

**St. Andrew's Council Meeting**  
Meeting was held in the chapel  
Wednesday September 17<sup>th</sup>, 2025 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, Kim Delarosbel, Lorie Fairburn, Karen Gooch (Secretary), Bill Holmes, Bill Ingwersen, Doug McCausland (Chair), Ed Mounce, Caitlin Smithers (Minister), Derek Stott (10)
Regrets	William Downey, Marg Fleming, Stephen Park
Guest	Jean Jaimeson (Property Committee Chair)
<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>	Caitlin Smithers offered a prayer to open the meeting.
<b>Agenda</b>	<b>Motion 063/25</b> Elizabeth Brownlee/ Derek Stott moved that the agenda be accepted with the addition of a Property Committee Report as the first agenda item. <b>Carried</b>
<b>Corresponding Member</b>	<b>Motion 064/25</b> Elizabeth Brownlee/ Bill Holmes moved that Jean Jaimeson be a corresponding member for this meeting. <b>Carried</b>
<b>Property Committee Report</b>	Jean Jamieson offered the following update on the work of the Property. <ul style="list-style-type: none"> <li>• Jean had a contractor specializing in our boiler look at our system and it was determined that it is adequate for our building. Since some of our rooms were cold last winter, the system was recalibrated and will be monitored in the coming weeks. Any groups using the church should not adjust the thermostats. If a room is not warm enough, people are asked to report this to the office or Jean.</li> <li>• Jean and Lorie Fairburn took the time to do a walkthrough of the building to make note of the small repairs that need to be done. John Van Niekrek will be hired to tackle these repairs which include the following: <ul style="list-style-type: none"> <li>▪ Replace the strings on some windows</li> <li>▪ Checked the plumbing under one of the kitchen sinks</li> <li>▪ Trim the rose bush</li> <li>▪ Outdoor cleanup – including the eaves, shed lock</li> <li>▪ Replace lightbulbs</li> <li>▪ Investigate the leak in the men's downstairs washroom</li> <li>▪ Clean under the McIntyre stairs</li> </ul> </li> <li>• Thanks to others who have helped including Howard Wurster who has produced a map of the fuse boxes and Elizabeth Brownlee who replaced the lock on the outdoor sign.</li> </ul>

- Jean is still working on a plan to ensure that the garbage gets put out on Friday mornings - it cannot be put out the night before. There is an ongoing review of our Building Use policy and it has been suggested all groups using the building should be required to remove their excess garbage after their events.
- Thanks was offered to Jean and the Property Committee for their continuing work to keep our building in order.

**Minutes of Previous Meetings**

**Motion 065/25**

Karen Gooch/ William Downey moved that the minutes from August 20<sup>th</sup>, 2025 be accepted as presented. **Carried**

**Correspondence**

None

**Business Arising**

Visioning Update We had previously decided to ask Diane Matheson-Jimenez to come and meet with the congregation on October 19<sup>th</sup> to talk about the visioning work the Council has been engaged in. She is not available that day but is available to work with us on Sunday November 16<sup>th</sup>. We will ask Diane to provide a short video that we can show in church a couple of Sundays before to promote her visit.

MacIsaac Grant Lorie Fairburn informed Council that after reconsidering the application for the MacIsaac Foundation grant the request amount was adjusted. We will now ask for \$25,000 instead of the previous reported \$30,000.

**New Business**

Financial Report

**Appendices I, II, III**

The following financial information was offered.

- July/July Month-end Statements – The month-end statements June and July 2025 (Appendices I, II) were not ready to present to Council at the August meeting. Karen Gooch has reviewed them with the bookkeeper and represented them for deferred approval.

**Motion 066/25**

Karen Gooch/ Elizabeth Brownlee moved that the June and July 2025 financial statements be approved as presented. **Carried**

- August 2025 Statement - The month-end statement for August 31<sup>st</sup>, 2025 (Appendix III) was presented showing general fund revenue of \$106,424 with expenses of \$163,512 for a deficit of \$57,088. There was a deficit of \$18,195 at the end of August 2024.

**Motion 067/25**

Karen Gooch/ Derek Stott moved that the August 31<sup>st</sup>, 2025 financial statement be approved as presented. **Carried**

- Financial Update – Generally regular donations were down over the summer and in the early part of September. The most recent deposit from Sunday offerings included about \$2,200 for local expenses.
- Fall Stewardship – John and Wanda Wallace have agreed to write a letter for our annual Fall stewardship campaign.

Liaisons **Appendices IV, V**

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

- Administration – There is an ongoing review of our Building Use Policy including room pricing.
- Facility – Jean Jaimeson provided an oral report outlining the recent activities of the Property Committee at the start of this meeting
- 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. She highlighted the following items.
  - There was good feedback about the summer worship series – especially the music Sunday.
  - Linger Lunch on Rally Back Sunday went well. There was a good turnout which included a number of new people. The next Linger Lunch will be held on October 19<sup>th</sup>, World Food Day with proceeds from the lunch being split between OutLoud and M&S.
  - We discussed laminating place mats to present as Christmas gifts to those who cannot attend activities at the church.
- Living Our Mission – Derek Stott offered the following:
  - Inclusivity – No report
  - Loaves & Fishes - Lorie Fairburn provided a written Loaves & Fishes report for August 2025 (Appendix V) for Council members to review. Lorie highlighted the following:
    - Although there have been fewer students coming to the food bank, there has been an alarming increase in clients with 135 attending last week. Clients pointed to an increase in the cost of groceries.
    - Sobey's donated \$3,000 in gift cards to Loaves & Fishes. This money will be used to provide breakfast at the Café. Breakfast has been well received by our clients.
- Outreach – No report

M&P Committee **Appendix VI**

Bill Holmes offered the following from the M&P Committee.

- The Committee has been reviewing the employment status of our cleaner and determined that she was hired as an hourly worker not on contract. The Committee is recommending that if our cleaner leaves the position, that in the future cleaners should be hired on contract (as we have done in the past). This would be most cost effective for the church.

**Motion 068/25**

Bill Holmes/ Bill Ingwersen moved that the current part-time cleaner Amanda Lalonde be grandfathered and once her employment is terminated the custodian position will revert back to that of independent contractor status. **Carried**

- The Ontario Minimum wage will increase October 1<sup>st</sup> from \$17.20 to \$17.60 or 2.32%. The following motion was presented to affirm our practice of ensuring our hourly staff maintain their rate of pay in comparison to the minimum wage.

**Motion 069/25**

Bill Holmes/ Bill Ingwersen moved that effective October 1<sup>st</sup>, 2025 the following St. Andrew's part-time staff salaries will increase by the amounts listed:

- Amanada Lalonde Custodian current salary of \$17.37 (.99% over min wage) – \$17.60 x .99% = \$17.77 new hourly rate
  - Janet Ross Office Administrator and Bookkeeper current salary of \$17.89 (4.01% over min wage) – \$17.60 x 4.01% = \$18.31 new hourly rate
  - Lorie Fairburn Loaves and Fishes Manager current salary of \$18.23 (5.99% over min wage) – \$17.60 x 5.99% = \$18.65 new hourly rate **Carried**  
Lorie Fairburn abstained
- The following motion was presented to simplify the calculation of future pay raises related to the minimum wage.

**Motion 070/25**

Bill Holmes/ Bill Ingwersen moved that Council approve replacing the current motion on the books from pay the part-time staff the same percentage over minimum wage that they had been previously earning to pay the part-time staff the same percentage that minimum wage increases over previous year.

Minister's Report **Appendix VII**

- Caitlin Smithers provided a written report outlining her activities for August 2025 (Appendix VII) for members to review.
- Caitlin attended several Pride events as part of North Bay Pride where she carried the two-spirit flag. There was not a Pride parade, but there was a Trans one.
- Caitlin and Winne Blair spent time at a booth representing St. Andrew's during the recent Welcome to North Bay event at the West Ferris Arena.

Trustee Report **Appendix VIII**

Two of our Trustees met to discuss our insurance. We have been notified by our insurance provider that unless we have a current appraisal (meaning an appraisal once every 5 years) they will only pay out 90% of any claims that we make. If this had been the case when we had the basement flood, we would have had to pay our \$5,000 deductible plus 10% of the total claim, which would have been approximately \$32,000. It is not known when our last appraisal was done (quite likely more than 5 years ago). The Trustees are currently getting quotes for an appraisal. They will make a recommendation to Council members in an email poll for approval so that arrangements for the appraisal can be made before our year-end insurance renewal date.

**Other Business**

Welcome Package We discussed putting together a welcome package to give to new comers to the church. Doug McCausland, Derek Stott and Kim Delrosebel agreed to look into ideas and costs to put something appropriate together.

Next Meeting The next Council meeting will be held at 6:45 p.m. on Wednesday October 15<sup>th</sup>.

Round Table

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

- Several people spoke about how nice it was to have some downtime in July – whether at a cottage, at a campground or at home.
- Doug McCausland stated that he continues to sell “St. Andrew's” pens for \$10 each to raise money for the general fund. He has sold 27 to date.
- The brainstorming that took place at our meeting was enjoyable for some.

**Adjournment**

The Council gathered in a circle and sang the Ralph Johnston choral ending before the meeting adjourned at 8:55 p.m.

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Next Council Meeting

Wednesday October 15<sup>th</sup>, 2025 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 June 2025**

	Actual 2024/01/01 to 2024/06/30	Actual 2025/01/01 to 2025/06/30	Budget 2025 to date	% of Budget
<b>REVENUE</b>				
<b>General Fund Revenue</b>				
Offerings - General Fund	\$96,148.23	\$71,559.55		
Offerings - Envelopes	\$59.05	\$44.00		
Offerings - Broadview	\$375.00	\$270.00		
Offerings - Church School	\$200.00	\$162.10		
Offerings - Renovations	\$815.00	\$0.00		
Other Revenue	\$0.00	\$0.00		
<b>Total Offerings</b>	<b>\$97,597.28</b>	<b>\$72,035.65</b>	<b>\$88,946.50</b>	<b>40.5%</b>
Manse Interest	\$0.00	\$0.00		
Fund Raising Committee	\$235.00	\$26.00		
Rent for Use of Church	\$8,901.00	\$9,725.00		
Church Fees - Weddings/Funerals	\$0.00	\$450.00		
Administration Income	\$0.00	\$175.00		
Congregational Life Income	\$750.00	\$3,250.00		
Inclusivity Committee	\$610.00	\$40.00		
Worship Income	\$247.00	\$150.00		
Misc. Income	\$2,826.73	\$250.00		
Other Revenue	\$0.00	\$0.00		
<b>Total Other Revenue</b>	<b>\$13,569.73</b>	<b>\$14,066.00</b>	<b>\$35,300.00</b>	<b>19.9%</b>
<b>Total General Fund Revenue</b>	<b>\$111,167.01</b>	<b>\$86,101.65</b>	<b>\$124,246.50</b>	<b>31.5%</b>
<b>EXPENSES</b>				
<b>PERSONNEL</b>				
Salaries	\$42,113.84	\$46,243.45	\$50,540.83	38.1%
Vehicle Allowance	\$1,000.00	\$1,000.00	\$1,500.00	27.8%
Telephone Allowance	\$375.00	\$375.00	\$375.00	41.7%
Book/Educ Allowance	\$1,059.60	\$1,059.60	\$1,041.67	42.4%
Benefits/Pensions	\$7,516.07	\$8,762.64	\$3,169.06	115.2%
Other Personnel Expenses	\$275.00	\$0.00	\$3,866.25	0.0%
<b>Total Personnel Expenses</b>	<b>\$52,339.51</b>	<b>\$57,440.69</b>	<b>\$60,492.81</b>	<b>39.6%</b>
<b>PROPERTY</b>				
Heating Fuel	\$12,657.18	\$4,853.47	\$9,166.67	22.1%
Utilities	\$3,588.82	\$3,854.51	\$2,708.33	59.3%
Maintenance/ Security Contracts	\$2,275.80	\$926.29	\$1,875.00	20.6%
Repairs/ Maintenance	\$4,615.59	\$5,431.54	\$5,000.00	45.3%
Property Supplies	\$1,149.52	\$1,633.54	\$1,250.00	54.5%
Insurance	\$7,312.80	\$7,959.90	\$7,916.67	41.9%
Special property purchases	\$613.25	\$13,220.78	\$0.00	0.0%
<b>Total Property Expenses</b>	<b>\$32,212.96</b>	<b>\$37,880.03</b>	<b>\$27,916.67</b>	<b>56.5%</b>

**ADMINISTRATION**

Office Supplies/ Postage	\$2,091.77	\$2,354.34	\$2,583.33	38.0%
Telephone/Internet	\$1,220.28	\$1,334.34	\$1,250.00	44.5%
Office Equipment	\$1,075.00	\$1,075.00	\$1,250.00	35.8%
Computer Upgrades	\$0.00	\$0.00	\$208.33	0.0%
Regional Dues	\$6,773.00	\$8,749.00	\$3,645.83	100.0%
CSRC Supervisor Fee	\$360.00	\$90.00	\$150.00	25.0%
<b>Total Administration Expenses</b>	<b>\$11,520.05</b>	<b>\$13,602.68</b>	<b>\$9,087.50</b>	62.4%

**WORSHIP**

Pulpit Supply	\$741.00	\$0.00	\$500.00	0.0%
Worship Supplies	\$0.00	\$0.00	\$625.00	0.0%
Church Fees - Weddings/Funerals	\$0.00	\$450.00	\$0.00	
Other Worship Expenses	\$0.00	\$285.42	\$0.00	0.0%
<b>Total Worship Expenses</b>	<b>\$741.00</b>	<b>\$735.42</b>	<b>\$1,350.00</b>	27.2%

**CHRISTIAN DEVELOPMENT**

Church School Expenses	\$0.00	\$0.00	\$500.00	0.0%
Nursery Care	\$0.00	\$0.00		
Church School Assistant	\$0.00	\$0.00		
Adult C.D. Expenses	\$0.00	\$0.00		
<b>Total Christian Dev. Expenses</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$500.00</b>	0.0%

**FINANCE**

Professional Fees (Audit)	\$0.00	\$0.00	\$916.67	0.0%
Bank Service Charges	\$619.40	\$558.19		
Interest/ Finance Expense	\$0.00	\$0.00		
<b>Total Finance Expenses</b>	<b>\$619.40</b>	<b>\$558.19</b>	<b>\$916.67</b>	25.4%

**OTHER GENERAL FUND**

Outreach Committee	\$0.00	\$49.06	\$166.67	12.3%
Pastoral Care	\$228.67	\$103.11	\$416.67	10.3%
Congregational Life	\$0.00	\$125.00	\$0.00	0.0%
Inclusivity Committee	\$0.00	\$0.00	\$416.67	0.0%
Building Use	\$100.00	\$100.00	\$0.00	0.0%
Broadview	\$0.00	\$0.00	\$625.00	0.0%
Allocation for Capital	\$1,500.00	\$1,500.00	\$1,500.00	41.7%
Contingency Expenses	\$0.00	\$0.00	\$0.00	0.0%
<b>Total Other General Expenses</b>	<b>\$1,828.67</b>	<b>\$1,877.17</b>	<b>\$3,125.00</b>	25.0%

**TOTAL GENERAL EXPENSES**

**\$118,916.99      \$128,890.93      \$124,046.37**

**NET GENERAL FUND INCOME**

**-\$7,749.98      -\$42,789.28**

**Other Revenue**

Mission & Service Fund Revenue	\$8,764.96	\$8,518.40
Loaves & Fishes Revenue	\$6,557.00	\$10,881.65
Memorial Committee Revenue	\$30.00	\$940.00
Capital Fund Revenue	\$0.00	\$0.00
PGF Fund Revenue	\$0.00	\$0.00
Miscellaneous	\$24,261.61	\$0.00
<b>Total Other Revenue</b>	<b>\$39,613.57</b>	<b>\$20,340.05</b>

**Other Expenses**

Mission & Service Remittance	\$0.00	\$0.00
Loaves & Fishes Expense	\$24,607.28	\$23,830.41
Choir Fund Expense	\$0.00	\$842.98
CRA Expense	\$3,665.70	\$3,064.20
Capital Fund Expense	\$0.00	\$0.00
Building Use Expense	\$0.00	\$200.00
<b>Total Other Expenses</b>	<b>\$28,272.98</b>	<b>\$27,937.59</b>

Total Revenue	\$150,780.58	\$106,441.70
Total Expenses	\$147,189.97	\$156,828.52
	\$3,590.61	-\$50,386.82

Current Bank Account Balances (as of June 30, 2025)

General	\$33,290.32
Building	\$1,839.90
Loaves & Fishes	\$54,187.96
Memorial Fund	\$22,815.92
Manse Fund	\$129,511.47
Assante Investments	\$104,189.24
	\$345,834.81

Outstanding

-\$8,518.40	to M&S from General
<u>-940.00</u>	to Memorial from General
-\$5,627.99	Total from General Account

**Appendix II**

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

	Actual 2024/01/01 to 2024/07/31	Actual 2025/01/01 to 2025/07/31	Budget 2025 to date	% of Budget
<b>REVENUE</b>				
<b>General Fund Revenue</b>				
Offerings - General Fund	\$108,023.23	\$77,324.55		
Offerings - Envelopes	\$59.05	\$44.00		
Offerings - Broadview	\$485.00	\$270.00		
Offerings - Church School	\$200.00	\$162.10		
Offerings - Renovations	\$815.00	\$0.00		
Other Revenue	\$0.00	\$0.00		
<b>Total Offerings</b>	<b>\$109,582.28</b>	<b>\$77,800.65</b>	<b>\$103,770.92</b>	<b>55.0%</b>
Manse Interest	\$0.00	\$0.00		
Fund Raising Committee	\$610.00	\$26.00		
Rent for Use of Church	\$10,681.00	\$9,725.00		
Church Fees - Weddings/Funerals	\$200.00	\$450.00		
Administration Income	\$0.00	\$175.00		
Congregational Life Income	\$1,750.00	\$3,250.00		
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		
<b>Total Other Revenue</b>	<b>\$17,024.73</b>	<b>\$14,066.00</b>	<b>\$41,183.33</b>	<b>19.9%</b>
<b>Total General Fund Revenue</b>	<b>\$126,607.01</b>	<b>\$91,866.65</b>	<b>\$144,954.25</b>	<b>31.5%</b>
<b>EXPENSES</b>				
<b>PERSONNEL</b>				
Salaries	\$63,659.15	\$64,723.74	\$70,757.17	53.4%
Vehicle Allowance	\$1,400.00	\$1,400.00	\$2,100.00	38.9%
Telephone Allowance	\$525.00	\$525.00	\$525.00	58.3%
Book/Educ Allowance	\$1,483.44	\$1,412.27	\$1,458.33	56.5%
Benefits/Pensions	\$10,893.37	\$12,505.80	\$4,436.68	164.4%
Other Personnel Expenses	\$275.00	\$0.00	\$5,412.75	0.0%
<b>Total Personnel Expenses</b>	<b>\$78,235.96</b>	<b>\$80,566.81</b>	<b>\$84,689.93</b>	<b>55.5%</b>
<b>PROPERTY</b>				
Heating Fuel	\$13,616.83	\$5,922.49	\$12,833.33	26.9%
Utilities	\$4,599.91	\$4,950.65	\$3,791.67	76.2%
Maintenance/ Security Contracts	\$3,055.80	\$1,427.66	\$2,625.00	31.7%
Repairs/ Maintenance	\$5,966.35	\$6,236.23	\$7,000.00	52.0%
Property Supplies	\$1,475.89	\$3,120.52	\$1,750.00	104.0%
Insurance	\$10,237.92	\$11,143.86	\$11,083.33	58.7%
Special property purchases	\$613.25	\$13,220.78	\$0.00	0.0%
<b>Total Property Expenses</b>	<b>\$39,565.95</b>	<b>\$46,022.19</b>	<b>\$39,083.33</b>	<b>68.7%</b>

**ADMINISTRATION**

Office Supplies/ Postage	\$3,821.17	\$2,824.24	\$3,616.67	45.6%
Telephone/Internet	\$1,742.58	\$1,794.24	\$1,750.00	59.8%
Office Equipment	\$1,505.00	\$1,505.00	\$1,750.00	50.2%
Computer Upgrades	\$72.76	\$0.00	\$291.67	0.0%
Regional Dues	\$6,773.00	\$8,749.00	\$5,104.17	100.0%
CSRC Supervisor Fee	\$360.00	\$90.00	\$210.00	25.0%
<b>Total Administration Expenses</b>	<b>\$14,274.51</b>	<b>\$14,962.48</b>	<b>\$12,722.50</b>	<b>68.6%</b>

**WORSHIP**

Pulpit Supply	\$741.00	\$0.00	\$700.00	0.0%
Worship Supplies	\$0.00	\$0.00	\$875.00	0.0%
Church Fees - Weddings/Funerals	\$0.00	\$450.00	\$0.00	
Other Worship Expenses	\$0.00	\$285.42	\$0.00	0.0%
<b>Total Worship Expenses</b>	<b>\$741.00</b>	<b>\$735.42</b>	<b>\$1,575.00</b>	<b>27.2%</b>

**CHRISTIAN DEVELOPMENT**

Church School Expenses	\$126.00	\$0.00	\$700.00	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>\$700.00</b>	<b>0.0%</b>

**FINANCE**

Professional Fees (Audit)	\$0.00	\$0.00	\$1,283.33	0.0%
Bank Service Charges	\$832.22	\$967.56		
Interest/ Finance Expense	\$0.00	\$0.00		
<b>Total Finance Expenses</b>	<b>\$832.22</b>	<b>\$967.56</b>	<b>\$1,283.33</b>	<b>44.0%</b>

**OTHER GENERAL FUND**

Outreach Committee	\$67.17	\$49.06	\$233.33	12.3%
Pastoral Care	\$228.67	\$103.11	\$583.33	10.3%
Benevolent Fund	\$0.00	\$125.00	\$291.67	25.0%
Congregational Life	\$0.00	\$0.00	\$0.00	0.0%
Inclusivity Committee	\$100.00	\$100.00	\$583.33	10.0%
Building Use	\$0.00	\$0.00	\$0.00	0.0%
Broadview	\$1,410.00	\$1,380.00	\$875.00	92.0%
Allocation for Capital	\$2,100.00	\$2,100.00	\$2,100.00	58.3%
Contingency Expenses	\$0.00	\$100.00	\$0.00	0.0%
<b>Total Other General Expenses</b>	<b>\$3,905.84</b>	<b>\$3,957.17</b>	<b>\$4,666.67</b>	<b>49.5%</b>

**TOTAL GENERAL EXPENSES**      **\$137,761.48**      **\$147,211.63**      **\$144,720.77**

**NET GENERAL FUND INCOME**      **-\$11,154.47**      **-\$55,344.98**

**Other Revenue**

Mission & Service Fund Revenue	\$10,091.96	\$9,432.40
Loaves & Fishes Revenue	\$7,674.00	\$11,631.65
Memorial Committee Revenue	\$30.00	\$940.00
Choir Fund	\$325.00	\$1,405.00
Capital Fund Revenue	\$0.00	\$0.00
PGF Fund Revenue	\$0.00	\$0.00
Miscellaneous	\$24,261.61	\$0.00
<b>Total Other Revenue</b>	<b>\$42,382.57</b>	<b>\$23,409.05</b>

**Other Expenses**

Mission & Service Remittance	\$8,764.96	\$8,518.40
Loaves & Fishes Expense	\$27,325.16	\$23,830.41
Choir Fund Expense	\$0.00	\$876.76
CRA Expense	\$3,665.70	\$3,064.20
Capital Fund Expense	\$0.00	\$0.00
Building Use Expense	\$0.00	\$200.00
<b>Total Other Expenses</b>	<b>\$39,755.82</b>	<b>\$36,489.77</b>

Total Revenue	\$168,989.58	\$115,275.70
Total Expenses	\$177,517.30	\$183,701.40
	<u>-\$8,527.72</u>	<u>-\$68,425.70</u>

Current Bank Account Balances (as of July 31, 2025)

General	\$32,636.72
Building	\$1,833.90
Loaves & Fishes	\$34,184.21
Memorial Fund	\$22,813.86
Manse Fund	\$129,511.00
Assante Investments	\$105,268.72
	\$326,248.41

Outstanding

- \$9,432.40	to M&S from General
<u>- 940.00</u>	to Memorial from General
- \$5,627.99	Total from General Account

**Appendix III**

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

	Actual 2024/01/01 to 2024/08/31	Actual 2025/01/01 to 2025/08/31	Budget 2025 to date	% of Budget
<b>REVENUE</b>				
<b>General Fund Revenue</b>				
Offerings - General Fund	\$114,593.23	\$86,456.45		
Offerings - Envelopes	\$59.05	\$44.00		
Offerings - Broadview	\$485.00	\$270.00		
Offerings - Church School	\$200.00	\$162.10		
Offerings - Renovations	\$815.00	\$0.00		
Other Revenue	\$0.00	\$0.00		
<b>Total Offerings</b>	<b>\$116,152.28</b>	<b>\$86,932.55</b>	<b>\$118,595.33</b>	<b>48.9%</b>
Manse Interest	\$2,391.83	\$3,495.91		
Fund Raising Committee	\$610.00	\$505.50		
Rent for Use of Church	\$11,763.50	\$11,175.00		
Church Fees - Weddings/Funerals	\$575.00	\$450.00		
Administration Income	\$0.00	\$175.00		
Congregational Life Income	\$2,710.00	\$3,250.00		
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		
<b>Total Other Revenue</b>	<b>\$21,834.06</b>	<b>\$19,491.41</b>	<b>\$47,066.67</b>	<b>27.6%</b>
<b>Total General Fund Revenue</b>	<b>\$137,986.34</b>	<b>\$106,423.96</b>	<b>\$165,662.00</b>	<b>38.5%</b>
<b>EXPENSES</b>				
<b>PERSONNEL</b>				
Salaries	\$74,088.81	\$74,336.64	\$80,865.33	61.3%
Vehicle Allowance	\$1,600.00	\$1,600.00	\$2,400.00	44.4%
Telephone Allowance	\$600.00	\$600.00	\$600.00	66.7%
Book/Educ Allowance	\$1,695.36	\$1,553.02	\$1,666.67	62.1%
Benefits/Pensions	\$12,483.07	\$14,559.14	\$5,070.50	191.4%
Other Personnel Expenses	\$275.00	\$0.00	\$6,186.00	0.0%
<b>Total Personnel Expenses</b>	<b>\$90,742.24</b>	<b>\$92,648.80</b>	<b>\$96,788.50</b>	<b>63.8%</b>
<b>PROPERTY</b>				
Heating Fuel	\$13,616.83	\$5,922.49	\$14,666.67	26.9%
Utilities	\$4,962.37	\$5,381.45	\$4,333.33	82.8%
Maintenance/ Security Contracts	\$3,110.06	\$1,781.55	\$3,000.00	39.6%
Repairs/ Maintenance	\$8,741.89	\$6,376.23	\$8,000.00	53.1%
Property Supplies	\$1,475.89	\$3,627.62	\$2,000.00	120.9%
Insurance	\$11,700.48	\$12,735.84	\$12,666.67	67.0%
Special property purchases	\$613.25	\$13,220.78	\$0.00	0.0%
<b>Total Property Expenses</b>	<b>\$44,220.77</b>	<b>\$49,045.96</b>	<b>\$44,666.67</b>	<b>73.2%</b>

**ADMINISTRATION**

Office Supplies/ Postage	\$4,199.11	\$3,098.30	\$4,133.33	50.0%
Telephone/Internet	\$2,000.43	\$2,024.19	\$2,000.00	67.5%
Office Equipment	\$1,720.00	\$1,720.00	\$2,000.00	57.3%
Computer Upgrades	\$72.76	\$0.00	\$333.33	0.0%
Regional Dues	\$6,773.00	\$8,749.00	\$5,833.33	100.0%
CSRC Supervisor Fee	\$360.00	\$180.00	\$240.00	50.0%
<b>Total Administration Expenses</b>	<b>\$15,125.30</b>	<b>\$15,771.49</b>	<b>\$14,540.00</b>	<b>72.3%</b>

**WORSHIP**

Pulpit Supply	\$741.00	\$285.42	\$800.00	23.8%
Worship Supplies	\$0.00	\$0.00	\$1,000.00	0.0%
Church Fees - Weddings/Funerals	\$0.00	\$450.00	\$0.00	
Other Worship Expenses	\$0.00	\$0.00	\$0.00	
<b>Total Worship Expenses</b>	<b>\$741.00</b>	<b>\$735.42</b>	<b>\$1,800.00</b>	<b>27.2%</b>

**CHRISTIAN DEVELOPMENT**

Church School Expenses	\$126.00	\$0.00	\$800.00	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>\$800.00</b>	<b>0.0%</b>

**FINANCE**

Professional Fees (Audit)	\$0.00	\$0.00	\$1,466.67	0.0%
Bank Service Charges	\$940.25	\$1,053.22		
Interest/ Finance Expense	\$0.00	\$0.00		
<b>Total Finance Expenses</b>	<b>\$940.25</b>	<b>\$1,053.22</b>	<b>\$1,466.67</b>	<b>47.9%</b>

**OTHER GENERAL FUND**

Outreach Committee	\$67.17	\$49.06	\$266.67	12.3%
Pastoral Care	\$228.67	\$103.11	\$666.67	10.3%
Benevolent Fund	\$0.00	\$125.00	\$333.33	25.0%
Congregational Life	\$0.00	\$0.00	\$0.00	0.0%
Inclusivity Committee	\$100.00	\$100.00	\$666.67	10.0%
Building Use	\$0.00	\$0.00	\$0.00	0.0%
Broadview	\$1,410.00	\$1,380.00	\$1,000.00	92.0%
Allocation for Capital	\$2,400.00	\$2,400.00	\$2,400.00	66.7%
Contingency Expenses	\$0.00	\$100.00	\$0.00	0.0%
<b>Total Other General Expenses</b>	<b>\$4,205.84</b>	<b>\$4,257.17</b>	<b>\$5,333.33</b>	<b>53.2%</b>

**TOTAL GENERAL EXPENSES**      **\$156,181.40**      **\$163,512.06**      **\$165,395.16**

**NET GENERAL FUND INCOME**      **-\$18,195.06**      **-\$57,088.10**

**Other Revenue**

Mission & Service Fund Revenue	\$10,900.96	\$10,611.40
Loaves & Fishes Revenue	\$8,369.00	\$12,809.65
Memorial Committee Revenue	\$30.00	\$940.00
Choir Fund	\$525.00	\$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>\$44,086.57</b>	<b>\$29,310.40</b>

**Other Expenses**

Mission & Service Remittance	\$8,764.96	\$8,518.40
Loaves & Fishes Expense	\$28,535.39	\$28,552.79
Choir Fund Expense	\$0.00	\$1,206.16
CRA Expense	\$3,665.70	\$3,064.20
Capital Fund Expense	\$0.00	\$0.00
Building Use Expense	\$0.00	\$200.00
<b>Total Other Expenses</b>	<b>\$40,966.05</b>	<b>\$41,541.55</b>

Total Revenue	\$182,072.91	\$135,734.36
Total Expenses	\$197,147.45	\$205,053.61
	<u>-\$15,074.54</u>	<u>-\$69,319.25</u>

Current Bank Account Balances (as of August 31, 2025)

General	\$34,271.28
Building	\$1,821.90
Loaves & Fishes	\$34,180.46
Memorial Fund	\$23,336.99
Manse Fund	\$129,511.00
Assante Investments	\$105,890.68
	\$329,012.31

**Appendix IV**

**Spiritual Life Liaison Report – September 17, 2025**

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

Our wonderful four-week summer series, "Rest in the Sacred", based on the poetry of Mary Oliver, was very successful! Themes of rest, trust, play and song were explored, with scripture and poetry readings being offered by folks who participated in the Divine Poetry workshops and other willing readers. Of particular note was the service on August 24 in which music played an integral part...there were so many comments from folks who really felt the Spirit in the sanctuary that morning. Heartfelt thanks to Rev. Caitlin and Ralph who crafted this powerful piece of worship.

Friends from Trinity, Emmanuel and Omond United Churches joined us for worship during the month of August. Our joint worship culminated in our Fifth Sunday service at Carmichael United Church on August 31 under sunny skies and surrounded by God's beautiful creation. St. Andrew's co-hosted with Carmichael in worship preparation, music and food. The reflection for the day was offered by our own newly-licensed LLW Lorie Fairburn. All agreed that it was a glorious culmination to summer worship!

The season of Creation began on September 7, featuring the theme "A Place at the Table" and a viewing of the video created about the "Place at the Table" photo from the national church. Rally Back Sunday took place on September 14, continuing our "Place at the Table" theme with amazing coloured placemats featuring diverse and clever place settings (thank you, Kim Delarosbel!) These segued beautifully into our Rally Back Linger Lunch of soups, hot biscuits and buns, cakes and cookies! Many new folks stayed for lunch, including Frankie Syme's friend, Pierette Bellefeuille, who baked the tea biscuits and provided a pot of soup! Lunch was followed by a wonderful table hymn sing based on audience requests....from Jesus Bids Us Shine to Amazing Grace. Our ever-willing and incredibly talented Ralph pulled beautiful accompaniments from the slightly out-of-tune downstairs piano! Folks enjoyed themselves so much that there were requests for more such activities and an offer to bankroll the next Linger Lunch. We are thinking possibly Sunday, October 19, World Food Sunday.

The season will proceed with Indigenous Sunday on September 21, World Wide Communion Sunday on October 5, and the celebration of Thanksgiving on October 12.

The Monday study program, Reading the Bible in One Year, led by Tim Robertson and Marg Reid, continued to meet weekly through the summer. Their members are welcoming the more temperate autumn temperatures as they move into the fall.

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

Our faithful Willa Gallant and Liz Westbrook continued to provide refreshments after worship throughout August. We are still looking for assistance with Sunday refreshments. Willa is away for the next two weeks, and Liz is really struggling with her hip. She is scheduled for surgery in early November.

Folks from Congregational Life provided sandwiches and cookies for the Fifth Sunday worship and provided the Linger Lunch on Rally Back. Thanks to Willa, LizW, Frankie Syme, Betty Hurley, Donna Sinclair and Pierette Bellefeuille for providing the food, and Barb Van Herk, Joan Wurster, Sheila O'Brien, Rosie Martin, Howard Wurster and Gerry Van Hurk for their assistance with clean up!

Our next big event is the Fall Bazaar, Silent Auction, Cookie Walk and Café scheduled for Saturday, October 25. Posters will soon be available for distribution.

Pastoral Care: Donna Landry (chair)

Pastoral visits with Caitlin and Donna have continued, including many visits with our friend Cindy Brownlee from Trinity. Other members of the team have been in touch with a number of home-bound folks. The Thanksgiving cards are prepared (thanks, DonnaL) and the card ministry folks are meeting at Donna Landry's on Thursday, September 18 to write the messages. Cards for the long-term care homes will be hand delivered; the rest will go by mail.

Submitted by Liz Brownlee

Appendix V



**Loaves & Fishes  
 Community  
 Food Bank**



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



**Loaves & Fishes Community Food Bank  
 Report to Council September 17, 2025 Meeting**

2025	# of Clients	2024	# of Clients	% Difference	2025 # of Students	2024 # of Students	% Difference
Aug. 7	104	Aug. 1	42	147.6%	3	2	50.0%
Aug. 14	91	4-Jul	53	71.7%	4	26	-84.6%
Aug. 21	103	11-Jul	67	53.7%	2	10	-80.0%
Aug. 28	66	18-Jul	75	-12.0%	0	10	-100.0%
31-Jul	49	25-Jul	66	-25.8%	1	9	-88.9%
	413		303	36.3%	10	57	-82.5%

**Total Visits**

<b>2025</b>	<b>413</b>	<b>10</b>	<b>423</b>
<b>2024</b>	<b>309</b>	<b>57</b>	<b>366</b>
	36.3%	-82.5%	17.5%

2025 New Clients	36
2024 New Clients	--
	--
2025 New Students	1
2024 New Students	--
	--
2025 Volunteer Hours	391
2024 Volunteer Hours	268
	45.9%

**In-Kind Donations**

2024 Food Rescue	\$2,050.00	2025 Food Rescue	\$2,500.00	22.0%
2024 In-Kind Donations	\$1,658.00	2025 In-Kind Donations	\$639.00	-61.5%

**Overview of Activities**

- The Café continues to see an increase in hungry people looking for breakfast and coffee. Many people also like to take with them coffee and food.
- In September, The Café will offer a breakfast menu with a focus on protein and the addition of fruit, thanks to the funding received from Sobeyes.
- The month of August saw an increase of 36 new clients. This number is quite alarming and gives thought to the reason why. 1. Grocery prices continue to rise 2. More Food Banks are closed during August 3. North Bay is the place to come because of the opportunity to be unhoused near a lake.
- John Carl MacIsaac Foundation grant was submitted on August 31, 2025, requesting \$25,000.

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

**Appendix VI**

**M&P Committee Motions**

September 15, 2025

September Council Meeting:

M & P Committee

Custodian status part time/independent contractor

- Sept. 15, 2020 Council Meeting – Moved that Motion 102/20 be as follows: that St. Andrew's hire custodian for \$14.50 per hour for a maximum of 13 hours a week .- Approved
- December 15, 2020 Council Meeting – Moved that Motion 167/20 be as follows that St. Andrew's Council approve the hiring of Kelly Miles and Andrea Church to share the custodian job for 13 hours per week at \$14.50 per hour as per revised job description. The work final schedule will be determined in consultation with Tracy Davis. – Carried
- **M & P Committee Motion** – that current p/t cleaner Amanda Lalonde be grandfathered and once her employment is terminated the custodian position will revert back to that of independent contractor status.

Minimum Wage

- The Ontario Hourly Minimum wage increases October 1, 2025 from \$17.20 to \$17.60 or 2.32%.
- St. Andrew's has a motion on the books to pay the p/t staff, the same percentage over minimum wage that they had been previously earning.
- **M & P Committee Motion** – That effective October 1, 2025 the following St. Andrew's p/t staff salaries will increase by the amounts listed:
  - Amanada Lalonde Custodian current salary of \$17.37 (.99% over min wage) –  
 $\$17.60 \times .99\% = \$17.77$  new hourly rate
  - Janet Ross Office Administrator and Bookkeeper current salary of \$17.89 (4.01% over min wage) –  
 $\$17.60 \times 4.01\% = \$18.31$  new hourly rate
  - Lorie Fairburn Loaves and Fishes Manager current salary of \$18.23 (5.99% over min wage) –  
 $\$17.60 \times 5.99\% = \$18.65$  new hourly rate
- **M & P Committee Motion** – Replace the current motion on the books from pay the part time staff the same percentage over minimum wage that they had been previously earning.  
To pay the part time staff the same percentage that minimum wage increases over previous year

**Appendix VII**

**Minister's Report August - September 2025**

Welcome back after the Summer!

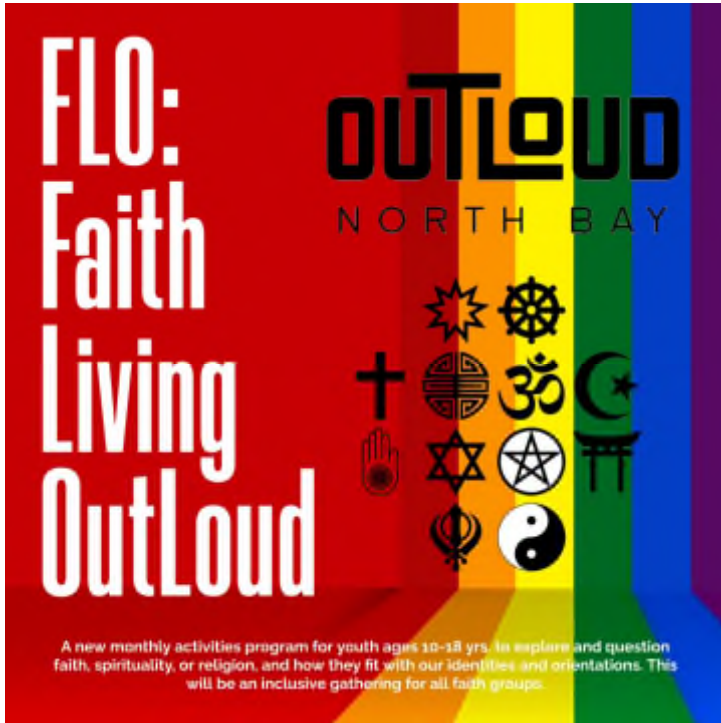
It has been quite a busy summer, sharing worship and community with Trinity, Emmanuel, Omond and Carmichael, as well as the wider Interfaith community.



In August we focused on a theme based on Mary Oliver's poetry, in her book *Devotions*, and a resource provided by the Salt Project, which guided us through various themes based on some of Mary Oliver's most famous and meaningful work.



Our pastoral care team and I continue to work on the ways we can reach out and support our community, here and St. Andrew's community and beyond. Thank you for the continued ways this council and community support this work, like with the recent homemade cards sent out this summer to let folks know we are thinking of them!



We continue to build community partnerships and presence within the community of North Bay and beyond, with OutLoud, the Indigenous Friendship Centre, and many more. Working with the food bank here at St. Andrew's is also a great example of building relationships and community here in North Bay.



All my best,

Rev. Caitlin Smithers

**Appendix VIII**

**Trustees Council Report — September 17, 2025**

**Members:**

Ed Mounce  
John Wallace  
Tom Arens  
Pat Kirton Bailey  
Caitlin Smithers

The trustees are concerned about our adequacy of insurance coverage going into year 2026. Our recent property insurance contract shows values for our property: (Building, Contents, Stained Glass, Pipe Organ) around \$8,000,000. These values originally came from our insurance policy with Kennedy Insurance Brokers Broker in June 1, 2021 and since have been adjusted annually for inflation. For obvious reasons, insurance companies like to have these insured properties appraised periodically.

Our insurer, HUB UCC brokers have decided that payments on claims from churches that have not had an appraisal done in over five years will received only 90 % of the claim from the insurance company. The church must cover the remaining 10% themselves. This is a common feature with insurance providers. Our HUB UCC insurer however, unlike most others, only applies this "copayment" to claims over \$250,000.

We will be asking Council to approve a request for a new appraisal soon. We are checking around to get a rough estimate of the cost of an appraisal for you.

Ed