

# Saint John's Pastoral Charge



*St. Matthew's*



*St. Stephen's-Jubilee*



*St. John's*

## 2025 Annual Report

## Table of Contents

2024 Pastoral Charge AGM Minutes.....	3
Governance Report.....	5
Minister’s Report.....	6
In Memoriam.....	7
Ministry and Personnel Report.....	8
Manse Report.....	8
Saint John’s Pastoral Charge Financial Report.....	9
St. Stephen’s-Jubilee 2024 AGM Minutes.....	13
St. Stephen’s Jubilee UCW Report .....	15
Jam Session Report.....	15
St. Stephen’s-Jubilee Financial Report.....	16
St. Stephen’s Jubilee Comparative Income.....	17
St. Stephen’s Jubilee Balance sheet.....	18
St. Stephen’s Jubilee Budget 2025.....	19
St. Stephen’s Jubilee Cemetery Report.....	20
St. John’s AGM Minutes.....	21
St. John’s Council Report.....	24
St. John’s Cemetery Report.....	25
St. John’s Financial Report 2025.....	26
St. John’s Endowment Fund.....	27
St. John’s Cemetery Financial Report.....	28
St. John’s Budget for 2026.....	29
St. Matthew’s AGM Minutes.....	30
St. Matthew’s Council Report.....	32
St. Matthew’s Cemetery Report.....	32
St. Matthew’s Financial Report 2025.....	33

## 2024 Pastoral Charge AGM Minutes

St. Matthew's United Church  
March 16, 2025

**Roll Call:** Rev Nick Philips, Bev Phillips, Eric Fraser, Eleanor Ryan, Maureen Hart, Glenda Patterson, Ruth Skinner, Len Tobey, Janice Langille, Tammielee Gillis, Kate Watts, Maggie Herbert, Bertha MacLean, Betty Jane Cameron, Angela MacArthur, Larry Plant, Elizabeth Cameron, Carol Gillis, Sally Smith, Bob Middaugh, Robert Middaugh, Jr, Chris Middaugh, Ina Smith, Donnie Smith, Rosemary Guest, Noreen MacLean, Olga Smith.

Rev. Nick Phillips opened the meeting with prayer.

**Election of chair:** Moved by Ruth Skinner, seconded by Eric Fraser that Eleanor Ryan chair the meeting. Motion carried.

**Election of Secretary:** It was moved by Len Tobey, seconded by Ruth Skinner that Olga Smith act as secretary for the meeting. Motion carried.

**Adherents to vote:** it was moved by Ruth Skinner, seconded by Tammielee Gillis that Adherents present be permitted to vote on all matters. Motion carried.

### **Acceptance of Agenda:**

Additions: Hymns for large gatherings  
Graduation  
Supply  
Lawn mower for Manse  
Price for washer

It was moved by Eric Fraser, seconded by Ruth Skinner that the Agenda be accepted with additions. Motion carried.

**In Memoriam:** Change to read Bruce Wayne MacLean.

**Minutes of 2023 AGM Minutes:** Moved by Olga Smith, seconded by Eric Fraser that the minutes be adopted as printed. Motion carried.

**Old Business:** None

**Mission & Service Report:** It was moved by Len Tobey, seconded by Janice Langille that the report be adopted and the target to remain at \$8,000 for 2025. Motion carried.

**Manse Report:** It was moved by Janice Langille, seconded by Bob Middaugh that the Manse Report be accepted as printed. Motion Carried. It was added that although his name was not mentioned, thanks should be extended to Eric Fraser for all the work he did around the property and looking after the delivery of the new shed.

**Non-Financial Reports:** It was moved by Bertha MacLean and seconded by Len Tobey that the non-financial reports be accepted as printed. Motion carried.

**Updates to Governance for churches.** Rev. Nick Phillips reviewed with those present that the structure for the churches which will now be called the Church Council as accepted by each church at their AGM. It is suggested that the Councils meet bi-monthly. (*See the Governance Report for the updated Governance structure*)

**Financial Report:** Len Tobey presented the Financial Report from 2024. It was moved by Len Tobey seconded by Bertha MacLean that the report be adopted as presented. Motion carried.

The acceptance of the Budget for 2025 was moved by Len Tobey, seconded by Tammielee Gillis. Motion carried.

**New Business:**

**Rural Route Conference** – June in Sackville, NB. Rev. Nick explained that he will be attending this conference and if anyone would like to attend they are to contact him.

**Holy Week Services:** - Maundy Thursday 6 pm – St. Matthew's  
Good Friday – 10 am St. John's (at St. Matthew's)  
Easter Sunday – 9 am St. Matthew's/11 am St. Stephen's

**100<sup>th</sup> Anniversary of UCC:** To be decided

**Occasional Worship services:** Rev. Nick Phillips advised he is looking into the possibility of

Special services: examples: Beach service, Hike/Family events/Jam sessions

Kate Watts asked about Ecumenical Services during our Festival events. They have not been held in a number of years.

Maggie Herbert told of a Taizé (simply style of worship) at Calvin United Church in Margaree Harbour, April 6<sup>th</sup> at 3 pm. This will be placed in the bulletin.

It was also mentioned that we have had an animal Blessing in the past.

**Hymns:** It was suggested that Hymns be printed if there is to be a large crowd, i.e funerals.

Rev. Nick Phillips advised he will look into technology for having the hymns up on a screen.

**Graduation;** Eric Fraser wished to advise Rev. Nick Phillips that there is usually a service for graduates. It is unsure if this will be held as it is now up to the students and parents to organize the service, but it will be looked into.

**Blessing of the Fleet:** Usually takes place shortly before setting day. Bertha MacLean will be in touch with Rev. Nick Phillips regarding this.

**Supply;** There are five Sundays between now and September where we will need supply. After some discussion it was decided that each church will look after their own service whether it will be a supply person or member(s) of the congregation.

**Washer:** Eleanor Ryan advised that she agreed to purchase the washer that was in the Manse but has not been given a price. She would like to settle the bill. After discussion it was moved by Olga Smith and seconded by Bertha MacLean that she be charged \$50 for the washer. Motion carried. However, Eleanor Ryan insisted on paying \$200. For the washer.

**Lawn mower for Manse:** the lawnmower at present needs to be replaced. Ruth Skinner advised that she has a mower that she doesn't use and will donate. Eric Fraser to look at the mower to determine if it will do the job.

**Heater for office:** Noreen advised the heater is there but is not in use as she is nervous of a fire.

It was moved by Ruth Skinner, seconded by Janice Langille that the meeting be adjourned.

Rev. Nick Phillips closed the meeting with prayer.

Eleanor Ryan, Chair

Olga Smith, Secretary

## **Governance Report**

### **St. Stephen's-Jubilee:**

Chair – Kate Watts  
Secretary – Eloise MacIsaac  
Treasurer – Darlene Cameron/Len Tobey  
Ministry Personnel – Rev. Nick Phillips  
Regional Representative – Eloise MacIsaac  
M&P Representative – Ruth Guest/Norma MacIntyre  
Manse Committee – Janice Langille  
Members at Large – Edwin Hawley

### **St. John's:**

Chair – Tammielee Gillis  
Secretary – Elizabeth Cameron  
Treasurer – Noreen MacLean  
Ministry Personnel – Rev. Nick Phillips  
Regional Representative – Noreen MacLean  
M&P Representative – Susan Cameron-Kennedy/Elaine MacKay  
Manse Committee – Linda MacQuarrie  
Members at Large – Janet MacInnis, Arnold DeVouge, Glenda Patterson,  
Norma MacDonnell, Maggie Herbert, Bob Middaugh, David Miller, Darren  
MacLean, Gloria MacKinnon, Weston MacKinnon, Youth: Brea Miller, Chrissy  
MacKinnon, Skylar Kennedy, Sally Smith, Betty Jane Cameron

### **St. Matthew's:**

Chair – Rev. Nick Phillips  
Secretary – Eleanor Ryan  
Treasurer – Olga Smith  
Ministry Personnel – Rev Nick Phillips  
Regional Representative – Rev Nick Phillips/Angela MacArthur  
M&P Representative – Eric Fraser/ Doug Cameron  
Manse Committee – Ruth Skinner  
Members at Large – Bertha MacLean/Ben MacKay/Marion MacIsaac

## Minister's Report

One full year is complete.

2025 was certainly an interesting year together. We had a few funerals. We replaced an expired furnace with a heat pump. There were visits to the hospital. We sat together in homes. We had some meetings. We streamlined our governance. We hosted a prayer meeting with other local churches. We hosted a Fall workshop on "Invitation" with the Regional Growth Animator, Rev. Dr. Sharon Ballantyne. We went for a lovely Fall walk together.

All in all, I believe it was a good year. We tried some new things, some worked better than others. I continue to seek ways to build relationship with other local churches. I continue in conversation with Sharon Ballantyne about options and ideas from her outside perspective. And we continue to learn about each other and grow in our relationship. After a full year together, I have a better feel of the rhythm of the seasons, and how the church and community flow through them.

What will 2026 show us? What is next? What does God have in store for us?

Jeremiah 17:7-9 reminds us:

*"But blessed are those who trust in the Lord and have made the Lord their hope and confidence. They are like trees planted along a riverbank, with roots that reach deep into the water. Such trees are not bothered by the heat or worried by long months of drought. Their leaves stay green, and they never stop producing fruit."*

A number of years ago, a friend in Sydney Mines told me he chooses a theme scripture every year. I thought it was a great idea, so started to incorporate the practice myself. As I write, it occurs to me, that with the move to Inverness, I forgot to set one for 2025. But I did set one for 2026. And it is the first sentence of the above quote. "But blessed are those who trust in the Lord and have made the Lord their hope and confidence."

2025 was a year of blessing, I believe. As we grow in our relationship with these three churches and their people, that blessing continues to grow. It is my hope that 2026 will be another year of abundant blessing as we trust in the Lord who is our hope and confidence. A trust that will bear us through any droughts or problems we may face together this year. Let us dig deeper. Let us embrace the Lord, trusting in him through all things. Together, let us see what the Lord has in store not only for our churches, but for the communities we serve. People are seeking spiritual meaning, it's a popular "trend" going on in the world right now. Let's show them our churches are safe, welcoming places where seekers can gather to wrestle with the questions we all face.

I am excited about 2026. and I hope you are too.

In closing I just want to add, while I do my best to visit, I am sure I am missing some of you along the way. If you are aware of anyone in need of a visit, whether at home or hospital, please let me know and I will do my best to get there in a timely manner.

Your brother in Christ,  
Rev. Nick

# In Memoriam

**Richard Wayne MacKinnon**

**Doris Nellie Carver**

**Victoria Alexandra MacEachern**

**Annabel Joan MacLean**

**Allen Joseph MacEachern**

**Ralph MacDonald**

Our love and prayers are with all who mourn.

## **Ecclesiastes 3:1-8**

*For everything there is a season and a time for every matter under heaven:  
a time to be born and a time to die;  
a time to plant and a time to pluck up what is planted;  
a time to kill and a time to heal;  
a time to break down and a time to build up;  
a time to weep and a time to laugh;  
a time to mourn and a time to dance;  
a time to throw away stones and a time to gather stones together;  
a time to embrace and a time to refrain from embracing;  
a time to seek and a time to lose;  
a time to keep and a time to throw away;  
a time to tear and a time to sew;  
a time to keep silent and a time to speak;  
a time to love and a time to hate;  
a time for war and a time for peace.*

*There were no weddings or baptisms recorded in 2025*

## Ministry and Personnel Report

The M&P is a Committee in place for the Minister, staff and members of the charge to bring fort any issues they may have to be dealt with in a confidential way. We also approve any leave the minister or staff may want including vacation, study or any other leave requested this was usually done by email.

Members of the M&P committee for 2025 were  
St. Matthew's: Doug Cameron, Eric Fraser  
St. Stephen's: Ruth Guest, Norma Mac Intyre  
St. John's: Susan Cameron, Elaine Mac Kay

Submitted by:  
Eric Fraser

## Manse Report

- 1) Screen repairs and replacement.\$175.00 Alex Spears
- 2) Clean and service cast iron boiler. Change nozzle and filter.\$210.90. Inverness Plumbing & Heating. 3) Inspection of wood stove. No bill to date. Cyril Leblanc.
- 4) Inspection of flu and netting applied. No bill to date. Camille Cormier.

The Manse Committee met with Rev. Nick and Bev in the fall to discuss and identify issues/ repairs needed. It was decided that Paul Davis System Of Cape Breton would be approached regarding repairs.

Thank you Janice for offering to contact them. (Paul Davis group had done considerable work for us at the Manse prior to Rev. Nick and family moving in). A review was done by Paul Davis group and presented back to us. The work with pending repairs was extensive. At that time, it was decided to look at the priorities for the present, and continue with other issues in the coming future. Thank you again Janice for following up with Paul Davis group. At this time, no work has been started due to several factors. Looking forward to working soon with Paul Davis System. An itemized list of repairs identified is available for your perusal.

Respectfully submitted, Ruth Skinner

# Saint John's Pastoral Charge Financial Report

## St. John's Pastoral Charge Comparative Income Statement

	Actual 01/01/2025 to 12/31/2025	Actual 01/01/2024 to 12/31/2024	Budget 01/01/2025 to 12/31/2025	Budget 01/01/2026 to 01/31/2026
<b>REVENUE</b>				
Revenue				
Allocations	0.00	0.00	113,767.00	122,291.00
St. John's	22,318.10	19,485.60	0.00	0.00
St. Matthew's	48,042.68	41,945.32	0.00	0.00
St. Stephen's	39,526.43	34,509.91	0.00	0.00
TOTAL Allocations	109,887.21	95,940.83	113,767.00	122,291.00
V.B.S. Donations	0.00	0.00	200.00	200.00
General Donations	200.00	150.00	500.00	500.00
Pioneer Cemetery Fund	0.00	0.00	200.00	200.00
Mission & Service Fund	7,054.53	8,826.66	8,000.00	8,000.00
Total Donations	7,254.53	8,976.66	8,900.00	8,900.00
Heat Recovery	792.00	200.00	800.00	800.00
<b>TOTAL INCOME</b>	<b>117,933.74</b>	<b>105,117.49</b>	<b>123,467.00</b>	<b>131,991.00</b>
Other Revenue				
Interest Revenue	24.14	50.17	100.00	100.00
<b>Total Other Revenue</b>	<b>24.14</b>	<b>50.17</b>	<b>100.00</b>	<b>100.00</b>
<b>TOTAL REVENUE</b>	<b>117,957.88</b>	<b>105,167.66</b>	<b>123,567.00</b>	<b>132,091.00</b>
<b>EXPENSE</b>				
Payroll Expenses				
Wages & Salaries	62,385.89	40,154.38	62,000.00	65,500.00
EI Expense	5,203.32	2,261.85	2,500.00	5,000.00
CPP Expense	136.23	70.64	0.00	0.00
Church Pension & Group ...	10,659.50	2,497.44	12,500.00	12,500.00
Supply-Services	944.00	653.00	1,000.00	1,000.00
Payroll Fee ADP	530.63	391.24	500.00	550.00
Employee Benefits	540.00	3,107.64	600.00	600.00
<b>Total Payroll Expense</b>	<b>80,399.57</b>	<b>49,136.19</b>	<b>79,100.00</b>	<b>85,150.00</b>
Inverness Manse				
Insurance	1,755.39	708.61	1,600.00	1,600.00
Heat-Oil	7,581.68	4,366.54	6,000.00	8,000.00
Telephone	3,592.14	2,635.23	3,600.00	3,600.00
Power	1,297.18	775.71	2,000.00	2,000.00
Property Tax	1,859.78	1,808.59	2,000.00	2,000.00
Repairs	1,540.26	20,597.06	2,500.00	2,500.00
Water	493.70	266.74	500.00	600.00
<b>TOTAL Inverness Manse</b>	<b>18,120.13</b>	<b>31,158.48</b>	<b>18,200.00</b>	<b>20,300.00</b>
General & Administrative ...				
Assessment United Church	6,227.00	6,109.00	6,227.00	8,041.00
Boat To Port Hood Island	0.00	0.00	200.00	200.00
Christian Education	0.00	0.00	300.00	300.00
Donations & Gifts	0.00	0.00	500.00	500.00
Gifts Given	0.00	600.00	0.00	0.00

**St. John's Pastoral Charge  
Comparative Income Statement**

	Actual 01/01/2025 to 12/31/2025	Actual 01/01/2024 to 12/31/2024	Budget 01/01/2025 to 12/31/2025	Budget 01/01/2026 to 01/31/2026
Honourarium	0.00	0.00	500.00	500.00
H.S.T. Paid Expense	0.00	2,044.07	0.00	0.00
Interest & Bank Charges	9.02	33.67	100.00	100.00
Maritime Conference	0.00	0.00	200.00	200.00
M & S Fund Out	7,054.53	8,826.56	8,000.00	8,000.00
Office	1,406.68	3,112.73	4,000.00	2,000.00
Pastoral Care Committee	0.00	0.00	200.00	200.00
Pioneer Cemetery	0.00	0.00	200.00	200.00
Study Leave/Book Allow.	1,469.00	0.00	1,640.00	1,700.00
Travel, Ministers-.60	3,069.90	4,039.20	3,000.00	3,500.00
Vacation Bible School	0.00	0.00	200.00	200.00
Worship	200.00	107.75	1,000.00	1,000.00
Total General & Admin. E...	<u>19,436.13</u>	<u>24,872.98</u>	<u>26,267.00</u>	<u>26,641.00</u>
<b>TOTAL EXPENSE</b>	<u>117,955.83</u>	<u>105,167.65</u>	<u>123,567.00</u>	<u>132,091.00</u>
<b>NET INCOME</b>	<u>2.05</u>	<u>0.01</u>	<u>0.00</u>	<u>0.00</u>

**St. John's Pastoral Charge**  
Comparative Balance Sheet

	As at 12/31/2025	As at 12/31/2024
<b>ASSET</b>		
<b>Current Assets</b>		
Saving Bank Account	12,500.33	12,477.50
ECCU Chequeing 54448-108	10,761.31	7,250.53
Credit Union Member Acct.	27.32	27.32
<b>Total Cash</b>	<b>23,288.96</b>	<b>19,755.35</b>
Accounts Receivable	12,174.13	14,491.22
<b>Total Receivable</b>	<b>12,174.13</b>	<b>14,491.22</b>
<b>Total Current Assets</b>	<b>35,463.09</b>	<b>34,246.57</b>
<b>Capital Assets</b>		
Manse Building	119,600.00	117,900.00
Shed	6,909.78	6,909.78
<b>Total Capital Assets</b>	<b>126,509.78</b>	<b>124,809.78</b>
<b>TOTAL ASSET</b>	<b>161,972.87</b>	<b>159,056.35</b>
<b>LIABILITY</b>		
<b>Current Liabilities</b>		
Nancy Fund Payable	1,118.11	1,118.11
Pioneer Cemetery Payable	2,465.78	2,465.78
<b>Total Pension &amp; Insurance</b>	<b>3,583.89</b>	<b>3,583.89</b>
<b>HST Accts</b>		
HST Paid on Purchases	-829.63	-4,088.16
HST Expensed To 5670	0.00	2,044.06
HST Owing (Refund)	-829.63	-2,044.10
<b>Total Current liabilities</b>	<b>-829.63</b>	<b>-2,044.10</b>
<b>Long Term liabilities</b>		
Bank Loans	10,000.00	10,000.00
<b>Total Long Term liabilities</b>	<b>10,000.00</b>	<b>10,000.00</b>
<b>TOTAL LIABILITY</b>	<b>12,754.26</b>	<b>11,539.79</b>
<b>EQUITY</b>		
<b>Owners Equity</b>		
Members Contribution	119,600.00	117,900.00
Balance 7/1/2004 start	23,457.83	23,457.83
Retained Earnings - Previous...	6,158.73	6,158.72
Current Earnings	2.05	0.01
<b>Total Owners Equity</b>	<b>149,218.61</b>	<b>147,516.56</b>
<b>TOTAL EQUITY</b>	<b>149,218.61</b>	<b>147,516.56</b>
<b>LIABILITIES AND EQUITY</b>	<b>161,972.87</b>	<b>159,056.35</b>

Printed On: 01/25/2026

**Saint John's Pastoral Charge**

**Mission & Service Fund 2025**

<b>Quarter</b>	<b>St. John's</b>	<b>St. Matthews</b>	<b>St. St-Jubilee</b>	<b>Other</b>	<b>Total</b>	<b>Remitted</b>
2025-03-31	585.00	320.00	570.00	100.00	1575.00	1575.00
2025-06-30	264.53	748.00	675.00		1687.53	1687.53
2025-09-30	355.00	497.00	640.00		1492.00	1492.00
2025-12-31	685.00	880.00	735.00		2300.00	2300.00
<b>Total</b>	<b>1889.53</b>	<b>2445.00</b>	<b>2620.00</b>	<b>100.00</b>	<b>7054.53</b>	<b>7054.53</b>

## **St. Stephen's-Jubilee 2024 AGM Minutes**

**Sunday, February 16, 2025**

Roll Call: Ina Smith, Donnie Smith, Annie Chiasson, Helen Cameron, Sandy Taylor, Eloise MacIsaac, Janice Langille, Paul MacIsaac, Norma MacIntyre, Marjorie MacDonald, Kate Watts, Len Tobey, Rev. Nick Phillips.

Regrets: Doris Carver, Lorna Poirier

MOTION : Moved by Janice Langille SECONDED BY: Len Tobey  
THAT THE Adherents present would be allowed to vote. M.C.

MOTION: Moved by Eloise MacIsaac Seconded by Janice Langille  
THAT THE Agenda be accepted with additions.

MOTION: Moved by Len Tobey Seconded by Janice Langille  
THAT THE Minutes from March 3, 2024 be accepted as presented. M.C.

MOTION: Moved by Len Tobey Seconded by Sandy Taylor  
THAT THE Reports on pages 15,16,20,& 21 of the 2024 Annual Report be accepted as presented. M.C.

### **OLD BUSINESS:**

Applications for a grant to replace the roof. Suggestions were made to contact Faithful Footprints and other government grants. We need estimates on installing heat pumps in the hall and church. Janice Langille offered to look into grants with assistance of Len Tobey.

Discussion was held on the status of Jubilee Church building. The church has not been decommissioned. Also it has a Heritage Plaque attached to it. Rev. Nick will look into having a service for Decommissioning.

### **FINANCIAL REPORTS:**

MOTION: Moved by Len Tobey (Darlene Cameron) Seconded by Sandy Taylor  
THAT THE Financial Reports on Pages 17 & 18 be approved as presented M.C.

MOTION: Moved by Len Tobey Seconded by Janice Langille  
THAT THE Budget Report for 2026 be approved as presented. M.C.

### **NEW BUSINESS:**

A discussion was held on heating the church throughout the week. With unanimous approval it was decided to turn the heat low Saturday evening with it be turned up early Sunday morning.

The UCW would like to have the hall and kitchen painted, including the cupboards doors. Eloise will look into getting quotes for this job.

Discussion was held on having the piano tuned in the hall. Ina Smith thought it wasn't necessary as it needed more than just tuning.

Discussion was held on service times going forward. Suggestions were made and we will further discuss this matter at the General Charge Meeting.

The U.C.W. will pay for the new storm door for the hall.

PROPOSED CHURCH STRUCTURE:

MOTION: Moved by Len Tobey Seconded by Paul MacIsaac

THAT we adopt the Bermuda/Nova Scotia Governance Proposal on a 2yr. Trial. M.C.

MOTION: Moved by Marjorie MacDonald Seconded by Norma MacIntyre

THAT the following members be accepted to fulfill the positions of the Church Council.

CHAIR: Kate Watts

SECRETARY: Eloise MacIsaac

TREASURER: Darlene Cameron/Len Tobey

MINISTRY PERSONNEL: Rev. Nick Phillips

REGIONAL REPRESENTATIVE: Eloise MacIsaac

M & P Representative: (2) Ruth Guest, Norma MacIntyre

MANSE COMMITTEE: Janice Langille

MEMBER AT LARGE: Edwin Hawley

MOTION: Moved by Marjorie MacDonald Seconded by Norma MacIntyre

THAT the meeting be adjourned. M.C.

Rev. Nick Phillips lead the meeting in a closing prayer.

Submitted by Eloise MacIsaac

## **St. Stephen's Jubilee UCW Report**

ANNUAL REPORT 2025

As an aging group, each year we suffer loss of members. This year was especially difficult with loss of a Life Member, Doris Carver who was a leader of all our functions in our church. She could schedule and carry out any functions with precision And grace.

On a brighter note, we welcomed a new member. Norma MacIntyre. This brings our membership to nine including: Susan Campbell, Janice Langille, Annie Chiasson, Sandy Taylor, Marjorie MacDonald, Helen Cameron and Eloise MacIsaac With guest Sandy Irving willing to help when asked.

With only one formal meeting this year we assisted with the Annual Chestico Pancake Breakfast, donated to Dalbrae Academy Graduation, paid our annual Region Dues and donated to the Royal Canadian Legion Poppy Fund in memory of deceased members Edna Boucher and Doris Carver, as well as preparing and delivering Nine shut-in baskets to adherents of our congregation and remembering Our Minister at Christmas.

We are hopeful for a more productive year in 2026!

Respectfully Submitted By, Eloise Mac Isaac

## **Jam Session Report**

2025 JAM Report

Jams were well attended and enjoyed. We usually have 10 performers at each jam, and had 21 one time.

Our fundraising totalled \$4315

Thanks to our performers, Volunteer tea & lunch servers, and to ALL who attended.

Respectfully Submitted by:  
Sandy Taylor.

# St. Stephen's-Jubilee Financial Report

## St. Stephen's-Jubilee United Church Trial Balance As at 12/31/2025

Ac...	Account Description	Debits	Credits
1020	ECCU Equity Shares	5.00	-
1030	ECCU Surplus Equity Share	5.17	-
1040	ECCU Chequing Account	27,458.37	-
1210	HST Rebate	2,325.56	-
1305	ECCU Term Deposit 57350-40-3	1,655.79	-
1310	ECCU Term Deposit: 57350-41-3	47,880.70	-
1315	ECU Term 57350-40-3	2,114.30	-
1520	Maritime Conference: 193-11	5,000.00	-
1521	Maritime Conference: 339-10	825.63	-
1610	St. Stephen's United Church	147,000.00	-
1615	Building Improvements	5,972.31	-
1616	Accumulated Depreciation: Buildi...	-	895.85
1620	Jubilee United Church	55,100.00	-
1630	Furnishings	1,758.50	-
1631	Accum Depreciation: Furnishings	-	351.70
1650	Sound Equipment	3,654.00	-
1651	Accumulated Depreciation: Soun...	-	870.00
2021	Food Bank	-	220.00
2025	Union Cemetery	-	2,549.54
3700	Retained Earnings	-	305,364.99
4010	Offerings: PAR - Direct Deposit	-	11,305.00
4015	Offerings: Envelopes	-	21,213.39
4030	Fundraising	-	11,289.00
4035	Govt/Project Funding	-	4,949.00
4040	Hall Rental	-	4,175.00
4060	Donations	-	370.65
4070	TD Canada Trust Accts	-	6,056.16
4072	Maritime Conference	-	233.03
4073	CU Term Deposits	-	2,351.53
4074	CU: Interest on Chequing Acct	-	77.17
5011	Wages	4,571.85	-
5013	EI Expense	104.96	-
5014	CPP Expense	251.44	-
5100	UCC Allocations	39,526.44	-
5205	Electricity: Jubilee	215.67	-
5210	Repair & Maintenance: Jubilee	421.74	-
5305	Insurance	4,871.00	-
5310	Electricity: St. Stephens & Hall	4,317.79	-
5320	Telephone	866.00	-
5325	Heating: Oil	1,322.16	-
5330	Taxes: Church & Hall	701.77	-
5340	Water Bill	399.97	-
5345	Snow Removal	550.00	-
5350	Cleaning	540.94	-
5360	Office Supplies	99.00	-
5365	Bank & Accounting Expenses	349.15	-
5500	Worship & Church Supplies	484.74	-
5600	Fundraising Costs: Mat & Supplies	969.41	-
5700	Buiding Improvements & Repairs	7,480.23	-
5800	Donations	50.00	-
5890	Depreciation	1,591.85	-
5899	HST Expense	1,825.57	-
5900	Miscellaneous	5.00	-
		372,272.01	372,272.01

# St. Stephen's Jubilee Comparative Income

## St. Stephen's-Jubilee United Church Comparative Income Statement

	Actual 01/01/2024 to 12/31/2024	Actual 01/01/2025 to 12/31/2025	
<b>REVENUE</b>			
<b>Revenue</b>			
Offerings: PAR - Direct Deposit	9,940.00	11,305.00	
Offerings: Envelopes	18,277.55	21,213.39	
<b>Total Offerings</b>	<b>28,217.55</b>		<b>32,518.39</b>
Fundraising	9,185.00		11,289.00
Govt/Project Funding	0.00		4,949.00
Hall Rental	2,825.00		4,175.00
In Memoriam Donations	12,235.79		0.00
Donations	0.00		370.65
TD Canada Trust Accts	5,813.30	6,056.16	
Maritime Conference	233.03	233.03	
CU Term Deposits	2,400.59	2,351.53	
CU: Interest on Chequing Acct	106.00	77.17	
<b>Total Interest Income</b>	<b>8,552.92</b>		<b>8,717.89</b>
<b>Total Revune</b>	<b>61,016.26</b>		<b>62,019.93</b>
<b>TOTAL REVENUE</b>	<b>61,016.26</b>		<b>62,019.93</b>
<b>EXPENSE</b>			
<b>Expenses</b>			
Wages	0.00	4,571.85	
EI Expense	0.00	104.96	
CPP Expense	0.00	251.44	
<b>Total Wage Expense</b>	<b>0.00</b>		<b>4,928.25</b>
UCC Allocations	34,509.91		39,526.44
Electricity: Jubilee	210.07		215.67
Repair & Maintenance: Jubilee	195.65		421.74
Insurance	4,299.70		4,871.00
Electricity: St. Stephens & Hall	3,469.51		4,317.79
Telephone	724.44		866.00
Heating: Oil	1,368.44		1,322.16
Taxes: Church & Hall	714.21		701.77
Water Bill	387.36		399.97
Snow Removal	160.00		550.00
Cleaning	156.43		540.94
Office Supplies	244.00		99.00
Bank & Accounting Expenses	141.50		349.15
Worship & Church Supplies	189.23		484.74
Fundraising Costs: Mat & Supplies	520.41		969.41
Buidling Improvements & Repairs	0.00		7,480.23
Donations	50.00		50.00
Depreciation	0.00		1,591.85
HST Expense	513.37		1,825.57
Miscellaneous	0.00		5.00
<b>Total Expenses</b>	<b>47,854.23</b>		<b>71,516.68</b>
<b>TOTAL EXPENSE</b>	<b>47,854.23</b>		<b>71,516.68</b>
<b>NET INCOME</b>	<b>13,162.03</b>		<b>-9,496.75</b>

# St. Stephen's Jubilee Balance sheet

## St. Stephen's-Jubilee United Church Balance Sheet As at 12/31/2025

Page 1

### ASSET

<b>Current Assets</b>		
ECCU Equity Shares		5.00
ECCU Surplus Equity Share		5.17
ECCU Chequing Account		27,458.37
HST Rebate	2,325.56	
Total Accounts Receivable		2,325.56
<b>Total Current Assets</b>		<b>29,794.10</b>
<b>Investments</b>		
ECCU Term Deposit 57350-40-3	1,655.79	
ECCU Term Deposit: 57350-41-3	47,880.70	
ECU Term 57350-40-3	2,114.30	
Total Credit Union Investments		51,650.79
Maritime Conference: 193-11	5,000.00	
Maritime Conference: 339-10	825.63	
Total Maritime Conference		5,825.63
<b>Total Investments</b>		<b>57,476.42</b>
<b>Fixed Assets</b>		
St. Stephen's United Church	147,000.00	
Building Improvements	5,972.31	
Accumulated Depreciation: Building	-895.85	
Net Value Building		152,076.46
Jubilee United Church		55,100.00
Furnishings	1,758.50	
Accum Depreciation: Furnishings	-351.70	
Net Value: Furnishings		1,406.80
Sound Equipment	3,654.00	
Accumulated Depreciation: Sound Equ	-870.00	
Net Value: Sound Equipment		2,784.00
<b>Total Fixed Assets</b>		<b>211,367.26</b>
<b>TOTAL ASSET</b>		<b>298,637.78</b>
<b>LIABILITY</b>		
<b>Current Liabilities</b>		
Food Bank		220.00
Union Cemetery		2,549.54
<b>Total Current Liabilities</b>		<b>2,769.54</b>
<b>TOTAL LIABILITY</b>		<b>2,769.54</b>
<b>EQUITY</b>		
<b>Equity &amp; Retained Earnings</b>		
Current Earnings		-9,496.75
Retained Earnings		305,364.99
<b>Total Equity</b>		<b>295,868.24</b>
<b>TOTAL EQUITY</b>		<b>295,868.24</b>
<b>LIABILITIES AND EQUITY</b>		<b>298,637.78</b>

# St. Stephen's Jubilee Budget 2025

St. Stephens-Jubilee United Church  
Budget - Current Year - 2026

Account	Account Name	Quarter 1	Quarter 2	Quarter 3	Quarter 4	Total
4010	Offerings: PAR - Direct Deposit	3,090.00	3,090.00	3,090.00	3,090.00	12,360.00
4015	Offerings: Envelopes	3,500.00	1,750.00	3,500.00	4,000.00	12,750.00
4030	Fundraising	1,250.00	1,250.00	7,500.00	1,250.00	11,250.00
4040	Hall Rental	1,044.00	1,044.00	1,044.00	1,044.00	4,176.00
4050	Merrituims	275.00	275.00	275.00	275.00	1,100.00
4070	TD Canada Trust Accts	1,500.00	1,500.00	1,500.00	1,500.00	6,000.00
4072	Maritime Conference	250.00	0.00	0.00	0.00	250.00
4073	CU Term Deposits	0.00	0.00	2,400.00	0.00	2,400.00
		\$10,909.00	\$8,909.00	\$19,309.00	\$11,159.00	\$50,286.00
5100	UCC Allocations	10,997.01	10,997.01	10,997.01	10,997.01	43,988.04
5205	Electricity: Jubilee	35.00	70.00	75.00	35.00	215.00
5210	Repair & Maintenance: Jubilee	125.00	125.00	125.00	125.00	500.00
5305	Insurance	1,217.75	1,217.75	1,217.75	1,217.75	4,871.00
5310	Electricity: St. Stephens & Hall	1,127.00	1,127.00	1,127.00	1,127.00	4,508.00
5320	Telephone	218.75	218.75	218.75	218.75	875.00
5325	Heating: Oil	0.00	0.00	0.00	1,400.00	1,400.00
5330	Taxes: Church & Hall	0.00	0.00	700.00	0.00	700.00
5340	Water Bill	65.00	65.00	185.00	70.00	395.00
5345	Snow Removal	300.00	0.00	0.00	250.00	550.00
5350	Cleaning	125.00	125.00	125.00	125.00	500.00
5360	Office Supplies	25.00	25.00	25.00	25.00	100.00
5365	Bank & Accounting Expenses	87.50	87.50	87.50	87.50	350.00
5500	Worship & Church Supplies	125.00	125.00	125.00	125.00	500.00
5600	Fundraising Costs: Mat & Supplie	200.00	300.00	300.00	200.00	1,000.00
5700	Building Improvements & Repairs	500.00	500.00	500.00	500.00	2,000.00
5890	Depreciation				2,000.00	2,000.00
5899	HST Expense	250.00	250.00	250.00	250.00	1,000.00
		\$15,398.01	\$15,233.01	\$16,068.01	\$18,753.01	\$65,452.04
	Projected Profit/Loss	-\$4,489.01	-\$6,324.01	\$3,240.99	-\$7,594.01	-\$15,166.04

## St. Stephen's Jubilee Cemetery Report

### Thomas Smith Cemetery Financial Statement 2025

Interest Income	1021.76	
Income		1021.76
Mowing & Maint	300.18	
Expences		300.18
Difference		721.58
Balance Jan 1/25		27284.56
Balance Dec 31/25		28006.14

Respectfully Submitted By Len Tobey, Treasurer

### Union Protestant Cemetery Financial Statement 2025

Income		
Interest Savings	0.74	
Interest Term	1476.58	
Donations	1874.78	
plots	600.00	
Total		3952.10
Expenses		
Mowing & Maintenance	0.00	
Fuel	0.00	
Taxes	35.34	
Total		35.34
Total Gain (-Loss)		3916.76
Balance January 1/25		41551.01
Balance December 31/25		45467.77

#### Burials

Doris Carver  
Ralph MacDonald

Respectfully Submitted, Len Tobey, Treasurer

# St. John's AGM Minutes

**March 9, 2025**

*Held at St. Matthew's United Church*

## **Present**

Tammielee Gillis, Susan Cameron Kennedy, Elizabeth Cameron, Arnold DeVouge, Glenda Patterson, David Miller, Elaine MacKay, Norma MacDonnell, Maggie Herbert, Janet MacInnis, Aldan MacInnis, Darren MacLean, Rev. Nick Phillips, Noreen MacLean

### **1. Call to Order**

The meeting was opened with prayer by Rev. Nick Phillips, who welcomed all in attendance.

### **2. Quorum**

Quorum was confirmed.

### **3. Appointment of Officers**

- **Chairperson:**  
Moved by Noreen MacLean, seconded by David Miller, that Tammielee Gillis serve as Chairperson. *Carried.*
- **Recording Secretary:**  
Moved by David Miller, seconded by Glenda Patterson, that Noreen MacLean serve as Recording Secretary. *Carried.*

### **4. Adoption of Agenda**

The agenda was approved with the following additions:

- Survey from Region 15
- 100-Year Anniversary
- Two open positions for the Manse Committee and Ministry & Personnel (M&P) Committee for St. John's

### **5. Voting Privileges**

Moved by Elizabeth Cameron, seconded by Susan Cameron Kennedy, that all adherents be permitted to vote on matters brought before this meeting. *Carried.*

### **6. Minutes of the 2024 AGM**

Moved by Susan Cameron Kennedy, seconded by Elizabeth Cameron, to accept the minutes of the 2024 AGM as presented. *Carried.*

### **7. Non-Financial Reports**

Moved by David Miller, seconded by Norma MacDonnell, to accept all non-financial reports as presented, with noted changes. *Carried.*

## 8. Financial Reports

Treasurer Noreen MacLean reported that St. John's net worth is **\$352,789.76**, to be added to the financial report.

Moved by David Miller, seconded by Elizabeth Cameron, to accept the financial report as presented with the addition of net worth. *Carried.*

## 9. 2025 Budget

The proposed 2025 budget was reviewed, including the addition of a donation to St. Matthew's United Church in appreciation for the use of their facility during heating issues.

Moved by Noreen MacLean, seconded by Elizabeth Cameron, to accept the 2025 budget as amended. *Carried.*

## 10. Business Arising

- **Heating System:**  
NSP will update the electrical panel on March 9, 2025. Installation of a new heating system by Mackenzie's Electrical is anticipated by the end of April 2025.
- **Cemetery Sign:**  
To be discussed further at a future Church Council meeting.
- **Cemetery Benches:**  
Benches will be placed throughout the cemetery during the summer. Memorial plaques will be ordered in honour of donors.
- **Region 15 Survey:**  
Completed and submitted by Rev. Nick Phillips.

## 11. Governance Proposal

Rev. Nick Phillips presented the governance proposal outlining the formation of a **Church Council**.

Moved by Noreen MacLean, seconded by Tammielee Gillis, to adopt the Church Council governance model for a two-year term. *Carried.*

### Church Council Members

- Chair: Tammielee Gillis
- Secretary: Elizabeth Cameron
- Treasurer: Noreen MacLean
- Ministry Personnel: Rev. Nick Phillips
- Regional Representative: Noreen MacLean
- M&P Representatives: Susan Cameron Kennedy / Elaine MacKay
- Manse Committee: Linda MacQuarrie

### Members at Large:

Janet MacInnis, Arnold DeVouge, Glenda Patterson, Norma MacDonnell, Maggie Herbert, Bob Middaugh, David Miller, Darren MacLean, Gloria MacKinnon, Weston MacKinnon

**Youth Members:**

Brea Miller, Chrissy MacKinnon, Skylar Kennedy

**12. Committee Appointments**

Moved by Elizabeth Cameron, seconded by Noreen MacLean, that the open positions for St. John's United Church be filled as follows:

- Manse Committee: Linda MacQuarrie
- Ministry & Personnel Committee: Elaine MacKay  
*Carried.*

**13. 100-Year Anniversary Committee**

Members appointed:

- Glenda Patterson
- Tammielee Gillis
- Noreen MacLean
- Elizabeth Cameron
- Barbra Miller
- Rev. Nick Phillips

**14. Courtesies**

Courtesies were extended by Tammielee Gillis.

**15. Adjournment**

The meeting closed with prayer.

Moved by Noreen MacLean, seconded by Arnold DeVouge, that the meeting be adjourned.  
*Carried.*

## **St. John's Council Report**

St. John's United Board met on a quarterly basis throughout 2025. Council members remained committed to the faithful ministry and ongoing work of St. John's United Church. The year began with worship services being held at St. Matthew's United Church in Inverness due to delays in the installation of the new heat pump system at St. John's. Council expresses sincere gratitude to the congregation of St. Matthew's for their generosity and hospitality in sharing their worship space during this time. Church Council continued to follow through on the projects approved at the Annual General Meeting in February 2024. Funding from the George MacLeod Endowment Fund enabled the completion of most planned projects, with a small number deferred to 2026 due to weather-related delays.

### **Projects completed in 2025 included:**

- Completion of the heat pump installation, allowing worship services to resume at St. John's on an alternating Sunday schedule with St. Matthew's
- Interior painting of the entire church
- Refinishing of the front steps
- Installation of new gravel in the parking lot
- Construction of a roof over the new heat pump
  
- Although no government grants were received in 2025, the church was able to employ one full-time and one part-time student to assist with maintenance of the church and cemetery grounds.
  
- St. John's United Church continued its commitment to community outreach through financial support of local food banks, graduating students, Inverary Manor, and L'Arche Cape Breton.

Worldwide Communion was celebrated at St. John's, and Communion was also observed during the Christmas Eve service.

Respectfully Submitted by: Noreen MacLean

## **St. John's Cemetery Report**

The St. John's Cemetery Committee continued its work throughout the past year with a strong commitment to the care, maintenance, and preservation of St. John's Cemetery.

Regular oversight of the cemetery grounds was maintained by one full time student and one part time student to ensure the property remained well cared for and respectful to all who visit. Routine maintenance included grass cutting, general cleanup, and ongoing attention to the overall appearance of the grounds.

During the year, seven new benches were purchased and are scheduled to be installed throughout the cemetery in the summer of 2026. These additions will provide seating for visitors and families, enhancing accessibility and comfort while preserving the peaceful character of the cemetery. In addition, a granite sign has been ordered to clearly mark the cemetery.

The committee worked collaboratively with the church to support seasonal maintenance efforts and to ensure that the cemetery continues to be a welcoming and well-maintained place of remembrance.

The Cemetery Committee extends sincere appreciation to the congregation, volunteers, and staff for their continued support and assistance. The committee remains committed to the responsible stewardship and ongoing care of St. John's Cemetery in the year ahead.

**Respectfully submitted,**  
Darren MacLean  
Cemetery Committee member

## St. John's Financial Report 2025

### GENERAL / BUILDING ACCOUNT - FINANCIAL STATEMENT 2025

<b>Balance on hand December 31,2024</b>	\$19,236.23	
<b>RECEIPTS</b>		
Donations (including memorials)& PAR	\$18,268.42	
Royal Bank Dividends	\$5,793.60	
Mission and Service Acct	\$1,889.53	
Outstanding RBC Shares		
GIC (s) Matured	\$68,025.36	
GIC Interest	\$3,221.73	
<b>TOTAL RECEIPTS</b>	\$97,198.64	
<b>TOTAL</b>		<b>\$116,434.87</b>
<b>EXPENDITURES</b>		
St. John's Pastoral Charge Allocation	\$20,897.66	
Nova Scotia Power	\$280.00	
Organist's Honorarium	\$800.00	
County of Inverness	\$60.88	
Gifts/ Donations	\$4,100.00	
Stationary and Supplies	\$2,056.16	
Supplies for Church	\$223.36	
GIC re-invested	\$71,247.10	
Order for Cheques for account	\$58.64	
Accounting	\$444.60	
PAR Service Charge	\$6.00	
Safe Deposit Box Fee	\$69.00	
Bank Service Charges/Fee	\$36.91	
M&S Givings	\$1889.53	
<b>TOTAL</b>		<b>\$102,169.84</b>
Balance on hand on December 30 , 2025	\$14,265.03	
Total GIC Investment = \$223,705.60		

Submitted by: Noreen MacLean, Treasure for St. John's United Church

## St. John's Endowment Fund

Balance on Hand, December 30,2024	\$26,982.87
<b>RECEIPTS</b>	\$46,489.59
Deposits	\$76,458.70
Bank Interest	\$479.24
<b>Total</b>	<b>150,410.40</b>

### EXPENDITURES

Bank Fees	\$115.50
Refinishing of front steps	\$10,605.42
Painting Project,including rent for staging paint ,mud,equipment,labour	\$15,376.41
Heat Pump Install	\$73,343.87
Gravel front of church	\$3,648.00
Church Insurance AA Munro	\$6,062.00
Archies Esso. gas for mowers/trimmers	\$162.24
Equipment for sniper	\$188.04
Maintenance for Cemetery grounds x2 workers	\$10,930.00
Plowing Services/shovelling/salting/sanding	\$1,020.00
Postage	\$142.60
Repair sign at road entrance supplies	\$89.99
Order of cheques on account	\$222.09
Roof over Heat Pump	\$359.31
Music	\$300.00
<b>Total</b>	<b>\$122,565.47</b>
Balance on Hand as of December 24, 2025	<b>\$27,844.93</b>

Submitted by: Noreen MacLean, Treasure for St. John's United Church  
Pending Audit by Edward Chrico

## St. John's Cemetery Financial Report

Balance on hand December 23,2024	\$12,383.32
<b>RECIEPTS</b>	
Donations (inlcuding Memorials)	\$1,667.01
GIC Interest	\$1,538.50
GIS(s) Matured	\$34,000.00
transfer from General for GIC purchase	\$13,000.00
Bank Interest	\$0.09
	\$520.00
<b>TOTAL RECEIPTS 2025</b>	<b>\$50,725.60</b>
<b>TOTAL</b>	<b>\$63,108.92</b>
<b>EXPENDITURES</b>	
Gas/oil/repairs/supplies	\$55.04
Purchase GIC	\$49,058.50
Benches	\$1,331.45
<b>TOTAL EXPENDITURES</b>	<b>\$50,444.99</b>
<b>Balance on hand December 23, 2025</b>	<b>\$12,663.93</b>

Pending Audit: Edward Chrigo, CA  
Submitted by Noreen MacLean, Treasurer

## St. John's Budget for 2026

<b>RECEIPTS</b>	<b>2025 Budget</b>	<b>2025 Actual</b>	<b>2026 Budget</b>
ENVELOPES/PAR/Initial	\$ 17,000.00	\$ 18,268.42	\$ 15,000.00
Mission & Service	\$ 3,000.00	\$ 1,889.53	\$ 1,500.00
ROYAL BANK DIVIDENDS	\$ 25,000.00	\$ 5,793.60	\$ 38,000.00
Endowment Fund	\$ 50,000.00	\$ 46,489.59	\$ 50,000.00
<b>TOTAL RECEIPTS</b>	<b>\$ 95,000.00</b>	<b>\$ 72,441.14</b>	<b>\$ 104,500.00</b>
<b>EXPENDITURES</b>			
ALLOCATION	\$ 20,000.00	\$ 22,318.10	\$ 25,000.00
ORGANISTS' HONORARIUM	\$ 1,000.00	\$ 1,100.00	\$ 1,500.00
POWER	\$ 6,000.00	\$ 280.00	
INSURANCE	\$ 6,000.00	\$ 6,062.00	\$ 6,500.00
SUNDAY SCHOOL SUPPLIES	\$ -		
STATIONERY & SUPPLIES	\$ 1,500.00	\$ 2,056.16	\$ 1,000.00
ACCOUNTANT	\$ 500.00	\$ 444.60	\$ 500.00
SAFE DEPOSIT BOX	\$ 69.00	\$ 69.00	\$ 69.00
BANK CHARGES	\$ 150.00	\$ 152.41	\$ 200.00
Taxes	\$ 100.00	\$ 60.88	\$ 100.00
Gifts/Donations/ Honorarium			
<b>TOTAL EXPENDITURES</b>	<b>\$ 35,319.00</b>	<b>\$ 32,543.15</b>	<b>\$ 34,869.00</b>

## **St. Matthew's AGM Minutes**

### **March 12, 2025, St. Matthew's United Church**

Rev. Nick Phillips called the meeting to order and opened the meeting with a prayer.

Present - Rev. Nick Phillips, Beverly Phillips, Angus MacQuarrie, Ruth Skinner, Carol Gillis, Bertha MacLean, Eric Fraser, Caroline Cameron, Doug Cameron, Olga Smith, Angela MacArthur, Eleanor Ryan

Moved by Olga Smith and seconded by Eric Fraser that Ruth Skinner chair the meeting. Motion carried.

Moved by Olga Smith and seconded by Angela MacArthur that Eleanor Ryan act as recording secretary for the meeting. Motion carried.

Moved by Eric Fraser and seconded by Olga Smith to allow all adherents present to vote on all temporal matters that come before this court. Motion carried.

The agenda was approved with the addition of Centennial Celebrations, Questionnaire from Regional Council, Governance Model and Regional Representative. Moved by Caroline Cameron and seconded by Bertha MacLean. Motion carried.

Moved by Olga Smith and seconded by Bertha MacLean that Minutes of the 2023 (February 18, 2024) Annual Congregational Meeting, with the correction of Bertha MacLean's name (not Bertha Gillis). Motion carried.

#### **Old Business**

Eric Fraser reported that siding repairs (\$ 5,200,00) to the church have been completed.

The exterior sign for the church needs to be replaced. Eric Fraser approached David MacLean last year but hasn't heard from him since then. Eric Fraser will check into it again.

#### **New Business**

Olga Smith has had a request from CRA for an update of current Church Council officers as follows.

Rev. Nick Phillips - Chair

Secretary - Eleanor Ryan

Treasurer - Olga Smith

#### **Reports**

Moved by Eric Fraser and seconded by Angela MacArthur that all Non Financial Reports be accepted with the change in the Unified Board Report from Rev. Dale Crawford to Dale Crawford, DLM. Motion carried.

Olga Smith presented the Financial Report.

She expressed some concern over the increase of the power bill at the church. We will wait for the next billing cycle and revisit those concerns and bring it to a Charge meeting. Moved by Eleanor Ryan and seconded by Bertha MacLean to approve the Financial Report. Motion carried.

Moved by Angus MacQuarrie and seconded by Doug Cameron that the 2025 Budget be accepted as presented. Motion carried.

An increase in compensation for organists was discussed. It was felt that the present rate of \$ 35.00/service should be increased.

Treasurer, Olga Smith is resigning from her position, January 1, 2026 after many, many years of devotion in that position. She has been using her personal computer. We will have to start exploring the purchase of a computer and a replacement of treasurer.

The rate for burial plots was discussed. At present, if a price is charged it is \$ 50.00, while St. John's is charging \$ 500.00 and St. Stephen's - Jubilee charges \$300.00 to \$ 500.00 (we think). It was felt that these rates should be a little more in line with each other. St. Matthew's Cemetery Committee (Eric Fraser, Gunny MacLean, Donnie MacKinnon and Alice Freeman) will discuss this with Darren MacLean. It was also noted that there have been several Community Church burials in St. Matthew's Cemetery. They probably don't even realize that there is a charge.

Eric Fraser reminded us to be prepared to replace our current mower as it is quite old.

He also reported that the MacLellan gentleman from Heritage Memorial did some work on the headstones but never returned to finish the job. We were not billed for the work done.

Centennial Celebration was discussed. This event will take place in September or early October. A planning Committee will be formed and be in contact with Nick Phillips.

Nick Phillips presented a new Governance Proposal. Moved by Olga Smith and seconded by Eric Fraser that we adopt the Church Council structure for a two year probationary period.

Motion carried.

Moved by Eleanor Ryan and seconded by Caroline Cameron that the following individuals will make up the Church Council.

Chair - Rev. Nick Phillips

Secretary - Eleanor Ryan

Treasurer - Olga Smith

Regional Representative - (1) Angela MacArthur

M&P Representatives - (2) Doug Cameron, Eric Fraser

Manse Committee (1) - Ruth Skinner

"Members at large" to complete the quota of 8 members

Members of the Council must be full members of the congregation

Other prospective Church Council Members - Alice Freeman, Bertha MacLean, Chlory Poirier, Marion MacIsaac, Ben MacKay

Motion carried.

The questionnaire from Regional Council was completed.

Olga Smith moved for adjournment, seconded by Eleanor Ryan.

Submitted by,

Eleanor Ryan

## **St. Matthew's Council Report**

The St. Matthew's Church Council met three times during the year. At our 2025 Annual Congregational meeting we moved from the Unified Board to the Council Governance Model for a 2 year probationary period with Rev. Nick Phillips - Chair, Eleanor Ryan - Secretary, Olga Smith - Treasurer, Angela MacArthur - Regional Representative, Manse Committee - Ruth Skinner, M&P - Doug Cameron and Eric Fraser, plus members at large.

- Compensation to the organists was increased to \$ 50.00 per service.
- We had weekly worship services - alternating with St. John's once their heat pumps were installed.
- Repairs (\$ 5,200.00) were made to the church siding. The church sign was replaced, as well as the organ light.
- Fees for burial plots are still being explored with a tentative rate of \$ 200.00 per single plot.
- Lawn mowing at the Church and manse was done by Anthony Phillips.
- Rev. Nick Phillips, Angela MacArthur and Noreen MacLean attended a Regional meeting May 14 and 15, 2025.
- The 100th anniversary of the UCC was celebrated at the re-opening of St. John's Church.
- St. Matthew's anniversary service was celebrated July 20, 2025.
- April MacNeil did the mowing at the Corner Cemetery.
- In October, St. Matthew's United Church hosted the Celtic Colours concert.
- Donations were made to Inverness Garden Club (\$ 80.00), Grad Fund (\$100.00), Inverary Manor (\$50.00), two family skates (\$200.00).
- The Community Church has been sourcing information concerning the cost of the installation of heat pumps. Also, they have requested permission to start making plans to renovate the upstairs classrooms in the Spring. The Council has given approval. This work will meet the approval of St. Matthew's Council and the Community Church will bear all financial responsibility.
- Christmas Eve Worship Service was held at St. John's at 8:00 pm with communion being served.

Submitted by  
Eleanor Ryan

## **St. Matthew's Cemetery Report**

The Cemetery Committee met by phone when needed To discuss work to be done at the cemetery this year. This year we were unable to receive a grant for the second year. The mowing was done on a volunteer basis again with Donnie Mac Kinnon myself and much gratitude to April Mac Neil who loves mowing grass. The two Cemeteries looked good and hopefully next year we can get a grant. There were some stones at the corner Cemetery that were straightened by Heritage Memorial from Windsor but more to be done.

Submitted by  
Eric Fraser

# St. Matthew's Financial Report 2025

Saint John's Pastoral Charge  
 St. Matthew's United Church 2025 - Last year  
 2025-01-01 through 2025-12-31 (in Canadian Dollars)

Submitted by:  
*Olga Smith*  
 Olga Smith  
 Jan 16, 2026

Audited by:  
*Ruth Watts*  
 Ruth Watts  
 Jan 16, 2026

Category	2025-01-01- 2025-12-31
<b>INCOME</b>	
Building Acct	2,310.00
Building Acct Interest	384.60
Building Rental	10,800.00
Celtic Colors Receipts	0.00
Cemetery Acct	2,725.00
Cemetery Acct Interest	348.27
Charge Refund	275.87
Dividend Inc	25,778.72
Fundraising Income	4,874.07
Funeral Fee	200.00
HST Rebate	943.77
Initial Offering	10.00
Local Givings	27,148.00
Local Memoriams	370.00
Loose Offering To Local Account	397.25
M&S Acct	2,445.00
M&S Interest	6.00
Memorial Acct Interest	152.93
Memorial Fund	500.00
<b>TOTAL INCOME</b>	<b>79,669.48</b>
<b>EXPENSES</b>	
Allocation	48,042.68
Anniversary Service	48.99
Bank Charge	131.47
Building Maintenance and Repair	998.81
Cemetery expenses	934.91
Christmas Cheer Fund	500.00
Donation	430.00
Electricity	1,696.35
Fundraising Expenses	325.60
Gifts Given	250.00
Heating Fuel	4,896.98
HST	1,154.14
Insurance	7,598.74
Lawn Maintenance	551.74
Office Supplies	29.70
Organist	1,100.00
Par Service Charge	57.00
Property Tax	1,364.40
To M&S	2,445.00
Water Utility	293.34
Worship Supplies	23.84
Wreath	25.00
<b>TOTAL EXPENSES</b>	<b>72,898.69</b>
<b>OVERALL TOTAL</b>	<b>6,770.79</b>

Saint John's Pastoral Charge  
 St. Matthew's United Church Account Balances to 2025-12-31  
 (Includes unrealized gains) (in Canadian Dollars)

Submitted by:  
*Olga Smith*  
 Olga Smith  
 Jan 16, 2026

Audited by:  
*Ruth Watts*  
 Ruth Watts  
 Jan 16, 2026

Account	2025-12-31 Balance
<b>Bank Accounts</b>	
Building Account	27,891.61
Cemetery Account	19,378.26
GIC BUILDING	0.00
GIC CEMETERY	18,303.40
GIC GENERAL	0.00
GIC MEMORIAL	0.00
Local Account	24,279.67
M&S Account	1.98
Memorial Account	8,594.56
<b>TOTAL Bank Accounts</b>	<b>98,449.48</b>
<b>Investment Accounts</b>	
Royal Bank Shares	929,058.00
<b>TOTAL Investment Accounts</b>	<b>929,058.00</b>
<b>OVERALL TOTAL</b>	<b>1,027,507.48</b>

Saint John's Pastoral Charge  
 St. Matthew's United Church Budget 2026

EXPENSES	2024 BUDGET	2024 ACTUAL	2025 BUDGET	2025 ACTUAL	2026 BUDGET
Allocation	\$ 35,000.00	\$ 41,945.32	\$ 49,740.00	\$ 48,042.68	\$ 53,465.63
Anniversary Sunday	\$ 100.00	\$ 76.50	\$ 100.00	\$ 48.99	\$ 100.00
Bank Charges	\$ 175.00	\$ 394.56	\$ 175.00	\$ 131.47	\$ 140.00
Cemetery Exp	\$ 1,000.00	\$ 581.97	\$ 1,000.00	\$ 934.91	\$ 1,000.00
Electricity	\$ 1,500.00	\$ 1,297.44	\$ 1,500.00	\$ 1,696.35	\$ 1,800.00
Fuel	\$ 7,500.00	\$ 5,188.05	\$ 6,000.00	\$ 4,896.35	\$ 5,500.00
Fundraising Exp	\$ 2,000.00		\$ 200.00	\$ 325.00	\$ 400.00
Gifts/Donations	\$ 1,200.00	\$ 600.00	\$ 600.00	\$ 1,205.00	\$ 1,200.00
GST/HST	\$ 1,200.00	\$ 2,371.92	\$ 1,200.00	\$ 1,154.14	\$ 1,150.00
Insurance	\$ 8,000.00	\$ 1,633.86	\$ 3,500.00	\$ 7,598.74	\$ 7,600.00
Building maintenance	\$ 5,000.00	\$ 8,658.52	\$ 6,000.00	\$ 998.81	\$ 1,200.00
Office Supplies/Envs	\$ 300.00		\$ 300.00	\$ 29.70	\$ 200.00
Supply/organist	\$ 1,200.00	\$ 630.00	\$ 1,200.00	\$ 1,100.00	\$ 1,200.00
Taxes	\$ 1,100.00	\$ 1,396.86	\$ 1,400.00	\$ 1,364.40	\$ 1,400.00
Water	\$ 250.00	\$ 278.30	\$ 300.00	\$ 293.34	\$ 300.00
PAR Service Charge	\$ 48.00	\$ 48.50	\$ 54.00	\$ 57.00	\$ 60.00
Expenses recouped	\$ 8,500.00	\$ 3,780.72	\$ 8,500.00	\$ 3,021.81	\$ 3,000.00
<b>TOTALS</b>	<b>\$ 74,073.00</b>	<b>\$ 68,882.52</b>	<b>\$ 81,769.00</b>	<b>\$ 72,898.69</b>	<b>\$ 79,715.63</b>