

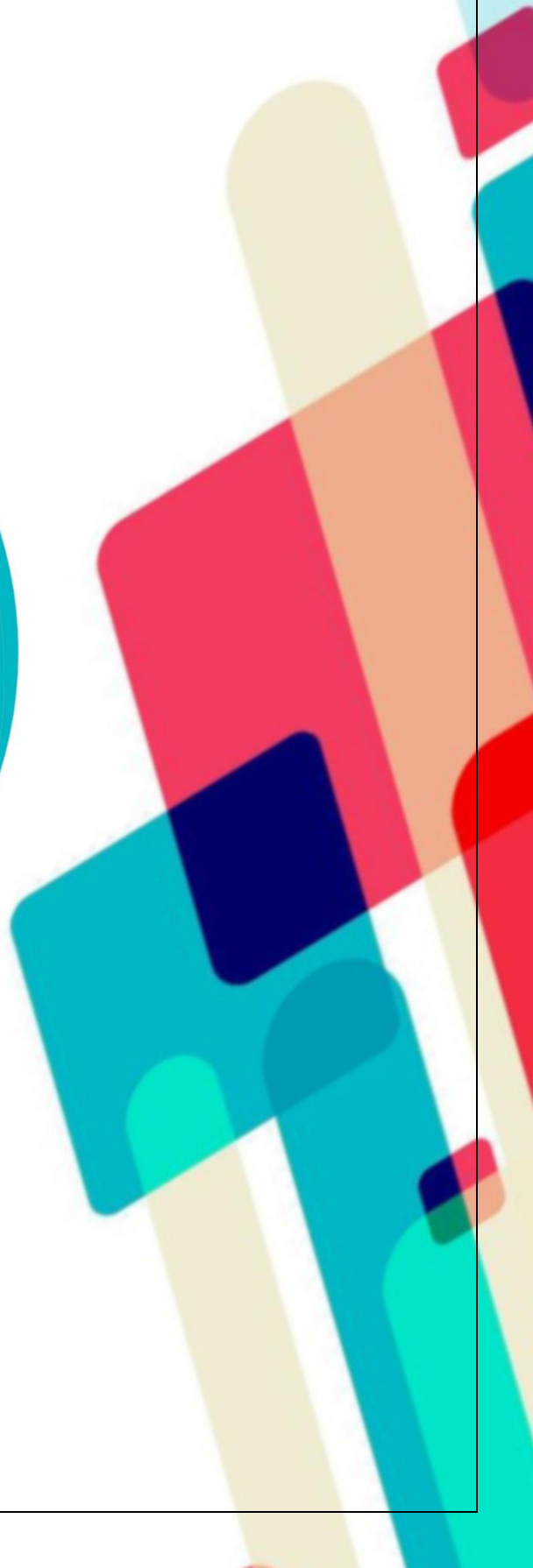
***St. Paul's United  
Church***

**2021**

**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.**

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## “WHO WE ARE”

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### 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:**  
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stpaulsunited@execulink.com  
**Website:** stpaulsunitedchurch.net  
**Telephone:** (519) 688-0011

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

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Greetings My St. Paul's Family & Friends,

As I write, I greet you with some stanzas from Charles Wesley's Hymn "And Are We Yet Alive"

**And are we yet alive, and see each other's face?  
Glory and praise to Jesus give for His redeeming grace.**

**Preserved by power divine to full salvation here,  
Again in Jesus' praise we join, and in His sight appear.**

**What troubles have we seen, what conflicts have we passed,  
Fighting's without, and fears within, since we assembled last.**

**But out of all the Lord hath brought us by His love;  
And still He doth His help afford, and hides our life above.**

Yes, God has kept us. 2021 is now in the pages of history. May those who read the history a hundred years from see how the ministry we enjoyed for decades changed and how in spite of the challenges we became even greater witnesses for our Lord. Journey with me as we reflect on the year.

### **Worship Events**

We were still 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
- Earth Day
- Camping Sunday
- Christian Family Sunday
- Pentecost
- Environment Sunday
- Union Sunday
- Fathers' Day
- Multiculturalism/Canada Day Sunday
- International Peace Sunday
- Orange Shirt Sunday
- World Communion Sunday
- Thanksgiving
- St Paul's Anniversary/AGM
- Remembrance Sunday
- Advent Sundays
- Blue Christmas
- National Day of Remembrance & Action on Violence Against Women.
- White Gift Sunday
- Christmas Eve & Boxing Day Sunday

Through out the year we were able to participate in five special Communion Services.

### **Connecting with our St. Paul's Family**

#### *Technology*

- \* We begun 2021 with another shut down. For seven weeks Desmond & I were able to record and share services on the new established St. Paul's United Tillsonburg YouTube channel.

- \* On March 21, 2021 we began livestreaming from the sanctuary.
- \* The Wednesday Coffee/Tea devotional continued. In total there were 9 series: - 2 Lectino, I Am, Job - Rev Bonnie Pilkey, Lenten, Dive into Hebrews, The Whole Armor of God, Christian Hymns & Advent Ponderings. We also did one book club using the text "Diving Deeply."

### *Connecting with those at home*

- \* We continued porch drop off on birthdays, back to school packs, halloween packs and Christmas packs. It was good to connect.
- \* For the adults, over three hundred phone call chats, emails, sent out over the period. Approximately four hundred cards between birthdays, anniversaries, condolences and Christmas were mailed. There was also over thirty drop off of flowers on front porches. Some even enjoyed Jamaican home cooked meals and baking.

### **Membership**

- \* Sadly we said farewell to some of our members as they went home to be with their Lord whilst others moved to other parts of Canada.
- \* God still calls people to be with us. So, some new persons have indicated their interest in joining us at St. Paul's. We welcome them warmly and hope to have a service in the new year.

### **Connecting with the wider Church**

- \* Connections continued with the Tillsonburg Area Ministerial. I substituted for a fellow colleague and preached at the online Lenten Service on March 17, 2021.
- \* I continued to serve on the Antler River Watershed Regional Council as an executive member.
- \* At the National Level, I was able to serve as a member of the Project Team that worked on a National Strategic Plan for the UCC for the next five years.

### **Thanks**

Many persons made the journey possible. I want to highlight a few.

- \* To our chair Reg Butcher, the acting Chair Mary Anne Silverthorn and the Council of 2021, thank you for partnering on the journey. We faced many challenges but as a united group we made a difference.
- \* Thank you to our valued tech team - all the projectionists, camera crew, sound crew. Kudos to all of you.
- \* Our support staff: Helen, Shelley, Desmond and Karen, we appreciate your continued commitment.
- \* To Desmond, thanks for keeping me grounded and stepping up to the plate in whatever area I needed you. For being my partner in life and in ministry. Thank you.

May we keep doing and being who God has called us to be. I leave with you the words from John 14: 27.

**Peace I leave with you; my peace I give to you. Not as the world gives do I give to you. Let not your hearts be troubled, neither let them be afraid.**

Shalom,  
Rev. Karlene

### **CHURCH COUNCIL ~ Mary Anne Silverthorn, Acting Chair**

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It was March 2020 when the whole world changed. At the end of the 2020 chair's report, it clearly indicates that having been open for worship for a few short months the building would be closed immediately following the worship service of December 20, 2020. The number of COVID cases was climbing. Provincial restrictions were changing quickly; the Southwestern Public Health was monitoring numbers and making changes. St. Paul's Council was working to be compliant with all restrictions and ensure that members of our Church family be safe.

We began the year 2021, in a lock down situation. There was no face to face in person worship. Rev. Karlene and Desmond were taping each worship service from their home and the service could be viewed on YouTube. The building was locked at all times and the employees worked from home. We wanted to be compliant with all restrictions at all times while staying safe and secure.

Council met monthly by Zoom. They were routine meetings; however, one of our priorities was to monitor the financial statements very carefully since with no in person services our income was dropping steadily. Council made the decision to do whatever necessary to be able to live stream the services. Some equipment needed to be purchased, extra wiring was needed and then on March 21, 2021 — live streaming began. There continues to be some hic-ups once in a while but remember all of these changes are learning experiences for everyone. We know many are joining us with the live streaming. Some Council committees were meeting by Zoom; others had suspended their meetings indefinitely.

Rev. Karlene worked diligently to maintain contact with those who were bereaved, suffering through illness etc. providing support and spiritual guidance. Materials were dropped at porches, phone calls were made, cards and greetings were mailed regularly.

Karen Hodges, our Sunday school coordinator did weekly programmes for the Sunday school children which could be viewed on YouTube. The Messy Church Team assembled packets and did porch drops regularly maintaining contact with church families with children.

Cases lessened, many restrictions were lifted and/or changed and on July 18, in person worship began again in addition to the weekly live streaming. Many precautions remained as previously such as social distancing, wearing a mask, mandatory pre-registering for worship, escorting to and from pre-assigned seats. Moving into the fall we continued live streaming and in person services.

Effective September 1, 2021, Council Chair Reg Butcher, took a leave of absence from his position and I was appointed Acting Chair for an undetermined length of time. Brian Clark was appointed immediate Past Chair.

The lectern Bible needed to be replaced since rebinding was no longer an option. Sincere thanks to the Coward family for their donation to replace the old with a new and more modern version.

New vocabulary entered the world as **vaccines** become available and people were issued **passports**. We carefully monitored all those attending in person worship to ensure all attendees were double vacc'd and many indicated they were triple vacc'd. Council's position was to be compliant at all times.

Gradually singing was allowed in the sanctuary while wearing a mask, staying seated -- but no choir yet.

In 2020 when churches began to open for worship, the United Church strongly suggested each Pastoral Charge form an **Opening Committee** to deal with many decisions necessary including writing protocols for opening.

Once the protocols were approved by Council in August 2020, each time changes were made the protocols were amended accordingly. The original work of the Opening Committee shifted during 2021 and decisions/duties were made by the weekly set up group and/or the worship committee and/or Council.

Continuing to follow all the original protocols approved by Council in August 2020, Sunday school began in October 2021. It was held upstairs in the Friendship room. There were additional protocols just for the Sunday school to ensure all attendees and helpers were safe. Parents/guardians dropped off the Sunday school person and went to worship—picking up the child as they exited from worship. It all worked well.

Council approved rentals - groups who had additional protocols to the originals from St. Paul's, and also opening the kitchen for food preparation only including the opening of the Community Kitchen for pick up meals.

We seemed to be moving ahead with great success and all was progressing well. We continued to have people returning to worship. We had several new people to St. Paul's in attendance indicating they recently re-located to Tillsonburg and were choosing St. Paul's as their place of worship--- and said --they were here to stay. These messages were exciting!!

Preparations began for the Advent Season. On Poinsettia Sunday December 12, 70 poinsettias were delivered to members of our church family who needed to know we cared about and supported them. The poinsettias were graciously donated by the Cluett/Foster families. During this Season St. Paul's also supported the Morrice Family following their devastating fire, with a cash donation collected from members of our church family, supported 3 families with the Adopt-a-family project administered by the Salvation Army and delivered 4 large tubs of White Gifts (toiletries and other materials) plus cash of nearly \$700.00 to DASO in Woodstock. Thank you sincerely to each and every one for your support. St. Paul's family definitely cares about and supports others believing strongly in "reaching out" at all times.

As we prepared for the Christmas Eve service a new variant emerged called Omicron and was sending the number of cases soaring. At an Emergency Council meeting on Monday December 20, Council voted unanimously to suspend face-to-face in person worship, immediately. A wonderful, uplifting Christmas Eve service with readers, soloists and an inspiring message by Rev. Karlene was live streamed for our church family. A total of 10 people were in the sanctuary to "produce" this service revisiting and recalling the memorable birth of a baby, born thousands of years ago in Bethlehem. (Unfortunately, there was a problem with the sound system and a portion of the service was missed. Technology is amazing when it works properly.) The decision about face to face in person worship will be reviewed in mid-January once numbers are known following Christmas gatherings and celebrations. Please remember each Sunday, Rev. Karlene, Shelley, Desmond and the team (reader, sound technician, projectionist, camera operator) are in the sanctuary to live stream worship for you (and your family).

As another year draws to a close, we sincerely thank all staff for their commitment to keep everything as normal as possible. Rev. Karlene continues to work long hours to keep in touch with members of the family, prepare and deliver worship services each Sunday plus the day-to-day tasks that are ongoing. Each and every staff member has adapted as we move from lock down to in person worship and continually adjusting to meet the needs of the mandated restrictions and to ensure that everyone remains safe and works in a safe environment.

Council sincerely thanks the many volunteers who continue to give many hours of service behind the scenes doing all kinds of little and big things to keep St. Paul's operating like a "well-oiled machine". We are a large family and each person continues to contribute in their own way. Each and every one of you is greatly appreciated. Many thanks to each for everything you do!!

We continue to wonder when "all" will return to normal. We have no idea what 2022 will bring. The unknown can be scary. However, we are church people and know that there is a plan only - God knows that plan. Trust in the Lord, follow His guidance and together we will survive.



As we move into 2022, Council will continue to monitor all the changes, guidance and restrictions announced by both the Federal and Provincial Governments, the local Health unit and the United Church of Canada to ensure that we at St. Paul's are compliant with all mandates and providing an environment that is safe for all attendees to worship and our staff. Council reiterates over and over – St. Paul's must be compliant!!

Remember to stay safe—wear your mask, remember to social distance and get your two needles and a booster too. Take care of yourself and those around you. Thank you for your ongoing support.

Report submitted by

Mary Anne Silverthorn  
Acting Council Chair (Sept 1-Dec 31, 2021)  
Past Council Chair (Feb 2020-Aug 31, 2021)

*PS-- As I conclude this report, the Premier announced yesterday January 3, 2022 that effective January 5, 2022, the province will move to a form of lockdown again. This report concludes in the same manner it began. As a church family we live with **hope** that there is an end in sight. Blessings to all. Stay safe!!!!*

## 2021 ANNUAL MEETING

SUNDAY JUNE 5, 2022

### 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 13, 2022 as circulated (or with additions as necessary).
6. **Motion \*\*** to approve minutes of Congregational Annual meeting – October 24, 2021and (as necessary)

### **REPORTS:**

7. Minister's Report -Rev. Karlene
8. Transitions of 2021 - Baptism, Marriage, Funerals/Memorial Services/ Committals.
9. Council Report – Mary Anne – Acting Chair

### **COMMITTEE REPORTS:**

10. **Motion \*\***to approve all 2021 Committee reports as printed.
11. Treasurer's Report – Laurie Drew  
2021-Financial Report -Motion to approve \*\*  
2022 – Budget Proposal - Motion to approve \*\* including M and S
12. **Appointment of Auditor** for 2022 financial records  
Motion to appoint \*\*
13. **Nominating Committee Report** – Brian Clark - Motion to approve\*\*
14. **Resignation of Trustee** -Motion\*\* - Brian Clark
15. **Confirmation of Trustees – Motion \*\***
16. **Appointment of Lay Representatives to Antler River Watershed Regional Council** -- Mary Anne  
Motion \*\*to appoint – Marianne Ferris/ Mary Anne Silverthorn
17. **New Business-**
18. Next Annual Meeting date – TBD
19. **Adjournment, Blessing and Sending Forth** - Rev. Karlene
20. **Motion \*\*** to adjourn

## St. Paul's United Church

### MINUTES OF 2020 ANNUAL CONGREGATIONAL MEETING

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The 2020 Annual Congregational Meeting of St. Paul's United Church was held in the Sanctuary on Sunday, October 24, 2021.

1. Call to Order at 11:25 a.m. Mary Anne Silverthorn, Acting Council Chair
2. Devotion - Rev. Karlene
3. Acting Chairs Comments - This meeting was originally scheduled for February 2021. The agenda for that meeting is no longer valid and a new agenda was produced for this meeting. The General Council Executive of the United Church, realizing the AGMs were not possible due to all the restrictions of COVID granted all authority for Annual Meeting business to be completed by the governing body of the Pastoral Charge. St. Paul's church council dealt with all the necessary items such as: approving the financial reports, approving the audited statements, approving the budget for 2021 and approving the council members for 2021. The Annual Meeting today, will ratify those decisions made previously by council. This Annual meeting will be available for our church family to view in real time either on Zoom or YouTube. It will not be available for viewing after the meeting due to privacy issues.
4. **Motion** C20-01 To appoint Recording Secretary for the 2020 Annual Meeting  
Moved: Mary H. Seconded: Diane P.  
Resolved, Debbie Beres be appointed Recording Secretary for the 2020 Congregational meeting.  
Carried
5. **Motion** C20-02 To extend voting privileges  
Moved: Jed D. Seconded: Bonnie S.  
Resolved, pursuant to Section 3.7 of the UCC Manual to extend voting privileges to adherents.  
Carried
6. **Motion** C20-03 To approve agenda for the October 24, 2021 meeting as circulated (or with additions as necessary)  
Moved: Bonnie S. Seconded: Laurie D.
7. **Motion** C20-04 To approve the minutes of February 9, 2020 Congregational Annual meeting.  
Moved: Norma C. Seconded: Dale S.
8. In Memoriam - Rev. Karlene

9. Treasurer's Report – Laurie D.

- a) 2020 Financial report - approved by Council
- b) 2020 Audited Statements - approved by Council
- c) 2021 Budget - approved by Council in January 2021
- d) Appointment of Auditor for 2021

**Motion** C20-05 Motion to appoint Paul Hanson as Auditor for 2021

Moved: Laurie D.

Seconded: Wilma J.

**Motion** C20-06 To ratify all decisions made by the Church Council pertaining to the routine business to end 2020 year and begin 2021.

Note: this would include all of the items that would have been included in the 2020 Annual meeting if it had been held at the regular time, namely – approval of the 2020 financial report, the 2020 audited statements, the 2021 budget and the 2021 Committee report.

10. **Motion** C20-06 To approve the M&S allocation of twenty-five thousand (\$25,000) for 2021

Moved: Ron Stafford

Seconded: Dag M.

11. **Motion** C20-07 To accept with regret the resignation of John Somerville as a Trustee effective July 21, 2020

Moved by: Brian C.

Seconded: Jed D.

12. The next Annual meeting is tentatively scheduled for February 13, 2022

Note: this is subject to change re: Covid.

13. For your information: Financial update for the period January – June 2021 was sent to church members.

Question from the floor:

Q: When will we ask for proof of vaccination so more members can attend services.

A: Antler River Watershed will speak on this at a later date. We also take directions from SWPH Unit.

14. Adjournment at 12:00 p.m.

15. Benediction and sending forth – Rev. Karlene

Note: There were thirty-three (33) congregational and council members in attendance.

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## IN MEMORIAM

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Robert Otis Upham\*

Tom Levins

David Tobias\*

Harold Kirktown

William Priest\*

Margaret Brown

Helen Marshall\*

Charles Baldwin

Honor Carmichael

Joanne McDonald

\* non-members

Bonnie Lou McKenzie\*

Harold W. Kipp\*

Doreen Dedrick

Ellen Springer

Eunice Cressy

Dorothy Ryder

Donna Berlet\*

Ruth Rabb

Brian Baxter\*

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## MARRIAGES

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Zach and Holly Buchner

October 16

Jeff and Macaiah Vermeersch

November 20

Kirby and Melissa Duffy

December 17

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## NEW MEMBERS RECEIVED

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Rev. Bonnie Pilkey

Dec 8, 2020

Celia Langhor

October 19, 2021

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## TRANSFERS IN

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Daryl Coles

July 21, 2021

Linda Coles

September 21, 2021

## **WORSHIP COMMITTEE ~ Dave Collis, Chair**

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The Worship Committee is responsible for ensuring that St. Paul's church services and related activities run as smoothly as possible. As we enter the second year of Covid-19 this has proven challenging to the volunteers and staff that make up this committee. With social distancing and masking mandates in place we have gone the entire year without our choir. Carol Crocker remains our faithful choir representative on the committee. YouTube and live streaming has allowed us to bring our weekly service to the congregation during our lockdown periods and when we had limited in person services. Our music director and organist Shelley used time during the lockdown to become even more fluent on the new electric keyboard. On December 12 Shelley was able to present her version of the Cantata. Karen Hodges is our committee Secretary and Sunday school Coordinator. Karen with the able assistance of Brenda Marshall have live streamed lessons, delivered activity packages and until mid-December had in person Sunday school classes. Carol Morling arranges for communion servers. We were able to hold scaled down communions on April 4 Easter, October 3 World Communion Sunday and November 28 Advent. Dag Morris is our flower committee and representative to Church Council. Doreen Smith is the UCW representative. Bonnie Stafford is our sound representative and has been responsible for running the Sound board during covid.

Messy Church is another part of the Worship Committee. Messy church has continued to deliver activity packages each month to families who have chosen to participate in this activity. Norma and Dave Collis prepare 30 bags each month for children ranging from a newborn to early teens. We are very grateful to our St. Paul's family who continue to support the program financially and by giving of their time to help source and prepare items for the enjoyment of our Messy Church participants. We continue to receive photos and messages from our participants on a regular basis, thanking St. Paul's and showing us the children at work with the various activities.

The Flower committee is another important part of the Worship committee. Dag Morris remains on the flower committee. We would like to thank Jean Mills and Norma Collis for service as they leave this committee. The worship/flower committee would also like to thank the Van Hoeve family for providing the beautiful cut flowers every Sunday during the growing season and for the generous donation of vegetables and flowers for Thanksgiving. Once again, the church was beautifully decorated for Thanksgiving and Christmas and we thank all of the volunteers for their efforts. Arranging for poinsettias is another part of the responsibilities of this committee. Once again, this year during Covid the reopening committee organized the assembly and distribution of the poinsettias. Thank you for your generous contribution, Ann Foster and Susan and Jamie Cluett. After the service on December 12 a team of volunteers took the poinsettias to St. Paul's bereaved and shut-ins. The flower committee would like to thank the individuals and families who gave flower arrangements for our Sunday services as well as those that have momentary donations in memory of loved ones.

The worship committee continues to meet on a monthly basis. I would like to thank the members of this committee for your dedication during these challenging times.

Respectfully Submitted  
Dave Collis, Chair

## **ANTLER RIVER WATERSHED REPORT 2021 ~ Mary Anne Silverthorn**

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With the world pandemic continuing since March 2020, 2021 continued to be a different year for Antler River Watershed Region (ARW). All face- to -face in person meetings were suspended indefinitely and switched to virtual. Both Regional and Commission (= Committee) meetings became Zoom meetings.

The Antler River Watershed (ARW) Region holds two meetings per year. The agenda for **Spring meeting** held virtually in June consisted of a combination of decisions, discussions, elections, presentations and reports. This meeting was divided into 4 sessions spread over 3 days. Each session reflected the “church issues” of equity, justice and racism. Attendees to these Regional meetings are pastoral charges elected reps, staff personnel, presenters and guests totaling approximately 200. In attendance from St. Paul’s as voting members were Rev. Karlene Brown-Palmer clergy and elected lay reps Marianne Ferris and Mary Anne Silverthorn. (*NOTE: the St. Paul’s Pastoral Charge Reps are 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. Elections took place for the 13 Commissioners from ARW who will represent this Region to the General Council 44 meeting scheduled for July 2022. The 13 positions are designated according to 1 youth, 1 racial identified person and 1 with camping experience. The remaining 10 spots are 3 lay, 3 clergy and the last 4 are elected from those names remaining on the ballot. All the elections for the ARW Executive and Commissions were acclaimed.

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

**Rev. Karlene began the third year of her 3- year term elected to the ARW Executive. She is one of 11 on the Executive.**

**I was re-elected to the Human Resources Commission beginning a 3-year term. In addition, I was elected as one of the Lay Delegates to General council 44. When you are elected as a General Council Commissioner you hold that position for 3 years or until the next General Council Meeting.**

*NOTE: Because of the detailed and extensive planning necessary to make all the arrangements including travel and since this GC44 meeting was scheduled to be held in Calgary it was decided months ago to hold this GC 44 meeting virtually over a lengthy time span. The draft agenda indicates meetings begin February 13 and close August 7, 2022. There are 5 segments spanning 6 months.*

The agenda for the **Fall meeting** held virtually on October 29 and 30 focused mainly on accountability and financial reports as well as including an In Memoriam tribute to those church personnel who passed away since the spring meeting. This meeting also included a Celebration of Ministry Service for Rev. Karlene Kimber who having completed her studies was commissioned as a Diaconal clergy. She is ministering at Harrietsville-Mossley and Belmont Pastoral Charge.

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 2022 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 meeting also received and approved several proposals (= resolutions). These proposals are approved by ARW Region for forwarding to the GC44 for discussion/approval and follow-up where necessary.

The Region also had the opportunity to view the new General Council recommended Mission and Vision Statement introduced and explained by The Rev. Michael Blair the Executive Secretary of the UCC. This document, an initiative of the Executive Secretary who assembled a Task Force of United Church people from across the country to create the new Mission and Vision Statement was presented by Task Force. **Our own Rev. Karlene was a member of this Task Force and a presenter of the new Statement. Congratulations Rev. Karlene for your many contributions locally, regionally and nationally to the United Church of Canada. Thank you Karlene for giving of your time to serve others across this nation.**

**Additional Info:**

*Part of the Human Resources Commission's report to this regional meeting is an update from the Licensed Lay Worship Leaders Resource Team. This team has responsibility to maintain current files on each of the LLWL's. In addition, the Team interviews each LLWL and makes recommendation for licensing and/or re-licensing to the HR Commission as appropriate. LLWL's are re-licensed for terms of 1,2,3 years allowing the Team to interview 1/3 of the LLWL's each year. In the report to the meeting the video introduced each LLWL indicating their home congregation. Both Fran Bell and Cheryl Buchner are LLWL's from St. Paul's. There is a total of 40 LLWL's in the ARW Region. I have been re-appointed Chair of this Resource Team as we begin the work for 2022.*

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**

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The Trustees manage the insurance of the Church property and the investments. At the time of writing, the actual cost of the insurance for 2022 has not been received but it is estimated at \$15,162 reflecting a general rise in premiums across the industry.

A summary of St. Paul's investments is attached and reflects our position at December 31, 2021. Our investments are managed by Scotia Wealth Management and we also have funds invested with the local Bank of Nova Scotia branch. The total investments are \$505,984.44 but some of these funds are Restricted as you will note from the accompanying Investment Log and the Investment Notes below.

I want to thank all the Trustees for their work this past year. After many years of service, Sheila McKibbin has resigned from the Trustees and I want to recognize her years of service. Her presence and advice will be missed by the Trustees but we are grateful for the time she has given us.

The Trustees in 2021 were Fran Bell, Rev. Karlene Brown-Palmer, Jed Drew, Sheila McKibbin, Dave Morris, Dale Springer and Deb Wycherley.

Respectfully submitted,  
Dr. Brian Clark, Chair  
Board of Trustees

### **St. Paul's United Church - Investment Funds**

Our Church's Financial Statements as of December 31, 2021 show that the Trustees are managing Restricted and Unrestricted Investments. What is the difference?

#### **Restricted Investments (\$296,000.00)**

Restricted Investments are funds that are invested with restrictions attached as to whether we can redeem any or all of the principal or what the interest may be used for. In our particular case we have two separate amounts with distinctly different restrictions:

\$50,000.00 principal from the estate of Dr. Alexander. This bequest was made to us over 30 years ago with the stipulation that the principal be invested to provide interest income for the ongoing operation of the church. Under the terms of the bequest, the principal may not be redeemed.

\$246,000.00 principal from the net proceeds of the sale of our manse in 2020. Under the authority granted to St. Paul's from Antler River Watershed to sell the manse the net proceeds may be invested to provide interest income which is available for the use of the congregation without restriction. However, in the event that the congregation determines that it needs access to the principal, such access may only be granted with the approval of the Antler River Watershed Regional Council.

## **Unrestricted Investments (209,984.44)**

As the name implies, these are funds that do not have specific restrictions attached. Currently, St. Paul's has the following funds:

\$10,000.00 principal from the estate of Margaret Brown, given for the use of the church.

\$199,898.00 principal from the estate of Freda Pressey. Originally, this amount had a restriction that the interest only could be used for the maintenance of the church property and building for a period of ten years, ending on Dec. 17, 2020. After this date, under the terms of the bequest the restriction was lifted, resulting in the full amount now being unrestricted.

\$86.44 Earned interest not yet paid out on a short-term investment savings account.

### **Can we use any of the funds to finance operating expenses?**

St. Paul's relies upon the interest earned from our invested funds to supplement the offerings received from the congregation to meet our ongoing expenses. Although the amount varies by year as interest rates go up and down, at the current rates of investment we will earn an average of about \$9,400 per year (1.85%).

### **What would happen if we used some of the Investment funds principal to cover operating expenses?**

If we utilize any of the principal, we would be drawing down upon the amount that is available to earn interest. Thus, in order to maintain the same year-over-year total income we would need to receive additional offerings from the congregation to make up the shortfall. In short, using the investment principal to support ongoing operating expenses results in an ever-increasing need to generate more funds and can induce a downward spiral from which we may not easily recover, if at all.

We are fortunate that in 2020 we were able to convert an asset (the manse) that was potentially going to cost us significant operating money into an investment that is currently earning us interest (approximately \$4500 per year). We need to remember that the purpose of our total investment portfolio is to generate interest income. If we reduce the investment base the interest earned will be reduced; and the earned interest shortfall then needs to come from congregational donations.

**SCOTIA WEALTH MANAGEMENT ACCT: 467-01115**  
 Authorizations: (Any two of): Brian Clark, Jed Drew, Dale Springer, Deb Wycherley

Issuer	Maturity	Principal Amount	Interest Rate	Investment Type	Source of Funds (See conditions below)	C O N D I T I O N S
Manulife Trust	2/14/2022	\$34,698.00	2.00%	GIC*	F. Pressey	U
CIBC	2/15/2022	\$5,800.00	2.80%	GIC*	F. Pressey	U
Scotia Mortgage	2/24/2022	\$49,200.00	1.91%	GIC*	Manse Sale	R
National Trust	2/28/2022	\$49,200.00	0.55%	GIC*	Manse Sale	R
Montreal Trust	2/28/2022	\$19,800.00	0.55%	GIC*	F. Pressey	U
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
Bank of Nova Scotia	Open	\$20,000.00	0.3% Var	Inv Svgs	F. Pressey	U
Bank of Nova Scotia	Open	\$10,000.00	0.3% Var	Inv Svgs	M. Brown	U
Bank of Nova Scotia	Open	\$86.44	0.3% Var	Inv Svgs	Reinvested Interest	U

\*Interest paid annually. Electronic funds **Total Invested \$455,984.44** transfer to St. Paul's Operating Account at Royal Bank.

**BANK OF NOVA SCOTIA ACCT: 573-01756**  
 Authorizations: (Any two of): Brian Clark, Jed Drew, Dale Springer, Deb Wycherley

Issuer	Maturity	Principal Amount	Interest Rate	Investment Type	Source of Funds (See conditions below)	C O N D I T I O N S
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 \$505,984.44** All investments are CDIC Insured.

**Restricted Funds \$296,000.00** Subject to conditions noted below  
**Unrestricted Funds \$209,984.44**

**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: 12/31/2021

## **MEMBERSHIP, FELLOWSHIP AND CARE COMMITTEE ~ Jed Drew, Chair**

Once again, due to the COVID-19 pandemic, 2021 was a relatively quiet year for the MFC Committee.

While our activities within the church were greatly curtailed, 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, 2021 was 334 persons, a net decrease of eight persons, reflecting the addition of two new members, the deaths of eight, and the transfer of two.

<b>Full Members</b>	<b>Change Since 2020</b>	
Active	209	-1
Inactive	19	-1
Non-Resident	31	-2
<b>Total Full Members</b>	<b>259</b>	<b>-4</b>
<b>Members</b>		
Children of Full Members	3	0
Other Baptized Children	13	0
<b>Total Members</b>	<b>16</b>	<b>0</b>
<b>Non-Member Children</b>	<b>6</b>	<b>0</b>
<b>Adherents</b>	<b>53</b>	<b>-4</b>
<b>Total Congregation</b>	<b>334</b>	<b>-8</b>

There was one major new activity in 2021. Working closely 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. These files are identical to the files broadcast through the internet live-streaming and uploaded to YouTube. The basic difference is that, using a playback unit supplied by the Worship Committee, recipients do not need a cable or internet connection to view the services. 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.

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 2021 ~ Brian Clark, Chair

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

The continuing pandemic has required our Staff to be innovative and flexible in their work as they coped with changing conditions throughout the year. Our Worship Services are now Live- Streamed as well as being posted on YouTube.

Rev. Karlene continues to support the Congregation through telephone contact with those who are ill or shut in as well as those in the Congregation who are unable to attend Services in person. She has prepared weekly Meditations for us in addition to the Sunday Service. We are fortunate to have an innovative Minister in these difficult times.

Our Custodian, Desmond Palmer has continued to look after the building and property and to make sure that all Public Health Covid protocols are followed so that the premises are kept safe for everyone.

Helen Loehndorf continues to keep our Office running smoothly and efficiently and we are fortunate to have such a capable individual in this key position.

Shelley Vermeersch enriches our Worship Service with her music and she has shown us just how versatile the electronic keyboard can be. Her music on both the organ and keyboard support and enhance our Worship experience.

Karen Hodges supports our Sunday School and has prepared home delivery packages for our children when we were not able to meet in person. Once we returned to meeting in person, Karen was again there to meet with the children and provide for their Christian Education.

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

The members of the M&P Committee met 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, Norma Collis, Karen Helsdon, Marianne Ferris, Kelly Springer and Dave Morris. At the end of this year, Norma Collis is leaving the committee after serving for a number of years. Her experience and counsel will be missed and I thank her very sincerely for all of her support.

Respectfully submitted,  
Brian Clark, Chair

## **CHRISTIAN DEVELOPMENT & SUNDAY SCHOOL 2021 ~ Brenda Marshall, Chair**

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The CD Committee has had another challenging year. Karen Hodges continued to work hard preparing and recording lessons each week for the Sunday School children, with the assistance of Floyd Marshall. Then with the help of the CD Committee delivers craft and colouring sheets to the children's doorsteps using Covid precautions.

We started in person Sunday School the end of October in the Friendship room with all the Covid-19 precautions. We had 3 to 9 children each week. It was wonderful to see the children's faces once again. Due to Covid the in-person learning was suspended just before Christmas.

We are hoping 2022 is a brand-new year and we can get back to in person Sunday School once again, and other Sunday School activities.

Brenda Marshall

## **BIBLE STUDY GROUP ~ Ruth Francis**

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Unfortunately, we have been unable to meet throughout 2021. This makes all of our group sad as we dearly love to gather around God's Word. Hopefully before 2022 draws to a close, we will be able to once again resume our study.

Ruth Francis

## **PASTORAL CARE TEAM ~ LEADER: Rev. Pat Cook**

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The Pastoral Care Team continued to endure the ongoing challenges of the pandemic in 2021. As a committee we kept in contact through e-mail and phone calls; however, we were able to schedule a meeting and met on November 4<sup>th</sup>. For the majority of the year, we visited our congregants by phone to let them know we were thinking of them; though, some personal visits were carried out over the summer. All persons appreciated the contact.

We look forward to 2022 as we anticipate brighter days ahead and hopefully will be able to reschedule some of our programs. 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: Pat Cook

## **COMMUNITY KITCHEN 2021 ~ Laurie Drew, Coordinator**

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It was another interesting year for Community Kitchen in 2021 (ancient Chinese curse...), as we spent the first half of the season (from January to April, 2021) purchasing takeout meals from Dave Beres (thanks, Dave), and the second half of the season (from October to December, 2021) cooking in our own kitchen.

It was more expensive buying from Dave, but the cost of packaging materials has been substantial also. Who knew a chunk of plastic could cost so much?

We served an average of 52 meals to people who came to the door for takeout, and also took meals to our shut-ins and ill congregants, as well as meals to the Hill Top Motel.

Many thanks to the Team Leaders (Jed Drew, Dave Morris and Vermell Stevens from St. John's Anglican Church) for their faithful attendance, and also many thanks to the team members for their willingness and many abilities!

This outreach program, designated as emergency help, certainly has lasted a long time, and continues to be just as necessary as when it was started – the programme has legs!!

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

## **PROPERTY COMMITTEE ~ Dave Morris, Chair**

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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 2021. 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.

St. Paul's was able to assist the Tillsonburg Historical Society by storing on an interim basis all the Archival Newspapers of the town going back to the late 1800s. These have now been moved to the Oxford County Archives and hopefully in the near future will be digitized and available to all for easy viewing.

It is hoped that 2022 will see some return to normalcy.

Thanks to the Property Committee members- Margaret Meerveld, Ron Stafford, Bob Jenney, Reg Butcher and Barb Aubrey – for their continued service to St. Paul’s.

Dave Morris, Chair

### **Gardening Report**

I have to admit I enjoy getting dirt under my fingernails with the hoped-for results of flower beds that show forth lots of colour and varieties over the seasons. Once again, we are grateful for the UCW providing 3 dozen red geraniums, with the church providing a wide assortment of Pansies, Petunias, Begonias, Impatiens plus lots of Spring bulbs. Then there are the Marigolds, Sweet Alyssum and Cana Lilies which I am happy to propagate in my own little nursery at home. Plus, lots of potting soil “recovered” from a certain transfer station. One of our members discovered that we had an invasive tree called The Tree of Heaven in one of our Flower beds. This species can overtake quite an area and do some serious damage if not dealt with. We are working on that this coming summer. Over all Desmond and I plus a whole crew of others try our best to keep our property colourful clean and attractive year-round.

Submitted by Maurice Francis BSA and MDiv

## **STEWARDSHIP COMMITTEE REPORT**

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Amid covid-19, the St. Paul’s United Church actively practiced Stewardship by supporting both the local church and the Mission and Service of the United Church of Canada financially. Although in a lockdown and the lack of members on this committee, we were able to reach out to the wider community. Thanks to Laurie Drew, Marianne Ferris, Mary Anne Silverthorn and Celia Langohr who stepped in to assist.

The special offerings throughout the year enabled St. Paul’s to support the local community programs (Community Kitchen, Domestic Abuse Oxford (DASO), Helping Hands Food Bank, Salvation Army Tillsonburg, Sakura House) as well as United Church sponsored programs (United Church of Canada World Development, Camp Tanner, Operation Sharing Woodstock, Canadian Food Grains Bank, the World Change jar, Hurricane relief, and the Healing Fund.) The amount for each is in the Financial Report.

There were several special projects in our local community.

- A Care Fund was established as the Morrice Family lost their home and business to a fire. The fund collected \$5500.00.
- Contributions of \$1290.00 was collected and given to the Salvation Army for back-to-school shoes/supplies to assist students in Tillsonburg.
- We participated in the Salvation Army’s Christmas Adopt-a-Family program by adopting 3 families. In addition to the gifts/donation on the angel tree, an extra amount was collected and converted to grocery cards which was also shared up among the families.
- Four bins of toiletries and \$689.00 was collected on White Gift Sunday and donated to DASO as we moved our work from words to action.



St. Paul's generous offering to the Mission and Service Fund of \$25,683.00 as well as the \$5000.00 from the UCW, helped to impact our world positively.

St. Paul's church aims to continue making a difference through positive and engaged members, living out their faith. Our commitment is to continue being sensitive to the needs of individuals and groups within our congregation, our community and the world around us and above all being good stewards of God's creation, seeking justice for all, following the example of our Lord Jesus Christ.

Thanks to our administrative assistant, Helen, our treasurer Laurie and all who work to make the work of the Stewardship committee possible.

Rev. Karlene

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### **ST. PAUL'S ARCHIVES ~ Beth Sandor, Archivist**

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Barbara Aubrey and I have continued to collect posters, announcements of church events and items of interest to our church family, most of which have been received via emails of weekly bulletins and council updates during the past year. There have been no events to attend and photographs due to the pandemic. However, we have a few screen shots of the online services which will be placed into the archive binders. For most of 2021, the church was closed, but we have recently been allowed into the archives and have continued to update the binders of church happenings. Barbara and I are continuing to share duties as she guides me in understanding the role of archivist. It is our plan that I will gradually assume the role of main archivist with Barbara assisting me as required.

Beth Sandor

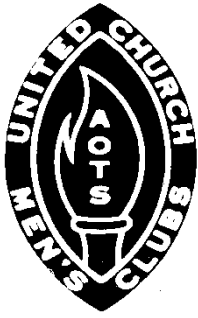
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### **ST. PAUL'S SOUND SYSTEM ~ Bonnie Stafford**

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While sometimes it is challenging when things don't go quite as planned with our sound in our worship services, every week we are able to be part of the joint effort to have a wonderful service delivered to our St. Paul's family is a success. Finetuning is a work in progress and sometimes it seems we have issues but with God's grace and help we will endeavor to do the best that we can.

Bonnie Stafford



## **A.O.T.S. Men's Club**

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

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Last year's report ended noting the difference between the year 2020 and past years, and "one not to be soon repeated ".

Yah, right! Little did we know! (I haven't decided how to end this year's report yet!)

Our AOTS shared-position executive consists of:

Presidents - Rev. Maurice Francis, Dave Morris, & Dave Collis

Secretary - Rick Aubrey (when not travelling) assisted by other members when he is

Treasurer - Dave Collis & Glen Groom

Caller - Sam Helsdon

Members at Large - Tim Stafford, John Somerville, Floyd Marshall & Sam Lamb

The year began somewhat positively, with vaccinations on the horizon to help end the pandemic. Through summer and fall the Covid situation slowly began improving until late fall when the omicron variant totally took over the world and we again were threatened with closures for the New Year.

We began the year with a \$2312.86 balance, and ended with \$2003.06 having donated to the Upper Deck and minor ball. With most activities having been closed down for the year, we were also able to donate to the food bank, the church discretionary fund and donate to one of the congregation kid's post-secondary educations at year end. In October, we had our one, very successful, fund raiser, a pork chop dinner take-away thanks to the hard work of Dave Beres in preparing the meals and several members in running the curb-side pick-up. Also in October, on the 17th, we held our annual service with guest speaker Rayburn Lansdell, who gave us a very interesting modern interpretation of the "Joseph Story". We had no general meetings this year since the church was closed most of the year, and our executive meetings were, all but one, held in the 'Zoom' room of our own homes.

This year we have seen the light at the end of the tunnel a couple of times, but something always seems to happen and the tunnel is lengthened. This year we realize that there is an end of the tunnel, and a light, but we are not sure where the end of the tunnel is but keep praying that it is somewhere not too far away.

Rick Aubrey, AOTS Secretary



## **THE UNITED CHURCH WOMEN ~ Fran Bell, President**

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Despite the pandemic, the UCW had a very active year in 2021 with both fundraising and study. Unit 6 met via Zoom throughout the year, under the very capable and creative leadership of Beth Sandor. Although our in-person meetings did not take place, executive meetings were held via Zoom. The December annual general meeting was also held via Zoom, for the second time in as many years.

Although we had hoped to be able to hold the Geranium Coffee Break and Frosty Fair Bazaar as in past years, this was not to be. Throughout the year, four fundraising events replaced these events. These included two very successful Rheo Thompson Chocolate fundraisers, for Easter and Christmas, the sale of geraniums and once again, an online Frosty Fair Bazaar.

These events would not have happened if not for the willingness of UCW convenors and members to organize and support the fundraisers. A special thanks to the Geranium committee, Frosty Fair committee and the chocolate team for their leadership! We are grateful to the members of the congregation who supported our endeavors so generously.

These fund-raising events have enabled us to continue our service work in the church, community and the broader world. In fulfilling the UCW purpose we donated \$5000.00 to the Mission and Service Fund of Canada. For our special project we supported the Emergency Fund of the Helping Hands Food bank, which provides emergency kits for the homeless. As well we sponsored a number of groups: DASO (Domestic Abuse Services Oxford), Five Oaks Centre, Helping Hands Food Bank Tillsonburg, Sakura House, Tillsonburg Salvation Army, Victoria Quilts, Messy Church and Youth for Christ. We also provided funds to say "thank you" to the healthcare workers at Maple Manor Nursing Home.

At Christmas, 28 tins of cookies were delivered to the shut-ins and those living in nursing and retirement homes. Each tin was accompanied by a Christmas card made by the Sunday School and Messy Church kids.

Thank you to everyone, U.C.W members and others, who helped with these projects, and events. Your support, energy and expertise are greatly appreciated! A special thank you to Helen for responding to our requests for assistance and to Rev. Karlene, thank you for your prayers and encouragement.

As we look forward to 2022, the 60<sup>th</sup> Anniversary of the UCW, we pray that we will be able to continue to fulfill our purpose: To unite women of the congregation for the total mission of the church and provide a medium through which we may express our loyalty and devotion to Jesus Christ through Christian witness, study, fellowship and service.

Fran Bell, U.C.W. President

## **U.C.W. ARCHIVES ~ Barbara Aubrey and Beth Sandor Archivists**

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Notices and photographs of U.C.W. events up until the start of the pandemic have been archived in the annual binders. Posters of special fundraisers held during 2021 and a few photos of U.C.W. members have been added to the binders. 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. Barbara and Beth are in the process of compiling a list of all women who are and have been members of St. Paul's U.C.W., a group which began in 1962. At this time, we are working on maintaining the archives together, but are moving toward Beth assuming the role of U.C.W. archivist with Barbara assisting her as needed.

Beth Sandor

## **OXFORD PRESBYTERIAL UNITED CHURCH WOMEN ~ Doreen Smith**

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Leadership and Development

Due to Covid 19 All Presbyterial Meetings were cancelled.

Doreen Smith

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

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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 2022 and hope to be meeting once again.

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

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Starting in January 2021, the members of Unit 6 began meeting online via Zoom. Although we still met on the fourth Wednesday of the month, the meeting time was changed to 1:00 p.m. There were between 12 and 17 members in attendance at each meeting, with the usual number of attendees being 14.

Not knowing how long we would have to continue online meetings; it was decided that we would put the study of parables from 2019 on hold until we can meet in person. The unit leader chose worship themes for each meeting and ended up, due to continued COVID concerns, preparing, online worship for all of the meetings in 2021.

In January, the theme was "Change" as we reflected on the impact COVID was having on our lives.

Following a suggestion from Rev. Karlene that we keep “Blessings Jars”, we began a new tradition of opening each meeting with a time of sharing our blessings and expressing gratitude for God’s gifts and love.

Scripture readings, songs from YouTube, readings and prayers related to the monthly themes were presented each month, along with a special reading, video or activity. As we worked out the technical bugs and operator errors in dealing with Zoom, we became more adept at using the various features of the platform such as “Screen Sharing” and “Breakout Rooms”.

The theme of “Love” was explored during our February meeting. Beth read *Because I Love You* by Max Lucado and we discussed Bible verses about love.

The theme for March was “Easter”. Beth shared a YouTube clip entitled *The Easter Story According to Kids* and she had prepared a special Easter quiz. Due to technical difficulties, the quiz had to be saved for the April meeting.

In April, we continued on with the theme of “Easter” and were able to complete the Easter quiz. There were three winners who were each offered a geranium as a prize.

At our May meeting, Merley Wheaton, Head Librarian at the Tillsonburg Public Library, spoke to the group about homelessness in Tillsonburg. This presentation fit in well with the theme for that month, “Service for Others” and gave us some background information related to the Special Project for 2021 which was purchasing Emergency Food Kits from the Food Bank to give to Tillsonburg’s persons without homes.

The June meeting’s theme was “A Sense of God’s Spirit”. Following the pattern in the beautiful children’s book, *What Does Peace Feel Like?* by V. Radunsky, each member wrote her own poem about God’s spirit.

As usual, we did not meet during July nor August.

In September and October, we reflected upon the topic of “Truth and Reconciliation” and viewed two very informative videos, one each month. The first video was *Understanding Residential Schools and Reconciliation*. The second video was *Reconsidering Statues and Monuments*. Both videos featured Crody Groat, a professor at Western University. They were both very informative, local and interesting. Thank you to Sheila McKibbin for passing these videos along to us.

“Christmas” was the theme of worship for our November meeting. We shared our Christmas traditions and Beth read an abridged version of *The Littlest Angel* by Charles Tazewell.

The members of Unit 6 have been very supportive and encouraging to me as their new leader and I have appreciated their patience, especially as we adjusted to meeting online. It is commendable how this group has continued on with its work and service to others despite the changes and challenges of this past year. Thank you to the Unit 6 members for their hard work, flexibility and perseverance.

Beth Sandor, Unit 6 Leader

## ST. PAUL'S U.C.W. SLATE OF OFFICERS FOR 2022

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Past President	Margot Leachman
Co-Presidents	Fran Bell/Shirley Godfree
1 <sup>st</sup> Vice President	-----
2 <sup>nd</sup> Vice President	-----
Co-Secretaries	Shirley Godfree/Fran Bell
Treasurer	Margaret Betty
Assistant Treasurer	Mary Hessler
Corresponding Secretary	Jean Mills
Stewardship, Outreach, Missions, Fundraising:	Sheila McKibbin
Social Work in Society, -Funerals, Lenten Lunch etc.	Doreen Smith, Carol Morling
Archives	Barbara Aubrey, Beth Sandor
Auditor	Irene Gillespie

**Unit meetings were held on zoom.**

### UNIT LEADERS:

**Unit 1 Leader:** Thelma Hadwen

**Unit 6 Leader:** Beth Sandor

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### U.C.W. PURPOSE:

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

### U.C.W. BENEDICTION:

May the blessing of God Almighty, the Father, the Son, and the Holy Spirit rest upon all our work done in his name, may He give us light to guide us, courage to support us, and love to unite us now and forever more. Amen.

**ST PAULS' UNITED CHURCH WOMEN FINANCIAL REPORT**

**December 31, 2021**

Asset Balance as Of

**December 31, 2020**

**\$19,356.66**

**DECEMBER**

**Year to Date**

*Current Account Balance carried forward from 2021*      **\$ 6,782.42**

**NOTES**

<u>Receipts:</u>			NOTES
UCW Projects		\$9,686.25	
Unit 1 Offering		\$400.00	
Unit 6 Offering		\$2,560.00	
UCW Membership		\$0.00	
Special Project		\$925.00	
Funeral Receipts		\$0.00	
Bazaar		\$1,853.00	
Misc. and Donations		\$58.00	
Transfer from Savings		\$0.00	
Savings Acct. Interest		\$7.77	
GIC Interest		\$252.11	
<b>TOTAL</b>		<b>\$15,742.13</b>	

<u>Expenses:</u>			NOTES
Bank Charges		\$55.21	
UCW Projects		\$6,586.00	
Charity Donations		\$2,965.00	
Funeral Supplies		\$0.00	
Kitchen Supplies		\$0.00	
Flowers		\$0.00	
Emerge Food Kit		\$510.00	
Mission & Service		\$5,000.00	
Bazaar		\$0.00	
Bibles & Literature		\$0.00	
Speakers & Gifts		\$310.00	
Stationery + Office Supplies		\$180.50	
St. Paul's – Refurbishment		\$0.00	
St. Paul's – Other		\$0.00	
Membership to Presbyterial		\$99.00	
Miscellaneous		\$50.00	
<b>TOTAL</b>		<b>\$15,755.71</b>	

**2021 BALANCE**

**\$13.58**

Balance On Hand

Current Account	\$6,508.96
Savings Acct.	\$5,176.24
GIC Matures Apr 23,2023 @ 1.2%. Cashable @ 8-month intervals (1%, 1.1%, 1.5%)	\$7,657.88
<b>TOTAL</b>	<b>\$19,343.08</b>

**Note:**

Total for the memorial fund is included in the current acc	<b>\$340.48</b>
First Ontario Credit union share account	<b>\$50.00</b>

2022 APPROVED UCW Budget		
<b>RECEIPTS</b>		
Bank Interest (savings & GIC)	\$10.00	
UCW Projects	\$6,000.00	
Unit 1 Offering	\$250.00	
Unit 6 Offering	\$1,120.00	
Membership	\$255.00	
Special Project	\$500.00	
Funeral Receipts		
Bazaar	\$1,600.00	
Miscellaneous or Donations		
<b>TOAL RECEIPTS</b>	<b>\$9,735.00</b>	
Transfer from Reserves / Savings	<b>\$3,415.00</b>	
<b>TOTAL BUDGET RECEIPTS</b>	<b>\$13,150.00</b>	
<b>EXPENSES</b>		
Bank Charges		
UCW Projects	\$3,795.00	
Camp Tanner	\$200.00	
Camp Tanner Sponsor 2 Campers		
Community Kitchen	\$200.00	
DASO	\$100.00	
Five Oaks Centre	\$100.00	
Food Bank	\$400.00	
Medical Electives		
Messy Church		
Sakura house	\$300.00	
Salvation Army Tillsonburg	\$500.00	
Victoria's Quilts Tillsonburg	\$250.00	
Youth For Christ Tillsonburg	\$200.00	
World Relief		
Mission & Services	\$5,000.00	
Special Project	\$500.00	
Minister's Discretionary Fund		
Funeral Supplies		
Kitchen Supply & Repair		
Flowers	\$50.00	
Bazaar	\$500.00	
Bibles & Literature	\$50.00	
Speakers & Gifts	\$575.00	
Stationery	\$25.00	
St Pauls' Office Supplies	\$100.00	
St Paul's Refurbishment		
St Pauls' Other		
St Paul's Emergency Fund		
Presbyterial Membership	\$255.00	
Miscellaneous	\$50.00	
<b>TOTAL EXPENSES</b>	<b>\$13,150.00</b>	
Approved Dec 6,2021		





## FINANCE COMMITTEE ~ Ron Wycherley, Chair

2021 was a disappointing in many ways. Not being able to attend worship in person for a second year was regrettable. On line services kept us somewhat connected albeit a much-lesened experience. The last two years have seen a large decline in giving's. The budget for 2022 has become an onerous task. Contributions from everyone are greatly needed to sustain our programs at St. Paul's.

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## TREASURER'S REPORT ~ Laurie Drew

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As the attached financial pages show, we ended 2021 in a deficit position, for the first time in several years. The past couple of years have been very difficult for St. Paul's United Church in many, many ways.

It is a matter of particular concern to me that we failed to meet our expenses every month in 2021. As we have not been operating in a normal manner, and were closed for several months, our expenses were correspondingly low, yet our expenses consistently exceeded our income.

We have not yet had to cash any of our investments, and I sincerely hope that we will not have to touch investments again this year. We receive more than \$9,000.00 in interest income per year with these funds. If we start drawing down this money, we will receive less income, and will require more donations. This action is a diminishing spiral, in which we end up with no investments and no income to supplement donations.

Laurie Drew, Treasurer,  
St. Paul's United Church, Tillsonburg

## 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 20<sup>th</sup>, 2022

St. Paul's United Church Council

Re: 2021 Audit

I have reviewed the financial records of the Church for the year 2021 and have confirmed the bank balances and investment certificates as at December 31, 2021.

St. Paul's holds a Bequest Trust Certificate of \$50,000 and Restricted Investments of \$296,000.00 and Non-restricted Investments in the amount of \$209,898.00 and \$86.44 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, 2021.

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

Paul Hanson

Email: [stpaulsunity@execulink.com](mailto:stpaulsunity@execulink.com)

Website: [www.stpaulsunitychurch.net](http://www.stpaulsunitychurch.net)

[www.facebook.com/St-Pauls-United-Church-Tillsonburg-4 50130471666693/](https://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 2022

Chair: Mary Anne Silverthorn.  
Vice Chair: Jed Drew.  
Past Chair: Reg Butcher.  
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: Dave Collis.  
UCW Rep: Fran Bell, 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.

**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:** Robert Jenney, Esther Sol (UCW), Bonnie Stafford, Ron Stafford, Desmond Palmer (Custodian), Floyd Marshall.

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

**Worship:** Doreen Smith, Bonnie Stafford (Sound System rep/ & organizes ushers), Carol Morling (organizes Communion), Dag Morris (Council Rep), Karen Hodges, Shelley Vermeersch, Dave Collis (Messy Church rep.), Carol Crocker (Choir rep.).

**Co-Archivists:** Barb Aubrey, Beth Sandor .

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

**Flower Committee:** Dag Morris.

**Pastoral Care:** Fran Bell, Rev. Pat Cook, Rev. Maurice Francis, Sheila McKibbin, Dianne Parnell, Doreen Smith.

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

**Live Streaming:** Dave Morris and Floyd Marshall.

**Sound System:** Brian Clark, Bonnie Stafford.

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