

**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 2024

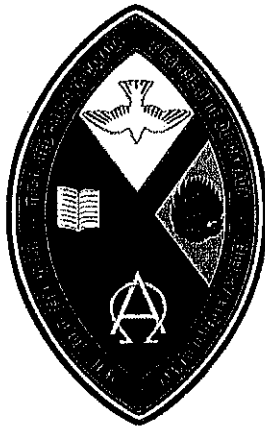
Our Mission

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.

"We are called to be the church"

One exciting development in 2024 was the planting of a Harvest Garden at Westfield United Church to supplement Ida's Cupboard with fresh produce in season. The garden was built and planted in the spring by a group of dedicated volunteers using materials donated by local businesses. And then as the various crops came ripe, people were invited to take what they wanted (and pull a weed or two, if they felt so inclined).

This is the story of a church that lives with respect in creation, and loves and serves others using the resources that have been entrusted to us. Thanks be to God, for the mission we have been given!

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Two Rivers Pastoral Charge Rites of Passage 2024

IN MEMORIAM

Bayswater-Summerville

Long Reach

Joyce Wilson
Elizabeth "Biddy" Coy

Westfield

Gerald Paul Fleet
Dawn Darlene Steeves
Carol Joan Rankin
Sandra Frees
Valerie Jean Fennell
Kevin Thorne
Eleanor Jean Beyea
Sandra Kathleen Loucks
Oriole Maxine Titus
Martha Graves

BAPTISMS

Long Reach

Scarlett Rose Lynch

NEW MEMBERS BY CONFIRMATION/PROFESSION OF FAITH

MEMBERS REMOVED BY DEATH

Bayswater-Summerville

Long Reach

Westfield

Carol Joan Rankin
Sandra Frees
Kevin Thorne
Oriole Maxine Titus

MARRIAGES

Kevin Thorne & Barbara Kliffer
Gerald Cochrane & Ann Arsenault
Gordon Bonham & Amber Graham
Joshua Mabee & Brittany Jones
Corey Campbell & Madison Craig
George Szabo & Amy Hall

TWO RIVERS PASTORAL CHARGE - STATISTICS 2024

NOTE: (Bracketed figures are 2023 Stats)

	<u>Bayswater-Summerville</u>	<u>Long Reach</u>	<u>Westfield</u>	<u>Total</u>	
<u>Number of Families</u>	(34) 34	(65) 65	(173) 173	(272)	272
Active Families	(22) 25	(39) 34	(128) 95	(189)	154
Non-Active Families	(12) 09	(26) 31	(45) 78	(83)	118
Number of Individuals under pastoral care	(66) 71	(150) 158	(391) 381	(607)	610

MEMBERSHIP

	<u>Bayswater-Summerville</u>	<u>Long Reach</u>	<u>Westfield</u>		
Membership January 1, 2024	(29) 27	(50) 48	(175) 172	(254)	247
<u>Members Received</u>					
Confirmation	(0) 0	(3) 0	(0) 0	(3)	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	(2) 0	(0) 0	(3) 4	(5)	4
Transfer Out	(0) 0	(0) 0	(0) 0	(0)	0
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, 2024	(30) 30	(53) 53	(172) 161	(255)	244
Non-Resident Members	(6) 3	(9) 13	(10) 6	(25)	22
Adherents	(23) 24	(45) 61	(118) 134	(186)	219
Baptisms	(0) 0	(1) 1	(0) 0	(1)	1
Funerals	(2) 0	(1) 2	(6) 10	(9)	12
Burials (Only)	(0) 0	(2) 0	(0) 0	(2)	0
Marriages	(1) 1	(0) 0	(2) 5	(3)	6

		<u>Long Reach</u>	<u>Westfield</u>	<u>Totals</u>	
Sunday School Average Attendance		(4) 8	(7) 2	(11)	10
Pastoral Charge Youth Group	Leaders (5) 2	(0) 0	(8) 4	(8)	4
Officers & Teachers		(8) 2	(2) 2	(10)	4
Vacation Bible School		(31) 35	(0) 0	(31)	35
VBS Program Leaders		(8) 8	(2) 0	(7)	8

Study Groups: Bible Study (10-12) 10-12, Broadview Discussion Group (6), Dungeons & Dragons 14, The Big Questions 12

Average Attendance at Worship	<u>Peninsula</u>	<u>Westfield</u>	<u>On-Line</u>
October	(15) 17	(38) 34	(18) 15
November	(18) 19	(42) 41	(18) 16
December	(31) 22	(61) 56	(27) 30

Two Rivers Pastoral Charge Directory & Nominations 2024

Clergy: Rev. Kate Jones

Youth & Family Ministry Coordinator:

Kenneth Fury

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: Elaine Elkin (2025)

TRPC OFFICIAL BOARD EXECUTIVE:

Chair: Roxanne Tarjan (2025-2027)

Deputy Chair: Bette Ashley (2024-2027)

Secretary: Stacey Lacey (2025)

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 Graham (2024-2026)

W **Eldon Smith (2025-2027)**

W **Mary Kennedy Fulton (2025-2027)**

W **Cathy Thorne (2025-2027)**

W

B-S Sue Gamble (2023-2024)

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 Bev Mosher (2024-2026) Chair

W Mariann (Ticket) Gillan (2024-2025)

W **Mary Kennedy Fulton (2025-2027)**

LR Joan Small (2024-2025)

B-S Jennifer Wilson (2024-2025)

NOMINATING COMMITTEE:

W **Mariann (Ticket) Gillan (2025-2027)**

W **Elaine Elkin (2025)**

B-S Bette Ashley (2024-2027)

LR Kathy Fullerton (2024-2027)

CHURCH IN THE WORLD:

W **Ellen Flemming (2025-2027)**

W Doug Bryant-McKay (2024-2027)

W Cathy Thorne (2023-2024)

W Josie Pike (2023-2024)

B-S Bette Ashley – (2024-2027) (Co-Chair)

B-S Judy Gamble (2024-2027)

LR Anne Titus (2024-2027) (Co-Chair)

LR Ruthie Fullerton (2024-2027)

AFFIRMING TEAM:

W Chris Patstone – Chair

W Eldon Smith

W Joanne Yorke

W Josie Pike

W

B-S Bette Ashley

LR Gwen Quigley

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 (2025)**

B-S **Bette Ashley (2025-2028)**

LR Kathleen Fullerton (2024-2027)

BOARD OF STEWARDS:

W Chair – Mariann (Ticket) Gillan (2025)
W Secretary
 W Joe Brooks (2025) Treasurer
 W Don Michaelsen (2025) Book Keeper
W Jesse Martin (2025-2027)
W
W
W Doug Thorne (2025-2027)
 W Daniel Wheaton (2023-2025)
 W Claude Smith (2023-2025)
W
B-S Sandra Lattimore (2025-27) Treasurer
B-S Sue Gamble (2025-2027)
B-S David Lomas (2025-2027)
B-S Kelly Newstead (2025-27) Ways/Means
LR Shelley Black (2025-2027)
 LR Beth Quigley (2024-2027) Treasurer
 LR Anne Titus (2024-2027)
LR Gwen Quigley (2025-2028)

TRUSTEES:

W Rob Elkin - Chair
 W Robert Titus
 W Marilyn Patstone
 W Kathy McLaughlin
 B-S Gordon Gamble - Chair
 B-S Sandra Lattimore - Treasurer
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 Sandra Lattimore (2025-2027)
 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 Graham (2025-2026) Secretary
B-S David Lomas (2025-2027) – Chair
 B-S Kelly Newstead (2024-2026) Secretary
LR Catherine Cole (2025-2026) – Chair
 LR Joan Small (2024-2025) Secretary

2024 Minister's Report – Two Rivers Pastoral Charge

*"And all in the crowd were trying to touch Jesus,
for power came out from him and healed all of them." (Luke 6:19)*

This verse, from right in the middle of Jesus's ministry in Galilee, long before he began his journey to Jerusalem, long before he began his journey towards Holy Week (though you might argue that his journey towards Holy Week began when he began his ministry), reminds me that as the church, we are called to keep Jesus at the heart of everything that we are, and of everything that we do. I can picture the crowd gathered around him, reaching out, scrambling, longing to touch him, or to touch even the edge of his robe, trusting that he had something good for them.

And so as I reflect back on the year that was, that is the lens that I want to reflect through. How did I, and how did we, as the church, keep Jesus at the heart of who we are and what we do?

Probably the most impactful event for me in 2024 was a 3-month sabbatical from February – April. My overarching goal for this time was rest – I had been feeling very run down, exacerbated by the demands of ministering during a global pandemic, and since the word "sabbatical" is related to the word "sabbath," that is what I was looking for. A time apart to spend time with my loved ones, time with myself, and time with God. And when I came back at the end of those three months, not only was I feeling better-rested than I had felt in 4 years, but I also felt more "myself" than I had in 4 years. In the months since I returned, I have been intentional about maintaining healthy and life-giving practices, even in the busyness of day-to-day ministry.

One of my great delights when I returned from my sabbatical in May (above and beyond getting to see all of you again) was seeing the ministry that the church continued while I was away. You didn't just "get by" in my absence, but you grew and thrived. Before my sabbatical, I had connected two people with a vision for how we might use the land around the Westfield United Church building, and I came back to find a Harvest Garden being planted, to supplement Ida's Cupboard with fresh produce in season. In March, I had accidentally been looped into a group chat, so I know that PIE Day celebrations continued while I was away. Various people and groups within the church discovered that maybe they have a talent for worship leadership, as some of the Sunday pulpit supply came from within the congregations.

Ministry isn't something done by the paid accountable minister – it is something that we do together, as the church. When we, as the church, as the Body of Christ, keep Christ at the heart of our identity, and follow the way of Christ, incredible things can happen.

So, what else happened this year?

It was a delight to officiate at 5 weddings and one renewal of vows. (You may notice 6 weddings on the stats page – one wedding happened in the church while I was on sabbatical.) In times of celebration like this, God's love is reflected in the vows that are exchanged and in the love that is palpable in the space where the wedding is held.

And the same but different would be funerals. I presided at 9 funerals in 2024, and the thing that is the same between weddings and funerals is usually the love. (It's not a surprise that 1 Corinthians 13 – the

“love chapter” is read at funerals as frequently as it is read at weddings.) A few years ago, I had to go directly from a wedding to the hospital for an end-of-life visit. The family in the hospital knew that I was coming from a wedding, and when I got there, one of the family members commented that it must feel like a bit of whiplash going from one to the other. I replied not as much as you might think, because the love in that hospital room was just as palpable as the love at the wedding. When we keep Christ at the center of who we are and what we do, we can be attuned to the presence of love in both the expected and also the unexpected places.

We also worshipped together. A huge thank-you goes out to Session for arranging pulpit supply during my sabbatical months; as well as to everyone who took turns leading worship. Our summer worship series looked at the theology that is woven through some of the movies we watched (with an increased attendance at our summer movie nights as a result!). We celebrated communion together 7 times with me presiding, and 4 times when I was on Sabbatical.

And speaking of communion, we ate together too – from the Maundy Thursday dinner (I was sorry to miss it this year!) to the Church Picnic to many potlucks shared by different groups around the church, we broke bread together. The origin of the word “companion” is around “sharing bread” and I believe that we are a pastoral charge that eats well together. We grow in our relationships when we eat together, whether that is breaking communion bread together, or sharing potluck recipes after a delicious shared meal. Christ, who broke bread with his disciples, is with us whenever we break bread together.

An exciting event in October was when we hosted an all-candidates’ debate during the provincial election campaign, bringing together the candidates and wider community around the theme of Poverty Reduction – something that we, as followers of Jesus, are passionate about, and a topic that resonates with the wider community.

In ministry with Two Rivers Pastoral Charge, I am delighted in all of the ways that we kept Christ at the heart of our identity in 2024. As you read through the other pages of this report, I invite you to look for the light of Christ shining out of the work of all of the various groups and committees that make up our churches.

And as we look ahead to 2025, at the November Official Board meeting, we had a conversation about where we, as a church, want to focus our ministry energy in the year ahead. The Official Board identified a number of goals including ongoing spiritual growth, evangelism (ie opening our doors even wider), re-invigorating our pastoral care and connections, and strengthening our relationships with outside organizations and groups and building new connections.

I look forward to seeing all of the places that the Way of Jesus will take us in the year ahead!

Respectfully submitted,
Rev. Kate Jones

2024 Board of Stewards Report - Two Rivers Pastoral Charge

Two Rivers Pastoral Charge Board of Stewards gathered at Long Reach United Church River Room in May of 2024. Sandra Lattimore, Treasurer Bayswater/Summerville Congregation (B/SC), Don Michaelson & Joe Brooks, co Treasurers at Westfield United Church (WUC), Beth Quigley, treasurer Long Reach United Church (LRUC) and acting treasurer Two Rivers Pastoral Charge (TRPC), plus Rev. Kate Jones in attendance. **Items noted and discussed:**

- Closure of Scotiabank, Grand Bay in October-decision to transfer WUC & TRPC accounts to Main Branch at Brunswick Square. New cheques to be ordered for TRPC.
- Signing officers for TRPC account remain as Don, Beth, Sandra & Cathy Cole for now.
- Amended TRPC 2023 Financial Report & 2024 Budget circulated. 2024 Insurance & Allotment payments for each point clarified.
- Jean Evans Trust Fund 2024 Grant to TRPC Youth Ministry – Joe will look into it.
- Fundraising for each point and TRPC required
- Insurance Policy with HUB for all points on charge, plus Holderville Cemetery. Trustees at all points need to review, clarify and update requirements per policy coverage.
- E-mail addresses and banking online set up for WUC. Beth setting up e-mail addresses for LRUC & TRPC. Electronic transfer of funds, in & out, now available for TRPC. Long Reach set up for electronic transfer of funds to be received.
- Canada Helps receipt of donations and distribution of tax receipts discussed.
- Ministry & Personnel committee advised 6% raise in pay to employees in 2024, as directed by United Church of Canada. Increases were added to TRPC staff payroll.
- Financial crisis at WUC discussed – 24% increase in offering required to sustain operation
- Rev. Kate Jones formulating Stewardship letter to forward to congregations and friends of TRPC.

Each point worked diligently to bring in funds for 2024, as you will read in their reports. Thankfully, Leanne Geurts has offered to let her name stand for nomination as Treasurer for Two Rivers Pastoral Charge. With many bank meetings to access/open new accounts completed, and assisting in the TRPC administration of funds this fall, Leanne will be appointed Treasurer at the annual meeting in early 2025. On January 9, 2025, the Board of Stewards, including Leanne, met at Westfield United Church to prepare the 2024 Financial Report and 2025 Budget, as presented.

Respectfully submitted,
Beth Quigley,
Chair of TRPC Board of Stewards

2024 Session Report – Two Rivers Pastoral Charge

The Session is comprised of folks from all three of our congregations. In 2024, we say thank you to Elaine Elkin for her service and in 2025 we hope to welcome a few more to the team. During the year we gathered formally, a total of nine times, with faithful attendance from members. Session meetings open with a brief prayer/sharing/thought led by one of the members and close in prayer from Rev. Kate. It is between these two holy moments of prayer, with Spirits grace, we set to the spiritual business of the church.

Session in 2024 once again, dutifully served our church communities, providing leadership, with a spiritual eye on the responsibilities of worship, pastoral care and Christian education. The past year was blessed by many holy and tender moments experienced in worship, especially during occasions of our holy sacraments of Communion and Baptism. Session gave its blessings for several baptisms and marriages; and celebrated the lives of too many from our community, during their funerals. For complete details, please refer to this Reports statistics page.

One unique aspect of 2024 was Rev. Kate's, well deserved, three month sabbatical. To help facilitate this, the Session looked after arranging the worship leadership and pulpit supply. In her absence, our pulpit supply needs were met using a small and gifted list of Licensed Lay worship Leaders (LLWL), and very talented lay people from our very own congregations. For all, who shared their precious gifts of ministry this past year, thank you and God bless you! ☺

2024,
Thy put to bed,
May God bless us and keep us,
In the year ahead.

Respectfully submitted,

Chris Patstone, Chair of Session

2024 Youth/Young Family Ministry - TRPC

In regards to youth ministry, 2024 was a year of consistent development and putting seeds in now to further community connections. There are many excellent community members contributing to building a welcoming and unique environment for the youth of our area. On the topic of Sunday School, Gwen Quigley is owed a million thanks for masterfully piloting Sunday School at Long Reach, which continues to see high numbers and great memories made. I'd also like to express my gratitude to Tatum for organizing the Christmas performance at Westfield. Of course, much thanks to Mary KF and Matt Armstrong for helping me run Dungeons and Dragons.

Throughout last year, our intergenerational activities have continued to develop in numbers, creativity and purpose. Some ideas have been received in amazing ways, such as "Asking The Big Questions" which has been a centerpiece once a month celebration of honesty, intrigue and empathy. Throughout the last few months, the numbers have been consistently growing and the continued investment on input for the next question and the like cannot be overstated as a positive force in our community. As we move forward into this program's development, we will seek more ways to pique the interest of every age group and new ways to introduce activities.

Moving on, our intergenerational weekly game of "Dnd" Or Dungeons and Dragons has remained an excellent time with a beyond creative group. Throughout the year the "table" size usually varied from 9-13 players. However, it should be noted that during the summer we changed up the group and introduced new players, we saw closer to 30 unique players sit at the table. When we posted advertisements, we got such a rapid response that we had to delete the post! In the pursuit of welcoming new faces of all ages, I have begun preparing for us to have a second "Game Master" and we will reach out for another table of doubledigit players.

Finally, the last months of the year had me reaching out to the other United Churches around us, particularly to connect with those also affirming. Communications are still developing, but we began to plant seeds to attempt to bring our different age groups together for Sunday School events, as well as other youth or intergenerational activities. Lastly, we began connecting with organizations that would be excellent to work with in the hope of making a push in our Affirming ministry.

Ultimately, 2024 was a year of maintaining current success and looking forward to the new year, which is already demonstrating incredible potential.

Respectfully submitted
Kenneth Fury
Youth & Family Ministry Coordinator

2024 Ministry & Personnel Report – Two Rivers Pastoral Charge

Bev Mosher: Chairperson
Mariann Gillan: Westfield
Jennifer Wilson: BWS
Joan Small: Long Reach

PJ Prowse resigned from the M&P Committee in May 2024. No replacement has been made.

We met as a committee on June 12th 2024.

We had a follow up with Kenneth Fury, Elaine Elkin, Kate Jones and Bertis Sutton from annual reviews completed in 2023.

July 2024: Sabbatical report received from Kate Jones.

November 2024: Ministry and Personnel notice was sent to all congregation by way of Kate's weekly email and posted in the bulletin to clarify our role and responsibilities and how to contact us with praise or concerns.

Annual Reviews were completed November 2024.

Respectfully submitted,

Bev Mosher
Chair M&P Committee

2024 Benevolent Fund Report Two Rivers Pastoral Charge

“Truly I tell you, just as you did it to one of the least of these who are members of my family, you did it to me.” (Matthew 25:40)

As in previous years, I want to begin with a thank you – thank you to everyone who has contributed to the Benevolent Fund, and this year, I will add an extra thank you to Margaret Stackhouse who managed the Benevolent Fund in the three months when I was on Sabbatical. Jesus tells us that when we love and care for our vulnerable neighbours, we are loving Jesus himself; as everyone carries the image of God and is a sibling of Christ. And so I thank you for loving your neighbour 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: \$3341.24

Donations Received: \$1410.00. (This includes a one-time gift of \$500 from the Home Mission Council that was to be used for benevolent purposes.)

Interest Received: \$0.27

Funds Given Away: \$2816.94

Bank Service Charges: \$39.75

2024 Closing Balance: \$1894.82

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 \$55.

As you can see, our Benevolent Fund gave away more money in 2024 than it received in donations (and as of the time of writing this report, there have been a couple of requests for assistance already received this month). I know that times are tight for many of us as individuals, as well as for our three churches, but this fund is one charity that you can donate to where all of the money that you donate goes directly to people in our communities who are in need.

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 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. When our neighbours come to the church looking for help, this fund allows us to offer practical assistance – serving the world out of the abundance that we have been given.

Respectfully submitted,
Rev. Kate Jones

2024 Church in the World – Two Rivers Pastoral Charge

For 2024, Church in the World

Hundreds of sandwiches were made in April & November for Romero House.

Sock it to the Minister – More than 130 pairs of socks were collected as well as hats, scarfs, gloves and mittens. These were then distributed to those in need.

Warm socks given to Romero House, Outflow, Ave B and Coverdale.

Approximately 200 cans of beans were collected for Romero House.

Gifts and gift cards were collected for Ave B , Hestia house and Coverdale for Christmas.

Respectfully submitted,
Anne Titus and Bette Ashley

2024 Fundy St. Lawrence Dawning Waters Report

Our Annual Meeting was held at UPEI in May. Our President, Rev. Dr. Elizabeth Stevenson led us throughout the weekend. Along with Faith March-MacCuish our Regional Director. Our theme was Daring to Dream in Action.

- Commissioners for General Council were elected. With one being our Rev. Kate Jones.
- We certainly had a busy weekend with committee reports.
- Had great displays throughout the weekend.
- The UC bookstore had a great display throughout.
- The music was before each session, very inspiring.
- We had remits to consider.
- Our indigenous guest speaker was Julie Pellissier-Lush
- Along with special guest Rt Rev. Dr. Carmen Lansdowne, 44th Moderator of the United Church of Canada.
- Different workshops were held.
- A retirement party was held for our Jubilarians
- Remembrance was held for the passed year who are no longer with us.
- We had 5 people who were ordained.
- Sunday church service with communion.
- Large attendance for both the meetings and church service.
- Our out going President Rev. Dr. Elizabeth Stevenson presided over the church service.
- Our incoming President is Susan LeMaistre

Respectfully submitted,
Bette Ashley (Summerville Rep)

2024 Mission & Service Report

Two Rivers Pastoral Charge

Christopher J.H. Wright shares “It is not so much the case that God has a mission for the church in the world, as that God has a church for the mission in the world. Mission was not made for the church; the church was made for mission – God’s mission.”

A tough year with givings to M&S, We fell short of our goal as a charge BUT I would like to take a moment and shout out to Long Reach who donated their highest amount in my 20+ years as Enthusiast. THANK YOU!

Although we didn’t hit our financial goal for M&S, I would like to take this opportunity to share all the work Two Rivers does in our local communities with Ida’s Cupboard (s), Romero House, Hestia House, Coverdale, Avenue B, Peninsula Food bank, MacDonald Consolidated School, Church Families (3 points) and the Benevolent Fund – reaching far beyond the four walls of our churches!

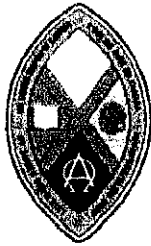
<u>Congregations</u>	<u>Goal</u>	<u>Actual</u>	<u># Contributors</u>	<u>2025 Goal</u>
Long Reach	\$4000	\$5080.00	21	\$?
Bayswater-Summerville	\$3500	\$2290.00	7	\$?
Westfield	\$13,700	\$6444.22	28	\$?
Westfield UCW	\$300	\$ 0		\$?
Totals:	\$21,500	\$13,814.22	56	\$?

It is my hope that the members of TRPC remember Mission & Service when making their weekly donations to our church. I am so very thankful for each of you. On behalf of M&S, I THANK YOU!!!

**Every time you make a donation to Mission & Service,
you are helping to bring hope to one more person**

Yours in Christ,

Ross Sherwood
Mission & Service Enthusiast



The Home Mission Council of The Saint John Presbytery of
The United Church of Canada, Inc.
P.O. Box 131, Saint John, New Brunswick, Canada E2L 3X8
homemissioncouncil@gmail.com

Fellow Directors

8 December 2024

The weather outside is frightful as I write this message.

We enjoyed very pleasant fall weather but as we move into winter the temperatures have become quite frigid. I hope you are looking forward to Christmas and enjoying the season with family and friends. It is important to remember that at this time of year not everyone is secure enough to celebrate and enjoy the season. I look forward to seeing all of you at our Annual General Meeting on the 9th of March 2025. Mark the date in your calendar and plan to attend. This year we will have some social time set aside to mingle and share a cookie or two.

I am pleased to present you with a short summary of the HMC activity to date for 2024:

- Funding mission work of 5 Communities of Faith \$2,500.
- Education Bursaries of \$1,000 each to 4 successful applicants of \$4,000.
- Funding 9 Youth attending Region \$1,125.
- Funding 4 Youth & 1 Leader attending Rendezvous \$3,125.
- Funding to support Refugee Family \$5,000.
- Funding for benevolent support in our communities is \$8,500.

In total \$24,250.

Included with this message are financial statements for the period ending November 2024. Please have a look and if you have any questions don't hesitate to contact me. You will note that our investments are fully with Scotia Wealth Management. Our portfolio now consists of Fixed Income, mostly interest-bearing bonds & funds and Equity shares of numerous Canadian and US companies. We realized a substantial gain on the disposal.

The Executive have undertaken to support Steven Harding with a travelling allowance to cover the costs for him to travel back and forth to Two Rivers Pastoral Charge on a weekly basis for eight months. This is part of his Ministry in Action course leading to his Master of Divinity at the Atlantic School of Theology. This will be provided through the Arthur Long Fund.

I encourage each of you to find out what is happening in your Community of Faith and make sure that they know HMC is here with the financial help they may need to make things happen.

Thank you to all the Members, Committee Chairs and the Executive for their continued efforts on behalf of all our member Communities of Faith.

Share what you have and can in the true spirit of Christmas.
Gerald W. Higgins, President

The Home Mission Council

2024 Broadview Subscriptions Report Two Rivers Pastoral Charge

The Broadview Magazine Subscriptions have changed their year end cycle. It now runs from June to their April/May issue. We had 16 active subscriptions for this past year. New subscriptions will be reviewed and renewed in March 2025.

Respectfully submitted,
Elaine Elkin

2024 Affirming Team Report Two Rivers Pastoral Charge

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 free pie (ie tarts donated by members of the congregation) in front of Westfield United Church, each packaged with an Affirming message.
- Walked in the Saint John Pride Parade alongside other Affirming churches
- Collaborated with the other Affirming churches in the area on shared events, including a Pride worship service, and workshops.

Respectfully submitted,
Rev. Kate Jones

Two Rivers Pastoral Charge					
Financial Report 2023, 2024 & Budget 2025					
Code	Receipts	Actual 2023	Budget 2024	Actual 2024	Budget 2025
4100	Allotment - Bayswater/Summerville	\$ 18,770.00	\$ 20,656.00	\$ 20,656.00	\$ 23,916.00
4110	Allotment - Long Reach	\$ 25,496.00	\$ 28,112.00	\$ 28,112.17	\$ 33,168.00
4120	Allotment - Westfield	\$ 58,140.00	\$ 63,841.00	\$ 63,841.00	\$ 62,500.00
4130	Insurance - Bayswater/Summerville	\$ 1,100.00	\$ 1,100.00	\$ 1,100.00	\$ 1,850.00
4140	Insurance - Long Reach	\$ 2,200.00	\$ 2,200.00	\$ 2,200.00	\$ 2,549.00
4150	Insurance - Westfield	\$ 5,680.00	\$ 6,347.00	\$ 5,347.00	\$ 6,500.00
4200	Sundry Donations Received	\$ 362.30	\$ 200.00	\$ 36.55	\$ 50.00
	Benevolent Fund/Lockeport United	\$ 400.00	\$ 400.00	\$ 0.00	\$ 200.00
4410	Youth Group Sponsors-Evans Trust	\$ 10,180.81	\$ 11,000.00	\$ 10,000.00	\$ 5,000.00
4410	Youth-LRUC Sponsor	\$ 247.48		\$ 541.97	\$ 500.00
4420	Bulletin Sponsors	\$ 50.00	\$ 100.00	\$ 50.00	\$ 50.00
4432	Loan - Quigley / Donations	\$ 8,100.00	\$ -	\$ 1,300.00	\$ 0.00
4440	HST Received for Points & TRPC	\$ 0.00	\$ 2,000.00	\$ 0.00	\$ 2,000.00
4455	Home Mission Council Grant	\$ 500.00	\$ 500.00	\$ 500.00	\$ 500.00
4480	Manse Fund draw- Housing Allowance	\$ 8,924.77	\$ 16,000.00	\$ 15,500.00	\$ 9,500.00
	Total Receipts	\$140,151.36	\$ 152,456.00	\$ 149,184.69	\$ 148,283.00
Code	Expenditures	Actual 2023	Budget 2024	Actual 2024	Budget 2025
5010	Ministers Salary & Living Allowance	\$ 60,148.84	\$ 63,264.00	\$ 63,265.00	\$ 67,068.00
	Mileage Advance Balance-Gift to Rev.			\$ 105.70	
5020	Secretary's Salary	\$ 13,977.60	\$ 14,960.00	\$ 14,958.72	\$ 15,407.00
5025	Youth/Young Family Ministry Salary	\$ 10,069.02	\$ 10,000.00	\$ 9,066.12	\$ 10,000.00
5030	Youth Ministry Expenses/Cellphone	\$ 600.00	\$ 600.00	\$ 600.00	\$ 600.00
5040	Mileage/Travel (Minister & Youth Lead)	\$ 3,731.75	\$ 4,000.00	\$ 3,137.75	\$ 4,000.00
5045	ADP Payroll Remittances	\$ 15,315.05	\$ 16,000.00	\$ 13,569.22	\$ 14,600.00
5050	Other Staff Payroll Remittances	\$ 943.72	\$ 1,000.00	\$ 898.91	\$ 900.00
5070	Pulpit Supply & Guests	\$ 3,049.50	\$ 3,000.00	\$ 4,947.50	\$ 3,500.00
5080	Denomination Assessment	\$ 6,422.00	\$ 7,424.00	\$ 7,424.00	\$ 7,500.00
5090	Life Long Learning (50% course fee)	\$ 0.00	\$ 50.00	\$ 0.00	\$ 50.00
5100	Continuing Education & Book Allowanc	\$ 1,346.46	\$ 1,640.00	\$ 1,543.00	\$ 1,689.00
5110	ADP Payroll Fees	\$ 359.58	\$ 375.00	\$ 384.00	\$ 400.00
5130	Office Supplies & Medicine Shop	\$ 1,098.21	\$ 1,000.00	\$ 967.32	\$ 1,100.00
5135	HMC Funds to Benevolent Fund	\$ 500.00	\$ 0.00	\$ 500.00	\$ 500.00
5140	Copier Expenses - Lease & Copies	\$ 2,851.54	\$ 2,500.00	\$ 2,823.31	\$ 3,000.00
5160	Office Equipment/Repairs @ WUC	\$ 0.00	\$ 100.00	\$ 0.00	\$ 400.00
5180	Office Telephone @ WUC	\$ 3,011.36	\$ 1,550.00	\$ 1,420.92	\$ 1,500.00
5190	Minister's Cell Phone per Contract	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00	\$ 1,000.00
5200	Books/Bulletins/Resources	\$ 856.71	\$ 1,300.00	\$ 869.49	\$ 900.00
5210	Postage	\$ 168.41	\$ 200.00	\$ 223.68	\$ 250.00
5220	Music & DVD Copy Licences	\$ 509.00	\$ 525.00	\$ 892.85	\$ 900.00
5225	Affirm United	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00
5230	New Regional Council 14 AGM	\$ 239.87	\$ 300.00		\$ 300.00
5240	Bank Fees & Cheques	\$ 126.20	\$ 100.00	\$ 320.07	\$ 170.00

Code	Expenditures	Actual 2023	Budget 2024	Actual 2024	Budget 2025
5252	One Sight /Memorial/Kate's homecom	\$0.00	\$ 200.00	\$ 139.99	\$ 100.00
5256	Donations AST	\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00
4432	2023 Loan Repay	\$0	\$8,100.00	\$ 8,100.00	\$0.00
5260	Youth Events, VBS, Fall Fair, Fish, +	\$ 434.37	\$ 800.00	\$ 990.47	\$ 600.00
	Sundries - WUC 300 Walters & Brdview	\$ 325.00	\$25.00	\$0.00	\$ 50.00
5310	Insurance-Bayswater/Summerville	\$ 1,100.00	\$ 1,100.00	\$ 1,100.00	\$ 1,800.00
5320	Insurance-Long Reach	\$ 2,200.00	\$ 2,200.00	\$ 2,200.00	\$ 3,000.00
5330	Insurance-Westfield	\$ 5,680.00	\$ 5,490.00	\$ 5,347.00	\$ 6,240.00
5340	Insurance-TRPC Balance 2023/2024	\$ 543.20		\$ 393.55	
5340	Insurance Payment-Dec for 2024/2025	\$ 858.43		\$ 899.69	
5400	HST Rebate-Sum/Bays & LRUC	\$0.00	\$ 1,500.00	\$0.00	\$ 1,500.00
	Total Expenditures	\$ 137,965.82	\$ 150,803.00	\$ 148,588.26	\$ 149,524.00
	Total Expenditures	\$ 137,965.82	\$ 151,403.00	\$ 148,588.26	\$ 149,524.00
	Total Receipts	\$ 140,151.36	\$ 152,456.00	\$ 149,184.69	\$ 148,283.00
	Surplus (Deficit)	\$ 2,185.54	\$ 1,053.00	\$ 596.43	-\$ 1,241.00
	Opening Balance January 1	\$ 511.21	\$ 2,696.75	\$ 2,696.75	\$ 3,293.20
	Book Balance December 31	\$ 2,696.75	\$ 3,749.75	\$ 3,293.18	\$ 2,052.18
	*Originally \$1,424.81 Housing funds included in January 1/23 opening bank balance \$9,435.98				
	*Feb 28, 2024-Revised Report to \$8,924.81- .04 = \$8,924.77 as Manse Drawdown & \$511.21 Open Bal				
	*Adjusted Ministers 2023 Payroll from \$59,828 to \$60,148.84 / ADP Pay Remits to \$15,315.05				
	(CPP/EI: \$4,515.80, Pension: \$10,799.25) (Overpaid Minister \$320.84 in error-gift for Rev. Kate)				
	Manse Investment - Transferred \$25,000.00 to Daily Interest Savings IA Financial.				
	Requested \$7,500 of Daily Interest Fund be transferred to bank in Dec. 2023 - IA took funds out in error!				
	Loan of \$8,100.00 not paid end of 2023 due to NSF. Moved & paid in 2024 books..				
	end				

2024 – Trustees Report Bayswater-Summerville United Church

We have applied for a grant from the Provincial Government for money to fix doors and windows in the church. This is to fix leaks etc., in the church. We have not heard back on the application as of yet. We are still working on it.

Everything is in pretty good shape. Not a lot to report.

Respectfully submitted,
D. Gordon Gamble, Chair
Trustees

2024 – Fundraising/Ways and Means Committee Bayswater-Summerville United Church

We had a pretty good year for 2024 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 the way we use to.

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.

We held the 2nd Ida MacPherson Memorial Trail Walk on May 25th at the Sea Dog Cove Nature Preserve located at 33 Summerville Rd. It was a nice day for a walk and we received several comments that this should be a yearly event.

Cindy Scott resumed the day long Summerville Art Festival in August 2024 which was expanded to include two nights of Artist Talks held at the Church before the main event on Sat August 24th. Our Church History booklet was passed out to participants entering the Church and the field beside the Church was used for off road parking.

We held our 5th annual Church Quilt Gallery and BBQ to coincide with the day of the Art Festival. Our Memorial Quilters Booklet was passed out to participants entering the gallery.

Stay tuned for information regarding the 2025 Church Quilt Gallery and Summerville Art Festival.

Kelly Newstead
BWS Fundraising/Ways and Means Committee

2024 – Annual Financial Report 2024 & Budget 2025 **Bayswater-Summerville United Church**

Income:

Envelopes	22,149.90
M&S	2,290.00
Loose	557.00
Memorials	525.00
Oil (Quilters)	500.00
Ida's Walk	325.00
Wedding Fee	200.00
Memorial Book	1,665.00
Art Festival	721.20
Donation	500.00
Amer. Exc.	<u>3.05</u>

Total \$29,466.15

Expenses:

Oil	1,807.08
Hydro	489.86
Pastoral Charge	20,656.00
Ins. Building	1,100.00
Furnace	272.63
Bank	142.87
Supplies & Misc.	193.30
M&S	2,290.00
Organist	400.00
Gifts	165.60
Community Outreach	460.00
Benevolent Fund	200.00
Maritime Conference	316.49
Transfer to Memorial Fund	<u>20.00</u>

Total \$28,513.83

Opening Balance	\$15,068.27
Income	\$29,466.15
Expense	\$28,513.83

Closing Balance \$16,020.59

Respectfully submitted,
Sandra Lattimore, Treasurer

2024 – Budget 2025
Bayswater-Summerville United Church

Income:

Envelopes	22,000.00
M&S	2,400.00
Loose	500.00
Fund Raisers	<u>2,000.00</u>
Total	26,900.00

Expenses:

Oil	2,500.00
Hydro	600.00
Pastoral Charge	22,000.00
Ins. Building	1,200.00
Furnace	300.00
M&S	2,400.00
Supplies & Misc.	500.00
Community Outreach	<u>200.00</u>
Total	29,700.00

Respectfully submitted,
Sandra Lattimore, Treasurer

2024 – Cemetery Account
Bayswater-Summerville United Church

January 1, 2024	Opening Balance		\$26,355.63	
Income:				Bank
	Donation	500.00		\$3,901.97
	Grave Purchases	<u>200.00</u>		
	Total	700.00		
Maintenance:				
	Topsoil for cemetery repairs			
	July Cheque #35	300.00		
	Repairs to stones			
	August Cheque #36	450.00		
	Annual Maintenance			
	Cheque #37	<u>300.00</u>		
	Total	\$1,050.00		
				Bank
				\$3,551.97
GIC	\$11,735.34			
	<u>\$11,429.23</u>			
	\$23,164.57			
			Closing Balance	\$26,716.54

2024 – Memorial Account
Bayswater-Summerville United Church

Opening Balance	\$2,462.35
Deposit	<u>30.00</u>
Closing Balance	<u>\$2,492.35</u>

2024 – UCW Quilters Report
Bayswater-Summerville United Church

Balance Sheet (December 31, 2024)

\$317.73 (bank account)

\$3546.80 (GIC)

\$3863.93 (total)

Income Statement:

Opening Bank Balance: \$642.56

GIC Opening Balance: \$4192.37

Total: \$4364.51

Receipts:

GIC Interest: \$0.39

Error in 2023: -\$172.20 that was reconciled this year

Bank Interest: \$0.10

Quilts: \$300

Total: \$300.44

Expenses:

Oil: \$500

Service Charge: \$2.50

Thread (6 spools): \$126.43

Total: \$628.93

Closing Balance: \$3864.43

Discrepancy: \$0.50

Statement: \$3863.93

We quilted 3 quilts this year, one of which was donated to charity.

Respectfully Submitted,
Martha Crabbe

2024 – Trustees Report Long Reach United Church

In February, a new water bladder (Cold Water Tank) was installed in the River Room by Ryan Titus.

In the spring, the outside small back window of the River Room was sanded and painted.

In November, a new outside black Tri-Light was installed using the base from the original that broke due to the extreme winds. The LRUC road sign was blown down and up-righted and braced from future winds.

Two solar lights - one for each side of the road sign- were installed that will light up the sign. This will allow the rental to be cancelled from NBEPC for the dusk to dawn light at the end of the driveway.

Respectfully submitted,
Ross Titus - Chair

2024 – Cemetery Report Long Reach United Church

Committee Members: Treva Fudge – Chairperson
John Quigley – Treasurer
Richard Fullerton
Rev. Kate Jones

The cemetery committee held a meeting on May 23, 2024.

The cemetery Clean-Up at the end of April happened so all of the lawn areas were ready for the mowing season. A big big thank you to all the folks who helped with the clean-up, showing up every year, amazing, you are all heroes. "Thanks !!" Pizza, drinks and goodies were provided for all to enjoy after the work was completed.

The big job was at the Garden area with a new layer of Mulch donated by Ernie's Landscaping (the Lamrock Family). Thank you!! Many hands (and an old black sled) make light work, David Jack (D. J.) and many others. Three loads of quarter minus gravel was leveled over the driveway by D. J. bravo! The driveway at the Holderville Cemetery has been repaired this year for free, Thank you Terry Fullerton.

There were two (2) burials at Long Reach this year.

God is with us. We are not alone.

Respectfully submitted,
Treva Fudge, Chairperson

2024 – Cemetery Financial Report Long Reach United Church

Long Reach Cemetery Financial Report - 2024

Balance Dec.31,2023		\$4377.62
Expenses		
Plowing & Sanding (\$480.00+\$72.00 - 15%HST)	\$552.00	
Mowing (\$1900.00+\$285.00 - 15% HST)	\$2185.00	
Driveway Gravel (\$1415.00+\$212.25_15%HST)	\$1627.25	
Bank Charges	\$32.00	
Total Expenses	\$4396.25	- \$4396.25
Subtotal		- \$18.63
 Income		
Bank Interest	\$0.67	
Cremation (Joyce Wilson)	\$300.00	
Redeemed\$8000 Trust Fund	\$8000.00	
Trust Fund Interest (\$10000 @ 4.5%) (For 2023)	\$450.00	
Trust Fund Interest (\$5000& \$8000 @ 4%)	\$420.00	
Double Dividend Fund (\$9700 @ 4.5%)	\$436.50	
Total Income	\$9607.17	+\$9607.17
Subtotal		\$9588.54
 Balance December 31,2024		\$9588.54

Investments

Trust Fund - \$10000 in perpetuity on November 2013

Double Dividend Fund - \$9700 in perpetuity on May 1982

Trust Fund - \$8000 initially on June 1988 for a 2 year term maturing on June 2024. Redeemed

Trust Fund - \$5000 initially on August 1992 for a 2 year term maturing on August 2024

GIC with Scotiabank - \$10000 @ 5.5% Dec. 7 2023 to Jan.7 2025

Respectfully submitted,
John Quigley, Treasurer

Long Reach United Church- Statement of Funds 2024					
	Jan 1/24	2024	2024	2024	Dec 31/24
	Opening Bal	Transfers	Receipts	Disbursements	Balance
*Local Church Funds	- 1,469.61	1,335.00	36,449.12	33,057.53	\$ 3,256.98
Adjustments 2024			559.02		\$ 559.02
Building Fund	2,829.04		1,367.12	521.72	\$ 3,674.44
Sunday School / VBS	-		591.97	541.97	\$50.00
Fundraisers-Book Sales	-	1,290.00	1,461.65	171.65	\$0.00
Memorial Park Fund	4,092.29		27.55	234.54	\$ 3,885.30
Cemetery Fund			1,670.00	1,670.00	\$0.00
Mission & Service			5,125.00	5,080.00	\$45.00
White Trust Fund	22.50	45.00	22.50		\$0.00
Kingston Food & Clothing				250.00	-\$250.00
TRPC Bulletin Donation	15.00			15.00	\$0.00
Paving Driveway Fund			80.00		\$80.00
Totals	\$ 5,489.22		\$ 47,353.93	\$ 41,542.41	\$ 11,300.74
*Note: Local Church Funds Beginning 2024 = -\$1,469.61					

2024 – Choir Report

Westfield United Church

Our members as of December 2024 are Brenda Brooks, Kathy Cameron, Gina Coffin, Ticket Gillan, Pat Howe, Rev. Kate Jones, Mary Kennedy-Fulton, Charlotte Likely, Kathy McLaughlin, Heather Moreau, Anne Mosher, Marilyn Parish, Cindy Patstone, Bertis Sutton, and Amber Taylor-Bonham.

Last spring, the choir took a turn in the pulpit during Rev. Kate's sabbatical by leading worship on April 28 at Long Reach and Westfield. The theme of the service was "The Sound of Music" and included sung chants and prayers from the film. We shared stories of music's transformative power and sang "Edelweiss" and "The Sound of Music" as musical selections. Thank you to choir members for sharing the various components of worship leadership.

On July 6, we were thrilled to witness one of our own, Amber Graham, and Gordon Bonham tie the knot in a love- and music-filled ceremony. The choir sang three songs, including "I Want to Hold Your Hand" as the recessional. Congratulations to the newly-weds!

Our concert of Advent and Christmas music, "Will You Come to the Manger?", was thwarted by a power outage on December 12 which, for some of us, lasted days. Happily, we were able to reschedule the concert for Sunday, December 22. We sang many of our favourite Advent and Christmas songs interspersed with readings, poems, and scripture for a large and appreciative audience. The evening generated over \$1100 for the work of the church.

We suffered a number of losses at Westfield this year. The choir sang at the funerals of Carol Rankin, Sandra Frees, Kevin Thorne, Oriole Titus, and Martha Graves. Thank you to choir members for making yourselves available for this important ministry.

Respectfully submitted,

Bertis Sutton,
Music Director

2024 - 1st Westfield Scouts Westfield United Church

Beaver Scouts meet from 6.30 -7.30 pm on Wednesdays with 18 youth & 7 leaders
Cub Scouts meet from 6.30 – 8.00 pm on Tuesdays with 14 youth & 4 leaders
Scouts meet from 6.45 – 8.00pm on Thursdays with 14 youth & 5 leaders
Venturers started up again and meet Tuesdays 6.30 till 8.00pm with 3 youth and 3 leaders
Rovers meet as needed with 7 young adults & 1 adviser
There are 6 Group Committee members
Meetings continue to be held out of doors
Beavers went camping, attended 50th year celebration at Holderville, Fitrocks and continue to support Ida's cupboard.
Cubs went hiking, went camping including Olympus camp. Took part in six week Winter Sasquatch challenge.
Scouts had hikes, winter camp, went canoeing and Scout Shoot, placed third at StarTrek, helped at the Strawberry Social, attended Westfield School Community Event
Rovers placed 2nd at Float Your Boat event at Yoho, attended Fun Camp at Great Creek and did a four day canoe trip at Miramichi
All sections participated in a fun day at Holderville, BP campfire, Family Fun Day at Golf Club, Hallowe'en Party Christmas Party, Remembrance Day Parade, Christmas Parade and closing event at Timbertop .
Fund raising included Apple Day, Yeti draw and Scout Seeds
Westfield continues to help Hampton group with their program.
The group continued clearing the area behind the church, built a fire pit laid gravel on the trail and installed a bridge to access the area. They helped with the Prayer Garden and put gravel down in the parking lot.
Beaver and Cub leader Kathy Calvin received the Medal of Merit.
Thanks again to excellent leadership Westfield Scouting had another great year and have succeeded in putting back the out back in scouting.
Westfield Scouting was selected, as one of ten top groups across Canada, to participate in a pilot program involving leader recognition.

Respectfully submitted,
Eleanor McClune

Sponsor Representative

**2024 – United Church Women (UCW)
Westfield United Church**

We held 5 Meetings - April, May, September, October, November

Helped organize, prepare, and execute Strawberry Drive Thru.

Catered 5 Funerals - C. Rankin, S. Frees, K. Thorne, O. Titus, M. Graves

Catered 2 - 90th Birthday Parties - B. Dean, E. Davies

Held Pie Social during Lent to raise funds for National UCW Healing Fund & local LGBTQ+ Community

Provided sweets for Sexual Assault Awareness Meeting

Helped organize, prepare and execute Turkey Dinner

Held Christmas Communion Service, followed by social time

Held Bake Sale in December

Purchased Pizza for 'Asking the Big Question'

Donated money to - Westfield United Church, Local Food Bank, Hestia House, Coverdale Center, Avenue B, & Romero House.

Respectively submitted,

Linda McCullough
Paula Smith
Co Presidents

2024 – Trustees Financial Report Westfield United Church

January 1, 2024	Bank Balance	\$7,469.40
GIC interest deposit	200.00	
GIC maturity deposit. (Maritime Conference)	5,108.20	
GIC maturity deposit. (Scotiabank)	28,962.92	
Withdrawals (Two Rivers Pastoral Youth ministry 2024)	\$10,000.00	
Misc bank fees.	16.00	
December 31, 2024	Bank Balance	\$31,724.52

Respectfully submitted,
Robert Elkin, Chair

2024 – Board of Stewards Westfield United Church

The year 2024 was both challenging and rewarding for Westfield United Church. The Stewards were short on members and did not have an official Chair or Secretary. This report summarizes the efforts and outcomes of our stewardship activities over the past year.

Financial Overview

2024 Annual Budget: Revenue target set at \$124,269, with operating expenses of \$110,408 .

*** Key Financial Challenges:**

An Oil bill of \$16,000 was unsustainable.

Offering income was not enough to meet Expenses by April Mission and Service remittances went unpaid.

6% Increases recommended by the Ministry and Personnel committee could not be implemented. Professional Cleaning Services were ultimately terminated and an Increase of 3% for the Choir Director was possible and processed. Snow removal fees for 2023/24 season could not be paid once invoiced and it, along with a few other expenses, had to be paid by instalments.

Congregational giving letters were issued, resulting in some positive responses. Though there was no significant increase to regular offerings (PAR contributions did increase by 6%)

At the end of 2024 we were still owing Mission and Service \$3,905

*** Key Positive Financial events:**

One Family stepped forward (Anonymously) with \$20,000 to cover most of the cost for a new electrical panel and Heat Pumps. The overall project cost was \$26,720. The balance was covered by other congregants and the UCW. We now have a total of 5 Operational Heat Pumps.

No additional Oil purchases were required in the Fall of 2024.

The St Giles Room received new lights and fresh paint all provided via fund raising efforts and direct support from various families.

Ida's Cupboard was rebuilt thanks to Home Depot and a Community support program they have.

New windows for the Kitchen (\$1,000) were purchased by another Church Family.

Choir presentation, Chicks and Docs concert, Suppers, Calendars and Candles raised \$5,000+

Other Church Families covered the cost of new pressure tank and associated plumbing fixtures (\$378) along with volunteer plumbing services to install them.

The UCW provided the Operations account with \$3,000 in April and \$5,000 in December.

The Mission and Service Debt was paid in early January 2025.

* Final account balances:

Operations Account: \$12,090.80 (before M&S payment)

Project Account: \$5,496.00.

Facility Improvements and Projects

(as referenced above)

4 new Heat pumps were installed.

A 200-amp electrical entrance was installed and all Heating circuits are now on that panel.

New Kitchen windows are ready for spring installation.

New efficient LED lights were installed in the St Giles Room.

New pressure tank and associated plumbing installed.

Drone footage of the steeple was obtained to assess future repair needs, with plans to use the footage for fundraising.

The Large Stained glass front Window was inspected and assessed.

Administrative Updates

A tremendous Thank You for years of service to the Stewards of Westfield United Church needs a special mention: Margaret Stackhouse! Thank You so much Margaret!

With the closure of the local branch of the Bank of Nova Scotia, the accounts were moved into the Main Branch. An account for Capital projects was created and the Primary account was changed in an effort to reduce some monthly bank Expenses.

With fewer volunteers for envelope Stewards, Joe, Shirley and Jesse have been doing the envelope counting on Sundays. Deposits must now be done at the Branches in town and require the use of a Bank card.

The CRA still had Phil's information regarding on-line access and mailing address as did the online donation site Canada Helps. Efforts continue with regard to completion of these updates.

HST rebate applications are being pursued for prior years however, as mentioned above, we are awaiting CRA updates in order to do so. This will also facilitate filing the Annual Charities Information tax form online this year.

Future Outlook

Looking ahead to 2025, the Board of Stewards aims to continue facility maintenance and stewardship programs to support the mission of Westfield United Church.:

Finalize and implement energy-saving solutions, including changes to the supplementary heat system and possible removal of all dependency on the oil-fired boilers, continued update to lighting with LED fixture changes, window installation and maintenance.

Enhance financial stability through improved donation systems (e.g., leveraging on-line services such as PAR and Canada Helps) and regular congregational engagement.

Acknowledgments

The congregation's dedication and resilience shone through as we navigated financial constraints and pursued improvement projects. The Board of Stewards extends its heartfelt gratitude to the congregation, donors, and volunteers who made 2024 a year of progress and hope.

Your Stewards in 2024 were: Rev. Kate Jones, Ken Fury, Daniel Wheaton, Don Michaelsen, Shirley Myles, Doug Thorne, Claude Smith and Joe Brooks.

Respectfully submitted,
Joe Brooks, Treasurer and Acting Chair.

Budget 2025

	Westfield United Church	2023	2023	2024	2024	2025
		Budget	Actual	Budget	Actual	Budget
	Revenue					
4	Local Offering	85,500	72,914.75	100,000	77,073	84,000
5	UCW Allotment	600		600	600	600
6	UCW additional	300		300	8,000	
7	Donations from Canada Helps					
8	Interest earned	200		200		
9	Calendars	50		53	600	600
10	Advent Candles proceeds	600		354	930	700
11	Hall Donation	600		400		
12	Easter Sunrise Breakfast free will donations					
13	Fund Raising (suppers, calendars Concerts etc)		3,505	22,362	3,945	6,000
14	Marriage Donations					400
15	Special Appeal 2021 Stewards	2,500				1,500
18	Heat Pump Project (Electrical + Heat Pump)				25,400	
19	Cash donations to Christmas Baskets					300
20	Operating receipts	\$90,350.00	\$76,419.75	\$124,269.00	\$116,548.00	\$94,100.00
	Expenses					
22						
23	Pastoral Charge	58,140	60,000	63,841	63,841	62,500
24	Choir and music etc.	90	82.5			200
25	Organ & piano maintenance	150		150		150
26	Organist Services	9,792	8,976	10,416	9,151	10,300
27	Postage + other admin supplies	200	140.29	200	223	150
28	Sunday School	0				
29	Christmas Families & out reach assistance	30	396.35	30		300
30	Regional Meeting (Westfield Delegate)	500		300		300
31	Stewardship envelopes and expenses	325	621.32	400		400
32	Advent Candles project costs	240			225	
33	Fund Raising expenses (Church Supper ex.)	0	561.91	600		
34	Banking fees and expenses (Par Fees)	600			509	600
36	Building Occupancy Costs:					
37	Maintenance	2,000	3,078.93	3,200	2,037	3,000
38	Heat Pump Project (Electrical + Heat Pump)				26,720	
39	Heating	12,000	15,933.95	12,540	7,401	4,600
40	Insurance	7,600	9,724	6,347	6,347	6,800
41	Power	2,400	2,610.65	3,000	2,669	2,000
42	Snow Removal and sanding	3,200	3,690	3,200	2,125	3,000
43	Special cleaning (Refuse Removal 2023)	0	72	1,000		300
44	Cleaning	4,964	4,246.53	5,184	2,520	
45	Total Building Occupancy Costs:	32,164	39,356.06	34,471	48,819	19,400
46						
47	Operating expenses	\$102,081.00	\$110,134.43	\$110,408.00	\$122,768.00	\$94,300.00
48						
49	Operating Gain or (loss)	\$ (11,731.00)	\$ (33,714.68)	\$ 13,861.00	\$ (6,220.00)	\$ (200.00)

Long Reach United Church 2023, Budget 2024, Actual 2024 & Budget 2025				
INCOME - Long Reach United	Actual 2023	Budget 2024	Actual 2024	Budget 2025
Mission & Service	4,885.00	4,000.00	5,125.00	4,500.00
Unidentified Offering - Church Funds	507.00	1,000.00	1,536.46	1,000.00
PAR Contributions-Local Funds	14,310.00	15,300.00	16,320.00	17,880.00
Identified Local Church Contributions	14,372.06	15,000.00	15,634.49	14,000.00
HST Rebate		2,000.00		2,000.00
Interest - Investment Bank (White)	22.50	23.00	22.50	23.00
Organist/Choir Director - Donation	3,000.00	3,000.00	3,000.00	3,000.00
Sunday School/VBS/Youth Activities	247.48	300.00	588.63	400.00
Memorials / Funeral Donations - Gifts	1,200.00	600.00	3,033.00	1,000.00
Bulletin Donations / MCS / Food & Clothing	160.00	150.00		50.00
Benevolent Fund / Romeo House / Ukraine	100.00	200.00		200.00
Cemetery Fund Donations/ Memorials/ Plot	250.00	500.00	1,670.00	2,000.00
Garden/Park Donations		400.00	27.55	200.00
Building Fund Memorials & Contributions	180.00	300.00	710.75	500.00
PAR Contributions-Building Fund	1,140.00	1,140.00	1,045.00	860.00
Paving Fund - Driveway			80.00	160.00
Fundraising-Dinner/Cater/Ornaments	3,140.00	5,000.00	1,390.00	4,000.00
TOTAL INCOME	43,514.04	48,913.00	50,183.38	51,773.00
EXPENDITURES - Long Reach United	Actual 2023	Budget 2024	Actual 2024	Budget 2025
Mission & Service	4,885.00	4,000.00	5,080.00	4,500.00
Allocation - Two Rivers Charge	25,496.00	28,112.00	28,112.17	33,168.00
Insurance - Long Reach United Church	2,200.00	2,200.00	2,200.00	2,556.00
NB Power Church	1,713.58	1,800.00	2,025.68	2,100.00
Office / Church / Postage / Misc	195.64	250.00	153.64	250.00
PAR Fee & Bank Fee & Cheques	206.95	200.00	143.90	200.00
Benevolent Fund / Romero House / Etc	100.00	200.00		200.00
Gifts / Memorials / Legion	255.00	300.00	55.00	55.00
Kingston Food & Clothing / MCS Nutrition	250.00	250.00	250.00	250.00
Bulletin Donations / Hymn Books/Offering Envel		50.00	15.00	50.00
Building/Maintenance-Church/Shed/Ida's Cupbd	644.48	1,000.00	521.72	1,000.00
Cemetery Fund - Donations & HST	250.00	2,000.00	1,670.00	2,000.00
Memorial Park & Garden Expenses		3,000.00	234.54	3,000.00
Organist / Choir Director Honorarium	3,000.00	3,000.00	3,000.00	3,000.00
Maritime Con/Regional Council 14		300.00	308.05	350.00
Sunday School/VBS/Youth Activities	247.48	300.00	538.63	600.00
Receptions (Flower Service +)	37.75	100.00	17.99	50.00
Fundraising Expenses	897.04	800.00	45.54	400.00
TOTAL EXPENDITURES	40,378.92	47,862.00	44,371.86	53,729.00
Total Receipts	43,514.04	48,913.00	50,183.38	51,773.00
Total Expenditures	40,378.92	47,862.00	44,371.86	53,729.00
Surplus (Deficit)	3,135.12	1,051.00	5,811.52	- 1,956.00
Balance January 1	2,354.10	5,489.22	5,489.22	11,300.74
Balance December 31	5,489.22	6,540.22	11,300.74	9,344.74

Long Reach United Church Board of Stewards Report 2024

The Board of Stewards gathered to compose a letter of appeal in the spring of 2024, with Kathleen Fullerton assisting in the project. A letter was distributed to all members and adherents of the Long Reach United Church and to many family members of those placed in our cemetery. Folks were invited to join us for our annual memorial/flower service in the summer, and/or support us financially for the work of the church. A great response was received and we thank all those who supported us, by donating funds from afar and/or attending our service. A special thanks to Kathy for working on this with us.

Thanks to Anne Titus, Long Reach United Church joined the Macdonald Consolidated School in their Halifax Seed Fundraiser and we received the portion of funds ordered through the church. Members of our church provided the nutrition break for the PC Kings Centre annual meeting, and also did some baking for the Peninsula Pearls Senior Group on the Peninsula. Our impromptu and "beautiful" event was an evening gathering of folks in the garden when the flowers were at their peak. It turned out to be a beautiful evening, weather wise and socially.

As the Board of Stewards, we thank all of you for your continued support, not only financially, but in your wonderful participation and support in our events. We could not do it without you!

Respectfully Submitted: Beth Quigley, Anne Titus, Catherine Cole

Long Reach United Church- Statement of Funds 2024					
	Jan 1/24	2024	2024	2024	Dec 31/24
	Opening Bal	Transfers	Receipts	Disbursements	Balance
*Local Church Funds	- 1,469.61	1,335.00	39,449.12	36,058.03	\$ 3,256.48
Adjustments 2024			563.46		\$ 559.52
Building Fund	2,829.04		1,367.12	521.72	\$ 3,674.44
Sunday School / VBS	-		588.63	538.63	\$50.00
Fundraisers-Book Sales	-	1,290.00	1,290.00		\$0.00
Memorial Park Fund	4,092.29		27.55	234.54	\$ 3,885.30
Cemetery Fund			1,670.00	1,670.00	\$0.00
Mission & Service			5,125.00	5,080.00	\$45.00
White Trust Fund	22.50	45.00	22.50		\$0.00
Kingston Food & Clothing				250.00	-\$250.00
TRPC Bulletin Donation	15.00			15.00	\$0.00
Paving Driveway Fund			80.00		\$80.00
Totals	\$ 5,489.22	-\$3.94	\$ 50,183.38	\$ 44,367.92	\$ 11,300.74
*Note: Local Church Funds Beginning 2024 = -\$1,469.61					