



Two Rivers Pastoral Charge



*An Affirming Ministry of
The United Church of Canada
Bayswater-Summerville
Long Reach
Westfield
United Churches*

Annual Report
In Celebration of God's Presence
in 2025

Our Mission

We believe our congregational purpose is:

To live, share and celebrate the Gospel;
To be a caring community who offer hope and love,
who welcome, support and encourage all people
through worship, education, service and pastoral
care;

To stimulate personal growth and spiritual
development for all;

To provide a Christian response to needs
in the wider community;
and to share in the mission of the
United Church of Canada and the
Church of Christ throughout the world.



Inclusivity Statement

We the people of Two Rivers Pastoral Charge publicly declare our commitment to create a community that will celebrate the blessings of and the support of one another in our diverse life experiences; a community where all people are welcome regardless of age, gender, race, sexual orientation, gender identity, differing abilities, ethnic background, life experiences, generational culture, economic circumstances and others we have yet to discern.

As such we will continually seek to identify and dismantle barriers that hinder the participation and inclusion of marginalized groups and individuals.

All persons are welcome to take part in every aspect of church life including membership, leadership, celebrating life passages and marriage.

We celebrate the richness that diversity brings to our church, even as it challenges us. We pray for God's spirit to guide us as we work for reconciliation and justice for all persons in both church and society.

"That All May Be One"

2025 marked the 100th Anniversary of the United Church of Canada – an occasion that was marked by celebrating all that God has done through the United Church of Canada, lamenting the times when we, as a denomination have “missed the mark,” and anticipating the future that God has in store for the United Church of Canada.

Here at Two Rivers Pastoral Charge, we celebrated the anniversary on June 8 at our Pentecost worship service, and again on June 15 when we joined with the other churches in southwestern New Brunswick for a shared celebration at Saint John High School, with a mass choir, communion, and Rev. Faith March-McCuish, Executive Minister for the Atlantic Regions, as our guest preacher.

The words “That All May Be One” appear on the United Church of Canada crest, taken from John 17:21. They remind us that we are both a united and uniting church.

Two Rivers Pastoral Charge Reports – 2025

Rites of Passage	04
Statistics 2025	05
Two Rivers Pastoral Charge Directory & Nominations 2026	06
Ministers Annual Report	09
Joint Board of Stewards Report (No Report)	
Session Report	11
Youth & Young Families Report (No Report)	
Ministry & Personnel Report	12
Pastoral Care Team Report (No Report)	
Benevolent Fund Report	13
Church In The World Report	14
Fundy St. Lawrence Dawning Waters Council Report	14
Mission & Service Fund Report (No Report)	
Home Mission Council (No Report)	
Broadview Subscriptions Report	15
Affirming Ministry Team Report	15
Treasury Report	16
Two Rivers Pastoral Charge Financial Budget 2025 & Proposed 2026 Report	19

Bayswater-Summerville United Church Reports

B-S Trustees Report	22
B-S Fundraising/Ways & Means Committee Report	22
B-S Annual Financial Report 2025 & Budget 2026	23
B-S Cemetery Account Report	25
B-S Memorial Account Report	25
B-S Quilters Financial Report UCW	26

Long Reach United Church Reports

LR Trustees Report (No Report)	
LR Igwam Lighthouse Sunday School Report (No Report)	
LR Cemetery Report (No Report)	
LR Cemetery Financial Report (No Report)	27
LR Statement of Funds (No Report)	
LR Financial Report 2025 & Budget 2026 (No Report)	
LR Stewards Report	28

Westfield United Church Reports

WF Choir Report	29
WF Lighthouse Sunday School (No Report)	
WF Scouting Report	30
WF UCW Report & Financial Report	31
WF Trustees Financial Report	32
WF Board of Stewards Report	33
WF Financial Report 2025 & Budget 2026	35

Two Rivers Pastoral Charge

Rites of Passage 2025

IN MEMORIAM

Bayswater-Summerville

David Ross MacPherson
Wayne Douglas Colwell

Long Reach

Eva Dorothy Quigley
Anne Harrison
William Harrison
Beau Cosman

Westfield

Joanne Leona Yorke
Robert Alton Titus
Eldon Murchie Smith
Dorothy Ferguson
Christina Murial Pattison
Patricia Gertrude Seeds
John Richardson

BAPTISMS

Long Reach

Whynn Isabel Campbell

Westfield

Brooklyn Joan Mair
Emmett Brent Harris-Fallon

NEW MEMBERS BY CONFIRMATION/PROFESSION OF FAITH

MEMBERS REMOVED BY DEATH

Bayswater-Summerville

David Ross MacPherson
Wayne Douglas Colwell

Westfield

Joanne Leona Yorke
Robert Alton Titus
Eldon Murchie Smith

MARRIAGES

David Keats & Lynn Quigley
Thomas McMahon & Aimey Morre
Stephen Cooper & Joanne Luck
Jonathan Mark Gillan & Hailey McIntosh

TWO RIVERS PASTORAL CHARGE - STATISTICS 2025

NOTE: (Bracketed figures are 2024 Stats)

	<u>Bayswater-Summerville</u>	<u>Long Reach</u>	<u>Westfield</u>	<u>Total</u>	
<u>Number of Families</u>	(34) 33	(65) 65	(173) 171	(272)	269
Active Families	(25) 24	(34) 33	(95) 97	(154)	154
Non-Active Families	(09) 09	(31) 32	(78) 74	(118)	115
<u>Number of Individuals</u> under pastoral care	(71) 68	(158) 148	(381) 365	(610)	581

MEMBERSHIP

	<u>Bayswater-Summerville</u>	<u>Long Reach</u>	<u>Westfield</u>		
Membership January 1, 2025	(27) 30	(48) 53	(172) 161	(247)	244
<u>Members Received</u>					
Confirmation	(0) 0	(0) 0	(0) 0	(0)	0
Confirmation & Adult Baptism	(0) 0	(0) 0	(0) 0	(0)	0
Transfer In	(0) 0	(0) 0	(0) 0	(0)	0
Book-Keeping Update	(0) 0	(0) 0	(0) 0	(0)	0
<u>Members Removed</u>					
Deaths	(0) 2	(0) 0	(4) 3	(4)	5
Transfer Out	(0) 0	(0) 0	(0) 2	(0)	2
Book-Keeping Update	(0) 0	(0) 0	(0) 0	(0)	0
Act of Session**	(0) 0	(0) 0	(0) 0	(0)	0
Membership December 31, 2025	(30) 29	(53) 54	(161) 154	(244)	237
Non-Resident Members	(3) 9	(13) 14	(6) 10	(22)	33
Adherents	(24) 22	(61) 61	(134) 130	(219)	213
Baptisms	(0) 0	(1) 1	(0) 2	(1)	3
Funerals	(0) 2	(2) 3	(10) 7	(12)	12
Burials (Only)	(0) 0	(2) 0	(0) 3	(2)	3
Marriages	(1) 1	(0) 0	(5) 3	(6)	4

		<u>Long Reach</u>	<u>Westfield</u>	<u>Totals</u>	
Sunday School Average Attendance		(8) 8	(2) 3	(11)	11
Pastoral Charge Youth Group	Leaders (2) 0	(0) 0	(4) 0	(4)	0
Officers & Teachers		(2) 2	(2) 4	(4)	6
Vacation Bible School		(31) 35	(0) 0	(31)	35
VBS Program Leaders		(8) 8	(0) 0	(8)	8

Study Groups: Bible Study (10-12) 10-12, Dungeons & Dragons 14, The Big Questions 15

<u>Average Attendance at Worship</u>	<u>Peninsula</u>	<u>Westfield</u>	<u>On-Line</u>
October	(17) 20	(34) 40	(15) 15
November	(19) 22	(41) 42	(16) 17
December	(22) 27	(56) 53	(30) 29

Two Rivers Pastoral Charge Directory & Nominations 2025

Clergy: Rev. Kate Jones

Youth & Family Ministry Coordinator:

Office Administrator: Elaine Elkin

Music Directors:

Bayswater-Summerville

Long Reach Joan Small

Westfield Bertis Sutton

Privacy Officer: Tatum Clendenning (2025-27)

M&S Enthusiast:

UCC Broadview Rep: Leanne Geurts (2026)

TRPC OFFICIAL BOARD EXECUTIVE:

Chair: Roxanne Tarjan (2025-2027)

Deputy Chair: Bette Ashley (2024-2027)

Secretary: Stacey Lacey (2026)

Treasurer: Leanne Geurts (2025-2026)

SESSION:

W Shirley James (Life)

W Chris Patstone (2024-2027) (Chair)

W Marilyn Parish (2024-2026)

W Josie Pike (2024-2026)

W Linda McCullough (2024-2026) Clerk

W Amber Taylor-Bonham (2024-2026)

W

W Mary Kennedy Fulton (2025-2027)

W Cathy Thorne (2025-2027)

W

B-S **Debbie Touchie (2025-2027) Treasurer**

B-S Bette Ashley (2025-2027) Deputy Clerk

B-S Karol Waters (2025-2027)

LR Catherine Cole (2024-2027)

LR Anne Titus (2024-2027)

LR

MINISTRY & PERSONNEL:

W

W Mariann (Ticket) Gillan (2024-2025)

W Mary Kennedy Fulton (2025-2027)

LR Joan Small (2026-2028)

B-S Bette Ashley (2026-2027)

NOMINATING COMMITTEE:

W Mariann (Ticket) Gillan (2025-2027)

W Elaine Elkin (2026)

B-S Bette Ashley (2024-2027)

LR Kathleen Fullerton (2024-2027)

CHURCH IN THE WORLD:

W Ellen Flemming (2025-2027)

W Doug Bryant-McKay (2024-2027)

W Cathy Thorne (2026-2027)

W Josie Pike (2026-2027)

B-S

B-S Judy Gamble (2026-2029) Chair

LR

LR Ruthie Fullerton (2024-2027)

AFFIRMING TEAM:

W Chris Patstone

W Eldon Smith

W Josie Pike

W

B-S Bette Ashley

LR Gwen Quigley

LR Kathleen Fullerton

PASTORAL CARE TEAM:

W Pat Howe

W Wilma Biggins

W Margaret Graham

W Judy Sheaves

W Josie Pike

W

REGIONAL REPRESENTATIVES:

W Mary Kennedy Fulton (2026)

B-S Bette Ashley (2025-2028)

LR Gwen Quigley (2025-2028)

BOARD OF STEWARDS:

W Co-Chair/Secretary – Mariann (Ticket)
Gillan (2025)
W **Joe Brooks (2026) Co-Chair/Treasurer**
W **Don Michaelsen (2026) Book Keeper**
W Jesse Martin (2025-2027)
W
W Shirley Myles (2025-2027)
W Doug Thorne (2025-2027)
W **Daniel Wheaton (2026-2028)**
W **Claude Smith (2026-2028)**
W
B-S **Debbie Touchie (2026-2027) Treasurer**
B-S Sue Gamble (2025-2027)
B-S David Lomas (2025-2027)
B-S Kelly Newstead (2025-27) Ways/Means
LR
LR Beth Quigley (2024-2027) Treasurer
LR Anne Titus (2024-2027)
LR Gwen Quigley (2025-2028)

TRUSTEES:

W Rob Elkin - Chair
W Don Michaelsen
W Marilyn Patstone
W Kathy McLaughlin
B-S Gordon Gamble - Chair
B-S
B-S Gary Gamble
LR Ross Titus - Chair
LR Treva Fudge
LR Bill Carvell
LR Richard Fullerton

CEMETERY COMMITTEE:

B-S Gordon Gamble (2025-2027) Chair
B-S Bette Ashley (2025-2027)
B-S
LR Treva Fudge (2024-2027) Chair
LR John Quigley (2024-2027) Treasurer
LR Richard Fullerton (2025-2027)

HOME MISSION COUNCIL:

TRPC Richard Fullerton (2024-2027)

CONGREGATIONS:

W Brenda Craig-Brooks (2025-2027) Chair
W Amber Taylor-Bonham (2025-2026)
Secretary
B-S David Lomas (2025-2027) – Chair
B-S Kelly Newstead (2024-2026) Secretary
LR **Catherine Cole (2026-2027) – Chair**
LR **Joan Small (2026-2027) Secretary**

2025 Annual Report TRPC – Minister's Report

"But Jesus came and touched them, saying, 'Get up and do not be afraid.'" (Matthew 17:7)

There is a popular myth that circulates saying that the phrase "do not be afraid" appears in the bible 365 times, once for every day of the year. This isn't quite true, but it does appear often – just over 100 times, give or take, depending on how precise you want to be with the wording. Which does make it one of the most common phrases to appear. It's almost like God knows that this is a message that we need to hear frequently!

2025 was a year when a lot of scary things were happening in the world; and as I write this report in early 2026, those trends seem to be continuing. And yet through it all, the church has continued churching, offering an alternative narrative to the world. As the church, we present a story where we don't need to be afraid, because we know that all of the chaos and messiness of the world isn't the end of the story – we know that God's peace and goodness and love will have the final word. And because we trust in this alternative narrative, we can act with generosity, mirroring the light of Christ into the world, and sharing that message of "do not be afraid" with all of our neighbours.

When I think back on the year that was 2025, the things that give me the greatest joy are those times when we, as the church, have truly *been* the church in this way. When I look back at the highlights of 2025, some of the things that I would name are:

- Deepening our commitment to being Affirming. On PIE Day (March 14), we gave out 281 "mini-pies" (ie; tarts) in front of Westfield United Church, each one sealed with a sticker that had a rainbow flag and a message saying "God Loves You." In August, we walked alongside the other Affirming Churches in the area in the Saint John Pride Parade where we proclaimed a message of God's expansive and inclusive love. In August, we also joined with those other Affirming Churches for a shared worship service that was part of the Saint John Pride Week official events. And then in November, we began hosting a monthly Queerly Beloved gathering – a queer-centered spiritual gathering for anyone who identifies as either "spiritual but not religious" or "spiritual AND religious." In a world where too many churches still reject queer folx, being Affirming is a powerful witness to the beauty of God's love.
- Celebrating the 100th Anniversary of the United Church of Canada. On June 10, 1925, the United Church of Canada came in to being, and on June 8, 2025 we celebrated that anniversary at Two Rivers Pastoral Charge during our Pentecost worship, and then on June 15, 2025 we joined together with the other United Churches in southwestern New Brunswick to celebrate the anniversary together in the auditorium of Saint John High School. There were three parts to this anniversary commemoration – celebrating everything that the United Church of Canada has been and done in the past 100 years;

acknowledging and repenting the places and times where we have missed the mark (and the places where we continue to miss the mark); and looking ahead to what the next 100 years might hold.

- Sunday Morning Worship. Leading worship was my entry-point to ministry (I was a Licensed Lay Worship Leader when I began my discernment process), and it continues to be a source of joy in my ministry. Every time when we gather together to worship, it is an honour and a privilege that I don't take for granted to be allowed to proclaim the Good News and preside at the sacraments.
- Speaking of Sacraments... These are always powerful moments where God says "I love you" through a splash of water or through a cube of bread and a sip of wine/grape juice. To quote St. Augustine, sacraments are "visible signs of God's invisible grace." In 2025, we celebrated 3 baptisms as a community of faith; and we shared in communion 10 times (12, if you include the 100th Anniversary Service at Saint John High School and the shared Affirming Worship Service hosted by Quispamsis United Church). In the United Church of Canada, we practice an open communion table – everyone is invited to share in the meal, it doesn't matter who you are or what you think you have done or not done. This communion meal becomes a foretaste of God's kingdom of abundance where there is more than enough to go around and everyone is fed.
- Outreach Activities – whether it is hosting space for Ida's Cupboard at each of our churches, or collecting mittens and gloves for Romero House ("Sock it To Me!") or supporting families at Christmas time, the generosity of our pastoral charge always blows me away. The church doesn't exist for its own sake, but exists for the sake of God's mission, and we demonstrate this throughout the year.
- General Council 45 – in 2025, I had the opportunity to be a commissioner at the United Church's General Council, one of 15 commissioners elected by Fundy St. Lawrence Dawning Water Region, the Region of the church that we belong to. This is a 3-year commitment – so far, it has involved 3 online meetings (2 days in June and one in September) as well as a week of in-person meetings in Calgary in August. Even though I find my primary joy in ministry with you, the people of Two Rivers Pastoral Charge, having opportunities to be part of the work of the wider church reminds me that we aren't in this alone, but that we are part of a national network of churches, and when we work together, we can serve God's mission even more than we can on our own.

It wouldn't be an annual report if I didn't name some of the challenges of 2025 to go alongside the highlights.

- Even as being part of the work of the wider church brings me joy, this was also one of my biggest challenges last year. On January 1, 2025, I became the chair of the Pastoral Relations committee of our Region, a committee that I have been a part of since 2021. I still find this to be very meaningful work, but in March our Pastoral Relations Minister,

Kendall Harrison, died suddenly, which added unanticipated workload to my schedule (especially in the 3 months when we didn't have a Pastoral Relations minister), as well as the challenge of working with 4 different Regional Ministers over the course of the year.

- Community losses – as you look at the “In Memoriam” on the Rites of Passage page of this report, you will see some well-known and beloved names. It is always sad to say goodbye, even when it is at the end of a life well-lived. I miss their presence with us, but I also say, as our Jewish cousins would say, “May their memory be a blessing.”
- Fear. As often as the bible tells us not to be afraid, fear tends to worm its way in, even in the church. I struggle with the times when fear prevents us (myself included) from being able to fully see and engage in God's vision for the world.

And finally, looking ahead to 2026 and the year ahead of us, here are some of the things that I am looking forward to this year:

- Continuing to work with the Official Board of Two Rivers Pastoral Charge as we articulate and refine our governance model, set priorities for our ministry, and work together to be the Body of Christ. (As always, I am grateful for the excellent leadership that we have in our Pastoral Charge.)
- Continuing to partner with the Holy Spirit to plan and lead worship. I'm already starting to flesh out an idea for a Summer Sermon Series; and since Advent is my favourite season of the church year, that is never far from my mind!
- Confirmation – we have a number of people looking for confirmation, and while the fall got away from me in terms of organizing it, I am hoping that we will be offering confirmation classes before the summer.
- And on a personal note, I'm looking forward to a trip to Ontario in August to celebrate my father's 80th birthday!

A couple of years ago, when we had an Ask Me Anything sermon on Holy Humour Sunday, one of the questions that I was asked was what surprised me most about becoming a minister. My answer was how quickly and how deeply I came to love the people of Two Rivers Pastoral Charge. It was something that I was told would happen, but still it took me by surprise. I love all of you so very much, and I am so very grateful to be in ministry with all of you. May God bless you, and keep you in Their love today and always.

Respectfully submitted,
Rev. Kate Jones

2025 Annual Report

TRPC - Session

The Session of Two Rivers Pastoral Charge finds it's vocation in the Spiritual workings and needs of our faith communities. Sessions work in 2025 was typical of most years with lots of holy and tender moments with some challenges, and lots of spiritual richness. Worship, education and pastoral care are the core responsibilities of the Session, and with Rev. Kate's continued guidance, we collectively served, doing our best to meet these needs.

In 2025 we formally gathered, a total of nine times, with faithful attendance from members. Session's meetings open with a brief reflection or prayer and close with prayer. It is between those two Holy moments, by Spirit's grace, the work of our monthly gathering is conducted.

During each meeting pastoral concerns for folks are shared in strict confidence. Later, these concerns are all lifted to God, in prayer. They are tender and holy moments indeed. One of the areas of focus this fall, and continuing on in 2026, is reconnecting. We are looking at ways to strengthen the connections between our church and the folks who may have drifted away, especially, in regards to their pastoral care needs.

For highlights of Session's humble work in 2025, a copy of the past years' minutes will be available for viewing at each of our Charge's churches. Thank you all, Session members. Your dedication to God and this pastoral charge is awesome and a true blessing! ☺

Respectfully submitted,

Chris Patstone, Chair of Session



On behalf of the Ministry & Personnel Committee (M&P), I submit the annual report in the absence of a formally appointed Chairperson.

A heartfelt thank you is extended to Bev Mosher who, after many years of dedication and guidance as M&P Chair, resigned the position in the fall of 2025. The committee also felt the loss of active member, Jennifer Wilson, who resigned upon moving from our community. With the resignation of these two ladies, regrettably, the M&P committee was unable to complete its usual work during 2025.

The Charge reports the resignation of Ken Fury as the Youth and Young Families Coordinator; Ken, however, continues leading bi-weekly Dungeons and Dragons events at Westfield United Church.

We look forward to a rebuilding year for the M&P Committee and continuing the important work of supporting the Two Rivers Pastoral Charge and its leadership team.

Respectfully submitted,

A handwritten signature in blue ink that reads "Mariann Gillan". The signature is written in a cursive, flowing style.

Mariann (Ticket) Gillan

2025 Annul Report

TRPC - Benevolent Fund Report

*"By this everyone will know that you are my disciples, if you have love for one another."
(John 13:35)*

As in previous years, I want to begin with a thank you – thank you to everyone who contributed to the Benevolent Fund in 2025. This year, my "thank you" is even more personal, as I know that many of you contributed to the benevolent fund for my birthday in April. Thank you for loving our more vulnerable neighbours in this way.

Our Benevolent Fund Policy specifies the types of assistance that can be given out. We do not give out cash – assistance is given in the form of gift cards (e.g. groceries, gas) or is paid directly to the service provider (e.g. utility bill payments).

2024 Opening Balance: \$1894.82
Donations Received: \$1136.00
Interest Received: \$0.14
Funds Given Away: \$1605.25
Bank Service Charges: \$31.50
2024 Closing Balance: \$1394.21

In addition to this closing balance as shown on the bank statements, there are a couple of loose gift cards in the Benevolent Fund envelope totaling \$65. There was also an outstanding bank deposit at the end of 2025 of \$325, which will be reflected in the January 2026 statement.

It is easy to make a donation to the Benevolent Fund – just include it with your regular offering (or if you are on PAR, put it in an envelope in the offering plate with your name on it) and specify on the envelope that you want this to go to the Benevolent Fund. Any money donated to the benevolent fund will be included in your tax receipt at the end of the year.

Thank you, from the bottom of my heart, to all of you. It breaks my heart when one of our neighbours calls the church or knocks on our door looking for help. My heart breaks because we are living in a world where people are still hungry and where people have their power turned off because they haven't been able to pay the bill. But my heart also swells with love, knowing that you, in your generosity, are willing to help out your neighbours in these very real and practical ways. May God bless you today and always.

Respectfully submitted,
Rev. Kate Jones

2025 – Annual Report
TRPC – Church in the World

Church in the World, as we finish 2025, I would to thank everyone who helped take the pressure off different organizations by your generosity.

Romero House Sandwiches - April and October, total approximately 1400 sandwiches

Sock it to the Minister - 4 garbage bags of winter gloves for Romero House

White Gifts for Hestia House, Coverdale and Ave B.

Christmas Families - Again, thank you for supporting this much needed Ministry

Respectfully submitted,
Bette Ashley & Anne Titus

2025 – Annual Report
TRPC – Fundy St. Lawrence Dawning Waters

The Fundy St. Lawrence Dawning Waters Regional meeting was held in Sackville, N.B., May 30, 31, and June 1st. We celebrated 100 years as the United Church of Canada. Our theme was Deep Bold Daring. We had songs, speakers, videos of pictures from our beginning in 1925 to present day. Our Youth @ Region was well represented. Our theme speaker was Janet Gear.

Our General Council Rep was Cheryl Ann Stadelbauer-Sampa. Indigenous Guest was Nicole Porter. On Sunday we held a service/sermon: Growing Together as One Body.

Hugh Ellis is our new president.

For more in-depth information you can go to our web site.

Respectfully submitted,
Bette Ashley (Summerville Rep)

2025 – Annual Report

TRPC - Broadview Subscriptions Report

Broadview Magazine

Subscription lists have been updated and outstanding balances paid. Decisions around who covers specific payments are still to be finalized. Elaine has kindly offered to coordinate communications, with Leanne as backup.

OneLicense

Our subscription has been adjusted to a more affordable tier. OneLicense has expressed appreciation for TRPC's consistent copyright reporting—credit goes to Elaine for this diligent work.

Respectfully submitted,
Leanne Geurts

2025 Annual Report

TRPC - Affirming Team Report

There is no formal report from the Affirming Team this year, as we continue to have no chair at this time. The work of being an Affirming community of faith continues though! In 2024, we did the following:

- Celebrated PIE Day on March 14 by giving away 281 free pies (ie; tarts donated by members of the congregation) in front of Westfield United Church, each packaged with sticker that had a rainbow flag and the words, "God Loves You!"
- Walked in the Saint John Pride Parade alongside other Affirming churches
- Joined together with the other Affirming Churches in the area for a shared worship service during Pride Week, that was one of the official Pride Week events. Quispamsis United Church hosted the service this year, and since Harmony United Church hosted the service in 2024, it will likely be Two Rivers Pastoral Charge's turn to host the 2026 Pride Week Worship service!
- Began hosting a monthly gathering called Queerly Beloved. This is a queer-centered spiritual gathering (though cis- and straight friends, neighbours, and allies are welcome to attend), geared for people who identify as "spiritual but not religious" or "spiritual and religious."

Respectfully submitted,
Rev. Kate Jones

2025 – Annual Report

TRPC – Treasury Report

Review 2025

Looking back on the previous fiscal year, we can see several meaningful improvements that have strengthened our treasury operations and set us up well for the years ahead.

Automation and Online Processes

- **Banking:** We established online banking with Scotiabank. Earlier benchmarking for alternative banks was paused due to higher fees elsewhere.
- **Social Development:** Thanks to Roxanne and Beth, we now have an online account with Social Development, allowing us to submit ROEs and employment information directly.
- **HST/GST Refunds:** Refunds up to 2024 have been processed, and the CRA has issued all cheques. These funds were applied to payroll remittances and therefore not redistributed (approx. \$3900)
- **CRA Charity Account:** Our 2024 charity tax return was submitted on time. Online CRA accounts are helping streamline correspondence, reducing the risk of missed mail—an issue that contributed to confusion regarding the 2024 charity deadline. Payroll, hst/gst refunds and all tax related issues are now handled online directly, and CRA deposits refunds directly in the Scotiabank main TRPC account.

Insurance (HUB)

Leanne has been corresponding with HUB regarding property insurance after they announced a significant premium increase. Initial projections suggested premiums would rise to \$12,000 annually. HUB has since confirmed they will maintain 2025 rates into 2026.

Policies still contain inaccuracies; treasury met with Roxanne to outline the necessary changes. Trustees have been asked to address these issues with HUB directly.

CanadaHelps

Thanks to a tip from Joe Brooks, we discovered that TRPC already had an active CanadaHelps account. This account has now been properly updated under the TRPC treasury.

Accounting & Payroll

The use of accounting software remains on hold, including automated payroll systems. ADP continues to handle payroll at competitive rates, aligning with UCC non-clergy rate structures. All other bookkeeping is completed through Microsoft Excel.

United Church of Canada

UCC's new annual assessments have been received, and all payments are up to date. The 2026 assessment is \$8,316, payable in four installments.

The UCC has proven to be a solid support during 2025. Many individual UCC departments have helped getting proper information, in particular the Finance department (Rose Cambourne and Harry Li), and all the people providing information in regard to property assessments for insurance purposes.

Future Outlook

Kenneth Fury's departure in November has modestly reduced payroll costs, and the upcoming retirement of Elaine as administrator will reduce them further.

With Mission and Personnel currently understaffed, communication on personnel matters has slowed, leaving some questions unresolved.

The youth minister's salary has been paid through the Jean Evans fund. With accurate bookkeeping, we may be able to establish a future youth ministry supported by designated third-party funds.

Treasury has also requested that trustees act on addressing the outstanding HUB insurance policy issues.

Planning & Marketing

Like many congregations, ours is experiencing declining membership. As a result, new initiatives will be increasingly important to sustain our operations. With the New Brunswick government's long-term development focus on Westfield, we are at a pivotal moment with opportunities to shape TRPC's future.

During treasury meetings, several promising ideas have emerged to generate support for our congregations and our broader community.

I recommend forming a **Planning or Marketing Team**, with allocated funding, to move these ideas forward. Our website—though visually appealing—has been underused. A marketing team could produce podcasts (we are already licensed through OneLicense) and explore community-building initiatives. Our sister charge, High River United Church, offers an excellent

model website for podcasts and community engagement (including online funding options to CanadaHelps).

Funding can be made available through restructuring investment money and through grant proposals. With more people moving into our region, now is a critical time to invest in growth and visibility.

Treasury Acknowledgements

Sandra Lattimore (spelled with two T's!) – congratulations on 35 years!

The only downside to meeting at your home was how hard it was to leave at the end of the day. Though I've only worked with you for a year, you are truly one of the warmest and kindest people I've met.

Debbie Touche – you've already shown strong treasury instincts, and we're grateful to have you stepping into this role.

Joe – you have a remarkable ability to bring a positive spin to even the toughest discussions. Your kindness made a meaningful difference from the very beginning, and I'm grateful for the welcoming tone you set. (And if you ever decide to sell your car... you know where to find me!)

Beth Quigley – your patience in explaining the many processes that hold our charge together has been invaluable. Some days, gathering stats, reports, and tax information while sitting on that wooden kitchen chairs felt like an endurance test—that's why there is so much coffee in the kitchen!

I once compared treasury work to knitting multiple sweaters, but I now realize it's actually one big sweater: one that fits all of us, and one that is never fully finished.

January 2026

Leanne Geurts

References

Canada is losing its churches. Can communities afford to let that happen?

From housing to disaster relief, faith spaces have long filled civic gaps. A new report calls them essential public assets.

<https://broadview.org/cui-report-church-closures/>

Is the Decline of the Canadian Church a Myth?

<https://flourishingcongregations.org/not-dead-yet-is-the-decline-of-the-canadian-church-a-myth/>

Two Rivers Pastoral Charge
Financial Report 2023, 2024, 2025 and 2026

Revenue

	Actual 2025	Budget 2026
15.00% Allotment - Bayswater/Summerville	\$ 23,916.00	\$ 22,437.11
35.00% Allotment - Long Reach	\$ 33,168.00	\$ 52,353.26
50.00% Allotment - Westfield	\$ 62,500.00	\$ 74,790.37
HST Rebate	\$ 1,500.00	\$ 2,400.00
total	\$ 121,084.00	\$ 149,580.73

Fixed Costs

Copier Expenses - Lease & Copies	\$ 2,344.55	\$ 2,500.00
Office Equipment/Repairs @ WUC	\$ -	\$ 100.00
Office Telephone @ WUC	\$ 1,665.80	\$ 1,700.00
(Youth) Minister's Cell Phone per Contract	\$ 1,600.00	\$ 1,000.00
Affirm United	\$ 100.00	\$ 100.00
Benevolent Fund	\$ -	\$ 500.00
total	\$ 5,710.35	\$ 5,900.00

Variable Costs

Copier Expenses - Lease & Copies	\$ 2,344.55	\$ 2,500.00
Office Equipment/Repairs @ WUC	\$ -	\$ 200.00
Books/Bulletins/Resources	\$ 861.00	\$ 900.00
Office exp & licenses	\$ 1,318.40	\$ 1,800.00
Music & DVD Copy Licences	\$ 809.00	\$ 900.00
New Regional Council 14 AGM	\$ -	\$ -
Bank Fees & Cheques	\$ 145.21	\$ 170.00
Donations AST	\$ 200.00	\$ 200.00
Youth Events,	\$ 55.00	\$ 200.00
Sundries - WUC 300 Walters & Brdview	\$ -	\$ -
Hub Insurance	\$ 11,300.00	\$ 11,300.00

Denomination Assessment	\$	6,836.00	\$	7,246.16
Broadview	\$	425.00	\$	300.00
total	\$	24,294.16	\$	25,716.16

Payroll

Ministers Salary & Living Allowance	\$	67,163.94	\$	68,000.00
Min Sal Remote Location index reimbursement	\$	2,000.00	\$	2,000.00
ADP Payroll Remittances	\$	21,899.63	\$	22,000.00
Life Long Learning (50% course fee)	\$	-	\$	50.00
Cont Education & Book Allow	\$	1,733.00	\$	1,850.00
ADP Payroll Fees*	\$	416.65	\$	440.00
Mileage/Travel (Minister & Youth Lead)	\$	3,200.00	\$	3,000.00
Pulpit Supply & Guests	\$	2,163.00	\$	2,200.00
<i>note 1</i> Secretary's Salary	\$	16,481.00	\$	4,000.00
<i>note 3</i> Youth/Young Family Ministry Salary	\$	8,249.80	\$	-
Treasury	\$	2,400.00	\$	16,170.00
<i>note 1</i> Other Remittances	\$	2,697.25	\$	654.57

total	\$	128,404.27	\$	120,364.57
--------------	----	-------------------	----	-------------------

notes

1) based on ret EE Apr 1, 2026

1) based on ret EE Apr 1, 2026

3) can be funded from Jean Evans Fund, or from IA

4) funding IA/JE fund/grant prop

Contingency Savings

<i>note 4</i> Marketing 2026-2027	\$	9,000.00
<i>note 4</i> Savings emergency	\$	4,000.00

Capital

AI Financial	maturity	2026-01-12	\$	31,022.84
		2027-01-12	\$	31,022.83
property (corrected)				\$ 222,470.00
				\$ 393,225.00
				\$ 1,572,900.00

Savings

Scotia bank (2317)	emergency		\$	137.00
--------------------	-----------	--	----	--------

Variance

tbd, suggest 6%	\$	7,221.87
bw/s	\$	1,083.28
lruc	\$	2,527.66
wuc	\$	3,610.94

2025 – Annual Report

Bayswater-Summerville Trustees Report

We did some work on the church this year.

- Fixed ramp outside Church...put new sideboards on ramp.
- Put new electric heater in bathroom.
- Painted bathroom and hallway ceiling.
- Tightened up bathroom walls and under sink to keep warmer.

Thanks Bette for your work on these.

Also, we had a septic tank smell in back of Church.

Fixed with cover for pipe. We will look at septic tank in Spring.

Respectfully submitted,
D. Gordon Gamble

2025 – Fundraising/Ways and Means Committee

Bayswater-Summerville United Church

We had a challenging year for 2025 as far as fundraising events go and promoting what our Church does in the local community and surrounding area. This does not change the fact that our Church membership demographic is an aging congregation which plays a significant part in our ability to hold fundraising activities.

Several of our key members that have been greatly involved in organizing and working all day and sometimes multiple days in some of our past fundraising activities are no longer able to what they could in the past. As a result, we have continue thinking outside the box about what we can do to continue to raise funds while raising the church profile.

The 3rd Ida MacPherson Memorial Trail Walk at the Sea Dog Cove Nature Preserve located at 33 Summerville Rd was rescheduled a couple of times due to weather. There was a question if this event has run its course and should be reviewed to see if we still want to proceed with it.

Our 6th annual Church Quilt Gallery and BBQ was cancelled due to concerns that we would not have enough volunteers able to help out with this event. With two members moving and health issues for others there were concerns there was not enough help to properly put on this event that requires a lot of behind the scenes work as well as day of the event help. Stay tuned for information regarding the 2026 Church Quilt Gallery and Summerville Art Festival.

Kelly Newstead
BWS Fundraising/Ways and Means Committee

2025 – Annual Financial Report & Budget 2026

Bayswater-Summerville United Church

Income

Envelopes	19,857.80
M&S	2,221.00
Loose	155.50
Wedding Fee	200.00
Memorials	615.00
Donations	5,300.00
Total	\$28,349.30

Expenses:

Oil	3213.97
Hydro	776.13
Pastoral Charge	24,000.00
Bank	30.00
Ins. Bldg	1,352.00
Furnace	272.63
M&S	1,860.00
Outreach	250.00
Yard Main	100.00
Maritime Conference	128.80
Legion Poppy Fund	110.00
Benevolent Fund	300.00
Christmas Family	100.00

Opening Balance	\$16,020.59
Income	\$28,349.30
Expense	\$32,493.53

Total **\$32,493.53**

Closing Balance \$11,876.36

Respectfully submitted,
Debbie Touchie, Treasurer

2026 - Budget
Bayswater-Summerville United Church

Income

Envelopes	22,000.00
M&S	2,500.00
Loose	300.00
Total	\$24,800.00

Expenses:

Oil	3,600.00
Hydro	800.00
Pastoral Charge	20,000.00
Ins. Bldg	1352.00
Furnace	300.00
M&S	2200.00
Supplies & Misc	400.00
Total	\$28,652.00

Respectfully submitted,
Debbie Touchie, Treasurer

2025 – Cemetery Account
Bayswater-Summerville United Church

January 1, 2025		Opening Balance	\$26,716.54
	Income:		Bank \$3,551.97
	Grave Purchases	400.00	
	Total	400.00	
			Bank \$3,951.97
GIC	\$12,137.88		
	\$12,406.56		
Total	\$24,544.44		GIC \$24,544.44
			Closing Balance \$28,496.41

2025 – Memorial Account
Bayswater-Summerville United Church

Opening Balance	\$2,492.35
Closing Balance	\$2,492.35

2025 – UCW Report
Bayswater-Summerville United Church

Balance Sheet Dec 31, 2025

GIC	3,546.47
Bank Account	566.48
Balance	<u>4,112.95</u>

Income Statement

Balance Forward	317.73
2 Quilts	550.00
Balance	<u>867.73</u>

Expenses

Bank Surcharge	1.25
Oil	300.00
Balance	<u>301.25</u>

Starting balance	317.73
income	550.00
expenses	<u>301.25</u>
Closing Balance	566.48

We quilted three quilts this year, one was donated for charity.

Respectfully Submitted,
Martha Crabbe

2025 – Cemetery Financial Report Long Reach United Church

Balance Dec.31,2024		\$9588.54
Expenses		
GIC with Scotiabank	\$7000.00	
Mowing (\$1900.00+\$285.00 - 15% HST)	\$2185.00	
Bank Charges	\$22.75	
Total Expenses	\$9207.75	- \$9207.75
Subtotal		+ \$380.79
 Income		
Bank Interest	\$0.29	
Donations (See Long Reach United Church Acct)	\$1170.00	
Burial Plot (Rod & Joyce Kilpatrick)	\$500.00	
Cremation (Yvonne Henderson)	\$300.00	
Trust Fund Interest (\$10000 @ 4.5%) (For 2025)	\$450.00	
Trust Fund Interest (\$10000 @ 4.5%) (For 2024)	\$450.00	
Trust Fund Interest (\$5000 @ 4%)	\$200.00	
Double Dividend Fund (\$9700 @ 4.5%)	\$436.50	
 Total Income	\$3506.79	+ \$3506.79
Subtotal		\$3887.58
 Balance December 31,2025		\$3887.58

Investments

Trust Fund - \$10000 in perpetuity on November 2013
Double Dividend Fund - \$9700 in perpetuity on May 1982
Trust Fund - \$5000 initially August 1992 for a 2 year term maturing August 2026
GIC with Scotiabank - \$10601.04 @ 3.0% Apr. 3, 2025 to May 4, 2026
GIC with Scotiabank - \$7000 @ 3.0% Apr. 3, 2025 to May 4, 2026

2025 – Annual Report

Long Reach Board of Stewards

The Board of Stewards met with the congregation of Long Reach United to approve and arrange a spring fundraiser. With the assistance of members, neighbours and friends, our ***Spring Luncheon and "Fashions from the Past"*** event was planned for April 5, 2025 at Moss Glen Legion Hall. With the attendance of 90 guests, plus several models and assistants on site, the event was enjoyed by all who attended. A **BIG Thank You** to many, many Helping Hands and for the amazing community support! Special mention to Rose Pitt and Gail Kelley for their wonderful commentary for the Fashion Show. Thank you to Ross & Anne Titus for the use of their home for the collection of "outfits" and the "lineup" preparation for the Fashion Show; to Branch #62 Royal Canadian Legion for free use of the hall and to the Ladies Auxiliary for plating, serving and cleanup of the luncheon; to YIP Cider for refreshments, Joan Small for her beautiful soup and pies, the Potato Salad crew, the Cheese Cake bakers, the hall set up gang and the "runners". It became a wonderful intergenerational occasion with our organizers, models and guests ranging in age from eight years of age to 91 years of age. A special "pat on the back" for our male models – David Story and Connor DeMerchant. The fashions brought back lots of memories and many stories were shared! From Loyalist attire to sporting wear, formal wear, outer wear and the "mini" years – our models were exquisite and the loan of clothes and accessories from the community was greatly appreciated! It was a "first time" modeling experience for most of the participants! Special "thanks" to the guests who arrived in their own "*fashions from the past*" – they were a wonderful addition to the day! Also, many thanks to our photographer, Julia Dickie.

Other fundraising events included baking for the Peninsula Senior Group Meetings, plus hosting a Senior's Tour morning coffee/nutrition break at Long Reach United Church.

Donations through PAR, our Annual Flower Service, Memorials and weekly offerings have been generous over the year and greatly appreciated.

The joint Two Rivers Pastoral Charge Board of Stewards have met regularly throughout the year. Employment of a TRPC bookkeeper for the charge is mandatory and under review financially. Property appraisals for each point need to be updated and forwarded to our current insurance provider. A review will allow us to move forward with what is required from any insurance provider - replacement value or cleanup value of said properties. This item has been referred to the Trustees for each point and requires immediate attention.

Blessings to all for your wonderful support in 2025!

Beth Quigley, Anne Titus & Cathy Cole for Long Reach United Church Board of Stewards

2025 – Choir Report

Westfield United Church

Our members as of December 2025 are Brenda Brooks, Kathy Cameron, Gina Coffin, Ticket Gillan, Pat Howe, Rev. Kate Jones, Mary Kennedy-Fulton, Charlotte Likely, Kathy McLaughlin, Heather Scott Moreau, Anne Mosher, Marilyn Parish, Cindy Patstone, Bertis Sutton, and Amber Taylor-Bonham.

Our first concert of the year was a Valentine's Day concert, "Stop! In the Name of Love", scheduled for February 13, but messy weather forced us to reschedule to February 20. The music of this concert explored the theme of love in all of love's different forms. We sang songs about love of home and country, love of friends and community, love of God and God's love, and romantic love. The proceeds of the free-will offering were donated to the work of the church.

This summer, I took a leave of absence from May 18 to September 21 to perform in the joint Rogue Productions/Saint John Theatre Company production of *Come From Away* in St. Andrews and Saint John. Heartfelt thanks to Joan Small for covering for me at Westfield and continuing the ministry of music in my absence. Thanks also to choir members who kept the music alive while the choir was on summer break.

The choir's major undertaking of the year was the 2025/26 Concert Series. As a fundraiser for WUC, we sold series subscriptions for \$100 and individual concert tickets for \$30. So far, the first two concerts—"My Grateful Spirit Sings" and "What Did the Star See?"—have raised \$6410 including sponsorships and donations. The final two concerts in the series—"The Best of the Best" and "Hold Me, Rock Me"—are coming up in 2026 (March 26 (note date change, subscribers!) and June 4, respectively). Thank you to everyone who has supported this effort.

Choir concerts in 2025 realized \$7022 all of which has been contributed to the work of the church.

This year, the choir sang at the funerals of Joanne Yorke, Bob Titus, Eldon Smith, and Chris Pattison. Thank you to choir members for making themselves available for this important act of service.

Respectfully submitted,

Bertis Sutton,
Music Director

2025 – Annual Report Scouts Westfield United Church

Beaver Scouts meet from 6.30 -7.30 pm on Wednesdays with 21 youth & 9 leaders
Cub Scouts meet from 6.30 – 8.00 pm on Tuesdays with 19 youth & 7 leaders
Scouts meet from 6.30 – 8.00pm on Thursdays with 11 youth & 6 leaders
Venturers meet Tuesdays 6.30 till 8.00pm with 6 youth and 4 advisers
Rovers meet on Mondays with 10 young adults & 3 advisers
There are 7 Group Committee members

This year Westfield was one of twelve groups, the only one in N.B., chosen to pilot Chipmunks, a program for 4 – 5 year olds , They meet from 6.30 – 7:00 pm on Wednesdays

Meetings continue to be held out of doors

Beavers went camping, attended Beaverree at Holderville and continue to support Ida's cupboard.

The group went hiking, went camping including winter camp, bowling, Scout shoot, axe throwing, Star Trek, St Mark's Invitational, Westfield Invitational, had Halloween and Christmas Parties and held a work weekend at Holderville and had the closing event at Timbertop.

The group donated \$250 for folding chairs and scraped and painted the garage.

A team attended the Coldest night Event in Saint John.

They attended the Remembrance Day Parade and the Christmas Parade.

Venturers painted 2 of the Intergenerational Bench Project in partnership with Kiwanis.

Fund raising included Apple Day, Yeti draw, gift card wreath, Canada Race and Scout Seeds

Chief Scout Award was awarded to Jamie Landers, Dominic Wilkins and Nehemiah Sedore.

Rover Top Section Award to Zack Butts, the first recipient in N.B.

Thanks again to excellent leadership Westfield Scouting had another great year and have succeeded in putting back the out back in scouting.

Respectfully submitted,
Eleanor McClune,
Sponsor Representative.

2025 Annual Report UCW Westfield United Church

We held 5 meetings - April, May, September, October, November.
Planned and held, with help, the Strawberry Drive Thru July 10.
Catered to 5 Funerals - J. Yorke, B. Titus, S. Hargraves, M. Miller, C. Pattison.
Provided sandwiches for a Baby Shower - Prosser/Parish
Participated in the Harvest Garden Market October 4.
Planned and held, with lots of help, the Remembrance Day Turkey Dinner.
Held our Bake Sale December 6.
Our Christmas Communion Service was held December 10.

Respectively submitted,
Linda McCullough
Paula Smith
Co Presidents

2025 – UCW FIANCIAL REPORT Westfield United Church

Beginning Balance		3271.30
Actual deposits	8871.12	
Paid outs	2775.08	
Ending balance		9367.34

Due to the unexpected death of our treasurer Chris Pattison, and the unfortunate incompetence of Scotiabank Main Street West, we have not had access to the account. Shirley Myles and I are sharing the Job of treasurer so this is as close as we could get until we either change banks or get on the account.

DEPOSITS include UCW dinners, bake sales (2), funeral receptions, other receptions, donations, and our monthly dues etc.

PAID OUTS include UCW fees, bank fees, food supplies for parties, receptions, etc.
Shirley and I will do our best to get things properly recorded as soon as we have access to our account.

Respectfully Submitted
Margaret Stackhouse

2025 – Trustees Financial Report
Westfield United Church

January 1, 2025	Bank Balance	\$31,724.58
Withdrawals	TRPC Youth Ministry	-5,000.00
	GIC Scotia Bank	-20,000.00
Annual Account Interest	+1.13	
December 31, 2025	Bank Balance	\$6,725.71

Respectfully submitted,

Rob Elkin, Chair



The year 2025 was, once again, both challenging and rewarding for Westfield United Church. We met fairly regularly throughout the year and achieved several objectives however, given the revenue stream is not optimal and volunteer workers are often restricted by other commitments, there are still things not done that need doing. This report summarizes the efforts and outcomes of our stewardship activities over the past year

Your Stewards

Joe Brooks (Chair & Treasurer), Doug Thorne, Claude Smith, Jesse Martin, Mariann (Ticket) Gillan (Secretary), Shirley Myles, Rev. Kate Jones, with regrets throughout the year from Daniel Wheaton, Ken Fury, and Don Michaelson.

Financial Summary

- The church successfully recovered from an early-year deficit through increased givings, fundraising, Memorials and back payments from Canada Helps and United way.
- Operating account year-end 2025: \$24,341
- M & S/ Benevolent Fund holding account: \$30.00
- All primary bills paid
- Year over Year comparison is improved, being \$6,783 better than last year. The source of some of those gains (Canada Helps/United Way) will not be available in 2026. Increased Revenue form Donations and Fund Raising will be critical to maintain a healthy balance come January 2027.
- The HST Rebate filing remains incomplete but hopefully to get that resolve in the first quarter of 2026.

Fund Raising Achievements 🌟

- Shredding Event (Spring): Raised \$2,420.00
- Choir Concert Series: Raised \$4,070.00
- New Chairs for St. Giles Room: we have 90 new chairs
- Advent Candles: \$752
- Calendars \$630 (still waiting a a few more)

Special Mention

Brenda Brooks, for the most part, has been cleaning your Church and looking after trash removal. She does this work voluntarily. In 2023, Cleaning Services cost \$4,246.

Thank You Brenda!

WESTFIELD UNITED CHURCH

2025 Annual Report

Maintenance and Repairs



- Corridor Window replaced
 - New gutter and heat tape installed over South entrance
 - NB Power Dusk to Dawn light (\$60/mth) disconnected with other lights installed that do not involve a monthly fee.
 - Chairlift Serviced - New Water Heater - New UV lamp for Water Supply
 - Gutters and Siding cleaned. - Garage repainted (Thank You Scouts)
 - 2025 marks first full year using Heat Pumps. No Oil Purchased.
- Heating costs in 2025 were \$6,123. **NOTE: In 2023 the Oil heating costs were \$15,934**

Outstanding Maintenance and Repairs include:

- The Front Stained Glass Window will need repairs, finding a vendor to help with those repairs is proving to be difficult.
- Kitchen Windows still need to be installed and Additional South side windows will need repairs. Front Steps and Northside ramp entrance require some maintenance.

Comment from the Treasurer

2026 will be challenging. Repairs to the Front Window could be very expensive. In addition, the Charge may be facing a significant increase in expenses. Professional Accounting Services may be required as there are no Volunteers stepping forward to take on the challenging role. Furthermore the Insurance file has not been reviewed in some time and requires attention. This makes creating an accurate budget difficult given the fact at the time of writing this report we do not have the final number to establish the monthly allotments for each Church in the Charge. The current number is 11% more than what we paid in 2025. Given our other expenses and revenue sources it may be a problem.

Acknowledgments

The Board of Stewards extends heartfelt thanks to all volunteers, donors, and community members who contributed their time, talents, and resources throughout 2025. Special recognition to our regular volunteers including Doug Thorne, Claude Smith, and Joe Brooks for countless hours of hands-on maintenance work, and to all those who supported our fundraising initiatives.

We remain committed to faithful stewardship of our church facilities and resources as we serve our congregation and community.

****Respectfully submitted,****

Joe Brooks, Chair
Board of Stewards

Budget 2026

1	Westfield United Church	2024	2025	2025	2026
2		Actual	Budget	Actual	Budget
3	Revenue				
4	Local Offering	77,073	84,000	77,477	84,000
5	UCW Allotment	8,600	600		1,200
6	Memorials			3,885	500
7	Canada Helps (Memorials, Donations)			2,933	500
8	Gift in Kind Donations paid by Congregants			1,698	1,500
9	Calendar Proceeds		600	710	700
10	Advent Candles proceeds		700	752	752
11	Choir Fund Raising			5,582	4,000
12	Hall Donation		400	300	400
13	Fund Raising (Shredding)		6,000	2,420	2,000
14	Special Appeal by Stewards (Chairs, lights etc))		1,500	1,883	1,000
15	Various event revenues (CFam, Big?, Baskets etc)		300	1,175	500
16	HST Rebate				5,000
17	Benevolent Fund			955	
18	Mission and Service			5,045	
19	Operating receipts	\$116,548.00	\$94,100.00	\$104,815	\$102,052
20					
21	Expenses				
22	Benevolent Fund (2024/25)			1,136	
23	Mission and Service (2024/25)			8,321	
24	Christmas Families, Big ?		300	693	
25	Pass through (in and out) expenses			\$10,150	
26					
27	Pastoral Charge	63,841	62,500	69,013	77,724
28	Choir and music etc.		200		200
29	Organ & piano maintenance		150		150
30	Organist Services		10,300	7,147	10,502
31	Postage + other admin supplies		150	48	150
32	Regional Meeting (Westfield Delegate)		300		300
33	Stewardship envelopes and expenses		400	237	
34	Banking fees and expenses (inc Par Fees)		600	500	470
35	Total General Expenses			\$76,945	\$89,496
36	Building Occupancy Costs:				
37	Maintenance (inc misc like new chairs)	2,037	3,000	3,332	2,500
38	Heating	7,401	4,600	6,123	6,200
39	Power	2,669	2,000	2,027	2,000
40	Snow Removal and sanding	2,125	3,000	3,000	3,000
41	Schindler Elevator (Chair Lift)			1,400	575
42	Public Safety (Boiler and Chair lift Registration)			430	215
43	Cleaning	2,520		101	100
44	Total Building Occupancy Costs:	\$48,819	\$19,400	\$16,414	\$14,590
45					
46	Operating expenses	\$122,768.00	\$94,300.00	\$103,509.07	\$104,086.00
47					
48	Operating Gain or (loss)	\$ (6,220.00)	\$ (200.00)	\$ 1,306.07	\$ (2,034.00)

