

Annual Report - 2019



Produced for the
Annual Congregational Meeting
January 26th, 2020

We are an inclusive Christian family
encouraging growth through
worship, friendship, learning and action

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STAFF REPORTS

- FROM THE MINISTER OF WORSHIP & CONGREGATIONAL LIFE

The year 2019 has been a year where we have relied on our faith in God in ways that we could not have predicted. It has invited us to delve into our faith and our scriptures and find support and comfort. The psalms are often a place where we seek God's word of hope. Psalm 25:10 informs us that "all the paths to God are Mercy and Truth, to such as those who keep God's covenant and testimonies." "You O Lord are a God full of compassion, and gracious, longsuffering, and abundant in Mercy and Truth." (Psalm 85:15) "Righteousness and Justice are the foundation of Your throne; Mercy and Truth go before your face." (Psalm 89:14)

All the paths to God are Mercy and Truth, and through our faith, God has been steadfast in love and has provided courage, strength and healing when all of us needed it most. God has blessed the people, and through these most difficult times, the people of First-St. Andrews have united together to offer support, community and encouragement in ways that are both faithful and beautiful to witness.

With Jane's cancer diagnosis in May and Terry's death from Meningitis in November the whole church has suffered deep losses. The staff team has done everything in our power to continue to provide programming and support to all the areas of the church, and of course, a wonderful crew of volunteers have offered to step up and share their commitment to keep the church and its programs active throughout this time of deep change and transition.

Through God's Mercy and Truth, and through our own vulnerability and trust we have found

the deep well of Grace to draw upon to provide faithful service and community to one another. Out of the deep darkness a light shines within us, around us, and through us. 2020 is an opportunity to deepen even further our faith and receive a 20/20 vision. 2020 is an opportunity to receive the gifts of Mercy and Truth in a new and profound way.

As I said on Christmas Eve, I am asking the newborn King to lead FSA to take a risk and to receive a 20/20 vision. To lead us into the future and to allow us to see the new vision that God has for FSA. I am confident beyond measure that the presence of God is strong at FSA. Where do you see it? Through whom do you feel it? Our work is not to question God's presence, but instead to ask for direction to see it, feel it, experience it, and have the courage to follow it. To follow where God is leading. To be surprised by God's direction. To be inspired by God's leadership in our lives.

The following three authors and theologians are currently writing about God's leadership as they have been experiencing it. Brian McLaren writes on New Years Day of 2020 that the vision he sees is as "a trans-denominational movement of contemplative spiritual activism ... being drawn together, by an intentional way of life, mission, practices, and vision for the common good."

Diana Butler Bass in her book, Christianity for the Rest of Us, states "The whole message of the Christian scripture is based in the idea of metanoia, the change of heart that happens when we meet God face to face."

Nadia Bolz-Weber names in her book Accidental Saints: Finding God in All the Wrong People, "Those most qualified to speak the gospel are those who truly know how unqualified they are to speak the gospel ... In the end, the only real love in the world is found when you let

yourself be truly known.”

These folks, and so many more can help us as we journey the road of God’s Mercy and Truth. To help us stop and listen, and hear the voice of God, through the Holy Spirit, through the voice of wisdom in the many voices around us, and through the gentle voice of self. 2020 is a time to hear that call and see that 20/20 vision.

May together we gather with a unified heart, to sing the songs of our faith, and seek the vision

of our God, and journey the roads of Mercy and Truth together. May FSA have a year of future vision that is 20/20.

“For surely I know the plans I have for you, says the Lord, plans for your welfare and not for harm, to give you a future with hope.” Jeremiah 29:11

May God bless us all
Rev. Michelle Down

- FROM THE VISITATION MINISTER

When I was a young hippie, the music of Bob Dylan was never far from my lips. We greeted 1964 with “The times they are a-changin’” and I am humming the tune as I tap the keyboard this last day in 2019 and write this report. The times certainly are a changing and will continue to do so. Even my family physician now offers visits on Skype and sends prescriptions directly to my local Shoppers for pick-up at my convenience.

A few things remain the same such as changing the tires on my car or shovelling the snowy walkways and, showing my age, I still prefer to pick up the phone rather than tweet or text or e-mail. Even Pastoral Care has changed. With the computer many younger ministers now keep in contact with parishioners by weekly Pastoral letters such as *This Week at FSA*. Many of the people I visit on your behalf do not own computers and even those who do use them sparingly. So I do it the old fashioned way, in person, often

with a copy of *Tidings* in hand and we talk or laugh about the “former things that have passed away.”

As most of you know I work 12 hours a week visiting 17 retirement homes and care facilities in addition to many still in their own homes as well as those in hospital coping with illness. It is never enough time, especially in an aging congregation such as ours, but I thoroughly enjoy the work and hope my presence brings a sense of FSA to those once active members now unable to attend.

My successor will doubtless do things differently and those of “my age” as we join the Pastoral Care list, will engage with Church in a more technical way than people in pews on a Sunday morning. Perhaps in the not too distant future some Robotic Pastor will visit me in hospital and recite for me my favourite Psalm or sing one of my favourite songs. Perhaps! In the meanwhile I just “do it my way.”

Respectfully submitted
The Rev. Dr. David McKane.



COMMITTEE REPORTS

COUNCIL

The Council of First-St Andrew's is an extraordinary group of dedicated volunteers who give their time and talents to serve the work of God through this church. I feel blessed to work with these individuals as we continue to live the vision of FSA.

Each of your committees of Council has worked tirelessly in their respective areas to take care of First-St Andrew's so that each of us benefits from all that is offered. Finance and Trustees continue to work hand-in-hand to ensure our long term health and viability. Property maintains and improves our building and infrastructure. M&P facilitates strong working relationships with our staff. Mission and Outreach assists us with our commitment to the United Church M&S fund as well as multiple other charities both local and worldwide. Membership and Nurture builds our community from within. Faith Development enhances the worship experience for all age groups. Music promotes and develops our strong musical traditions. The UCW actively engages the women of FSA in multiple areas and maintains our reputation as a caring community. These are but a few examples of the leadership provided at the committee level on your behalf. I have included the names of all Committee chairs at the end of this report. Please thank them when you get a chance.

In addition to the regular work of each committee, Council is engaged in and endorses new opportunities. The work of our Long term/Short term planning committee is exploring those opportunities and providing leadership and visioning which will take us into the future. Their work will help to build a blueprint for how we might grow, develop, and change. First-St Andrew's is an historic congregation at the heart of FSA and historically it has been our ability to adapt that

has kept us strong. We must now embrace new ideas and chart our way forward. As we develop our pillars of Faith, Service and the Arts let us do so with enthusiasm and support.

On behalf of the congregation I would like to express my sincere thanks to all members of council and their respective committee members for the work they do. I also wish to thank those who are stepping down after many years of service. First-St Andrew's relies heavily on its volunteers and you have played a significant part in the life of our church.

On behalf of Council and the congregation I would like to acknowledge the dedicated work of our staff for the outstanding work they do each day. Michelle, David, Terry, Jane, Heather, Kathryn, and Tim we value your efforts and we thank you.

This has been a difficult year for our staff and our congregation in general. Illness and unexpected tragedy has impacted all we do and will affect us for sometime to come. It is our ability to hold each other close, to embrace our community and share our talents that will see us through. Peace and love be with you all.

In closing, as my term comes to an end, let me say that I appreciate your ongoing support of council and your confidence in my leadership. However, we are nothing without you. Thanks for your commitment to First-St Andrew's United Church.

Respectfully submitted
George Jolink, Chair

Katherine Wonfor – Secretary
Bob Swartman – Nominating
Kerry Hill – Finance
Steve Elson (Chair Elect) – Long term/Short term Planning
Heather Locking Cusolito – Membership and Nurture

Bruce Moor – Ministry and Personnel
Pat Pettit, Barb Dalrymple – Mission and Outreach
Merran Neville – Music
George Jolink – Property
Doug Jones, Bill Peel – Trustees
Katie Glaves – Faith Development (Interim)

Regional Reps – Linda Badke, Debbie Schram,
Jo Ann Silcox
Laurel Kenny – UCW
Michelle Down – Minister, Congregational Life
Terry Head - Director of Music
Heather Vouvalidis – Church Administrator

MISSION & OUTREACH

The MO committee and friends continue to be an active part of FSA and our city.

In January, our committee donated \$100 to the Beth Emmanuel church to help cover heating costs as they provided overnight accommodation for needy Londoners.

During the summer we assisted in assembling furniture in the apartments recently opened by Indwell, a Christian charity which creates affordable housing communities that support people seeking health, wellness and belonging.

In October, some of our members attended a panel discussion at St. John the Evangelist church on the housing crisis in London.

A number of FSA members attended Mission Services Annual Fall Banquet the focus of which was Rotholme.

Hats, mittens, scarves and socks were donated to our “Warm Hearts” Tree in December for distribution to a variety of agencies dealing with those in need. The loose offering from the Christmas Eve Communion service this year was donated to Rotholme Women’s and Family Shelter. In addition, volunteers deliver donated running shoes to the London InterCommunity Health Centre throughout the year.

Mission and Service Fund of the United Church of Canada

On Mission Sunday January 27, Jim Hodgson, the United Church coordinator for Latin America and the Caribbean, was our

speaker. He brought us news from his recent trip to Nicaragua and his visit to Los Quinchos in Managua.

We continue to educate the congregation on the work done by the M&S Fund through weekly M&S Snippets, *Tidings*, *Mandate* magazine, bulletin boards, and M & S Messages. We urge FSA members to continue to designate their offerings to the M&S Fund through PAR and their envelope givings. The United Church has 92 global partners in 22 countries around the world.

East London United Church Outreach (ELUCO)

ELUCO is a focal point for our church with Ann MacPhail and Janice Elliott serving on the Board. Nancy Howard continues to do an outstanding job as a community worker in the Marconi area of East London. In late January, we held a Soup and Song evening to raise money for ELUCO. FSA members participated in the annual September Walkathon. During Advent over \$1800 in gift cards were purchased for ELUCO families to help in their Christmas gift buying.

Canadian Foodgrains Bank (CFGFB)

The CFGFB is supported by our Grow-a-Row campaign led by Linda Badke and Cynthia Simpson. This year approximately \$5340 was raised at FSA and matched 4:1 by the Canadian Government through Global Affairs Canada. The money included proceeds from our annual Corn Fest September luncheon. Thanks to the “Friends of M&O” for their help. Musu Taylor-Lewis, Director of Resources and Public Engagement for the CFGFB, spoke to the congregation on this occasion.

Amnesty International

In February, the committee hosted an evening movie based on the life of Ruth Bader Ginsburg. *The Write for Rights* campaign was part of the evening. This year the campaign involved women only who were chosen by Amnesty International to receive written appeals. Those attending the movie signed petitions on behalf of the imprisoned women.

St. Paul's Daily Bread Foodbank

Each Sunday, FSA collected and delivered non-perishable food and money for the St. Paul's Foodbank. A generous member of FSA kindly donated a nearly new refrigerator to their luncheon program in memory of Jean Knowles. Other members donated to the moving cost.

Bridges Out of Poverty/Circles

Since the end of April 2019, the Bridges Out of Poverty group with its leader, Meagen, has been permitted to use Proudfoot Hall, the PH kitchen and the Fireside room on the 1st, 2nd and 4th Mondays of the month (with the exception of July and August) between 3pm and 8pm. FSA provides Megan with a \$150 shopping card each month to use for some of the dinner costs.

White Squirrel Golf Tournament

Allyson Watson, Ivana Klouda and committee members organized another very successful golf tournament in June. David and Winnie Wake again led a popular Nature Walk. Most of the 30 hole-sponsors were linked to the FSA website. A pizza lunch in May at FSA, the hole sponsorships, the silent, live and secret auctions, a 50/50 draw and a putting contest generated a profit of over \$11,000.

St. Paul's Daily Bread and the East London United Church Outreach program (ELUCO) each received \$4000. Later, an additional \$700 was given to ELUCO. A donation of \$2000 was given to Rotholme Women's and Family Shelter and \$1000 was sent to Los Quinchos school for child street vendors in Managua, Nicaragua. Gracious thank you letters were received from all of these

organizations.

Warm thanks go to our Corporate Sponsor, Bob Schram/Sterling Marking Products, our hole sponsors and the donors of over 80 Silent and Live Auction items. Heartfelt gratitude was also extended to Allyson's father, John Gillespie, who was our enthusiastic, talented auctioneer.

The Mission Outreach committee extends its sincere gratitude to Allyson and Ivana for the enormous effort they, along with their Golf Committee, expended to make this event a success. The date for the 14th Annual White Squirrel Golf Tournament is June 6, 2020. Coordinators are needed to look after the auctions, marketing, hole sponsors and registration. One or two people could take on each role. Details about what is involved and support will be available.

This year, we felt deeply the loss of Jean Knowles who was integral in so many ways to the success of this venture.

This event is truly a time of fun and fellowship as well as fundraising. More than half of those who attend are not golfers; they simply enjoy spending time with other church members and friends. This event has become vital to the work of the Mission and Outreach committee. Without it, we would not be able to provide the same support to the organizations listed.

Please contact Barb Dalrymple or Pat Pettit if you can help in any way.

Mission Outreach Committee Members in 2019: Linda Badke, Marilyn Beach, Janice Elliott, Liz Galbraith, Jan Hendry, Laurel Kenney, Bill Knowles and Donna Thompson.

Co-Chairs, Barb Dalrymple and Pat Pettit would like to thank the hardworking committee members and friends for their tireless work, commitment and support. We welcome others who are interested in social justice to join our committee.

PLANNING COMMITTEE

This past year was a busy and fruitful year for FSA's Ad Hoc Planning Committee.

The Committee continues to follow-up on the community round tables held in 2018.

The follow-up to the Music and the Arts round table has been led by Merran Neville who has provided leadership to a number of arts-related events including a number of *Arts after Five* forums – these are open sessions featuring guest speakers; it also gives members of the London arts community an opportunity to network.

Faith Development continues to be led by the Faith Development Committee of FSA.

Bob Swartman of the Planning Committee has taken the lead in monitoring forums related to homelessness and affordable housing which has received a lot of attention this year given that homelessness has become a very visible issue in the downtown areas of the city and affordable housing is increasingly out of the reach of more and more people. The latest development in this regard has been a publication by the City of London called *Housing Stability for All - the Housing Stability Action Plan for the City of London 2019 – 2024*. (December 2019). One quote from the report that is noteworthy is as follows:

The City of London (City) has a leadership role in developing a sustainable and integrated housing stability system, but it cannot do this work alone. This Plan calls on all services, sectors, governments, and residents to address the rapidly changing and complex housing stability needs of individuals and families.

This new report provides FSA with the foundation upon which to explore how we might best become involved and work with others in a broad city-wide effort to address both homelessness and housing stability.

The completion of FSA's Outdoor Eco-Meditation Garden was a highlight of 2019 with an official dedication ceremony taking place on June 23, 2019. Many thanks to Barrie Evans whose on-going leadership helped make this improvement to the grounds of FSA a reality. Thanks to everyone who has donated to the garden and helped with its upkeep. There will, of course, be on-going additions and more events taking place featuring the garden.

A new development in 2019 involved the Planning Committee turning its attention to the need to explore ways to repurpose space within FSA to generate additional income to help FSA achieve more financial stability as we move into the future.

To help with this task we were able to enter into a partnership with an urban geography course at **Western University** and, as a result, two students, Joy Tigchelaar and Aaron West, worked for us under the supervision of course assistant, Alexander "AJ" Wray. Joy and Aaron did background research and a congregational survey to explore the current use of FSA space and opportunities for the future. Their final report and presentation slides will be available to FSA shortly.

As a follow-up to this work we have also been successful in having two students from the Project and Facility Management program at **Conestoga College** in Waterloo assigned to work with FSA from January through March 2020. The two students are Jake Wyse and Aaron Friesen. Their focus will be on the physical space of FSA and they will be developing options for physical changes we might consider.

In the spring of 2019, the Planning Committee was approached by the EDGE program of the United Church to assist with planning and organizing a **Social Innovation Challenge** in early September. Working in partnership with Joshua Fernandes of the United Church this event took place in Proudfoot Hall on the afternoon of September 15th. This event involved people coming forward to make a “pitch” for a social enterprise and with the help of mentors develop their idea further. The mentors came from a number of backgrounds and included our own Russ Knight. The pitches were then judged by a panel of FSA members (Michelle Down, David McKane and Barb Dalrymple) and the finalists went on to present their ideas to a national conference ECONOUS being held in London at the time.

<https://econous.ca/>.

I have agreed to serve as Chair of Council for the next two years and as such will be giving up my role as chair of the Planning Committee. Thanks to the Planning Committee members for their on-going support and a special thanks to Kerry Hill who has graciously agreed to assume the role of Chair, at least on an interim basis.

Finally, **many thanks** to the dedicated members of the Ad Hoc Planning Committee who continue to bring their insights, wisdom and good humour to the work of this committee, namely: Rev. Michelle Down, Barrie Evans, Kerry Hill, Nancy Johnson, Kathryn Patton and Bob Swartman

Respectfully submitted
Steve Elson, Chair

COMMUNICATIONS & MARKETING

The Communications & Marketing Team was busy working behind the scenes again in 2019. Our primary work was in coordination with the Music Committee and, its chair, Merran Neville. As part of our promotion for *The Peacemakers* Concert in May, we worked with a team from Western to develop promotional materials and a new logo for “Music at First-St. Andrew’s.” The latter was first used on all our materials in September of 2019. It provides a cleaner and more distinctive look, we think. We also had input for our *Amahl and the Night Visitors* materials from Francesca Ranalli, and for our “Singalong Messiah” poster from Chad Louwerse. It is a privilege to be working with such multi-talented people! Online ticketing through Eventbrite continues to work well and we have seen more people taking advantage of this convenience this year.

With the UCW we promoted the Rummage Sale, and the Boutique Bazaar and with Mission and Outreach Committee we worked on getting

the word out for White Squirrel Golf Tournament. Pat Tripp handles our media liaison for these events with her usual finesse.

Jim Silcox is the creative mind behind the design of the posters produced for all FSA events, and the technician behind our electronic communications.

As usual, our *Tidings* Group produced four copies of this quarterly newsmagazine. David Wardlaw, our new editor, has taken the publication in a new direction with thought-provoking articles and stimulating authors. Members of the team besides David include: Nancy Quinn, Bob Peel, David McKane, Barb Dalrymple, Willis Buckingham, David Wake, Pat Sole, Pat McGregor and Jim Silcox. We also owe a great debt to the many “in-house” contributors who make the issues timely and interesting each quarter and to our advertisers who help defray the costs.

Our website underwent an upgrade that went on public display in late November. We now use Wix as the host server for the site and this allows for a much easier maintenance function. We get between 50 and 100 visits to the

site each day, with the most popular pages being the Home page, the Contacts page and the Music Concerts section. From analysis of the web we can claim visitors from as far away as India, South Korea, the U.A.R. and Nigeria! We think that qualifies for boasting that FSA truly has a "global reach."

Each week Jim Silcox, in conjunction with Kathryn Skelly in the church office, creates the Bulletin Insert, the email "blast" and the Sunday Slide Show. As events come along, they are also promoted on our Facebook Page. We like to think

that these weekly communications are the "glue" that helps to keep the church family together.

Finally, you are currently looking at one of our "productions" for the year, The Annual Report. It is a pleasure working with Heather and Kathryn on this record of FSA's productive year.

Members of the C & M Team for 2019 were Pat Tripp, Kathryn Skelly, David Manness, Jim Silcox

Respectfully submitted
Jim Silcox with help from Pat Tripp

FAITH DEVELOPMENT

This year proved to be a year in which this committee struggled with Faith Development in new and unexpected ways.

Beyond the challenge of combining two previously very active committees (Worship and Christian Development) with, at times, their very disparate needs, 2019 was filled with grief over the loss of staff leadership due to Jane Dockrill's prolonged cancer journey and Terry Head's sudden death in November.

Volunteers from outside the existing committee stepped in graciously to provide programs for children, youth and Confirmation and many others agreed to be Liturgists, Readers, Communion servers, Greeters, Narthex Coordinators, small group facilitators, and worship leaders/preachers.

We are grateful for Rev. Michelle Down and the assistance of M & P and Council for approv-

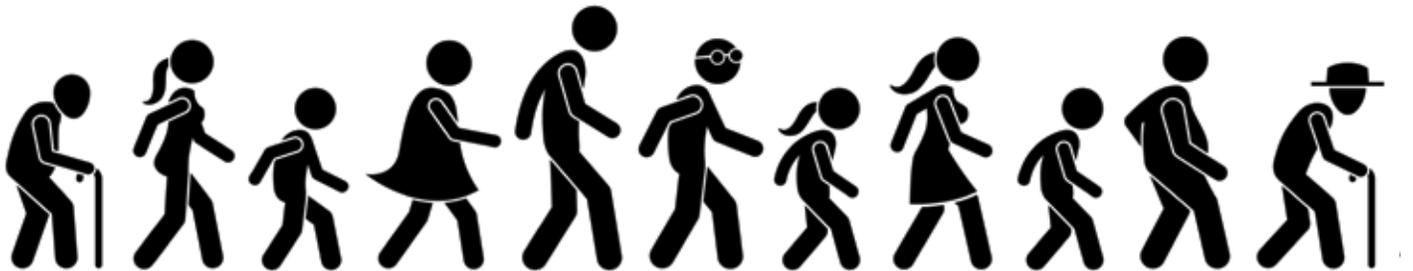
ing funding for all of these exigencies.

Respectfully submitted
Jo Ann Silcox and Katie Glaves, Co-Chairs

Films at FSA

This sub-committee of Faith Development had a change in leadership this Fall. Anne Cummings stepped down from the committee and David and Marilyn Beach have taken over along with Deanne and David Pederson who continue on the committee. Two films were shown in the Spring, *RBG* (Ruth Baden Ginsburg) and *Breathe*. This Fall two more films were shown, *Green Book* and *The Big Sick*. Attendance has been fairly small. More films are planned for 2020. Thank you very much to Anne Cummings for helping for many years on the Film Committee.

Respectfully submitted
Marilyn and David Beach



PROPERTY COMMITTEE

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 meets monthly on the third Monday in an effort 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. This year we addressed a number of issues requiring attention. Namely:

- Farquhar House Repairs: significant interior repairs due to a burst water pipe.
- Heating System; Maintaining our current heating system has become a priority in order to defer a very costly conversion to an HVAC system. Once again repairs are undertaken as required. We are examining options to make heat distribution more even in the sanctuary. This year we had to replace the furnace which serves the Atrium space (original to 1994).
- Building upgrades and repairs: Electrical upgrades and gradual conversion to LED lighting is underway. This work is in conjunction with eligible grants for conversion to generate cost savings and improve lighting. In addition we had to replace the main water heater which had failed.
- Security Update: From time to time we have security breaches. Although relatively little damage has resulted we continue to look at ways to improve building security. There has been a pattern of increased vagrancy on the

property in warmer months.

- Exterior: Eco Meditation Garden is largely complete with the final components expected in the spring of 2020. Watch for exciting developments as the weather warms up. Many thanks to Barrie Evans for spearheading this project.
- We are grateful for our hard-working volunteers who join us throughout the 'green' months, particularly David Beach and Kerry Hill. Similarly we are grateful to our volunteer, Ron Bradley, who completed some interior paint repairs.
- RENTALS: Rental income continues to be an important source of revenue to support operating costs. Almost \$90,000 was generated in 2019 and we expect similar results for 2020. A significant portion of that comes from our long term tenants: Meals On Wheels, Deborah Carter, Deva Tree and Pro Musica. In addition, FSA is a sought-after facility for community groups, particularly for musical events. Although this means we have to share our church home and plan very carefully we must continue to open our doors to the community. This helps us financially and raises our visibility.

COMMITTEE MEMBERS

George Jolink (Chairperson); Heather Vouvaldis, Bill Guthrie (Secretary), Willis Buckingham, Peter Ross, Sandra Black-Evans, Ron Bradley Tim Miedema (Facilities and Maintenance Coordinator).

Respectfully submitted
George Jolink, Chair



MEMBERSHIP & NURTURE

Committee membership and their main responsibilities:

Heather Locking-Cusolito-Committee Chair, Co-ordinator of lay visitation

Glenna Hall-Welcoming new members, Coffee & Conversation

Annabelle Logan-Caring callers, Prayer chain
Gerry Meacham-Driver coordination, Sending pastoral notes

Deanne Pederson-Coffee & Conversation

Jo Ann Silcox- Pastoral care, Membership roll clerk

Donna Thompson- Pew cards

The Membership and Nurture Committee has been engaged in the following activities since our last Annual Congregational Meeting:

- Deanne Pederson, with the help and support of Glenna Hall, continues to provide exemplary leadership to the coordination of Coffee and Conversation by purchasing all necessary supplies and together with Glenna recruiting the necessary devoted volunteers each Sunday. This ministry provides ongoing opportunities for fellowship and hospitality both to our congregational regulars and to visitors exploring what FSA has to offer.
- Many thanks are due to Kathryn Skelly for producing a draft Program Directory. The directory will be very useful to share with people “new to the pew” by providing them with an overview of the programs, activities and groups taking place at FSA. The finished product should be available early in the new year.
- New pew cards were designed and put into use this year. Donna Thompson has taken on the task of distributing the pew cards and en-

velopes throughout the pews in the Sanctuary. The pew cards provide new people an avenue to share contact information with FSA so that we can extend a more personal welcome.

- One of our major accomplishments this year is the introduction of a Newcomers' Friendship Group. The group was held twice in 2019 through the able leadership of Glenna Hall. Longstanding members of the congregation welcomed a total of seven new members to evenings of fellowship, refreshment and learning about one another and about FSA.
- On Sunday, September 22, 2019 we were delighted to welcome three new members to our congregation through transfer of membership: Robyn Butt, Barbara Luft and Virginia Robinson. We extend our thanks to the editorial staff of *Tidings* for profiling several new congregational members so that we can get to know them better.
- We give thanks to Jo Ann Silcox for her work as the Membership Roll Clerk.
- Gerry Meacham continues to be available to coordinate the linkage of volunteer drivers with those needing drives to church.
- Because one of our committee's mandates is the identification of requirements for volunteers within the congregation, we worked with the Nominating Committee by sharing the results of last year's Time and Talent survey outlining the skills and interests of people within the congregation. We also celebrated the work of our many volunteers on Volunteer Appreciation Sunday, September 29, 2019. Recently we were asked to estimate the number of hours spent carrying out the mandate of our committee and arrived at the astounding figure of 1565 hours annually.
- We provided support to two committees that fall under our umbrella. Firstly, we assisted the Archives Committee, that had faced several resignations, to recruit two new members. Natasha Roberts and Regina Moorcroft will take on the role of curating historical objects

held in the Archive Room. We also extend sincere thanks to Willis Buckingham for his longstanding commitment to the time consuming digitalization of church historical documents. We are still looking for someone to replace him when he retires from this work in the near future. Secondly, we supported the work of the Affirm Committee by providing some of the many volunteers at the Fifth Annual Pride Picnic held on the lawn at FSA during the Pride Parade.

- We continue to explore the concept of providing an Open Sanctuary one half day a month and have tentatively recruited two people willing to work on the project.
- We continue our commitment to the pastoral care of our congregation through the Caring Callers and Prayer Chain ministries ably led by Annabelle Logan, the Healing Prayer stations at Communion, the revitalized Lay Visitation team led by Heather Locking-Cusolito, and the new ministry undertaken by Gerry Meacham of writing notes to people who are facing bereavement, illness or loss. We acknowledge with profound thanks the pastoral

care provided by Jo Ann Silcox and the Rev. Dr. David McKane. As a committee we are deeply committed to the ongoing need for an ordained minister to provide pastoral care to our congregation.

FSA Congregational Statistics
New Members:

- Robyn Butt
- Zoe Butt
- Barbara Luft
- Virginia Robinson

Confirmands (prepared for confirmation in 2019):

- Shaw Atherton
- Abbie Cull
- Derek Koustrup
- Erik Mueller
- Andrew Richardson
- Sarah Richardson
- Harrison Silcox

Baptisms:

Marriages:

- Jamie Johnston to Peter Farrel
- Martha Morrison to Remi Van de Slyke

Transfers out/Moves:

- Jean Hudson (Collingwood)
- John and Lorraine Jardine

- Paul and Mary Lynn Mansell
- Jane Daichendt
- Karin Barth

In Memoriams:

- Polly Fleck
- Margaret Faroute
- Mary Campbell
- Robert Reed
- Mary Lou Douglas-Dubois
- Muriel Hill
- Lois Wheeler
- Fred Tipple
- Jean Wintonyk
- Joan McDonald
- Terry Head
- Margrie Gunton
- Glennis Farquhar
- Marian Henderson
- Nancy Reynard
- John Boyd
- Velma Stevenson
- Bob Vosper

At the end of 2019 we had 283 members and adherents on our roll.

In conclusion, I am filled with gratitude for the opportunity to work with the dedicated members of our committee and to carry out this important ministry at FSA.

Respectfully submitted
Heather Locking-Cusolito, Chair



Affirm

Our Affirm Committee seeks to find ways to offer opportunity for education around the importance of inclusivity in our ministries and connections with our neighbours. Our recognition of the importance of HIV AIDS research and community support resources is one of the ways we show our commitment to making London a safer and more wholesome place to live. The red scarf initiative is one way we honour this commitment. A total of 132 scarves were donated to RHAC this year. We are deeply indebted to Pat Carter (Kathryn Skelly's mom) for her donation of 85 scarves!!!!!!

We are also proud of our outreach during the Pride Parade Sunday with our outdoor worship focused on our faithful response to God's promises of love for ALL. Our BBQ and children's activities on the lawn help to integrate our community with those seeking a safe and non-judgmental connection. A special thanks to Leah and Ashley for coordinating and providing leadership for all

the lawn fun. Thanks also to those who helped serve food and freezies, and offered water fill-ups for anyone desiring a "cool reprieve."

Through the volunteer work that Michelle and Joyce do for the National church, we have been asked to host the 2020 National Conference for Affirm United. This will see folks from across the country join us at FSA for a time of worship, education, and advocacy for issues facing the LGBTQ community across our nation and beyond. The conference will be during the last week of July and the conference participants will join us for worship and our lawn celebration during Pride Parade weekend.

We will continue our efforts to help our community's awareness that FSA is a place that strives to offer safety, sanctuary, and unconditional love.

Respectfully submitted
Joyce Payne

SHOPPING CARD PROGRAM

The Shopping Card Team has been working weekly all year long in order to achieve these results. We are very grateful for the congregation members who are faithful and committed to this program. This is the largest fundraiser for the benefit of the church. Although final results are still pending, preliminary results are that 2019 profits are about 70% higher than 2018 and almost \$7,000 has been raised.

In 2019, these results were achieved because we were able to earn higher returns from our largest retailers (Loblaws/Shoppers and Sobeys) by buying directly from them in larger quantities. As a result, we now earn 4.5% on average for all cards sold, up from the 3.5% earned previously. We also added new popular retailers like

Farm Boy and Unger's to our list of stores. And congregation members ordered shopping cards for special projects like vacations, staff Christmas gift cards and home renovation projects. These actions have positively increased our volume of business and its profitability. Thank you!

We are grateful to the following people who have been generous with their time in staffing the shopping card table on a regular basis: Margaret Wardlaw, the architect of our program Margo Christodoulou who continues to make good progress in her healthy recovery, David and Winnie Wake, Kerry Hill, Heather Vouvalidis, Barb Dalrymple, Linda Badke, Ivana Klouda and those who have newly joining us, John Eberhard, Pam Salmoni and Susan McKane.

Looking forward to 2020, we see further growth as realistic and attainable. We want to introduce congregation members to increased use

of this program. Retailers are very supportive of charities by offering discounts, many in the 5–10 % range, far higher than that available to individuals through most rewards programs. We want to benefit further from these offers. Fundraising in this fashion reduces the size of the ‘ask’ for direct congregational donations. We would also like to extend our client base to include ‘friends’

of FSA, for example DevaTree and Meals on Wheels, where we have strong relationships and they have respect for the community work that we perform as part of our existence. There is work to do in 2020 in these areas.

Respectfully submitted
David Manness

UCW

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, usually monthly, for worship, fellowship, and interesting and informative programs. All women in the congregation are warmly welcomed.

SERVICES PROVIDED BY THE UCW

- The corresponding secretary has sent many cards and letters to bereaved families, persons in hospital or ill at home, and to church members and individuals outside the church who have made a special contribution to the church or our community.
- Funding for supplies for the Isabelle Getliffe Sewing Group which meets weekly from April through November to sew items for sale at the annual Bazaar.
- Financial contribution to the Knit Wits group who knit prayer shawls and items sold at the Bazaar.
- Funding provided to send 2 children from ELUCO to Camp Kee-Mo-Kee.
- Financial contribution to the operating budget of the church.

- Outreach donations to ELUCO, London Community Chaplaincy, Rotholme Women’s and Family Centre, My Sister’s Place, L’Arche, Anova, and St. Paul’s Social Services.

Money Raising Projects:

- Spring Rummage Sale convened by Jim and Jan Hendry.
- Fall Boutique Bazaar convened by Glenda Robinson.
- Phantom Tea envelopes containing a poem written by Millie Bates inviting donations from the congregation.
- Provision of Green Envelopes available to all members of the congregation for personal donations.

Meetings:

- March 19th: Tea Tasting hosted by Wisdom Tea.
- April 27th: Rummage Sale.
- May 7th: Theme: “Days for Girls” with Jillian Johnston as speaker.
- May 26th: UCW Church Service “Why UCW Today?”
- September 25th: Sarah Collins, Program Director for the Salvation Army speaking about the S.A.’s Centre of Hope.
- October 16th: UCW Potluck at the home of Annabelle Logan.
- November 16th: FSA Boutique Bazaar.
- December 10th: UCW Christmas luncheon with Linda Badke and Ann MacPhail speaking about their El Camino walk in May, 2019.

New Mission Project:

The new national UCW mission project will be "WOMEN FOR CHANGE IN ZAMBIA".

Sincere thanks to the executive of the FSA UCW and to all the women and men of the congregation who have contributed to the work and mission of the United Church Women.

UCW Executive

- PRESIDENT: Laurel Kenney
- SECRETARY: Helen Guthrie

- TREASURER: Donna Fraleigh
- *TIDINGS* REPRESENTATIVE: Nancy Quinn
- CORRESPONDANCE SECRETARY: Jeane Stewardson
- ARCHIVEST: Millie Bates
- MEMBERSHIP CONVENORS: Louise Slater and Nancy Quinn
- BAZAAR CONVENOR: Glenda Robinson
- RUMMAGE SALE CONVENOR: Jan Hendry
- MEMBER AT LARGE: Linda Badke

Respectfully submitted
Helen Guthrie, Secretary

BOARD OF TRUSTEES

As the financial reports are not complete, this will only be an update from the Board of Trustees, with more complete financial reporting along with the Financial Audited statements presented at the subsequent Congregational meeting.

The Board of Trustees met officially 5 times in 2019. Trustee Committee meetings took place more frequently during the year and presentations by members were made at the Annual Congregational Meeting, Council meetings and Council Executive meetings.

Trustees include: John Eberhard (Long-term Giving Committee Chair); Jane Hill; Doug Jones (Co-Chair); Bob Kennedy; David Manness (Investment Committee Chair), June McKay (Memorials Committee Chair); Bill Peel (Co-Chair and Insurance Committee Chair); Al Salmoni; Bob Schram, Katherine Wonfor (Secretary), and Rev. Michelle Down.

Also, regularly attending Trustee meetings during 2019, by invitation, have been: George Jolink (Chair of Council & Chair of Property), Kerry Hill (Chair of Finance), Heather Vouvalidis (Church Administrator), and most recently, Steve Elson

(incoming 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 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.

The Board manages the Proudfoot Legacy Funds made up of the Proudfoot Legacy Restricted Fund, the Proudfoot Legacy Unrestricted Fund and the other Restricted Funds made up of the Wilson Music Fund; the Clark Fund; the Eberhard Memorial Music Scholarship Fund; the Bass Fund, the Elmer Butt Shakina Fund, the Wm. & J. Brown Fund, and the Camp Kee-Mo-Kee Fund which was established for a 3-year period (June 2018 to June 2021) to facilitate the contribution from First-St. Andrew's of \$25,000 per year to the Camp to support its capital expansion and revitalization program.

To date in 2019, at the direction of the

Congregation and Council, your Board of Trustees transferred **\$100,000** from the Proudfoot Legacy Fund to Council for Operations. The first installment of **\$25,000** was made in June 2019 to Camp Kee-Mo-Kee. In addition, to date, Trust Funds totaling **\$13,292** were used for capital projects: for the memorial garden, and repairs to the stained glass windows of the sanctuary. Also, an additional **\$10,000** was provided as an interest free loan to increase the inventory of the Shopping Card program, and **\$3,000** as a 1 year trial of GivePoint for online donations. The sum of **\$29,276** was paid from the Jean Brown Fund, to support the Youth and Young Family Coordinator position and the balance for Jean Brown committee expenses for youth. Continuing Education costs of **\$3,497** were approved and paid from the Clark Fund, **\$3,000** for the Music vocal scholarship honorarium paid from the Eberhard Fund and **\$3,349** from the Elmer Butt Shakina Fund.

Thus to date, the total support from the Trust Funds for the church in 2019 for operational and capital purposes was **\$190,413**.

The Trustees continue to work closely with the Finance Committee and the final reports and Audited statements will be presented at the subsequent Congregational meeting.

In May 2019, the Memorial Committee, under the direction of June McKay, honored a bequest received in the past year and placed a leaf on the Proudfoot Legacy Tree in the atrium in the name of long-time member of FSA and Trustee, Bob Slater. We were pleased to host members of the

family who attended and received a plaque and a package of information about First-St. Andrew's as a keepsake.

The work of the Long-Term Giving Committee is expanding. There will be an outreach as an update from the workshop hosted in 2018 by the Board of Trustees on Effective Estate Planning with a letter and information package planned for circulation early in 2020. Choosing to Leave a Legacy from the heart to our church can ensure special meaning, worth and purpose to a life well lived. Your generosity through your will can ensure that your values and commitment to FSA continue.

Your Board of Trustees greatly appreciates the efforts of our members of the Board of Trustees. We will be busy in 2020 again looking after our fiduciary responsibilities. We want to sincerely thank June McKay and Bob Schram for all their work as Trustees after many years of committed service. Bob has completed a **quarter century** as a Trustee. We have appreciated all their contributions in the areas of Memorials and Investments. Their efforts will be remembered. We introduce Paul Cooper, Janice Elliot, Russ Gonder, Don Jones, Jim Silcox, Jackie Williams and Mary Vernon who join us in 2020 as new Trustees to the Board. To them, a very warm Welcome! Copies of the trust statements are included with the Financial Statements with this report.

Respectfully submitted
Doug Jones and Bill Peel, Co-Chairs



MUSIC

Twenty nineteen was another year of excellent music making both in worship and in special concerts. However, the year was disrupted with the sudden and tragic death of our beloved Music Director, Terry Head, on November 17, 2019. This still unbelievable loss casts a long shadow as we mourn Terry's passing.

The year falls into those months with Terry and the six weeks from November 18 to the end of the year without him. The weeks leading up to Christmas are the busiest of the year for the music groups and started on December 1 with the first Sunday of Advent. The special music for the four Sundays of Advent and Christmas Eve was only possible due to the superb effort of our Organist Emeritus, Paul Merritt; without Paul, it would have been impossible. Our thanks to Lynda and Bob Kennedy who also assisted with the senior choir. Sincere thanks go to Barbara Plante who took over the Laudamus Bells. (Please see the article below from Anne Cummings.)

The very moving funeral service for Terry was held on Tuesday, November 24, 2019. Terry's parents, Sharon and Barry Head attended. The Senior Choir and Laudamus Bells performed, as well as Ken Baldwin who had composed a piece for trumpet which he played following the service.

At the start of the year, the celebration of the 50th Anniversary of the Casavant Organ continued with recitals given by Barry Peters – Jan 20 and Paul Merritt – Feb 17. The grand finale was given by organist Isabelle Demers on March 2, 2019.

This year, the Good Friday service was held at Metropolitan United Church and the Senior Choir joined the Met choir in a performance of Stainer's "Crucifixion."

The two children's choirs, the Junior Joyfuls and the Joyful Singers, performed at several services during the year. Their performance with the Senior Choir of the intergenerational piece "Christmastime" arranged by Lloyd Larson and chosen by Terry, was the highlight of the children's service on December 15 when they also performed the play "A Perfect Mess". The Joyful Ringers under Terry's guidance have also performed during the year and have made great progress. We look forward to more inter-generational performances with these choirs.

The Senior Choir performed ***The Peacemakers*** by Karl Jenkins at their spring concert on May 4. Words for this work included excerpts from writings by various luminaries, such as Mahatma Gandhi, Percy Shelley and Mother Teresa, and others. The program also included ***Peace in Our Time*** performed by the Laudamus Bells with Claire Jones-Fright, violin soloist. This work was also performed at Festival 2019 by the mass ringers and Claire was again the violin soloist. The Senior Choir provided the chorus of shepherds and shepherdesses in the December 6 and 7 performances of ***Amahl and the Night Visitors***. The second annual Sing-along Messiah was held on Sunday afternoon, December 22. This is a very successful collaboration between the FSA Music Committee and Chad Louwerse and his London Music Machine soloists. This year, the FSA Strings joined the instrumental ensemble and together with the concert choir and audience choristers were conducted by Igor Saika-Voivod, who stepped in at the last minute to direct. We are indebted to Igor for his leadership in this event.

The Friday Lenten and Advent Noon Recitals followed by lunch were held as usual. We enjoyed performances given by Alastair Smyth, Senior Choir bass soloist, Lynda Kennedy and Terry Head, piano duo, the Laudamus Bells, Paul Merritt, organ and the Beal Singers with their director David Weaver.

The Woodfield Jazz series completed its first season in May and the second series began in September 2019. Further collaboration with Janis Wallace and students in her Western Continuing Studies courses continued with another two reports to assist us in promoting and advertising our music and arts events.

All music events under the auspices of the Friends of Music are made possible by the efforts of our enthusiastic teams of volunteers. Many helpers beyond the members of the Music Committee contribute to this effort. We couldn't do it without them. Music Committee 2019: Jane Archer-Smith, Glenda Baldwin, Paul Cooper, Ardath Finnbogason-Hill, Terry Head, Ann MacPhail, Merran Neville, Igor Saika-Voivod, Janis Wallace and Margaret Wardlaw.

Respectfully submitted
Merran Neville, Chair

Senior Choir

The year 2019 was another busy and exciting year for the Senior Choir. Then, in November, the steady rhythm of the year was interrupted by the tragic loss of our beloved conductor, Terry Head.

The January to April period was especially busy as we prepared for our May concert, featuring ***The Peacemakers*** by contemporary composer Karl Jenkins. The learning of this work presented some challenges, but the resulting concert was an exciting event, and very well received. We were delighted to have the Beal Secondary School Singers – the Treble Choir join us for this concert. Their young voices added a special dimension to the sound. The FSA Strings, along with several guest musicians, provided stellar instrumental support for this concert.

We started the fall season with much anticipation. Terry continued to introduce us to works by new composers and new works by familiar composers, while bringing forward some favou-

rite anthems from the past. We welcomed new choir members, including our vocal scholars Natalie Nelson and Camila Montefusco. On Music Sunday in October, we sang special anthems, collaborating with the FSA Strings and the Laudamus Bells, to make glorious music!

Choir members were devastated when they learned of Terry's sudden death. In three short years, we had developed a great bond with Terry. He provided us with challenging repertoire, yet his great skill as a teacher and conductor brought out the best in the choir. In response to Terry's leadership and his faith in our capabilities, we found our musical abilities were greater than we thought! His sense of humour helped us through many rehearsals. Terry was a great musician and friend; he was patient and kind and a great collaborator. He successfully sought out opportunities for us to work with other musical organizations in London, thus creating new and rewarding musical experiences.

Terry's sudden loss occurred just as we were heading into the busiest season of the church year. The choir is immensely grateful to those who have provided leadership during the past 6 weeks. We were very fortunate to have Bob and Lynda Kennedy work with us for the first week after Terry passed away. Paul Merritt, our Organist Emeritus has been at the helm during December. The strong leadership of these talented individuals allowed us to fulfill all our musical commitments during Advent and Christmas. In addition to services on Sundays and on Christmas Eve service, these included the concert at Centennial Hall with the Salvation Army Band, three performances of Amahl and the Night Visitors at First-St. Andrew's, and Sing-along Messiah also at FSA.

Now, we look back on a year of accomplishment with warm memories of our time with Terry, and deep appreciation to Paul, and to Lynda and Bob, for guiding us through these past few weeks. We also look ahead to the future, com-

mitted to continuing the long tradition of quality music at FSA.

As David McKane said to the choir, "It is music that will soothe our sorrow and heal our pain ... both music and faith will see us through however long it takes."

Respectfully submitted
David Wake, Senior Choir President 2019

Laudamus Bells

For the second year in a row, 2019 for Laudamus Bells began in February with an exchange between our group and the Jubilate Bells handbell choir from Metropolitan United Church. This was one of Terry Head's initiatives of community service and outreach for Laudamus Bells. For one Sunday service, the Metropolitan group came to FSA where we played one piece together and they played one solo piece. On another Sunday, Laudamus Bells went to Metropolitan to play one solo and the same shared piece together with their group in their service. This exchange was an enriching and fun experience for all of us.

The Laudamus Bells attended Festival 2019 in June. This biennial three-day gathering of the Ontario Guild of English Handbell Ringers was held at Fanshawe College and was a highlight of the year for our ringers. Terry Head and Merran Neville were on the planning committee with responsibilities for the selection of festival music and publicity and spent many hours at meetings to ensure a successful festival. Laudamus Bells played a solo in one of the mini-ring concerts and were pleased to have some FSA members attend the final concert with 300 ringers from all over the province.

For our summer party following the festival, Terry invited us to come to his apartment. Even though it was a potluck meal, Terry generously used his gourmet cooking skills to prepare delicious appetizers, roast beef in his balcony barbeque, and sautéed mushrooms. His sous chefs

in the kitchen were Michelle and Joyce who also washed the dishes at the end of the meal! It was a beautiful, summer evening with a view of FSA from his balcony and we all have wonderful memories of this special time together in his home.

After three years with Terry as our director, we experienced profound grief and sorrow at his sudden death in November. The bond we had developed with him was deep and strong. He challenged us to play with precision and drilled us repeatedly until we reached his high standards. He insisted that we change positions in which bells we rang so that we became more versatile in our abilities and our aging brains became more flexible. He drilled us to play with feeling in our dynamics and did not settle for anything less than his vision of a piece of music. He did all of this with good humour and patience for which we loved him dearly. It was a privilege to have him in our lives and we were honoured to be asked to play at his funeral.

We were incredibly fortunate that Barb Plante was willing to step back into the role of director after Terry's death. With grace and skill, she led us through playing at his funeral, conducting our rehearsals, and got us ready for our Friday Advent Noon Recital just four weeks after his death. She has done an amazing job of directing us at a very difficult time and we are so grateful for her steady leadership. Many thanks are also extended to Wes Sole for repairing and maintaining our bells in good condition.

Laudamus Bell ringers for 2019 were: KC Cann, Anne Cummings, Michael Feeney, Mary Ellen Gustafson, Helen Guthrie, Nancy Howard, Pat McGregor, Merran Neville, Barb Plante, Jan Richardson, Natasha Roberts, Jane Smith, Pat Sole, and Margaret Trethewey. Substitutes: Pam Stuart, Jessie Cann, and Adam Guthrie.

Respectfully submitted
Anne Cummings

FSA Strings

The FSA Strings has remained a strong and committed group of players throughout 2019. Now under the leadership of their director Igor Saika-Voivod, they have participated in a number of services throughout the year and the performance of **The Peacemakers** in May with the Senior Choir and the Beal Singers – Treble Choir. It was a thrill to have the FSA Strings join the instrumental ensemble for the **Sing-along Messiah** on December 22. Their participation brought the performance to a whole new level and we look forward to having them join us next year. We are indebted to Igor for leading this Sing-along.

Bruce Richardson, the longtime director of the FSA Strings, was recognized this year following the Strings concert in May for his dedication to and leadership of this group. We are delighted that he continues to give guidance and is now a member of the Strings playing in the cello section.

Sincere thanks is given to Paul Merritt and the FSA staff, and most recently to Terry Head, for their collective and individual inclusion and direction throughout the years.

Due to the sudden death of FSA's beloved Music Director, Terry Head, the FSA Strings' Autumn concert was postponed and will now be held on Wednesday, January 15, 2020.

Respectfully submitted
on behalf of the FSA Strings
Merran Neville

Arts Committee Report

The Arts committee hosted the following "Arts after 5" gatherings in 2019.

February 1 – Presenters: Joan Clayton - new "Writers' Open Mic" beginning at Mykonos on Sunday, Feb 24 at 2:30pm; Ardath Finnbogason-Hill - **Wearable Art Show and Sale** scheduled for March 15, 16, 17 at FSA; Chris Wood - "Arts 4 all kids" with the show **Broadway with A Twist "First Encounters"** to be held Saturday, February 9.

April 5 – Focus on Dance with Kelly Hajar, North London Dance Centre and Alissa Cassidy, Centre of Movement Arts and the London Dance Festival. A follow on from this gathering saw a group of Kelly's dancers performing at the opening of the Eco-Meditation Garden on June 23.

September 10 – with singer-composer Jake Levesque

November 5 – with Adam Corrigan Holowitz

The Arts committee also participated in the Wearable Art Show and Sale organized by Ardath Finnbogason-Hill and Paddy Richardson. This well-attended show featured fourteen local artists. Proceeds from this show were shared between FSA and My Sister's Place.

Arts Committee 2019: Ardath Finnbogason-Hill, Terry Head, Nancy Johnson, Merran Neville, Kathryn Patton, Glenda Robinson and Janis Wallace.

Respectfully submitted
Merran Neville



NOMINATING

Members of FSA Church Committees- 2020

Faith Development Committee

Stephen Adams
Joan Bancroft

Katie Glaves (co-chair)

David McKane
Susan McKane
David Pederson
Jo Ann Silcox (co-chair)
Jean Wright
Michelle Down (staff)

Communications & Marketing Working Group

Jim Silcox
Pat Tripp
David Manness
David Wardlaw
Kathryn Skelly (staff)

Finance

Kerry Hill (chair & treasurer)
Tristin Hill
Ivana Klouda
Lesley Pergau
Barb Ridgewell
Laura Wood
Heather Vouvalidis (staff)

Membership & Nurture

Glenna Hall
Heather Locking-Cusolito (chair)
Annabelle Logan
Gerry Meacham
Deanne Pederson
Jo Ann Silcox (Roll)
Donna Thompson
Michelle Down (Staff)

Archives Sub-committee - Regina Moorhouse
Natasha Roberts
Willis Buckingham
Affirm Sub-committee - Joyce Payne

Ministry & Personnel

Linda Badke
Stuart Eberhard
Bruce Moor (chair)
Kathryn Patton
Barb Plante
David Wake

Ardath Finnbogason-Hill
David Wardlaw

Mission & Outreach (Social Justice)

Linda Badke
Marilyn Beach
Barb Dalrymple
Janice Elliott
Liz Galbraith
Jan Hendry
Bill Knowles
Laurel Kenney (UCW)
Pat Pettit
Donna Thompson
Michelle Down (staff)
Bob Swartman

Music

Merran Neville (chair)
Glenda Baldwin
Paul Cooper
Ardath Finnbogason-Hill
Ann MacPhail
Igor Saika-Voivod
Jane Archer Smith
Janis Wallace
Margaret Wardlaw

Nominating Committee

George Jolink (chair)
Michelle Down (staff)
Heather Locking-Cusolito (ex-officio)

Planning

Steve Elson
Barrie Evans
Michelle Down (Staff)
Kerry Hill (chair)
Nancy Johnson
George Jolink
Kathryn Patton
Deanne Pederson
Bob Swartman (secretary)

Property

Sandra Black-Evans
Ron Bradley
Bill Guthrie
George Jolink (chair)
Peter Ross
Tim Miedema (staff)
Heather Vouvalidis (ex-officio)

Regional (Antler River) Representatives

Linda Badke (2019-2023) Jo
Jo Ann Silcox (2019-2023)
Debbie Schram (2019-2023)

Board of Trustees

Doug Jones (co-chair) (2020-2021)
Bill Peel (co-chair) (2020-2021)
Paul Cooper (2020-2026)
John Eberhard (2019-2022)
Janice Elliott (2020-2025)
Russ Gonder (2020-2025)
Jane Hill (2019-2024)
Don Jones (2020-2026)
Bob Kennedy (2019-2024)
David Manness (2019-2023)
Al Salmoni (2019-2024)
Jim Silcox (2020-2025)
Mary Vernon (2020-2026)
Jackie Williams (2020-2026)
Katherine Wonfor (2009-2020)
Michelle Down (staff)

Jean Brown Permanent Ad Hoc Committee

Katie Glaves (chair)
Merran Neville (Music)
David Manness (Trustees)
Kerry Hill (Finance)
Ian Wright (member-at-large)
Christina Lindsay (member-at-large)
Heather Vouvalidis (staff)

Chair of Council: Steve Elson (2020-2022)

Past Chair: George Jolink (2020-2022)

Secretary: Katherine Wonfor (2020-2021)

Respectfully submitted
Bob Swartman, Chair

FINANCE

As this report is written, the final position of the FSA 2019 Financial Operations is yet to be determined. A full report will be presented to the congregation as soon as we receive the externally reviewed financial statements.

I would like to say a big thank you to those of you who stepped up with increased donations in 2019. As you know, costs keep rising and we need to try to keep up. Thank you also to the Music Committee for making a contribution to our administrative costs from event revenues. Ardath Finnbogason-Hill and her committee of members and non-members deserve thanks for significant contributions to both FSA and My Sisters Place after a successful Wearable Art Show last spring. Similarly, the Sewers and Quilters made a gift to the operating fund after a popular sale of quilting materials which had been “donated” to FSA. I will provide a more complete itemization of all sources of funds in my spring report.

We would be unable to cover our operating expenses without money from the FSA trust funds, in particular the Proudfoot fund. Thanks to the Trustees for their great work in acquiring

and growing monies held in trust. We all owe a huge debt of gratitude to those who have made bequests to FSA; without their generosity, FSA wouldn't be able to survive in its present form.

2019 saw significant growth in the shopping card program (well done David Manness and team) and the installation of the Give Point donation kiosk in the Atrium on a trial basis.

Thank you, also, from me to the other four members of the Finance Committee; they comprise two professional accountants and two with extensive business/bookkeeping experience. They have all made significant contributions to our work on your behalf, as has Heather Vouvalidis, FSA's Administrator.

Respectfully submitted
Kerry Hill, Chair & FSA Treasurer

Finance Committee Membership

- Kerry Hill, Chair
- Tristin Hill
- Ivana Klouda
- Lesley Pergau
- Laura Wood
- Kerry Stover (until his ordination)
- Heather Vouvalidis - staff



2019 Annual Report

The 2019 year for FSA might well be summed up by a famous line from the novel "A Tale of Two Cities" by Charles Dickens – "It was the best of times, it was the worst of times". The year began with a stable and productive staff team working collaboratively to deliver and support programs in all areas of the church mission. Each member of the staff gained expertise in their respective roles, supporting our very active congregation in numerous essential ways, whether in worship, pastoral care, Christian education and fellowship, music and the arts, communication, finance and administration, property management and maintenance, or simply being willing to help members and each other get something done.

This stability was not to last. In the spring, **Jane Dockrill** was diagnosed with cancer, needing urgent surgery and extensive chemotherapy treatment. Recovery from the treatment was prolonged and difficult, and Jane remained on disability leave through to the end of the year. With the part-time support of **Martha Elliott** and **Riley Langley**, and the dedication of key volunteers, Sunday school, Sing for Your Supper, and other programming in the Youth and Young Family portfolio continued throughout the fall, although Jane's cheerful energy and enthusiasm was missed by all.

An important part of the Sing for Your Supper program is music, and the indefatigable **Terry Head** was a key contributor to the success of all music-related projects and performances by the children and youth. Of course, Terry was key to all the music that enriched the life of church members and the wider London community, stimulating wonderful performances from the Laudamas Bells, Senior Choir, the Junior Joyfuls and Joyful Singers both in concert performances and church presentations. And Terry contributed in subtle, less obvious ways too, such as last-minute proof-reading and baking treats for the staff. His sudden passing in November was a calamitous event for the First-St. Andrew's community, and the impact of his death on staff was, and remains, profound. Our Organist Emeritus, **Paul Merritt**, stepped in to deliver much of the music programming that was planned by Terry, and Paul was ably assisted by several well-qualified music volunteers.

All members of the core staff have been stretched to capacity by the loss of Terry, and the leadership of **Rev. Michelle Down** throughout the year and particularly during the Advent and Christmas seasons cannot be underestimated. **Rev. Dr. David McKane** extended his service in visiting those in need of pastoral care throughout the year. **Kathryn Skelly** and **Heather Vouvalidis** developed a new, more interactive work relationship over the summer and early fall that ensures certain tasks can be carried out by either of them; in spite of this, the workload in the latter part of 2019 for both of these administrative positions increased. **Tim Miedema's** management skills were needed not only for his direct responsibilities in caring for the church property and infrastructure, but also in dealing with a notable increase in the use of church property by the city's homeless population.

We are grateful for the outstanding contributions to the life of the church by every one of these people in 2019.

Challenging tasks for the members of the M&P Committee in early 2020 will be the recruitment of interim support for those capacities lost in 2019, and the recruitment of new staff. A return to "the best of times" is our long-term goal.

The M&P Committee in 2019 had the following members:

Bruce Moor (Chair), Barb Plante (Vice-chair), Linda Badke, Stuart Eberhard, Kathryn Patton, David Wake

Respectfully Submitted

Bruce Moor

MINUTES

**Annual Congregational Meeting
Sunday, March 24, 2019
Proudfoot Hall, 12:05 pm**

1.0 Invocation: The Rev. Michelle Down, Minister of Worship and Congregational Life, opened the meeting with prayer.

The Rev. Michelle Down introduced the concept of Holy Manners. The congregation was encouraged to love and support each other as we share opinions and make decisions which will serve and bless this community.

The congregation expressed their appreciation to the staff team who provided lunch prior to the meeting.

2.0 Election of Chair and Secretary of Congregational Meeting

MOTION: That George Jolink be appointed Chair and Katherine Wonfor be appointed Secretary of the 2019 Annual Meeting.

MOVED: By John Eberhard, seconded by Merran Neville. MOTION CARRIED.

Declaration of Voting Rights of Those Present

MOTION: To extend the right to vote to adherents and youth at the 2019 Annual Congregational Meeting, according to the provisions of the United Church of Canada Manual and the Policy and Procedures Manual of First-St. Andrew's United Church.

MOVED: By Steve Elson, seconded by Kerry Hill. MOTION CARRIED.

3.0 Welcome

George Jolink, Chair of Council, welcomed the congregation to the Annual Meeting.

George recognized and thanked our staff team for the many ways they serve this church on an ongoing basis and in particular for the lunch which they provided for us today.

George reported to the meeting.

The Annual Meeting is a time when we gather as a community to reflect on the year that was and plan for the year that is to be. The Annual Report is a reminder of the vibrant life and activity of First-St. Andrew's both within and beyond our walls. We continue to be a presence for our own spiritual development and for carrying out our calling in the broader community.

The Annual Report is full of examples of what we have accomplished over this past year but it is also time for us to look forward. Our Planning Committee has been engaged in this process for some time now and we are already experiencing some results of their work. It has been our ability to adapt, change and try new things that has allowed us to be leaders and to maintain a strong community of faith here at FSA. No doubt we will be

faced with many questions and tough decisions in the future but our ability to have constructive dialogue with each other, to embrace points of view and search for the best way forward will take us to a better place.

George thanked the congregation for the confidence they have placed in our Council and our staff leadership team.

4.0 Approval of Minutes of 2018 Annual Congregational Meeting

MOTION: That the minutes of the 2018 Annual Congregational Meeting be approved.
MOVED: By Anne Cummings, seconded by Barb Plante. MOTION CARRIED.

Approval of Agenda

MOTION: To approve the Agenda of the 2019 Annual Congregational Meeting.
MOVED: By Bob Swartman, seconded by Bruce Moor. MOTION CARRIED.

5.0 Ad Hoc Planning Committee

Steve Elson, Chair of the Ad Hoc Planning Committee, reported to the meeting.

Steve spoke about FSA's future as a faith community in the context of the work of the FSA Planning Committee.

Three major themes have been adopted by the Planning Committee: Faith, Service, and the Arts – or FSA. Community round tables have been held on each of these themes and as a result we have gained important insights into the larger community of which we are a part. We have a community of faith which we are called to nurture, sustain and develop in two essential ways. One is by reaching in and the other is by reaching out.

Faith Development is about Reaching In. Both individually and collectively reaching in means reflecting on what we are doing and what we are thinking. It means learning and teaching, questioning and growing in our understanding of our faith and what it means. It is through seeking that we gain understanding; it is through understanding that we prepare ourselves to do different things and behave differently. As a community of faith it is important for us to figure out what faith in action looks like. The journey is both an individual and collective one and it is foundational to everything else we do as a congregation. By reaching in we gain the courage and capacity to reach out to the broader community.

Service - the second major theme and more broadly service and social action involves Reaching Out. By reaching out we are putting our faith into action and expanding our community. We need to be ever mindful of emerging issues of inequity and social injustice and decide how we can best speak to correct them. Taking the time to reflect on these matters is important church business for all of us. At the round table on service and social action held on November 9th four important social issues emerged: housing, mental health and addiction, food security, and caring and supportive community. There

are opportunities to do more, and to enter into new partnerships, but we need to decide where we can be most effective and where we can put our talents to best use.

We can also reach out by inviting people in. We have a significant asset in our building and we share our space by renting it to others. The Eco-Meditation Garden currently under construction which will be completed and celebrated this spring is an excellent and creative example of reaching out by inviting our immediate neighbourhood community to use our outdoor space.

Our third major theme music and the arts was the subject of our first community round table in 2017. Thanks to leadership from the Arts Committee we have become a regular forum for the London arts community to meet and network. Every month new plans are being hatched and actions taken to creatively use our space to bring people into our church for an arts related event. Music is a significant asset of this organization and it continues to grow and expand – from the Woodfield Jazz series to our Joyful Ringers.

In the months ahead the Planning Committee will be giving thought to further opportunities to make FSA more inviting to others – opportunities to use and adapt our physical space in new and different ways – ways that could generate additional income and expand our church community in rich and diverse ways.

The Planning Committee is thinking about the future of FSA from a variety of perspectives and we think that if we can all embrace the notion that enriching our own internal community through reaching in will make us stronger and more resilient we will develop and enrich our faith. And we believe that by continuing to reach out we will find creative ways to express our faith in action through service, social action, and music and the arts.

On behalf of the congregation, George Jolink thanked Steve Elson and the Planning Committee.

6.0 Committee Reports

6.1 Finance Committee

Kerry Hill, Chair of the Finance Committee, reported to the Annual Meeting.

The Finance Committee report can be found on page 9 of the Annual Report. The year-end statements prepared by the external accountant have been received and the auditor moved some expenses from January 2019 to December 2018. Kerry made the following correction to the first paragraph of the report:

Our 2018 deficit is approximately ~~\$46,500~~ \$9,500 less than budgeted. Therefore, our call on the Proudfoot Trust Fund for 2018 will be about ~~\$96,000~~ \$103,000, rather than the budgeted \$112,500.

The 2019 budget was presented. Kerry thanked the committees for being prudent with their spending. A deficit of \$10,032 is forecast.

MOTION: That the 2019 budget as approved by Council be adopted by the congregation.

MOVED: By Kerry Hill, seconded by Donna Fraleigh. MOTION CARRIED.

MOVED: That the First-St. Andrew's United Church Financial Statements at December 31, 2018 and the First-St. Andrew's United Church Board of Trustees Financial Statements at December 31, 2018 be accepted as circulated.

MOVED: By Kerry Hill, seconded by Barb Dalrymple. MOTION CARRIED.

MOTION: That the congregation approves the appointment of Mark A. Wales, Chartered Accountants as the Firm of Record for the Review Engagement Audit Report of First-St. Andrew's United Church for 2019.

MOVED: By John Eberhard, seconded by Catherine Charlton. MOTION CARRIED.

Kerry reported that at the March 2019 Council meeting a motion was approved that Council creates an ad hoc committee comprising representative from Finance, Ministry and Personnel, Trustees and the current Ad Hoc Planning Committee. The Ad Hoc Committee will review First-St. Andrew's congregational needs with respect to staffing and operations over the next five to ten years, with consideration being given to membership, operation needs, mission (strategic plan and direction), financial forecasts, and the need to conserve the principal of our trust funds.

Kerry commented that these are exciting time at FSA and by working together we can realize a future that builds on our strengths of Faith, Service and the Arts. Kerry thanked the Planning Committee for their leadership.

Gratitude was expressed to Donna Fraleigh who is stepping down from the Finance Committee after many years of service.

The congregation expressed its appreciation to Kerry Hill and the Finance Committee.

6.2 Board of Trustees

John Eberhard, Co-Chair, Board of Trustees, reported to the Annual Meeting. John referred the congregation to the Trustees report published in the Annual Report.

The Board ended 2018 with net fund balance under management evaluated at \$4,206,923. These assets consisted of the Proudfoot Legacy Funds:

Proudfoot Legacy Restricted Fund: \$2,500,000

Proudfoot Legacy Unrestricted Fund: \$843,689

Other Restricted Funds: \$863,234

In 2018, at the direction of the congregation and Council, the Board of Trustees transferred net \$102,982 from the Proudfoot Legacy Unrestricted Fund to Council for Operations. Trust Funds were also used for capital projects:

- moving the newly stained Chapel organ to the sanctuary
- installation of exterior security cameras
- purchase of handbell replacement parts

\$35,121 was paid from the Jean Brown Fund for expenses for youth. Continuing Education costs were approved and paid from the Clark Fund; and, the music vocal scholarship honorarium was paid from the Eberhard Fund.

The total support from the Trust Funds for the church in 2018 for operational and capital purposes was \$167,663.

For the past several years, the Trustees have been very active in working with Council to recognize the financial challenges that we face in the years ahead. Since 2011 Trust Fund income has become an ever-increasing source of revenue to support church operations. Action plans are needed to put us on a stronger financial path for the future. The immediate concern is that personal annual givings cover only 57% of the costs of the church operations. This is a red line that Trustees recommend not be crossed without a revised financial plan implemented for our future. The plan needs to actively address both reducing costs and increasing revenues. This is the clear mandate of the Finance Committee with the support and understanding of the Trustees. The Board of Trustees continues to work closely with the Property and Finance Committees.

John stressed that our congregation is blessed with a cushion that most churches do not have. We are in a strong asset position. Our trusts are sacred and the Trustees operating mantra is that we do not regard an encroachment on capital as a healthy approach to the operation of this historic congregation of faith.

MOTION: That the Congregation of First-St. Andrew's United Church, Region 7, The United Church of Canada:

- 1) hereby directs that for the year 2019, it will carry only the insurances in Ecclesiastical Insurance Co. Policy numbers 0102687FA01; 0102687FB01; 0102688UB01 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;
- 2) releases the Trustees of First-St. Andrew's United Church from:
 - a) any obligation to maintain insurance coverage with higher limits than that provided in the attached policy or policies,
 - b) 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 2018.

Particulars of the insurance coverage maintained by the Church Administrator may be found and reviewed in the Church Office.

MOVED: By John Eberhard, seconded by Debbie Schram. MOTION CARRIED.

MOTION: The congregation accepts the completion of terms of the following Trustees: Catherine Charlton, Russ Gonder, Russ Monteith, Bob Slater.

MOVED: By John Eberhard, seconded by Bob Schram. MOTION CARRIED.

John welcomed Jane Hill, Bob Kennedy, and Alan Salmoni who are joining the Board of Trustees. John Eberhard and David Manness are stepping down as co-chairs after nine years and John expressed his appreciation to Bill Peel and Doug Jones who have offered to serve as the new co-chairs.

On behalf of Council and the congregation, George Jolink thanked John and David for sharing their leadership with the congregation.

6.3 Membership and Nurture

Jo Ann Silcox presented the revised Terms of Reference for the Membership and Nurture Committee.

MOTION: The Membership and Nurture Committee moves to adopt their revised Terms of Reference as approved by Council in September 2018.

MOVED: By Jo Ann Silcox, seconded by Catherine Charlton. MOTION CARRIED.

6.4 Ministry and Personnel Committee

Bruce Moor, Chair of Ministry and Personnel, referred congregation to the M&P report in the Annual Report.

MOTION: That the report from the Ministry and Personnel Committee be accepted as printed in the 2018 Annual Report.

MOVED: By Bruce Moor, seconded by Barb Dalrymple. MOTION CARRIED.

Bruce commented that the staff is greatly valued. The staff work productively as a team and activities would not be as successful without staff input.

The position of Visitation Minister is funded to September 30, 2019. Ministry and Personnel in conjunction with Council will consider the future of this position.

George Jolink expressed his appreciation to the Ministry and Personnel Committee.

6.5 UCW

Laurel Kenney reported to the Annual Meeting on behalf of the UCW.

The National United Church Women is embarking on a new mission project: Women for Change in Zambia. The project encourages girls to enrol and stay in school. The FSA UCW has made their first contribution to this project.

Laurel thanked the congregation for their support of UCW initiatives.

Kerry Hill reported that the UCW has supported 2019 FSA operations with a donation of \$6,500.

George Jolink thanked the UCW for building community at FSA.

6.6 Nominating Committee

Bob Swartman presented the report of the Nominating Committee.

A slate of candidates for 2019 committee membership was presented to the Annual Meeting.

MOTION: That the 2019 report of the Nominating Committee be accepted.

MOVED: By Bob Swartman, seconded by Bob Schram. MOTION CARRIED.

Kerry Hill stated that he would be willing to step down as a Regional Council Representative if another member of the congregation would be willing to serve. Debbie Schram offered to put her name forward to be a Regional Council Representative.

MOTION: That the 2019 report of the Nominating Committee be accepted with the following amendment: that under Regional Council Representatives the name of Kerry Hill be replaced with the name of Debbie Schram.

MOVED: By Catherine Charlton, seconded by Bob Schram. MOTION CARRIED.

6.7 Adoption of Committee Reports

MOTION: That the Committee Reports as published in the 2018 Annual Report be adopted.

MOVED: By Jim Silcox, seconded by Mary Ann Hodge. MOTION CARRIED.

7.0 Other Business

Harold Jackson commended the Finance Committee and the Board of Trustees for working together concerning the financial position of FSA. Harold suggested that FSA consider establishing a foundation to hold the trust funds.

Harold thanked Steve Elson and the Planning Committee for looking to FSA's future.

8.0 Recognition of Volunteers

George Jolink thanked committee members who completed their terms in 2018. George thanked all volunteers for their commitment to First-St. Andrew's.

Barb Dalrymple recognized George for his leadership and work with the rentals. The congregation expressed its appreciation to George. George thanked the congregation for sharing our space with the community.

9.0 Benediction: The Rev. Michelle Down closed the meeting with a benediction.

MOTION: That the 2019 Annual Congregational Meeting be adjourned at 1:22 pm.

MOVED: By Bruce Moor. MOTION CARRIED.

Respectfully submitted
Katherine Wonfor, Secretary

ELUCO ANNUAL REPORT 2019

In Archbishop Oscar Romero's Prayer: A Step Along the Way he says "This is what we are about. We plant the seeds that one day will grow. We water seeds already planted, knowing that they hold future promise. We lay foundations that will need further development. We provide yeast that produces far beyond our capabilities. We cannot do everything, but there is a sense of liberation in realizing that. This enables us to do something and to do it very well."

This prayer encapsulates the work of ELUCO. After 36 years the work is not complete but there have been milestones along the way. Hopefully it will not take that long to right the injustices faced by our brothers and sisters in the Marconi community and elsewhere in London and Canada. As we begin a new decade we can hope that the seeds we have planted within community will grow and prosper. In the last few years the ELUCO Memorial trust fund has provided monetary support to three young people who will be graduating from post-secondary institutions this spring as a Child and Youth Worker, Travel and Tourism Consultant and a Computer Games Designer. They are looking to find employment in their areas of expertise and are looking to give back to their community. ELUCO's programs and camping opportunities help to build the life skills necessary for young people such as these to pursue their dreams. This past summer Nancy (our community worker) sent children to Camp Kee-Mo-Kee, to Stevenson Camp and to Social Skills Camp. One of the Social Skills Junior leaders was from Marconi and one of our young people was a counsellor at Kee-Mo-Kee.

One of the highlights of the year was the acceptance of our three year grant application to the United Church Council of Middlesex Presbytery. This funding will allow Nancy to develop short, targeted, structured workshops to meet the expressed needs of individuals, children and families within the Marconi community. The goal of these workshops is to enable those involved to develop life skills that will encourage them to be independent, self-reliant, productive members of their community. As well we received funding to produce a short educational/promotional ELUCO video that will be used for multiple events. Nancy has been busy implementing literacy training for preschoolers plus their caregivers and for school age children. A new program for teenage girls highlights self-esteem and self-care issues. A phone photography initiative (because cell phones are more readily available than cameras) has been another popular new program with adults. The beauty of this course is that folks can use their newly acquired skills to relieve stress by themselves or in the company of others. Nancy has been taking anger management courses on line so she can soon lead another new program.

The Board held three successful fundraising events this year. The first was held at First-St. Andrews United Church on January 25th where attendees were treated to a Soup and Song Concert. Many thanks to the Mission and Outreach committee and Margo Christodoulou for producing the delicious soups- butternut squash, potato/fleek, borscht and hamburger! The evening was rounded out with the beautiful music of Marty Kolls and Jenny BerkeL. Thanks to all who made this evening memorable.

dynamic group entertained attendees with their outstanding choral selections and their lively choreography. Special thanks to Siloam and its volunteers who were key to the success of this event.

September 29th dawned gray but dry for our annual Walk and Roll for Families in Springbank Park. Thanks to all who walked or rolled and all who supported them. This is by far our most successful fundraiser and we couldn't do it without everyone's continued support.

Food Cupboard

Each Wednesday and Friday from 9:00 am till noon a tireless group of volunteers show up at our Getsemane Gardens Food Cupboard. They supply food to low income individuals and families who are not able to stretch their food budget any further. Smiles and warm greetings are the order of the day as they provide these folks with the groceries they need to feed themselves or their families. We extend a special thank you to the Sisters of St Joseph who provide funding for this initiative and to the churches that support us with gifts of food or money. We want to thank Sharon Ashton who grocery shops and transports all the food back to the food cupboard for our volunteers to shelve. This year the food cupboard served 507 families - 865 adults and 318 children, down slightly from 2018.

Welcome Wednesday

Last spring the Salvation Army notified us they would no longer be able to host Welcome Wednesday after the end of June. We thank them for their many years of support. We are so thankful that Rowntree United Church agreed to host the program starting in September. Initially the numbers were low but have steadily grown over the last few months. It has been a learning curve for our volunteers but made much easier by the support of members of Rowntree. This program provides a hot meal and an opportunity for social time. We are thankful to Valleyview Mennonite Church, Siloam United Church and ELUCO volunteers for providing and serving the meals each week. The first week of the month the Salvation Army provides donated Kentucky Fried Chicken that our volunteers serve. We average 50 to 60 participants/week with a number of new faces each week. A turkey dinner is served to everyone prior to Christmas and a picnic meal is served at the end of June to close the program.

In December we were saddened to learn that Mary Elliott had passed away. Mary was part of the founding ELUCO Board in 1984. She spent many hours working and advocating on behalf of ELUCO. She was a mentor to both Nancy and myself and we valued her support. If you needed somebody to do something you could always count on Mary. Thank you to her family for sharing her with us.

I would like to thank all our board members for their support and dedication to the ELUCO ministry. Your contributions are multi-faceted and they don't go unnoticed. The Board normally meets the first Wednesday of each month at 1:30 at Getsemane Gardens.

At the heart of ELUCO is Nancy Howard our community worker. Committed, dedicated, compassionate, loving and loved, Nancy is the thread that joins the community and the Board. She spends countless hours supporting, advocating and listening non-judgementally to members of the Marconi community.

In response to their expressed needs she develops programs and supports that enable them to face their many challenges with strength and determination. Thank you Nancy for the many hats you wear!

ELUCO could not continue without the ongoing support of our member churches and their followers, the UCWF's, and organisations and many individuals who bless us with their money, time or goods. Romero's prayer says, [our work]" may be incomplete but it is a beginning, a step along the way, an opportunity for the Lord's grace to enter and do the rest."

FINANCIAL STATEMENTS

FIRST-ST. ANDREW'S UNITED CHURCH
INDEX TO THE UNAUDITED FINANCIAL STATEMENTS
AS AT DECEMBER 31, 2019

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| 8., 9., 10., 11. | Notes to the Financial Statements |

Note: Pagination in this index refers to the page number within this statement produced by Mark & Wales, not the page within the Annual Report.

MARK A WALES

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INDEPENDENT PRACTITIONER'S REVIEW ENGAGEMENT REPORT

TO THE MEMBERS OF FIRST-ST. ANDREW'S UNITED CHURCH

We have reviewed the accompanying financial statements of First-St. Andrew's United Church that comprise the statement of financial position as at December 31, 2019, and the statements of operations, changes in fund balances and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Practitioner's Responsibility

Our responsibility is to express a conclusion on the accompanying financial statements based on our review. We conducted our review in accordance with Canadian generally accepted standards for review engagements, which require us to comply with relevant ethical requirements.

A review of financial statements in accordance with Canadian generally accepted standards for review engagements is a limited assurance engagement. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity, as appropriate, and applying analytical procedures, and evaluates the evidence obtained.

The procedures performed in a review are substantially less in extent than, and vary in nature from, those performed in an audit conducted in accordance with Canadian generally accepted auditing standards. Accordingly, we do not express an audit opinion on the financial statements.

Basis for Qualified Conclusion

Note 3 to the financial statements indicates that capital assets have been recorded at a nominal value of \$1 and that the purchase of capital assets are expensed in the year of acquisition. Canadian generally accepted accounting principles for not-for-profit organizations require not-for-profit organizations with revenues greater than \$500,000 to capitalize and amortize capital assets. The effects of this departure from Canadian generally accepted accounting principles for not-for-profit organizations are that capital assets are not reported on the statement of financial position and expenses are overstated in the year of acquisition, resulting in an understatement of fund balances. The monetary value of these departures has not been determined by management.

Qualified Conclusion

Based on our review, except for the possible effects of the matter described in the Basis for Qualified Conclusion paragraph, nothing has come to our attention that causes us to believe that the accompanying financial statements do not present fairly, in all material respects, the financial position of First-St. Andrew's United Church as at December 31, 2019, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.



London, Ontario
April 9, 2020

Mark A Wales Professional Corporation CPA
Authorized to practise public accounting by the
Chartered Professional Accountants of Ontario

FIRST-ST. ANDREW'S UNITED CHURCH
STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31, 2019
WITH 2018 COMPARATIVES
"UNAUDITED"

ASSETS

	<u>2019</u>	<u>2018</u>
<u>CURRENT ASSETS</u>		
Cash	\$ 33,295	\$ 61,062
Amounts Receivable	39,967	19,073
Due from Trust Funds (Note 4)	2,643	11,083
Prepaid Expenses	11,699	9,256
Inventory	<u>24,723</u>	<u>13,505</u>
	<u>112,327</u>	<u>113,979</u>
 <u>RESTRICTED ASSETS</u>		
Cash	<u>40,194</u>	<u>57,283</u>
 <u>CAPITAL ASSETS</u> (Note 3)	<u>1</u>	<u>1</u>
 <u>TOTAL ASSETS</u>	 <u>\$ 152,522</u>	 <u>\$ 171,263</u>

LIABILITIES AND FUND BALANCES

<u>CURRENT LIABILITIES</u>		
Accounts Payable and Accrued Liabilities	\$ 44,744	\$ 30,891
Due to UCW	2,031	5,177
Deposits	-0-	350
Due to Trust Funds (Note 4)	<u>29,240</u>	<u>29,257</u>
	<u>76,015</u>	<u>65,675</u>
 <u>FUND BALANCES</u> (Note 2)		
Restricted Funds		
Music	31,496	27,405
Other	<u>8,698</u>	<u>29,878</u>
	40,194	57,283
Operating Fund	<u>36,313</u>	<u>48,305</u>
	<u>76,507</u>	<u>105,588</u>
 <u>TOTAL LIABILITIES & FUND BALANCES</u>	 <u>\$ 152,522</u>	 <u>\$ 171,263</u>

See accompanying notes to the financial statements.

FIRST-ST. ANDREW'S UNITED CHURCH
STATEMENT OF OPERATIONS AND CHANGES IN OPERATING FUND BALANCE
FOR THE YEAR ENDED DECEMBER 31, 2019
WITH 2018 COMPARATIVES
"UNAUDITED"

	2019	2018
<u>REVENUE</u>		
Envelope Offerings	\$ 379,116	\$ 399,304
Rental Income - Farquhar House	32,610	32,010
- Other	61,479	55,561
Designated Income	7,370	7,799
Miscellaneous Donations & Income	12,665	22,051
Special Projects	6,587	6,882
Gift Cards	153,685	115,134
Assistance from U.C.W.	<u>8,574</u>	<u>0</u>
	<u>662,086</u>	<u>638,741</u>
<u>EXPENDITURES</u>		
Staffing - Ministry & Personnel	371,863	392,702
Program Services		
- Christian Development	1,640	6,517
- Jean Brown CD Sub-committee	5,802	7,267
- Marketing & Communications	4,024	3,828
- Membership & Nurture	1,084	739
- Music	23,317	24,194
- Special Projects	2,170	2,617
- Worship	3,299	2,493
- Gift Cards	146,811	111,227
Outreach		
- M & S Fund Commitment	48,988	40,681
- Mission, Outreach & the Environment	339	406
- Stewardship & Capital Campaign	291	418
- Designated Expense	7,350	7,819
Operations		
- Office & Administration	42,307	38,498
- Presbytery Fees	13,854	12,595
- Property Repairs, Maintenance & Security	80,514	74,540
- Property Insurance	23,480	21,803
- Farquhar House	10,136	10,451
- Utilities & Taxes	<u>34,741</u>	<u>34,643</u>
	<u>822,010</u>	<u>793,438</u>
<u>DEFICIT FROM OPERATIONS</u>	(159,924)	(154,697)
<u>FUND BALANCE - Beginning of the Year</u>	48,305	48,305
<u>INTERFUND TRANSFERS (Note 5)</u>	3,043	0
<u>TRANSFERS FROM TRUST FUNDS (Note 4)</u>	<u>144,889</u>	<u>154,697</u>
<u>FUND BALANCE - End of the Year</u>	\$ <u>36,313</u>	\$ <u>48,305</u>

See accompanying notes to the financial statements.

FIRST-ST. ANDREW'S UNITED CHURCH
STATEMENTS OF OPERATIONS AND CHANGES IN RESTRICTED FUND BALANCES
FOR THE YEAR ENDED DECEMBER 31, 2019
WITH 2018 COMPARATIVES
"UNAUDITED"

	<u>2019</u>	<u>2018</u>
<u>RESTRICTED FUNDS – MUSIC</u> (Note 2)		
Bray Fund		
Balance - Beginning of the Year	\$ 1,264	\$ 1,264
Expenditures - Music	<u>(993)</u>	<u>-0-</u>
Balance - End of the Year	\$ <u>271</u>	\$ <u>1,264</u>
Eberhard Memorial Music Scholarship Fund - Principal		
Balance - Beginning of the Year	\$ -0-	\$ 4,660
Revenue - Donations	5,240	4,740
Transfer to Trust Funds (Note 4)	<u>(5,240)</u>	<u>(9,400)</u>
Balance - End of the Year	\$ <u>-0-</u>	\$ <u>-0-</u>
Eberhard Memorial Music Scholarship Fund - Interest		
Balance - Beginning of the Year	\$ 671	\$ 671
Expenditures - Music Scholar	<u>(3,000)</u>	<u>(875)</u>
Transfer from Trust Funds (Note 4)	<u>3,000</u>	<u>875</u>
Balance - End of the Year	\$ <u>671</u>	\$ <u>671</u>
C. Wilson Fund - Interest		
Balance - Beginning of the Year	\$ -0-	\$ 203
Expenditures - Organ Platform	-0-	(492)
Transfer from Trust Funds (Note 4)	<u>-0-</u>	<u>289</u>
Balance - End of the Year	\$ <u>-0-</u>	\$ <u>-0-</u>

See accompanying notes to the financial statements.

FIRST-ST. ANDREW'S UNITED CHURCH
STATEMENTS OF OPERATIONS AND CHANGES IN RESTRICTED FUND BALANCES
FOR THE YEAR ENDED DECEMBER 31, 2019
WITH 2018 COMPARATIVES
"UNAUDITED"

	<u>2019</u>	<u>2018</u>
<u>RESTRICTED FUNDS - MUSIC - CONTINUED</u>		
Friends of Music Fund		
Balance - Beginning of the Year	\$ 19,583	\$ 19,506
Revenue - Concert Series	14,959	26,381
- Donations	17,177	9,249
Expenditures - Concert Series	(23,935)	(47,355)
- Music Director	(618)	-0-
Transfer from Trust Funds (Note 4)	<u>-0-</u>	<u>11,802</u>
Balance - End of the Year	\$ <u>27,166</u>	\$ <u>19,583</u>
Wm. & I. McKane Bursary Fund		
Balance - Beginning of the Year	\$ 5,887	\$ 2,895
Revenue - Donations	400	2,992
- Concert Series	2,990	-0-
Expenditures - Concert Series	<u>(5,889)</u>	<u>-0-</u>
Balance - End of the Year	\$ <u>3,388</u>	\$ <u>5,887</u>
Jean Comfort Choir Fund		
Balance - Beginning of the Year	\$ -0-	\$ 575
Expenditures - Sheet Music	<u>-0-</u>	<u>(575)</u>
Balance - End of the Year	\$ <u>-0-</u>	\$ <u>-0-</u>
E Butt Shekinah Fund		
Balance - Beginning of the Year	\$ -0-	\$ -0-
Revenue - Donation	100	-0-
Transfer to Operating Fund (Note 5)	<u>(100)</u>	<u>-0-</u>
Balance - End of the Year	\$ <u>-0-</u>	\$ <u>-0-</u>
<u>TOTAL - MUSIC FUNDS</u>	<u>\$ 31,496</u>	<u>\$ 27,405</u>

See accompanying notes to the financial statements.

FIRST-ST. ANDREW'S UNITED CHURCH
STATEMENTS OF OPERATIONS AND CHANGES IN RESTRICTED FUND BALANCES
FOR THE YEAR ENDED DECEMBER 31, 2019
WITH 2018 COMPARATIVES
"UNAUDITED"

	<u>2019</u>	<u>2018</u>
<u>RESTRICTED FUNDS – OTHER</u> (Note 2)		
Discretionary Fund		
Balance - Beginning of the Year	\$ <u>508</u>	\$ <u>508</u>
Balance - End of the Year	\$ <u>508</u>	\$ <u>508</u>
Benevolent Fund		
Balance - Beginning of the Year	\$ 1,208	\$ 958
Revenue - Donations	<u>400</u>	<u>250</u>
Balance - End of the Year	\$ <u>1,608</u>	\$ <u>1,208</u>
Clark Fund - Interest		
Balance - Beginning of the Year	\$ 1,766	\$ 1,766
Expenditures - Continuing Education	<u>(200)</u>	<u>-0-</u>
Balance - End of the Year	\$ <u>1,566</u>	\$ <u>1,766</u>
Bridges Out Of Poverty Fund		
Balance - Beginning of the Year	\$ 3,946	\$ 5,633
Revenue - Donations	1,000	1,550
Expenditures - Meals	<u>(1,554)</u>	<u>(3,237)</u>
Balance - End of the Year	\$ <u>3,392</u>	\$ <u>3,946</u>
Community Garden Fund		
Balance - Beginning of the Year	\$ 17,807	\$ -0-
Revenue - City Grant	-0-	30,000
- Other Grants	-0-	14,960
- Donations	10,200	6,590
Expenditures - Landscaping & Other	(33,923)	(33,743)
Transfer from Trust Funds (Note 4)	7,167	-0-
Transfer from Capital Building Fund (Note 5)	<u>373</u>	<u>-0-</u>
Balance - End of the Year	\$ <u>1,624</u>	\$ <u>17,807</u>
Capital Building Fund		
Balance - Beginning of the Year	\$ 2,800	\$ 925
Revenue - Donations	661	1,875
Expenditures - Memorial Bench	(1,988)	-0-
Transfer to Community Garden Fund (Note 5)	(373)	-0-
Transfer to Operating Fund (Note 5)	<u>(1,100)</u>	<u>-0-</u>
Balance - End of the Year	\$ <u>-0-</u>	\$ <u>2,800</u>
Capital Reserve Fund		
Balance - Beginning of the Year	\$ 1,843	\$ 1,843
Transfer to Operating Fund (Note 5)	<u>(1,843)</u>	<u>-0-</u>
Balance - End of the Year	\$ <u>-0-</u>	\$ <u>1,843</u>
 <u>TOTAL - OTHER RESTRICTED FUNDS</u>	 <u>\$ 8,698</u>	 <u>\$ 29,878</u>

See accompanying notes to the financial statements.

6.

FIRST-ST. ANDREW'S UNITED CHURCH
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2019
WITH 2018 COMPARATIVES
"UNAUDITED"

	<u>2019</u>	<u>2018</u>
<u>CASH PROVIDED BY (USED IN) OPERATING ACTIVITIES</u>		
<u>REVENUES</u>		
Operating Fund	\$ 662,086	\$ 638,741
Music Funds	40,866	43,362
Other Restricted Funds	<u>12,261</u>	<u>56,425</u>
	<u>715,213</u>	<u>738,528</u>
 <u>EXPENDITURES</u>		
Operating Fund	822,010	793,438
Music Funds	34,435	49,297
Other Restricted Funds	<u>37,665</u>	<u>38,180</u>
	<u>894,110</u>	<u>880,915</u>
Net Deficit from Operating Activities	(178,897)	(142,387)
Transfers to Trust Funds (Note 4)	(5,240)	(9,400)
Transfers from Trust Funds (Note 4)	155,056	167,663
Decrease in Amount Due from Trust Funds	8,440	4,929
Increase in Amounts Receivable	(20,894)	(10,023)
Increase in Prepaid Expenses	(2,443)	(412)
Decrease (Increase) in Inventory	(11,218)	278
Increase in Current Liabilities	<u>10,340</u>	<u>30,429</u>
INCREASE (DECREASE) IN CASH	(44,856)	41,077
CASH – Beginning of the Year	<u>118,345</u>	<u>77,268</u>
CASH – End of the Year	\$ <u>73,489</u>	\$ <u>118,345</u>
 <u>COMPRISED OF</u>		
Current Assets - Cash	\$ 33,295	\$ 61,062
Restricted Assets - Cash	<u>40,194</u>	<u>57,283</u>
	<u>\$ 73,489</u>	<u>\$ 118,345</u>

See accompanying notes to the financial statements.

FIRST-ST. ANDREW'S UNITED CHURCH
NOTES TO THE FINANCIAL STATEMENTS
AS AT DECEMBER 31, 2019
"UNAUDITED"

1. FINANCIAL STATEMENTS

These financial statements report the activities related to the operations and administration of the Church. They do not report the assets or activities of the Board of Trustees or the UCW.

2. BASIS OF PRESENTATION

The financial statements have been prepared using Canadian standards for not-for-profit organizations.

The financial statements are presented on a fund basis. The income, expenses and activities of the funds are reported directly within each fund. The funds are restricted to their intended use as described below:

Operating Fund

To be used to operate the general activities and administration of the Church.

Restricted Funds

Music Funds – Administered by the Director of Music

Bray Fund

To provide support for undesignated music programs.

Eberhard Memorial Music Scholarship Funds

To provide support for vocal music scholarships. The Principal Fund must be retained while the Interest Fund may be spent.

C. Wilson Funds

To provide support to organ apprentice music programs.

Friends of Music Fund

To provide support for special music concerts and events.

Wm. & I. McKane Bursary Fund

To provide financial assistance in the form of bursaries to musicians.

Jean Comfort Choir Fund

To provide support for the purchase of sheet music.

E Butt Shekinah Fund

To provide support of the Music program and its presentation for extra ordinary purposes.

FIRST-ST. ANDREW'S UNITED CHURCH
NOTES TO THE FINANCIAL STATEMENTS
AS AT DECEMBER 31, 2019
"UNAUDITED"

2. **BASIS OF PRESENTATION (continued)**

Other Restricted Funds

Discretionary Fund

To provide funding for non budgeted expenditures as directed by the honourees.

Benevolent Fund

To provide support for discretionary benevolent purposes. Administered by Ministerial staff.

Clark Fund – Interest

To provide support for continuing education. The principal of the Fund is maintained by the Trustees and interest is transferred to the Church to provide income for the Fund. Administered by the Ministry & Personnel Committee.

Bridges Out Of Poverty Fund

To support the weekly hospitality meal program under the direction of the Mission, Outreach & Environment Committee.

Community Garden Fund

To provide funding for the creation and ongoing maintenance of a community eco-meditation garden on the church grounds, under the direction of Council.

Capital Building Fund

To be used for infrastructure renewal as outlined in the Avis Report under the direction of Council.

Capital Reserve Fund

To be used for capital expenditures under the direction of Council.

3. **SIGNIFICANT ACCOUNTING POLICIES**

Revenue Recognition

Revenue is recorded in the period to which it relates on an accrual basis.

Capital Assets

Capital assets consisting of furniture and equipment have been recorded at a nominal value of \$1. Current purchases of capital assets including renovations are expensed in the year of acquisition through the Operating, Capital Building and Capital Reserve Funds.

Contributed Services

The Church is dependent upon the many hours of volunteer work contributed by its members, the fair value of which cannot be estimated. Contributed services are not recognized in these financial statements.

FIRST-ST. ANDREW'S UNITED CHURCH
NOTES TO THE FINANCIAL STATEMENTS
AS AT DECEMBER 31, 2019
"UNAUDITED"

3. **SIGNIFICANT ACCOUNTING POLICIES (continued)**

Use of Estimates

The preparation of the financial statements that are in accordance with Canadian generally accepted accounting principles requires Council to make estimates and assumptions that are based on currently available information. Such estimates and assumptions may affect the reported amounts of assets, liabilities and fund balances as at the reporting date, and the reported amounts of revenue and expenditures during the fiscal period. Actual results could differ from the estimates and the assumptions used.

4. **RELATED PARTY TRANSACTIONS**

Due from Trust Funds represents amounts receivable from the Board of Trustees of First-St. Andrew's United Church.

	<u>2019</u>	<u>2018</u>	
To the Operating Fund	\$ 1,544	\$ 8,121	from the Wm. J. Brown Fund from the Proudfoot Legacy Fund from the Clark Fund
	-0-	397	
	<u>1,099</u>	<u>1,690</u>	
	\$ <u>2,643</u>	\$ 10,208	
To the Eberhard Memorial Music Scholarship Fund – Interest	-0-	875	from the Eberhard Memorial Music Scholarship Fund
	<u>2,643</u>	<u>11,083</u>	

Due to Trust Funds represents the amount due to the Board of Trustees of First-St. Andrew's United Church.

	<u>2019</u>	<u>2018</u>	
To the Proudfoot Legacy Fund			from the Operating Fund
- Gift Card Program Loan	\$ 25,000	\$ 15,000	
- Council Surplus	-0-	9,517	
To the Eberhard Memorial Music Scholarship Fund	4,240	4,740	from the Eberhard Memorial Music Scholarship Fund - Principal
	\$ <u>29,420</u>	\$ <u>29,257</u>	

FIRST-ST. ANDREW'S UNITED CHURCH
NOTES TO THE FINANCIAL STATEMENTS
AS AT DECEMBER 31, 2019
"UNAUDITED"

4. RELATED PARTY TRANSACTIONS (continued)

Transfers from Trust Funds represent amounts received or receivable from the Board of Trustees of First-St. Andrew's United Church.

	<u>2019</u>	<u>2018</u>	
To the Operating Fund	\$ 3,349	\$ -0-	From the Dr. Elmer Butt Shekinah Fund
	4,596	7,690	from the Clark Fund
	106,125	111,886	from the Proudfoot Legacy Fund
	<u>30,819</u>	<u>35,121</u>	from the Wm. & J. Brown Fund
	<u>144,889</u>	<u>\$ 154,697</u>	
To the C. Wilson Fund – Interest	\$ <u>-0-</u>	\$ <u>289</u>	from the C. Wilson Fund
To the Eberhard Memorial Scholarship Fund – Interest	\$ <u>3,000</u>	\$ <u>875</u>	from the Eberhard Memorial Music Scholarship Fund
To the Community Garden Grant Fund	\$ <u>7,167</u>	\$ <u>-0-</u>	from the Proudfoot Legacy Fund
To the Friends of Music Fund	\$ <u>-0-</u>	\$ <u>9,704</u>	from the C. Wilson Fund
To the Friends of Music Fund	\$ <u>-0-</u>	\$ <u>2,098</u>	from the Proudfoot Legacy Fund
Total Transfers from Trust Funds	\$ <u>155,056</u>	\$ <u>167,663</u>	

Transfers to Trust Funds represents the amounts paid or payable to the Board of Trustees of First-St. Andrew's United Church for management under the control of the Board of Trustees.

From the Eberhard Memorial Music Scholarship Fund – Principal	\$ <u>5,240</u>	\$ <u>9,400</u>	to the Eberhard Memorial Music Scholarship Fund
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5. INTERFUND TRANSFERS

Interfund Transfers to the Operating Fund from Restricted Funds were made to offset certain Operating Fund expenditures.

From the E Butt Shekinah Fund	\$ 100
From the Capital Building Fund	1,100
From Capital Reserve Fund	<u>1,843</u>
	<u>\$ 3,043</u>

Transfer from the Capital Building Fund to the Community Garden Fund in the amount of \$373 was made to offset costs of a memorial tree.

BOARD OF TRUSTEES
FIRST-ST. ANDREW'S UNITED CHURCH
INDEX TO THE UNAUDITED FINANCIAL STATEMENTS
AS AT DECEMBER 31, 2019

PAGE

1. Independent Practitioner's Review Engagement Report
2. Statement of Financial Position
3. Statement of Operations and Changes in Proudfoot Legacy Fund Balance
4. Statements of Operations and Changes in Restricted Fund Balances
5. Statement of Cash Flows
- 6., 7., 8. Notes to the Financial Statements

Note: Pagination in this index refers to the page number within this statement produced by Mark & Wales, not the page within the Annual Report.

INDEPENDENT PRACTITIONER'S REVIEW ENGAGEMENT REPORT

TO THE MEMBERS OF BOARD OF TRUSTEES OF FIRST-ST. ANDREW'S UNITED CHURCH

We have reviewed the accompanying financial statements of Board of Trustees of First-St. Andrew's United Church that comprise the statement of financial position as at December 31, 2019, and the statements of operations, changes in fund balances and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Practitioner's Responsibility

Our responsibility is to express a conclusion on the accompanying financial statements based on our review. We conducted our review in accordance with Canadian generally accepted standards for review engagements, which require us to comply with relevant ethical requirements.

A review of financial statements in accordance with Canadian generally accepted standards for review engagements is a limited assurance engagement. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity, as appropriate, and applying analytical procedures, and evaluates the evidence obtained.

The procedures performed in a review are substantially less in extent than, and vary in nature from, those performed in an audit conducted in accordance with Canadian generally accepted auditing standards. Accordingly, we do not express an audit opinion on these financial statements.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying financial statements do not present fairly, in all material respects, the financial position of Board of Trustees of First-St. Andrew's United Church as at December 31, 2019, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.



London, Ontario
April 9, 2020

Mark A Wales Professional Corporation CPA
Authorized to practise public accounting by the
Chartered Professional Accountants of Ontario

BOARD OF TRUSTEES
FIRST-ST. ANDREW'S UNITED CHURCH
STATEMENT OF FINANCIAL POSITION
AS AT DECEMBER 31, 2019
WITH 2018 COMPARATIVES
"UNAUDITED"

ASSETS

	<u>2019</u>	<u>2018</u>
<u>CURRENT ASSETS</u>		
Cash	\$ 99	\$ -0-
HST Receivable	4,566	2,181
Due From Council (Note 4)	<u>29,240</u>	<u>29,257</u>
	<u>33,905</u>	<u>31,438</u>
 <u>INVESTMENTS</u> (Notes 2 & 3)		
Restricted Funds	930,705	865,480
Proudfoot Legacy Fund	<u>3,582,605</u>	<u>3,326,371</u>
	<u>4,513,310</u>	<u>4,191,851</u>
 <u>TOTAL ASSETS</u>	 <u>\$ 4,547,215</u>	 <u>\$ 4,223,289</u>

LIABILITIES AND FUND BALANCES

<u>CURRENT LIABILITIES</u>		
Bank Overdraft	\$ -0-	\$ 2,683
Accrued Liabilities	3,000	2,600
Due To Council (Note 4)	<u>2,643</u>	<u>11,083</u>
	<u>5,643</u>	<u>16,366</u>
 <u>FUND BALANCES</u> (Note 2)		
Restricted		
Clark Fund	83,296	80,895
Wm. & J. Brown Fund - Youth	580,307	544,621
C. Wilson Fund	13,502	12,327
Eberhard Memorial Music Scholarship Fund	74,890	66,764
Bass Fund	25,125	23,347
Dr. Elmer Butt Shekinah Fund	<u>156,298</u>	<u>135,280</u>
	933,418	863,234
Proudfoot Legacy Fund	<u>3,608,154</u>	<u>3,343,689</u>
	<u>4,541,572</u>	<u>4,206,923</u>
 <u>TOTAL LIABILITIES AND FUND BALANCES</u>	 <u>\$ 4,547,215</u>	 <u>\$ 4,223,289</u>

See accompanying notes to the financial statements.

BOARD OF TRUSTEES
FIRST-ST. ANDREW'S UNITED CHURCH
STATEMENT OF OPERATIONS AND CHANGES IN PROUDFOOT LEGACY FUND
FOR THE YEAR ENDED DECEMBER 31, 2019
WITH 2018 COMPARATIVES
"UNAUDITED"

	<u>2019</u>	<u>2018</u>
<u>REVENUE</u>		
Income on Investments	\$ 107,084	\$ 104,138
Increase (Decrease) in Value of Investments	318,313	(190,934)
Bequests Received	<u>-0-</u>	<u>25,075</u>
	<u>425,397</u>	<u>(61,721)</u>
 <u>EXPENDITURES</u>		
Donation (Note 5)	25,000	-0-
Professional	3,830	4,520
Investment Fees	18,699	16,291
Bank Charges	16	10
Office	<u>95</u>	<u>-0-</u>
	<u>47,640</u>	<u>20,821</u>
Surplus (Deficit) from Operations	377,757	(82,542)
Fund Balance - Beginning of the Year	3,343,689	3,540,215
Transfers to Council (Note 4)	<u>(113,292)</u>	<u>(113,984)</u>
Fund Balance - End of the Year	\$ <u>3,608,154</u>	\$ <u>3,343,689</u>

See accompanying notes to the financial statements.

BOARD OF TRUSTEES
FIRST-ST. ANDREW'S UNITED CHURCH
STATEMENTS OF OPERATIONS AND CHANGES IN RESTRICTED FUND BALANCES
FOR THE YEAR ENDED DECEMBER 31, 2019
WITH 2018 COMPARATIVES
"UNAUDITED"

	<u>2019</u>	<u>2018</u>
<u>CLARK FUND</u>		
Fund Balance - Beginning of the Year	\$ 80,895	\$ 90,024
Income on Investments	3,027	2,762
Increase (Decrease) in Value of Investments	3,970	(4,201)
Transfers to Council (Note 4)	<u>(4,596)</u>	<u>(7,690)</u>
Fund Balance - End of the Year	\$ <u>83,296</u>	\$ <u>80,895</u>
<u>WM. & J. BROWN FUND - YOUTH</u>		
Fund Balance - Beginning of the Year	\$ 544,621	\$ 595,572
Income on Investments	15,498	15,271
Increase (Decrease) in Value of Investments	55,037	(27,267)
Investment Fee	(4,030)	(3,834)
Transfers to Council (Note 4)	<u>(30,819)</u>	<u>(35,121)</u>
Fund Balance - End of the Year	\$ <u>580,307</u>	\$ <u>544,621</u>
<u>C. WILSON FUND</u>		
Fund Balance - Beginning of the Year	\$ 12,327	\$ 22,580
Income on Investments	457	680
Increase (Decrease) in Value of Investments	718	(940)
Transfers to Council (Note 4)	<u>-0-</u>	<u>(9,993)</u>
Fund Balance - End of the Year	\$ <u>13,502</u>	\$ <u>12,327</u>
<u>EBERHARD MEMORIAL MUSIC SCHOLARSHIP FUND</u>		
Fund Balance - Beginning of the Year	\$ 66,764	\$ 59,917
Income on Investments	2,264	1,539
Increase (Decrease) in Value of Investments	3,622	(3,217)
Transfers from Council (Note 4)	5,240	9,400
Transfers to Council (Note 4)	<u>(3,000)</u>	<u>(875)</u>
Fund Balance - End of the Year	\$ <u>74,890</u>	\$ <u>66,764</u>
<u>BASS FUND</u>		
Fund Balance - Beginning of the year	\$ 23,347	\$ 24,477
Income on Investments	874	778
Increase (Decrease) in Value of Investments	<u>904</u>	<u>(1,908)</u>
Fund Balance - End of the Year	\$ <u>25,125</u>	\$ <u>23,347</u>
<u>DR. ELMER BUTT SHEKINAH FUND</u>		
Fund Balance - Beginning of the year	\$ 135,280	\$ -0-
Bequest Received	10,117	139,736
Income on Investments	4,894	2,375
Increase (Decrease) in Value of Investments	10,673	(6,831)
Investment Fee	(1,317)	-0-
Transfers to Council	<u>(3,349)</u>	<u>-0-</u>
Fund Balance - End of the Year	\$ <u>156,298</u>	\$ <u>135,280</u>

See accompanying notes to the financial statements.

BOARD OF TRUSTEES
FIRST-ST. ANDREW'S UNITED CHURCH
STATEMENTS OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2019
WITH 2018 COMPARATIVES
"UNAUDITED"

	<u>2019</u>	<u>2018</u>
<u>CASH PROVIDED BY (USED IN) OPERATING ACTIVITIES</u>		
Surplus (Deficit) From Operations		
Proudfoot Legacy Fund	\$ 377,757	\$ (82,542)
Clark Fund	6,997	(1,439)
Wm. & J. Brown Found - Youth	66,505	(15,830)
C. Wilson Fund	1,175	(260)
Eberhard Memorial Music Scholarship Fund	5,886	(1,678)
Bass Fund	1,778	(1,130)
Dr. Elmer Butt Shekinah Fund	<u>24,367</u>	<u>135,280</u>
	484,465	32,401
(Increase) Decrease in Value of Investments	(393,237)	235,298
Transfers From Council (Note 4)	5,240	9,400
Transfers To Council (Note 4)	(155,056)	(167,663)
Increase in HST Receivable	(2,385)	(366)
Decrease (Increase) in Amount Due From Council	17	(28,860)
Decrease in Amount Due To Council	(8,440)	(4,929)
Increase (Decrease) in Accrued Liabilities	<u>400</u>	<u>(934)</u>
	<u>(68,996)</u>	<u>74,347</u>
<u>CASH PROVIDED BY (USED IN) INVESTING ACTIVITIES</u>		
Net Sale (Purchase) of Investments	<u>71,778</u>	<u>(92,190)</u>
INCREASE (DECREASE) IN CASH	2,782	(17,843)
CASH – BEGINNING OF THE YEAR	<u>(2,683)</u>	<u>15,160</u>
CASH – END OF THE YEAR	\$ <u>99</u>	\$ <u>(2,683)</u>

See accompanying notes to the financial statements.

BOARD OF TRUSTEES
FIRST-ST. ANDREW'S UNITED CHURCH
NOTES TO THE FINANCIAL STATEMENTS
AS AT DECEMBER 31, 2019
"UNAUDITED"

1. **BOARD OF TRUSTEES**

These financial statements report the activities of the investments empowered to the Board of Trustees of First-St. Andrew's United Church. They do not report the assets or activities related to the operations and administration of the Church.

2. **BASIS OF PRESENTATION**

The financial statements have been prepared using Canadian standards for not-for-profit organizations.

The financial statements are presented on a fund basis. The revenue, expenditures & activities of the funds are reported directly within each fund. The funds are restricted to their intended use as described below:

Proudfoot Legacy Fund

To operate the general activities of the Board of Trustees, to provide revenue in support of Council operations and to support capital and the other projects as approved by Council.

Restricted Funds

Clark Fund

To provide support for continuing education.

Wm & J Brown Fund – Youth

To support the activities of the Youth of First-St. Andrew's United Church.

C. Wilson Fund

For the promotion and support of music programs

Eberhard Memorial Music Scholarship Fund

To provide support for vocal music scholarships.

Bass Fund

To provide support for the day to day operations of the Church.

Dr. Elmer Butt Shekinah Fund

To provide support of the Music program and its presentation for extra ordinary purposes.

3. **SIGNIFICANT ACCOUNTING POLICIES**

Investments

The Board of Trustees investments are carried at market value. These investments include amounts in Bonds, Notes, Guaranteed Investment Certificates, Equity Stocks, Mutual Funds, Exchange Traded Funds and Preferred Stocks.

6.

BOARD OF TRUSTEES
FIRST-ST. ANDREW'S UNITED CHURCH
NOTES TO THE FINANCIAL STATEMENTS
AS AT DECEMBER 31, 2019
"UNAUDITED"

3. **SIGNIFICANT ACCOUNTING POLICIES (continued)**

Capital Assets

The Board of Trustees has elected to expense capital assets in the year purchased in accordance with Section 4433 of the Accounting Standards for not-for-profit organizations. Title to the Church land and buildings is held by the Board of Trustees for the use and benefit of the congregation. There were no amounts expensed for capital assets in the current period.

Revenue Recognition

Revenue is recognized in the period to which it relates on an accrual basis.

Increases (decreases) in the market value of investments are recognized in the year and includes realized and unrealized gains and losses.

Use of Estimates

The preparation of the financial statements that are in accordance with Canadian generally accepted accounting principles requires the Board of Trustees to make estimates and assumptions that are based on currently available information. Such estimates and assumptions may affect the reported amounts of assets, liabilities and fund balances as at the reporting date, and the reported amounts of revenue and expenditures during the fiscal period. Actual results could differ from the estimates and the assumptions used.

4. **RELATED PARTY TRANSACTIONS**

Due from Council represents the amounts receivable from First-St. Andrew's United Church.

	<u>2019</u>	<u>2018</u>
From the Proudfoot Legacy Fund - Gift Card Program Loan	\$ 25,000	\$ 15,000
- Council Surplus	-0-	9,517
From the Eberhard Memorial Scholarship Fund – Principal	<u>4,240</u>	<u>4,740</u>
	\$ <u>29,240</u>	\$ <u>29,257</u>

Due to Council represents the amounts owing to First-St. Andrew's United Church.

	<u>2019</u>	<u>2018</u>
From the Wm. & J. Brown Fund – Youth	\$ 1,544	\$ 8,121
From the Proudfoot Legacy Fund	-0-	397
From the Clark Fund	1,099	1,690
From the Eberhard Memorial Music Scholarship Fund	<u>-0-</u>	<u>875</u>
	\$ <u>2,643</u>	\$ <u>11,083</u>

BOARD OF TRUSTEES
FIRST-ST. ANDREW'S UNITED CHURCH
NOTES TO THE FINANCIAL STATEMENTS
AS AT DECEMBER 31, 2019
"UNAUDITED"

4. **RELATED PARTY TRANSACTIONS (continued)**

Transfers to Council represent amounts paid or payable to First-St. Andrew's United Church, pursuant to any direction lawfully given by Council and/or the Congregation.

	<u>2019</u>	<u>2018</u>
To the Community Garden Grant Fund	\$ 7,167	\$ -0-
To the Friends of Music Fund	-0-	2,098
To the Operating Fund	<u>106,125</u>	<u>111,886</u>
Total Transfers from the Proudfoot Legacy Fund	113,292	113,984
To the Operating Fund from the Wm. & J. Brown Fund – Youth	30,819	35,121
To the Operating Fund from the Dr. Elmer Butt Shekinah Fund	3,349	-0-
To the Eberhard Memorial Music Scholarship Fund – Interest		
- From the Eberhard Memorial Music Scholarship Fund	3,000	875
To the Friends of Music Fund from the C. Wilson Fund	-0-	9,704
To the C. Wilson Fund – Interest from the C. Wilson Fund	-0-	289
To the Operating Fund from the Clark Fund	<u>4,596</u>	<u>7,690</u>
Total Transfers to Council	\$ <u>155,056</u>	\$ <u>167,663</u>

Transfers from Council represent amounts received or receivable from First-St. Andrew's United Church, pursuant to any direction lawfully given by Council and/or the Congregation.

	<u>2019</u>	<u>2018</u>
From the Eberhard Memorial Music Scholarship Fund - Principal		
- To the Eberhard Memorial Music Scholarship Fund	\$ <u>5,240</u>	\$ <u>9,400</u>

5. **DONATION**

In 2018, Council approved financial support of \$25,000 per year from the Proudfoot Legacy Fund for 3 years starting in calendar 2019 as a donation to Camp Kee-Mo-Kee for capital purposes in response to their ReVitalize Kee-Mo-Kee campaign. This year's amount is the first of three annual donations.

8.

CHURCH STAFF - DURING 2019

Minister of Worship and Congregational Life	The Rev. Michelle Down
Minister of Pastoral Care & Minister Emeritus	The Rev. Dr. David McKane
Designated Pastoral Care Volunteer.....	Jo Ann Silcox
Director of Music	Terry Head
Church Administrator	Heather Vouvalidis
Youth and Young Families Coordinator.....	Jane Dockrill
Administrative Assistant/Receptionist	Kathryn Skelly
Facility & Maintenance Coordinator.....	Tim Miedema
Part Time Custodian	George Jolink
Nursery Care.....	Riley Langley
Organist Emeritus	Paul Merritt



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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