

St. Andrew's Council Meeting

Meeting was held in the Lois E. Carey Parlour
Wednesday February 18th, 2026 at 6:45 p.m.

| | |
|--|--|
| Welcome and Opening (6:58 p.m.) | Doug McCausland welcomed everyone to the meeting. Several people attended using <i>Zoom</i> . |
| Attendance | Elizabeth Brownlee, Bill Downey, Lorie Fairburn, Karen Gooch (Secretary), Bill Ingwersen, Doug McCausland (Chair), Ed Mounce, Steven Park, Caitlin Smithers (Minister), Derek Stott (10) |
| Acknowledgment | Doug McCausland acknowledged that we meet on Indigenous land and offered thanks for the gifts of the people from the Nipissing First Nation as we work together towards reconciliation. |
| Touchstones | Doug McCausland read our Council Touchstones aloud. |
| Opening | Doug McCausland opened the meeting by reflecting on a trip he made to the former prison colony on Devil's Island off the coast of French Guiana. Prisoners lived in very poor conditions. Many short-lived people are buried in the graveyard – including many children who were likely family of the guards. In the midst of this place of grim history, is a church. This church became a place of solace where people got a break from the misery. Doug offered a prayer, reminding us that the church can be a place of solace for us today if we are going through difficult times. |
| Agenda | <p>Motion 014/26 Bill Ingwersen/ Bill Downey moved that the agenda be accepted as presented. Carried</p> |
| Minutes of Previous Meetings | <p>Motion 015/26 Bill Downey/ Elizabeth Brownlee moved that the minutes from November 19th, 2025 be accepted with one change. Bill requested that the word anger in his apology be changed to frustration. Carried</p> <p>Motion 016/26 Karen Gooch/ Elizabeth Brownlee moved that the minutes from January 21st, 2026 be accepted with one change – the agenda was moved by Derek Stott and seconded by Lorie Fairburn. Carried</p> |
| Correspondence | None |
| Business Arising | |
| Building Use | <p>There have been a couple of concerns that have arisen since we discussed building use at our February 8th meeting when it was agreed to set up an ad hoc committee to review our current Building Use Policy.</p> <ul style="list-style-type: none"> • A number of groups have not yet been able to return to the building since we changed the McIntyre door lock. It was agreed by consensus that we will no longer provide keys to outside groups who the church and that a security person must be at the church if staff is not in the building. Elizabeth Brownlee volunteered to monitor the door for some of the support groups who meet here |

until we have approved the procedure for how security will work. Several groups have been paying for security and have returned – including the North Bay Choral Society.

Motion 017/26

Derek Stott/ William Downey moved that Council accept Elizabeth Brownlee's offer to provide security on a volunteer basis for the support groups that meet at St. Andrew's on Wednesday and Thursday evenings until the protocol is in place to provide security for all of the groups who use the building. **Carried**

- There have been requests for a McIntyre door key from a number of volunteers who may not be available to do their work when staff is in the building. Council members came up with a list of those that we felt should have keys. Currently, Jean Jamieson is responsible for copying keys and it was decided that she should be given the list and instructed to ensure that everyone on the list has a key. Further requests for keys should be made to the Office Administrator who will consult with other staff and/or the Council Chair.

Motion 018/26

Derek Stott/ William Downey moved that Council Chair, Doug McCausland will communicate with Jean Jamieson regarding Council's list of those who should have a key for the McIntyre door of the church. **Carried**

- There was a reminder that all bookings for using the building must be made through the church office to ensure that there are no conflicts and that paperwork is done as needed. This includes outside groups and church groups.

New Business

Financial Report **Appendix I, II, III**

The following financial information was offered.

- December 2025 Statement – Karen Gooch presented a year-end statement for December 31st, 2025 (Appendix I) showing General Fund revenue of \$188,871 and expenses of \$232,935 with a deficit of \$44,064.

Motion 019/26

William Downey/ Elizabeth moved that the year-end statement for December 31st 2025 be approved as presented. **Carried**

- 2026 Budget – Karen Gooch presented the draft budget for 2026 (Appendix II) which came out of the December working meeting of the Council. The General Fund income is \$184,000 with General Fund expenses of \$234,416 resulting in a projected deficit of \$50,416. A motion was introduced to take the salary for the Loaves & Fishes Manager from the food bank account which would reduce the General Fund deficit by approximately \$14,250 to \$34,167.

Motion 020/26

Lorie Fairburn/ Elizabeth Brownlee moved that the Loaves & Fishes Manager's salary should be paid from the Loaves & Fishes bank account effective January 1st, 2026. **Carried**

Motion 021/26

Elizabeth Brownlee/ Stephen Park moved that the draft budget for 2026 be approved with the personnel budget adjusted to reflect that the Loaves & Fishes Manager salary will not be paid from the General Fund. **Carried**

- Financial Updates – The following additional financial items, as discussed at the February 15th, 2026 Finance Team meeting (Appendix III), were presented to Council.
 - Council was informed at the February 8th, 2026 Council meeting that the boilers stopped working properly over the Christmas holidays and repairs were needed. The costs for these repairs have amounted to approximately \$8,000 to date. The Finance Team recommended that \$10,000 be transferred from the Capital Fund investment account (which currently stands at \$23,600) in order to ensure the invoices can be paid in a timely manner.

Motion 022/26

Lorie Fairburn/ William Downey moved that \$10,000 be transferred from the Capital Fund investment account at Assante Wealth Management to pay for the required boiler repairs. **Carried**

- The Finance Team recommended that a fundraising event be set up through CanadaHelps to raise \$10,000 in designated donations to cover the cost of the boiler repairs and that any money raised should be repaid to Capital Fund. Lorie Fairburn has offered to organize this.

Motion 023/26

Lorie Fairburn/ William Brownlee moved that a fundraising event with a goal of \$10,000 be set up through CanadaHelps to recoup the cost of the boiler repairs. Any money raised should be repaid to the Capital Fund account at Assante Wealth Management. **Carried**

- 2026 M&S Goal – It was agreed to recommend to the congregation at the AGM that the M&S goal for 2026 should be set at \$14,000.

Motion 024/26

Elizabeth Brownlee/ Derek Stott moved that St. Andrew's Council recommends to the congregation that the M&S goal for 2026 should be \$14,000. **Carried**

Liaisons **Appendices IV, V**

Written Committee reports were emailed to Council members ahead of this meeting for review.

- Administration – A brief discussion was held about building use. It was pointed out that the intercom at the McIntyre door does not work properly in the cold. It was suggested that we look into possible grant money to replace the intercom and add a remote door opener which would help with security. The cameras (which were paid for with grant money) helped to put together the events which lead to the replacement of the McIntyre door lock.
- Facility – The boilers are now working however the gym is still cold due to an issue with a fan which is on backorder.
- Spiritual Life – Elizabeth Brownlee provided a written report (Appendix IV) with details about the activities of the Worship, Congregational Life/Fundraising and Pastoral Care Teams.
- Living Our Mission – Derek Stott offered the following:
 - Outreach – A number of people from the local Ukrainian community will attend an event at St. Andrew's hosted by the Outreach Committee to mark the anniversary of the Russian invasion of Ukraine.

- Loaves & Fishes – Elizabeth Brownlee provided a written Loaves & Fishes report for January 2026 (Appendix V) for Council members to review. She highlighted the following:
 - The number of clients attending Loaves & Fishes each week continues to increase.
 - Liz has been in touch with Lorie Fairburn (recently retired Loaves & Fishes Manger) and was pleased to hear that our volunteers have stepped up - keeping things going smoothly until a new manager can be hired.
 - Plans are being made to meet with representatives from Trinity United to discuss possible ways that our food banks can work together to better serve our food bank clients in a more efficient manner.

- M&P Committee
- Bill Ingwersen reported on behalf of the M&P Committee that the Music Director's job description is being updated.
 - Bill was asked if any progress has been made regarding the hiring of a Loaves & Fishes Manager. The job has not yet been posted. It was pointed out that the volunteers are doing a great job, but this is a big job without a paid manager and there is no support from the Loaves & Fishes Committee which unfortunately, has never been established. Council requested that the M&P Committee move forward with the process to hire a manager.

Motion 025/26

Elizabeth Brownlee/ William Downey moved that the M&P Committee should move forward with hiring a Loaves & Fishes Manager as soon as possible.

Carried

Minister Report **Appendix VI**

- Caitlin Smithers provided a written report which outlines her work for the months of January and February.
- She also offered a summary of how the money from the Benevolent Fund was distributed during 2025. Money was given for the following:
 - Groceries/Meals
 - Transportation
 - Medication
 - Dog food
 - Phone Card

As well, 5 people were given \$25 each to help pay for Christmas presents for their loved ones.

- Nominations Update
- Caitlin Smithers reported on behalf of the Nominations Committee. There are still several positions that remain unfilled including M&P Committee Chair and Finance Liaison. Wanda Wallace and Jody Borden continue to work to find new volunteers to be part of Council

- Annual Meeting Agenda
- There was a discussion about possible agenda items for the AGM on March 22nd, 2026. Besides the routine motions the following items should be added:
- Vote to accept the resignation of Tom Arens as a Trustee

- Report to the congregation regarding the status of the Loaves & Fishes Committee that whose establishment was approved by the congregation. Elizabeth Brownlee offered to speak about this.
- At our March Council meeting Caitlin Smithers will present possible ideas for a visioning exercise at the AGM. She will look to material from the United Church's Towards 2035 campaign to formulate some questions suitable for small group discussion.
- We will attempt to set up a *Zoom* link for the AGM. We need to investigate some different technology to improve the sound connection.

Other Business

None

Round Table

Members were given the opportunity to speak about anything they wanted.

- William Downey spoke about enjoying retirement with his partner Stephen Park. However, they will be stepping away from Council to spend a bit more time travelling.
- Doug McCausland said he has one more meeting left to Chair, but he will be staying on Council as a member-at-large.
- We were reminded that we will have to go through a difficult process to look at our future in a realistic manner given the current state of our finances.

Adjournment

The meeting was adjourned at 10:05 p.m.

Next Council Meeting

Wednesday March 18th, 2026 at 6:45 p.m.

Lois E. Carey Parlour

Chairperson, Doug McCausland

Secretary, Karen Gooch

Appendix I

**St. Andrew's United Church
 Financial Comparative Statement December 2025**

| | Actual 2024/01/01 to 2024/12/31 | Actual 2025/01/01 to 2025/12/31 | Budget 2025 | % of Budget |
|--------------------------------------|---------------------------------------|---------------------------------------|---------------------|--------------|
| REVENUE | | | | |
| General Fund Revenue | | | | |
| Offerings - General Fund | \$213,190.83 | \$159,453.05 | | |
| Offerings - Envelopes | \$59.05 | \$44.00 | | |
| Offerings - Broadview | \$535.00 | \$270.00 | | |
| Offerings - Church School | \$728.30 | \$613.55 | | |
| Offerings - Renovations | \$815.00 | \$0.00 | | |
| Other Revenue | \$0.00 | \$0.00 | | |
| Total Offerings | \$215,328.18 | \$160,380.60 | \$177,893.00 | 90.2% |
| Manse Interest | \$2,391.83 | \$3,495.91 | | |
| Fund Raising Committee | \$3,150.00 | \$3,219.50 | | |
| Rent for Use of Church | \$18,763.50 | \$16,260.00 | | |
| Church Fees - Weddings/Funerals | \$2,400.00 | \$450.00 | | |
| Administration Income | \$25.00 | \$175.00 | | |
| Congregational Life Income | \$4,230.00 | \$4,450.00 | | |
| Inclusivity Committee | \$710.00 | \$40.00 | | |
| Worship Income | \$247.00 | \$150.00 | | |
| Misc. Income | \$2,826.73 | \$250.00 | | |
| Other Revenue | \$0.00 | \$0.00 | | |
| Total Other Revenue | \$34,744.06 | \$28,490.41 | \$70,600.00 | 40.4% |
| Total General Fund Revenue | \$250,072.24 | \$188,871.01 | \$248,493.00 | 76.0% |
| EXPENSES | | | | |
| PERSONNEL | | | | |
| Salaries | \$105,612.38 | \$111,789.87 | \$111,189.83 | 92.2% |
| Vehicle Allowance | \$2,400.00 | \$2,400.00 | \$3,300.00 | 66.7% |
| Telephone Allowance | \$900.00 | \$900.00 | \$825.00 | 100.0% |
| Book/Educ Allowance | \$2,543.04 | \$2,116.02 | \$2,291.67 | 84.6% |
| Benefits/Pensions | \$18,771.85 | \$22,209.64 | \$6,971.93 | 292.0% |
| Other Personnel Expenses | \$1,325.00 | \$1,414.94 | \$8,505.75 | 15.2% |
| Total Personnel Expenses | \$131,552.27 | \$140,830.47 | \$133,084.18 | 97.0% |
| PROPERTY | | | | |
| Heating Fuel | \$14,945.73 | \$7,400.01 | \$20,166.67 | 33.6% |
| Utilities | \$6,582.95 | \$8,193.53 | \$5,958.33 | 126.1% |
| Maintenance/ Security Contracts | \$5,861.59 | \$2,042.83 | \$4,125.00 | 45.4% |
| Repairs/ Maintenance | \$13,448.23 | \$7,796.64 | \$11,000.00 | 65.0% |
| Property Supplies | \$2,490.89 | \$5,818.32 | \$2,750.00 | 193.9% |
| Insurance | \$17,746.36 | \$19,169.98 | \$17,416.67 | 100.9% |
| Special property purchases | \$613.25 | \$13,220.78 | \$0.00 | 0.0% |
| Total Property Expenses | \$61,689.00 | \$63,642.09 | \$61,416.67 | 95.0% |
| ADMINISTRATION | | | | |
| Office Supplies/ Postage | \$5,324.71 | \$4,547.52 | \$5,683.33 | 73.3% |
| Telephone/Internet | \$2,816.82 | \$3,677.00 | \$2,750.00 | 122.6% |
| Office Equipment | \$2,827.12 | \$2,849.40 | \$2,750.00 | 95.0% |
| Computer Upgrades/IT Support | \$72.76 | \$0.00 | \$458.33 | 0.0% |
| Regional Dues | \$6,773.00 | \$8,749.00 | \$8,020.83 | 100.0% |
| CSRC Supervisor Fee | \$360.00 | \$180.00 | \$330.00 | 50.0% |
| Total Administration Expenses | \$18,174.41 | \$20,002.92 | \$19,992.50 | 91.7% |

WORSHIP

| | | | | |
|---------------------------------|-------------------|-------------------|-------------------|--------------|
| Pulpit Supply | \$741.00 | \$285.42 | \$1,100.00 | 23.8% |
| Worship Supplies | \$55.94 | \$455.76 | \$1,375.00 | 30.4% |
| Church Fees - Weddings/Funerals | \$750.00 | \$450.00 | \$0.00 | |
| Other Worship Expenses | \$0.00 | \$0.00 | \$0.00 | |
| Total Worship Expenses | \$1,546.94 | \$1,191.18 | \$2,475.00 | 44.1% |

CHRISTIAN DEVELOPMENT

| | | | | |
|--------------------------------------|-----------------|---------------|-------------------|-------------|
| Church School Expenses | \$126.00 | \$0.00 | \$1,925.00 | 0.0% |
| Nursery Care | \$80.00 | \$0.00 | | |
| Church School Assistant | \$0.00 | \$0.00 | | |
| Adult C.D. Expenses | \$0.00 | \$0.00 | | |
| Total Christian Dev. Expenses | \$206.00 | \$0.00 | \$1,925.00 | 0.0% |

FINANCE

| | | | | |
|-------------------------------|-------------------|-------------------|-------------------|--------------|
| Professional Fees (Audit) | \$0.00 | \$0.00 | \$2,016.67 | 0.0% |
| Service Charges | \$1,368.40 | \$1,561.28 | | |
| Interest/ Finance Expense | \$0.00 | \$0.00 | | |
| Total Finance Expenses | \$1,368.40 | \$1,561.28 | \$2,016.67 | 71.0% |

OTHER GENERAL FUND

| | | | | |
|-------------------------------------|---------------------|---------------------|---------------------|--------------|
| Outreach Committee | \$67.17 | \$49.06 | \$366.67 | 12.3% |
| Pastoral Care | \$265.71 | \$103.11 | \$916.67 | 10.3% |
| Benevolent Fund | \$0.00 | \$375.00 | \$343.75 | 100.0% |
| Congregational Life | \$895.94 | \$0.00 | \$0.00 | 0.0% |
| Inclusivity Committee | \$100.00 | \$100.00 | \$916.67 | 10.0% |
| Building Use | \$0.00 | \$0.00 | \$0.00 | 0.0% |
| Broadview | \$1,410.00 | \$1,380.00 | \$1,375.00 | 92.0% |
| Allocation for Capital | \$3,600.00 | \$3,600.00 | \$3,300.00 | 100.0% |
| Contingency Expenses | \$0.00 | \$100.00 | \$0.00 | 0.0% |
| Total Other General Expenses | \$6,338.82 | \$5,707.17 | \$7,218.75 | 72.5% |
| TOTAL GENERAL EXPENSES | \$220,875.84 | \$232,935.11 | \$228,128.77 | 93.6% |
| NET GENERAL FUND INCOME | \$29,196.40 | -\$44,064.10 | | |

Other Revenue

| | | | | |
|----------------------------|--------------------|--------------------|--|--|
| M & S Fund Revenue | \$16,560.96 | \$17,292.90 | | |
| L & F Fund Revenue | \$15,364.00 | \$50,219.65 | | |
| Memorial Committee Revenue | \$655.00 | \$1,215.00 | | |
| Choir Fund | \$2,431.00 | \$2,432.00 | | |
| Capital Fund Revenue | \$709.00 | \$485.05 | | |
| PGF Fund Revenue | \$1,500.00 | \$875.00 | | |
| Miscellaneous | \$24,303.08 | \$3,627.87 | | |
| Total Other Revenue | \$61,523.04 | \$76,147.47 | | |

Other Expenses

| | | | | |
|------------------------------|--------------------|--------------------|--|--|
| Mission & Service Remittance | \$16,560.96 | \$17,292.90 | | |
| Memorial Committee Expense | \$0.00 | \$1,215.00 | | |
| Loaves & Fishes Expense | \$44,781.87 | \$48,367.37 | | |
| Choir Fund Expense | \$0.00 | \$1,206.16 | | |
| CRA Expense | \$3,665.70 | \$3,064.20 | | |
| Building Use Expense | \$0.00 | \$200.00 | | |
| Total Other Expenses | \$65,008.53 | \$71,345.63 | | |

| | | | | |
|-----------------------|---------------------|---------------------|--|--|
| Total Revenue | \$311,595.28 | \$265,018.48 | | |
| Total Expenses | \$285,884.37 | \$304,280.74 | | |
| | \$25,710.91 | -\$39,262.26 | | |

Appendix II

St. Andrew's United Church - 2026 Draft Budget

| | Actual 2024/01/01 to 2024/12/31 | Actual 2025/01/01 to 2025/12/31 | Budget 2025 | Budget Proposed 2026 |
|--------------------------------------|---------------------------------------|---------------------------------------|---------------------|-------------------------|
| REVENUE | | | | |
| General Fund Revenue | | | | |
| Offerings - General Fund | \$213,190.83 | \$159,453.05 | \$177,893.00 | \$159,000.00 |
| Offerings - Envelopes | \$59.05 | \$44.00 | | |
| Offerings - Broadview | \$535.00 | \$270.00 | | |
| Offerings - Church School | \$728.30 | \$613.55 | | |
| Offerings - Renovations | \$815.00 | \$0.00 | | |
| Other Revenue | \$0.00 | \$0.00 | | |
| Total Offerings | \$215,328.18 | \$160,380.60 | \$177,893.00 | \$159,000.00 |
| Manse Interest | \$2,391.83 | \$3,495.91 | | |
| Fund Raising Committee | \$3,150.00 | \$3,219.50 | | |
| Rent for Use of Church | \$18,763.50 | \$16,260.00 | | |
| Church Fees - Weddings/Funerals | \$2,400.00 | \$450.00 | | |
| Administration Income | \$25.00 | \$175.00 | | |
| Congregational Life Income | \$4,230.00 | \$4,450.00 | | |
| Inclusivity Committee | \$710.00 | \$40.00 | | |
| Worship Income | \$247.00 | \$150.00 | | |
| Misc. Income | \$2,826.73 | \$250.00 | | |
| Other Revenue | \$0.00 | \$0.00 | | |
| Total Other Revenue | \$34,744.06 | \$28,490.41 | \$70,600.00 | \$25,000.00 |
| Total General Fund Revenue | \$250,072.24 | \$188,871.01 | \$248,493.00 | \$184,000.00 |
| EXPENSES | | | | |
| PERSONNEL | | | | |
| Salaries | \$105,612.38 | \$111,789.87 | \$121,298.00 | \$123,371.00 |
| Vehicle Allowance | \$2,400.00 | \$2,400.00 | \$3,600.00 | \$2,400.00 |
| Telephone Allowance | \$900.00 | \$900.00 | \$900.00 | \$900.00 |
| Book/Educ Allowance | \$2,543.04 | \$2,116.02 | \$2,500.00 | \$2,120.00 |
| Benefits/Pensions | \$18,771.85 | \$22,209.64 | \$7,605.74 | \$22,210.00 |
| Other Personnel Expenses | \$1,325.00 | \$1,414.94 | \$9,279.00 | \$1,415.00 |
| Total Personnel Expenses | \$131,552.27 | \$140,830.47 | \$145,182.74 | \$152,416.00 |
| PROPERTY | | | | |
| Heating Fuel | \$14,945.73 | \$7,400.01 | \$22,000.00 | \$16,500.00 |
| Utilities | \$6,582.95 | \$8,193.53 | \$6,500.00 | \$5,900.00 |
| Maintenance/ Security Contracts | \$5,861.59 | \$2,042.83 | \$4,500.00 | \$2,100.00 |
| Repairs/ Maintenance | \$13,448.23 | \$7,796.64 | \$12,000.00 | \$7,000.00 |
| Property Supplies | \$2,490.89 | \$5,818.32 | \$3,000.00 | \$2,500.00 |
| Insurance | \$17,746.36 | \$19,169.98 | \$19,000.00 | \$16,000.00 |
| Special property purchases | \$613.25 | \$13,220.78 | \$0.00 | \$0.00 |
| Total Property Expenses | \$61,689.00 | \$63,642.09 | \$67,000.00 | \$50,000.00 |
| ADMINISTRATION | | | | |
| Office Supplies/ Postage | \$5,324.71 | \$4,547.52 | \$6,200.00 | \$4,800.00 |
| Telephone/Internet | \$2,816.82 | \$3,677.00 | \$3,000.00 | \$3,000.00 |
| Office Equipment | \$2,827.12 | \$2,849.40 | \$3,000.00 | \$2,775.00 |
| Computer Upgrades/IT Support | \$72.76 | \$0.00 | \$500.00 | \$500.00 |
| Regional Dues | \$6,773.00 | \$8,749.00 | \$8,750.00 | \$8,925.00 |
| CSRC Supervisor Fee | \$360.00 | \$180.00 | \$360.00 | \$0.00 |
| Total Administration Expenses | \$18,174.41 | \$20,002.92 | \$21,810.00 | \$20,000.00 |

WORSHIP

| | | | | |
|---------------------------------|-------------------|-------------------|-------------------|-------------------|
| Pulpit Supply | \$741.00 | \$285.42 | \$1,500.00 | \$600.00 |
| Worship Supplies | \$55.94 | \$455.76 | \$1,200.00 | \$800.00 |
| Church Fees - Weddings/Funerals | \$750.00 | \$450.00 | \$0.00 | \$0.00 |
| Other Worship Expenses | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Total Worship Expenses | \$1,546.94 | \$1,191.18 | \$2,700.00 | \$1,400.00 |

CHRISTIAN DEVELOPMENT

| | | | | |
|--------------------------------------|-----------------|---------------|-------------------|-------------------|
| Church School Expenses | \$126.00 | \$0.00 | \$2,100.00 | \$1,100.00 |
| Nursery Care | \$80.00 | \$0.00 | | |
| Church School Assistant | \$0.00 | \$0.00 | | |
| Adult C.D. Expenses | \$0.00 | \$0.00 | | |
| Total Christian Dev. Expenses | \$206.00 | \$0.00 | \$2,100.00 | \$1,100.00 |

FINANCE

| | | | | |
|-------------------------------|-------------------|-------------------|-------------------|-------------------|
| Professional Fees (Audit) | \$0.00 | \$0.00 | \$2,200.00 | \$1,500.00 |
| Service Charges | \$1,368.40 | \$1,561.28 | | |
| Interest/ Finance Expense | \$0.00 | \$0.00 | | |
| Total Finance Expenses | \$1,368.40 | \$1,561.28 | \$2,200.00 | \$1,500.00 |

OTHER GENERAL FUND

| | | | | |
|-------------------------------------|-------------------|-------------------|-------------------|-------------------|
| Outreach Committee | \$67.17 | \$49.06 | \$400.00 | \$400.00 |
| Pastoral Care | \$265.71 | \$103.11 | \$1,000.00 | \$1,000.00 |
| Benevolent Fund | \$0.00 | \$375.00 | \$375.00 | \$500.00 |
| Congregational Life | \$895.94 | \$0.00 | \$0.00 | \$0.00 |
| Inclusivity Committee | \$100.00 | \$100.00 | \$1,000.00 | \$1,000.00 |
| Building Use | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Broadview | \$1,410.00 | \$1,380.00 | \$1,500.00 | \$1,500.00 |
| Allocation for Capital | \$3,600.00 | \$3,600.00 | \$3,600.00 | \$3,600.00 |
| Contingency Expenses | \$0.00 | \$100.00 | \$0.00 | \$0.00 |
| Total Other General Expenses | \$6,338.82 | \$5,707.17 | \$7,875.00 | \$8,000.00 |

| | | | | |
|--------------------------------|---------------------|---------------------|---------------------|---------------------|
| TOTAL GENERAL EXPENSES | \$220,875.84 | \$232,935.11 | \$248,867.74 | \$234,416.00 |
| NET GENERAL FUND INCOME | \$29,196.40 | -\$44,064.10 | | -\$50,416.00 |

Other Revenue

| | | | | |
|----------------------------|--------------------|--------------------|--|--|
| M & S Fund Revenue | \$16,560.96 | \$17,292.90 | | |
| L & F Fund Revenue | \$15,364.00 | \$50,219.65 | | |
| Memorial Committee Revenue | \$655.00 | \$1,215.00 | | |
| Choir Fund | \$2,431.00 | \$2,432.00 | | |
| Capital Fund Revenue | \$709.00 | \$485.05 | | |
| PGF Fund Revenue | \$1,500.00 | \$875.00 | | |
| Miscellaneous | \$24,303.08 | \$3,627.87 | | |
| Total Other Revenue | \$61,523.04 | \$76,147.47 | | |

Other Expenses

| | | | | |
|------------------------------|--------------------|--------------------|--|--|
| Mission & Service Remittance | \$16,560.96 | \$17,292.90 | | |
| Memorial Committee Expense | \$0.00 | \$1,215.00 | | |
| Loaves & Fishes Expense | \$44,781.87 | \$48,367.37 | | |
| Choir Fund Expense | \$0.00 | \$1,206.16 | | |
| CRA Expense | \$3,665.70 | \$3,064.20 | | |
| Building Use Expense | \$0.00 | \$200.00 | | |
| Total Other Expenses | \$65,008.53 | \$71,345.63 | | |

| | | | | |
|-----------------------|---------------------|---------------------|--|--|
| Total Revenue | \$311,595.28 | \$265,018.48 | | |
| Total Expenses | \$285,884.37 | \$304,280.74 | | |
| | \$25,710.91 | -\$39,262.26 | | |

Appendix III

St. Andrew's United Church North Bay Finance Committee Meeting Minutes

Date: Sunday, February 15, 2026, 4:00 p.m.

Location: Via Zoom

Present:

- Lorie Fairburn, Chair
- Karen Gooch, Treasurer
- Joan Wurster
- William Downey

Regrets:

- Liz Brownlee

Absent:

- Kim Brownlee, Bookkeeper

M&P Budget and Impact on 2026 Budget

- **M&P Budget Review:** Karen Gooch provided an update on the Ministry & Personnel (M&P) budget provided by Bill Holmes and its impact on the overall 2026 church budget.
 - Several changes to staffing and operational costs were discussed.
 - **Motion:** The committee agreed to present a motion to Church Council to pay the Loaves & Fishes Community Food Bank wages from the Loaves & Fishes bank account. Karen Gooch will send an email for Church Council to vote on so the budget can be adjusted before the Annual Meeting on behalf of the Finance Committee.

Transfer of Funds from Assante for Emergency Repairs

- **Emergency Repairs Update:** Discussion was held on the recent emergency repairs needed for the church building.
 - It was proposed that \$10,000 be transferred from the Assante account to cover the cost of these repairs, which are estimated at \$8,000, as well as the cost of fixing the exit signs and any other property-related expenses.
 - These funds are from the monthly \$300 deposit to a Capital Fund account at Assante which currently has a balance of \$23,600.
 - **Motion:** Karen Gooch agreed to bring the motion to Church Council on behalf of the Finance Committee. This motion will also be sent by email to begin the transfer and pay the invoices.

Communication to Congregation on the Emergency Repairs and Fundraiser

- **Congregational Communication:** The committee discussed the need to communicate with the congregation about the recent emergency repairs and the associated costs.
 - It was agreed that Lorie Fairburn and Jean Jamieson would write up the information and have it included in the **Together News**. The communication will explain the situation, the request to Church Council to transfer funds, and encourage donations to help offset the costs.
- **Fundraising Efforts:**
 - Lorie Fairburn suggested a targeted campaign on **Canada Helps** to cover the cost of the emergency repairs. Lorie will investigate setting up the page.

Appendix IV

Spiritual Life Liaison Report – February 18, 2026

Worship & Christian Education: Ralph Johnston/Kim Delarosbel (co-chairs)

This past Sunday we celebrated Transfiguration Sunday in a service that focussed on light, leading us into Shrove Tuesday, Ash Wednesday and Lent. Our friends at Trinity are holding their annual Shrove Tuesday Pancake Supper on February 17. Our Ash Wednesday service will be held at noon on February 18 with Rev Caitlin presiding and Lillian Roberts at the piano. Regular and glitter ashes will be available. In the afternoon, Caitlin and Donna Landry will take the ashes on the road and visit some of our homebound folks.

Our theme for Lent is "Tell Me Some Good News", beginning with our Lent 1 worship "The good news is.... so good it catches us by surprise"! Apparently Sam and Lizzy will be back for this service! The Worship Team will meet after worship to finalize planning for Palm Sunday, Good Friday and Easter Sunday. St. Andrew's will host the Good Friday service on April 3, fulfilling our Fifth Sunday commitment for 2026. The Maundy Thursday Potluck traditionally held at St. Andrew's will be hosted by Emmanuel UC.

The Monday Study Group is embarking on a new topic, a program series called: *Living the Questions 2.0: An Introduction to Progressive Christianity*. This winter/spring, the group will be doing: *Part I: An Invitation to Journey* (Eleven Sessions, Monday Afternoons, 2 to 4 P.M., February 23 to May 11, 2026). We are grateful to Margaret Reid and Tim Robertson for their leadership of this group and providing such interesting material!

Divine Poetry returns on Wednesdays during Lent. The group meets over bagged lunches in the parlour at noon to share and discuss a range of poetry, published and personal.

The choir is very excited to share the news that we are now in possession of the new music resource for the United Church, "Then Let Us Sing". When our faithful bass singer, Bruce Fleming, passed away, the family included the St. Andrew's church choir as a recipient of memorial donations. The choir decided to use those memorial monies to purchase a subscription to this new resource. Last week ten choir copies and an accompanist's book arrived for us, and we introduced one of the new hymns, "We Are a Rainbow". The congregation is already familiar with "To Everyone Born a Place at the Table", the selection we chose to sing as our contribution to the Week of Christian Unity service held at the ProCathedral in January.

Congregational Life/Fundraising: LizB/LizW (co-chairs)

Our faithful Liz Westbrook continues to recover from her hip surgery and has been back providing Sunday refreshments with the intrepid Willa Gallant. We are grateful for their on-going dedication to this ministry, and are still hoping to expand the roster of folks willing to provide this hospitality one Sunday a month.

Pastoral Care: Donna Landry (chair)

Rev. Caitlin and Donna Landry continue Pastoral Care visits as time allows. Other members of the team have been in touch with some of our home-bound folks. As mentioned above, Caitlin and Donna will take the Ash Wednesday ashes on the road for folk who wish to receive them.

The card ministry folks gathered at Donna L's home on February to write the greetings in the Valentine's cards. Donna had the prototype for the Easter card ready for our viewing! We are very grateful to Donna's good friend Rebecca who acts as a resource and consultant for the design of the cards, and to Donna, Sheila O'Brien, Carolyn Wright, Barb Van Herk and Liz Brownlee for their support of this ministry. It's a lovely time for us to gather and remember folks, holding them in our thoughts and prayers. The ministry sends out about 40 cards five times a year.

Submitted by Liz Brownlee

Appendix V



**Loaves & Fishes Community Food Bank
 Report to Council February 18, 2026 Meeting**

| 2026 | Clients 2026 | 2025 | Clients 2025 | Students 2026 | Students 2025 | The Cafe | Volunteer Hours |
|---------|-----------------|--------|-----------------|------------------|------------------|------------|--------------------|
| Jan. 8 | 116 | Jan 9 | 99 | 1 | 12 | 72 | 108 |
| Jan.15 | 96 | Jan 16 | 39 | 0 | 48 | 38 | 104 |
| Jan.22 | 123 | Jan 23 | 84 | 2 | 14 | 121 | 108 |
| Jan. 29 | 117 | Jan 30 | 64 | 2 | 11 | 75 | 99 |
| Totals | 352 | | 286 | 5 | 85 | 306 | 419 |

We registered 23 new clients in January.

With the lack of heat in the gym since early January, the food bank has been operating out of the club room. Space is tight, and our guests find the change of venue and crowded conditions difficult. However, thanks to clear directions and careful shepherding, they have been very polite and cooperative. Thanks to Lorie Fairburn for getting us all organized and trained in the new set-up prior to her retirement. We are all looking forward to getting back into the gym.

The Café has been extremely busy, particularly since we began offering breakfast foods: boiled eggs, sandwiches (ham & cheese, peanut butter & jam), fresh fruit and juice in addition to coffee and sweets. The Sobey's grant which funded the breakfast program has been used up and we have applied for a second Sobey's grant. A private donation of \$1000 is presently funding the program. Breakfast has been so popular that we have had to restrict use of The Cafe to shopping guests only; previously guests could access The Café every week.

With Lorie's retirement, the volunteers are soldiering on, working together and supporting each other as we try to meet the growing needs of our downtown folks. Lorie trained us well, and Willa Gallant is doing a great job as acting coordinator. The Tuesday morning shopping/grocery team are keeping the pantry stocked. Rev Caitlin, Lucy Emmott and Shirish Kodandiramatah have become expert directors of traffic, and Judy Campbell and her Café staff are doing their best to ensure that there is something for everyone to eat. Rosie Schmandt must have antifreeze in her veins as she cheerfully washes the Café dishes in a freezing kitchen for two hours each week. Monique Peters and Lu Masson have stepped in to help picking up the bread.

"We will care! We will feed! We will serve! Loaves and Fishes Food Bank!"

Respectfully submitted, Liz Brownlee

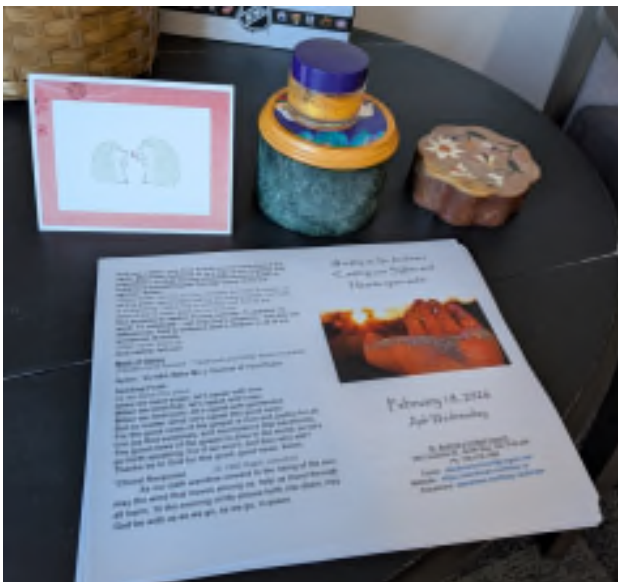
Appendix VI

Minister's Report Jan – Feb. 2026

This Epiphany we were once again invited to choose Star Words for ourselves, and our community of faith. This year the Star Words for our community of faith were, Yes, Value, Vigil, and Worship. In a year where we will continue the work towards a strategic plan for this community, and visioning together about what our ministry is and will be, our Star Words seem to have some wisdom and encouragement in them for us.



Our pastoral care team and I continue to work on the ways we can reach out and support our community, here at St. Andrew's community and beyond. Including taking ashes to many of our folks who don't get out to worship anymore, and to the food bank.



It has also been a long cold winter in this building at times, and I want to take a moment to thank this council, our property chair, booking use folks, and all the volunteers who have been working around the clock to take care of things as they come up!

