPORTS:

10. **Motion ****to approve all 2022 Committee reports as printed.
11. Treasurer's Report and Update – Laurie Drew
2022-Financial Report *****Motion to approve**
2023 – Budget presentation including M and S allocation*****Motion to approve budget**
*****Motion to approve M and S Allocation**
12. **Explanation of Action by Trustees for dealing with 2022 deficit –**
Laurie
13. **Appointment of Auditor – Paul Hanson ***Motion**

6. **Motion** C21-04 - To approve the minutes of the October 24, 2021 Congregational Annual meeting
 Moved: Maurice F. Seconded: Dianne P.

7. Minister's Report – Rev. Karlene Brown-Palmer

8. Transitions of 2021 – Baptism, Marriage, Funerals/Memorial Services/Committals

9. Council Report – Mary Anne – Chair

10. **Motion** C21-05 - To receive all 2021 Committee reports as printed
 Moved: Rita V. Seconded: Mary H.

11. Treasurer's Update – Laurie D.
 - a) 2021 Financial Report - approved by Council February 2022**
 - b) 2022 Budget Proposal - approved by Council February 2022 including
 M&S Allocation**

12. Appointment of Auditor for 2022
 Appointment of Paul Hansen as St. Paul's financial auditor for 2022 – approved by Council February 2022**

Motion C21-06 To ratify all decisions made by the Church Council pertaining to the routine business to end 2021 year and begin 2022.

Note: this would include all the items that would have been included in the 2021 Annual meeting if it had been held at the regular time, namely – approval of the 2021 financial report, the 2021 audited statements, the 2022 budget including the M&S allocation and the 2022 members of council and committees.

- Moved: Laurie D. Seconded: Bonnie B.
13. **Motion** C21-07 To accept with regret the resignation of Sheila McKibbin as a Trustee effective December 31, 2021
 Moved by: Jed D. Seconded: Brenda M.

14. Confirmation of 2022 Trustees

Motion C21-08 To accept the addition of two (2) new Trustees, namely Indira Reynolds and Brad Bennett

Moved: Dag M.

Seconded: Kathy D.

15. Appointment of Lay Representatives to Antler River Watershed Council

Motion C21-09 To appoint Marianne Ferris and Mary Anne Silverthorn as ARW Lay Representatives for 2022

Moved: Deb W.

Seconded: Doreen S.

16. New Business/Announcements

- May 31st – Karlene and Desmond Wedding Anniversary. Flowers were sent
- Thank you to all helpers each Sunday and those who serve on committees and assist with events
- Thank you to our dedicated Sound Board and Projectionist Teams
- St. Paul's will be celebrating our 155th Anniversary in October 2022. We will hold many activities throughout the month of October including our Anniversary Service on October 23, 2022

17. The next Annual meeting is tentatively scheduled for Sunday, February 12, 2023

18. Adjournment, blessing and sending forth – Rev. Karlene at 12:30 p.m.

Note: There were thirty-two (32) congregational and council members in attendance as well as those who tuned in to watch the meeting on-line.

IN MEMORIAM

William (Bill) Epple
Dorothy Newell
Samuel (Sam) Lamb
Glen Groom
Dorothy Carter
Irving (Irv) Horton
Theodore (Ted) Luscher

Dale Springer
Ronald (Ron) Labelle
Marian Partlo
Barbara (Barb) Yake
Bryce Smith
Edith Saunders
Eleanor Furlong

* non-members

Graydon-Ayres (Madge)*
Edward (Ted) Brooks*
John Saxton*
Carolyn Wilson*
Jack Neale*
Harry Broughton*

Gordon Shearer*
Harold Waterhouse*
Brian Chanyi*
Ronald (Ron) White*
Warren Harness*

BAPTISM

Finnley (Finn) Jackson

October 2, 2022

Natalie Stoffa-Ferris

October 2, 2022

CONFIRMATION

William (Bill) Collins

November 27, 2022

NEW MEMBERS RECEIVED

Karen Hodges

October 2, 2022

Elisabeth (Lisa) Houston

October 2, 2022

Celia Langohr

October 2, 2022

Liz Riley-Gould

October 2, 2022

Elizabeth (Beth) Sandor

October 2, 2022

TRANSFERS IN

Ron Morgan

October 2, 2022

Amy Morgan

October 2, 2022

Daryl Coles

December 8, 2022

Lynda Coles

December 8, 2022

TRANSFERS OUT

Sheila Payne

September 1, 2022

WORSHIP COMMITTEE ~ Dave Collis, Chair

The Worship Committee is responsible for ensuring that St. Paul's church services and related activities run as smoothly as possible. After 2 years of Covid restrictions, we were happy to see some of these protocols relaxed in 2022. We were glad to have those members of our choir who felt comfortable to do so, return to be an important part of our Sunday worship services. We also welcomed some new voices to this group. Carol Crocker remains as our choir representative on the Worship committee.

On December 11 our musical choir director and organist Shelly Vermeersch, along with our choir and some additional voices presented the Cantata "Good News from Home" Karen Hodges is our committee secretary and Sunday School Coordinator. Karen, with the assistance of Brenda Marshall was able to hold in person Sunday school for most of the year as well as offer several special events designed for all age levels in our Sunday school classes.

We were able to have somewhat scaled down communion services 5 times in 2022. After many years of faithful service arranging for communion servers, Carol Morling is stepping down and leaving the committee. We thank her for her many years of service on this Committee. Dag Morris is our council representative and Doreen Smith is our finance representative. Bonnie Stafford is our sound coordinator and is looking forward to the rest of the sound team returning to help in 2023.

Messy church is another part of the Worship Committee responsibilities, Dave and Norma Collis have been delivering 30 activity packages to homes of Messy Church families each month throughout the lockdown and up until November 2022. We were able to resume in person Messy church events in November. Our families were very happy to finally get together after so many months.

The flower committee is another important part of the Worship committee with Dave & Norma Collis assuming responsibility for that during the past year. The committee would like to thank the van Hoeve family for once again providing the beautiful cut flowers every Sunday during the growing season and for the generous donation of flowers and vegetables for Thanksgiving. Again, this year the church was beautifully decorated at Thanksgiving and Christmas. We thank all of the decorating volunteers for their efforts.

On December 11, Mary Anne Silverthorn organized the assembly and distribution of a number of poinsettias to various members of our church family who have experienced illness or the loss of a loved one during the past year. The committee wishes to thank Susan and Jamie Cluett and Ann Foster for their generous donation which allows for the purchase of these flowers each year. The Worship/flower committee would also like to thank the individuals and families who donated memorial floral arrangements for some of our Sunday services and those that have made monetary donations in memory of loved ones.

The worship committee meets on the second Thursday of the month.

Respectfully submitted,

Dave Collis, Chair

ANTLER RIVER WATERSHED REGIONAL MEETINGS REPORT 2022 ~ Mary Anne Silverthorn

ARW Regional Council meets twice a year. There is a Spring and Fall meeting. We began a new style for the regional meetings in 2022. The Spring meeting was a hybrid meeting- the Friday Evening June 10 was virtual and the Saturday Meeting was a face-to-face meeting at the University of Guelph -Ridgetown Campus.

All meetings begin with worship and follow a theme for 2022 "Fear Not! Be Bold & Courageous". The agenda for the Spring meeting consisted of a combination of decisions, discussions, elections, presentations and reports. This meeting saw the introduction of 2 candidates for Ministry -- Charmain Bailey and Sharon Campbell were introduced and addressed the Court. In addition, there was special recognition for the UCW and its 60th Anniversary. In the celebration of Anniversaries and Jubilands, our own Rev. Maurice Francis was recognized for serving in ministry for 55 Years. Congratulations Rev. Maurice.

Attendees to these Regional meetings are pastoral charges elected reps, staff personnel, presenters and guests totalling approximately 150. In attendance from St. Paul's as voting members are Rev. Karlene Brown-Palmer clergy and elected lay reps Marianne Ferris and Mary Anne Silverthorn. (NOTE: the St. Paul's Pastoral Charge Reps are Marianne Ferris and Mary Anne Silverthorn elected

yearly at St. Paul's Annual meeting. Based on size of congregation, St. Paul's is eligible to have 3 reps.)

One of the items of business at the Spring Regional meeting is the election process which took place on Saturday.

The election results involving people from St. Paul's were as follows:

Rev. Karlene was re-elected to the ARW Executive for another 3- year term. She is one of 11 on the Executive.

I remain on the Human Resources Commission having been elected in 2021 -for a 3-year term.

Another piece of business was the Covenanting Service --- ARW Regional Council and 40 Licensed Lay Worship Leaders (LLWL). Fourteen attended in person, 14 virtually and 12 sent regrets. The service was conducted by the President of ARW- Rev. Jane Van Patter, the Chair of the Human Resources Commission Rev. Olav Kitchen and myself as Chair of the LLWL Resources Team. St. Paul's has 2 LLWL. They are Fran Bell and Cheryl Buchner. They were presented with certificates and a "Tippet"—a preaching scarf.

The agenda for the **Fall meeting** held virtually on October 28 and 29 focused mainly on presentation of reports as well as an In Memoriam tribute to those church personnel who passed away since the spring meeting.

In attendance at this meeting from St. Paul's were Rev. Karlene Brown-Palmer Clergy and elected lay reps Marianne Ferris and Mary Anne Silverthorn. There were the usual reports including the Financial Statements and budget for 2023 presented by the ARW Treasurer, Doug Cameron. Each Commission (Covenanting, Human Resources, Mission and Discipleship) presented their reports for the year. These reports are a combination of written and video reports.

The Spring meeting for ARW will be May 12 and 13, 2023 and it will be in person.

Additional Info:

In addition to being elected as a member of the Human Resources Commission, I am a trained liaison working with the Search Team of Pastoral Charges who are seeking clergy. I also have been appointed a Pastoral Charge supervisor to 3 Pastoral Charges who are without clergy and need a ARW rep present to conduct their business meetings.

Each one of these positions is very rewarding. I enjoy working with others and serving the United Church. Zoom meetings can be frustrating at times but it is a sign of the times we're living through and we all need to be safe. Zoom provides safety for all!!

Thank you for the opportunity to serve you and others in the Antler River Watershed Region.

Report submitted by

Mary Anne Silverthorn
ARW Rep from St. Paul's UC

BOARD OF TRUSTEES ~ Brian Clark, Chair

The Trustees manage the insurance of the Church property and the investments. At the time of writing, the actual cost of the insurance for 2023 has not been received but it is estimated at \$17,450.00 reflecting a general rise in premiums across the industry. The Trustees have updated the Appraisal for the Church and the Replacement Cost is \$6,125,000. The Trustees are also exploring insuring the property through the Hub program of the United Church of Canada.

A summary of St. Paul's investments is attached and reflects our position at December 31, 2022. Our investments are managed by Scotia Wealth Management and we also have funds invested with the local Bank of Nova Scotia branch. Some of the invested funds are Restricted as you will see from the notes below.

This year, long serving Trustee, Dr. Dale Springer died and we will miss his advice and support. We are grateful for all he contributed to the Trustees and St. Paul's over many years.

I want to recognize the support of the Trustees this year. In 2022, Indira Reynolds joined the Trustees and we welcome her participation. The Trustees are Fran Bell, Brad Bennett, Rev. Karlene Brown-Palmer, Jed Drew, Dave Morris, Indira Reynolds and Deb Wycherley.

Respectfully submitted,

Dr. Brian Clark, Chair
Board of Trustees

**St. Paul's United Church
TILLSONBURG, ON
Investment Funds Summary Statement**

SCOTIA WEALTH MANAGEMENT ACCT: 467-01115						Conditions
Authorizations: (Any two of): Brian Clark, Jed Drew, Deb Wycherley						
Issuer	Maturity	Principal Amount	Interest Rate	Investment Type	Source of Funds (See conditions below)	
CIBC	2/15/2023	\$5,800.00	2.90%	GIC*	F. Pressey	U
Bank of Montreal	2/24/2023	\$49,200.00	1.92%	GIC*	Manse Sale	R
Manulife Trust	2/27/2023	\$34,000.00	2.85%	GIC*	F. Pressey	U
CIBC	2/15/2024	\$40,000.00	3.00%	GIC*	F. Pressey	U
Bank of Montreal	2/26/2024	\$49,200.00	1.96%	GIC*	Manse Sale	R
Manulife Bank	2/24/2025	\$39,800.00	2.06%	GIC*	F. Pressey	U
Manulife Bank	2/24/2025	\$49,200.00	2.05%	GIC*	Manse Sale	R
Manulife Trust	2/17/2026	\$40,498.00	2.55%	GIC*	F. Pressey	U
Cdn Western Bank	2/25/2026	\$49,200.00	2.72%	GIC*	Manse Sale	R
National Trust	3/1/2027	\$49,200.00	2.65%	GIC*	Manse Sale	R
Montreal Trust	3/1/2027	\$19,800.00	2.65%	GIC*	F. Pressey	U
Bank of Nova Scotia	Open	\$20,000.00	Variable	Inv Svgs	F. Pressey	U
Bank of Nova Scotia	Open	\$10,000.00	Variable	Inv Svgs	M. Brown	U
Bank of Nova Scotia	Open	\$497.78	Variable	Inv Svgs	Reinvested Interest	U
*Interest paid annually. Electronic funds Total Invested \$456,395.78						transfer to St. Paul's Operating Account at Royal Bank.
BANK OF NOVA SCOTIA ACCT: 573-01756						Conditions
Authorizations: (Any two of): Brian Clark, Jed Drew, Deb Wycherley						
Issuer	Maturity	Principal Amount	Interest Rate	Investment Type	Source of Funds (See conditions below)	
BNS	7/23/2023	\$50,000.00	2.30%	GIC	Dr. Alexander	R
Total Invested		\$50,000.00	Interest paid on maturity.			
Grand Total Invested		\$506,395.78	All investments are CDIC Insured.			

Restricted Funds	\$296,000.00	Subject to conditions noted below
Unrestricted Funds	\$210,395.78	
Conditions:	R= Restricted U= Unrestricted	
Dr. Alexander	R Original \$50,000 principal cannot be touched. No restriction on use of interest.	
F. Pressey	U Interest only could be spent on property until Dec. 17, 2020.	
Manse Sale	R May only use principal with approval of Antler River Watershed Regional Council. Interest available without restriction.	
Margaret Brown	U Currently in Cashable Investment Saving Account.	

All dates shown are Month/Day/Year

As of: 12/31/2022

MEMBERSHIP, FELLOWSHIP AND CARE COMMITTEE ~ Jed Drew, Chair

While our activities within the church were still partially curtailed during the year due to COVID-19, we continued to send out cards to those who were ill, bereaved or who had achieved significant life milestones such as birthdays (age 80+) and anniversaries (50+ years). In addition to the numerous cards, members of the committee made numerous telephone calls to congregation members, simply to chat and keep in contact.

As well, we ensured that the Official Roll of members was kept updated as we learned of changes in the status of members. In this respect, our congregation, as of December 31, 2022 was 315 persons. During the year, as is normal, we had gains and losses as people joined or left the congregation for various reasons. Most significantly, as a sign that we are an aging congregation, we lost 14 members and adherents due to death during 2022. On the positive side we welcomed several new members and adherents. With all the changes, we had a net reduction of 19 persons on our roll during the year.

ST. PAUL'S UNITED TILLSONBURG HISTORIC MEMBERSHIP ROLL

SUMMARY

Updated as of Dec 31, 2022

Full Members (with voting privileges)	
Active	203
Inactive	41
Total Full Members	244
Members (without voting privileges)	
Children of Full Members	3
Other Baptized Children	15
Total Members	18
Non-Member Children	3
Adherents (conditional voting privileges)	50
Total Congregation	315

Continuing our liaison with the Worship Committee and the Live-Streaming team, the MFC committee carried out the delivery each Sunday of USB memory sticks containing an audio-visual file of each week's worship service to those otherwise unable to view the services online. An added bonus was that we were usually able to have a brief "front porch" chat with the recipients, thereby maintaining some social contact with those who might otherwise have limited contact.

Finally, during 2022 we coordinated the development of an updated Photo Directory which, at the end of 2022, was in the final stages of pre-publication editing. It is anticipated that distribution of the directory will take place in early 2023.

It has been our pleasure to serve on this committee.

Committee Members: Jed Drew (Chair), Karon Harris, Mary Hessler, Dianne Parnell

MINISTRY AND PERSONNEL COMMITTEE REPORT 2022 ~ Brian Clark, Chair

The Ministry and Personnel Committee supports and supervises the people employed by St. Paul's on a full time and part time basis. We are guided by the Constitution of St. Paul's and the Manual of the United Church of Canada and guided by Antler River Watershed Regional Council.

With the resumption of in-person Services, things have returned closer to normal for both our Staff and the Congregation although there are still some changes that have carried on from the pandemic days. We still live-stream our Services for example and this service is enjoyed by those who are unable to be present physically for Worship.

Rev. Karlene continues to lead the Congregation in Worship and in Pastoral Care. The warm welcome she creates has attracted new members to St. Paul's and her innovative Services keep everyone engaged in Worship as well as the work of our Church family.

Our Custodian, Desmond Palmer looks after the building and property and keeps it clean and in good condition. We have been told by our Insurance Appraiser that the building and facilities are in an above average condition for a building of this age. This is a credit to our Custodian and to Property Committees and Councils of the past and present.

Helen Loehndorf keeps our Office running smoothly and efficiently and we are fortunate to have such a capable and friendly person in this key position.

Karen Hodges supports our Sunday School and the children in our Congregation. She and her team of dedicated teachers care for our children and give them a Christian education each week. Karen is pursuing study to become a Licensed Lay Worship Leader.

Shelley Vermeersch enriches our Worship Service with her musical talents both on the electronic keyboard and the organ. She has provided us with a mix of upbeat contemporary Christian music as well as beautiful Classical pieces.

St. Paul's is blessed by the continued support of our Voluntary Associate Ministers, Rev. Maurice Francis, Rev. Pat Cook and Rev. Bonnie Pilkey. All are retired ordained clergy.

The members of the M&P committee meet with each of our Staff to conduct Performance Reviews and to hear their goals for the year ahead. Our committee members this year were Debbie Beres, Brad Bennett, Brian Clark, Karen Helsdon, Marianne Ferris, Kelly Springer and Dave Morris. Thank you to each of them for their work on behalf of St. Paul's.

Respectfully submitted,

Brian Clark, Chair

CHRISTIAN DEVELOPMENT & SUNDAY SCHOOL ~ Brenda Marshall, Chair

The CD Committee has had another challenging year, we started the year with virtual lessons but soon were meeting in person again. Karen Hodges continued to work hard preparing lessons. We started the year learning the books of the Old Testament then in September started with the Parables.

Our Sunday School helped with Canada Day display, we held an Everybody's Birthday party and in December held our annual Christmas party with 13 children present.

Karen has started a Youth Group, that meet once a month during Sunday School. This year they met for breakfast, made Christmas cards, sang Christmas Carols at the residents at Maple Manor and delivered the cards. We are not sure what they have in store for 2023.

We held our annual Children's care campaign with a Piggy Bank collection and donations going to St. Paul's Community Kitchen. We were able to collect \$400.00 with the congregations help.

We hope to have the children more involved in the service on the third Sunday of the month, for example reading scriptures, bring the collection to the front and announcements.

We hope 2023 we continue to stay safe and healthy and can meet regularly.

Brenda Denham Marshall

BIBLE STUDY GROUP ~ Ruth Francis

2022 was similar to 2021 in that we did not meet for Bible Study all year due to COVID restrictions. However, as of January 4, 2023 we have started again with attendance of 6 at our first gathering. It is a blessing to be meeting together once more around the Word of God.

Ruth Francis

PASTORAL CARE TEAM ~ LEADER: Rev. Pat Cook

The Pastoral Care Team held two, in person, meetings over the past year; otherwise, our contact was mostly by e-mail or phone. It is with sadness that I report several of our congregants that we served through our outreach, passed away this past year.

However, the committee continues to keep in contact with the St. Paul's faith family by phone to let them know we are thinking of them. Some personal visits were carried out over the summer. All persons appreciated the contact.

Hopefully in 2023, the pastoral care team will be able to fulfill more outreach and personal visits with fewer restrictions in place. If you know someone from St. Paul's, who would appreciate a phone call or contact in some way, please advise the church office, so we as a team can make the connection.

Respectfully submitted:
Chair, Rev. Pat Cook

COMMUNITY KITCHEN 2022 ~ Laurie Drew, Coordinator

We continued to provide take-out meals for our guests up until the last Saturday in April, 2022. Then, with great excitement and pleasure, we resumed our “in house” meals in October, 2022. We were very pleased to be back home!

It has been a difficult time; however, as the number of people coming to eat is so different and unpredictable every week. We have served as many as 68 people, or as few as 21 people. There is either a lot of food to pack up or there is absolutely nothing left at all – makes planning tough.

Many thanks to the other team leaders, Dave Morris, Jed Drew and Vermell Stevens (along with the rest of her team from St. John’s Anglican Church). Gratitude also to our many stalwart volunteers who faithfully answer the phone calls and emails, and show up ready to work. We couldn’t do this job without you!

We also couldn’t do this job without the many people who donate, either once or regularly, we appreciate all of your efforts.

Thank you.

Laurie Drew
Coordinator, Community Kitchen at St. Paul’s

VAM REPORT 2022 ~ MAURICE FRANCIS

Let’s Keep up the Good Work

In my 85th year I still keep involved with a variety of activities. Helping out with a few funerals, Organizing the Annual Church service for AOTS on Nov 20, singing in the choir, helping out with the Annual Blue Christmas Service Dec. 16, and continuing to tag team with our faithful hard working Custodian Desmond, maintaining the flower beds during the Summer months. I received a pleasant uplift from a little meditation I read a few months ago. While Grandma was tucking her grandson into bed one evening, his bedside prayer concluded “Dear Jesus keep up the good work”. That’s the kind of message that helps me keep pressing on as Paul would say. May we all be inspired to know that Jesus will keep up the good work even through our daily efforts to make our world a happier and safer place for all God’s children everywhere.

Blessings from Rev. Maurice V.A.M.

PROPERTY COMMITTEE 2022 ~ Dave Morris, Chair

The Property Committee has the responsibility of general oversight of the Church edifice and grounds delegated to it by the Trustees and serves as the working arm of the Trustees. Duties include maintaining physical condition of the building, grounds, and contents, collaborating with appropriate groups in maintaining property and inventory. Other duties include developing a five-year maintenance program as well as a list of all physical assets, maintaining building security and safety, submitting all fundraising plans to Church Council and arranging volunteer work parties.

The implementation of COVID-19 Pandemic restrictions continued in 2022. Insurance requirements meant that the Church building needed to be secured and monitored daily. Additionally, a program was put in place to reduce Utility costs safely. When the church was able to open, Covid protocols were followed in accordance with Health Department requirements. A special thanks to Desmond for carrying out the work required to meet these needs as St. Paul's evolved over this exceptional year.

The focus in 2023 will be implementation of a security system with cameras being installed around the exterior of the building. A Provincial Grant has been obtained to cover the cost of this program. Additionally, a review of Physical Accessibility to the Church and its facilities will be carried out.

Thanks to the Property Committee members - Ron Stafford, Bonnie Stafford, Bob Jenney, Reg Butcher, Floyd Marshall, Desmond Palmer and Barb Aubrey – for their continued service to St. Paul's.

Dave Morris, Chair

STEWARDSHIP COMMITTEE REPORT 2022

2022 has ended and we give God thanks that once again the St. Paul's congregation was able to be committed stewards.

Our support was evident in our local setting and on the national level both financially and physically. Though not having an actual committee, we were able to reach out to the wider community. Thanks to all who made it possible especially Marianne Ferris who steered the Adopt-a-Family campaign.

Special offerings throughout the year enabled St. Paul's to support our local community programs namely Community Kitchen, Domestic Abuse Oxford (DASO), Helping Hands Food Bank, Salvation Army Tillsonburg and Sakura House.

Other county and national programs were supported as well. They included United Church sponsored programs: Camp Tanner, Canadian Food Grains Bank, Operation Sharing Woodstock, the World Change jar, Atlantic Canada Relief, Pakistan Flood relief, Emergency Ukraine relief, and UCC World Development. The giving's for each can be found in the Financial Report.

Of notable mention were those who supported our 155th Anniversary Fund. It was a good venture to bring in much needed funds into our congregation as we celebrated.

There were several special projects in our local community.

- A special Care Fund was established as Kaytlyn needed urgent surgery in the U.S.
- We were privileged to once again participate in the Salvation Army Christmas Adopt a Family program. This year we assisted 2 families. Many went above and beyond to assist these families. Additional grocery cards were bought and given so the families would have resources beyond gifts and a Christmas meal.
- Several boxes of toiletries were collected on White Gift Sunday and donated to DASO as we moved our work from words to action.
- One family close to our Messy Church had their house burnt to the ground. Quick responses from our congregation brought in clothing, food supplies, toiletries and even toys for the children as they tried to rebuild their lives.

We are thankful for St. Paul's generous offering to the Mission and Service Fund of \$24,946.96 as well as \$5000.00 from the UCW, no doubt these giving's will help to impact our world positively.

Our aim as a church is to continue making a difference through positive and engaged members, living out our faith. St. Paul's is committed to being a community of faith sensitive to the needs of our congregants, our community and the world around us. Being bold disciples, exhibiting daring justice as we work on our spirituality!

Special thanks to our administrative assistant, Helen and our treasurer Laurie who help to keep the wheels of the Stewardship committee turning.

Rev. Karlene

ST. PAUL'S ARCHIVES ~ Beth Sandor, Archivist

Updating of the archive binders has continued during 2022. There were more events in the church due to COVID restrictions being lifted, so photos and posters of church events have been added again this year. Fall of 2022 was a busy time for the archivists as St. Paul's celebrated its 155th anniversary. With Rev. Karlene and Desmond's help, the archive area was cleaned up and space was made for special displays in celebration of St. Paul's history. Several large display boards were made up showing information about the music, women's groups, the buildings and recollections of St. Paul's. These boards were displayed during the month of October for the 155th celebrations. Also during October, photos were taken of many of the special celebratory events and displayed on church bulletin boards. To present the history of our church in an interactive way, we had a scavenger hunt during one of the October services. Teams raced around the building searching for answers to various questions about our church's history and the artifacts displayed in our church. A perfect score was 155 points and several teams were close to that goal! Those who took part, reported great enjoyment in the activity and hopefully, they learned a bit more about St. Paul's. Photo collages of church events are being posted in the archive area and will be updated on an ongoing basis. Beth and Barb continue to work together on maintaining the church archives. Helen has received information to share with us about church archives, so one of the projects for 2023, will be to review and apply that information to what we are doing at St. Paul's.

Beth Sandor

ST. PAUL'S SOUND SYSTEM ~ Bonnie Stafford

Each Sunday when the service is being live-streamed we do our very best to make sure everything goes well. We have hearing assist for those who require a little assistance to get the best hearing experience for the service.

It is a great pleasure to work with Shelley, Dave and Floyd, all the projection staff; Laurie, Deb, Dorell and Jed as well as Brian Clark and Wayne Beard. It is a pleasure to sit back and watch the service unfold with all of the people that try to do the very best that they can. Our church is always very supportive in all of the activities that involve the sound system.

Praying for an even better year in 2023.

Bonnie Stafford



A.O.T.S. (As One That Serves) MEN'S CLUB 2022

Last year's report ended with the prayer that the end of the Covid tunnel, and the light at that end, would not be too far away. This year seems to indicate that, though we will have to learn to live with Covid in some form for a long time to come, we are doing that learning and can cautiously begin to return to our former way of life. The AOTS has begun to increase our personal interactions with our club activities.

Our temporary, life-time appointments for our executive positions are:

Co-presidents – Rev. Maurice Francis, Dave Collis & Dave Morris

Secretary - Rick Aubrey

Treasurer - Dave Collis

Caller - Sam Helsdon

Members at Large - Tim Stafford, John Somerville, Floyd Marshall.

We were fortunate enough this year to be able to resume many of our fund-raising activities. The planned pork chop dinner on April 24 was changed to a takeaway Spaghetti dinner since it required less work and was more lucrative for the club. Our annual Golf/BBQ activity was held on June 18. With the easing of Covid isolations we have had two Sunday morning General meeting/breakfasts this year in April and October.

The AOTS annual church service took place on November 20, with Rev. Pendleton officiating. A successful takeaway pork dinner was held on October 2, and we closed the activity year with the service club bonspiel on December 7. Our team of Maurice Francis, Dave Morris, Paul Blouin and Wade Jones actually won both their games, but, sadly, did not have the highest overall score so did not win the coveted trophy.

Thanks to all those who attend our fund raisers, we were able to make donations to many of our regular charities: Camp Tanner, The Upper Deck, Community Kitchen, the Helping Hands Food Bank, and minor ball. We were also able to make donations to help support Kaytlyn McKibbon with her surgeries. In honour of St. Paul's 155 years of serving the community, the club made a donation to the 155 Anniversary fundraiser.

Continuing from last year's discussions, and following the parent club guidelines, we decided to allow women to become members of St. Paul's AOTS. Since there has been less need for support from some of the groups we support, we have kept our annual dues at \$20. With any volunteer group, there are many people involved who deserve a big 'thank you', but in our case, there are a few who are really special: the Tillsonburg Sailing Association (who has given us a donation several times this year), and the Jackson kids who were a huge help during our spaghetti take-out dinner. We also must thank Zehrs, Sobeys and Metro for their support of our Spaghetti dinner by contributing the makings of our salads.

Plans for next year are to increase and continue our general/breakfast meetings on Sunday mornings. We also hope to begin having an occasional coffee social to begin on Thursday mornings in the New Year to see how popular this idea may be.

One final word of thanks goes to all those members and friends who have supported our AOTS club in so many ways this year.....THANKS!

Rick Aubrey
AOTS Secretary





ST. PAUL'S UNITED CHURCH WOMEN 2022 **~ Co-Presidents, Fran Bell and Shirley Godfree**

The Covid Virus has continued to affect the UCW meetings and events. During this last year we have continued to meet via Zoom. However, we were able to hold an in-person bazaar this last November – one of our many projects.

In addition to the bazaar, we had a geranium sale, two Rheo Thompson chocolate sales, and a bake table at the June garage sale. These events were very successful and allowed us to support many projects.

With many willing and capable members and helpful congregational members, we were able to support many worthwhile groups and events in our church, community, and further abroad. Some of these include the Mission and Service Fund, Camp Tanner, Five Oaks, Sakura House, Salvation Army, Victoria Quilts, Youth for Christ, DASO, and Community Kitchen.

This was a special year for the United Church Women as we celebrated our 60th Anniversary. To commemorate this event, we undertook the sewing of a quilt which is displayed in the Friendship Room. The theme of the quilt was “Women of the Bible”. Under the very capable leadership of Mary Johnson squares were distributed among members and capable volunteers. Mary put the quilt together and arranged for the quilting. It is a very beautiful work of art. We thank Mary and all the sewers for the contribution they made to make this all come together. A booklet compiled by

Beth Sandor and Shirley Godfree names the women recognized in this project, a history about each, and a diagram to find each square designated to that woman.

We were able to hold an in-person bazaar this year. Wearing masks, conveners organized a craft table, bake table, and jams, jelly, and fresh greenery. The Sunday School had a table which included fresh produce, and Harley Jackson displayed his wood working items.

A very big thank you to all those individuals, UCW members and others who assisted in making this year a very successful one. We appreciate the dedication and knowledge each one brings to our events and projects.

We look forward to 2023 and the work and comradery it brings. We continue to honour Our Purpose. To unite women of the community of faith for the total mission of the church and provide a means through which we may express our loyalty and devotion to Jesus Christ through Christian witness, study, fellowship. And service.

Fran Bell

U.C.W. ARCHIVES ~ Beth Sandor Archivist

Photographs and information pertaining to U.C.W. events continue to be archived in the annual binders. Unit 6 met via Zoom again this past year, but did have a few in person events, so there were more artifacts to place into the binders than there were in 2021. A record of U.C.W. activities - Local, Presbyterial and Conference events - continue to be stored in the "Archives Room" at the northwest corner of the rotunda along with minute books of current and former U.C.W. units. In 2022, a list of all women who are and have been members of St. Paul's U.C.W., since it was formed in 1962, has been completed. Digital copies were given to the U.C.W. presidents as well as the treasurer. The archivists also have digital copies and, now that the list has been finalized, will print out a hard copy to be stored in the U.C.W. archives.

This past year, the U.C.W. celebrated its 60th anniversary. In recognition of this milestone, St. Paul's U.C.W. made a commemorative quilt which was hung up in the Friendship Room. A booklet describing each of the 40 blocks of the quilt and recognizing these who contributed to the project, has been placed in the U.C.W. archives.

Beth Sandor

OXFORD UNITED CHURCH WOMEN ~ Fran Bell

Once again, due to Covid 19 all of the in-person meetings were cancelled. However, on May 11th, the Annual General Meeting and Spring Fling were held via zoom. The theme was "We are Here, God is Here".

It should be noted that our name has been changed from Oxford Presbyterial UCW to Oxford UCW.

It is anticipated that in 2023 we will be able to resume in person meetings. The Annual General Meeting is scheduled for April 19th at Knox United Church in Embro.

Fran Bell

U.C.W. UNIT 1 ~ Thelma Hadwen, Unit Leader

Unit 1 did not hold any meetings this year due to in-place Covid 19 measures. We did keep in touch with our members by phone, emails and sent cards. Unit 1 members helped with the Bazaar and Rheo Thompson fundraisers. We look forward to 2023 and hope to be meeting once again.

Thelma Hadwen

U.C.W. UNIT 6 ~ Beth Sandor, Unit Leader

With the exception of the June meeting, Unit 6 meetings during 2022 continued to be conducted online using the Zoom platform and were held at 1:00 p.m. on the fourth Wednesday of each month, January-June and September-November. Attendance fluctuated between 13 and 18 members; most meetings had 13 attendees.

Not knowing how long we would delay meeting in person, it was once again decided that the study of Parables started in 2020, would be put on hold. A group of ladies decided to prepare an outline of suggested meeting topics for the year, and various members volunteered to prepare and to present these topics. Thank you to those who volunteered to present programmes despite being unfamiliar and, perhaps, uncomfortable with the virtual nature of the presentations. Fortunately, Shirley Godfree is very skilled at online presentations and worked with the monthly volunteers to facilitate many of the presentations. During these programmes, the group was blessed with thoughtful stories, information, special

activities, and guest speakers as well as beautiful images, readings, prayers and songs/hymns.

The year began with Sheila McKibbin and Margot Leachman leading the group in a program titled "Dreaming Our Future". Using the scripture passage about the Magi returning by another route (Matthew 2:11-12), as a springboard, Sheila and Margot led the group in a discussion of the changes to the pathway of our unit due to various obstacles. The result was a list of five possible pathways for the future of our U.C.W. with positive steps that could be pursued and revisited in the future. As a group, we selected the positive step of systematically calling other Unit 6 members between meetings to help alleviate the isolation created by COVID.

The February program, "Love and Friendship" was created and led by Shirley Godfree and Esther Sol. Worship was based around Mark 12:28-31 and then members were invited to talk about their longest friendships and why they had lasted so long. We also took part in a fun Valentine's quiz. During this meeting, it was decided that the 1:00 p.m. meeting time would remain, even when we return to in-person meetings.

At the March meeting, Karon Harris and Margaret Betty led us in worship about Lent, with the key scripture being 2 Corinthians 4:6. Members broke into smaller groups to talk about what they had decided to do during Lent this year and why they had made these decisions. We reflected on prayer and thankfulness as our main foci during this time, especially in consideration of the war in Ukraine and personal health issues affecting members of our group.

The April meeting began by honouring the memory of late member, Barbara Yake Kuhl with a time of reflection, and comments given by Fran Bell. The worship and programme topic was Easter, prepared and presented by Beth Sandor and Mary Hessler. Scripture readings included Mark 16:1-7, Luke 24:13-31 and 1 Peter v.1. We learned about the history of the beautiful hymn, "I Come to the Garden Alone" and then explored various Easter customs and traditions around the world.

The May programme was prepared by Fran Bell and Norma Collis. They had arranged for guest speaker, Kathryn Leatherland, from the Multi Service Centre and Stonebridge, to attend our meeting. Kathryn gave a very interesting and informative presentation about services for seniors in our area. Worship, based on Isaiah 40:31 and Psalm 23:4, followed.

For the June meeting, we assembled on an excruciatingly hot day, at Beth Sandor's home for a program prepared by Beth, titled "Goats, Games, Giggles and God". Following a hotdog roast (Beth's husband, Dave braved the heat to roast hotdogs for the group) and potluck lunch, the group assembled on the grass to take part in special activities such as "Goat Yoga" and "Sheep or Goat?" The scripture reading was Matthew 25:31-46 and we delved into why goats are rather maligned in scripture. Those who ventured the few steps to the goat enclosure also got to meet Beth's pet goats.

Our September meeting began with a time of remembrance in honour of Edith Saunders, who was our unit secretary prior to COVID. The program, prepared by Shirley Godfree and Esther Sol, centered on the topic of "Truth and Reconciliation". Following an explanation of Orange Shirt Day, we looked at the Doctrine of Discovery and then discussed ways that we can aid reconciliation. The scripture was 2 Corinthians 5:17.

The theme for October was "Thanksgiving and World Food Day" with Fran Bell and Shirley Godfree presenting the programme and Sheila McKibbin stepping in to lead the meeting. Startling statistics of food insecurity were presented as well as its varied and complex causes. Discussion about what we can do to help alleviate this dire situation resulted in personal commitments to supporting the Food Bank and the Canadian Food Grains Bank, and to sharing food when appropriate and being more conscious of food waste.

The final Unit 6 meeting of 2022 was held in November. Anne Galeckas and Carol Morling prepared and presented a programme and worship based on the topic of Remembrance Day. Following beautiful readings, poems and a hymn, Carol and Anne displayed striking images of 36 paintings by Canadian artist, Brian Lorimer in a collection called "Project Remembrance". Carol also shared family artifacts and experiences related to this topic.

Beth has served as Unit 6 leader for a two-year term and is stepping down from this position. At the time of the writing of this report, no-one has yet volunteered to assume the role of Unit 6 Leader. Thank you to all of the ladies of the unit for their encouragement and support during the past two years. Perhaps we will decide to meet again in person during 2023, but for now, meetings continue to be held online via Zoom.

Beth Sandor, Unit 6 UCW Leader

ST. PAUL'S U.C.W. EXECUTIVE OFFICERS FOR 2023

Past President	Fran Bell
President	Shirley Godfree
Secretary	Fran Bell
Treasurer	Mary Hessler
Assistant Treasurer	Margaret Betty
Stewardship	Sheila McKibbin
Archives	Barbara Aubrey, Elizabeth Sandor
Advisors	Jean Mills Carol Morling Esther Sol Margot Leachman
Honorary Advisors	Thelma Hadwen Doreen Smith
Auditor	Irene Gillespie

Unit meetings were held on zoom.

UNIT LEADERS:

Unit 1 Leader: Thelma Hadwen

Unit 6 Leader:

To unite women of the community of faith for the total mission of the church and provide a means through which we may express our loyalty and devotion to Jesus Christ through Christian witness, study, fellowship. And service.

UCW PURPOSE

May the blessing of God Almighty, the Father, the Son, and the Holy Spirit rest upon all the work done in God's name.

May God give us light to guide us, courage to support us, and love to unite us, now and forever. Amen.

UCW BENEDICTION

FINANCE COMMITTEE ~ Ron Wycherley, Chair



In 2022 we saw an improvement in St. Paul's financial position. More people are now attending church in person, and giving's seemed to reflect that. The anniversary 155 campaign also gave us a boost financially, and put us in a better position. Thanks to the Finance Committee's weekly efforts, the numbers were accurate and deposits were made. Thanks are also extended to Helen and Laurie for producing financial statements in advance of Church board meetings. To the congregation, a big vote of thanks for their support.

Ron Wycherley, Chair of Finance

TREASURER'S REPORT ~ Laurie Drew

As everyone may remember, we ended 2021 in a severely deficit position, and had decided to not dip into reserves yet. Unfortunately, we have ended 2022 also in a severely deficit position. We actually broke even for 2022, but did not manage to pay down much of the overdraft in our operating account, which remains very close to our closing balance in 2021.

I certainly appreciate the willing help afforded by the whole Finance Committee – thanks Ron, Deb and Doug – as well as the capability of our Administrative Assistant – Helen Loehndorf.

Our auditor – Paul Hanson – performed his usual magic with our books, which enabled us to close off 2022. Thanks, Paul!

Laurie Drew

AUDITOR'S REPORT



St. Paul's United Church

ANTLER RIVER WATERSHED REGION
Minister: Rev. Karlene Brown-Palmer, M Div.
Chair of Council: Mary Anne Silverthorn

88 Bidwell Street
Tillsonburg, Ontario N4G 3V2
519 688-0011 or 688-0012

January 25th, 2023

St. Paul's United
Church Council

Re: 2022 Audit

I have reviewed the financial records of the Church for the year 2022 and have confirmed the bank balances and investment certificates as at December 31, 2022.

St. Paul's holds a Bequest Trust Certificate of \$50,000 and Restricted Investments of \$296,000.00; as well Non-restricted Investments in the amount of \$210,395.78 including \$497.78 undisbursed savings interest. Interest from these funds is to be used for church purposes; but the principal cannot be used for expenses.

I found the records to be according to good accounting practice and would like to thank Laurie Drew and Helen Loehndorf for their assistance during the audit.

I believe the attached statement reasonably reflects the financial status of the church as at December 31, 2022.

Should you have any questions, please feel free to contact me.

Sincerely,

Paul Hanson

Email: stpaulsunited@execulink.com

Website: www.stpaulsunitedchurch.net

www.facebook.com/St-Pauls-United-Church-Tillsonburg-4 50130471666693/

"We are a Community minded Christian congregation, called to serve God by serving others."

Church Council 2023

Chair: Jed Drew

Vice Chair:

Past Chair: Mary Anne Silverthorn

Recording Secretary: Debbie Beres

Treasurer: Laurie Drew

Assistant Treasurer: Doreen Smith

Clergy: Rev. Karlene Brown-Palmer

Committee Chairs

Christian Development: Brenda Marshall

Finance: Ron Wycherley

Membership, Fellowship and Care: Jed Drew

Ministry and Personnel: Brian Clark

Property: Dave Morris

ARW Regional Council Rep: Mary Anne Silverthorn, Marianne Ferris, 1 vacancy.

Stewardship:

Trustees: Brian Clark

Worship: Mary Anne Silverthorn

UCW Rep: Shirley Godfree

AOTS: Dave Morris

Voluntary Associate Ministers: Rev. Pat Cook, Rev. Maurice Francis, Rev. Bonnie Pilkey.

Committee Members

Christian Development: Lesley Jackson, Karen Hodges, Marianne Ferris.

Finance: Treasurer, Doug Franklin, Doreen Smith, Deb Wycherley, Roger and Margaret Betty.

Membership, Fellowship and Care: Dianne Parnell, Mary Hessler, Karon Harris.

Ministry and Personnel: Debbie Beres, Brad Bennett, Marianne Ferris, Karen Helsdon, Dave Morris, Kelly Springer.

Property: Bob Jenney, Barb Aubrey (UCW), Bonnie Stafford, Ron Stafford, Desmond Palmer (Custodian), Floyd Marshall.

Trustees: Jed Drew (Secretary), Brad Bennett, Fran Bell, Dave Morris, Deb Wycherley, Indira Reynolds, Rev. Karlene Brown-Palmer.

Worship: Doreen Smith, Bonnie Stafford (Sound System/ Ushers), Dag Morris (Council Rep), Karen Hodges, Shelley Vermeersch, Dave Collis (Messy Church rep), Carol Crocker (Choir rep.), Dianne Parnell.

Co-Archivists: Barb Aubrey, Beth Sandor.

Communion Preparation: Maurice and Ruth Francis, Bob and Janet Jenney, John Somerville, Nancy Gowette.

Flower Committee:

Pastoral care: Fran Bell, Rev. Pat Cook, Rev. Maurice Francis, Sheila McKibbin, Dianne Parnell, Doreen Smith, Rev. Margaret Vanderzweerde.

Projectionists: Debbie Beres, Dorell Clark, Jed and Laurie Drew.

Live Streaming: Dave Morris and Floyd Marshall.

Sound System: Brian Clark, Bonnie Stafford, Wayne Beard.

NOTES:
