

**ST. ANDREW'S
UNITED
CHURCH**

**North Bay
Ontario**

**ANNUAL
REPORT
2024**



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Annual Report cover page designed by Derek Stott.

Report compiled by Karen Gooch.

FROM THE CHAIR OF ST. ANDREW'S COUNCIL

Wow, another year has gone by. That being said, I must point out that Caitlin Smithers has over a year under her belt with us. We are so lucky and blessed to have her in our family. On the subject of blessed, I would like to thank the staff of St. Andrew's for the hard work and dedication that goes into the day after day of church life that makes this a "Home of Worship". My thanks go out for the countless hours that put together the daily activity that works so well. From Lorie Fairburn and the St. Andrew's Loaves and Fishes, to Janet Ross in the office, and of course the long list of volunteers from Derek Stott and Kim Delarosbel that produce the video memories every Sunday service. A special thanks to Karen Gooch our council secretary that does the fantastic job of compiling our annual report as well as keeping me "in line" at our meetings. Everyone "steps up" when the need arises. Karen is helping us out with the treasurer position until we can fill the void. As I have mentioned at a service some time ago, we are in need of a member to fill this position.

I also want to thank our members of the congregation for the financial support throughout the last year. Without this support we would not be where we are today. A special thanks to the members of council who put up with me at meetings. (bright side is that I have only one more year as chair)

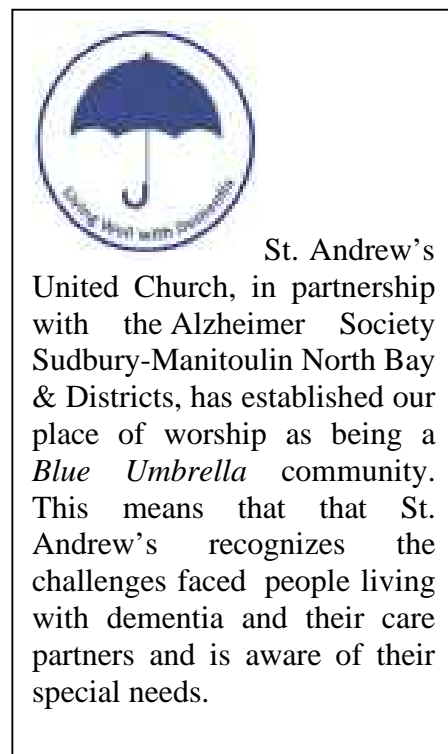
Please read on and see what all is and has happened over the year.

Thank you.

Doug McCausland, Council Chair

ST. ANDREW'S MISSION STATEMENT

St. Andrew's is an inclusive and affirming Christian community of faith worshipping God and serving others. Inspired by Holy Scripture and guided by tradition, reason and experience, we share the ministry of Jesus Christ by nurturing spiritual growth, caring for creation and being with those in need.



FROM CAITLIN SMITHERS' DESK

As I sit down to write this, we have already begun 2025 together, and have now been building community together for nearly a year and a half! It is hard to believe that last time I was writing this, I had only been here a few short months, and was only just beginning to get to know all of you, and my role as your minister and spiritual leader.

Through conversations over coffee and treats after and during worship, I am continuing to hear the stories that matter to you as the community of St. Andrew's, and the positive impact we hope to have on the community of North Bay and beyond.

We spent a great deal of time asking questions together in worship, and sharing about our faith and personal stories with one another. I know it wasn't always comfortable, and that not everyone participated in answering the questions, but I appreciate so much the willingness so many of you had to do this together. It gave me the chance to get to know you and your faith more deeply, and for you to get to know one another more deeply too. While worship continues to evolve and grow, as we do, the time we spent, and will spend, in conversations with one another helps us to build a foundation of trust, reconnection, and healing, which are some of the key things you have shared are at the heart of your hopes for the work we can do together in this community.

Over the last year, the pastoral visiting that Donna Landry and I have been doing has expanded to also include Lorie Fairburn, Mary Marrs, and other members of the pastoral care team, and to include drop-in office hours, where anyone who would like to chat or share a concern can find me Wednesday mornings from 10:00 a.m. - 12:00 p.m., or can set up a time with me to meet any time. This continued intentional accessibility and responsiveness to each of you in this community has helped to build the trust and leadership you have been asking for and we've been working towards at St. Andrew's.

During my time with each of you, I have heard about the significant joys and losses many of you have experienced recently, and have seen this community come together to support one another through it all. We will continue to pray for one another and lean on one another, as we stand in the sure and steadfast hope that all we have lost have found peace and wholeness in eternal life. Each part of our church family is special and unique, and it has been an honour to learn the stories and get to know each one, from those who knew and loved them.

We are hoping to visit with each of you, to get to know you a little better, or offer support when needed, or to ensure you know even if you don't get out to service as much anymore, you are still an important and meaningful part of this community. The pastoral care team here at St. Andrew's continues to grow and provide their beautiful and deeply meaningful card ministry over the last couple of years, and through that reaches out to so many within and around our community who may not make it out to church on Sundays, in deeply personal and creative ways. Healing and reconnection continue to be at the heart of the work we do in many areas of this community.

I continue to be so fond of our Thursday morning community as well, a community made up of many members of St. Andrew's, and many from the wider community of North Bay and beyond. Being part of a community that greets me with hugs, waves, hi pastor, and shares their tears and hurts, has been so meaningful during my time here at St. Andrew's. As, on Thursdays, and I hope each day, we live out our faith in the ways we interact with and support all our neighbours, recognizing that in every stranger is the possibility of a new friend. Something I have learned first hand, as all of you have become such important parts of my life, and this community has become one that is so close to my heart.

...continued

This past summer we re-introduced Sunday school, with the help of Trinity United Church, and in 2025 we will revisit and hopefully bring some new energy to our time in our services for All Ages, and the Sunday school programming we offer. I know this is an area that is still growing in St. Andrew's, but I have been so encouraged by the response of this community to the children and people of all ages in our midst. The feel of worship shifts when people of all ages take part, and here at St. Andrew's, I have seen you all embrace and encourage that, greeting new faces on Sunday mornings, and encouraging kids to be kids in worship, because there is room for all of us in God's house, and seeing you all make room for one another warms my heart so much!

I know we have started to see some need for rest, or shifting, among our committees, even as we have also seen new faces, volunteers, and energy stepping in and up. Change and transitions aren't always easy, and I know we feel that sometimes, and I am so grateful for the moments of grace that remind us, as I have been reminded so often over the last year and a half, that God meets us where we are at, and works with us towards the love, hope, peace, joy, and justice we seek. Thank you all for all your dedication, past and present, and if anyone is interested in getting involved, please let me know, we are always happy to continue to grow and learn together!

Thank you to all the committees, groups, and people within this community who help make us who we are, including the staff at St. Andrew's, the Congregational Life and Pastoral Care Teams, the Inclusivity Committee, the Memorial Committee, the M&P Committee, the Worship and Christian Development Team, the Council, the Property Committee, and so much more. I know this is only a small sampling of the phenomenal work we are doing, which demonstrates our great love for this church and this community. I hope you will read more about all that has happened in this community over the last year throughout each of the prepared reports, which have shared so much more than I can hope to capture in this one, because each of us is an important part of this community and this work!

*With love and blessings,
Pastor Caitlin*



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2025 ANNUAL MEETING AGENDA

Sunday March 2nd, 2025

11:30 a.m.

1. Welcome
2. Time with Diane Matheson-Jimenez
3. Call to Order
4. Appointment of Chair and Secretary
5. Opening and In Memoriam (pg. 29)
6. Voting Privileges
7. Adoption of Agenda
8. Adoption of Minutes
 - April 7th, 2024 Annual General Meeting (pg. 8-16)
 - October 20th, 2024 Congregational Meeting (pg. 17-23)
9. Acceptance of Committee Reports
10. Financial Report for 2024 (pg. 48-52)
11. Operating Budget for 2025 (pg. 53-55)
12. Mission & Service Goal for 2025
13. Slate of Officers and Trustees for the 2025-2026 (pg. 24)
14. Ministry & Personnel Committee Affirmation
15. Regional Council Representatives
16. Authorization for Council to Fill Vacancies
17. Constitution Update
18. Chapel/Parlour Renovation
19. Courtesies
20. Closing/Adjournment

ST. ANDREW'S MISSION STATEMENT

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MOTIONS FOR 2025 AGM

APPOINT CHAIR AND SECRETARY

... moved that Doug McCausland act as Chair and Karen Gooch as Secretary for this congregational meeting.

EXTENDING VOTING PRIVILEGES

... moved that in accordance with *The Manual 2025* (Section B.3.7.2) voting privileges be extended to all those who are adherents of St. Andrew's United Community of Faith and participating in this in-person Annual General Meeting.

APPROVAL OF AGENDA

... moved that the agenda (as printed on page 5 in the 2024 Annual Report) be approved as the agenda for this meeting.

APPROVAL OF MINUTES

... moved that the minutes from the Annual General Meeting held on April 7th, 2024 (as found on pages 8-16 of the 2024 Annual Report) be approved as printed.

APPROVAL OF MINUTES

... moved that the minutes from the 2024 Annual General Meeting on October 20th, 2024 (as found on pages 17-23 of the 2024 Annual Report) be approved as printed.

APPROVAL OF COMMITTEE REPORTS

... moved that the written reports of the committees with the exception of the Financial Reports be accepted for information.

2024 FINANCIAL REPORT

... moved that the December 31st, 2024 financial statement (as found on pages 48-52 of the 2024 Annual Report) be accepted as presented.

2025 OPERATING BUDGET

... moved that the 2025 budget with income and expenditures of \$248,493 (as found on pages 53-55 of the 2024 Annual Report) be approved as presented.

M&S 2025 GOAL

... moved that our Mission & Service goal for 2025 be \$15,000.00, as recommended by Council.

SLATE OF OFFICERS FOR THE 2025-2026 COUNCIL

... moved that the Slate of Officers for 2025-2026 (including members of Council and current Trustees for the St. Andrew's United Church, as published on page 24 of the 2024 Annual Report) be approved as presented.

MINISTRY & PERSONNEL COMMITTEE AFFIRMATION

... moved that the members of the St. Andrew's Church Ministry & Personnel Committee for 2025-2026 are Judy Borland, Bill Holmes (Chair), Bill Ingwersen, Doug McCausland, and Dana Murphy.

REGIONAL COUNCIL REPRESENTATIVES

... moved that the Canadian Shield Regional Council Representatives for St. Andrew's Church for 2025-2026 are Karen Gooch and Kim Delarosbel.

AUTHORIZATION TO FILL VACANCIES

... moved that the Church Council have authority to fill Council vacancies during 2025-2026.

2024 ANNUAL GENERAL MEETING

Congregational, Page 24038

St. Andrew's United Church 2024 Annual General Meeting

Held in the sanctuary
Sunday April 7th, 2024 at 11:45 a.m.

Welcome (11:45 a.m.)	Doug McCausland welcomed everyone and called the meeting to order.
Attendance	There were 40 members and adherents from St. Andrew's attending this Annual General Meeting. There were several members who attended using <i>Zoom</i> .
Chair/ Secretary	A motion to appoint a Chair and Secretary for this meeting was presented for a vote: Motion 028/24 William Downey/ Wanda Wallace moved that Doug McCausland act as Chair and Karen Gooch as Secretary for this Annual General Meeting. Carried
Voting Procedure	The voting procedure was explained by Doug McCausland. Members will vote by raising their hands and holding them up until the count is complete. Anyone moving or seconding a motion should clearly state their name so the secretary can record it correctly. Those on <i>Zoom</i> will be requested to raise their hand. People were asked to use the mic to ask a question or make a comment.
Opening Prayer/ In Memorium	Caitlin Smithers offered an opening prayer. Doug McCausland read the names from the 2023 Annual Report (pg. 28) who passed into spirit during 2023: Bonnie Houston George Cole Shirley White Bart Krouse Gwen Simpson Doug Wattie Ed Roche Alva (Toots) Walsh Lois Carey Gord Shankland
Voting Privileges	Before the vote was held about voting privileges, there was a question about the definition of an adherent. Kathie Smith explained that an adherent is considered anyone who supports the ministry of St. Andrew's. Motion 029/24 Elizabeth Brownlee/ Lorie Fairburn moved that in accordance with <i>The Manual 2024</i> (Section B.3.7.2) voting privileges be extended to all those who are adherents of St. Andrew's United Community of Faith and participating in this in-person Annual General Meeting. Carried
Agenda	Motion 030/24 William Downey/ Kim Delarosbel moved that the agenda (as printed on page 9 in the 2023 Annual Report) be approved as the agenda for this meeting. Carried
Minutes of Previous Congregational Meetings	Motion 031/24 Karen Gooch/ Elizabeth Brownlee moved that the minutes from the 2023 Congregational Meeting on February 12 th , 2023 (as found on pages 12-13 of the 2023 Annual Report) be approved as printed. Carried Motion 032/24 Karen Gooch/ Kim Delarosbel moved that the minutes from the Annual General Meeting held on April 16 th , 2023 (as found on pages 14-22 of the 2023 Annual Report) be approved as printed. Carried

St. Andrew's 2024 Annual General Meeting
Held in the sanctuary
Sunday April 7th at 11:45 a.m.

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Motion 033/24

Karen Gooch/ John Wallace moved that the minutes from the Congregational Meeting held on August 13th, 2023 (as found on pages 23-26 of the 2023 Annual Report) be approved as printed.

Carried

New Business

Acceptance of
Committee Reports

Motion 034/24

Garth Goodhew/ Bill Ingwersen moved that the written reports of the committees with the exception of the Financial Reports be accepted for information.

Carried

2023 Financial
Report

Appendix I

The financial statements from December 31st, 2023 were presented for approval. (Appendix I or pg. 54-58 of the 2023 Annual Report).

- In 2023, we received General Fund income of \$239,496 and expenses were \$227,987 leaving us with a surplus of \$11,509 for the year.
- Our long-term debt at the beginning of the year was \$4,152, leaving us with a total General Fund surplus of \$7,357.
- Those in attendance were given a few minutes to review the reports and then the following motion was presented.

Motion 035/24

Lorie Fairburn/ Wanda Wallace moved that the December 31st, 2023 financial statement (as found on pages 54-58 of the 2023 Annual Report) be accepted as presented.

Carried

Budget

Appendix II

The proposed budget for 2024 was presented for approval. (Appendix II or pg. 59-61 of the 2023 Annual Report)

- It is projected that we will have revenue and expenses of \$241,666 for a balanced budget.
- Those in attendance were given a few minutes to review the budget and then the following motion was presented.

Motion 036/24

Lorie Fairburn/ William Downey moved that the 2024 budget (as found on pages 59-61 of the 2023 Annual Report) be approved as presented.

Carried

M&S Contribution
Goal

Total M&S contributions in 2023 were \$10,785. There was an overcontribution at the end of 2022 of \$6,538 due to an administrative error and so \$4,247 was forwarded to M&S in 2023.

Motion 037/24

Elizabeth Brownlee/ Kim Delarosbel moved that our Mission & Service objective for 2024 be \$12,000.00, as recommended by Council.

Carried

Slate of Officers

The proposed Slate of Officers for St. Andrew's for 2024-2025 was presented by the Nomination Committee for approval.

Elected Members of Council:

Chair (until 2025 AGM) Doug McCausland
Co-Vice Chair Kim Delarosbel
Co-Vice Chair Lorie Fairburn

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Secretary	Karen Gooch
Treasurer	William Downey
Ministry & Personnel	Bill Ingwersen
Administration Liaison	Derek Stott
Facility Liaison	Bill Ingwersen
Finance Liaison	Lorie Fairburn
Living Mission Liaison	Derek Stott
Spiritual Life Liaison	Elizabeth Brownlee
Member-at-Large	Marg Fleming
Member-at-Large	Stephen Park
Regional Council	Karen Gooch
Regional Council	Kim Delarosbel

Current Trustees:

Ed Mounce (March 8th, 2025) *Trustee Representative on Council

Garth Goodhew (March 8th, 2025)

John Wallace (November 26th, 2025)

Kathie Smith (Ex Officio)

There was a clarification asked for about the Council Trustee Representative. This position is filled by someone appointed by the Trustees.

Doug McCausland asked for nominations from the floor and there were none. The following motion was presented for a vote.

Motion 038/24

Bill Ingwersen/ Bill Downey moved that the Slate of Officers for 2024-2025 be approved as presented. **Carried**

The following motions were presented for a vote of affirmation.

Motion 039/24

Kim Delarosbel/ Bill Downey moved that the members of the St. Andrew's Church Ministry & Personnel Committee for 2024-2025 are Bill Ingwersen (Chair), Dana Murphy and Lucien Masson. **Carried**

Motion 040/24

Elizabeth Brownlee/ Bill Downey moved that the Canadian Shield Regional Council Representatives for St. Andrew's Church for 2024-2025 will be Kim Delarosbel and Karen Gooch. **Carried**

As is our usual practice, the Council will be empowered to fill any Council vacancies that occur before the next AGM.

Motion 041/24

Bethany Brownlee/ Treanor Greer-Delarosbel moved that the Church Council have authority to fill Council vacancies during 2024-2025. **Carried**

A list of those who served as members of our committees and teams in 2023 can be found on pages 32-33 of the 2023 Annual Report. Thanks was offered for those who will not be carrying on with their roles in 2024.

Loaves & Fishes Committee Lorie Fairburn led off a discussion of the recommendation from the Council to establish a stand-alone Loaves & Fishes Committee. Currently, the food bank falls under the oversight of the Outreach Committee.

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Sunday April 7th at 11:45 a.m.

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- The Loaves & Fishes Community Food Bank has grown by leaps and bounds in recent years and as a result, many issues have arisen. Currently, there are no formal processes in place to resolve them.
- Lorie, our paid Loaves & Fishes Manager along with the volunteers have been working hard to keep things running, but after a recent think tank, a proposal emerged to establish a committee to oversee operations. The Committee would also be responsible seeking out sources of funding, planning for a sustainable future and fostering partnerships with other organizations in North Bay. It was suggested that the Committee include a Chair and 3 or 4 people.
- There are many challenges to deal with in order to provide food for our clients that are not unique to our food bank. Due to our partnership with the Gathering Place, we can offer some fresh food due to their food rescue program. But the Gathering Place has not been meeting their fundraising goals and they have had to cut back and so will be providing fewer meals each week. Some of their clients are also served by Loaves & Fishes so we need think about how to be prepared if we see increased demand for our help.
- There are no simple solutions. There are 16 food banks in North Bay (including some run by other churches) and we don't want to step on anyone's toes. There is a lot of admiration for what Loaves & Fishes is doing but, we also want to balance this very important work of our church with the other aspects of St. Andrew's mission.

Motion 042/24

Garth Goodhew/Derek Stott moved that the Constitution of St. Andrew's United Church be amended in order to establish a separate Loaves & Fishes Committee within the Living Mission Team of Council. The purpose of this committee will be to oversee all aspects of the Loaves & Fishes Community Food Bank, including identifying funding sources and applying to those sources for funding.

Carried

North Bay United Churches Work Group

Bill Ingwersen spoke about the North Bay United Churches Work Group. Representatives from all the United Churches in North Bay began meeting before COVID-19 to discuss the future of the United Church in the city. The talks were put on hold due to pandemic restrictions but the group has held regular meetings since last year. Bill and Doug McCausland have been representing St. Andrew's. The goals of this initiative include getting to know one another better, sharing ideas about how our congregations can work together and access where the United Church in North Bay is heading. Last year, we began a tradition of holding joint services on the 5th Sunday of the month (whenever this happens). Plans are in place to continue this. Recently, there have been discussion about how we can better coordinate our food bank activities and other community focused work.

Courtesies

Doug McCausland offered thanks to the many people who have worked well together despite our differences. All of this work is reflected in our Annual Report that was assembled by Karen Gooch. Special thanks to our hard-working staff – Caitlin Smithers, Ralph Johnston, Janet Ross, Lorie Fairburn and our cleaners Kelly Jackson and Amanda Lalonde. Thanks was also offered to Bill Ingwersen and the Nominating Committee and all those who stepped up to be part of the Council.

St. Andrew's 2024 Annual General Meeting
Held in the sanctuary
Sunday April 7th at 11:45 a.m.

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Finally, thanks was given to Elizabeth Brownle and Willa Gallant for preparing lunch for those who attended this Annual meeting.

Other Business

None

Adjournment

Kathie Smith offered some closing thoughts. She thanked Garth Goodhew, Pat Kirton-Bailey, Donna Landry, Kim Robinson Nelles and Howard Wurster who are leaving Council and she welcomed the new Council members and those who are taking on new roles. Kathie added that it is a pleasure to serve St. Andrew's as our Pastoral Charge supervisor. She ended the meeting with a prayer. The meeting adjourned at 1:00 p.m.

Next Council Meeting

Council meetings are held the 3rd Wednesday of the month at 7:00 p.m. in the Lois E. Carey Parlour.

Chairperson, Doug McCausland

Secretary, Karen Gooch

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ST. ANDREW'S UNITED CHURCH, NORTH BAY, ON
2024 ANNUAL REPORT

St. Andrew's 2024 Annual General Meeting
Held in the sanctuary
Sunday April 7th at 11:45 a.m.

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Appendix I

**ST ANDREW'S UNITED CHURCH
INCOME STATEMENT – GENERAL FUND
FOR THE YEAR ENDING DECEMBER 31ST, 2023**

	2022 ACTUAL	2023 BUDGET	2023 ACTUAL
INCOME			
Offerings	155,818	167,000	179,212
Offerings for Deficit	10,307		
Fund Raising Committee	0		2,750
Interest-Manse	1,518		2,029
Other	23,996	39,550	² 55,505
TOTAL INCOME	191,639	206,550	239,496
EXPENSES			
			² Includes \$20,000 CEBA grant
Salaries	62,720	62,111	55,788
Benefits and Pensions	3,868	10,086	7,444
Telephone	642	100	300
Car	1,200	2,400	2,103
Library and Education Allowance	553	515	2,588
Treasurer/Accountant	350	0	0
Janitorial/ Honoraria/ Other	225	6,251	3,177
TOTAL PERSONNEL	69,558	81,463	71,401
Fuel	281	16,000	21,676
Utilities	10,835	7,500	6,289
Repairs	6,405	4,000	11,733
Insurance	21,686	35,000	27,675
Maintenance Contracts	5,639	6,000	5,109
Special Property Projects	0	500	13,803
Janitorial Supplies	947	600	1,065
Union Cemetery	400	200	0
TOTAL PROPERTY	46,193	69,800	87,350
Office, Postage	3,183	5,000	4,544
Regional Council Assessment	7,940	10,500	9,413
Pastoral Charge Supervisor	180	624	360
Computer upgrades	0	3,000	0
Office Equipment Leases	2,640	800	2,580
Telephone/Internet	2,550	3,000	2,759
TOTAL ADMINISTRATION	16,493	22,924	19,656
Advertising	0	0	0
Worship Expenses (incl. pulpit supply)	3,168	4,500	2,814
Christian Development	23	1,000	0
TOTAL WORSHIP/CHRISTIAN	3,191	5,500	2,814
BROADVIEW	1,225	1,300	1,175
FINANCE	1,241	1,300	1,391
OUTREACH	0	100	330
PASTORAL CARE	37	200	0
CONGREGATIONAL LIFE	0	200	0
INCLUSIVITY	125	600	102
ALLOCATION FOR CAPITAL	3,600	3,600	3,600
CONTINGENCY FUNDS	149	500	168
COVID-19 LOAN	¹ 20,000	20,000	40,000
TOTAL OTHER	26,377	27,800	46,766
TOTAL EXPENSES	161,812	207,487	227,987
SURPLUS (DEFICIT) FOR YEAR	29,827		11,509
SURPLUS (DEBT) - BEGINNING OF YEAR	(33,979)		(4,152)
GENERAL FUND - DECEMBER 31ST	(4,152)		7,357

Prepared by Patricia Kirton-Bailey ¹ Payment was transferred from General Fund to a GIC until December 2024.



St. Andrew's 2024 Annual General Meeting
Held in the sanctuary
Sunday April 7th at 11:45 a.m.

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OTHER GENERAL FUND REVENUE
FOR THE YEAR ENDING DECEMBER 31ST, 2023

	2022	2023
Rent	13,784	25,261
CEBA Loan Grant	0	20,000
GIC Interest	0	1,042
Ontario Government Grant	7,500	7,500
Congregational Life	0	1,241
Worship	0	160
Miscellaneous	2,712	301
TOTAL - END OF YEAR	23,996	55,505

SUNCOR ENERGY STOCK
FOR THE YEAR ENDING DECEMBER 31ST, 2023

	2022	2023
Value - Beginning of Year	0	0
Plus: Stock Donation (May 3, 2023)	0	896
Annual Gain	0	80
VALUE - END OF YEAR	0	976

THE MANSE FUND

The balance held in the Manse Fund resulted from the sale of the manse and the principal portion cannot be accessed without the Canadian Shield Regional Council's prior approval. The yearly interest payment is distributed to the general fund which was \$2,029 for 2023. The principal is invested in term deposits with the following rates and maturity dates.

Amount	Interest Rate	Maturity Date
25,000	2.00%	August 8, 2024
25,000	0.90%	August 4, 2025
25,000	0.95%	August 8, 2026
26,909	3.50%	August 2, 2027
25,000	3.95%	August 24, 2028
\$ 126,909		

Prepared by Patricia Kirton-Bailey



St. Andrew's 2024 Annual General Meeting
Held in the sanctuary
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CAPITAL FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2023

	2022	2023
Balance - Beginning of Year	7,285	11,047
Plus: Transferred from Operating Fund	3,600	3,600
Interest	162	566
Less: Disbursements		
Transferred to Building Restoration Fund	0	0
BALANCE - END OF YEAR	11,047	15,213

PLANNED GIFTS FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2023

	2022	2023
<u>PGF OUTREACH-WORSHIP-EDUCATION</u>		
Balance - Beginning of Year	32,554	33,089
Plus: Receipts	0	0
Interest	535	1,855
Less: Disbursements	0	0
BALANCE - END OF YEAR	33,089	33,944
<u>PGF BUILDING-CAPITAL</u>		
Balance - Beginning of Year	0	0
Plus: Receipts	0	0
Interest	0	0
Less: Disbursements	0	0
BALANCE - END OF YEAR	0	0
TOTAL PGF - END OF YEAR	33,089	33,944

BUILDING RESTORATION FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2023

	2022	2023
Balance - Beginning of Year	(17,496)	(19,419)
Plus: Transferred from other funds	0	0
Offerings	0	1,010
Other revenue	0	0
Less: Expenses	(1,923)	0
BALANCE - END OF YEAR	(19,419)	(18,409)

Prepared by Patricia Kirton-Bailey



St. Andrew's 2024 Annual General Meeting
Held in the sanctuary
Sunday April 7th at 11:45 a.m.

Congregational, Page 24046

Appendix II

**ST. ANDREW'S UNITED CHURCH
OUR PRAYER OF COMMITMENT FOR 2024
OPERATING BUDGET – GENERAL FUND**

	2022 Actual	2023 Budget	2023 Actual	2024 Budget
REVENUE				
Offerings	155,818	167,000	179,212	185,366
Other Income	35,821	39,550	60,284	50,300
TOTAL REVENUE	191,639	206,550	239,496	241,666
EXPENSES				
Salaries	62,720	62,111	55,788	117,355
Benefits and Pensions	3,868	10,086	7,445	6,352
Telephone	642	100	300	900
Car Allowance	1,200	2,400	2,103	3,600
Continuing Education	553	515	2,588	2,500
Treasurer	350	0	0	0
Honoraria	225	6,251	3,177	0
TOTAL PERSONNEL	69,558	81,463	71,401	130,706
Fuel	281	16,000	21,676	22,000.00
Utilities	10,835	7,500	6,289	6,500.00
Repairs	6,405	4,000	11,733	13,500
Special Projects	0	500	13,803	4,500
Insurance	21,686	35,000	27,675	19,000
Maintenance Contracts	5,639	6,000	5,109	0
Supplies	947	600	1,065	3,000
Union Cemetery	400	200	0	0
TOTAL PROPERTY	46,193	69,800	87,350	68,500
Office, Postage	3,183	5,000	4,544	5,900
Regional Council Assessment	7,940	10,500	9,413	10,000
Pastoral Charge Supervisor	180	624	360	360
Office Equipment	2,640	3,000	0	4,400
Computer Upgrades	0	800	2,580	1,600
Telephone/Internet	2,550	3,000	2,759	3,000
TOTAL ADMINISTRATION	16,493	22,924	19,656	25,260
Worship Expenses	172	500	726	1,500
Pulpit Supply	2,996	4,000	2,088	1,000
Christian Development	23	1,000	0	3,000
TOTAL WORSHIP/ CHRISTIAN DEVELOPMENT	3,191	5,500	2,814	5,500
BROADVIEW	1,225	1,300	1,175	1,300
FINANCE	1,241	1,300	1,391	1,800
OUTREACH	0	100	330	400
PASTORAL CARE	37	200	0	1,000
CONGREGATIONAL LIFE	0	200	0	0
INCLUSIVITY	125	600	102	600
ALLOCATION FOR CAPITAL	3,600	3,600	3,600	3,600
CONTINGENCY FUNDS	149	500	168	3,000
COVID-19 LOAN	20,000	20,000	40,000	
TOTAL EXPENSES	161,812	207,487	227,987	241,666

Prepared by Pat Kirton-Bailey



OCTOBER 20TH, 2024 CONGREGATIONAL MEETING

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St. Andrew's United Church Congregational Meeting
Held in the Sanctuary, North Bay, ON
Sunday October 20th, 2024 at 11:30 a.m.

Welcome (11:45 a.m.)	Doug McCausland welcomed everyone and called the meeting to order.
Attendance	Thirty-seven members and adherents from St. Andrew's United Church signed into this Congregational in-person meeting held in the sanctuary following the Sunday worship service. Pastoral Charge Supervisor Kathie Smith was in attendance.
Opening	Kathie Smith offered a prayer to open the meeting.
Chair/ Secretary	Motion 067/24 William Downey/ Stuart Bailey moved that Doug McCausland act as Chair and Karen Gooch as Secretary for this congregational meeting. Carried
Adherents Voting	Motion 068/24 Derek Stott/ Lu Masson moved that moved that in accordance with <i>The Manual 2024</i> (Section B.3.7.2) voting privileges be extended to all those who are adherents of St. Andrew's United Community of Faith and participating in this in-person Congregational Meeting. Carried
Agenda	The Congregation was notified in advance that the main agenda item for this meeting is to consider a recommendation from the Finance Committee to redesignate some of the money in the Planned Gifts Fund so that these funds can be accessed to meet payroll costs if required.
Finance Committee Motion	Appendix I On the recommendation of the Finance Committee, the following motion was presented to the congregation. Treasurer William Downey spoke about the motion and after a discussion as summarized below, the motion was carried by a vote from the congregation. Motion 069/24 Lorie Fairburn/ William Downey moved that St. Andrew's congregation redesignate up to \$30,000 that is currently designated to the Outreach/Worship/Education portion of the Planned Gifts Fund, to general operating funds if required to meet payroll costs. Carried (3 opposed) <ul style="list-style-type: none">• A financial statement dated September 30th, 2024 (Appendix I) was circulated to the congregation before this meeting. The statement shows total revenue of \$215,207 and expenses of \$212,563 leaving a surplus of \$2,644. As of October 11th, the general fund account had a balance of \$44,982. Included in this total is money designated for a memorial bequest and Loaves & Fishes which leaves a balance of \$12,276 available for use to pay operating expenses. As of September 30th, there was \$36,143 in the Planned Gifts Fund.• Bill Downey spoke about why this motion is needed. It was not an easy decision for the Finance Committee to recommend accessing this money. To date we have been able to meet our operating expenses however, the cash flow from our regular monthly donors does not always keep up to expenses including the

St. Andrew's Congregational Meeting
Held in the Sanctuary, North Bay ON
Sunday October 20th, 2024

Congregational, Page 24108

monthly payroll costs of about \$12,000. Currently there is about \$6,000 donated monthly through pre-authorized donations (PAR) and approximately \$3,300 from other monthly donors. Allowing the Finance Committee to access the money in the Planned Gifts Fund will provide a backup and this money will only be accessed if required to meet payroll expenses – which is our top priority. It is not anticipated that we will need to use this money in the foreseeable future. We also have our Manse Fund however this money is locked into several GICs and there would be a penalty to access it before the end of the investment term.

- There was a question about the breakdown of our current payroll. The budgeted yearly totals for 2024 include:

Minister	\$63,992
Music Director	\$18,158
Janitorial	\$18,364
Office Administrator	\$13,728
Bookkeeper	\$2,756
Loaves & Fishes Manager	\$13,078

(See page 61 of the 2023 Annual Report for the complete 2024 Personnel Budget breakdown.)

Some of the salaries have increased recently due to a rise of the Ontario minimum wage on October 1st, 2024. We also hired a summer student through the Canada Summer Jobs program and we are waiting to be reimbursed from the Federal Government to cover the wages we paid.

- Although not ideal, we have had to borrow from the Loaves & Fishes money temporarily. All money spent by the food bank is money that was designated to the food bank by the donors and this money is tracked through a separate bank account.
- We are not in a unique financial position. Many churches are struggling to meet expenses. As usual, donations were down over the summer months and not everyone catches up in the fall. Also, our rental income is down in recent years mainly due to a drop in bookings from the movie studios who have dealt with striking workers and have not recovered fully from the COVID pandemic conditions. St. Andrew's is also feeling post pandemic effects as the in-person attendance has not recovered to pre-pandemic levels. This is likely negatively affecting our donations.
- Will we pay back any money taken from the Planned Gifts Fund? That is not part of this motion but could be addressed at a future date.

Other Business

None

Adjournment

Kathie Smith spoke briefly before offering a closing prayer. She stated that it was good to be at St. Andrew's on this day. She thanked the choir and those who provided their tech service during worship. The meeting was adjourned at 12:35 p.m.

Next Council Meeting

Wednesday, October 30th, 2023 at 7:00 p.m.

Lois E. Carey Parlour

St. Andrew's Congregational Meeting
Held in the Sanctuary, North Bay ON
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Chairperson, Doug McCausland

Secretary, Karen Gooch

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Appendix I

**St Andrews United Church
Comparative Income Statement
01 January to 30 September 2024**

	Actual 2023/01/01 to 2023/09/30	Actual 2024/01/01 to 2024/09/30
REVENUE		
General Fund Revenue		
Offerings - General Fund	92,632.80	123,442.23
Offerings - Envelopes	85.00	59.05
Offerings - Broadview	320.00	485.00
Offerings - Church School	200.00	200.00
Offerings - Renovations	7,485.00	815.00
Offerings - Misc	100.00	0.00
Other General Offerings	8,190.00	1,559.05
Manse Interest	2,029.33	2,391.83
Fund Raising Comm Revenue	0.00	610.00
Rent for Use of Church	23,771.10	12,880.50
Wedding/Funeral Honorarium	0.00	500.00
Church Fees - Weddings	0.00	650.00
Congregational Life Income	241.00	2,710.00
Worship Income	0.00	247.00
Can. Helps-Gen Fund	1.50	0.00
Total Other Revenue	24,013.60	17,597.50
Total General Fund Revenue	126,865.73	144,990.61
M & S Fund Revenue		
M & S Offerings	12,440.04	12,356.96
Total M & S Fund Revenue	12,440.04	12,356.96
L & F Fund Revenue		
L & F Offerings	7,898.88	9,448.00
L & F Other Revenue	0.00	20,000.00
Total L & F Fund Revenue	7,898.88	29,448.00
Memorial Committee Revenue		
Memorial Committee Offerings	310.00	30.00
Total Memorial Comm Revenue	310.00	30.00
Misc. Revenue		
Offerings - Choir Fund	0.00	670.00
Offerings - Inclusivity	0.00	710.00
HST Rebates	0.00	2,739.80
Misc. Other Revenue	0.00	24,261.61
Total Misc. Revenue	0.00	28,381.41
TOTAL REVENUE	147,514.65	215,206.98

ST. ANDREW'S UNITED CHURCH, NORTH BAY, ON
2024 ANNUAL REPORT

St. Andrew's Congregational Meeting
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EXPENSE

Personnel

Salaries	33,620.62	83,124.51
Vehicle Allowance	1,503.40	1,800.00
Telephone Allowance	75.00	675.00
Book/Educ Allowance	211.92	1,907.28
Employers EI Exp	941.58	2,018.28
Employers CPP Exp	1,067.71	3,741.39
WSIB Expense	631.69	376.59
Pension - United Church	300.99	3,721.50
Benefits - United Church	431.10	4,124.34
Total Employee Benefits	<u>3,461.07</u>	<u>13,982.10</u>
Honoraria Expense	0.00	575.00
Other Personnel Expenses	0.00	<u>-2,826.73</u>
Total Personnel Expenses	<u>38,872.01</u>	<u>90,237.16</u>

Property

Heating Fuel	19,578.29	13,636.26
Utilities	5,167.64	5,338.98
Mtce Contracts	2,287.83	2,298.82
Security Contract	337.60	1,665.22
Repairs & Mtce	4,381.83	8,891.94
IT Support	0.00	72.76
Property Supplies	734.07	1,475.89
Insurance	23,502.83	13,163.04
Special property purchases	13,723.17	613.25
Union Cemetary	<u>-200.00</u>	<u>0.00</u>
Total Property Expenses	<u>69,513.26</u>	<u>47,156.16</u>

Administration

Office Supplies	3,075.19	3,715.83
Telephone/Internet	2,061.67	2,247.38
Postage/Courier	0.00	483.28
Office Equip Lease	1,935.00	1,935.00
Regional Dues	9,413.00	6,773.00
CSRC Supervisor Fee	0.00	<u>360.00</u>
Total Administration Expenses	<u>16,484.86</u>	<u>15,514.49</u>

Worship

Pulpit Supply	2,088.00	741.00
Worship Supplies	212.41	<u>0.00</u>
Total Worship Expenses	<u>2,300.41</u>	<u>741.00</u>

Christian Development

Church School Expenses	0.00	126.00
Nursery Care	0.00	<u>80.00</u>
Total Christian Dev. Exp	<u>0.00</u>	<u>206.00</u>
Total Christian Dev. Expenses	<u>0.00</u>	<u>206.00</u>

ST. ANDREW'S UNITED CHURCH, NORTH BAY, ON
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Finance		
Bank Service Charges	899.20	1,027.50
Interest/ Finance Expense	<u>56.83</u>	<u>0.00</u>
Total Bank Charges & Interest	956.03	1,027.50
Total Finance Expenses	<u>956.03</u>	<u>1,027.50</u>
 Other General Fund		
Outreach Comm. Exp.	0.00	67.17
Pastoral Care Exp.	0.00	228.67
Inclusivity Comm Exp	102.00	100.00
Broadview	1,175.00	1,410.00
Allocation for Capital Exp.	2,700.00	2,700.00
Contingency Expenses	<u>167.61</u>	<u>0.00</u>
Total Other General Expenses	<u>4,144.61</u>	<u>4,505.84</u>
 Misc. Expenses		
Mission & Service Exp.	2,289.56	8,764.96
Loaves & Fishes Exp	39,784.84	31,743.91
Canada Revenue Agency	<u>0.00</u>	<u>3,665.70</u>
Total Misc. Expenses	<u>42,074.40</u>	<u>44,174.57</u>
 TOTAL EXPENSE	 <u>174,345.58</u>	 <u>212,562.72</u>
 NET INCOME	 <u>-26,830.93</u>	 <u>2,644.26</u>

St. Andrew's Congregational Meeting
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RBC Bank Accounts Summary

Bank Accounts – October 11, 2024

Total: \$110,091.46^{CAD}

• General Chequing 03442-1371335	\$44,981.79 ^{CAD}
• Building (Belfry) Chequing 03452-101984	\$1,887.90 ^{CAD}
• Food Bank Chequing 03452-1026731	\$40,529.96 ^{CAD}
• Memorial Savings 03442-0043008	\$22,691.81 ^{CAD}

General Chequing Recap

General Chequing:	\$44,981.79
Loaves & Fishes allocation:	(\$17,705.00)
Memorial Bequest	(\$15,000.00)
RBC General Chequing Balance	<u>\$12,276.79</u>

RBC Investments -- October 11, 2024

Total: \$129,511.47^{CAD}

• GIC 00100024318	\$52,602.02 ^{CAD}
• GIC 00140037071	\$25,000.00 ^{CAD}
• GIC 00150037062	\$26,909.45 ^{CAD}
• GIC 00150037063	\$25,000.00 ^{CAD}

Assante September 30, 2024

Total: \$99,200.23

Suncor Energy Stock	\$1,847
Capital Fund	\$18,463
Planned Gifts	\$36,143
Choir Fund	\$42,747

SLATE OF OFFICERS AND TRUSTEES FOR 2025-2026

EXECUTIVE OFFICERS

Chair	Doug McCausland
Vice Chair	Bill Ingwersen
Vice Chair	Lorie Fairburn
Secretary	Karen Gooch
Treasurer (Acting)	Karen Gooch
Minister	Caitlin Smithers
Pastoral Charge Supervisor	Kathie Smith

LIAISONS

Administration	Derek Stott
Finance	Lorie Fairburn
Facility	Stephen Park
Living Mission	Derek Stott
Spiritual Life	Elizabeth Brownlee

MEMBERS-AT-LARGE

Marg Fleming	Vacant
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M&P COMMITTEE¹

Bill Holmes

REGIONAL COUNCIL REPRESENTATIVES¹

Karen Gooch	Kim Delarosbel
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TRUSTEES

Ed Mounce ² (March 2 nd , 2030)	John Wallace (March 2 nd , 2030)
Kathie Smith (Ex Officio)	

¹Regional Council Reps and M&P Committee members to be affirmed by separate motions of the congregation.

²Appointed Council Trustee Representative

UNELECTED POSITIONS

COMMITTEES & TEAMS

The Chairs and members of our Committees and Teams are listed on pages 27-28 of this report.

HISTORIAN

Bethany Brownlee

PRIVACY OFFICER

Stuart Bailey

OUR LIFE TOGETHER

The following names are part of the story of 2024 at St. Andrew's.

BAPTISMS

Adeline Morland-Brazeau



MEMBERSHIP

No new members were welcomed in 2024.

IN MEMORIAM

Isobel Lockett
Carolyn Chapman
Stewart Bell
Bruce Fleming
James Paul Norrie
Frances Brouse

Dorothy Stewart
Bob Syme
Glenn Tunnock
Grace Price
Gail Timm
(Fred) James Tayler



MARRIAGES

Gloria Irene Beazley
Julie Rachel Lamoureux
(changing to Julien Felix Lamoureux)

David Allan Wallace
Daniel Mathew Martinez



PASTORAL CHARGE INFORMATION FOR 2024

	<u>2022</u>	<u>2023</u>	<u>2024</u>
1. Number of households under pastoral care			
Member and Adherent	439	465	505
2. Number of people under pastoral care			
Adults	531	546	574
Children	n/a	n/a	n/a
Totals	531	546	574
3. Number of baptisms			
12 Years of age and over	1	1	0
Under 12 years of age	0	1	1
4. Number of Marriages	2	0	2
5. Number of funerals and memorial services			
Members	0	5	6
Adherents	0	5	6
Other	0	0	0
Totals	0	10	12
6. Members received by profession of faith (confirmation)			
Under 18	0	0	0
Age 18 or older	1	1	0
7. Members received by Certificate of transfer	0	0	0
Otherwise (reaffirmation & clerical update)	0	0	0
8. Members removed by death	2	5	7
9. Members removed by Certificate of transfer	2	2	0
Otherwise	0	0	0
10. Total confirmed membership ¹			
Resident	230	229	223
Non-Resident	59	59	59
11. Number of identifiable givers to local expenses	155	158	178
12. Number of households giving to local expenses	151	154	154
13. Number of identifiable givers to Mission & Service fund	48	46	42
14. Number of PAR givers	61	51	50
15. Number of new Households	0	26	40
Number of new Adults	0	15	28
16. Average weekly attendance Sunday services (Oct & Nov)	86	82	98
In-person	34	44	50
Online	86	38	48

¹ Only people with a St. Andrew's assigned roll number

COMMITTEES AND TEAMS

This is a list of those who served on the various Committees and Teams of St. Andrew's during 2023. An asterisk denotes those who will not be continuing in their role in 2025. We thank everyone for their service to our Community of Faith.

STANDING COMMITTEES

ACCESSIBILITY

Derek Stott (Chair)

ADMINISTRATION/ BUILDING USE

Karen Gooch (Chair)
Stuart Bailey

COMMUNICATION

Derek Stott (Chair)

CONGREGATIONAL LIFE/ FUN(D)RAISING

Elizabeth Brownlee Stephen Park
Bill Downey Frankie Syme
Willa Gallant Barb Van Herk
Betty Hurley Gerry Van Herk
Bill Holmes Liz Westbrook
Janie Holmes Joan Wurster
Sheila O'Brien Howard Wurster

FINANCE COMMITTEE

Lorie Fairburn (Chair)
Bill Downey* (Treasurer)
Karen Gooch
Janet Ross
Joan Wurster

INCLUSIVITY COMMITTEE

Bethany Brownlee
Kim Delarosbel
Treanor Greer-Delarosbel
Renée Michaud
Stephen Park
Jay McNabb
Caitlin Smithers

MEMORIAL COMMITTEE

Elizabeth Westbrook (Chair)
Joan Wurster (Treasurer)
Janie Holmes
Betty Hurley
Barb Van Herk

MINISTRY & PERSONNEL COMMITTEE

Bill Holmes (Chair)
Judy Borland
Bill Ingwersen
Lucien Masson*
Doug McCausland
Dana Murphy

OUTREACH/ MISSION COMMITTEE

Stuart Bailey (Chair)
Meggie Goodwin
Karin Robertson

PASTORAL CARE COMMITTEE

Donna Landry
Sheila O'Brien
Joan Wurster
Elizabeth Brownlee
Barb Van Herk

PROPERTY COMMITTEE

Reid Milne (Chair)
George Etches
Bill Ingwersen
Doug McCausland
Mike Morrison
Stephen Park

WORSHIP/ CHRISTIAN DEVELOPMENT TEAM

Ralph Johnston (Co-Chair)
Kim Delarosbel (Co-Chair)
Bethany Brownlee
Elizabeth Brownlee
Lorie Fairburn
Pat Kirton-Bailey
Kimberly Robinson Nelles
Caitlin Smithers
Derek Stott

...continued

SPECIAL COMMITTEES

NOMINATIONS

Kim Delarosbel*
Bruce Downey*
Bill Ingwersen*
Donna Landry*
Joan Wurster*

PLANNED GIFTS COMMITTEE

Doug McCausland (Chair of Council)
Stuart Bailey (Outreach)
Reid Milne Jr. (Property)
Ralph Johnston (Worship/Christian Development)
Lorie Fairburn (Finance)

STEWARDSHIP

Bethany Brownlee
Lorie Fairburn
Derek Stott

COMMUNITY OF FAITH CONNECTION COMMITTEE

(Support Team for Caitlin Smithers)
Wanda Wallace (Chair)
Jennifer Barnett
Garth Goodhew
Tim Robertson
Kim Robinson Nelles
Caitlin Smithers



COUNCIL HIGHLIGHTS

Below are some of the highlights of the decisions made by Council during 2024.

- In January, Council approved an Inclement Weather Policy. Should a scenario occur necessitating the cancellation of worship, notification will occur through a message on the church answering machine and by e-mail to those on our *Reaching Out* e-mail list. A notice will also be placed on St. Andrew's *facebook* page and on the homepage of our website. (standrews-northbay.ca). The complete policy can be found on our website.
- In March Council approved the United Church of Canada remit to establish a new autonomous National Indigenous Organization within The United Church of Canada which will have its own mechanisms to make any future changes to its structure and processes.
[National Indigenous Council Responds to the Results of Remit 1 | The United Church of Canada](#)
- Council recommended to the congregation that the Constitution of St. Andrew's United Church be amended in order to establish a separate Loaves & Fishes Committee within the Living Mission team of Council. The purpose of this committee will be to oversee all aspects of the Loaves & Fishes program including identifying funding sources and applying to those sources for funding. This new Committee was approved by the congregation at last year's AGM.
- As has happened in the past, donations dropped off during the summer which led Council to recommend that the congregation approve the re-designation of some of the money in the Planned Gift Fund that is currently designated for Worship, Education and Programming **if money is required** to meet payroll expenses. Fortunately, to date the need to follow through with this has not happened in part due to a successful stewardship appeal in the fall.
- In the fall, Diane Matheson-Jimenez, (Canadian Sheild Regional Council Minister, Community of Faith Support) began leading the Council through a new visioning process to provide us with tools that will help with strategic planning for the future. She will continue to spend time with us during the first part of our Council meetings for the next few months.
- There were some changes in the make-up of the Council during 2024. Bill Ingwersen stepped down as Chair of the M&P Committee and Facility Liaison and William Downey offered his resignation as Treasurer. Council offers thanks to Bill and William for the work they have done in support of St. Andrew's. In November, Bill Holmes was appointed by Council as the new Chair of M&P (along with several new M&P Committee members). At the beginning of 2025, Stephen Park was appointed as the Facility Liaison. Unfortunately, we have not yet found a new Treasurer. Please contact Doug McCausland or Karen Gooch if you are interested taking on this position.

For more information about the work of Council you can find the approved minutes of all our Council meetings and the draft minutes of congregational meetings (to be approved at the AGM) posted on our website.

[St. Andrew's Church Council – St. Andrew's United Church \(standrews-northbay.ca\)](http://standrews-northbay.ca)

Submitted by Karen Gooch, Council Secretary

ADMINISTRATION/ BUILDING USE COMMITTEE

Janet Ross, our Office Administrator works hard to keep things running smoothly at St. Andrew's. She is a welcoming presence in the office 4 days a week and is always willing to help people who call or visit the church. Aside from normal administrative duties of answering the phones and record keeping, Janet works closely with the Treasurer to do the bookkeeping for the church accounts. Janet is owed a big thank you for all she does on behalf of the congregation. If you have some time, consider contacting her about volunteering in the office – there is always folding to do!

When St. Andrew's is not being used for church-related events, our space is available for outside groups to use. In 2024 we brought in more than \$18,700 in rental income.

One additional duty that Janet has is to deal with scheduling the use of our building. Over the years she has developed strong relationships with our regular users and with several movie production companies. Our regular users include various local musical groups who both rehearse and perform at St. Andrew's – the North Bay Choral Society, the Baytones, Near North Voices and the North Bay Symphony. We also provide a number of support groups space to meet. The Special Olympics organization meets and trains here and we have opened our doors to Northland Wrestling. The organizers of Northland Wrestling have offered their support to St. Andrew's by collecting food for the Loaves & Fishes Community Food Bank from those who attend their events. A number of movie companies have rented some of our rooms for filming or for use as a staging area for the actors and their staff. Some of our rooms can also be rented for private events including birthday parties and baby showers.

Rooms can be booked by contacting Janet in the church office. Our Building Use Policy and rental rates are available on the church website for review.

[Renting Space at St. Andrew's – St. Andrew's United Church \(standrews-northbay.ca\)](http://standrews-northbay.ca)

Submitted by Karen Gooch, Chair

*Detailed Drawing of St. Andrew's
by Gord Hamden*



CHOIR REPORT



*Sheila O'Brien, Jay McNabb, Karen Gooch, Renée Michaud, Derek Stott, Ralph Johnston
Liz Brownlee, Marg Fleming, Linda McCarthy, Stuart Bailey (Absent – Kim Robinson Nelles)*

It's been a good year of singing for the choir. Having come through the pandemic, we have now crept up to 11 voices at our peak, which is wonderful! As usual, we've sung through the seasons of the church year, with all its diversity and wonderfulness.

We were sorry to say goodbye to our wonderful Bruce Fleming, who passed away this year. He and Marg have both faithfully sung in the choir for more years than I can remember – quite literally! – because they were both in the choir when I started with St. Andrews 37 (!!) years ago. His rich strong bass voice and steady presence were an invaluable part of our choir. It was sad to say farewell.

We also sang at the funerals for Stew Bell, Bob Syme, and Dorothy Stewart. Funerals are sad and powerful times. As a choir, we sing in the hope of capturing some of the essence of their vibrant living as we help family and friends say good-bye and honour their time with us.

Our worship services were enhanced this year by Doug and Gina McCausland's donation of three big screen TVs to the sanctuary – one on either side of the organ pipes for the congregation, AND (big thanks from the choir for this one) one up on the balcony railing for the choir and those standing at the Communion table to see. It's been such a treat for the choir to a) not have to turn heads and crane uncomfortably to see images, etc. when we just had the one screen up – and b) to be able to simply look up at the screen and sing the hymns off the screen if they choose, rather than needing a hymn book.

Both the choir and the congregation still have hymn books in the pews, and they're still in steady use for certain situations – not to mention as handy back-up in case the technology ever throws a snit-fit – but it is such a treat having the service displayed on the screens! One of the benefits is that with the congregation having their heads up, largely reading from the screens, the congregational singing has become much more keen and robust, which adds to the power of the singing in church.

Thank you choir and congregation both for a wonderful year of music. May 2025 treat us all well!

Submitted by Ralph Johnston, Music Director



CONGREGATIONAL LIFE

The Congregational Life Team is a comprised of a wonderful group of volunteers whose mission is to offer hospitality at church events.

We are most visible at the refreshment tables each Sunday after worship, providing treats and beverages and a venue where folks can connect and build community. Heartfelt thanks to Liz Westbrook and Willa Gallant who faithfully host these weekly opportunities to make new friends and visit with long-standing ones. We know how important these gatherings are when we see, on the few occasions when refreshments are not available, the number of folks hanging out and visiting in the sanctuary following worship. We are very grateful to those who volunteer from time to time to give Liz and Willa a break! We are hoping to establish some teams of folks who would look after the refreshments once a month. If you are interested in helping out with this endeavour, please speak to Liz Westbrook, Willa Gallant or Liz Brownlee.

This past year our team provided receptions for a number of funerals and celebrations of life, bringing out the silver tea services and the china cups and saucers, and offering families an opportunity to share fellowship and memories in a lovely welcoming space. We were privileged to honour the lives of Bruce Fleming, Bob Syme, Stew Bell and Dorothy Stewart.

Our traditional Maundy Thursday Potluck with our friends from Omond Memorial, Emmanuel and Trinity was held on March 28th. About 50 people attended, sharing wonderful potluck dishes and an intimate table Communion following the meal.

Linger Lunches included a winter meal in January, a chili lunch in February, a spring lunch in May, a BBQ in June, a Rally Back Linger Lunch in September and a Wassail Feast of hot apple cider and treats following our Fifth Sunday Worship shared worship on December 29th.

The work of hospitality would not be possible without the contributions of a terrific group of folks who step up and pitch in whenever they are needed. These include Bill Downey, Willa Gallant, Betty Hurley, Janie Holmes, Bill Holmes, Sheila O'Brien, Stephen Park, Frankie Syme, Barb Van Herk, Gerry Van Herk, Liz Westbrook, Joan Wurster, and Howard Wurster.

Respectfully Submitted by Liz Brownlee



FUN(D)RAISING

The Fundraising Team was excited to support a number of new initiatives this year, and to see the return of some of our favourite events from the past!

Our team joined forces with the Loaves and Fishes Community Food Bank to support their *Empty Bowls* fundraiser in May. We provided a selection of soups, sandwiches and traditional 'crumble' desserts to accompany the beautiful pottery bowls created and donated by the North Bay Potters Guild. The partnership was a great success!

We were delighted to bring back our Strawberry Social at the end of June! Joan and Howard Wurster provided the fresh berries from Leisure Farms which were served over traditional white cakes baked by the fundraisers. Tables dressed in red-and-white gingham tablecloths welcomed about 50 hungry customers and brought in almost \$400. A great time was had by all!

Our friends from *Special Olympics* had us prepare the brown bag lunches for their bocce tournament in early July. We provided 60 healthy delicious lunches to our athletes!

Another returned favourite event was our Take-out Picnic Meal offered in mid-July. The menu featured ham, potato salad, macaroni salad, coleslaw, veggies, a dinner roll and a famous Betty Hurley butter tart for dessert. Forty-two orders were filled, raising almost \$700.

Our annual Fall Bazaar, traditionally held on the last Saturday of October, saw several changes this year. Because several of our key players were going to be away, we shifted the date by a week, holding it on the first Saturday in November. We welcomed Jean Jamieon and friends who operated their *Cookie Café* in the Club Room alongside the *Cookie Walk*. Willa Gallant and her many enthusiastic bakers offered hundreds of dozens of cookies for purchase in festive tins! Another highlight of the event was the Silent Auction, featuring auction items from artwork to quilting and all things in between! In the capable hands of Lorie Fairburn, the auction generated not only much friendly rivalry but remarkable proceeds! The income from the day's activities topped \$3,500!

The *Turkeyfest* Soup Mix project continued to be popular, as the jarred soup mix is both a handy emergency pantry staple and a great gift item! Both full-size and half-sized jars were available again this year.

Under the direction of Pat Kirton-Bailey and her volunteers, the *Kids Only Bazaar* was held on the first Saturday in December! Dozens of children happily shopped for their friends and families! Thanks to the organizers, shopping assistants and wrappers for making the event possible!

Judith and Bill Ingwersen undertook their art calendar project again this year, generously donating the \$1,300 in proceeds to the church!

Jean Jamieson continues to co-ordinate the sale of Orchards gift cards, with \$5 from each \$25 card going to the Loaves and Fishes Community Food Bank!

Baking Spirits Bright had another successful Christmas cookie event, selling over \$800 worth of prepacked festive fancies! Thanks to our very enthusiastic bakers, tin washers and cookie sellers!

Other dedicated and enterprising folks conducted their own individual fundraising projects throughout the year. We are grateful for their initiative and for all the ways our people work together to keep our doors and hearts open! If you have suggestions for other projects, or would like to join the Fundraising team, please contact Liz Brownlee or Liz Westbrook.

Respectfully Submitted by Elizabeth Brownlee



INCLUSIVITY COMMITTEE

Members of the inclusivity committee in 2024 were: Treanor Greer-Delarosbel, Kim Delarosbel, Beth Brownlee, Stephen Park, Jay Smith, Renée Michaud and Caitlin Smithers

We would like to thank the Past Chair Donna Sinclair and all former Inclusivity Committee members for the great work they have done so far to make St. Andrews an even more inclusive and affirming church. The current Inclusivity Committee has hosted a variety of events this past year as part of our social justice mission. An arts and crafts red dress activity led by Kim Delarosbel was held on May 5th to honour and raise awareness about Missing and Murdered Indigenous Women and Girls. A new monthly community outreach series for 2SLGBTQ+ children and youth was created called *FLO: Faith Living OutLoud* whereby congregation members hosted cooking and art classes to connect with kids and discuss matters of faith and life. This successful partnership with *OutLoud* North Bay has led to their families joining in for Sunday worship at St. Andrews. One new youth member even distributed handmade Valentine's Day cards for seniors made by a volunteer at the Aids Committee of North Bay.

Committee members are looking forward to hosting upcoming Rainbow Potlucks and the celebration of PIE Day on March 14th to be public, intentional, and explicit as an affirming church. Deliciousness and discussions will be shared to create safe and brave spaces to celebrate the diversity in our church and identify where improvements can be made.

Big thanks go out to the fabulous current committee members for their generosity and efforts in 2024! We look forward to co-creating more inclusivity and affirming events in 2025 for the betterment of our church and community at large.

Submitted by Renée Michaud, Inclusivity Committee Member



NOURISHING HOPE



Loaves & Fishes Community Food Bank



Mission Statement

Loaves & Fishes Community Food Bank is committed to providing barrier-free access to food to those who are hungry. We strive to create a safe, inclusive space where all are welcome and treated with respect and dignity.

3265 Clients & 741 Students = 4006 Hampers Served

Thank you to our dedicated volunteers who help nourish hope in our community.

Harjinder Singh Alune, Stuart Bailey, Wynne Blair, Elizabeth Brownlee, Ted Callaghan, Judy Campbell, Oceanah Campbell, Korie Chapman, Skye Cooper, Kevin Doucet, Bill Downey, Lorie Fairburn, Willa Gallant, Nav Jotsingh, Jason Kataoka, Yuvam Khatri, Maurice LeBlanc, Donna Landry, John McKenzie, Sheila O'Brien, David O'Neil, Marilee O'Neil, Stephen Park, Monique Peters, John McKenzie, Rob Morton, Jeevan Saju, Donna Sinclair, Jim Sinclair, Caitlin Smithers, Frankie Syme, Jared Travis, Don Vaillancourt, David Wallace, Liz Westbrook, Jim Westbrook, Howard Wurster.

Our Volunteers provided 3,297 hours of their time.

Ontario Volunteer Service Awards - 5 Years

- Elizabeth Brownlee
- Jolene Carter
- John McKenzie

Volunteer Appreciation Luncheons

- National Volunteer Week (April)
- December for the Holiday Season

...continued

NOURISHING HOPE



Loaves & Fishes Community Food Bank

THANK YOU

None of this would be possible without the financial support and gifts-in-kind, including groceries, hats, mitts, scarvers, etc., from the St. Andrew's United Church Family and our community supporters.

Thank you! From all of us at Loaves & Fishes Community Food Bank, and the people who come to rely on the groceries we provide.

- Alva Walsh
- Ardis & Howard Patterden
- Assante - Brott Wealth
- Barbara Waterfall
- Baytones Choir
- Bethany Brownlee
- Betty Hurley
- Bill Blumson
- Bill Downey
- Carol Sawyer
- Chris Carmichael
- Christine Martin
- Crossroad Convenience
- David Apramian
- Donna & Jim Sinclair
- Donna Landry
- Edward Mounce
- Elizabeth Brownlee
- Elizabeth Westbrooks
- Frankie Syme
- Garth Goodhew
- Glenna Gowan
- Guy's Tires & Sales
- Janie & Bill Holmes
- Jason Sanderson
- Jean Jamieson
- Jen & Jim Sanderson
- John Carl MacIsaac Foundation
- John MacKenzie
- Josie Levesque
- Joyce & Galland MacQueen
- Joyce Boston
- Judy Borden
- Kim Delarosbel
- Kimberley Robinson Nelles
- Linda Anderson
- Linda McCarthy
- Louise Ellis
- Marg Fleming
- Margaret Reid
- Marilee & Dave O'Neil
- Mary & Mike Marrs
- Monique Peters
- Near North Quilters
- North Bay Potters' Guild
- North Bay Public Library Staff
- North Bay Recycle Bike Program
- Ohana Yoga
- Orchards Fresh Food Market
- Paul Lindsay
- Ramona Wade
- Rotary Club of North Bay
- Royal Canadian Legion,
West Ferris - Branch 599
- Sean Owens
- Sheila O'Brien
- Stephen Park
- Stuart Bailey
- Susan Peverley
- The Gathering Place
- TP North Bay
- Treanor Greer-Delarosbel
- Tricia Wiseman
- Wanda & John Wallace
- Willa Gallant

Partnerships

We are grateful for our food rescue partnerships with A&W and The Gathering Place.

They provided us with rescued food valued at **\$14,700** that we were able to pass along to our Food Bank clients.



THE
Gathering
PLACE



Loaves & Fishes Community Food Bank collaborated with L.I.P.I. (Low Income People Involvement) Cold Weather Program. This partnership removed barriers for the Loaves & Fishes clients to access warm winter clothing and footwear.

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CONNECTIONS

To Love and Serve Others

Thursday Worship

Thursday morning, Jim Sinclair and Lorie Fairburn lead an informal 15-minute worship service at 9:15 a.m. & 11:15 a.m.

The Food Bank Clients, Volunteers and drop-in members have told us how much they appreciate this mid-week service.



LUNCH & LEARN

Lunch & Learn Events are an opportunity for the Food Bank Volunteers and others to come together and learn during lunch.

In 2024 we offered two Lunch & Learn Events.

The Crisis Centre – Doug Davidson

Doug Davidson shared information and answered questions about the work of the Crisis Centre.



Seven Grandfather Teachings – Mary Laronde

Lessons on how to live a good life.
Lessons of Love, Respect, Bravery,
Truth, Honesty, Humility and Wisdom.



At The Café we serve coffee, tea, beverages, and treats during Food Bank.

We are able to provide treats because of our partnership with The Gathering Place.

The Food Bank clients are grateful for the food and the opportunity to socialize in a warm, friendly environment.



Respectfully submitted by Lorie Fairburn, Loaves & Fishes Community Food Bank Manager

MEMORIAL COMMITTEE REPORT

All of us who share in the life of this congregation benefit from the generosity of thousands of people who have preceded us in this Community of Faith for the past one hundred and forty years. The Memorial Committee endeavours to help members and friends of St. Andrew's to serve the congregation by providing a living memory of loved ones.

We thank families of the congregation who point out that expressions of sympathy through donations to St. Andrew's would be appreciated at the time of a loss of a family member. Providing Memorials that Live and Serve is meaningful way of saying that this faith community was an important part of a person's life. We are grateful for donations made in 2024 in memory of the following people:

Evelyn Lefevre	Lois Carey	Isobel Lockett	Rev. Stewart Bell
Robert Enns	Bruce Fleming	Fran Brouse	Dorothy Stewart
Bea Miner	Bob Syme	Grace Price	Michael Gauthier
John McDermott			

The St. Andrew's tradition of placing Christmas poinsettias and Easter/spring flowers in the Sanctuary, in memory of loved ones, continues. These floral tributes resulted in a total of \$1,955.00 in donations: \$1,659.10 for Memorial projects and \$295.90 to create attractive floral displays.

This year we were pleased to cover the cost of a portable public address system. We thank Derek Stott for his extensive research in finding the most suitable one for St. Andrew's.

We were pleased also to cover the cost of replacing 38 cracked or broken panes of coloured glass in the windows in the gym and several other rooms on the lower level. We were grateful to Kinglass for locating a source for the coloured glass and for installing the new panes.

Thank you to Kim Robinson Nelles, our in-house calligrapher, who prints the names in the Memorial Book of people being remembered and the person remembering them. This book can be found in the narthex.

For 120 years St. Andrew's members have gathered to worship in this building at the heart of North Bay. We have celebrated events in people's lives from birth until the end of their days. We know that the church is more than the building, but we, on the Memorial Committee, have a mandate to maintain this heritage building to pass on to future generations of worshipers.

Members of the Memorial Committee

Elizabeth Westbrook, Chair
Joan Wurster, Treasurer
Betty Hurley
Barb Van Herk
Janie Holmes

Submitted by Joan Wurster

MEMORIAL FUND FINANCIAL STATEMENT

Balance forward from 2023 \$22,116.08

Income


Donations	1,275.00	
Memorial Flowers	1,955.00	
Bank Interest	<u>2.23</u>	
Total Income		<u>\$ 3,232.23</u>

Expenses

Directed Donations		
- to Community Garden	200.00	
Memorial Flowers	295.00	
Portable Public Address System	282.49	
Replace damaged window panes- lower	2,443.06	
Accounting Ledger	25.00	
Envelopes	32.75	
Bank Fees	<u>27.00</u>	
Total Expenses		<u>\$ 3,306.20</u>

End of Year Balance (December 31st, 2024) \$22,042.11

Submitted by Joan Wurster, Memorial Committee Treasurer



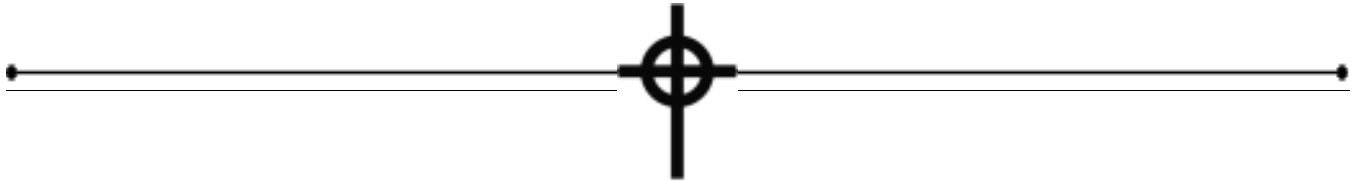
MINISTRY & PERSONNEL COMMITTEE

A new Ministry & Personnel Committee was formed in November 2024. The new members consist of Chair Bill Holmes, Judy Borden, Bill Ingwersen, Doug McCausland and Dana Murphy.

Staff members have been assigned a contact person from the M&P Committee. Dana will be the contact for Caitlin Smithers, Bill Ingwersen will be the contact for Janet Ross, Doug will work with our Custodians - Amanda Lalonde and Kelly Jackson, and Bill Holmes will be the contact for Lorie Fairburn.

The first priority for the team will be working with staff to update their job descriptions. Then ensuring annual performance appraisals are completed by years end.

Submitted by Bill Holmes, M&P Committee Chair



OUTREACH COMMITTEE

Outreach means reaching out of church to bring people in to our building, to our United Church, to understanding. Feeding others in both senses.

That happened at St. Andrew's in the last twelve months. Art even imitated life at one point, although my committee of one cannot claim credit.

Outreach stopped having any formal responsibility for our church's Loaves and Fishes food bank. Although, given my Legal Clinic job serving the same population I continued to be consulted. And sometimes did real work.

The planting of food in our church's two gardens by Algonquin Ave. was largely done by Margaret Goodwin, her spouse Ryan MacVicar, and their boys Soren and Ezra. My grandson Aiden helped too.

Our beans and tomatoes went to North Bay's Soup Kitchen, the Gathering Place. Seed saving means we should not have to buy seeds for the former this year. The Sinclair's helped to harvest late last summer.

Wrestling matches and movie making brought lots of people into our church; I cannot claim any credit for either. But both were marvellously inclusive. Our church became, among other things, an English as a Second Language school for the latter.

For over three years the Russian invasion of greater Ukraine, and resistance to it, has ground on. Starting off with the Prayer Vigil my spouse organized, we have tried to provide support to the Ukrainian diaspora in North Bay. Some Ukrainian emigres have done well with their English and otherwise, others not.

Which is part of what the last movie made at St. Andrew's was about; those difficulties for new Canadians generally. Outreach has tried to help local Ukrainians by hosting their pot lucks, meetings and a choir. The Northgate Shopping Mall did not want the latter again, with St. Andrew's participation.

As I write this it appears that the two nastiest leaders of super powers are preparing to divvy up Ukraine according to its new post Russian invasion boundaries, having had an initial meeting. And Ukraine will not be allowed to join NATO; Russian atrocities go unpunished. But St. Andrew's, as has our country has done for many others escaping violence in their home countries at least, reached out in support to Ukrainians here



Submitted by Stuart Bailey, Outreach Committee Chair

Dreams of our Faith Community Planning Today For Tomorrow



St. Andrew's United Church
North Bay, Ontario

PLANNED GIFTS FUND

In 2005 the Planned Gifts Fund was established to receive undesignated Planned Gifts. Planned Gifts are gifts from accumulated assets, usually in the form of bequests, gift annuities, charitable remainder trusts, shares, or life insurance. Gifts in this fund are used to support and enhance the ministry of St. Andrew's in the areas of Outreach, Worship and Christian Education; Building and Capital Improvements; 10% of each gift is used to meet the current year's operating expenses.

At the March 8th, 2020 AGM, a motion was passed that all future undesignated gifts will be allocated to Building and Capital portion of the fund until repairs to the steeple are paid for.

Since its inception, the Planned Gifts Fund has received gifts from:

Edith Mick
Catherine Shields
Tracy Shelp
Betty Steele
Jean Wilson
June Lee
Archie Soule
Arthur Packwood
Marylyn Mitchell
Trish Schweitzer

Since 2005 St. Andrew's has also received designated bequests (where the will stipulates how the bequest can be used) from:

Queenie Buchanan
Stanley Hunnisett
Marylyn Mitchell
Trish Schweitzer
Alva "Toots" Walsh

In life, in death, in life beyond death, these beloved members of our church family continue to support their faith community. We celebrate their lives and honour their legacy of generosity and faithfulness. We are grateful.





COMMUNICATIONS - KEEPING OUR FAITH FAMILY CONNECTED

WEEKLY TOGETHER NEWSLETTER - 2024

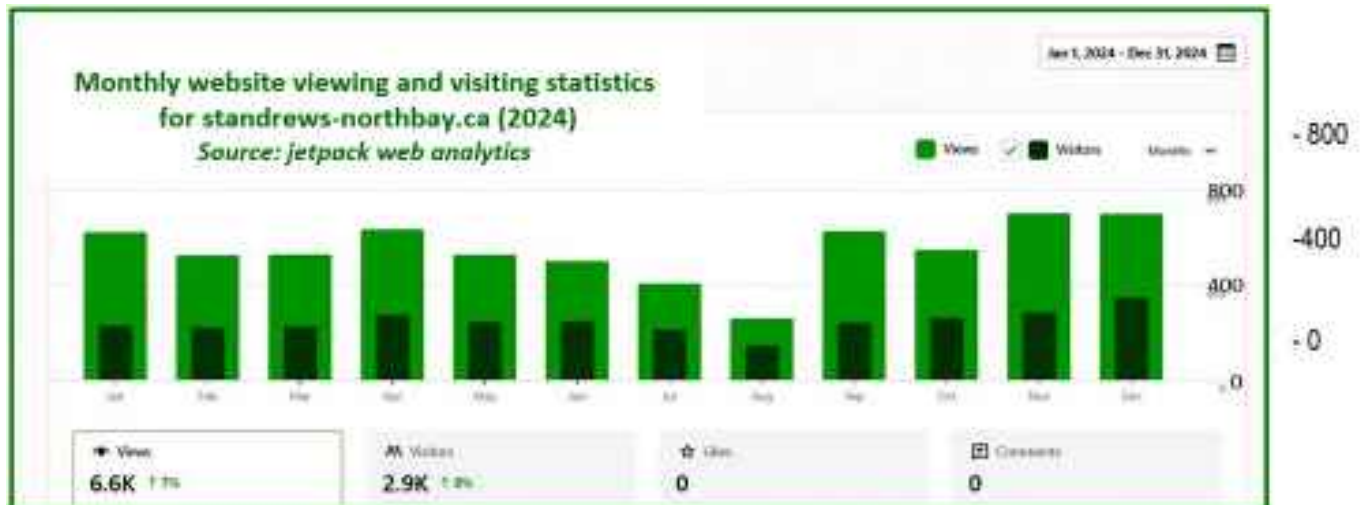
This weekly means of keeping in touch with the St. Andrew's community remained an important way to communicate. The *TOGETHER* newsletter was sent out to around 200 households via e-mail. Printed copies of the letter were also made available to congregation members attending the Sunday morning services. This newsletter primarily contains announcements about St. Andrew's but often contains information about events in other churches, the Canadian Shield Regional Council, and the greater North Bay Community in general.

TOGETHER is compiled weekly by Office Administrator Janet Ross with assistance from Derek Stott. There is also a link to the newsletter (and a subscription option) on the St. Andrew's home webpage.

[\(https://standrews-northbay.ca/\)](https://standrews-northbay.ca/)

OTHER MEANS OF "REACHING OUT"

- **facebook** - The daily content updates on the St. Andrew's *facebook* page were faithfully tended to by Administrators Kim Delarosbel and Bethany Brownlee whose posts not only informed members about what is going on at St. Andrew's, but also provided inspiration. During 2024 the *facebook* page had a following of over 400 people and reaches twice as many people as our newsletter does.
- **YouTube** - All Sunday services during 2023 were recorded and can be viewed on the [St. Andrew's YouTube channel](#). Those involved in the production of the videos were Derek Stott (Videographer/Editor), Kim Delarosbel (Graphic Support). Tim Robertson also assisted as an alternate camera and video editing person whose expertise was much appreciated!
- **Website -standrews-northbay.ca** – The website provides weekly updates regarding services and events, This site holds informational items such as church history, governance documents, annual reports, council minutes, giving and other information. The homepage also has a link to the current *TOGETHER* newsletter and the current Sunday service on the *YouTube* channel.



Submitted by Derek Stott

ST. ANDREW'S TRUSTEES

In 2024, the Trustees of St Andrew's United Church, North Bay were Ed Mounce, Garth Goodhew, John Wallace, and our Pastoral Charge Supervisor Kathie Smith (Ex Officio). The Trustees hold meetings as needed and act on behalf of the congregation as required for major projects and insurance claims.

John Wallace and Ed Mounce will be appointed by the congregation for another 5-year term at the AGM in March 2025. Ed Mounce will continue to be the Trustee representative on the Church Council for 2025. After several terms as a Trustee, Garth Goodhew has decided he will step down from his position. We thank him for his service to the congregation, especially for his work during the basement flooding in 2023 as he expertly navigated the large insurance claim.

St. Andrew's has been insured through HUB International Limited for many years. On the recommendation of the Trustees, starting in June 2023 we switched our insurance coverage to UCC Protect United, a new insurance program operated by the United Church with AIG Insurance. This has resulted in a significant reduction in our premium and the December renewal date will make budgeting much easier. The premium payment in 2023 was \$27,675 and in 2024 it dropped to \$17,746. The proposed insurance budget for 2025 is \$19,000.

The manse money continues to be invested in 5 GICs and the annual interest is used to offset the minister's housing allowance. (The housing allowance is calculated as part of a minister's total salary package.)

An extensive inventory with photos was compiled in 2008 of everything on the church premises. It is checked and added to as needed and it is kept in the church safe.

The deed to the church states that the ownership is the Trustees of St Andrew's Church. It is in the church's safe.

Submitted by Karen Gooch

WORSHIP AND CHRISTIAN DEVELOPMENT TEAM

2024 was a rich full year for worship. Caitlin Smithers reached her first year anniversary as our minister in September – an important milestone as her year of “firsts of everything” in our church – first Christmas, first baptism, first Easter and Lent, etc. meeting all the background details and traditions that are second nature to us, but new to her, as she and we worked with and got familiar with each other. As September swung into December, this bore fruit like apples ripening into fall, as she grew into a quietly growing confidence and deepening skill set that was wonderful to see and a pleasure to work with. We are blessed to have her as an integral part of worship, and are looking forward to her full ordination in 2025. Thank you for joining us, Caitlin!

As to worship, it was a rich year with many wonderful moments. We entered 2024 with our New Year's tradition of drawing *star words* – paper stars with random theme words to ponder in the new year. Those who wanted to choose one for themselves, and then a handful were selected for the church, as potential ideas and reminders to ponder when they reflected some relevant insight during the rest of the church year.

February 11th was *Have a Heart* service – Valentine's Day with an Indigenous reconciliation slant, where cards of thanks were sent to the Friendship Center, and concerns about Indigenous children's underfunding sent to the federal government.

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We had a noontime Ash Wednesday service, with friends from Omond Memorial United joining us. A surprising thing for me was how making the ashes for Ash Wednesday is quite the process, and not as easy as one would think. Dried palm leaves don't burn easily, and need a lot of encouragement to convert to ash! Thanks to Kim Robinson Nelles for managing that, and including sacred medicines ceremony as well. A portion of the ashes was later mixed with glitter, as an option for those welcoming a 2SLGBTQ+ version.

In March Caitlin introduced a *transforming the light* component to our services, where at the end of the service the liturgist extinguishes the candles on the communion table, acknowledging how the light is transformed to smoke that drifts out into the world. This has the practical advantage of making sure the table candles are extinguished after a service and not accidentally left lit.

2024 saw St. Andrew's host our first Maundy Thursday service since COVID 19 wiped out social gatherings. About 65 people gathered in the gym for a potluck supper followed by communion, with friends from Omond Memorial, Trinity and Emmanuel joining us -- which was wonderful to see.

We had a rich variety of services during the year – with themes like caring for the earth, an empty bowl service focusing on food needs and connected to the pottery guild's fund raiser for the Gathering Place, Good Shepherd Sunday, Orange Shirt Sunday, Indigenous Sunday, etc. Our summer services in July focused on the *Beatitudes –Blessed are Those*. In September we welcomed North Bay Pride with a pride focused service and the donation of an Inclusivity tablecloth for the communion table, bursting with colour and 200 different weaving patterns on it, handwoven and designed by Jennifer Barnett and Ralph.

September also saw us begin the fall season with Rally Back Sunday, and Orange Shirt Sunday. November's Remembrance Day was extra touching. Bob Syme was a warm, wonderful, long time member of the church. He was also a veteran who had often presented the wreath on Remembrance Day. His funeral was the day before, so it felt very appropriate to honour and include him in the service by running a video of him presenting the wreath from the year before while his wife Frankie brought up the actual wreath itself. It was a powerful and touching moment.

November leads into December, of course, with our Choir Candlelight service and then the Christmas pageant pulling us into the beauty of Christmas Eve.

For the last few years, as a way for the North Bay United churches to work with and get to know each other better, on months with 5 Sundays in them, we gather at one of the churches for a 5th Sunday service. This year we hosted the December 29th service on the Sunday after Christmas -- which we have traditionally called "Low Sunday", it normally being the lowest attended service of the year. It was anything but "low", with a rich attendance for our Wassail service welcoming in neighbours and friends for food and wassail (mulled cider) with a relaxed service singing Christmas music and exploring some of their history.

Through the year, the church has been decorated for various seasons and services by many wonderful people, whether it's with fishing nets to go with the calling of Simon and Peter, the Indigenous quilt that hangs at the front, the incredible needle worked Lenten banner done by Marg Paul, the abundant harvest of fall for Thanksgiving, or the evergreen garlands and Christmas tree faithfully placed by the Gauthier family. Behind every service there is a heartwarming generosity, artistry, and caring that is heart warming to be part of. Thank you to everyone who has helped make this happen through the year – and the years – in whatever way that has been!

As Jim Sinclair used to say, "worship is the work of the people" – and at St. Andrew's it truly is. We have a wonderful Worship Team who quietly, powerfully makes worship happen and devotes a lot of time to it -- Derek Stott, Liz Brownlee, Caitlin Smithers, Pat Kirton-Bailey, Kim Robinson Nelles, Bethany Brownlee, Lorie Fairburn – with a big massive thank you of appreciation to Kim Delarosbel, whose incredibly powerful, sensitive, and artistic images astound me every week with their breath-taking beauty! Every one of you is amazing and wonderful! Blessings upon you all – and all those who helped out in any way to make 2024 what it was.

Submitted by Ralph Johnston, Co-chair of Worship/Christian Development

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FINANCE/ STEWARDSHIP TEAM

The Finance Committee has the responsibility for monitoring fiduciary oversight of the congregation, and keeping the Council informed of the financial health of the congregation.

MEMBERS

Lorie Fairburn – Chair
Elizabeth Brownlee – Counter
Joan Wurster – Counter
Janet Ross – Bookkeeper
William Downey – Treasurer (Resigned)
Karen Gooch – Treasurer (Filling position until the position is filled)

THANK YOU

The Finance/Stewardship Team wants to thank William Downey for his commitment and service as St. Andrew's Treasurer. We welcome Karen Gooch as acting Treasurer until St. Andrew's can fill the position.

We thank Elizabeth Brownlee and Joan Wurster for their continued dedication to counting our offerings.

CONGREGATIONAL MEETING

At a congregation meeting, on October 20, 2024, the Finance Committee recommended the motion: *'that St. Andrew's congregation re-designate up to \$30,000 that is currently designated to the Outreach/Worship/Education portion of the Planned Gifts Fund, to general operating funds if required to meet payroll costs'*. William Downey, Treasurer, spoke about the motion, and after discussion, the motion was carried by a vote from the congregation.

STEWARDSHIP

The Fall Stewardship *'Say Yes'* Campaign did well and helped our general operating account end the year with a very healthy balance. Thank you to Karen Gooch for sharing her story about how important St. Andrew's is in her life and thank you to the anonymous, \$10,000 matching donor who helped in the fundraising.

BUDGET PROCESS

The Church Council met in December and together worked on the 2025 Financial Budget with input from all the Church Committees. The Finance Committee liked the process and recommends we continue the practice of creating the budget at a Council Meeting.

BEQUEST

We offer gratitude for the generous gift of \$15,000 made in memory of Alva (Toots) Walsh. This money is being used to refurbish two well-used spaces in our church - the chapel and the Lois E. Carey Parlour.

If you have any questions, concerns, or interest in helping the St. Andrew's Finance/Stewardship Team please contact Lorie Fairburn email: loriefairburnfaith@gmail.com cell: 416.997.5648

Submitted by Lorie Fairburn, Finance Chair

ST. ANDREW'S UNITED CHURCH
GENERAL FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2024

	2023 ACTUAL	2024 BUDGET	2024 ACTUAL
INCOME			
Offerings	179,212	185,366	180,315
Bequest			15,000
Fund Raising Committee	2,750		3,150
Interest-Manse	2,029		2,392
Other	¹ 55,505	56,300	52,551
TOTAL INCOME	239,496	241,666	253,408
EXPENSES			
	¹ Includes \$20,000 CEBA grant		
Salaries	55,788	117,355	105,612
Benefits and Pensions	7,444	6,352	18,772
Telephone	300	900	900
Car	2,103	3,600	2,400
Library and Education Allowance	2,588	2,500	2,543
Honoria/ Other	3,177	0	1,325
TOTAL PERSONNEL	71,401	130,707	131,552
Fuel	21,676	22,000.00	14,946
Utilities	6,289	6,500.00	6,583
Repairs	11,733	13,500	13,448
Insurance	27,675	19,000	17,746
Maintenance Contracts	5,109	0	5,862
Special Property Projects	13,803	4,500	686
Janitorial Supplies	1,065	3,000	2,491
TOTAL PROPERTY	87,350	68,500	61,762
Office, Postage	4,544	5,900	5,325
Regional Council Assessment	9,413	10,000	6,773
Pastoral Charge Supervisor	360	360	360
Computer upgrades	0	1,600	0
Office Equipment Leases	2,580	4,400	2,827
Telephone/Internet	2,759	3,000	2,817
TOTAL ADMINISTRATION	19,656	25,260	18,102
Worship Expenses	0	1,500	806
Pulpit Supply	2,814	1,000	741
Christian Development	0	3,000	206
TOTAL WORSHIP/CHRISTIAN DEVELOPMENT	2,814	5,500	1,753
BROADVIEW	1,175	1,300	1,410
FINANCE	1,391	1,800	1,368
OUTREACH	330	400	67
PASTORAL CARE	0	1,000	266
CONGREGATIONAL LIFE	0	0	896
INCLUSIVITY	102	600	100
ALLOCATION FOR CAPITAL	3,600	3,600	3,600
CONTINGENCY FUNDS	168	3,000	0
COVID-19 LOAN	40,000	0	0
TOTAL OTHER	46,766	11,700	7,707
TOTAL EXPENSES	227,987	241,666	220,876
SURPLUS (DEFICIT) FOR YEAR	11,509		32,532
SURPLUS (DEBT) - BEGINNING OF YEAR	(4,152)		7,357
GENERAL FUND - DECEMBER 31ST, 2024	7,357		39,889

OTHER GENERAL FUND REVENUE
FOR THE YEAR ENDING DECEMBER 31ST, 2024

	2023	2024
HST Rebates (including from 2023)	0	19,661
Rent	25,261	18,763
Congregational Life	1,241	4,230
Insurance Overpayment Refund	0	3,675
Minister Travel Grant	0	2,827
Inclusivity Committee	0	710
Worship	160	247
CEBA Loan Grant/ GIC Interest	21,042	0
Ontario Government Grant	7,500	0
Miscellaneous	301	2,438
TOTAL - END OF YEAR	55,505	52,551

SUNCOR ENERGY STOCK
FOR THE YEAR ENDING DECEMBER 31ST, 2024

	2023	2024
Value - Beginning of Year	0	976
Plus: Stock Donation (May 3, 2023)	896	0
Annual Gain	80	922
VALUE - END OF YEAR	976	1,898

THE MANSE FUND

The balance held in the Manse Fund resulted from the sale of the manse and the principal portion cannot be accessed without the Canadian Shield Regional Council's prior approval. The yearly interest payment is distributed to the general fund which was \$2,392 for 2024. The principal is invested in term deposits with the following interest rates and maturity dates.

	Interest	
Amount	Rate	Maturity Date
25,000	0.90%	August 4, 2025
25,000	0.95%	August 8, 2026
26,909	3.50%	August 2, 2027
25,000	3.95%	August 24, 2028
27,602	4.00%	August 8, 2029
\$ 129,511		

CAPITAL FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2024

	2023	2024
Balance - Beginning of Year	11,047	15,213
Plus: Transferred from Operating Fund	3,600	3,600
Interest	566	709
Less: Disbursements	0	0
Transferred to Building Restoration Fund	0	0
BALANCE - END OF YEAR	15,213	19,522

PLANNED GIFTS FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2024

	2023	2024
<u>PGF OUTREACH-WORSHIP-EDUCATION</u>		
Balance - Beginning of Year	33,089	35,098
Plus: Receipts	0	
Interest	2,009	1,500
Less: Disbursements	0	0
BALANCE - END OF YEAR	35,098	36,598
<u>PGF BUILDING-CAPITAL</u>		
Balance - Beginning of Year	0	0
Plus: Receipts	0	0
Interest	0	0
Less: Disbursements	0	0
BALANCE - END OF YEAR	0	0
TOTAL PGF - END OF YEAR	35,098	36,598

BUILDING RESTORATION FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2024

	2023	2024
Balance - Beginning of Year	(19,419)	(18,409)
Plus: Transferred from other funds	0	0
Offerings	1,010	0
Other revenue	0	0
Less: Expenses	0	0
BALANCE - END OF YEAR	(18,409)	(18,409)

LOAVES & FISHES

FOR THE YEAR ENDING DECEMBER 31ST, 2024

	<u>2023</u>	<u>2024</u>
Balance - Beginning of Year	68,621	26,085
Plus: Receipts (Cash Donations)	12,070	16,727
John Carl MacIsaac Foundation Grant	20,000	25,000
Less: Disbursements	(54,626)	(44,782)
BALANCE - END OF YEAR	26,085	23,030

CHOIR FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2024

	<u>2023</u>	<u>2024</u>
Balance - Beginning of Year	38,840	41,198
Plus: Receipts	0	670
Interest	2,358	1,761
Less: Disbursements	0	0
BALANCE - END OF YEAR	41,198	43,629

MISSION & SERVICE FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2024

	<u>2023</u>	<u>2024</u>
Balance - Beginning of Year	¹ (6,538)	0
Plus: Receipts	10,785	16,560
Less: Forwarded to United Church M & S	(4,247)	(16,560)
BALANCE - END OF YEAR	0	0

¹There was an oversight in remitting the last quarter of the Mission & Service Fund in 2022. This was allocated to our 2023 contribution.

**ST. ANDREW'S UNITED CHURCH
STATEMENT OF FINANCIAL POSITION**

AS AT DECEMBER 31ST, 2024
(With comparative figures as at December 31ST, 2023)

	2023	2024
<u>ASSETS</u>		
Current		
Cash – General	\$ 28,534	\$ 45,957
Cash – Building	1,958	2,292
Loaves & Fishes	26,085	23,030
Investments ¹	92,144	101,688
Accounts Receivable	0	24,256
	148,721	197,223
Long term		
Term Deposits - Manse	126,909	129,511
	\$ 275,630	\$ 326,734

LIABILITIES

Current		
Accounts Payable	\$ 1,995	\$ 10,615
Funds Held in Trust	67,120	66,659
	69,115	77,274

EQUITY (DEFICIENCY)

General Fund	7,357	39,889
Manse Fund	126,909	129,511
Capital Fund	15,213	19,522
Planned Gifts Fund	33,944	36,598
Suncor Stock	976	1,898
Memorial Fund	22,116	22,042
	206,515	249,460
	\$ 275,630	\$ 326,734

1. Investments - Choir Fund, Capital Fund, Planned Gifts and Suncor Stock
2. Funds Held in Trust – Choir and Loaves & Fishes

Financial statements prepared by Karen Gooch, Acting Treasurer

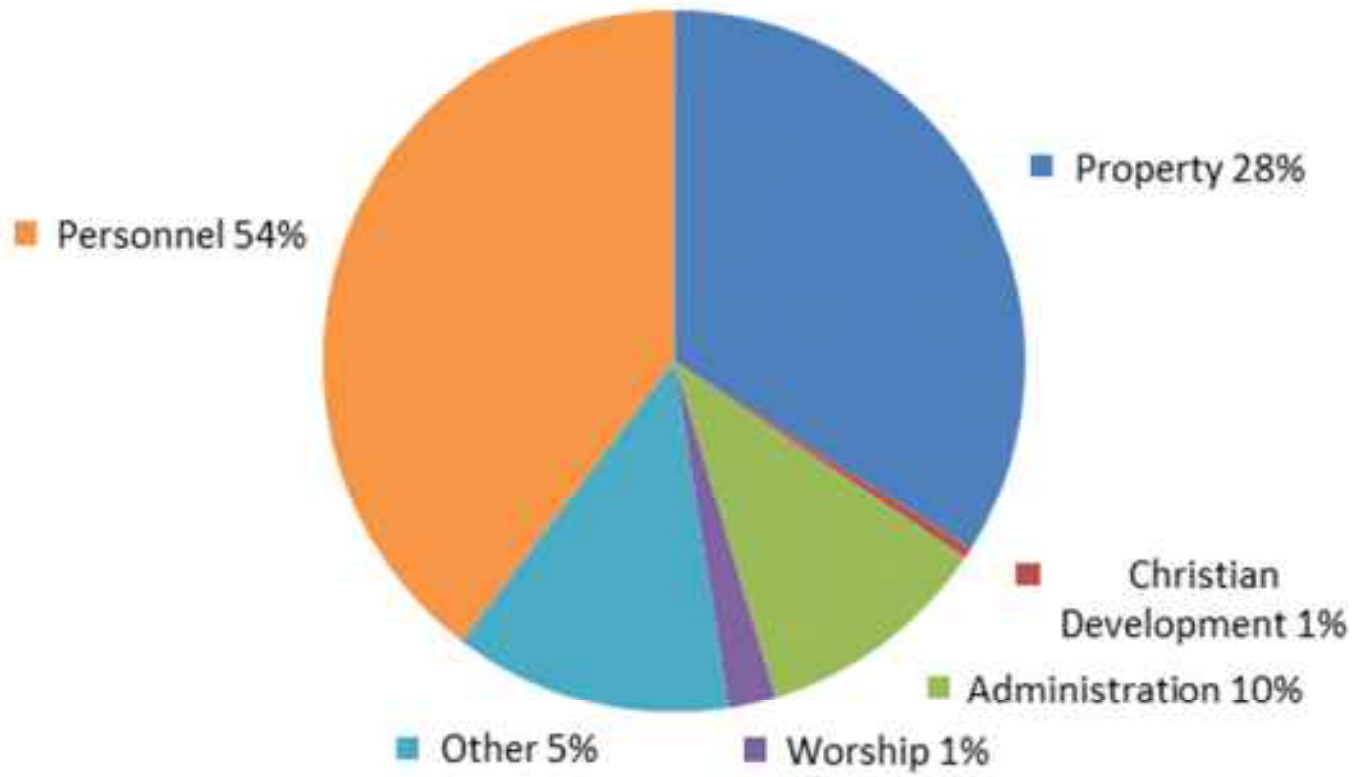
Karen Gooch

ST. ANDREW'S UNITED CHURCH
OUR PRAYER OF COMMITMENT FOR 2025
OPERATING BUDGET – GENERAL FUND

	2023 Actual	2024 Budget	2024 Actual	2025 Budget
REVENUE				
Offerings	179,212	185,366	195,315	177,893
Other Income	60,284	56,300	58,093	70,600
TOTAL REVENUE	239,496	241,666	253,408	248,493
EXPENSES				
Salaries	55,788	117,355	105,612	121,298
Benefits and Pensions	7,445	6,352	18,772	7,606
Telephone	300	900	900	900
Car Allowance	2,103	3,600	2,400	3,600
Continuing Education	2,588	2,500	2,543	2,500
Honoraria	3,177	0	1,325	9,279
TOTAL PERSONNEL	71,401	130,706	131,552	145,183
Fuel	21,676	22,000	14,946	22,000
Utilities	6,289	6,500.00	6,583	6,500
Repairs	11,733	13,500	13,448	12,000
Insurance	27,675	19,000	17,746	19,000
Maintenance/Security Contracts	5,109	0	5,862	4,500
Special Projects	13,803	4,500	686	0
Supplies	1,065	3,000	2,491	3,000
TOTAL PROPERTY	87,350	68,500	61,762	67,000
Office, Postage	4,544	5,900	5,325	6,200
Regional Council Assessment	9,413	10,000	6,773	8,750
Pastoral Charge Supervisor	360	360	360	360
Office Equipment	0	4,400	0	3,000
Computer Upgrades	2,580	1,600	2,827	500
Telephone/Internet	2,759	3,000	2,817	3,000
TOTAL ADMINISTRATION	19,656	25,260	18,102	21,810
Worship Expenses	726	1,500	806	1,500
Pulpit Supply	2,088	1,000	741	1,200
Christian Development	0	3,000	206	2,100
TOTAL WORSHIP/ CHRISTIAN DEVELOPMENT	2,814	5,500	1,753	4,800
BROADVIEW	1,175	1,300	1,410	1,500
FINANCE	1,391	1,800	1,368	2,200
OUTREACH	330	400	67	400
PASTORAL CARE	0	1,000	266	1,000
CONGREGATIONAL LIFE	0	0	896	0
INCLUSIVITY	102	600	100	1,000
ALLOCATION FOR CAPITAL	3,600	3,600	3,600	3,600
CONTINGENCY FUNDS	168	3,000	0	1,500
COVID-19 LOAN	40,000	0	0	0
TOTAL EXPENSES	227,987	241,666	220,876	248,493

Prepared by the Finance Team in consultation with the Council.

**ST. ANDREW'S UNITED CHURCH
BUDGET - GENERAL FUND
2025**



2025 PERSONNEL BUDGET

	2023	2024	2025
FULL-TIME MINISTRY PERSONNEL¹			
Salary/Pension/Benefits	19,797	59,392	61,560
Travel Allowance	400	1,200	1,200
Telephone Allowance	300	900	900
Continuing Education	833	2,500	2,500
	21,331	63,992	66,160
LOAVES & FISHES MANAGER²	0	13,078	14,554
15 hrs/week - 9 months @ \$18.23/ 3 months @ \$18.88			
OFFICE ADMINISTRATOR	14,064	13,728	14,287
15 hrs/week - 9 months@ \$17.89/ 3 months @ \$18.53			
BOOKKEEPER	2,672	2,756	2,759
3 hrs/week - 9 months@ \$17.89/ 3 months @ \$18.53			
JANITORIAL	12,894	18,364	19,420
20 hrs/week - 9 months@ \$17.37/ 3 months @ \$18.52			
MUSIC DIRECTOR			
Salary	14,501	15,758	16,324
Travel Allowance	2,400	2,400	2,400
	46,531	66,384	69,744
OTHER			
WSIB/ UC Pension	n/a	n/a	6,129
Organist Supply	150	150	300
Courses, Gifts, Other	3,177	0	2,400
Payroll Costs	480	480	450
TOTAL	71,668	130,706	145,183

Notes:

1. The 2023 salary for the **Full-time Ministry Personnel** was for four months (September – December 2023).
2. For 2022, 2023 and Jan – March 2024 the salary for the **Loaves & Fishes Manager** was paid for from the **Loaves & Fishes** budget. Council approved to pay from General Fund beginning April 1st, 2024

Prepared by Bill Holmes