



**St. Andrew's United Church
North Bay, Ontario**



Annual Report 2025



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*Annual Report cover page designed by Derek Stott.
Report compiled by Karen Gooch.*

FROM THE CHAIR OF ST. ANDREW'S COUNCIL

Wow another year has gone by. So much has happened by so many people. You will see in the next pages of this report that Reverend Caitlin Smithers has not been idle. The scores of volunteers that make things happen here are unbelievable. From the Loaves & Fishes to the choir, it has been non-stop. So much happens every week throughout the day and evening. Our church staff is the GREATEST.

I want to thank you all. If you don't know who you are, stand in front of a mirror and you will see one. My St. Andrew's family are the most generous and considerate folks in this city. When something is needed, it happens. You are the BEST. And thank you for your financial help and support.

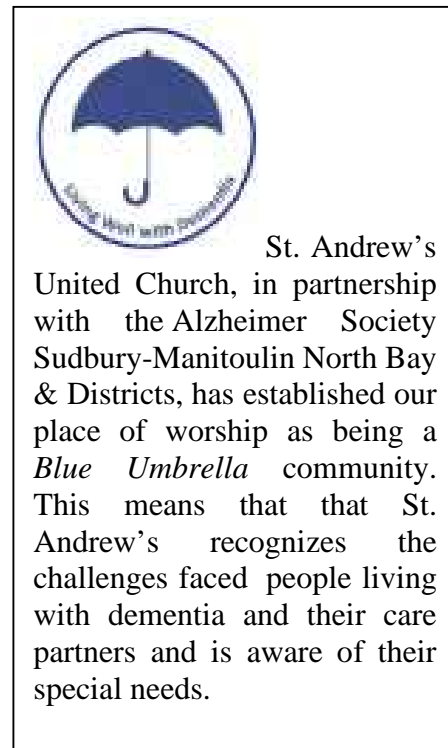
I would like to thank all of the committee chairs and members for the hard work and dedication that has gone into the work here. (And a selfish note.) If you can see yourself in any of the roles in this report, please speak up)

Thank you.

Doug McCausland, Council Chair

ST. ANDREW'S MISSION STATEMENT

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



FROM REV. CAITLIN SMITHERS' DESK

Happy New Year and Happy 100th Anniversary of the United Church of Canada!

January began with a special prayer service, as a chance to let folks know they are prayed for here at St. Andrew's. Donna and I, as well as other members of the pastoral care team, continue to visit people in hospital and their homes, and send out beautiful and heartfelt cards, working together to support and connect everyone as best we can.



The worship committee and I continue to work together to create worship that is meaningful for the community, through prayers, times for all ages, growing in awareness, readers, and so much more! We also held Sunday school, starting in March. We had three teams of volunteers signed up, and one Sunday with children and youth in worship. We used the materials provided by Sanctified Art for Lent and Advent. During Lent and Advent we also held Divine Poetry groups based on these materials.



The outreach, inclusivity, and worship committees and myself worked to deepen and build relationships and with many organizations who serve the community of North Bay and beyond, including OutLoud, the Indigenous Friendship Centre, HANDS, True Self, and more. We also continued the important work of serving our community through our Loaves and Fishes Community Food bank and Café, with the help of many volunteers!

...continued

Through all of this work and more, we continue to strive to live our call to welcome people of all backgrounds, identities & experiences within the United Church of Canada.



We as a council have been continuing our work with Diane Matheson-Jimenez, and I have found this to be a very rich time for us, full of learning, grace, and visioning for who we are and hope to be at St. Andrew's. It continues to warm my heart, to see, feel, and hear the kindness, support, learning and healing happening here at St. Andrew's, and I hope we can continue to lead and build a community that lives those values together more and more. We also offer a heartfelt thank you to Kathie Smith who has been our pastoral charge supervisor during the time I have been learning here at St. Andrew's!



Thank you all for the call to stay here at St. Andrew's and continue our work together! I am so grateful, excited, and dedicated to working with all of you, and hearing each of you, and seeing what we can do together to reflect who we commit to be as a community of faith, as we build on the deep faith and love already so evident here.



*All my best,
Rev. Caitlin Smithers*

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2026 ANNUAL MEETING AGENDA

Sunday March 22nd, 2026

11:30 a.m.

1. Welcome
2. Visioning
3. Call to Order
4. Appointment of Chair and Secretary
5. Opening and In Memoriam (pg. 22)
6. Voting Privileges
7. Adoption of Agenda
8. Adoption of Minutes
 - March 2nd, 2025 Annual General Meeting (pg. 8-18)
 - May 4th, 2025 Congregational Meeting (pg. 19-20)
9. Acceptance of Committee Reports
10. Financial Report for 2025 (pg. 51-55)
11. Operating Budget for 2026 (pg. 56-58)
12. Mission & Service Goal for 2026
13. Slate of Officers and Trustees for the 2026-2027 (pg. 21)
14. Ministry & Personnel Committee Affirmation
15. Regional Council Representatives
16. Authorization for Council to Fill Vacancies
17. Loaves & Fishes Committee
18. Courtesies
19. Closing/Adjournment

ST. ANDREW'S MISSION STATEMENT

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

MOTIONS FOR 2026 AGM

APPOINT CHAIR AND SECRETARY

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

EXTENDING VOTING PRIVILEGES

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

APPROVAL OF AGENDA

... moved that the agenda (as printed on page 5 in the 2025 Annual Report) be approved as the agenda for this meeting.

APPROVAL OF MINUTES

... moved that the minutes from the Annual General Meeting held on March 2nd, 2025 (as found on pages 8-18 of the 2025 Annual Report) be approved as printed.

APPROVAL OF MINUTES

... moved that the minutes from the Congregational Meeting on May 4th, 2025 (as found on pages 19-20 of the 2025 Annual Report) be approved as printed.

APPROVAL OF COMMITTEE REPORTS

... moved that the written reports of the committees from the 2025 Annual Report with the exception of the Financial Reports be accepted for information.

2025 FINANCIAL REPORT

... moved that the December 31st, 2025 financial statement (as found on pages 51-55 of the 2025 Annual Report) be accepted as presented.

2026 OPERATING BUDGET

... moved that the 2026 budget with income of \$184,000 and expenditures of \$218,167 and a projected deficit of \$34,167 (as found on pages 56-58 of the 2025 Annual Report) be approved as presented.

M&S 2026 GOAL

... moved that our Mission & Service goal for 2026 be \$14,000.00, as recommended by Council.

SLATE OF OFFICERS FOR THE 2026-2027 COUNCIL

... moved that the Slate of Officers for 2026-2027 (including members of Council and current Trustees for the St. Andrew's United Church, as published on page 21 of the 2025 Annual Report) be approved as presented.

MINISTRY & PERSONNEL COMMITTEE AFFIRMATION

... moved that the members of the St. Andrew's Church Ministry & Personnel Committee for 2026-2027 are Judy Borden, Doug McCausland, and Dana Murphy.

REGIONAL COUNCIL REPRESENTATIVES

... moved that the Canadian Shield Regional Council Representatives for St. Andrew's Church for 2026-2027 are Karen Gooch and Emily Morris.

TRUSTEES

... moved that the congregation accept the resignation of Tom Arens as a Trustee with regret.

AUTHORIZATION TO FILL VACANCIES

... moved that the Church Council have authority to fill Council vacancies during 2026-2027.



2025 ANNUAL GENERAL MEETING

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St. Andrew's United Church 2025 Annual General Meeting

Held in the sanctuary
Sunday March 2nd, 2025 at 11:45 a.m.

Welcome (11:45 a.m.) Doug McCausland welcomed everyone and called the meeting to order. He then read our Council Touchstones.

Attendance Everyone was encouraged to sign the attendance sheet before the meeting started. There were 34 members and adherents from St. Andrew's attending this Annual General Meeting.

Opening Caitlin Smithers opened the meeting by offering a reading from *The Serviceberry: Abundance and Reciprocity in the Natural World* by Robin Wall Kimmerer

Reflection Caitlin Smithers introduced Diane Matheson-Jimenez, CSRC Minister, Community of Faith Support. She spoke about her recent work with our Church Council.

- Diane has been working with Council members at the beginning of their monthly meetings. She is helping Council members build the skills they need to develop a strategic plan for St. Andrew's which will reflect the wishes of the congregation for the future.
- Diane has been encouraging Council member to consider what it means to work on active listening and providing tools to help with conflict resolution.
- She invited those present at this meeting to answer the question "What matters to you?" Responses included:
 - More children (noisy and messy that they are)
 - Have always felt welcome at St. Andrew's
 - One United Church in North Bay with all living in harmony
 - World peace and feeding those who live in hunger
 - People in their 20's and 30's
 - Fill the pews, feel the warmth of community
 - Opportunity at the AGM to talk about what is good
 - Celebrating Caitlin
 - Respect and inclusivity
- Being loved and feeling safe are important. While we all long for safety, this is very hard to achieve since we imperfect human beings. Instead, we should aim to be brave as we work together to bridge the gaps between all our churches.

**Chair/
Secretary** A motion to appoint a Chair and Secretary for this meeting was presented for a vote:
Motion 014/25
Pat Kirton-Bailey/ Lorie Fairburn moved that Doug McCausland act as Chair and Karen Gooch as Secretary for this Annual General Meeting. **Carried**

In Memoriam Doug McCausland read aloud the names of our loved ones and friends from St. Andrew's who passed into spirit during 2024.

Isobel Lockett
Carolyn Chapman
Stewart Bell

Dorothy Stewart
Bob Syme
Glenn Tunnock

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Bruce Fleming
James Paul Norrie
Frances Brouse

Grace Price
Gail Timm
(Fred) James Tayler

Voting Privileges

Before the vote was held about voting privileges, there was a question about the definition of an adherent. Kathie Smith explained that an adherent is considered anyone who supports the ministry of St. Andrew's.

Motion 015/25

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

Agenda

Motion 016/25

Donna Sinclair/ Carolyn Wright moved that the agenda (as printed on page 5) in the 2024 Annual Report) be approved as the agenda for this meeting. **Carried**

**Minutes of Previous
Congregational Meetings**

Motion 017/25

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

Motion 018/25

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

New Business

Acceptance of
Committee Reports

Written reports from St. Andrew's committees and teams are found on pages 27 – 45 of the 2024 Annual Report which was circulated for review before this meeting.

Motion 019/25

Derek Stott/ Jim Sinclair moved that the written reports of the committees and teams with the exception of the Financial Reports be accepted for information. **Carried**

A list of those who served as members of our committees and teams in 2024 can be found on pages 27-28 of the 2024 Annual Report. Thanks was offered for those who will not be carrying on with their roles in 2025.

2024 Financial
Report

Appendix I

- The financial statements from December 31st, 2024 were presented for approval. (Appendix I or pages 48-52 of the 2024 Annual Report).
 - In 2024, we received General Fund income of \$253,408 and expenses were \$220,876 leaving a surplus of \$32,532 for the year.
 - Our long-term surplus at the beginning of the year was \$7,357, leaving us with a total General Fund surplus of \$39,889*.
 - Acting Treasurer Karen Gooch provided an overview of the details in the statements for the congregation. The good news is that our offerings were slightly higher and our expenses were slightly less than last year. However, the larger surplus for 2024* was mainly due to a few large one-time sources

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of revenue including a \$15,000 bequest from the family of Toots Walsh which has been earmarked for the refurbishment of our chapel and the Lois E. Carey Parlour. We also received about \$20,000 in HST refunds related to the flooding repairs that happened in 2023.

Motion 020/25

William Downey/ Bill Holmes moved that the December 31st, 2024 financial statement (as found on pages 48-52 of the 2024 Annual Report) be accepted as presented. **Carried**

- There was a question about the difference in the hourly rate of pay for our Office Administrator and our Loaves & Fishes Manager. Should both be paid the same? It was agreed that the M&P Committee should be tasked with looking at the pay and job descriptions for both to determine if they are each being offered a fair wage.

Motion 021/25

Stuart Bailey/ Bethany Brownlee moved that the M&P Committee be instructed to review the salaries of our Office Administrator and Loaves & Fishes Manager and provide a report to Council providing any recommendations about their rates of pay. **Carried**

Budget **Appendix II**

- The proposed budget for 2025 was presented for approval. (Appendix II or pages 53-55 of the 2024 Annual Report)
 - Lorie Fairburn described the budget process. The Finance Team put together preliminary budget numbers based on the actual 2024 figures. Personnel budget numbers were provided by the M&P Committee. Then the Team met with the Council to review the budget and make suggestions in order to produce the draft budget which was approved by Council before being presented at this meeting.
 - The balanced budget has estimated revenue and expenses of \$248,493.
 - Those in attendance were given a few minutes to review the budget and then the following motion was presented.

Motion 022/25

Pat Kirton-Bailey/ Lorie Fairburn moved that the 2025 budget with income and expenditures of \$248,493 (as found on pages 53-55 of the 2024 Annual Report) be approved as presented. **Carried**

M&S Contribution Goal Total M&S contributions in 2024 were \$16,560 which was significantly higher than the \$10,785 donated in 2023.

Motion 023/25

Bethany Brownlee/ Stuart Bailey moved that our Mission & Service goal for 2025 be \$15,000.00, as recommended by Council. **Carried**

Slate of Officers The proposed Slate of Officers for St. Andrew's for 2025-2026 was presented for approval.

Elected Members of Council

Chair (until 2025 AGM)	Doug McCausland
Co-Vice Chair	Lorie Fairburn
Co-Vice Chair	Bill Ingwersen
Secretary	Karen Gooch

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Acting Treasurer	Karen Gooch
Ministry & Personnel	Bill Holmes
Administration Liaison	Derek Stott
Facility Liaison	Stephen Park
Finance Liaison	Lorie Fairburn
Living Mission Liaison	Derek Stott
Spiritual Life Liaison	Elizabeth Brownlee
Member-at-Large	Marg Fleming
Member-at-Large	William Downey
Regional Council	Karen Gooch
Regional Council	Kim Delarosbel
Trustees (notes below)	Ed Mounce (Trustee Representative as determined by the Trustees)

Doug McCausland asked for nominations from the floor and William Downey accepted the nomination to fill the vacancy for one of the Member-at-Large positions. There were no other nominations brought forward. The following motion was presented for a vote.

Motion 024/25

Stephen Park/ Jean Jaimeson moved that the Slate of Officers for 2025-2026 be approved as presented. **Carried**

Trustees

- Garth Goodhew's term as Trustee is done as of March 8th, 2025 and he has informed Council that he will not be extending his time as a trustee. Doug McCausland offered thanks to Garth for his years of service.
- Ed Mounce and John Wallace have both agreed to extend their term as Trustee for 5 years until March 2nd, 2030.
- Kathie Smith is a Trustee by virtue of the fact that she is the Pastoral Charge Supervisor of St. Andrew's.
- Since Garth Goodhew has resigned, it was observed that under United Church guidelines we should have at least 3 Trustees. Doug McCausland called for any further nominations from the floor and the following nominations were put forward:

Motion 025/25

Glenda Mikawa/ Lucien Masson moved that Pat Kirton-Bailey be nominated as a Trustee of St Andrew's. **Carried**

Motion 026/25

Garth Goodhew/ William Downey moved that Tom Arens be nominated as a Trustee of St Andrew's. **Carried**

The following motions were presented for a vote of affirmation.

• **Motion 027/25**

Karen Gooch/ William Downey moved that the following people be appointed as Trustees for a five-year term until March 2nd, 2030 - Tom Arens, Pat Kiton-Bailey, Ed Mounce and John Wallace. **Carried**

Kathie Smith will be a Trustee (ex officio) for the duration of her time as the Pastoral Charge Supervisor of St. Andrew's.

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- **Motion 028/25**

William Downey/ Marg Fleming moved that the members of the St. Andrew's Church Ministry & Personnel Committee for 2025-2026 will be Bill Holmes (Chair) Judy Borland, Bill Ingwersen, Lucien Masson, Doug McCausland Dana Murphy. **Carried**

- **Motion 029/25**

William Downey/ Stuart Bailey moved that the Canadian Shield Regional Council Representatives for St. Andrew's Church for 2025-2026 will be Kim Delarosbel and Karen Gooch. **Carried**

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

- **Motion 030/25**

William Downey/ Jean Jaimeson moved that the Church Council have authority to fill Council vacancies during 2025-2026. **Carried**

Constitution Update Derek Stott reminded members of the congregation that at the 2024 AGM the establishment of a Loaves & Fishes Committee was approved to provide oversight of the Loaves & Fished Community Food Bank. The Constitution document requires updating to reflect this by adding an overview describing the purpose and function of the Committee.

- **Motion 031/25**

Derek Stott/ William Downey moved that

whereas a separate Loaves & Fishes Committee within the Living Mission Team of Council was established with Motion 042/24 at the April 7, 2024 Annual Congregational Meeting

and

whereas the Constitution Document (revised October 2022) is the current governance Document of St. Andrew's United Church.

be it resolved that the Role, Function and Purpose of the Loaves and Fishes Community Foodbank Committee of St. Andrew's United Church, North Bay be included in the Committee listings under the Living Mission Team of Council in the Constitution. **Carried**

Chapel/Parlour Refurbishing

Jean Jaimeson provided information about the refurbishment of the chapel and the Lois E. Carey Parlour. The hope is that these rooms will become more multi-functional spaces once they are updated. This work is being paid for thanks to a generous donation \$15,000 that was given to St. Andrew's from the estate of Toots Walsh. Jean has consulted with Toots' daughter Brenda about the plans for both spaces. Jean has been able to negotiate to obtain discount pricing for some of the supplies including the flooring. Olive Cote's son has been providing labour for the project. The chapel should be ready for use next week. Work has started on the parlour be the timeline for completion is not known right now. There are no plans to replace the windows in the parlour at this time because of the extra costs involved.

Property Committee Chair

Doug McCausland announced that after many years, Reid Milne has stepped down as Chair of the Property Committee. Doug thanked Reid for all the work he has done over the years, including overseeing the demolition of the belfry. Doug passed the

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touch (represented by a plunger) to Jean Jaimeson who will take over as Property Chair moving forward.

Courtesies Doug McCausland offered thanks to the many people who have worked to keep St. Andrew's operating. Special thanks to our hard-working staff – Caitlin Smithers, Ralph Johnston, Janet Ross, Lorie Fairburn and our cleaners Kelly Jackson and Amanda Lalonde. Thanks was also offered to Karen Gooch, our Council members, the Worship Team and the Choir. Finally, thanks was given to the Congregational Life Team for preparing lunch for those who attended this Annual meeting.

Other Business

Ordination Doug McCausland informed the congregation that pending a few more formalities, Caitlin Smithers will be ordained on Sunday June 15th, 2025 at an open-air service in Bell Park in Sudbury as part of the Festival of Faith that is taking place that weekend. Her St. Andrew's support committee has recommended that she be ordained. She will need to complete an interview with the Candidacy Board at the end of the month and a Search Committee will be formed to make a recommendation to the congregation regarding her continued employment as the minister at St. Andrew's once she is ordained.

Adjournment

Kathie Smith offered some closing thoughts. She said it is very important to recognize everyone who works behind the scenes to keep St. Andrew's operating as is the loving, caring Community of Faith that it is. This work is very much appreciated. She ended with a prayer. The meeting adjourned at 1:30 p.m.

Next Council Meeting

Council meetings are held the 3rd Wednesday of the month at 6:45 p.m. in the Lois E. Carey Parlour.

Chairperson, Doug McCausland

Secretary, Karen Gooch

ST. ANDREW'S UNITED CHURCH, NORTH BAY, ON
2025 ANNUAL REPORT

St. Andrew's 2025 Annual General Meeting
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Appendix I

ST ANDREW'S UNITED CHURCH
GENERAL FUND
FOR THE YEAR ENDING DECEMBER 31ST, 2024

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

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

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

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

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

THE MANSE FUND

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

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

\$ 129,511

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CAPITAL FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2024

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

PLANNED GIFTS FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2024

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

BUILDING RESTORATION FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2024

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

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LOAVES & FISHES

FOR THE YEAR ENDING DECEMBER 31ST, 2024

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

CHOIR FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2024

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

MISSION & SERVICE FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2024

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

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

St. Andrew's 2025 Annual General Meeting
Held in the sanctuary
Sunday March 2nd at 11:45 a.m.

Congregational, Page 25042

Appendix II

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

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

Prepared by the Finance Team in consultation with the Council

MAY 4TH, 2025 CONGREGATIONAL MEETING

Congregational, Page 25072

St. Andrew's United Church Congregational Meeting
Held in the sanctuary
Sunday May 4th 2025 at 10:00 a.m.

Welcome (11:45 a.m.)	Catherine Somerville welcomed everyone and called the meeting to order.
Attendance	Everyone was invited to sign the attendance sheet before the meeting started. There were 51 members and adherents from St. Andrew's attending this Congregational Meeting. Two members attended by <i>Zoom</i> . Rev. Catherine Somerville, Pastoral Relations Liaison (appointed by the Canadian Shield Regional Council) was also in attendance.
Opening	Catherine Somerville opened the meeting with a prayer.
Chair/ Secretary	A motion to appoint a Chair and Secretary for this meeting was presented for a vote: Motion 049/25 Eliabeth Brownlee/ Lorie Fairburn moved that Catherine Somerville act as Chair and Karen Gooch as Secretary for this Congregational Meeting. Carried
Voting Privileges	A motion to extend voting privileges to adherents of St. Andrew's. Motion 050/25 Elizabeth Brownlee/ Lorie Fairburn moved that in accordance with <i>The Manual 2025</i> (Section B.3.7.2) voting privileges be extended to all those who are adherents of St. Andrew's United Community of Faith and are participating in this in-person Annual General Meeting. Carried
Agenda	The purpose of this this meeting was for the Search Committee to present the terms of a provisional call to St. Andrew's for Caitlin Smithers to be voted on by the congregation.
New Business	
Motion for Provisional Call	Karen Gooch and Judy Borden reviewed the motion for a provisional call for Caitlin Smithers. The terms of the call were recommended by the Search Committee and approved at the by the Church Council at the April 18 th , 2025 meeting. The terms of the call come into effect July 1 st , 2025 following Caitlin's ordination on June 15 th , 2025. Motion 051/25 Karen Gooch/ Judy Borden moved that the Congregation of St. Andrew's United Church approve the recommendation of the Search Committee that Caitlin Smithers be provisionally called to St. Andrew's United, North Bay ON effective July 1 st , 2025 with the following terms: Full-time (40 hours) Step/increment category A Cost of Living Category 2 Is manse included No Minimum Full-Time Salary \$59,139.00 Additional Salary (in \$) \$0.00 Total Salary \$59,139.00

St. Andrew's 2025 Congregational Meeting
Held in the sanctuary
Sunday May 4th 2025 at 10:00 a.m.

Congregational, Page 25073

Phone/Communications (annually) \$900.00
Continuing Education (annually) \$2,000.00
Other (monthly) \$100.00

Other Details

In lieu of reimbursement for a personal vehicle a transportation fund of \$100 per month will be paid. Caitlin will use the funds to finance her Ontario Driver's License and for bus/taxi fare (\$300).

Total Remuneration \$62,139.00

Other Terms

- Vacation – one month (including 5 Sundays) to be taken in the summer
- Administrative Assistance – defined as Office Administrator in the office 15 hours per week.
- Lieu Time - 1 week to be taken the week after Easter (for extra hours accumulated during Lent/Holy Week)
- Sabbatical - to be considered after three years. (This offer was made when Caitlin was originally appointed two years ago.) Caitlin would be eligible for sabbatical in August 2028. She needs to apply one year prior. A sabbatical is three months. **Carried**

Other Business None

Adjournment Catherine Somerville offered a closing prayer before the meeting adjourned at 10:15 a.m.

Next Council Meeting Council meetings are held the 3rd Wednesday of the month at 6:45 p.m. in the Lois E. Carey Parlour.

Chairperson, Catherine Sommerville

Secretary, Karen Gooch

SLATE OF OFFICERS AND TRUSTEES FOR 2026-2027

EXECUTIVE OFFICERS

Chair	Wynne Blair
Vice Chair	Vacant
Secretary	Karen Gooch
Treasurer (Acting)	Karen Gooch
Minister	Caitlin Smithers

LIAISONS

Administration	Derek Stott
Finance	Vacant
Facility	Vacant
Living Mission	Judy Campbell
Spiritual Life	Elizabeth Brownlee

MEMBERS-AT-LARGE

Marg Fleming	Doug McCausland
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M&P COMMITTEE REPRESENTATIVE¹

Vacant

REGIONAL COUNCIL REPRESENTATIVES¹

Karen Gooch	Emily Morris
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TRUSTEES

Ed Mounce ² (March 2 nd , 2030)	John Wallace (March 2 nd , 2030)
Patricia Kirton-Bailey (March 2 nd , 2030)	Caitlin Smithers (Ex Officio)

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

²Appointed Council Trustee Representative

UNELECTED POSITIONS

COMMITTEES & TEAMS

The Chairs and members of our Committees and Teams are listed on pages 22-23 of this report.

HISTORIAN

Bethany Brownlee

PRIVACY OFFICER

Stuart Bailey

OUR LIFE TOGETHER

The following names are part of the story of 2025 at St. Andrew's.

BAPTISMS

No baptisms were performed in 2025.



MEMBERSHIP

No new members were welcomed in 2025.

IN MEMORIAM

Joanne Hughes
Sheila Leveque
Brian Nelles



Ramona Waye
Katy Larouche
George Etches

MARRIAGES

There were no weddings at St. Andrew's in 2025.



PASTORAL CHARGE INFORMATION FOR 2025

	<u>2023</u>	<u>2024</u>	<u>2025</u>
1. Number of households under pastoral care			
Member and Adherent	465	505	523
2. Number of people under pastoral care			
Adults	546	574	583
Children	n/a	n/a	n/a
Totals	546	574	583
3. Number of baptisms			
12 Years of age and over	1	0	0
Under 12 years of age	1	1	0
4. Number of Marriages	0	2	2
5. Number of funerals and memorial services			
Members	5	6	2
Adherents	5	6	4
Other	0	0	0
Totals	10	12	6
6. Members received by profession of faith (confirmation)			
Under 18	0	0	0
Age 18 or older	1	0	0
7. Members received by Certificate of transfer	0	0	0
Otherwise (reaffirmation & clerical update)	0	0	0
8. Members removed by death	5	6	2
9. Members removed by Certificate of transfer	2	0	0
Otherwise	0	0	3
10. Total confirmed membership ¹			
Resident	229	223	221
Non-Resident	59	59	56
11. Number of identifiable givers to local expenses	158	178	156
12. Number of households giving to local expenses	154	154	132
13. Number of identifiable givers to Mission & Service Fund	46	42	43
14. Number of PAR givers	51	50	45
15. Number of new Households	26	40	18
Number of new Adults	15	28	9
16. Average weekly attendance Sunday services (Oct & Nov)	82	99	98
In-person	44	50	51
Online	38	48	46

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

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COMMITTEES AND TEAMS

This is a list of those who served on the various Committees and Teams of St. Andrew's during 2025. An asterisk (*) denotes those who will not be continuing in their role in 2026. We thank everyone for their service to our Community of Faith.

STANDING COMMITTEES

ACCESSIBILITY

Derek Stott (Chair)

ADMINISTRATION/ BUILDING USE

Karen Gooch (Chair)

COMMUNICATION

Derek Stott (Chair)

CONGREGATIONAL LIFE/ FUNDRAISING

Elizabeth Brownlee Stephen Park

Judy Campbell Rosie Schmandt

Bill Downey Frankie Syme

Lucy Emmott Barb Van Herk

Willa Gallant Gerry Van Herk

Betty Hurley Liz Westbrook

Bill Holmes Joan Wurster

Janie Holmes Howard Wurster

Sheila O'Brien

FINANCE COMMITTEE

Lorie Fairburn* (Chair)

Karen Gooch (Acting Treasurer)

Kim Brownlee (Bookkeeper)

Elizabeth Brownlee

Bill Downey

Janet Ross*

Joan Wurster

INCLUSIVITY COMMITTEE

Bethany Brownlee

Kim Delarosbel

Treanor Greer-Delarosbel

Renée Michaud*

Stephen Park

Jay McNabb*

Caitlin Smithers

MEMORIAL COMMITTEE

Elizabeth Westbrook (Chair)

Joan Wurster (Treasurer)

Willa Gallant

Janie Holmes

Betty Hurley

Barb Van Herk

MINISTRY & PERSONNEL COMMITTEE

Bill Holmes* (Chair)

Judy Borland

Bill Ingwersen*

Doug McCausland

Dana Murphy

OUTREACH/ MISSION COMMITTEE

Stuart Bailey (Chair)

Maggie Goodwin

Karin Robertson

PASTORAL CARE COMMITTEE

Donna Landry

Sheila O'Brien

Joan Wurster

Elizabeth Brownlee

Barb Van Herk

PROPERTY COMMITTEE

Jean Jamieson (Chair)

George Etches*

Bill Ingwersen

Doug McCausland

Mike Morrison

Stephen Park

...continued

WORSHIP/ CHRISTIAN DEVELOPMENT TEAM

Ralph Johnston (Co-Chair)
Kim Delarosbel (Co-Chair)
Bethany Brownlee
Elizabeth Brownlee
Lorie Fairburn*

Patricia Kirton-Bailey
Kimberly Robinson Nelles
Caitlin Smithers
Derek Stott

SPECIAL COMMITTEES

NOMINATIONS

Judy Borden
Wanda Wallace

PLANNED GIFTS COMMITTEE

Doug McCausland* (Chair of Council)
Stuart Bailey (Outreach)
Jean Jamieson (Property)
Ralph Johnston (Worship/Christian Development)
Lorie Fairburn* (Finance)

STEWARDSHIP

Bethany Brownlee
Lorie Fairburn*
Derek Stott



COUNCIL HIGHLIGHTS

Below are some of the highlights of the work done by Council during 2025.

- In the winter and spring, Diane Matheson-Jimenez, (Canadian Sheild Regional Council Minister, Community of Faith Support) continued her work leading the Council through a visioning process to provide us with tools that will help with strategic planning for the future. Diane met with the congregation in November to share some of the ideas that the Council has been discussing.
- In March Council approved the creation of a Search Committee to review the terms of a call to Caitlin Smithers as she prepared for her ordination. The Committee members were CSRC appointed Liaison Rev. Catherine Somerville, Karen Gooch, Tim Robertson and Judy Borden. The Committee met a couple of times and then met with Caitlin with an offer. Once an agreement was made, a recommendation of terms to call Caitlin to ministry at St. Andrew's were brought to the Council and then to the congregation for approval in May. Caitlin was ordained in Sudbury in June.
- In April, Council approved the creation of a Benevolent Fund. This will allow our Minister to offer small gifts of cash to people who show up at St. Andrew's from time to time needing help to purchase things such as bus fare, a meal or some other immediate need. See page 29 of this Annual Report for a description of the Benevolent Fund Policy and details of how money from the fund has helped people from our community during 2025.
- In June, Council considered a recommendation from the Finance Team for St. Andrew's to apply for several credit cards. After a full discussion, a credit card policy was approved. There will be four people who have a St. Andrew's credit card – the Office Administrator, the Minister, the Loaves & Fishes Manager and the Property Committee Chair. The policy establishes limits for each card holder and the process for monitoring the card use. The Finance Team feels that using these cards will:
 - reduce the number of cheques that need to be written
 - help with tracking some expenses
 - make online purchases easier
 - provide a method for timely payment when necessary
 - reduce the need for people to use personnel credit to pay for church expenses
- Members of the Council worked with the M&P Committee to ensure that things ran smoothly during the time that our Office Administrator was on medical leave in October. We approved the hiring of Barb Van Herk to fill in for Janet Ross in the Office and Kim Brownlee who took over Janet's bookkeeping duties.

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

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

Submitted by Karen Gooch, Council Secretary

ADMINISTRATION/ BUILDING USE COMMITTEE

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

Unfortunately, Janet had to take some medical leave for 6 weeks in the fall of 2025. Barb Van Herk deserves a lot of praise for stepping up and looking after things in the Office while Janet was away. Thanks also goes to Kim Brownlee who was hired as our bookkeeper during this time and has continued to fill this role on a part-time contract. Thank you to anyone who helped to keep the church running during this stressful time. We are grateful that Janet has been able to resume her important work at St. Andrew's.

One additional duty that Janet has is to deal with scheduling the use of our building. Over the years she has developed strong relationships with our regular users and with several movie production companies. Our regular users include various local musical groups who both rehearse and perform at St. Andrew's – the North Bay Choral Society, the Baytones, Near North Voices and the North Bay Symphony. We also provide a number of support groups space to meet. The Special Olympics organization met and trained here during 2025 and we have opened our doors to Northland Wrestling. The organizers of Northland Wrestling have offered their support to St. Andrew's by collecting food for the Loaves & Fishes Community Food Bank from those who attend their events. A number of movie companies have rented some of our rooms for filming or for use as a staging area for the actors and their staff. Some of our rooms can also be rented for private events including birthday parties and baby showers. We began a review of our Building Use Policy in 2025 and hope to have a new policy in place in the spring of 2026.

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

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

Submitted by Karen Gooch, Chair

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



BENEVOLENT FUND

St. Andrew's has a made commitment to share God's love with those in the wider community. A benevolent fund can designate resources to share with those who need it most. Under the terms of this policy, the Minister of St. Andrew's United Church is authorized to provide, at their discretion, immediate, short-term relief in the form of small gifts of cash, gift cards or items such as bus tickets.

From the St. Andrew's Benevolent Fund Policy

Occasionally, St. Andrew's receives requests for small amounts of cash to help meet an immediate need. On April 16th 2025 Council voted to adopt a Benevolent Fund Policy which provides guidelines for how the fund should work.

- Each quarter our Minister will receive \$125 in cash for a total of \$500 per year.
- Gifts are given at the Minister's discretion.
- Recipients do not need to provide ID or proof of need.
- The Minister is required to maintain confidentiality.
- The Minister will report to Council from time-to-time, providing information about how much money was distributed, how many people received money and the general nature of what the money was used for.

Between April and December 2025 there was \$250 distributed from the Fund and 13 people who benefitted from this money. Below is a breakdown of what the money was used for:

- Groceries/transportation \$20
- Lunch \$20
- Dog Food \$15
- Medication (4 individuals) \$45
- Phone Card \$25
- Christmas gifts \$25 x 5



If the Minister identifies someone with a larger need (i.e. victim of a fire) the Minister will consult with the Pastoral Care Team about providing a larger gift. This may involve soliciting extra donations to the Benevolent Fund from members of our community in order to help fulfill the need. This will help to maintain the confidentiality of the recipient(s) while providing some transparency for the donors about how their money is being used.

Data provided by Caitlin Smithers

BIBLE STUDY AT ST. ANDREW'S

Following the five-year hiatus created by COVID in March of 2020, the St. Andrew's Study Group finally resumed last January with *Challenge 2025: Reading the Bible in a Year*. Seven regular attendees, along with an additional eight occasionals out-in-the-community, undertook the year-long project of reading Old Testament passages every morning, and New Testament passages every evening, for 365 straight days.

We had weekly supplementary gatherings on Monday afternoons to debrief and keep us on track by sharing our favourite passages—and watching scholarly videos on everything from history and archaeology to literary conventions and theology. A couple people tracked how many times the phrase ‘the steadfast love of God’ occurs in the Old Testament (Hebrew *hesed* ‘mercy, loving-kindness’: 250 times!), or how often humour (with genuine wit, literary satire, situational irony, or word play on almost every page—along with an occasional talking snake or donkey!).

As we read, we kept an eye on the ups and downs of the whole arc of the Bible—from the creation of the world & the expulsion from the Garden of Eden, to enslavement & escape out of Egypt, into the Promised Land, exile in Babylon & return to the Restored Jerusalem, through the death & resurrection of Jesus, to the final apocalyptic revelation in John, ending in the New Jerusalem, with the tree of life on either side of the River of Life.

And so, we ended the year with an amazing potluck at Judith and Bill's (because of the temperamental temperatures in the Parlour)—where all those gathered at the table commented that the many dishes were not fighting with each other, digestively, but rather complementing each other, magnificently. For truly, the Kingdom of God was at hand!

Submitted by Tim Robertson





COMMUNICATIONS - KEEPING OUR FAITH FAMILY CONNECTED

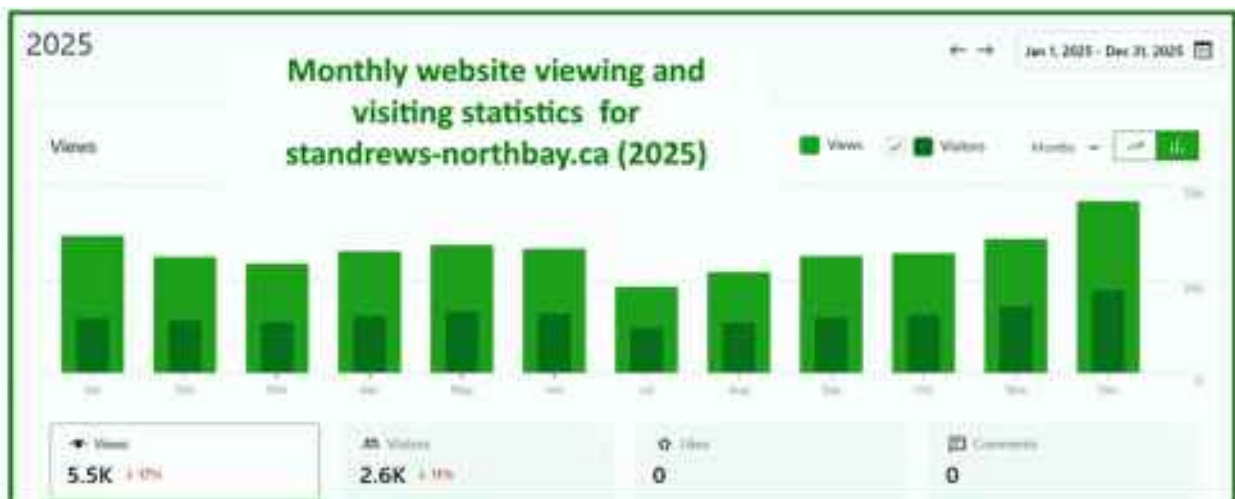
WEEKLY TOGETHER NEWSLETTER - 2025

This weekly means of keeping in touch with the St. Andrew's community remained an important way to communicate. The TOGETHER newsletter was sent out to around 186 households via e-mail. Printed copies of the letter were also made available to congregation members attending the Sunday morning services. This newsletter primarily contains announcements about St. Andrew's but often contains information about events in other churches, the Canadian Shield Regional Council, and the greater North Bay Community in general.

TOGETHER is compiled weekly by Office Administrator Janet Ross with assistance from Derek Stott. There is also a link to the newsletter (and a subscription option) on the St. Andrew's home webpage (<https://standrews-northbay.ca/>).

OTHER MEANS OF "REACHING OUT"

- **facebook** - The daily content updates on the St. Andrew's *facebook* page were faithfully tended to by Administrators Kim Delarosbel and Bethany Brownlee whose posts not only informed members about what is going on at St. Andrew's, but also provided inspiration. During 2025 the *facebook* page had a following of over 600 people. And reaches twice as many people as our newsletter does. Bethany has prepared a separate report about St. Andrew's *facebook* presence.
- **YouTube** - All Sunday services during 2025 were recorded and can be viewed on the [St. Andrew's YouTube channel](#). Those involved in the production of the videos were Derek Stott (Videographer/Editor), Kim Delarosbel (Graphic Support). Tim Robertson also assisted as an alternate camera and video person whose expertise was appreciated!
- **Website -standrews-northbay.ca** – The website provides weekly updates regarding services and events, this site holds informational items such as church history, governance documents, annual reports, council minutes, giving and other information. The homepage also has a link to the current TOGETHER newsletter and the current Sunday service on the *YouTube* channel.



Submitted by Derek Stott

...continued



The St. Andrew's United Church *facebook* page is a public page on *facebook* which *facebook* users can join. This allows folks to see updates and posts from the page in their daily *facebook* feed. non *facebook* users can also view this page, but cannot contribute or comment on posts. The page is currently monitored and administrated by Bethany Brownlee. Kim Delarosabel Greer is a backup administrator.

Members of the page can, and do, contribute posts to the page. These posts consist of a range of things including local events that St. Andrew's has been a part of, posts having to do with each week's theme for Sunday service, posting links to our online services, funny posts to make folks smile, and thoughtful posts to get folks thinking. We also share posts from community partners such as *OUTLoud* and St. Andrew's Loaves & Fishes Community Food Bank.

Our current page membership is 689 members, with 255 of those members hailing from North Bay and area. Other members are from other parts of Ontario. Our top demographic is identified as female aged 65+ (33% of members), with female aged 55-64 coming up second.

Our top days for views on posts in the group is Mondays (this is usually when the recording of the Sunday service is posted) and Fridays, with Saturdays as a close runner up.

Our top post with the most engagement (views and reactions) from February – March 2025 was a post shared from the United Churches of North Bay & Area *facebook* page highlighting a brief history of St. Andrew's as part of the lead up to our 100th anniversary in June 2025 (218 view; 14 reactions). Our second top post from this period was a post about our Trivia Afternoon event, also a shared from the United Churches of North Bay & Area *facebook* page (217 views; 8 reactions).

Submitted by Bethany Brownlee

CHOIR REPORT

St. Andrew's Choir certainly sang a lot in 2025. We also wished Renée Michaud all the best as she headed off to greener pastures in Ottawa – with the upside being that she still visits North Bay regularly and has been involved in the pageant and other events since she “left”!

2025 was the 100th anniversary of the United Church of Canada – to celebrate this, we had a *100 Years of Hymns* service, displaying the various hymn collections St. Andrew's has used in that time, and reprising a few sample pieces from the last century.

On the August holiday weekend, North Bay celebrated ITS 100th anniversary with events at the waterfront. One was an interfaith gathering at the Bandshell, where St. Andrew's joined the several other faith groups, including the Salvation Army, Catholic, and Baptist churches, a Muslim representative and the Sons of Jacob Synagogue (which also celebrated its 100th anniversary this year!) to share a taste of who we all were. We sang the United Church New Creed - *We Are Not Alone* and then welcomed others to join for *If I Were a Butterfly*.

In August, an unexpected highlight was a surprisingly powerful service, *Six Shades of God*, based on Mary Oliver's poem, *Six Recognitions of the Lord*. Each poem in the set was followed by a short meditation by Caitlin and then a choir anthem or hymn. It was a sort of summertime Lessons & Carol service, spontaneously planned, which was incredibly powerful and beautiful.

In September, we got to sing one of the new songs from *Then Let Us Sing*, a new hymnbook being released online and in print by the United Church – *A Place at the Table* which was the focus of our September services on including all at the table.

For Rally Back Sunday on September 14th, we not only had Linger Lunch, but a sing-along in the gym to go with it. September also saw a new sung Lord's Prayer being introduced to the congregation for communal singing.

Thanksgiving Sunday brought traditional hymns like *We Plough the Fields and Scatter* and an All Ages Time introducing young folk to *Bringing in the Sheaves* – and explaining it to a generation that thinks bread comes from stores.

We finished the year with a season of music for Advent and Christmas – including our annual Candlelight Lessons & Music service and Christmas Eve. With such a busy season, we decided to be nice to ourselves and pre-record a video for the Sunday after Christmas, which we call *Low Sunday* for its traditionally small attendance. It was a fun, spontaneous service, with choir members sharing their favourite Christmas carol and saying why – along with telling the story of the *Christmas Spider* – an unexpectedly lovely old, old story from a few centuries after Christ.

And that, in short, was our year!

Submitted by Ralph Johnston, Music Director



CONGREGATIONAL LIFE/ FUNDRAISING

Our team had another busy year, beginning with the shift of after-worship refreshments to the Lois E. Carey Parlour during the renovations to the chapel. Although the use of the parlour meant tight quarters, the inconvenience was worth it when we were able to enjoy the bright open space of the refreshed chapel, sitting in freshly cleaned chairs, enjoying the treats provided by our ever-faithful Willa Gallant and Liz Westbrook. Heartfelt thanks to the family of Toots Walsh for the bequest that allowed Jean Jamieson and the Property folks to make that transformation happen!

Our annual Maundy Thursday Potluck was attended by members of all the North Bay United Churches. It was truly a gift to share a meal and table communion with folks from all over the community.

We were delighted to cater two very important 90th birthday parties in April and May - for Joyce Boston and Garth Goodhew. Both were joyful, fun-filled events!

June saw the ordination of our wonderful Rev. Caitlin Smithers over in Sudbury, and we celebrated locally with a Linger Lunch the following Sunday. Sadly, Caitlin was too ill to attend, but cake and messages of congratulation were delivered to her at home.

The late spring did not bode well for local strawberries but Mother Nature co-operated and our annual Strawberry Social took place on June 28th. This year's event included a few bazaar tables and a small cookie walk, both of which proved quite popular. The event brought in \$700.

The first Thursday in July saw our annual kitchen clean-up. Fridges, freezers and cupboards were emptied and prepared for a new season!

Congregational Life folks provided sandwiches and cookies for the Fifth Sunday lunch following the service at Carmichael U.C. on August 31st, as well as helping with set up, serving and clean up.

Our Rally Back Linger Lunch and Hymn Sing on September 14th was led by our wonderful Ralph Johnston on the piano. Soups, buns, hot biscuits and desserts were accompanied by favourite hymns old and new, and a great time was had by all....so much so that Joyce Boston provided funding for the World Food Sunday Linger Lunch held in October! The \$600 proceeds were directed to *OutLoud!*

A successful Fall Bazaar, Silent Auction, Cookie Walk and Café took place on Saturday, October 25th from 10:00 a.m. until 2:00 p.m. The Cookie Walk organized by Willa Gallant, took in \$1,200! The Silent Auction, run by Lorie Fairburn, Donna Landry and Bill Downey, brought in \$879. Proceeds from the Café, table rentals, and donations from vendors brought the total for the day to over \$3,100. Next year's bazaar is scheduled for Saturday, October 31st.

....continued

Our annual Kids Only Bazaar, held on December. 7th, was well attended. Thanks to Pat Kirton-Bailey and her team of volunteers for providing this amazing shopping opportunity for local children! The \$545 proceeds were directed to Sunday School programming.

We wrapped up the year with our Baking Spirits Bright cookie sale. Our bakers produced about 150 dozen cookies, bringing in almost \$1,400.

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

We take this opportunity to specifically honour the work of our beloved Betty Hurley, who has served Congregational Life for five decades, on many occasions single-handedly. Betty has stepped away from the team, but she will always be part of us, and we thank her from the bottom of our hearts for her dedication and friendship.

Respectfully Submitted by Liz Brownlee



Loaves & Fishes Community Food Bank & The Café 2025 Annual Report MORE THAN A MEAL

Care in Action

Food Hampers Provided: 4,125

Volunteer Hours Given: 3,904



Mission Statement

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



Loaves & Fishes
Community
Food Bank



...continued

Thank you Donors and Partners for your support!

MORE THAN A MEAL

None of this work would be possible without your generous financial support of **\$51,666.58** and gifts-in-kind, including **\$22,317** in groceries, hats, mitts, socks, and other essentials, shared by the St. Andrew's United Church family and our community partners. Because of you, neighbours experiencing food insecurity have access to nutritious food and practical care throughout the year.

Thank you for helping make this work of compassion and justice possible.

- Anita Winton
- Ardis & Howard Patterden
- Assante - Brott Wealth
- Audrey Sullivan
- Barbara Ann Islam
- Barbara Lalonde
- Barbara Waterfall
- Baytones Harmony Chorus
- Bethany Brownlee
- Betty Hurley
- Bill Downey
- Calvin Presbyterian Church
- Carole Sawyer
- Christine Martin
- Claude Ethier
- Crossroad Convenience
- David Apramian
- Derek Stott
- Don & Donna Couchie
- Donald Yackobeck
- Donna & Jim Sinclair
- Donna Landry
- Edward Mounce
- Elizabeth Brownlee
- Elizabeth Westbrook
- Fat Bastard Burrito
- Ferris Lions Club
- Frankie Syme
- Garth Goodhew
- George Caldwell
- Ghislaine Gareau
- Glenna Gowan
- Guy's Tires & Sales
- Jackie Lange
- Janie & Bill Holmes
- Jean Arthurs
- Jean Jamieson
- John Carl MacIsaac Foundation
- John MacKenzie
- John Wallace
- Joyce & Gailand MacQueen
- Joyce Boston
- Judy Borden
- Karen Gooch
- Karin Robertson
- Kathy Aylett
- Kim Delarosbel
- Kimberley Robinson Nelles
- Linda McCarthy
- Linda Rodwell
- Lorie Fairburn
- Louise Ells
- Marcus Phoenix
- Marg Fleming
- Margaret Reid
- Marilee & Dave O'Neil
- Merlin Young
- Michael Ivany
- Mary & Mike Marrs
- Monique Peters
- North Bay Potters' Guild
- North Bay Public Library Staff
- North Bay Recycle Bike Program
- North Bay Santa Fund
- Olive Middleton
- Orchards Fresh Food Market
- Patricia Lee
- Pierette Bellefueille
- Rotary Club of North Bay
- Royal Canadian Legion, West Ferris - Branch 599
- Shannon Johnson
- Sheila O'Brien
- Sirish Srimannaruyun
- Sobeys
- Stephen Park
- Stuart Bailey
- The Gathering Place
- TP North Bay
- Treanor Greer-Delarosbel
- Willa Gallant
- Wynne Blair

Partnerships

Through food rescue partnerships with Pro-Cathedral of the Assumption, Kentucky Fried Chicken, A&W, and The Gathering Place, **\$31,250** worth of food was saved and shared with our clients, reducing waste and advancing food justice.

We also support the AIDS Committee of North Bay and Area - Front-Line Workers by providing 20 grocery hampers delivered to encampments, helping reach unhoused neighbours who face barriers to accessing the food bank.



...continued

We are truly grateful for all our volunteers.

This year, we reflect on the theme "Every Moment Matters," which reminds us that it is through everyday actions—packing food, offering a smile, and listening with care—that lasting impact is made. Each moment our volunteers give helps to ensure dignity, nourishment, and hope for those we serve. **Every moment truly does matter, and so do our volunteers.**

We are pleased to formally acknowledge Jim and Elizabeth Westbrook, recipients of the Ontario Volunteer Service Award, in recognition of their 10 years of dedicated volunteer service.

Barb Van Herk, Bill Downey, Bob Halliday, Caitlin Smithers, Dave O'Neil, Donna Landry, Donna Sinclair, Elijah Sinclair, Elizabeth Brownlee, Frankie Syme, George Caldwell, Howard Wurster, Jared Travis, Jason Kataoka, Jim Sinclair, Jim Westbrook, John McKenzie, Judy Campbell, Kevin Doucet, Liz Westbrook, Marilee O'Neil, Maurice Leblanc, Monique Peters, Patricia Crease, Quinn Thibeault, Rob Morton, Robert Campbell, Rosemarie Schmandt, Sheila O'Brien, Sirish Srimannarayan, Skye Cooper, Stephen Park, Stevie Campbell, Stuart Bailey, Willa Gallant, Wynne Blair.



**Loaves & Fishes
Community
Food Bank**

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

MEMORIAL COMMITTEE

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

We thank families of the congregation who point out that expressions of sympathy, through donations to St. Andrew's, would be appreciated at the time of a loss of a family member. Providing *Memorials that Live and Serve* is a meaningful way of saying that this faith community was an important part of a person's life. We are grateful for donations made in 2025 in memory of the following people:

Evelyn Lefevre
Helen Peebles
Brian Nelles

Bob Syme
Dorothy Stewart
Robert Enns Ronald

Lois Carey
Kathrine Larouche
Taylor

The St. Andrew's tradition of placing Christmas poinsettias and Easter spring flowers in the sanctuary, in memory of loved ones continues. These floral tributes resulted in a total of \$2,095.00 in donations, \$1,730.75 for Memorial Committee projects and \$364.25 to create attractive floral displays.

This year we were pleased to cover the cost of seven Lexan™ Glass inserts to cover, in winter, the four large windows in the Lois E. Carey Parlour and the three windows in the minister's office. These inserts, made by Kinglass, help to reduce heat loss in winter but must be removed in the spring for storage during the summer months.

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

For 121 years St. Andrew's members have gathered to worship in this building at the heart of North Bay. We have celebrated events in people's lives from birth until the end of their days. We know that the church is more than the building, but we, on the Memorial Committee, have a mandate to maintain this heritage building to pass on to future generations of worshipers.

Members of the Memorial Committee

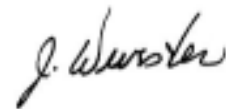
Elizabeth Westbrook, Chair
Joan Wurster, Treasurer
Betty Hurley
Barb Van Herk
Janie Holmes
Willa Gallant

Submitted by Joan Wurster

MEMORIAL FUND FINANCIAL STATEMENT

Balance forward from 2024		<u>\$22,042.11</u>
<u>Income</u>		
Donations	1,515.00	
Memorial Flowers	2,095.00	
Bank Interest	<u>2.22</u>	
Total Income		<u>\$ 3,612.22</u>
<u>Expenses</u>		
Memorial Flowers	364.25	
Window Inserts	4,904.64	
Bank Fees	<u>29.00</u>	
Total Expenses		<u>\$ 5,297.89</u>
End of Year Balance (December 31st, 2025)		<u>\$20,356.44</u>

Submitted by Joan Wurster, Memorial Committee Treasurer



MINISTRY & PERSONNEL COMMITTEE

The M&P Committee was reconstituted in September 2024, consisting of team members Judy Borden, Bill Ingwersen, Doug McCausland, Dana Murphy and Bill Holmes.

As a team we established the following annual goals:

- Committee would meet bi-monthly unless otherwise called
- Assign each staff member with an M&P contact person
- Follow up on a harassment complaint from previous M&P Committee
- Members to meet quarterly with staff members to discuss any issues or concerns basically just to see how things are going.
- Update staff job descriptions
- Complete annual staff performance appraisals
- Determine Custodian employment status- p/t vs contractor

October 2024

- Staff assigned with a M&P contact person:
 - Caitlin Smithers – Dana Murphy
 - Ralph Johnson – Judy Borden
 - Janet Ross – Bill Ingwersen
 - Lorie Fairburn– Bill Holmes
 - Amanda Lalonde – Doug McCausland
- The team was asked to once again review the circumstances and investigate a staff members workplace complaint which was addressed by the previous M&P Committee. This was completed by interviewing some staff involved in the incident. The conclusion was that the previous M & P team handled the matter in an appropriate and professional manner.

December 2024

- As mandated by the UCC the team recommended a 3% salary increase effective January 1st, 2025 for Caitlin, with Ralph being included.
- Developed and formatted spreadsheet for all staff salaries and benefits, once completed submitted to finance as the 2025 Personnel budget

April 2025

- Church Council asked the M&P Committee to review and attempt to justify the salary variance between the staff positions of Loaves & Fishes Manager, Church Administrator and Bookkeeper positions. This question was raised from the floor at the AGM.
- Judy Borden served as a member of the search committee for Caitlin's call terms.

June 2025

- Committee followed up on securing benefits for the p/t staff working more than 15 hours weekly.
- The team began the process of updating all p/t staff job descriptions.

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September 2025

- The team began to rate the job descriptions for the positions of Loaves & Fishes Manager, Church Administrator and Bookkeeper. After looking into guidance and assistance from regional and the UCC and none being available, we established our own method. This was accomplished by each member rating the positions individual job functions with a score of between 1 and 5 based on responsibility, skills and importance to the church. Once completed each job was totaled (weighted) and averaged with a rating between 1 and 5.
- Submitted proposal to Council that the Custodian position be returned to that of an independent contractor position which it originally was. This will result in a cost savings as the benefits wouldn't be required to be paid. It was approved that the present custodian Amanda LaLonde be grandfathered in the role until she leaves.

October 2025

- Janet Ross was off on medical leave for the month of October. We were fortunate to have Barb Van Herk fill in for the Church Administrator role during this time, thanks Barb. Also, thanks to Karen Gooch and Kim Brownlee for covering the Bookkeeper role.
- An outstanding motion from Council, approves that p/t staff receive the cash equivalent to their hourly rate as to what annual Minimum Wage increases. M&P presented to Council a recommendation that p/t staff salary increase of 2.3% which is the same as percentage as the Ontario Minimum Wage increase which takes effect October 1st, 2025. M&P recommended we just give the p/t staff the same percentage increase as Minimum Wage increases, as opposed to using the complicated method used presently. *Council approved both recommendations.*

November: 2025

- We met with Janet and advised her that we were eliminating the bookkeeping role from her responsibilities and would be hiring a person with an accounting background to assume this position.
- To better utilize the finance operating system Kim Brownlee was hired as an independent contractor to fulfill the Bookkeeper responsibilities. She will receive the current rate of pay as well as HST. The Church will be able to claim the HST. An independent contract will be required to be designed for her to sign in February 2026
- With the ratings of the Church's three p/t positions completed, they were presented to Church Council, with the following three options:
 - Leave hourly wages as is
 - Make all hourly wages the same
 - Accept hourly wage proposal from M&P
- Council requested written documentation to review the process used, which was provided for their February 2026 meeting.

December 2025

- Submitted 2026 Personnel budget to finance for approval.

As I've presented my resignation from the M&P Committee, I want to thank each team member Judy, Bill I., Dana and Doug for all their input, contributions and support for all our accomplishments.

Prepared by Bill Holmes, M&P Committee Past Chair



OUTREACH COMMITTEE

A little more than four years ago Russian forces launched a full scale invasion of Ukraine; in 2014 they had taken its Crimean peninsula. Civilians were shot and tortured by Russian Troops; the places they lived were shelled or attacked with missiles.

The latter has not stopped since; utilities like water and electricity are now targets as well. At the time the full scale invasion started my spouse organized a prayer vigil for United Church people here, which was held outside North Bay City Hall. We have continued to support Ukrainians at St. Andrew's.

Over the past few years St. Andrew's has hosted several gatherings of the Ukrainian diaspora. Last month we marked the above anniversary. Many local Ukrainians here have relatives still in that country living in places under attack. No place in Ukraine is safe.

One man who works as a pastry chef in a local restaurant tells me that whenever Russian missiles are reported to have struck Kyiv he fears for his brother. They used to run a restaurant together.

The Outreach Committee also acts closer to home, to help local people going through tough times. The Goodwin MacVicar boys, Soren and Ezra as well as their parents Maggie Goodwin and Ryan MacVicar helped to plant bush beans last spring in our church vegetable garden.

The beans, as well as tomatoes from plants purchased, thanks to a donation of Liz Brownlee in honour of her late brother, went to the Gathering Place Soup Kitchen.

Finally, our Loaves & Fishes Community Food Bank which provides much more than just food. My committee of one cannot claim credit for much of it. Sometimes I provide advice; sometimes it is even needed.



Submitted by Stuart Bailey, Outreach Committee Chair

Dreams of our Faith Community Planning Today For Tomorrow



St. Andrew's United Church
North Bay, Ontario

PLANNED GIFTS FUND

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

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

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

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

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

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

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



ST. ANDREW'S TRUSTEES

In 2025, the Trustees of St Andrew's United Church, North Bay were Ed Mounce, Patricia Kirton-Bailey, John Wallace, and our Minister, Caitlin Smith (Ex Officio). The Trustees hold meetings as needed and act on behalf of the congregation as required for major projects and insurance claims.

John Wallace and Ed Mounce will be appointed by the congregation for another 5-year term at the AGM in March 2025. Ed Mounce will continue as the Trustee representative on the Church Council for 2025. Also, two new trustees were appointed for 5 year terms at the March 2025 meeting – Patricia Kirton-Bailey and Tom Arens. Unfortunately, Tom resigned in October 2025, but we thank him for taking the time to consider this important work.

St. Andrew's is insured by UCC Protect United, an insurance program operated by the United Church of Canada in partnership with AIG Insurance. In 2025, St. Andrew's was notified that our insurance was contingent on having an appraisal of the property done every 5 years to ensure that we are appropriately covered for any losses. Ed Mounce arranged for Morland Real Estate Appraisals to do an appraisal in the fall of 2025.

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

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

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

Submitted by Karen Gooch

NORTH BAY UNION CEMETERY

2025 Year End Summary

Board meetings were held in April and November. Outstanding issues and implementation of the monthly schedule of responsibilities for the Board members were resolved.

Our volunteer Board has Henry Drenth as Chairman and Lois MacLeod as Treasurer. Other Board members are Al Reid, Stuart Bailey, Eric MacLeod and Jim Cluff. Henry handled cemetery contacts in April and May, Eric in June, Stuart in July and August, and Jim in September and October. Anna Mary Campbell joined the Board in November and will start contact duties in 2026.

Maintenance of the cemetery was provided as required. Many thanks to David Stencell (grave digging & repairs) and C&C Maintenance (grass cutting) who are our paid contractors. A digital database of people buried in the cemetery is maintained monthly by Al Reid. The database information is used by Board members to locate existing plots. New plot information is posted upon the completion of a sale or burial. We are registered as a volunteer Board and licensed with the Bereavement Authority of Ontario.

In 2025 there were:

- 4 Casket burials
- 11 Cremation burials
- 4 Monuments erected.
- Cremation Plots sold
- Casket Plots sold

Respectfully Submitted by Henry Drenth, North Bay Union Cemetery Board

WORSHIP AND CHRISTIAN DEVELOPMENT TEAM

The 2025 worship services at St. Andrew's were diverse and varied. Each week our core group of about six pull together the varied parts that go into a church service and knead it into a cohesive whole.

Prayers, readings, music, liturgy and images are all carefully chosen, blended into a cohesive whole around the theme and spiritual needs of that week, then molded into a supporting screen presentation plus printed bulletin – all within a few days. It's then shared live in our sanctuary and digitally on our *YouTube* website – with the hope of nurturing and supporting the spiritual life of those engaging with it.

We had diverse worship, embracing many facets of life. For Baptism of Jesus Sunday, Caitlin's reflection included an opportunity after to have a personal hands-on blessing.

In Lent, our resident pop-up puppet theatre, *Let's Ask Sam and Lizzy*, showed up each week to ponder some aspect of Lent in a child-friendly way, while focusing on environmental issues. They showed up again in August when St. Andrew's was joined by Trinity for our summer series, and Grandmother Nokomis arrived in her ribbon dress to share her elder wisdom.

...continued.

Indigenous involvement was gently woven in through the year. For the Ash Wednesday ashes, Kim Robinson Nelles prayerfully mixed 4 sacred plants in with the oil and palm leaf ashes – with the option of adding glitter symbolic of 2SLGBTQ+ inclusion. Palm Sunday saw us greeting Jesus' entry into Jerusalem with cedar branches as well as palm branches – cedar being a sacred strong medicine.

We are grateful for the wider wisdom and spirituality that our increasing Indigenous awareness brings. The First Nations Version of the New Testament adds interesting insight to the scripture translations we use. As part of our Acknowledgment of Territory every Sunday, a short reading from an Indigenous author is often read. In June, Mary Laronde taught about the Grandfather teachings, and small cloth pouches of tobacco were distributed to be prayers to go into a sacred fire later. At some services, smudging outside the Algonquin entrance has been offered for those coming in, and we've been honoured to have the Rainbow Drummers join us for various services.

Palm/Passion Sunday saw a powerful Reader's Theater with Tim Robertson, Renée Michaud and Bethany Brownlee taking the powerful roles of three modern young people watching Good Friday unfold. We hosted a Maundy Thursday Potluck with Table Communion for the local united churches and friends, which included other ministers in the liturgy. For Easter we began with our traditional pulling down of the blackout curtains, overseen by Gina McCausland, who has generously shared her expertise with others to make sure this powerful symbol continues. We even had *Captain Kindness* show up twice – in her quest to earn her super-hero cape!

Summer saw us celebrating the United Church's 100th anniversary with other area United Churches in a mega-celebration in Callander. We've also had a handful of *Fifth Sunday* services - joint services with the other United Church congregations in one space, which are great to get to know each other.

In June, after two years with us as an intern, Caitlin Smithers was officially ordained at a regional service in Sudbury. She is now officially Reverend Caitlin! Congratulations! A *box of blessings* written by congregation members accompanied her to her ordination, and we celebrated a week later with a Linger Lunch in her honour!

From the Christian Education perspective, we were able to provide some Sunday School opportunities with the help of a few dedicated volunteers throughout the last year. Thank you to Renée Michaud, Glenda Mikawa, Katie Johnson, Lorie Fairburn, Shannon Johnson and Pat Kirton-Bailey for creating a space where children can come together to have fun while exploring God! The children even helped during Pride month, and after a discussion around acceptance and ally-ship, they did some planting in St. Andrew's Inclusivity Garden.

We also include an All Ages Time during Sunday worship for our young people and those young at heart. Sam and Lizzy, the star duo, provided many opportunities to think about various topics and religious themes. They shared stories about having a place at the table, and how everyone deserves to live with dignity.

Co-facilitators Margaret Reid and Tim Robertson hosted a Monday afternoon *Reading the Bible in One Year* discussion group. It was a resolution that led to revelation as they joined together in discussion around favourite verses, surprises, questions and new understandings.

During Lent, Rev. Caitlin and Tim Robertson facilitated the exploration of finding God in the words of poetic expression (Lectio Divina) every Wednesday with *Divine Poetry – Finding God in the Word*. During Advent, they used *Divine Poetry* again to explore the four themes of hope, peace, joy, and love. Those present shared a short worship service, followed by sharing poems, original or otherwise.

Caitlin continues to engage with our community neighbours by offering, in conjunction with others, FLO (Faith Living OUTLoud), discussing questions about how religion fits into everyday life. As a result of this partnership, we teamed up with *OUTLoud* North Bay and other United Churches for the inaugural *Trunk of Treat* event. Although rained out, several members of the congregation attended and the kids that came to *OUTLoud* on Hallowe'en enjoyed themselves.

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Our very own Pat Kirton-Bailey wrote and directed children and friends and members of our congregation in our Christmas Pageant, *A Tale of a Dog and a Donkey*. It was a great success, and enjoyed by those in attendance. Bravo!



Christmas Pageant 2025

Photo: Judith Ingwersen

Co-facilitators, Margaret Reid and Tim Robertson once again came together to provide an educational opportunity with a mini study of the Book of Judith. This fascinating study examines the story of an uppity woman who took things into her own hands – including the head of a brutal warrior chief. The study group, utilizing Dr. Wolfe's study guide, took a tour of the Book of Judith, posing provocative questions along the way.

As we move into 2026, *An introduction to Progressive Christianity, Part I: An Invitation to Journey* has begun at the end of February, thanks to Margaret Reid and Tim Robertson. This DVD based workshop series is designed to help people wrestle with the relevance of Christianity in the 21st century. As well, *Divine Poetry* has begun to explore the season of Lent with Rev. Caitlin and Tim Robertson.

There's so much more that could be said, but it would take a year to do it – so we will close off here with a big thank you to all who contribute, in all kinds of ways, to Worship and Christian Education here at St. Andrew's. The Worship Christian Development Team may be at the heart of it, but the involvement of the whole congregation in small and big ways is what really keeps it going. Thank you, thank you, thank you – and a huge heartfelt "Chi Miigwetch"!

Submitted by Kim Delarosbel and Ralph Johnston, Co-chairs of Worship/Christian Development



FINANCE/ STEWARDSHIP TEAM

MEMBERS

Lorie Fairburn – Chair
Karen Gooch – Acting Treasurer
Elizabeth Brownlee – Counter
Joan Wurster – Counter
Janet Ross – (January to October)
Kimberly Brownlee – Bookkeeper
William Downey – Member and Counter

Throughout the year, the Finance/Stewardship Team met regularly to oversee the financial health of St. Andrew's United Church, with a focus on responsible stewardship, transparency, and long-term sustainability. The team worked closely with staff, Council, and external financial partners to review budgets, policies, investments, and operational practices.

'As we embark on a new year with an aging building, St. Andrew's income is still struggling to meet operating costs. It is imperative that we begin to explore alternative strategies for cost savings and improved financial efficiency.'

Budget Review and Cost Stewardship

The Finance/Stewardship Team carefully reviewed the 2026 draft budget and identified several areas for potential savings and improved accountability. Recommendations brought forward for Council consideration included:

- Exploring optional subscriptions for *Broadview Magazine* rather than covering the cost centrally.
- Reviewing heating costs and identifying strategies to reduce consumption or secure more favourable rates.
- Investigating more cost-effective options for telephone and internet services.
- Considering alternative banking institutions to reduce service fees.
- Recommending that office supply expenses be charged directly to individual committees rather than the general budget.
- Charging Food Bank-related expenses directly to the Food Bank account.
- Encouraging the coordination of volunteers for minor maintenance and handyman tasks to reduce contracted service costs.

These recommendations were offered to Council for review to help ensure the budget reflects both the work of the church and prudent financial management.

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BANKING, INVESTMENTS, AND FINANCIAL POLICIES

Lorie Fairburn and Karen Gooch met with Paul Daigle, St. Andrew's RBC representative, to review bank accounts, investments, and signing authorities. As a result of these discussions:

- RBC recommended the use of a church credit card to simplify purchasing and improve record-keeping.
- Karen Gooch drafted a Credit Card Policy, which was approved by Council, and church credit cards were obtained in accordance with this policy.
- The Finance/Stewardship Team also met with Assante to review St. Andrew's investments and identified the need to update signing authorities.

Looking ahead, the Finance/Stewardship Team recommends that a future team further review the possibility of changing banking institutions and expanding the use of online banking services, with the goal of improving efficiency and reducing fees.

NEW FUNDS AND SPECIAL ACCOUNTS

At the request of Rev. Caitlin, the Finance/Stewardship Team considered the creation of a Benevolent Fund for discretionary pastoral use. Karen Gooch drafted a Benevolent Fund Policy, which was passed by Council, establishing the fund for use as outlined in the policy.

The team also worked with the Choir regarding a \$5,000 bequest currently held in a bank account. In keeping with the donor's intention, the Choir is exploring options with RBC or Assante to invest these funds so that the interest may be used annually for a celebratory event.

STEWARDSHIP COMMUNICATION

The Finance/Stewardship Team recommended that future fundraising and stewardship letters clearly include instructions for donors who wish to unsubscribe from mailings, in keeping with best practices and respectful communication.

APPRECIATION

The Chair wishes to express sincere thanks to all Finance/Stewardship Team members for their dedication, careful attention, and thoughtful collaboration throughout the year. Special thanks are extended to our counters for their meticulous work, to Karen Gooch for her leadership as Acting Treasurer and for training the new bookkeeper, and to Janet Ross for her time and service as Bookkeeper earlier in the year.

The Finance/Stewardship Team also celebrates a successful fall Stewardship campaign, which raised over \$20,000 for the general operating fund, thanks to the generosity of the congregation, one large donor who contributed \$10,000 to be matched, and special thanks to John and Wanda Wallace for sharing their story to help in the fundraising.

*In Faith and Deep Gratitude,
Submitted by Lorie Fairburn, Finance/Stewardship Team Chair*



ST. ANDREW'S UNITED CHURCH
GENERAL FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2025

	2024 ACTUAL	2025 BUDGET	2025 ACTUAL
INCOME			
Offerings	180,315	177,893	160,381
Bequest	15,000		
Fund Raising Committee	3,150		3,219
Interest-Manse	2,392		3,496
Other	52,551	70,600	21,775
TOTAL INCOME	253,408	248,493	188,871
EXPENSES			
Salaries	105,612	121,298	111,789
Benefits and Pensions	18,772	7,606	22,210
Telephone	900	900	900
Car	2,400	3,600	2,400
Library and Education Allowance	2,543	2,500	2,116
Honoria/ Other	1,325	9,279	1,415
TOTAL PERSONNEL	131,552	145,183	140,830
Fuel	14,946	22,000	7,400
Utilities	6,583	6,500	8,194
Repairs	13,448	12,000	7,797
Insurance	17,746	19,000	19,170
Maintenance Contracts	5,862	4,500	2,043
Special Property Projects	686	0	13,221
Janitorial Supplies	2,491	3,000	5,818
TOTAL PROPERTY	61,762	67,000	63,543
Office, Postage	5,325	6,200	4,548
Regional Council Assessment	6,773	8,750	8,749
Pastoral Charge Supervisor	360	360	180
Computer upgrades	0	3,000	0
Office Equipment Leases	2,827	500	2,849
Telephone/Internet	2,817	3,000	3,677
TOTAL ADMINISTRATION	18,102	21,810	20,003
Worship Expenses	806	1,500	906
Pulpit Supply	741	1,200	285
Christian Development	206	2,100	0
TOTAL WORSHIP/CHRISTIAN DEVELOPMENT	1,753	4,800	1,753
BROADVIEW	1,410	1,500	1,380
FINANCE	1,368	2,200	1,561
OUTREACH	67	400	49
PASTORAL CARE	266	1,000	103
CONGREGATIONAL LIFE	896	0	0
INCLUSIVITY	100	1,000	100
ALLOCATION FOR CAPITAL	3,600	3,600	3,600
BENEVOLENT FUND	0	0	375
CONTINGENCY FUNDS	0	0	0
TOTAL OTHER	7,707	248,493	7,268
TOTAL EXPENSES	220,876		232,935
SURPLUS (DEFICIT) FOR YEAR	32,532		(44,064)
SURPLUS (DEBT) - BEGINNING OF YEAR	7,357		39,889
GENERAL FUND - DECEMBER 31ST	39,889		(4,175)

OTHER GENERAL FUND REVENUE
FOR THE YEAR ENDING DECEMBER 31ST, 2025

	2024	2025
HST Rebates (including from 2023)	19,661	0
Rent	18,763	16,260
Congregational Life	1,230	4,450
Insurance Overpayment Refund	3,675	0
Minister Travel Grant	2,827	0
Inclusivity Committee	710	40
Worship	247	150
Miscellaneous	2,438	250
TOTAL - END OF YEAR	52,551	21,775

SUNCOR ENERGY STOCK
FOR THE YEAR ENDING DECEMBER 31ST, 2025

	2024	2025
Value - Beginning of Year	976	1,898
Plus: Annual Gain	922	1,026
VALUE - END OF YEAR	1,898	2,924

Stock Donation - \$896 (May 3, 2023)
Total gain to date - \$2,028

THE MANSE FUND

The balance held in the Manse Fund resulted from the sale of the manse and the principal portion cannot be accessed without the Canadian Shield Regional Council's prior approval. The yearly interest payment is distributed to the general fund which was \$3,495.91 for 2025. The principal is invested in term deposits with the following interest rates and maturity dates.

	Amount	Interest Rate	Maturity Date
	25,000	0.95%	August 8, 2026
	26,909	3.50%	August 2, 2027
	25,000	3.95%	August 24, 2028
	27,602	4.00%	August 8, 2029
	25,000	2.75%	August 4, 2030
	\$ 129,511		

CAPITAL FUND
FOR THE YEAR ENDING DECEMBER 31ST, 2025

	<u>2024</u>	<u>2025</u>
Balance - Beginning of Year	15,213	19,522
Plus: Transferred from Operating Fund	3,600	3,600
Interest	709	485
Less: Disbursements	0	0
Transferred to Building Restoration Fund	0	0
BALANCE - END OF YEAR	19,522	23,607

PLANNED GIFTS FUND
FOR THE YEAR ENDING DECEMBER 31ST, 2025

	<u>2024</u>	<u>2025</u>
<u>PGF OUTREACH-WORSHIP-EDUCATION</u>		
Balance - Beginning of Year	35,098	36,598
Plus: Receipts	0	0
Interest	1,500	875
Less: Disbursements	0	0
BALANCE - END OF YEAR	36,598	37,473
<u>PGF BUILDING-CAPITAL</u>		
Balance - Beginning of Year	0	0
Plus: Receipts	0	0
Interest	0	0
Less: Disbursements	0	0
BALANCE - END OF YEAR	0	0
TOTAL PGF - END OF YEAR	36,598	37,473

LOAVES & FISHES

FOR THE YEAR ENDING DECEMBER 31ST, 2025

	<u>2024</u>	<u>2025</u>
Balance - Beginning of Year	26,085	23,030
Plus: Receipts (Cash Donations)	16,727	30,220
John Carl MacIsaac Foundation Grant	25,000	25,000
Less: Disbursements	(44,782)	(48,367)
BALANCE - END OF YEAR	23,030	29,883

CHOIR FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2025

	<u>2024</u>	<u>2025</u>
Balance - Beginning of Year	41,198	43,629
Plus: Receipts	670	1,405
Interest	1,761	1,027
Less: Disbursements	0	(1,206)
BALANCE - END OF YEAR	43,629	44,855

MISSION & SERVICE FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2025

	<u>2024</u>	<u>2025</u>
Balance - Beginning of Year	0	0
Plus: Receipts	16,560	17,293
Less: Forwarded to United Church M & S	(16,560)	(17,293)
BALANCE - END OF YEAR	0	0

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

AS AT DECEMBER 31ST, 2025
(With comparative figures as at December 31ST, 2024)

	<u>2024</u>	<u>2025</u>
<u>ASSETS</u>		
Current		
Cash – General	\$ 45,957	\$ 37,048
Cash – Building	2,292	1,804
Loaves & Fishes	23,030	60,030
Investments ¹	101,688	108,073
Accounts Receivable	<u>24,256</u>	<u>40,958</u>
	197,223	247,914
Long term		
Term Deposits - Manse	<u>129,511</u>	<u>129,511</u>
	<u>\$ 326,734</u>	<u>\$ 377,425</u>
<u>LIABILITIES</u>		
Current		
Accounts Payable	\$ 10,615	\$ 62,844
Funds Held in Trust	<u>66,659</u>	<u>104,885</u>
	77,274	167,729
<u>EQUITY (DEFICIENCY)</u>		
General Fund	\$ 39,889	\$ (4,175)
Manse Fund	129,511	129,511
Capital Fund	19,522	23,607
Planned Gifts Fund	36,598	37,473
Suncor Stock	1,898	2,924
Memorial Fund	<u>22,042</u>	<u>20,356</u>
	249,460	209,696
	<u>\$ 326,734</u>	<u>\$ 377,425</u>

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

Financial statements prepared by Karen Gooch, Acting Treasurer

Karen Gooch

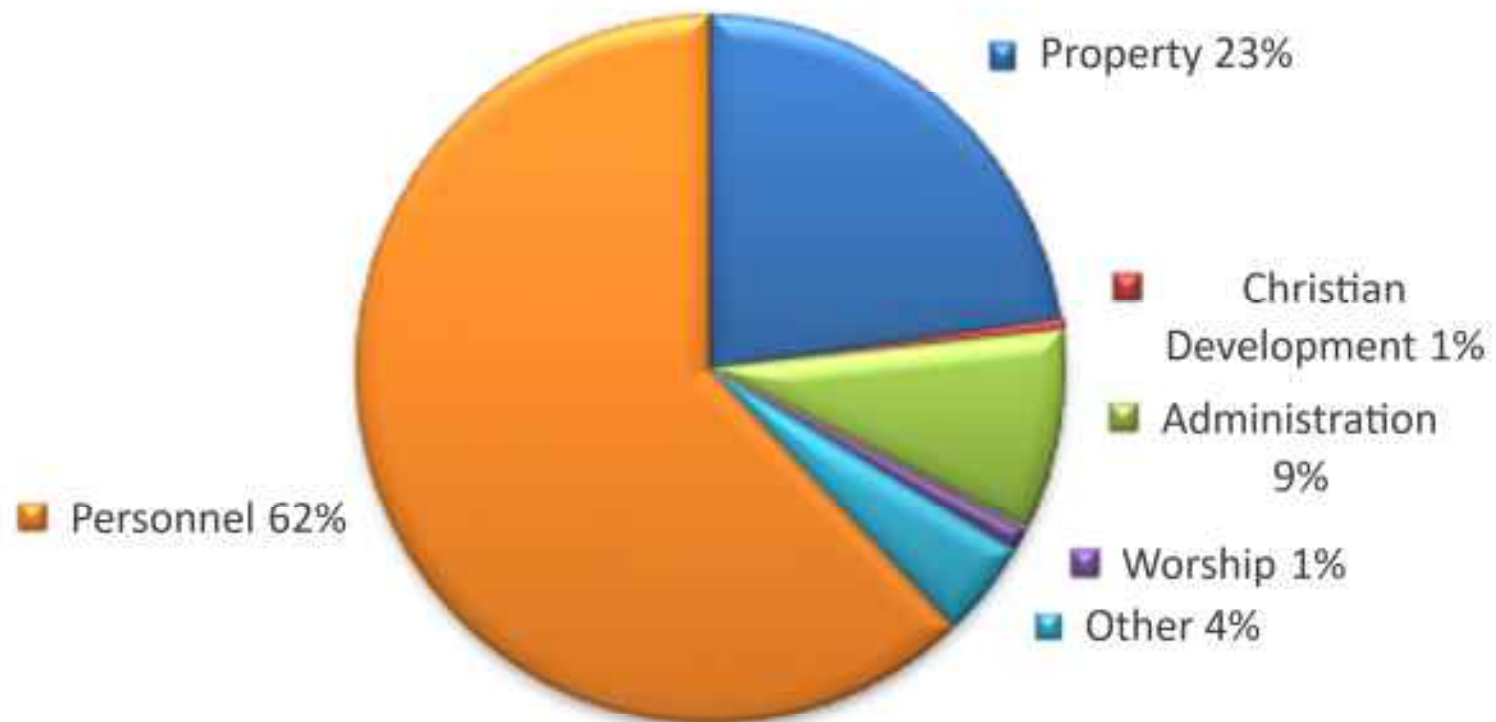
ST. ANDREW'S UNITED CHURCH
OUR PRAYER OF COMMITMENT FOR 2026
OPERATING BUDGET – GENERAL FUND

	2024 Actual	2025 Budget	2025 Actual	2026 Budget
REVENUE				
Offerings	195,315	177,893	160,381	159,000
Other Income	58,093	70,600	28,490	25,000
TOTAL REVENUE	253,408	248,493	188,871	184,000
EXPENSES				
Salaries	105,612	121,298	111,789	124,167
Benefits and Pensions	18,772	7,606	22,210	5,620
Telephone	900	900	900	900
Car Allowance	2,400	3,600	2,400	2,400
Continuing Education	2,543	2,500	2,116	2,000
Honoraria	1,325	9,279	1,415	1,080
TOTAL PERSONNEL	131,552	145,183	140,830	136,167
Fuel	14,946	22,000	7,400	16,500
Utilities	6,583	6,500	8,194	5,900
Repairs	13,448	12,000	7,797	7,000
Insurance	17,746	19,000	19,170	16,000
Maintenance/Security Contracts	5,862	4,500	2,043	2,100
Special Projects	686	0	13221	0
Supplies	2,491	3,000	5,818	2,500
TOTAL PROPERTY	61,762	67,000	63,643	50,000
Office, Postage	5,325	6,200	4,548	4,800
Regional Council Assessment	6,773	8,750	8,749	8,925
Pastoral Charge Supervisor	360	360	180	0
Office Equipment	0	3,000	2,849	2,775
Computer Upgrades	2,827	500	0	500
Telephone/Internet	2,817	3,000	3,677	3,000
TOTAL ADMINISTRATION	18,102	21,810	20,003	20,000
Worship Expenses	806	1,500	906	800
Pulpit Supply	741	1,200	285	600
Christian Development	206	2,100	0	1,100
TOTAL WORSHIP/ CHRISTIAN DEVELOPMENT	1,753	4,800	1,191	2,500
BROADVIEW	1,410	1,500	1,380	1,500
FINANCE	1,368	2,200	1,561	1,500
OUTREACH	67	400	49.06	400
PASTORAL CARE	266	1,000	103	1,000
CONGREGATIONAL LIFE	896	0	0	0
INCLUSIVITY	100	1,000	100	1,000
ALLOCATION FOR CAPITAL	3,600	3,600	3,600	3,600
BENEVOLENT FUND	0	0	375	500
CONTINGENCY FUNDS	0	0	100	0
TOTAL EXPENSES	220,876	248,493	232,935	218,167

(34,167)

Prepared by the Finance Team in consultation with the Council.

St. Andrew's United Church Budget - General Fund 2026



2026 PERSONNEL BUDGET

	2024	2025	2026
FULL-TIME MINISTRY PERSONNEL			
Salary/Pension/Benefits	60,592	62,720	77,281
Telephone Allowance	900	900	900
Continuing Education	2,500	2,500	2,000
	63,992	66,160	80,181
LOAVES & FISHES MANAGER ^{1,2.}	13,078	14,554	0
OFFICE ADMINISTRATOR	13,728	14,287	17,229
18 hrs/week 9 months @ \$18.31, 3 months @ \$18.70			
BOOKKEEPER	2,756	2,759	2,720
3 hrs/week 9 months @ \$18.31, 3 months @ \$18.70			
JANITORIAL	18,364	19,420	11,043
10 hrs/week 9 months @ \$17.77, 3 months @ \$18.14			
MUSIC DIRECTOR			
Salary	14,758	15,108	15,893
Travel Allowance	2,400	2,400	2,400
	66,384	69,744	49,286
OTHER			
Benefits/Pensions	n/a	6,129	5620
Organist Supply	150	300	150
Courses, Gifts, Other	0	2,400	400
Payroll Costs	480	450	530
TOTAL	130,706	145,183	136,167
LOAVES & FISHES MANAGER ^{2.}	13,078	14,554	12,199
15 hrs/week 7 months @ \$18.65, 3 months @ \$19.04			

Notes:

1. For Jan – March 2024 the salary for the **Loaves & Fishes Manager** was paid for from the Loaves & Fishes budget. Council approved to pay from General Fund beginning April 1st, 2024
2. Starting Jan 1st, 2026 the salary for the **Loaves & Fishes Manager** will be paid for from the Loaves & Fishes budget as approved by Council on February 18th, 2026.

Prepared by Bill Holmes