

**St. Andrew's Council Meeting**  
Meeting was held in the Lois E. Carey Parlour  
Wednesday January 21<sup>st</sup>, 2026 at 6:45 p.m.

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<b>Welcome and Opening (6:45 p.m.)</b>	Doug McCausland welcomed everyone to the meeting.
<b>Attendance</b>	Elizabeth Brownlee, Lorie Fairburn, Karen Gooch (Secretary), Bill Ingwersen, Doug McCausland (Chair), Ed Mounce, Caitlin Smithers (Minister), Derek Stott (8)
Regrets	Bill Holmes Unfortunately, a Zoom link was not available for this meeting so Bill Downey and Stephen Park were not able to attend this meeting. Apologies to Bill and Stephen.
<b>Land Acknowledgement</b>	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.
<b>Touchstones</b>	Doug McCausland read our Council Touchstones aloud.
<b>Opening</b>	Elizabeth Brownlee offered a reading from Jan Richardson reminding us to be open to whatever is ahead and offered a prayer to open the meeting.
<b>Agenda</b>	<b>Motion 001/26</b> Derek Stott/ Lorie Fairburn moved that the agenda be accepted as presented. <b>Carried</b>
<b>Minutes of Previous Meetings</b>	Approval of the November 19 <sup>th</sup> , 2025 minutes was deferred.
<b>Correspondence</b>	The following items of correspondence were received: <ul style="list-style-type: none"> <li>• Karen Gooch read an email dated January 7<sup>th</sup>, 2026 from Lorie Fairburn offering notice of her retirement as Manager of St. Andrew's Loaves &amp; Fishes Community Food Bank, effective January 31, 2026. Lorie stated the she will remain as Chair of the Finance Team until after the upcoming AGM. <b>Motion 002/26</b> Elizabeth Brownlee/ Derek Stott moved that St. Andrew's Council accept Lorie Fairburn's notice of retirement with thanks for her years of service. <b>Carried</b></li> <li>• Karen Gooch read an email dated January 8<sup>th</sup>, 2026 from Bill Holmes offering his resignation as M&amp;P Committee Chair, effective January 23, 2026. <b>Motion 003/26</b> Bill Ingwersen/ Elizabeth Brownlee moved that St. Andrew's Council accept Bill Holmes' resignation as M&amp;P Committee Chair with regret and thanks for the work he has done over the last year. <b>Carried</b></li> <li>• Karen Gooch read aloud the North Bay Union Cemetery 2025 Year End Summary that was received from Chair of the Board, Henery Drenth. As requested, it will be added to the St. Andrew's Annual Report for the congregation's information.</li> </ul>

**Business Arising**

Ed Mounce informed Council that we are still waiting for the appraisal report. There is a possibility our insurance may be adjusted depending on the value placed on our building.

**New Business**

Financial Report

**Appendix I, II, III**

The following financial information was offered.

- December 2025 Statement – Karen Gooch presented a draft year-end statement for December 31<sup>st</sup>, 2025 (Appendix I) showing General Fund revenue of \$188,871 and expenses of \$232,935 with a deficit of \$44,064. It was noted that this statement includes preliminary numbers. Karen is working with the bookkeeper to finalize things but the numbers should not change substantially.
- 2026 Budget – Council reviewed the budget numbers that came out of Council's December working meeting (Appendix II). We are still waiting for the personal budget. Karen will approach past M&P Chair Bill Holmes to see if he is willing to help with this.
- Financial Update – Lorie Fairburn offered the following financial update.
  - Lorie reviewed the minutes from the January 13<sup>th</sup> Finance Team meeting (Appendix III) where there was a discussion about potential savings or adjustments that could be made to the 2026 budget. Lorie asked Council members make any recommendations they may have to any member of the Finance Team or bring suggestions to the next Council meeting.
  - There has been a pledge from a donor to donate \$200 per month to help offset costs associated with running Loave& Fishes.

**Motion 004/26**

Karen Gooch/ Lorie Fairburn moved that the draft financial report and budget be accepted for information.

**Carried**

Liaisons **Appendices IV, V, VI**

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

- Administration – No Report
- Facility – Jean Jamieson provided a written Property Committee report (Appendix IV) for Council to review. The report summarizes the steps taken by Jean after it was discovered that the boiler stopper working the week after Christmas. Thankfully due to Jean's actions we were able to avoid the flooding that was caused by frozen pipes in January of 2022. This is a reminder that someone should be checking the building regularly when no one is there over an extended period of time. Elizabeth Brownlee offered to send a note to Jean to thank her on behalf of Council for all her work over the past few weeks.
- Spiritual Life – Elizabeth Brownlee provided a written report (Appendix V) with details about the activities of the Worship, Congregational Life/Fundraising and Pastoral Care Teams. In addition to her written report, Liz highlighted the fact that the St. Andrew's Choir participated in the service at the Pro Cathedral to celebrate the Week for Christian Unity. Choirs from a number of North Bay churches came together to share their music and socialize.
- Living Our Mission – Derek Stott offered the following:

- Inclusivity – The Canadian Shield Regional Council is preparing a package that we will look at using for our P.I.E. Day service in March. Our partnership with *OutLoud* continues.
- Outreach – No report
- Loaves & Fishes - Lorie Fairburn provided a written Loaves & Fishes report for December 2025 (Appendix VI) for Council members to review. Lorie highlighted the following:
  - The food bank was closed for 2 weeks this year over the Christmas holidays (Christmas and New Years were both on Thursday) vs only 1 week last year but more clients were served – including many new clients. It is unclear what is driving this increase.
  - We received 9 hampers from the Santa Fund that were worth about \$500 each. We also received a lot of meat from the Food Rescue program which helps the budget.
  - We are hoping for another donation from Sobey's for the Café, but will have to cut this program back if the money is not available.
  - As she moves into retirement, Lorie will provide some help with paperwork remotely as she is able as. However, it is important to have a Manager on-site to take charge and help with conflict resolution. Jan Ross will look after sending weekly food orders to *Freshco*.
  - Lorie is still looking into starting discussions with Trinity about how Trinity and St. Andrew's might be able coordinate their food bank operations.

M&P Committee

The M&P Committee brought two motions to Council for approval relating to pay increases for Caitlin Smithers and Ralph Johnston in 2026.

- As mandated by the United Church of Canada, Caitlin Smithers will move up one pay category and will get a 2.6 % cost-of-living increase making her annual salary \$62,254, effective January 1<sup>st</sup>, 2026.

**Motion 005/26**

Elizabeth Brownlee/ Derek Stott moved that St. Andrew's Council affirm the United Church mandated 2026 salary for Caitlin Smithers of \$62,254 annually which includes a 2.6% cost-of-living increase at a higher wage category, effective January 1<sup>st</sup>, 2026. **Carried**

Caitlin Smithers abstained

- As has been our custom in the past, the M&P recommends that our Music Director, Ralph Jonhston receive the same cost-of-living increase (2.6%) as our Minister.

**Motion 006/26**

Elizabeth Brownlee/ Derek Stott moved that St. Andrew's Council approve a cost-of-living increase of 2.6% for Music Director Ralph Johnston effective January 1<sup>st</sup>, 2026. **Carried**

- In light of Lorie Fairburn's retirement, we discussed the Loaves & Fishes Manager position. There is a person who may be interested in taking on the job but would only be willing to work 10 hours a week vs the 15 hours that Lorie was paid for. The job description may need to be reviewed including change the position from a management position to a coordinator one. Luckily, we have a very good group of volunteers who know what they are doing. Lorie has

committed to help during the transition period if needed. Lorie believes that Council should revisit the decision to pay the Manager out of food bank donations which would reduce the strain on the general budget. Currently, any grant money or donations we receive have no restrictions on how it can be spent as long as it is on food bank expenses.

- Currently, no one has been found to take on the position of M&P Chair.

Minister's Report **Appendix VII**

Caitlin Smithers provided a written report outlining her activities for August 2025 (Appendix VII) for members to review. She thanked the Worship Team for their extra work to keep things going while she was sick over the holiday season.

Nominations Caitlin Smithers will be meeting with the Nominations Team and there will be a report for the next meeting.

AGM/ We discussed a date for the upcoming AGM.

Annual report **Motion 007/26**

Karen Gooch/ Bill Ingwersen moved that St. Andrew's hold the 2026 AGM on March 22<sup>nd</sup>, 2026 following Sunday worship. **Carried**

Karen Gooch will assemble the Annual Report and she requests that all Committee report and other content be forwarded to her as soon as possible or by March 1<sup>st</sup>, 2026 at the latest.

**Other Business**

Round Table Members of Council were invited to speak about anything they would like.

- Many offered thanks to Lorie Fairburn for all the work she has done during her time as Loaves & Fishes Manager and wished her well in her retirement. For Lorie the move is bittersweet and she feels her time at St. Andrew's has enriched her life.
- Thanks was also offered to Karen Gooch for taking on the preparation of the Annual Report along with the other duties that she currently has.

**Adjournment**

Caitlin offered a reading from Kate Bowler's book of devotions called *Good Enough* before the meeting adjourned at 9:20 p.m.

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Next Council Meeting

Wednesday February 18<sup>th</sup>, 2026 at 6:45 p.m.

Lois E. Carey Parlour

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Chairperson, Doug McCausland

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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
<b>REVENUE</b>				
<b>General Fund Revenue</b>				
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%
<b>Total General Fund Revenue</b>	<b>\$250,072.24</b>	<b>\$188,871.01</b>	<b>\$248,493.00</b>	<b>76.0%</b>
<b>EXPENSES</b>				
<b>PERSONNEL</b>				
Salaries	\$105,612.38	\$111,789.87	\$121,298.00	92.2%
Vehicle Allowance	\$2,400.00	\$2,400.00	\$3,600.00	66.7%
Telephone Allowance	\$900.00	\$900.00	\$900.00	100.0%
Book/Educ Allowance	\$2,543.04	\$2,116.02	\$2,500.00	84.6%
Benefits/Pensions	\$18,771.85	\$22,209.64	\$7,605.74	292.0%
Other Personnel Expenses	\$1,325.00	\$1,414.94	\$9,279.00	15.2%
<b>Total Personnel Expenses</b>	<b>\$131,552.27</b>	<b>\$140,830.47</b>	<b>\$145,182.74</b>	<b>97.0%</b>
<b>PROPERTY</b>				
Heating Fuel	\$14,945.73	\$7,400.01	\$22,000.00	33.6%
Utilities	\$6,582.95	\$8,193.53	\$6,500.00	126.1%
Maintenance/ Security Contracts	\$5,861.59	\$2,042.83	\$4,500.00	45.4%
Repairs/ Maintenance	\$13,448.23	\$7,796.64	\$12,000.00	65.0%
Property Supplies	\$2,490.89	\$5,818.32	\$3,000.00	193.9%
Insurance	\$17,746.36	\$19,169.98	\$19,000.00	100.9%
Special property purchases	\$613.25	\$13,220.78	\$0.00	0.0%
<b>Total Property Expenses</b>	<b>\$61,689.00</b>	<b>\$63,642.09</b>	<b>\$67,000.00</b>	<b>95.0%</b>
<b>ADMINISTRATION</b>				
Office Supplies/ Postage	\$5,324.71	\$4,547.52	\$6,200.00	73.3%
Telephone/Internet	\$2,816.82	\$3,677.00	\$3,000.00	122.6%
Office Equipment	\$2,827.12	\$2,849.40	\$3,000.00	95.0%
Computer Upgrades	\$72.76	\$0.00	\$500.00	0.0%
Regional Dues	\$6,773.00	\$8,749.00	\$8,750.00	100.0%
CSRC Supervisor Fee	\$360.00	\$180.00	\$360.00	50.0%
<b>Total Administration Expenses</b>	<b>\$18,174.41</b>	<b>\$20,002.92</b>	<b>\$21,810.00</b>	<b>91.7%</b>

**WORSHIP**

Pulpit Supply	\$741.00	\$285.42	\$1,200.00	23.8%
Worship Supplies	\$55.94	\$455.76	\$1,500.00	30.4%
Church Fees - Weddings/Funerals	\$750.00	\$450.00		
Other Worship Expenses	\$0.00	\$0.00		
<b>Total Worship Expenses</b>	<b>\$1,546.94</b>	<b>\$1,191.18</b>	<b>\$2,700.00</b>	<b>44.1%</b>

**CHRISTIAN DEVELOPMENT**

Church School Expenses	\$126.00	\$0.00	\$2,100.00	0.0%
Nursery Care	\$80.00	\$0.00		
Church School Assistant	\$0.00	\$0.00		
Adult C.D. Expenses	\$0.00	\$0.00		
<b>Total Christian Dev. Expenses</b>	<b>\$206.00</b>	<b>\$0.00</b>	<b>\$2,100.00</b>	<b>0.0%</b>

**FINANCE**

Professional Fees (Audit)	\$0.00	\$0.00	\$2,200.00	0.0%
Bank Service Charges	\$1,368.40	\$1,561.28		
Interest/ Finance Expense	\$0.00	\$0.00		
<b>Total Finance Expenses</b>	<b>\$1,368.40</b>	<b>\$1,561.28</b>	<b>\$2,200.00</b>	<b>71.0%</b>

**OTHER GENERAL FUND**

Outreach Committee	\$67.17	\$49.06	\$400.00	12.3%
Pastoral Care	\$265.71	\$103.11	\$1,000.00	10.3%
Benevolent Fund	\$0.00	\$375.00	\$375.00	100.0%
Congregational Life	\$895.94	\$0.00	\$0.00	0.0%
Inclusivity Committee	\$100.00	\$100.00	\$1,000.00	10.0%
Building Use	\$0.00	\$0.00	\$0.00	0.0%
Broadview	\$1,410.00	\$1,380.00	\$1,500.00	92.0%
Allocation for Capital	\$3,600.00	\$3,600.00	\$3,600.00	100.0%
Contingency Expenses	\$0.00	\$100.00	\$0.00	0.0%
<b>Total Other General Expenses</b>	<b>\$6,338.82</b>	<b>\$5,707.17</b>	<b>\$7,875.00</b>	<b>72.5%</b>

<b>TOTAL GENERAL EXPENSES</b>	<b>\$220,875.84</b>	<b>\$232,935.11</b>	<b>\$248,867.74</b>	<b>93.9%</b>
<b>NET GENERAL FUND INCOME</b>	<b>\$29,196.40</b>	<b>-\$44,064.10</b>		

**Other Revenue**

Mission & Service Fund Revenue	\$16,560.96	\$17,292.90		
Loaves & Fishes Revenue	\$15,364.00	\$50,219.65		
Memorial Committee Revenue	\$655.00	\$1,215.00		
Choir Fund	\$670.00	\$1,405.00		
Capital Fund Revenue	\$0.00	\$0.00		
PGF Fund Revenue	\$0.00	\$0.00		
Miscellaneous	\$24,261.61	\$3,544.35		
<b>Total Other Revenue</b>	<b>\$57,511.57</b>	<b>\$73,676.90</b>		

**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		
<b>Total Other Expenses</b>	<b>\$65,008.53</b>	<b>\$71,345.63</b>		

Total Revenue	\$307,583.81	\$262,547.91		
Total Expenses	\$285,884.37	\$304,280.74		
	\$21,699.44	-\$41,732.83		

Current Bank Account Balances (as of December 31<sup>st</sup>, 2025)

General	\$37,048.00
Building	\$1,803.90
Loaves & Fishes	\$60,030.46
Memorial Fund	\$19,141.27
Manse Fund	\$129,511.00
Assante Investments	\$105,890.68
	\$353,425.31

**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
<b>REVENUE</b>				
<b>General Fund Revenue</b>				
Offerings - General Fund	\$213,190.83	\$159,453.05	\$177,893.00	\$149,000.00
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	\$149,000.00
Manse Interest	\$2,391.83	\$3,495.91		
Fund Raising Committee	\$3,150.00	\$3,219.50		
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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
<b>Total General Fund Revenue</b>	<b>\$250,072.24</b>	<b>\$188,871.01</b>	<b>\$248,493.00</b>	<b>\$174,000.00</b>
<b>EXPENSES</b>				
<b>PERSONNEL</b>				
Salaries	\$105,612.38	\$111,789.87	\$121,298.00	\$140,000.00
Vehicle Allowance	\$2,400.00	\$2,400.00	\$3,600.00	
Telephone Allowance	\$900.00	\$900.00	\$900.00	
Book/Educ Allowance	\$2,543.04	\$2,116.02	\$2,500.00	
Benefits/Pensions	\$18,771.85	\$22,209.64	\$7,605.74	
Other Personnel Expenses	\$1,325.00	\$1,414.94	\$9,279.00	
<b>Total Personnel Expenses</b>	<b>\$131,552.27</b>	<b>\$140,830.47</b>	<b>\$145,182.74</b>	<b>\$140,000.00</b>
<b>PROPERTY</b>				
Heating Fuel	\$14,945.73	\$7,400.01	\$22,000.00	\$50,000.00
Utilities	\$6,582.95	\$8,193.53	\$6,500.00	
Maintenance/ Security Contracts	\$5,861.59	\$2,042.83	\$4,500.00	
Repairs/ Maintenance	\$13,448.23	\$7,796.64	\$12,000.00	
Property Supplies	\$2,490.89	\$5,818.32	\$3,000.00	
Insurance	\$17,746.36	\$19,169.98	\$19,000.00	
Special property purchases	\$613.25	\$13,220.78	\$0.00	
<b>Total Property Expenses</b>	<b>\$61,689.00</b>	<b>\$63,642.09</b>	<b>\$67,000.00</b>	<b>\$50,000.00</b>
<b>ADMINISTRATION</b>				
Office Supplies/ Postage	\$5,324.71	\$4,547.52	\$6,200.00	\$11,939.00
Telephone/Internet	\$2,816.82	\$3,677.00	\$3,000.00	
Office Equipment	\$2,827.12	\$2,849.40	\$3,000.00	
Computer Upgrades/IT Support	\$72.76	\$0.00	\$500.00	
Regional Dues	\$6,773.00	\$8,749.00	\$8,750.00	\$8,061.00
CSRC Supervisor Fee	\$360.00	\$180.00	\$360.00	
<b>Total Administration Expenses</b>	<b>\$18,174.41</b>	<b>\$20,002.92</b>	<b>\$21,810.00</b>	<b>\$20,000.00</b>

**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		
Other Worship Expenses	\$0.00	\$0.00		
<b>Total Worship Expenses</b>	<b>\$1,546.94</b>	<b>\$1,191.18</b>	<b>\$2,700.00</b>	<b>\$1,400.00</b>

**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		
<b>Total Christian Dev. Expenses</b>	<b>\$206.00</b>	<b>\$0.00</b>	<b>\$2,100.00</b>	<b>\$1,100.00</b>

**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		
<b>Total Finance Expenses</b>	<b>\$1,368.40</b>	<b>\$1,561.28</b>	<b>\$2,200.00</b>	<b>\$1,500.00</b>

**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
<b>Total Other General Expenses</b>	<b>\$6,338.82</b>	<b>\$5,707.17</b>	<b>\$7,875.00</b>	<b>\$8,000.00</b>

**TOTAL GENERAL EXPENSES**      **\$220,875.84**      **\$232,935.11**      **\$248,867.74**      **\$222,000.00**

**NET GENERAL FUND INCOME**      **\$29,196.40**      **-\$44,064.10**           **-\$48,000.00**

**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	\$670.00	\$1,405.00		
Capital Fund Revenue	\$0.00	\$0.00		
PGF Fund Revenue	\$0.00	\$0.00		
Miscellaneous	\$24,261.61	\$3,544.35		
<b>Total Other Revenue</b>	<b>\$57,511.57</b>	<b>\$73,676.90</b>		

**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		
<b>Total Other Expenses</b>	<b>\$65,008.53</b>	<b>\$71,345.63</b>		

Total Revenue      \$307,583.81      \$262,547.91

Total Expenses      \$285,884.37      \$304,280.74

\$21,699.44      -\$41,732.83

**Appendix III**



**Finance Meeting – January 13, 2026**

**Attendees:** Lorie Fairburn (Chair), Karen Gooch (Acting Treasurer), Elizabeth Brownlee, Joan Wurtser, William Downey (via Zoom)

**Regrets:** Kim Brownlee (Bookkeeper)

The Finance Committee met to review the draft budget and discuss areas where potential savings or adjustments could be considered. The following points and recommendations emerged:

**1. Draft Budget Concerns**

- **Broadview Magazine:** Consider making subscriptions optional, allowing individuals to cover their own costs.
- **Staff Expenses:** Caitlin's cell phone is included in the budget; any changes would require M&P Committee approval, as this was part of her original call.
- **Heating Costs:** Current projections indicate high costs; explore strategies to reduce consumption or obtain more favorable rates.
- **Telephone and Internet:** Investigate switching providers for more cost-effective plans.
- **Banking Fees:** Consider changing banks to reduce service charges.

**2. Committee-Specific Expenses**

- **Office Supplies:** Recommend charging costs to the respective committees rather than the general budget.
- **Food Bank Expenses:** Suggest charging Food Bank-related expenses directly to their account.

**3. Fundraising / Stewardship Letters**

- Include clear instructions for donors on how to unsubscribe from mailings.

**4. Church Maintenance & Volunteer Support**

- Ensure volunteers are lined up for handyman-type jobs around the church to reduce contracted service costs.

These items are provided for Council consideration and discussion. The Finance Committee recommends reviewing each area to identify potential cost savings and ensure the budget reflects both our priorities and responsible stewardship.

Respectfully submitted,  
Lorie Fairburn  
Finance Committee Chair

**Appendix IV**

**Property Committee Report – January 2026**

Chair Doug and Council:

On December 31<sup>st</sup> at 2:00 p.m. Janet called me to let me know it was very cold in the building and the water was frozen throughout the building. KRB Mechanical and a plumber were contacted immediately and after many hours they managed to get the one boiler working and several hours later once the heat was on the one pipe ruptured and started flowing into the mechanical room. The plumber was returning every 2 hours waiting for the pipes to thaw and sure enough walked into a flood but managed to get the water turned off to prevent flooding into the main building.

January 5<sup>th</sup> KRB returned to replace parts to the boiler and the air exchanger and managed to get both units working. Unfortunately the gym was on a separate unit and the motor kept shorting out and has to be replaced and is on back order.

January 16<sup>th</sup> Janet called again to tell me the pipes were frozen and the temperature was dropping in the building. KRP was called and when the tech entered the room, he noticed that the temperature had been adjusted to 10 degrees less causing the pressure to drop and both boilers causing them to go out. The pipes were frozen in the mechanical room. As well the city's water meter was frozen. So all weekend we were running on one boiler until Monday when KRB managed to get both of them fired up. In the meantime, I got a lock put onto the mechanical room door so no unauthorized person can go into that room as well as we had to put a lock on the unit in the men's washroom as we have had people tampering with it as well probably causing the unit to burn out.

Hopefully, the locks will keep out our mysterious person who thinks they are heat technicians.

This has been a very costly month for us and it was due to our own neglect not having someone check the building every 24 hours especially when we have been subjected to such frigid temperature consecutively throughout the month.

Out of all of this mess we must have a custodian to check the building on a regular basis for lockup in the evenings as we found the Cassells St. door was unlocked and someone had been using it and we have no idea how long it had been unlocked. That person would be responsible for checking on the heat and making sure our building is secure.

I think we may need a smudging soon to rid ourselves of all negative energy in this building.

Warm Regards  
Jean Jamieson

**Appendix V**

**Spiritual Life Liaison Report – January 21, 2026**

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

The Advent season was a busy one for the folks on the Worship Team! White gift Sunday, Lessons and Carols, the Pageant, Christmas Eve, and all the other pieces in between made for a hectic time. We were very grateful to have planned online worship for the Sunday between Christmas and New Year's, a decision which allowed the team a complete break and Rev. Caitlin time to make the move into her new place of residence, and one that we feel should be repeated in 2026.

The new year opened with Epiphany and our star words tradition. For the first two Sundays the star words piece was built into the service, allowing folks time to come forward and choose their star words for the year. This year's star words for the congregation are "yes", "value", "worship" and "vigil". They strike me as very meaningful...the affirmation of "yes", our goal to "value" all of God's creation, our commitment to meaningful "worship", and God's call to keep "vigil" for peace and justice. Star words will continue to be available in the sanctuary and, thanks to Derek Stott, through the star words finder online. We are grateful for Derek's wonderful Star Words page in the Together sheet making folks aware of the star words tradition and providing a link to the finder.

Rev. Caitlin was away the second Sunday in January attending her brother's wedding in warmer climes. We were blessed to have our wonderful LLWL, Lorie Fairburn, lead worship for the Baptism of Jesus. What a powerful service! We are very sorry to be losing Lorie from our team and our congregation. She has brought so much to the life of St. Andrew's...her enthusiasm, energy, expertise, work ethic, Sam and Lizzy, all her skills and dedication with Loaves and Fishes, and especially her friendship and love for this faith community. We have been so very blessed by her presence and she will be missed beyond words!

The Worship Team meets this Sunday, January 24, to plan for Lent and Easter. Easter is early this year, April 5. St. Andrew's is responsible for the Good Friday service on April 3; this will fulfill our Fifth Sunday commitment. The Maundy Thursday Potluck traditionally held at St. Andrew's will be hosted by either Trinity or Emmanuel.

The Monday study program, Reading the Bible in One Year, has concluded. This past Monday afternoon saw the first session of a two-week study of the book of Judith. Thanks to Tim Robertson and Marg Reid for this offering. We are anxious to see what else is in the works for the Monday study group!

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.

Our annual Baking Spirits Bright cookie sale was a success, raising \$1380! Bakers were reimbursed for their baking costs, all of which was donated back to the church.

The Congregational Life team was approached to cater the reception following George Etches' funeral, but regretfully had to decline as Willa was away and LizW is still recovering from her surgery.

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.

The Valentine cards are assembled and ready to be written. The card ministry folks will gather at Donna's home in the next few weeks to write the greetings. It's a lovely time for us to remember folks who are struggling or we don't see often and hold them in our thoughts and prayers. The ministry sends out about 40 cards each time.

Submitted by Liz Brownlee



**Loaves & Fishes  
 Community  
 Food Bank**



**ST. ANDREW'S  
 UNITED CHURCH**  
 NORTH BAY, ONTARIO



**Loaves & Fishes Community Food Bank  
 Report to Council January 21, 2026 Meeting**

2025	# of Clients	2024	# of Clients	% Difference	2025 # of Students	2024 # of Students	% Difference
Nov. 6	104	Nov. 7	57	82.5%	0	11	-100.0%
Nov. 13	83	Nov. 14	63	31.7%	1	19	-94.7%
Nov. 20	120	Nov. 21	80	50.0%	2	14	-85.7%
Nov. 27	104	Nov. 28	64	62.5%	1	13	-92.3%
	<b>411</b>		<b>264</b>	<b>55.7%</b>	<b>4</b>	<b>57</b>	<b>-93.0%</b>
Dec. 4	97	Dec. 5	55	76.4%	0	10	-100.0%
Dec. 11	95	Dec. 12	71	33.8%	2	13	-84.6%
		Dec. 19	67	-100.0%		26	
	<b>192</b>		<b>193</b>	<b>-0.5%</b>	<b>2</b>	<b>49</b>	<b>-95.9%</b>

**Total Visits**

<b>2025</b>	<b>603</b>	<b>6</b>	<b>609</b>
<b>2024</b>	<b>457</b>	<b>106</b>	<b>563</b>
	<b>31.9%</b>	<b>-94.3%</b>	<b>8.2%</b>

2025 New Clients	41
2024 New Clients	n/a
	--
2025 New Students	6
2024 New Students	n/a
	--
2025 Volunteer Hours	609
2024 Volunteer Hours	481
	26.6%

**In-Kind Donations**

2024 Food Rescue	\$1,600	2025 Food Rescue	\$3,500	118.8%
2024 In-Kind Donations	\$3,721	2025 In-Kind Donations	\$7,195	93.4%

**Overview of Activities**

- Volunteer Appreciation Christmas Lunch, Thursday, December 11, 2025.
- Holiday Hours - Food Bank was closed Thursday, December 25, 2025, and Thursday, January 1, 2026.
- Clients received a mug filled with hot chocolate, oatmeal, candy cane and card for Xmas
- Received a quantity of 9 Santa Fund hampers valued at a total of \$5,000.
- Sobey's \$3,000 of gift cards purchasing healthy food for The Café has been spent and we are now using cash donations directed to The Café approximately \$1,200.

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

## Appendix VII

### Minister's Report October - December 2025

This Advent and Christmas, our theme was, “**Close to Home.**” When something hits close to home, it touches us deeply. During the Advent and Christmas season, we journey through scriptures and rituals that are tender, rich with emotion, and full of vulnerability. We hold the memories and truths of this sacred season close to our hearts. *Close to Home* expresses our deep longing for God to draw near to us.

The Advent and Christmas scriptures are full of imagery about home—both physical and spiritual. Home is something we seek, and something we are called to build. In many ways, these scriptures are like blueprints: sketches of a divine dream in which God makes a home among us.

This reminds me so much of the journeys each of us take throughout the year—especially in this busy season we have just been through, but throughout the year — as we search for hope, peace, joy, and love, and for a spiritual home where we can truly belong.



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. With seasonal letters, cards, phone calls, prayers, visits, contributions to worship, and so much more!



November and December have been full of services that involve our whole community, as so many of our services do at St. Andrew's United Church!

In those services many people in our community of faith shared the gifts they bring to the community, and invited us to be a part of one another's' lives, and the sacred stories of our faith, in deeper ways.



This past Sunday was *White Gift Sunday*, and Frankie Syme spoke about the history of the "White Gifts" tradition during the service. This year, all donations were given to the [True Self Debwewendiziwin](#) Program which is affiliated with the Nipissing First Nation. This organization assists individuals with immediate needs, providing peer support and access to essential resources. *True Self* representative Cassandra Dolbeck spoke about the programs and assistances that are offered.

I am grateful for all the folks in this community who continue to make the ministries here at St. Andrew's, and the partnerships we have in the community of North Bay, not only possible, but beautiful, meaningful, personal, and heartfelt week after week, year after year. We couldn't do this without each and every one of you!

All my best,

Rev. Caitlin Smithers