

Annual Report - 2025



Interim Version

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TABLE OF CONTENTS

MINUTES (OF 2025 CONGREGATIONAL MEETINGS)4
 Part 14
 Part 28

AGENDA (FOR 2026 MEETING-PART 1).....10

COMMITTEE NOMINEES FOR 202611

STAFF REPORTS.....14
 from the Minister of Worship & Congregational Life 16
 from the Minister of Music..... 16
 from the Minister of Pastoral Care..... 16
 from the Children and Youth Ministry 17

COMMITTEE REPORTS18
 Council.....18
 Music20
 Membership & Nurture (including subcommittees).....22
 Outreach.....25
 Property.....28
 Finance29
 Faith Formation33
 Ministry & Personnel34

OTHER REPORTS.....35
 Communications & Marketing.....35
 Livesteamng.....35
 Brown Bag Lunch Group36
 Shopping Card Program.....37
 United Church Women38
 Board of Trustees.....41
 Fundraising42

STAFF LISTING.....43

MINUTES OF 2025 CONGREGATINAL MEETINGS



Minutes of the Annual Congregational Celebration Meeting – Part One Proudfoot Hall, Sunday, January 26, 2025 12 noon

1.0 **Welcome:** Remarks from the Chair – David Wardlaw

David Wardlaw, Chair of Council, welcomed the congregation to the Annual Meeting.

David thanked Ark Aid for providing lunch prior to the meeting.

2.0 **Invocation** – Rev. Dr. Joshua Lawrence

3.0 **Election of Chair and Secretary of the Congregational Meeting**

MOTION: That David Wardlaw be appointed Chair and Katherine Wonfor be appointed Secretary of the 2025 Annual Meeting – Part 1.

Moved by: Kerry Hill Seconded by: Barb Dalrymple

MOTION CARRIED

3.1 **Declaration of Voting Rights of Those Present**

MOTION: To extend the right to vote to adherents and youth at the 2025 Annual Congregational Meeting – Part 1, according to the provisions of the United Church of Canada Manual and the Statement of Policies and Procedures of First-St. Andrew's United Church.

Moved by: Steve Elson Seconded by: David McKane

MOTION CARRIED

4.0 **Approval of Agenda**

MOTION: To approve the agenda of the 2025 Annual Congregational Meeting – Part 1.

Moved by: Linda Badke Seconded by: Christina Lindsay

MOTION CARRIED

5.0 **Approval of Minutes of the 2024 Congregational Meeting**

MOTION: That the minutes of Part 1 and Part 2 of the 2024 Annual Congregational Meeting be approved.

Moved by: Merran Neville Seconded by: Carol Riddell-Elson

MOTION CARRIED

MINUTES OF 2025 ANNUAL GENERAL MEETING-PART 1



6.0 Minister's Remarks

The Rev. Dr. Joshua Lawrence referred the congregation to the Minister of Worship and Congregational Life's report "Sanctuary and the Sublime" found in the 2024 Annual Report.

7.0 Report from Council – David Wardlaw

David Wardlaw, Chair of Council, referred the congregation to the report from Council in the 2024 Annual Report.

At its January 2025 meeting, Council approved a new full-time position to support children's and youth ministry. The proposed 2025 budget includes funding for this position.

8.0 Committee Reports requiring a decision by the Congregation

8.1 Finance – presentation of 2025 Budget – Laura Wood

Laura Wood, Treasurer and Chair of Finance, presented the 2025 budget.

The position of Facilities Manager continues to be filled by volunteers. The new children's and youth ministry role is budgeted to start in March.

MOTION: That the 2025 budget as approved by Council be adopted by the congregation.

Moved by: Laura Wood

Seconded by: Anne Cummings

MOTION CARRIED

MOTION: That the First-St. Andrew's United Church Financial Statements at December 31, 2024 prepared internally by the Finance Committee be accepted as circulated.

Moved by: Laura Wood

Seconded by: Kerry Hill

MOTION CARRIED

MOTION: That the congregation approves the appointment of RLM Professional Corporation as the Firm of Record for the Review Engagement Report of Financial Statements at December 31, 2024 for First-St. Andrew's United Church for 2024.

Moved by: Laura Wood

Seconded by: Charlotte Oldham

MOTION CARRIED



8.2 **Board of Trustees** – Paul Cooper, Jackie Williams

MOTION #1

That the Congregation of First-St. Andrew's United Church, Antler River Watershed Region, of the United Church of Canada:
hereby directs that for the year 2025, it will carry only the insurances in Ecclesiastical Insurance Co. Policy #0102687F and acknowledges that the limits in such insurance policy or policies may be less than the full replacement cost of the buildings insured under the attached policy or policies;

Releases the Trustees of First-St. Andrew's United Church from:
any obligation to maintain insurance coverage with higher limits than that provided in the aforementioned policy or policies,
actions taken on behalf of the congregation in respect of property held by the Board in the name of the congregation and agrees to indemnify and save harmless the Trustees of First-St. Andrew's from all claims with respect to such decisions taken during the year 2025.

Particulars of the Insurance Coverage are available from the Church Office Manager and may be found and reviewed in the Church Office.

Moved by: David Wake

Seconded by: Alan Salmoni

MOTION CARRIED

MOTION #2

The congregation accepts the scheduled resignation of David Manness from the Board of Trustees, effective December 31, 2024.

Moved by: David Wake

Seconded by: Carol Riddell-Elson

MOTION CARRIED

MOTION #3

The congregation approves the appointment of RLM Professional Corporation as the Firm of Record for the Review Engagement Report of the Trustees' Financial Statements for First-St. Andrew's United Church at December 31, 2024 for 2024.

Moved by: David Wake

Seconded by: Tony Parker

MOTION CARRIED

8.3 **Nominating Report** - Steve Elson

Steve Elson asked if there were any nominations from the floor. No nominations were brought forward.

Moved by: Steve Elson

Seconded by: Christina Lindsay

that nominations be closed.

MOTION CARRIED

MOTION: That the proposed 2025 membership for the Leadership Council, Board of Trustees, Officers, and Committee members as tabled be accepted.



Moved by: Steve Elson
MOTION CARRIED

Seconded by: Barb Dalrymple

9.0 **Adoption of Committee Reports** as published in the 2024 Annual Report

MOTION: That the Committee Reports as published in the 2024 Annual Report be adopted.

Moved by: Jim Silcox
MOTION CARRIED

Seconded by: Charlotte Oldham

10.0 **Recognition of Departing Committee Members**

Appreciation was expressed to all who served on committees and volunteered their time and talent in the past year.

11.0 **Other Business**

No other business was brought to the attention of the meeting.

12.0 **Benediction** - Rev. Dr. Joshua Lawrence

13.0 **Closing**

MOTION: That the 2025 Annual Congregational Celebration Meeting (Part One) be adjourned at 1:01 pm.

Moved by: Chris Fischer
MOTION CARRIED

MINUTES OF 2025 ANNUAL GENERAL MEETING-PART2



Minutes of the Annual Congregational (Celebration) Meeting – Part 2 Sunday, June 15, 2025, The Sanctuary 11:45 a.m.

1.0 Invocation – Rev. Dr. Joshua Lawrence

2.0 Election of Chair and Secretary of the Congregational Meeting

MOTION: That Steve Elson be appointed Chair and Katherine Wonfor be appointed Secretary of the 2025 Annual Meeting Part 2.

Moved by: Barrie Evans Seconded by: Jim Silcox

MOTION CARRIED

3.0 Declaration of Voting Rights of Those Present

MOTION: To extend the right to vote to adherents and youth at the 2025 Annual Congregational Meeting Part 2, according to the provisions of the United Church of Canada Manual and the Statement of Policies and Procedures of First-St. Andrew's United Church.

Moved by: Beverly Lindsay Seconded by: Cherry Bulmer

MOTION CARRIED

4.0 Approval of Agenda

MOTION: To approve the agenda of the 2025 Annual Congregational Meeting Part 2.

Moved by: Connor Campbell Seconded by: Alex Neaves

MOTION CARRIED

5.0 Financial Review of the Board of Trustee and Operational Accounts of First-St. Andrew's United Church

FSA's 2024 financial statements for the Board of Trustees and for the Operational accounts have been reviewed by the professional accounting firm Famme & Co., London, Ontario. The reviewed Board of Trustees statements have been accepted by the Trustees and the reviewed Operational statements have been accepted by Council.

Both sets of statements have been made available in advance of this meeting to members and adherents of FSA via the church website.

5.1 MOTION: That the 2024 reviewed Board of Trustee Statements be accepted by the congregation.

Moved by: Jackie Williams Seconded by: David Manness

MOTION CARRIED



5.2 MOTION: That the 2024 reviewed Year-end Operating Statements be accepted by the Congregation.

Moved by: Laura Wood

Seconded by: Doug McGregor

MOTION CARRIED

6.0 Other Business

No other business was brought to the attention of the meeting.

7.0 Benediction

MOTION: That the 2025 Annual Congregational Meeting – Part 2 be adjourned at 11:50 a.m.

Moved by: George Jolink

MOTION CARRIED

AGENDA FOR 2026 AGM-PART 1



Annual Congregational Meeting – Part One

Proposed Agenda

Proudfoot Hall, Sunday, January 18, 2026, at 12 noon (following a light lunch)

- 1.0 Welcome
- 2.0 Invocation
- 3.0 Election of Chair and Secretary of the Congregational Meeting
 - 3.1 Declaration of the voting rights of those present
- 4.0 Approval of agenda
- 5.0 Approval of Minutes of the 2025 Congregational Meetings (Part 1 and 2)
- 6.0 Minister's Remarks
- 7.0 Committee Reports requiring a decision by the congregation.
 - 7.1 Finance – presentation of 2026 budget and appointment of company to undertake financial review
 - 7.2 Board of Trustees – appointment of company to carry insurance; indemnification and appointment of company to undertake 2025 financial review.
- 8.0 Adoption of Committee Reports as presented
- 9.0 Proposal to implement a new governance model for First- St. Andrew's United Church for a one-year period beginning January 2026, as approved by Council at a special Council meeting of June 24, 2025 and at a meeting on Jan.7, 2026. The Council report on governance emanating from the June 2025 Council meeting formed the basis for the article on the future of church governance which appeared in *Tidings*, Vol. 35, No. 3, 2025.
- 10.0 Nominations Report
- 11.0 Request for congregational approval to proceed with the replacement of the current heating system and installation of a new heating & cooling system for First-St. Andrew's United Church.
- 12.0 Recognition of departing committee members.
- 13.0 Other Business
- 14.0 Benediction
- 15.0 Closing

PROPOSED NOMINATIONS FOR 2026

**Nominations Report to the FSA
Annual Congregational Meeting
January 2026**

**Proposed Members of FSA Church
Leadership and Committees for 2026**

*Names in bold and Italics are new
members or new positions*

Co-Chairs of the New Council:

- ***David Wardlaw***
- ***Steve Elson***
- ***George Jolink***

Members of the New Council

- **Secretary:** Katherine Wonfor
- **Treasurer:** Laura Wood
- **Members at Large (2) TBD**

**Communications & Marketing
Working Group**

Jim Silcox

Merran Neville

Faith Formation Committee

Jo Ann Silcox (Co-Chair)

Allyson Watson (Co-Chair)

Susan McKane (**Secretary**)

David McKane

Anne Cunningham

Jess Huber – new

Carol Riddell-Elson

Kathryn Skelly

Jean Wright

**Faith Formation - Jean Brown
Permanent Ad Hoc Committee**

Allyson Watson (Chair)

Merran Neville (Music)

Jackie Williams (Trustees)

Laura Wood (Finance)

Anne Cummings (member-at-large)

Finance Committee

Laura Wood (Chair)

Jeannette Eberhard

Ivana Klouda

Doug McGregor

Frank Kearney

Membership & Nurture Committee

Glenna Hall (Co-Chair)

Karin Symonds, Co-Chair

Karin Symonds, (Secretary) John

Anderson

Julie Gray

Bev Lindsay

Mary Mattar

Susan McGregor

Lilian Reid

Jo Ann Silcox

Affirm Sub-committee**Anne-Louise Jannaway (Co-Chair)****Rev. Karen Low (Co-Chair)**

Chris Fischer

Christina Lindsay

Jo Ann Silcox

Margaret Wardlaw

Jean Wright

Archives Sub-committee**Don Jones, (Chair)**

Pat Carter, (Secretary)

Paul Janes - new***Mary Janes - new***

David McKane

Jim Silcox

Heather Vouvalidis

Ann MacPhail

Terry Peters

Barbara Plante

Igor Saika-Voivod

Janis Wallace

Margaret Wardlaw

Outreach Committee

Marilyn Beach

Barb Dalrymple

Janice Elliott

Liz Galbraith

Jan Hendry

Sara Kearney - new

Laurel Kenney (UCW)

Pat Pettit

Natasha Roberts

Ministry & Personnel Committee**Barbara Ridgewell (Chair)**

Linda Badke

Margo Christodoulou

Barrie Evans

Ardath Finnbogason-Hill

Alex Neaves

Kerry Hill, advisory member

Property Committee**George Jolink (Chair)**

Connor Campbell

Bill Guthrie

Paul Merritt- new

Peter Ross

Heather Vouvalidis

One vacancy

Music Committee**Merran Neville (Chair)**

Paul Cooper

Ardath Finnbogason-Hill

**Regional (Antler River Watershed)
Representatives**

Linda Badke

Jo Ann Silcox

Barbara Ridgewell

Board of Trustees

Jackie Williams (Co-Chair) (2020-2026)

Paul Cooper (Co-Chair) (2020-2026)

Janice Elliott (2020-2026)

Don Jones (2020-2026)

Robert (Bob) Kennedy (2019-2025)
(term extended)

Tony Parker (2024-2030)

Alan Salmoni (2019-2025)
(term extended)

Jim Silcox (2020-2026)

Heather Vouvalidis (2024-2030)

Katherine Wonfor (2022-2028)

David Wake (2022-2028)

Ken Wright (2024-2030)

Retiring Members by Committee

Barb Ridgewell, Finance Committee

Ron Bradley, Property Committee

Donna Thompson, Membership &
Nurture and Outreach Committee

Lorna Gunning-Fratschko,
Communications & Marketing

Kerry Hill, Chair, Ministry and
Personnel Committee

Linda Imrie, Outreach Committee

Judith Walker, Archives Sub-Committee

Paul Merritt, Archives Sub-Committee

Barb Plante, Archives Sub-Committee

Wes Sole, Archives Sub-Committee

Katie Graves, Faith Formation
Committee

Michael Feeney, Faith Formation
Committee

Jan Hendry, Faith Formation
(Communion)

Tristin Hill, Finance Committee

Members who have passed

David Pederson, Faith Formation Committee

Departing Council Members

Linda Badke

Paul Cooper

Glenna Hall

Jan Hendry

Kerry Hill

Laurel Kenney

Merran Neville

Pat Pettit

Barb Ridgewell

Karin Symonds

Jo Ann Silcox

Allyson Watson

Jackie Williams

STAFF REPORTS

FROM THE MINISTER OF WORSHIP & CONGREGATIONAL LIFE *"Being a Good Neighbor?"*

Recently, I was invited by Daryl Newcombe, a reporter for CTV News London, to respond to a "good neighbour" clause being discussed by city councillors. This clause, if implemented, would place additional requirements on service providers to ensure that the populations they serve keep a certain decorum in relation to those living in proximity to the service centres. On the surface of it, this clause seems reasonable enough. We all live together, so why not exercise due diligence concerning the upkeep of our city. The only problem is that service providers—Ark Aid, London Cares, My Sisters' Place, and others—already do everything in their power to cultivate the best possible relationships with their neighbours. So, what this clause is actually saying is that service providers are to blame for unhoused persons acting in unacceptable ways—many living with severe mental illness. When things turn out the way we all know they sometimes do, clauses like this seek to blame someone. And often the one being blamed is the very person or agency seeking to alleviate the suffering of a community.

Regardless of where one stands in relation to this clause, I find the framing unhelpful. It moves responsibility—namely my ability to respond—to another. Instead of becoming preoccupied with other people making what I consider to be an acceptable effort, I should focus on what I am doing, or could be doing, to ease the burden of community members living without many basic needs. However, we all know that our attempts to manage/discipline another helps us avoid look-

ing inside. Asking what we can do is hard work? It means sitting with the reality that we are overwhelmed by the task before us. It means realizing that we are interdependent. We need other people in order to effectively respond to the present situation. There is no going it alone.

And this is why one of our core values has been and must continue to be radical welcome. The Episcopal priest and scholar, Stephanie Spellers, defines radical welcome as the "spiritual practice of embracing and being changed by the gifts, presence, voices, and power of The Other: the people systemically cast out of or marginalized within a church, a denomination and/or society." We cannot control how welcoming other communities will be. We cannot make anyone else exercise this practice, including our city councillors. But we can practice radical welcome, or as I like to say, extravagant hospitality. We can take steps to become the beloved community and hopefully, inspire others to do the same.

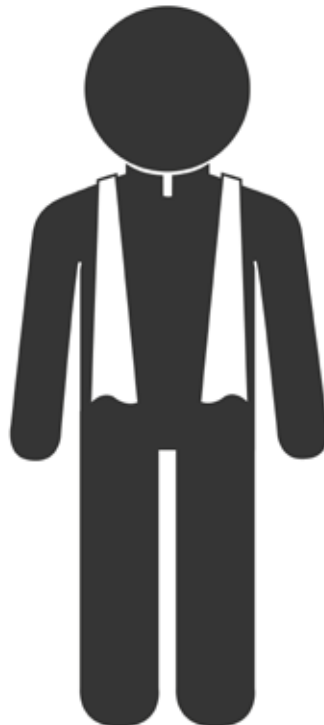
As I reflect on 2025, I am deeply grateful for the continued efforts of so many folks at First-St. Andrew's. From the nurture and support of our Membership and Nurture Committee to the continued oversight of our leaders on Church Council, our many volunteers do so much to ensure everyone does feel welcomed. I can only pray that we are equally motivated in 2026, since new faces show up each week and our staff team have more programs to roll out in the coming months. To put it simply, we are growing and don't want to stop. So, that means that more people will be invited to consider how they are going to assist. And despite our concerns with "perfection," that's not what anybody is called to be—or could be! We are called to simply show up when necessary and lean into the new thing of which we are a part.

Radical welcome does not require that we do everything right. It does not demand we always say the right thing. What it does require is that we extend warmth and generosity to anyone and everyone who comes through our doors. And it also requires that we do everything we can to assist in caring for our community members. The conversations about policy and high-level solutions are important. And I would never disparage them. But for us, we don't have to wait for these processes to play out. We can act here and now, as the moment calls us. And in doing so, we might just experience a small foretaste of all that God desires for us at First-St. Andrew's United.

As I approach the end of this brief reflection, I want to reassure this community that we are responding faithfully and enthusiastically to the challenges of our time. *The Toward 2035* report paints a stark picture of our future as a denomi-

nation. Fewer communities of faith, fewer members, fewer butts in pews on Sunday. But at FSA, we are not showing signs of bogging down. And from what I am seeing, we are not allowing ourselves to give into the ever-threatening despair faced by so many communities of faith. However, we are not immune from these larger societal trends, and many of us are tired. So, it is incumbent on those of us who have yet to respond, to do just that and share a bit of the load. Many hands make light work. And it also assures us many years of transformative ministry and radical welcome. I pray that no matter who you are or where you are on your journey, that you will feel the generosity and abundance of the FSA welcome. And having that experience, I hope that you will be inspired to do the same for others.

Respectfully submitted,
Rev. Dr. Joshua Lawrence



FROM THE MINISTER OF MUSIC

2025 has been a year of remarkable growth and excitement for the future of our FSA Music Ministries. From the continuing introduction of new music, both choral and congregational – notably through our new digital United Church hymn resource, “Then Let Us Sing!” – to several important and community-enriching concert performances, to the evolution and expansion of new programs for children and teens from across the city, Treblemakers and Reverberations, I have witnessed the moving of the Spirit firsthand.

I am immensely grateful for the collaboration and shared creativity of my staff colleagues, especially Rev. Dr. Joshua Lawrence and Christina Lindsay, our (now full-time) Children’s and Youth Program Coordinator. Together, we have been able to nurture spiritual formation and support the lives of many people in our community during an incredibly stressful and challenging time. It is an honour and a privilege to play some small part in this formation and support as your Minister of Music, and I am thankful every day.

From participation in drama, handbells and singing, our young people are growing in confidence and self-expression, as FSA provides them with a safe and welcoming, inclusive space for learning about their faith and sharing their gifts. Our adults in the FSA Senior Choir are learning, through multiple diverse musical styles, how to tell the stories of groups of people in our world who have not always been top of mind for those of us who grew up in the dominant culture: in the last year, we have sung hymns and anthems in Cree, Anishinaabemowin, Spanish, French, Swahili, Nepali, Xhosa, Zulu, Arabic, and Wendat, among others. Our church has presented a fun-filled cabaret evening, a concert by the renowned Afrocentric chamber choir, the Nathaniel Dett Chorale, and a shared Good Friday service with the choir and congregation of Colborne

Street United Church – singing selections from the powerful oratorio, *Considering Matthew Shepard*, as a contemporary Passion story.

2026 holds the promise of more challenging and uplifting music to inspire change in our society, from a cantata about queer and trans acceptance and affirmation (*Here I Am: I Am Here*, a Canadian premiere!) to an environmental oratorio (*Water* by Canadian composer Stephanie Martin) produced in partnership with Chor Amica, London Pro Musica, and the London Symphonia, to our next Treblemakers musical, *Bunnies!* (You won’t want to miss that one!)

Join us on the journey toward transformation, compassion, and hope!

Respectfully submitted,
Chris Fischer (they/them)

FROM THE MINISTER OF PASTORAL CARE

It continues to be a joy and privilege to be in pastoral ministry at First-St. Andrew’s. For twelve hours a week, I visit members in Long Term Care, Retirement Homes, hospitals, and homes. Contacts are also made by email and phone calls. I also attend the monthly church service at Richmond Woods with Joshua. Getting to know the life stories, struggles, and faith connections of the First-St. Andrew’s congregation has been a blessing.

I identify the persons and families for whom support is needed; visit members who are experiencing a life transition, illness, grief, loneliness, stress, or family or personal crisis; and offer prayer, and pastoral/spiritual support. Empathy, active listening, meaning making, spiritual guidance, comfort, crisis interventions, and support, are the foundation of my interactions.

I hope to attend the national Canadian Association for Spiritual Care (CASC)

Conference being held in Ottawa, ON on April 26-28, 2026. The theme is “Thresholds of Transformation: Spiritual Health in the Age of Innovation.”

I am grateful for the support of Rev. Joshua, the Membership & Nurture Committee, Margo Christodoulou M & P Support Person, the FSA Staff, and so many members of the church.

Respectfully submitted,
Rev. Anne-Louise (Annie) Jannaway

FROM THE CHILDREN’S AND YOUTH MINISTRY

The importance of having a sense of community is widely acknowledged. All of us benefit from having a place or a group of people where we feel we belong, valued and loved. We are all aware of how having such a feeling builds confidence and resilience. This, in turn, can lead to leadership skill development, positive social networks and identity formation. In the last year, FSA has re-established itself as a place for children and youth to find a place where they belong, are cherished and safe.

A large hole was left in our community’s youth programming in October 2024, when Marilyn Arthur accepted a call to Ministry in Tavistock. In May 2025, FSA stepped up to fill that gap and has done so successfully. This has taken a lot of purposeful planning and relationship building. Building partnerships with others in the community is instrumental in our success. One such partnership has been to connect with Adam Cresswell and his team at The Hub which is a forward thinking, network-type United Church youth ministry based in Brantford Ontario. The Hub focuses on building communities of youth groups so our young people know they are part of a wider community. Hub based activities allow youth to experiment with new ideas

of what church is and how to be part of it. With The Hub’s guidance, FSA has established itself to be a place for young people to come for fellowship, food and faith formation. They know they can come and ask their questions and be heard in a way that encourages them to discover the answers they seek.

Building partnerships with our community is also seen in our programming for younger children. Our youth group for young teenagers, known as Joshua’s C.R.E.W., supports young people from other churches including Riverside United, Calvary United, White Oaks United, Colborne United and Siloam United. All the youth who participate have opportunities to make core memories together in a safe and positive way. Yet another way we partner with our wider community is by taking advantage of regional events such as Kids Across the Region (a 24-hour annual event in June for kids in grades 4 – 8) and Worshiplude (an annual event, held in Ottawa, in January for high school students). Opportunities like these are not only important for our children and youth but also for FSA to join with other ministry teams as we all face similar challenges.

Although some of the challenges we face are consistent across the region, FSA is unique in that our number of children and youth is increasing. We are blessed with an ever-growing population of younger people. On Sunday mornings in 2025, we have welcomed 100 individual children and youth which is a 30% increase from mid-70’s in 2024. Such numbers are rare among churches these days. While this is a blessing, we consistently face the challenge of finding adequate / consistent leadership to meet our Duty of Care responsibilities. We are beyond grateful for our team of committed volunteers who share their time, patience and skills with our children and youth.

Our other main challenge (as everyone has) is the challenge of how to financially support the programs we offer to families, children and youth.

In 2025 we benefitted from a very generous grant from M&S of \$10,000. This grant supported children's and youth music while allowing us to develop our puppet ministry, support Treblemakers' meals, added to our programming, purchase an engaging Confirmation curriculum, have some family focused events, purchase a banner that reflects FSA's values and provide many snacks for gatherings, to name just a few ways this grant supported FSA programming.

2026 promises to be an exciting year for children and youth at FSA. With the youth partnerships we continue to build and new ones we will meet, FSA will hum with the energy and enthusiasm young people bring!

Respectfully submitted,
Christina Lindsay,
Coordinator of Children's & Youth Programs

COMMITTEE REPORTS

COUNCIL ***FSA Resilient***

In 2025 FSA continued on a path of positive transition, a journey that began in earnest in 2022, gained momentum in 2023, and sustained this momentum in 2024 and 2025. The resiliency and vibrancy of the FSA community of faith is revealed in this Council report and in the numerous committee, group, and activity reports presented in this 2025 FSA Annual Report.

One prominent and uplifting sign of the vibrancy of our church is a growing number of adult, children, and youth participants. In new member services held in spring and fall, a total of 23 new members were welcomed, this adding to the total of 38 new members welcomed in 2023 and 2024. From January to December, approximately 100 different children and youth (up to age 18) participated in Sunday morning programming: Worship and Wonder (formerly Sunday School); and Subhub (high school group). Programming at times other than Sunday morning includes: Treblemakers (children's choir, about 12 regular attendees); Reverberations (children's bell choir, about 15 regulars); and Joshua's C.R.E.W. (grades 5-8, 34 different attendees in 2025). Senior Subhub (Wednesday night youth group)

had 42 different youth attend in 2025. For 2025-26, there is a confirmation class with 14 youth participants plus mentors.

Ministry to Children, Youth, and Young Families

At the January 2025 meeting of Council, approval was given for the creation of a full-time position to support FSA's growing ministry to children, youth, and young families. This development was announced at Part 1 of the Annual Congregational Celebration meeting in late January and the salary for the position was included in the 2025 budget approved at that meeting.

The job description was approved by Council in early March, following which a Selection Committee was formed [members: Allyson Watson (Chair); Susan McKane; Connor Campbell; Katie Graves; and Alex Neaves (M & P rep)]. At the suggestion of ministerial staff of the Antler River Watershed Region, the process to fill the position was narrowed from a search to first consideration being given to a promotion of our (then) part-time Children's Program Coordinator, Christina Lyndsay. Thus, the Committee requested an application package from Christina (cover

letter, resume, references). After reviewing the application materials, the Committee conducted a formal interview of Christina and recommended her for the full-time position of Children and Youth Program Coordinator (CYPC). Negotiations on the terms of employment were subsequently undertaken under the leadership of the Chair of Ministry & Personnel, Kerry Hill. Agreement on these terms was achieved in short order and Christina began her new position in mid-May.

This is the culmination of an initiative which began in the fall of 2024 with a needs assessment following the departure of Marilyn Arthur from the former shared Youth Minister position. The new CYPC position aligns our staffing model with recent and ongoing growth in the numbers of children, youth, and young families in the FSA community of faith, and with the need for more programming for this demographic.

Council extends hearty congratulations to Christina on her appointment! Council thanks Allyson Watson (Co-chair of Faith Formation) for her leadership on this initiative, the Selection Committee members, and Kerry Hill (Chair of M & P).

Leadership of Council

At June 30, 2025 Steve Elson completed his term as Past-Chair of Council and David Wardlaw completed his term as Chair and moved into the Past-Chair position. The position of Chair of Council is currently vacant, a somewhat precarious situation for FSA. However, at the time of writing, a proposed plan for Council leadership, at least on an interim basis if not longer, is being formulated and will be presented to Council in early January. If this plan, or a modification thereof, is adopted by Council, it would be described at the annual congregational meeting on Jan. 18, 2026, and any associated nominations for Council leadership roles would be included in the slate of nominations presented for consideration for congregational approval.

Church governance

One of the five key strategic priorities adopted by Council in the fall of 2024 is:

- Take immediate steps to research and report on alternative church governance models

The need to reconsider FSA's governance structure and function arises from a considerable drop in the size of the congregation since the current system was introduced 33 years ago and a decline in the number of individuals willing or able to fill ongoing roles, including leadership roles, within the current Council/Committee structure. Leadership roles will, of course, persist in any structure, but one of the goals in any restructuring is to reduce the load associated with the various leadership roles compared to the current system.

To this end, Council participated in an on-line workshop on church governance models in the United Church of Canada in February. Subsequently, a discussion paper on church governance revision for FSA by Steve Elson and David Wardlaw was presented at the March Council meeting. The focus is on a different model involving a smaller governing body whose members do not have another major role (currently Council is our governing body) and a more flexible, adaptable approach to covering the programming and operational areas currently covered by standing committees. Discussion on this topic continued at the May Council meeting and was the sole topic of a special June meeting of Council. At the conclusion of the June meeting, Council approved a new governance model on a trial basis. During the trial period the new model would be assessed periodically and possibly adjusted. At the conclusion of the trial period, it is anticipated that a proposal for a (permanent) new governance model would be brought to the congregation for consideration for approval.

This new governance model, as approved by Council on a trial basis, is described in full in the Feature article in the September 2025 issue

of *Tidings* (Vol. 35, No. 3, 2025). Launching the trial is, however, contingent upon identifying a nominee for Chair or nominees for Co-Chairs of the “New” Council, followed by identifying nominees for several members-at-large. It is hoped that the trial could begin sometime in late winter or early spring of 2026. A presentation on the new governance model approved by Council for a trial Implementation will be on the agenda of the Annual Congregational Meeting on Jan. 18, 2026.

Gratitude

As Chair (until June 30/25) and Past-Chair (as of July 1/30) of Council, it has been my privilege to work with scores of dedicated individuals who served faithfully on Council, standing committees, subcommittees, ad hoc task groups, search committees, and FSA organizations in 2025. It has equally been my privilege to work with our leadership staff and office staff. The staff support provided to me in the Chair role is strong and constant. The supportive engagement of the staff team with Council makes FSA stronger. To each volunteer, each Committee member, each member of Council, and each member of staff, I express my appreciation and offer heartfelt thanks.

Respectfully submitted,
David Wardlaw, Past-Chair

MUSIC

In 2025, under the direction and vision of our Minister of Music, Chris Fischer, the music program included music for worship services and the concerts that are part of the regular Music @ FSA series. However, this year the Senior Choir hosted a Cabaret in Proudfoot Hall on May 9, in place of the spring concert, and two additional concerts in the fall

- October 3 – Alexandra Foll, Director of Music, St. James United Church, Montreal gave an organ recital
- November 8 – the Nathaniel Dett Chorale

from Toronto, with their Artistic Director, Brainerd Blyden-Taylor performed. This professional choir is dedicated to Afrocentric music of all styles, including classical, spiritual, gospel, jazz, folk and blues.

The Senior Choir Cabaret was a sold out event and many helpers and performers made for a great night.

Chris directs the Senior Choir preparing music for services supporting scripture, prayers and the message, in collaboration with Rev. Dr. Joshua Lawrence, Minister of Worship & Congregational Life, and building on the exciting music program for the children and youth in partnership with Children’s Youth and Program Coordinator, Christina Lindsay. Laura Wood has brought her expertise to the special programming of presentations by the children and youth in some intergenerational Sunday services.

Friday Noon Spring Recitals

- March 28 – Claire Jones-Fright - vocal and violin; Chris Fischer – piano
- April 4 – Katy Clark – soprano, Paul Grambo – bass, Ken Baldwin – trumpet, Chris Fischer – piano
- April 11 – Madeline Berman – soprano, Chantel Bennett – soprano, Yuqi Cui – mezzo soprano, Chris Fischer – piano
- May 2 – Laudamus Bells, Richard Frank, Director

Friday Noon Advent Recitals

- Nov 28 – Ryan Baxter - piano
- Dec 5 – Central S.S. Chamber Choir, Amy McNall, Director
- Dec 12 – Laudamus Bells, Richard Frank, Director

The Senior Choir staff soloists/section leaders are Sonja Gustafson – soprano, Francesca Ranalli – mezzo soprano, Chris Wood – tenor and Alastair Smyth – bass. From January to May, there were two Eberhard vocal scholars. Madeline Berman, who due to school and audi-

tion requirements, was absent for some months and Chantel Bennett another voice student was able to come in her place. The Eberhard Memorial Music Scholarship increased in 2025 so that in September, it was possible to offer three vocal scholars a position. These are Joanna Li – soprano, Zhonhyi (pronounced Jongyee) Wang – mezzo soprano and Roland Beach, baritone and sometimes tenor.

FSA Strings:

The FSA Strings, under the direction of Igor Saika Voivod, have participated in services during the year and performed two concerts – Wed. May 21 – “Along the 49th Parallel” with soloist Amalia Reyes Valero, violin. This concert was dedicated to the memory of John Krisak who was a long-time member of the FSA Strings and passed away suddenly on February 22, 2025. The second concert was on Wed. October 8 – “A Celebration of the Piano with guest artist Marion Miller”.

The FSA Strings perform regularly in the annual Sing-along Messiah, as they did this year on December 5. Each Christmas Eve, the FSA Strings add greatly to the music.

Their programs always bring new and interesting repertoire. Igor draws the FSA Strings from a group of dedicated players, sometimes numbering fifteen players at a performance. We are grateful to Igor and the players who enrich our worship whenever they perform.

Laudamus Bells

The Laudamus Bells with their director, Richard Frank, rehearse every Monday afternoon and enjoy the fellowship that working together in preparation for performances brings. The group performs in church services throughout the year and gives two concerts – the Friday Noon Spring Recital and the Friday Noon Advent Recital. Richard enriches the programs with music that he has arranged for the group and frequently provides an obbligato on saxophone.

Ringers in 2025 included Leslie Carroll-Frye, Barbara Plante, Marilyn Norman, Margaret Trethewey, Monica Cottrill, Victoria Meredith, Merran Neville, Anne Cummings, Lauretta Miller, Lynda Kennedy, Robert Kennedy, Gillian Channer, Paul Merritt and Michael Feeney. We also thank our honorary members KC Cann and Chris Fischer who filled in for a number of our members who were away during the season.

The Music program, including worship and concerts, depends on the following generous funds.

- Friends of Music
- Eberhard Memorial Music Scholarships
- Music Trust Fund (Dr. Elmer Butt Shekinah Fund, Judith Barker Memorial Fund, Terry Head Memorial Fund, Clark Wilson Fund [established by the Music Committee in 1983])
- Music Budget – approved by the generosity of the FSA membership.

On Proudfoot Legacy Sunday, May 18, 2025, Judith Barker and John Eberhard were remembered. The Legacy in memory of Judith Barker, given by Grant Barker, has gone to the Music Trust Fund and the legacy from John Eberhard to the Eberhard Memorial Music Scholarship which supports the Eberhard vocal scholars. The Music Committee and Minister of Music, Chris Fischer, are extremely grateful for both these gifts.

The Music Committee is grateful to Kathryn Skelly who assists in so many ways in supporting Music activities, particularly in preparing programs for the concerts and live streaming performances.

Music Committee members:

Paul Cooper, Ardath Finnbogason-Hill, Ann MacPhail, Merran Neville (chair), Igor Saika Voivod, Terry Peters, Barbara Plante, Janis Wallace, Margaret Wardlaw [Chris Fischer - staff]

Respectfully submitted,
Merran Neville, Chair

MEMBERSHIP & NURTURE

The Membership and Nurture Committee bid a fond farewell to Annabelle Logan and Donna Thompson who contributed in so many ways over the years. We are pleased to welcome new members, John Anderson and Julie Gray to our committee. Karin Symonds continues to be the recording secretary at our meetings and has also taken on the role of Co-Chair with Glenna Hall.

We receive continual support from Rev. Annie Jannaway who contributes Pastoral Care to our congregation in very meaningful and attentive ways. Rev. Jannaway opens our monthly meetings with a thoughtful devotional prayer.

Under the leadership of Mary Mattar, we are thankful to the volunteers who provide Lay Visitation four times a year to many members of our congregation. Mary recruits new volunteers and keeps in touch with all involved.

The Prayer Chain members, under the leadership of Bev Lindsay, offers quiet and confidential prayers for those who are experiencing the need for spiritual support. We inform the congregation of the Prayer Chain in the e-blast and The Bulletin. As Bev says, "the prayer chain doesn't take a holiday!".

Under the continued care of Lillian Reid, Caring Caller volunteers reach out to several members of our congregation to ensure that they feel cared for and connected to our FSA community.

Susan McGregor continues to write ministry notes of comfort, consolation and congratulations to FSA members who are experiencing loss, grief, illness or joy.

Jo-Ann Silcox is on leave of absence at the present time from our committee and we are sincerely anticipating her return.

John Anderson and Julie Gray are new to Membership & Nurture, but we will be keeping them busy very shortly! Thank you for being part of our committee.

Coffee and Conversation is celebrated each Sunday in Proudfoot Hall and continues to be an important part of fellowship & community at FSA. We thank the various committees and members who volunteer their time to prepare coffee and cookies. Thank you to volunteers who offer to run the dishwasher for a month. Membership & Nurture also provides the summer "Lemonade on the Lawn" after services.

We welcomed 20 New Members to FSA in 2025! Ugoechukwu Anisiobi, Louise Adjei Frimpong, Julie & William Grey, Charles Hanlon, Michael Asiedu Kwarteng, Amanda Newberry, Philip Obeng, Marvel & Ann Okiemute, Ricky Pech, Will Purkis, Caitlin Rollings, Ifeoma Doris Utomi, Emma Dickson, Bernard Ihekwe, John Anderson, Finbar Anosike, Carol Foley and Larry Niles.

We celebrated "Volunteer Sunday" on April 6, 2025. Glenna Hall thanked all volunteers and recognized their ongoing contribution to FSA. Our faith in action! Afterwards, we celebrated with coffee and homemade muffins (baked by the Membership & Nurture committee) in Proudfoot Hall.

Marriages at FSA in 2025

- Quinn Juliet Conlon & Chen Chen,
- Katie McNamara & Samantha Hayes,
- Nkeiruka Mirian Madu & Solomon Chinedu Agbodike,
- Hannah Mary Froome & Andrew Derek Ingran
- Kelsey Lynn Johnson & David William Glenn Barrett.

Congratulations!

Baptisms at FSA in 2025

Will Purkis and Katrina Simard

In Memoriam

Ron Wannamaker, Mary Vernon, Audrey Coulthard, Mark McCurdy, Marion Wilson, Jean Wuensch, Joni Pypka, David Pederson, Barbara Williamson and Louise Slater.

We remember you in fondness and prayer.

Membership & Nurture are thankful to Rev. Dr. Joshua Lawrence and Rev. Annie Jannaway for their continued spiritual support as we strive to provide and fulfill our commitment to FSA members.

Membership in 2025

Glenna Hall, Co-Chair
Karin Symonds, Co-Chair
John Anderson
Julie Gray
Bev Lindsay
Susan McGregor
Mary Mattar
Lillian Reid
Jo Ann Silcox
Rev. Dr. Joshua Lawrence
Rev. Annie Jannaway

Respectfully submitted,
Glenna Hall and Karin Symonds, Co-Chairs

Archive Sub-Committee

One of the biggest projects undertaken by the Archives Committee members this year was the digitizing of the Baptism, Marriage and Funeral records for the church. Pat Carter and Jim Silcox have worked steadily on this and developed a plan that is very helpful to the Office manager when charged with finding such records.

Another large task undertaken this year was the digitization of the current Photo Albums of activities of the church. Paul and Mary Janes have worked tirelessly, and Don Jones has labelled the pictures to make it easier to find the actual photos in the albums.

The *Tidings* Quiz has been continued throughout the year, taken over in 2025 by Heather Vouvalidis. The Catalogue of items in the Archives collection has been updated by Don Jones.

Framed items from the 175th Anniversary celebrations were repositioned to the wall in the Atrium at the suggestion of David McKane.

The large scrapbook containing memorabilia about composer and Director of Music, Barrie Cabena, has been fully digitized, stored with the digital collection on a disk drive, and saved to the cloud.

Nuggets were continued for most of the year in the weekly eBlast. Other contributions by Heather Vouvalidis, Leslie Pergau, Heather Bedford and members of the church community have been appropriately stored and labelled. Chris Fischer and Don Jones sorted many items from the Music Office. They have been stored appropriately in the archives collection.

Finally, the committee was in receipt of the William Proudfoot Family Tree and some family bibles used by the Proudfoot Ministers. Bill Jones, a descendant of William Proudfoot was the donor and sent them from the United States where he currently lives.

Our Secretary, Pat Carter, keeps excellent notes recording the outcomes of our meetings and they are also stored in the Archives Collection. Glenna Hall and Karin Symonds have been our representatives from the M&N committee and both have attended most meetings.

Members of the committee: Pat Carter, (Secretary), Mary Janes, Paul Janes, Don Jones, (Chair), David McKane, Jim Silcox, Heather Vouvalidis, Joshua Lawrence (Staff), Glenna Hall, Karin Symonds (M&N Reps)

Respectfully submitted,
Don Jones, Chair

Affirm Sub-Committee

This past year, the Affirm Sub-Committee has continued to weave its presence through the life of First–St. Andrew’s United Church, helping our community live ever more fully into our calling to be a place of safety, belonging, and welcome in the heart of London. Co-chaired by Rev. Karen Low and Rev. Annie Jannaway, and supported by members, Chris Fischer, Christina Lindsay, Jo Ann Silcox, Margaret Wardlaw, and Jean Wright - with the occasional and welcome contributions of Ricky Pech - our work this year has unfolded as a story of listening, learning, and widening our circle of care. Along the way, we also found ourselves supporting one another closely as the United Church of Canada’s 2025 Apology drew near, recognizing both the hope and the emotional weight carried by many in our community as its implications unfolded.

Early in the year, our conversations drew us toward the needs of our neighbours. We encouraged support for PFLAG’s Queer Food and Clothing Bank, recognizing how essential such practical, affirming ministries are. We also found ourselves wondering about new possibilities: how we might, in the future, become a place of support for Two Spirit and LGBTQIA+ asylum seekers seeking home, safety, and hope. At the same time, we did not shy away from naming the rising tide of hate and misinformation - south of the border and here in Canada - that continues to target queer and transgender communities. Part of our calling remains to speak truthfully, compassionately, and publicly in the face of such harm.

Some of our work this year was joyful. P.I.E. Day invited us to “Sing Out Proud,” gathering the congregation for a spirited sing-along with the choir, followed by conversation and 21 donated pies. Pride Sunday in June again allowed us to celebrate God’s expansive love, and our presence at London Pride in July helped extend that welcome beyond our church doors. A newly created banner accompanied us –bright, visible,

and unmistakably affirming.

We were also shaped by the wider church. Karen attended a ChurchX event in the Love, Faith & Bold Action series, listening to global voices speak about Two Spirit and LGBTQIA+ realities and the international partnerships of the United Church. She returned with insights, updates, and hope. She also brought us news around Affirm United’s new Faith-Based Trauma Mentorship initiative, where she is serving as a Mentor, helping create safe spaces and resources for those carrying spiritual wounds.

As always, we remained attentive to how newcomers and seekers encounter our congregation. Questions of signage, communication, and visibility continued to surface. A meeting with Jim Silcox to review our website invited us to consider how someone— perhaps unfamiliar with the Affirming movement or the symbolism of the logo —might understand who we are and what kind of welcome they will receive. Our goal is simple: that anyone searching for belonging might see themselves reflected in our hospitality.

Looking to the coming year, we are preparing to form small task groups around events and celebrations, and we hope to deepen our support for newcomers within the Two Spirit and LGBTQIA+ communities. We also look forward with anticipation to February 2026, when Chris Fischer and the choir will present Andrea Clearfield’s *Here I Am; I Am Here* - a work of profound beauty and resonance with our affirming commitments.

This ministry is not something we undertake alone; it is a shared journey with the whole congregation. As always, we welcome your questions, your stories, and your encouragement as we continue to grow into the promise of being an Affirming people - open-hearted, courageous, and committed to love without condition.

Respectfully submitted,
Karen Low, Chair

OUTREACH

Preamble:

The Outreach Committee is an important part of our church, our local community and beyond. Our funding comes from several key projects and The Jean and Bill Knowles Outreach and Social Justice Endowment Fund,

We represent our church to the community, as the funds we raise are dispersed in the name of our church to local Outreach projects. Our church members are also ardent supporters of the United Church Mission and Service Fund, donating \$46,552 in 2025. Thank you, committee members, and all who have volunteered to help us throughout the year. If you are interested in joining our committee or volunteering in some aspect please feel free to contact a committee member for more information. Our Committee members are: Marilyn Beach, Barb Dalrymple, Janice Elliott, Liz Galbraith, Jan Hendry, Sara Kearney, Pat Pettit, Natasha Roberts.

Afghan Refugee Support Group

Our refugee family from Afghanistan have now been living in London for over a year. The four adult children are generally doing very well. The three brothers have bought a car and drive for Uber as well as continuing to attend ESL classes. They have moved to a smaller apartment to conserve money and seem quite settled and happy there. We have been working this year to obtain some extra funding for Nazanin, their sister, through Developmental Services of Ontario and have made some progress with that process.

We are still waiting impatiently for the parents to have their applications approved and arrive in Canada. We have been working with an Immigration Counsellor to facilitate this process. We continue to lobby our Liberal MPs to help us bring the parents to Canada more quickly.

Canadian Foodgrains Bank – 2025 Annual Report submission

Our joint Grow-a-Row campaign with St. Marys United Church in support of the Canadian Foodgrains Bank (CFGB) successfully wrapped up in November. Our generous FSA members contributed \$5,725, which is about \$1,200 more than last year, and we are grateful for this continued support of such a worthy cause. Our only fundraiser outside of your donations came from our Sundae Sunday held after church in June. These funds, along with St. Marys member givings and the sale of the crop itself, resulted in a total fund transfer of \$12,490 to CFGB. This figure will be matched 4:1 by the Canadian Government. Thanks to our FSA members for supporting this important program to combat global hunger and food insecurity. The FSA campaign was overseen by Cynthia Simpson and Leah Morise with the support and guidance of the Outreach Committee. Our thanks to Cindi Jones at St. Marys who handled all the finances for our joint campaign and to Lori and Stefan Weber who generously donated the field and their time to grow and harvest the crop.

Christmas Share, 2025

The Outreach Committee's ELUCO Christmas Share Program provides funding for those in need in the Marconi, rent-geared-to-income community of east London through our Community Outreach Worker, Nancy Howard. From November 9 to December 11, our congregants donated money to be used by Nancy to purchase gift cards so the families can purchase Christmas gifts and food for their Christmas celebrations. These are families that would otherwise go without, so with our gifts, Christmas is made more joyful and hopeful. What better way to share our resources than with people in our own community in precarious situations. Part of the donations support the work

that Nancy does to provide counseling, advocacy, food security, legal and mental health/addiction support and agency referrals for those in need within the Marconi community.

Sincere thanks for your generous support which will improve the lives of so many. Our total collected was \$2855. and Nancy got \$2800 of gift cards for her people.

East London United Church Outreach (ELUCO)

ELUCO is an incorporated, outreach of the United Church, Antler River Watershed London Regional Council, Ontario, supported by four United Churches in London: Siloam, Rowntree, Richards Memorial and First-St Andrew's

'The simple truth –We all just want to be accepted, respected, appreciated, heard and loved' (Samantha Woodbeck). This sums up exactly what ELUCO is about. Nancy Howard, ELUCO's Community Outreach Worker and the face of ELUCO in the Marconi Low Income Housing Community in East London, feels that the personal care and attention offered by ELUCO to the community is what sets ELUCO apart from other agencies.

During 2025, the following continued to be key issues facing individuals, families and children living in the Marconi Low Income Housing community, East London. Food security escalated during the past year due to increasing costs of food. Mental health issues continue to plague the community. Nancy Howard, the ELUCO Community Outreach Worker offers support & counseling. Supporting United Church congregations, UCW groups, youth groups and individual donations allows distribution of school supplies, toiletries, grocery gift cards. ELUCO supports many families with LMCH, OW, ODSP, Housing Stability, and Housing Access documentation and support during meetings. The ELUCO Gethsemane Food Cupboard operates

by volunteers out of the Gethsemane Gardens Housing Complex and is open to clientele Wed and Fri mornings from 9:30am to noon. By the end of Nov, 2024, the Food Cupboard had served 584 families (2023, 467 families in total). This increase is a reflection of the increase in food prices. The Sisters of St. Joseph and London Food Bank support this initiative. Welcome Wednesday: Once/month ELUCO volunteers serve a noon day meal at Rowntree United Church. Approximately 45-50 individuals attend.

ELUCO Community Outreach Worker Change to Part Time Hours: The ELUCO Board of Directors in 2024 had to make the difficult decision to reduce the Community Support Workers (Nancy Howard) hours from full time to part time (20 hours/week), effective Jan 1, 2025. By reducing ELUCO's financial commitment, the Board is ensuring the continuation of ELUCO's important work at the Marconi Housing Community in the areas of food security, advocacy, family counseling & support, and seasonal fund raising under the caring and effective guidance of Nancy Howard. The ELUCO Board of Directors thanks you for your understanding and continued, on-going support.

Heartfelt Gratitude to Our Funders: Mission and Service, United Church of Canada; United Church Women; May Court Club of London; Sisters of St. Joseph of Canada; Middlesex London Health Unit; Westminster College Foundation; London Food Bank; United Church congregations & generous individuals.

To find out more about Euluco go to their website at <https://www.eluco.ca/>

The Jean and Bill Knowles Outreach and Social Justice Endowment Fund

The 2025 allocation of funds from the endowment fund for Outreach was \$15,000. This level

of funding provided our committee to take the opportunity to review our projects and evaluate the challenges we were facing, our desires and abilities. After much consideration the difficult decision was made to no longer run the The White Squirrel Golf Tournament. The tournament had been held for 18 years including two virtual tournaments during the Covid years. After Covid, it became more difficult to get participants, sponsors, donations and volunteers. Our Committee and the Golf committee were small and we were lacking in the expertise and manpower needed to run the tournament successfully. The Trust Fund allocation was in excess of the funds we could raise from the golf tournament. They enabled us to continue to support the agencies to which the Golf Tournament funds would generally have been donated.

In 2025 we were able to donate \$3500 to Ark Aid Street Mission, \$6500 to ELUCO, \$1500 to London Community Chaplaincy and \$3,500 to Indwell.

The Outreach Committee has been in discussion regarding where our areas of focus should be for Outreach. Removing a large portion of our fund-raising component has brought about discussion of what we see our committee doing in the future. As a congregation what do we want to do? What are we able to do? What will be required to be successful? More discussion is needed but we have made a good start to this process.

Los Quinchos school for child street vendors in Nicaragua

From its early days at FSA, this committee has contributed to the needs of 500 at-risk school children including food and educational/school supplies. This year we were notified by The Annual Giving Lead of the United Church of Canada that our donations of \$1,120 made in

2023 and \$500 made in 2024 were unable to be transferred due to restrictions put in place by the Nicaraguan government. They did not anticipate being able to send any funds to the program in Nicaragua for the foreseeable future. Several suggestions were put forward regarding alternative projects within to which these funds could be donated on our behalf. The Outreach Committee made the decision to donate these funds to the Women's Network of Maya Presbyterians in Guatemala. They are empowering rural Indigenous women, Income-generational projects.

United Church Mission & Service Fund

We informed the congregation of the work of the United Church Mission & Service fund through *Tidings*, eblasts and monthly Outreach Moments. This fund represents who we are as a church supporting projects locally, nationally and globally. We thank FSA members who contributed \$46,552 to this important work of the national church.

Our Mission Sunday speaker this year was Adam Cresswell from the Hub, The Community Network which is a cross-regional grassroots movement of Canadian youth and young adults sponsored by the United Church.

St. Paul's Social Services

We continue to support St. Paul's Social Services with monetary and non-perishable food donations to their daily food bank which welcomed many new clients and people who have not needed help in many years including more seniors. They supply three days-worth of emergency food to their clients.

Respectfully submitted,
Outreach Committee Members
and Ann MacPhail
(member of the ELUCO board.)

PROPERTY

First-St. Andrew's United Church is an historic structure which requires regular care to ensure its viability for generations to come. The Property Committee has been meeting via oom and in person to address ongoing maintenance issues, Avis Report deficiencies and unexpected occurrences. The committee is dedicated to both maintenance of, and improvements to our church home.

With the absence of a Facilities Manager the Property Committee and some dedicated volunteers have contributed extensive volunteer hours to manage facility needs as efficiently as possible. Many thanks to those who assist with these efforts. The resulting savings to the Operating budget are significant. Thanks also to our custodian Marvel who provides excellent service in maintaining regular cleaning duties.

Post Covid, our building has reached capacity in regular use. Our own full slate of program uses and concert events, El Sistema, Original Kids and the Nepalese Church have placed increased demands on the building. So far all of our users seem to be able to work in the building in a collaborative manner. We understand and appreciate that balancing the needs of multiple users is demanding and requires flexibility. However, the rental income stream largely covers all property operating expenses and justifies any inconvenience.

The Property Committee did undertake several projects as they became necessary:

- Exterior Masonry Repairs (Capital)
- Security System Upgrades (Capital)
- New Video Wall installation (Capital)
- Farquhar House Fire door replacement (Capital)
- Electrical Panel upgrades - Narthex

- Plumbing repairs – taps, toilets
- Exterior Doors Weatherstripping
- Painting Exterior Doors
- Boiler System Startup annual inspection, cleanout and water testing
- Ceiling repair Farquhar House
- Parlour Ceiling repairs

We are extremely grateful to the Board of Trustees and Council for their ongoing support of Capital requests.

Heating System

Maintaining our current heating system has become a liability. Our current boiler is long past reliable operation as identified in the Avis Report of 2008. The Property Committee, and specifically a small working group, continue to engage in planning for a replacement heating system. We have started the process of a building analysis with an Engineering firm. Our goal is to prepare for a full replacement/upgrade of our heating system and the addition of AC capabilities throughout the building by the fall of 2026. A primary focus in light of the recent increases in utility costs will be increased efficiency, improved climate control and reduced carbon footprint. This will be a major topic of discussion in the next year and will necessitate a Capital Campaign to offset costs. We hope to be in construction by summer.

Committee Members

Current members include: George Jolink (Chair), Heather Vouvalidis, Bill Guthrie (Secretary), Peter Ross, Connor Campbell and Paul Merritt. We extend our heartfelt thanks to Ron Bradley who has stepped down after many years of dedicated service.

Respectfully submitted,
George Jolink, Chair

FINANCE

The Finance Committee is in the process of reviewing our internally generated financial statements for 2025. Externally reviewed statements will be available for Part 2 of our Annual Meeting later this year.

FSA's financial challenges are not unique but new opportunities have allowed us to envision a bright future. Fortunately, FSA continues to benefit from both the generosity of its members, income earned by the Board of Trustees, as well as from tireless work of committees to reduce expenses and develop new revenue sources when appropriate.

REVENUE

Donations

We want to thank our donors who provide 72.4% of our revenue. Total donations including Fundraising and Memorial Donations totaled \$372,077 in 2025. In January we received a couple of larger donations that we were included in our budget for December 2024 but not recognized for last year. These donations have kept us ahead of 2024 this year. Seasonal appeals were ahead/behind 2024 by \$2100. PAR Revenue appears to be 65% of all givings. This provides a consistent cash flow month to month.

Work has begun by members of The Finance Committee to do a deeper dive in reviewing data regarding trends in givings. We give weight to this ongoing analysis in order to better forecast financial results and cash flow in the future and drive decision making for new revenue opportunities. Some observations in our initial analysis include:

The number of FSA donors is quite small, making projections more volatile

A few donors make up the biggest proportion of total donations. It appears that our top 10 donors in 2025 (as of mid-November 2025) rep-

resent approximately 55% of annual donations. We intend to investigate further when December donations are finalized.

We must continue to consider that external challenges like increased cost of living, reduced disposable income and competing priorities will contribute to a reduction in both the number of regular donors and givings per person. As a result, we rely increasingly on other revenue opportunities.

Fundraising

We are very grateful for our volunteers who contribute their time and talents to organize fundraising projects. Donations of talent and time have been paramount to the success of these initiatives. In 2025 we brought in \$26,496 for fundraising events, which is \$2,400 higher than 2024. Maintaining or increasing this revenue stream in the future will require more volunteers to support and sustain initiatives. We will likely need to cast a wider net to appeal to our local community as opposed to targeting only FSA members and creating donor fatigue.

Rental Income

Our rental income from both one-time events and on-going lease agreements continues to be vital to our sustainability and has increased by 6% from 2024 to 2025 and represents approximately 25% of total revenue. Agreements with Meals on Wheels, El Sistema, The Pratigya Nepali Church and other regular renters have provided a consistent and valuable monthly revenue stream.

EXPENSES

Compensation

Investment in our ministry and personnel has allowed us to successfully develop programming and increase engagement within our congregation and the larger community. The surpluses or near breakeven financial results reported in recent years continue to be due in part due to staffing vacancies. The responsibilities of the role of a Facilities Manager, which has been

vacant since July 2023, continue to be filled by volunteers. However, there is a concern that this model is not sustainable in the future. Total salary expense has increased by 8.2% from 2024 to 2025 as vacancies have been filled and new positions have been created. A full-time position for the Children's & Youth Program commenced April 2025. To date the entire cost of salaries for this position and for our Pastoral Care Minister are offset by assistance from the Jean Brown Trust Fund and Pastoral Care Trust Fund respectively.

Property

Property Expenses are the second largest operational expense. In 2025 there was no material increase in our property expenses over 2024. However, capital expenditures in 2025 totaled \$65,425 as opposed to \$45,498 in 2024.

Music

In 2024 Music Expenses were \$21,542. The Music Trust Fund subsidized these expenses for a total of \$2,750.

Administration

Administration expenses decreased by 12% from 2024 to 2025. In 2024 additional expenses were incurred for investments in ITS infrastruc-

ture..

UCC Assessment

This amount is determined by UCC, based upon their formula that uses our financial information from two years prior. In recent years, our assessment has been:

- 2022 - \$23,849
- 2023 - \$33,657
- 2024 - \$31,967
- 2025 - \$34,399

CASH ON HAND (See figure below)

At Dec 31, 2025 our bank balance was \$139,422. Of this balance, \$56,427 are restricted funds and not available to spend on operational expenses. The current ratio calculation is a key metric to indicate liquidity and the ability to pay its short-term liabilities. Although sector specific a ratio of **1.0 or higher** is considered acceptable, indicating sufficient current assets to cover current liabilities, a ratio between **1.5 and 2.0** is often considered healthy and an indicator of strong financial health. Preliminary results show a current ratio at Dec. 31, 2025 of 1.14. However, our current ratio does move below 1.0 throughout the year.

| | Nov 2025 | 2024 | 2023 |
|---|----------|---------|---------|
| Cash | 107,480 | 67,244 | 134,106 |
| Accounts Receivable | 56,361 | 7,732 | 6,369 |
| HST Receivable | 12,149 | 10,832 | 16,561 |
| Inventory | 27,977 | 14,306 | 17,299 |
| Prepaid Expenses | 37,316 | 32,069 | 30,834 |
| Due from Trustees | - | 241,284 | 62,142 |
| | | | 194,325 |
| | | | 17,578 |
| | | | 222,747 |
| Restricted Cash | 110,631 | 351,914 | 136,323 |
| | | | 330,648 |
| | | | 149,775 |
| | | | 372,522 |
| Accounts Payable and Accrued Liabilities | 100,515 | 65,674 | 54,367 |
| Deferred Revenue | 69,685 | 96,692 | 106,933 |
| Due to Trustees | 37,253 | 53,976 | 46,969 |
| TD Canada Trust - Canada Emergency Business Account | - | 207,453 | - |
| | | | 216,342 |
| | | | 40,000 |
| | | | 248,269 |
| Current ratio (current assets / current liabilities) *NOT including restricted cash | | 1.16 | 0.90 |
| Current ratio (current assets / current liabilities) *INCLUDING restricted cash | | 1.70 | 1.53 |
| | | | 1.50 |

YEAR-END FINANCIAL RESULTS 2025

Although December 2025 results are not final, we are initially projecting a \$17,519 surplus/deficit. This is a stronger financial performance than our budgeted deficit of \$6.5K. Proudfoot Fund

support increased from \$100K in previous years to \$125K in 2025 to better support a positive cash position that will meet short term liabilities.

FINANCIAL VIABILITY INDICATORS

At the beginning of the year, we introduced some financial indicators as possible warning signs that the way we have always done things may need to be reassessed. By looking critically at these signs, we can explore options and make choices about the future of our congregation and Ministry.

Recognizing signs and making decisions is something we do every day. Overcast sky? We take an umbrella. Gas gauge on empty? We head to the gas station. Toothache? We call the dentist. We have learned that ignoring the signs can lead to bigger problems later. And simply hoping we won't run out of gas, or the cavity will fix itself is not realistic

The same is true when congregations see signs that their community of faith has become vulnerable due to a lack of money, volunteers, or both. This may lead to difficult discussions but also drive us to explore new opportunities for a sustainable future.

Halo Canada conducted a study of approximately 4,300 churches in Canada that closed between 2009 and 2018. Their findings identified the following key financial characteristics that may position a congregation as vulnerable and unsustainable.

- An annual deficit for three or more years consecutively;
- Annual expenses run 30% higher than revenue;
- Cash and long-term investments less than

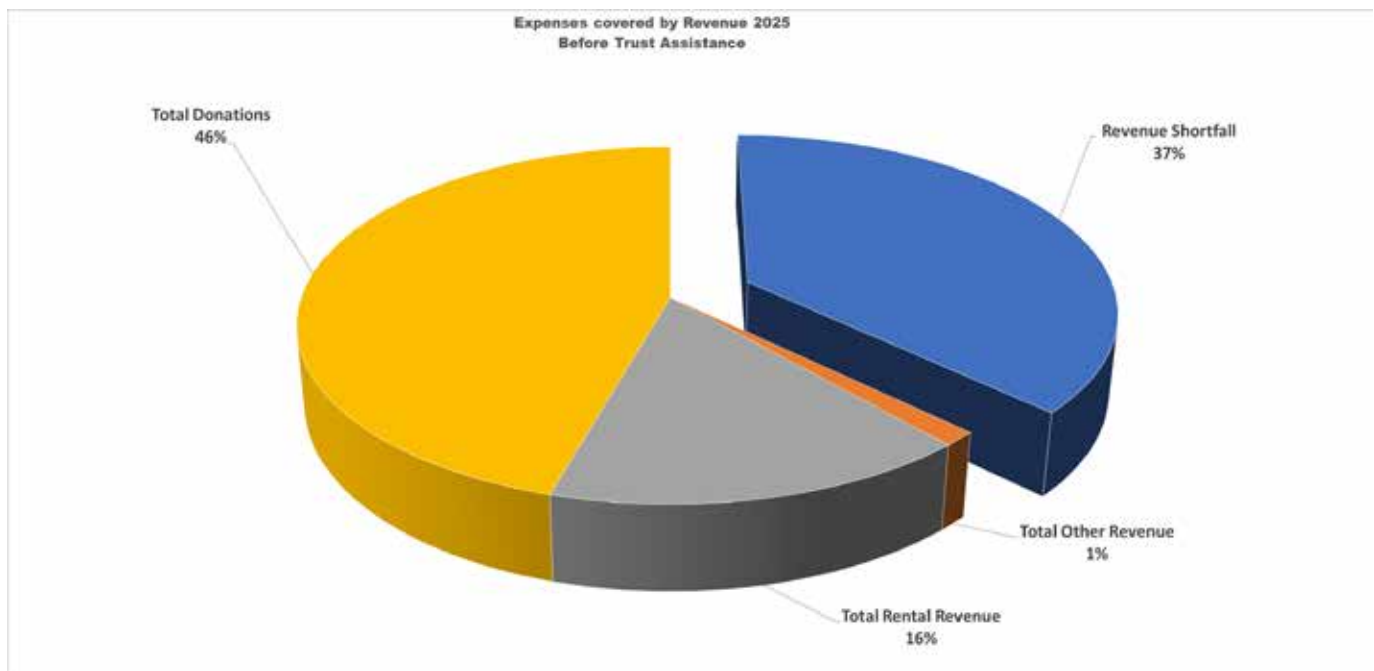
three times the annual deficit;

- Property expenses 30% or more of annual expenses;
- Staffing costs greater than 60% of the total expenses
- Trend of declining income and/or increasing deficit.

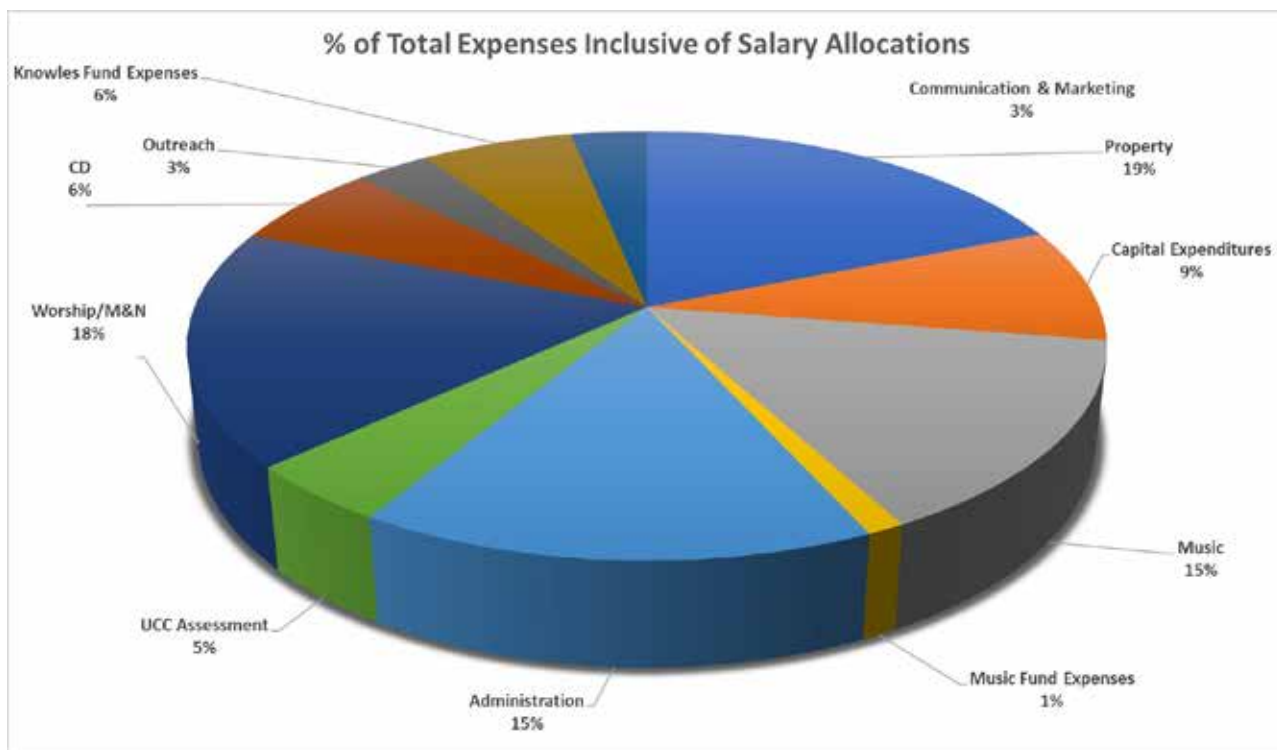
If a congregation is experiencing three or more of these risk factors, they are considered vulnerable in their capacity to sustain operations based upon current state.

The Finance Committee and Council continue to regularly monitor our financial results closely to ensure we can mitigate any threats to sustaining the important programming First-St. Andrew's provides every day. Some financial indicators that we should consider are as follows:

1. Expenses that are not offset by Trust Fund Assistance run 23% higher than revenue (before Proudfoot Trust Assistance). Total expenses, including funded expenses (i.e. Capital Assets, Jean Brown, Pastoral Care, Knowles Fund and Music Fund) run 59% higher than revenue (before all Trust Assistance). When considering that some of these funded expenses would be easier to curtail than those related to M&P and Property, if funds were not otherwise available, the percentage would drop to 54% higher than revenue. We are fortunate to leverage our Proudfoot Fund to balance expenses and revenue annually to date. Our revenue shortfall was 37% before Trust Assistance in 2025.



Our total expenditures inclusive of salary allocations can be divided as follows:



It is again, important to note that some expenditures could be quickly curtailed if dedicated trust funds were not available.

2. Since the pandemic our total revenue increased and peaked in 2023 but has declined by 7% in the past two years. From 2024 to 2025 total revenue was stable with a slight increase of 1%. Since then 2025 and X% from 2024 to 2025. Givings have decreased by 6% since 2023. Fundraising efforts have helped to offset this revenue loss. With less disposable income from newer congregation members we aim to sustain the level of givings we have. However, as time goes on, we will need to continue to bridge the gap in revenue with new opportunities for income streams, perhaps not even imagined yet.

Other financial indicators we are monitoring include:

1. In 2025 Property expenses were 278% of total expenses for 2025
2. Salaries are our largest percentage of total expenses at 56% for 2025

Like many churches, FSA continues to face challenges as revenue declines and expenses increase. This forces us to closely monitor some of the indicators mentioned above on a regular basis. However, we should remember the socio-economic benefit that a faith community like First-St. Andrew's contributes to its broader local community. Although we do not exist for the purpose of benefiting the economy, our economic benefit of our programs and services can be significant. Continuing to leverage positive engagement in initiatives that promote faith, service and the arts within our congregation and beyond the church doors will guide our financial decision making in future years.

Respectfully submitted,
Laura Wood, Chair

FAITH FORMATION

This was a busy year for Faith Formation:

- We lost the stellar services of Marilyn Arthur as our Youth Coordinator shared with two other churches.
 - Christina Lindsay was subsequently hired by FSA on a full-time basis and has been busy in developing a wide range of programs for children and youth. She has worked hard to find grants to support the programming at FSA. We continue to be in need of volunteers to support Sunday programming. Let us know if you are interested.
 - Communion preparation has shifted from the dedication of Jan Hendy, Ardath and Kerry Hill to Allyson Watson and Christina Lindsay.
 - Carol Elson has cheerfully recruited a battalion of Greeters to welcome persons to Worship each week and we are enjoying seeing the new faces helping her out.
 - Pastor Joshua has led an enthusiastic Thursday morning Bible study which has been well-attended. In addition he has not only preached a powerful series of Sunday sermons but has included guest preachers to emphasize our responsibility to the larger international and multi-racial world to which we are called as stewards.
 - Chris Fischer, with the choir and a host of guest musicians has ensured depth and breadth to each worship experience.
 - Anne Cunningham has faithfully recruited a wide range of Scripture readers for each service.
 - Susan McKane has been a secretary par-excellence keeping us on track each month and reminding us faithfully of decisions made.
 - A Confirmation Class, of 14 students, is off to a strong start with a wide range of mentors stepping up to support the faith development of our youth.
- Rev. Karen Low has provided wonderful pulpit

supply through the year.

Respectfully submitted,
Allyson Watson & Jo Ann Silcox, Co-Chairs

MINISTRY & PERSONNEL

The Ministry and Personnel Committee manages all FSA staff (not contract personnel). As stated previously, our goal is to create and maintain a high level of staff performance within a work environment that promotes individual well-being and harmonious relationships. Each staff member, full or part time, is paired with an M&P liaison who serves as a channel of confidential communication between the staff member and the M&P Committee.

The work of the M&P Committee is confidential and our annual report reflects that. Much of our work is not seen by the Congregation.

We have a stable staff complement as we close 2025. Chris Lindsay joined us as Children's and Youth Program Coordinator. She is a most welcome addition and has settled in very well to her full-time role. All other staff also continue to achieve excellence and we are thankful for their presence.

In 2024, M&P again hosted a staff appreciation lunch (at Forest City National Golf Club) and, provided a small Christmas gift to each employee, the bookkeeper and custodian as a token of our appreciation.

Early in 2026, M&P will make appropriate revisions to the Employee Handbook, to reflect changes in United Church Policies and the Ontario Employment Standards Act. Formal staff performance evaluations will be conducted in January. Staff liaison roles will also be confirmed (and published) early in the new year.

It has been decided by Council that future costs of all Property related contract person-

nel will be shifted from the M&P budget to the Property budget, since M&P does not manage those positions. The reductions and increases to those budgets need to be viewed in that light. It was also agreed that M&P would be consulted on contract hires who will be working regular hours alongside staff.

I am leaving the role of Chair of M&P as of the Annual Meeting in January. Barb Ridgewell has agreed to become the new chair, subject to Congregation approval. I will remain available to assist with the transition. Otherwise, with Congregation approval, the committee will remain unchanged in 2026. The United Church suggests that M&P committees have from 3-7 members; we will have 6 regular members in 2026 plus a helper; this number means there is no need to double up on staff liaisons.

I am very grateful for all the work and support of my fellow members of the M&P Committee. We are a working committee: members take on special projects and ongoing roles that take significant hours outside of committee meetings. All members have skill sets and experience that lend themselves to M&P work.

Also, the committee and I thank Colleen Garrett, FSA's bookkeeper, for her considerable assistance.

Reminder: if you have an issue concerning a staff member, the only appropriate way to handle it is to contact the staff member's M&P liaison or the Chair of M&P. Confidentiality is strictly adhered to.

M&P Committee members in 2025

- Linda Badke
- Margo Christodoulou
- Barrie Evans
- Ardath Finnbogason-Hill
- Alex Neaves
- Barb Ridgewell

Respectfully submitted,
Kerry Hill, Chair

OTHER REPORTS

COMMUNICATIONS & MARKETING

The Communications and Marketing Team continued its services to the church in a variety of ways during 2025. In regard to print media, we reached a milestone with FSA's quarterly magazine, *Tidings*, which after 34 years of continuous publication produced its final issue, the Advent/Christmas/Epiphany version, with pictures and reminiscences of its long and successful run. Many thanks to the members of the *Tidings* team who served over the years, and to its current members, David Wardlaw, editor, Jim Silcox, Nancy Quinn, Barb Dalrymple, David McKane, Anne Cummings and David Wake. Special thanks to Bob Schram and Sterling Marking Products for their support over the years. As readers' tastes change and communications media evolve, we hope to see a new way of getting the news and views of record out to the congregation.

We continue to produce the e-*Blast* each week to keep members informed about current events in the church. In early 2025 we shifted the publication day to Friday evening in order that folks would have the latest news in a timely fashion before Sunday. This seems to be working well. We still have problems with the program "whimsically" dropping people off the mailing list (which is around 300). Those who are not getting the *Blast* as a result are urged to contact Kathryn Skelly so she can effect a workaround for them. As is our custom, we have continued to produce "Blast Extras" for special events and announcements.

The design of the FSA website was updated this past year to provide more inviting graphics. This included expanding the Children & Youth

section which now includes three separate pages, one for programs, one for staff bio and one that features upcoming events scheduled for the young folks. The aim has been to make the site friendly and welcoming for all.

Our redesigned Worship page now offers a variety of ways that folks can tune into Pastor Joshua's sermons, including a link to the sermon exclusively, and a so-called "Deep Dive" or commentary based on the sermon which is AI generated each week. We continue to offer *PS* which is a five-minute video featuring Pa Joshua reflecting on the message of the previous Sunday. The aim is to give folks a variety of ways to approach worship at FSA.

As always, C & M has continued its support of various functions in the church with posters, brochures and other printed materials and the *Annual Report* that you are now reading.

This year saw the departure of Lorna Gunning Fratschko from the Social Media portfolio of the team. We thank her for all her efforts to get the word out. Kathryn Skelly remains an effective and vital staff link to enable the team to function in many ways. Our hats are off to her for her weekly input.

Respectfully submitted,
Jim Silcox

LIVESTREAMING

Livestreaming was introduced to FSA three years ago on Thanksgiving Sunday, October 9, 2022 and is now a standard offering for worship services and FSA concerts. As well, a number of funerals have been live streamed over the past year allowing those who could not attend in person the chance to "participate" online.

The service has also been made available as part of the rental cost for a couple of concerts of outside groups.

The big change to the live streaming equipment this year was the installation of the smart video wall in October. This new way of projecting the image has greatly enhanced the quality and sharpness of the image. The video wall consists of nine TV monitors and was installed by Horizon Solutions. As well as the video wall, the need for a data projector at the front of the sanctuary has been replaced by additional equipment which allows the projection to be managed from the live streaming booth.

We greatly appreciate the time and effort given by the dedicated members of the livestream team. New team members are always welcome.

Live stream team members:

Cameras: Kathryn Skelly (principal videographer), Merran Neville, Allison Wyant

Audio: Chris Wood (principal sound technician), Kathryn Skelly, Andrew Richardson, Connor Campbell, Marvel Okiemute

Slides: Scott Agboola, Derik Koustrup, Tyler Koustrup, Enrique Pech, Andrew Richardson, Rebecca Skelly, Merran Neville, Allison Wyant, Eli Chhin-Lawrence

Data Projection: From January to October, when the smart video wall was installed, Jim Silcox was responsible for the data projector at the front of the sanctuary.

Live Stream Committee:

George Jolink, Merran Neville, Terry Peters, Jim Silcox, Kathryn Skelly

Respectfully submitted,
Merran Neville

BROWN BAG LUNCH

Most of us—not all—are, shall we say, elderly, but we had a few new younger people this year, providing new insights, and, especially, new stories. All of us, from time to time, perform an organ recital, that is, an account of our latest ailments. Good to have a new audience for our physical complaints.

Another common topic concerns travels, future trips or ones from the past. An amazing variety of locations, and hearing these stories is the next best thing to going there. We also learn new information about this wonderful city we live in, London. For example, we talked recently about all the facilities and events at The Factory, the converted former Kellogg's' factory on Dundas Street.

We have decided to meet primarily on line, using the app, Zoom. This allows people who are travelling, or just prefer not to leave home to participate. So, it's quite pleasant when we do meet in person. Thus, we had a great visit to Diamond Aircraft, and a most informative tour of the Robarts Research Centre at UWO. We also met this past June in the backyard of one of our members.

We discuss a variety of topics at every meeting—we have long since given up trying to focus on one topic such as a book. Several people in the group are musicians, so the rest of us are learning some of the finer points of the musical language, such as how to ask a question using only musical notes. Who knew?

A few of the members are very good at going to an online site of a topic we are discussing, and either sending us immediately to a photo online, or, later, sending us a link to the topic.

If all this sounds intriguing—it is. To receive a weekly announcement and link to the BBL, send

your email address to Don Jones (nodsenoj@gmail.com). We look forward to seeing you—well, your image—every Wednesday, 12-1.

Respectfully submitted,
David Flynn

THE SHOPPING CARD PROGRAM

This is the 12th year of successfully operating this Program at our church. Margo Christodoulou first introduced this program to FSA in 2014 and she continues to be a dedicated volunteer and client in its operation. Profits contribute directly to the church and over the past four years, it has provided an average profit of approximately \$10,000 annually to the church. We wish to thank our many loyal clients and our Shopping card team for their commitment to this program. It is a significant fund raiser for the church itself, at a time when fund raising continues to be greatly needed.

It is a team effort, and I want to acknowledge and thank the following for their support: David Wake, Margo of course, Winnie Wake, Margaret Wardlaw, Heather Vouvalidis, Ivana Klouda, Susan McKane, Barb Dalrymple, Pam Salmoni, Ken Wright, Pauline Schlegel Shank and Barb Ridgewell. We also appreciate the responsive and reliable support we receive from Kathryn Skelly and Colleen Garrett.

We encourage increased use of this program by our members and friends of our members. This program has the capacity to grow. Retailers give our church discounts (many in the 5% to 10% range), far higher than that available from any other rewards program, like the money back credit cards, VISA and MasterCard . We want to take advantage of these offers for the benefit of the church. Fundraising in this way

reduces the size of the 'ask' for direct member donations to support church operations. We will continue to focus on growing this program in 2026 and we hope you will be responsive to our efforts. We look forward to seeing you at the Desk on Sunday, or at the church office during the week!

Respectfully submitted,
David Manness



UNITED CHURCH WOMEN

UCW Purpose

To unite women of the congregation for the total mission of the church and to provide a medium through which we may express our loyalty and devotion to Jesus Christ in Christian witness, study, fellowship, and service.

First-St. Andrew's UCW meets as one unit, for worship, fellowship, and interesting and informative programs. All women in the congregation are warmly welcomed.

Services Provided:

- On October 1, UCW organized a Life*Spin Baby Shower/informational event with guest speakers, Rose White and Kathy Eddington. All FSA members were invited. Donations of baby items, as well as monetary donations, were given directly to Life*Spin. These will be used for Life*Spin's spring Baby Fair.
- The corresponding secretary sends cards and letters to bereaved families, persons in hospital or ill at home.
- We supported the March 7th World Day of Prayer, Interdenominational Downtown Church event through participating UCW members, organizing committee work and cantoring at the service.
- We look forward to hosting the World Day of Prayer at First-St. Andrew's on Friday, March 6, 2026.
- We hosted FSA's Coffee and Conversation in May.
- We donated over 80 UCW jars of preserves to the FSA Eclectic Christmas Market.
- Jane Graves donated the proceeds of her beautifully handmade cards that were sold at the Eclectic Market to the church (See current Christmas *Tidings* for Jane's inspiring

life story).

- donated over 20 jars of UCW crabapple (acquired from the Proudfoot Manse tree) and other jellies for our New Member gift bags.

Money Raising Projects

- Provision of Green Envelopes, available to all members of the congregation for personal donations.
- Phantom Tea envelopes containing a poem written by Millie Bates inviting donations from the congregation.
- See Financial Statements for current information.

Outreach

- Donations were made to ELUCO (to send two children to Camp Kee-Mo-Kee), Rotholme Women's & Family Centre, My Sisters' Place, and ANOVA – Women's Community Centre.

Meetings

- January 28, 2025, Annual General Meeting
- April 11, 2025, Executive Meeting
- May 21, 2025, Social Gathering to celebrate Jane and Laurel's birthdays
- October 1, 2025, Life*Spin Baby Shower and information sharing event

Mission Project

- The UCW Mission Project, as approved by the Antler River UCW Executive, is "Safe Drinking Water for all Indigenous communities in Canada.
- UCW President, Laurel Kenney and Executive member, Nancy Quinn, continue to respectfully listen and to gather updates on the Lake Huron pipeline connection project for our neighbours, the Oneida Nation of the Thames.

UCW Executive 2025:

President: Laurel Kenney
Secretary: Helen Mahabir

Treasurer: Helen Mahabir
Tidings Representative: Nancy Quinn
 Membership Convenor: Nancy Quinn
 Correspondence Secretary: Jane Graves
 Archivist: Millie Bates
 Leadership Development: Jan Hendry
 Leadership Development: Glenda Robinson

Leadership Development: Helen Guthrie
 Leadership Development: Jean Wright
 Member at Large: Linda Badke

Respectfully Submitted,
 Helen Mahabir, Secretary,

| First St. Andrew's United Church Women | | | |
|---|---------|--------|----------|
| Statement of Financial Position | | | |
| As at November 30, 2025 | | | |
| With Comparatives as at December 31, 2024 | | | |
| Unaudited | | | |
| ASSETS | Actual | Budget | December |
| | 2025 | 2025 | 2024 |
| CURRENT ASSETS | | | |
| Bank | \$5,010 | | \$3,915 |
| Due to(from) FSA | | | 0 |
| | 5,010 | 0 | 3,915 |
| TOTAL ASSETS | \$5,010 | \$0 | \$3,915 |
| CURRENT LIABILITIES | | | |
| Accounts Payable and Accrued Liabilities | \$0 | \$0 | \$0 |
| | 0 | 0 | 0 |
| Equity | | | |
| Retained Earnings | 5,010 | 0 | 3,915 |
| TOTAL LIABILITIES & FUND BALANCES | \$5,010 | \$0 | \$3,915 |

First St. Andrew's United Church Women

Statement of Operations

Page 2

For the Period Ended November 30, 2025

With Comparatives for the Year Ended December 2024

Unaudited

| | Actual | Budget | December |
|----------------------------------|--------------|--------------|--------------|
| | 2025 | 2025 | 2024 |
| <u>Donations</u> | | | |
| Green Envelopes | \$1,574 | \$1,500 | \$325 |
| Donations | 600 | 300 | 547 |
| Phantom Tea | 1,385 | 1,000 | 1,255 |
| Miscellaneous | | 200 | 20 |
| | <u>3,559</u> | <u>3,000</u> | <u>3,886</u> |
| <u>Earnings</u> | | | |
| Holly Bazaar | | | |
| Miscellanaous | | | |
| | <u>0</u> | <u>0</u> | |
| Total Revenue | 3,559 | 3,000 | 3,886 |
| <u>Out Reach</u> | | | |
| E.L.U.C.O. | | | 1,300 |
| London Community Chaplaincy | | | 1,000 |
| Rotholme Women's & Family Centre | 500 | 500 | 500 |
| My Sister's Place | 500 | 500 | 500 |
| L'Arche | | | 725 |
| ANOVA - Women's Comunity Centre | 500 | 500 | 500 |
| Mission & Service U.C. of Canada | | | 2,750 |
| Camp Kee-Mo-Kee(ELUCO) | 800 | 800 | 800 |
| Afgan Refugee Program | | | |
| Nurses for Housing Indwell | | | |
| Miscellaneous | 20 | | |
| Total Outreach | 2,320 | 2,300 | 8,075 |

First St. Andrew's United Church Women

Statement of Operations

Page 3

For the Period Ended November 30, 2025

With Comparatives for the Year Ended December 2024

Unaudited

| | Actual 2025 | Budget 2025 | December 2024 |
|--|----------------|----------------|------------------|
| <u>Miscellaneous Expense</u> | | | |
| Middlesex Presbyterial | 84 | | 92 |
| Subscriptions/journals | | | |
| Speakers/Courtesy | | | 50 |
| Miscellaneous | 61 | | 1,022 |
| | 145 | 0 | 1,164 |
| Total Surplus (Deficit) from operations | \$1,094 | \$700 | (\$5,353) |

THE BOARD OF TRUSTEES

The Trustees continue to work closely with the Finance Committee and, as per the process approved by FSA for two Congregational meetings, the final reports and audited statements will be presented at the subsequent Congregational meeting along with those for FSA Operations.

There were two official meetings of the full Board of Trustees in 2025. The Board of Trustees has four Committees accountable to it. At least one member of the Board serves on each committee. The Committees are Investment; Insurance; Long-term Giving, and Memorials. Trustee Committee meetings also took place during the year. Trustee Members attended and made presentations at the Annual Congregational

Meeting, regularly scheduled Council meetings and Council Executive meetings.

During 2025, the Board of Trustees included: Paul Cooper (Co-Chair); Janice Elliott; Don Jones; Bob Kennedy; Tony Parker (Investment Committee Chair); Alan Salmoni (Insurance Committee Chair); Jim Silcox; Heather Vouvalidis; David Wake (Board Secretary); Jackie Williams (Co-Chair); Katherine Wonfor (Long-term Giving Committee Chair); Kenneth Wright; and Rev. Joshua Lawrence. Also, regularly invited to Trustee meetings during 2025, have been: George Jolink (Chair of Property), Laura Wood (Treasurer, Chair of Finance) and David Wardlaw (Acting Chair of Council).

The Board of Trustees holds and administers all property owned by the Church for the benefit and use of the First-St. Andrew's United Church Congregation as part of The United Church of

Canada under the provisions of the Trusts of Model Deed of the United Church Manual. The Board is the registered owner of the freehold title to the lands upon which the church sits.

The Board manages the Proudfoot Legacy Funds made up of the Proudfoot Legacy Restricted Fund, the Proudfoot Legacy Unrestricted Fund, and other Funds restricted by their donors. We feel blessed and are deeply grateful for all these funds, which allow us to carry out the important work of FSA.

In 2025, at the direction of the Congregation and Council, the Board of Trustees transferred \$125,000 from the Proudfoot Legacy Fund to support Operations. The Trustees also maintain an interest-free loan of \$35,000 for the inventory of the Shopping Card program, which has garnered several thousand dollars over 2025, and which also goes towards the operating budget of FSA.

In terms of repairs and other structural expenditures, 2025 proved to be an expensive year

with capital expenses of over \$98,000, which included exterior masonry repairs, the replacement of a vandalized exit door at the Manse, security upgrades and the installation of new livestreaming equipment for the Sanctuary. Some of the funds for the livestreaming equipment were contributed from the Music and Property budgets.

The Board of Trustees greatly appreciates the efforts of all our members. We wish to offer sincere thanks to Bob Schram, who is retiring in 2025 after serving for many years as a valued consultant to the Investment Committee of the Board. We also thank Bob Kennedy and Alan Salmoni, who have generously renewed their terms as Trustees. Without such dedicated volunteers to offer their service and expertise, it would be difficult to carry out the important work at FSA.

We will be busy in 2026 again looking after our fiduciary responsibilities on behalf of the congregation.

Respectfully submitted,
Jackie Williams and Paul Cooper, Co-Chairs

FUNDRAISING

In June of 2023, Council adopted a multipoint, multi-year plan to increase revenue for the FSA operating budget. Several points in this plan focus on expanding fundraising events & activities whose net proceeds inject income into the church budget. The end-of-year summary for primary fundraising activities in 2025 is below. All amounts are net of expenses.

- Donations to help Run-the-Church-for-a-Day: \$2.7 K
- Food Fest sales: \$5.2 K
- Auction event on Sept. 26: \$9.1 K
- Shopping card sales: \$10.4 K
- Congregational dinner on Apr. 6: \$1.0 K
- Congregational dinner on Nov. 9: \$1.0 K

- Eclectic Christmas Market on Nov.22: \$7.4K (excludes proceeds donated to Ark Aid)

Total raised in 2025: \$36.8 K (2025 FSA budget target for fundraising is \$35 K; in 2024 the fundraising total was \$34.5 K)

Such progress on fundraising is attributable to many contributions of various types: donation of time and talent by numerous volunteers; cash donations; and purchases by the FSA community. *Thanks for your generous support of these initiatives in 2024. Fundraising activities will continue in 2025.*

Respectfully submitted,
David Wardlaw, on behalf of: Fundraising Committee; Shopping Card Team; Food Fest Team; and Christmas Market Team

CHURCH STAFF - DURING 2025

- Minister of Worship and Congregational Life The Rev. Dr. Joshua Lawrence
- Minister of Pastoral Care The Rev. Anne-Louise Jannaway
- Minister of Music Chris Fischer
- Coordinator of Children's & Youth Programs Christina Lindsay
- Voluntary Associate Minister The Rev. Karen Low
- Minister Emeritus The Rev. Dr. David McKane
- Organist Emeritus..... Paul Merritt
- Office Manager..... Kathryn Skelly
- Chair of Council (Jan-June) David Wardlaw



We recognize that we gather to worship on the traditional territories of the Anishinaabe, the Attawandaron, the Huron and Wendat Peoples. We value and have deep appreciation for the significant historical and contemporary contributions of local and regional First Nations and all the Original peoples of Turtle Island.

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