

First-St Andrew's UNITED CHURCH

Where liberal theology meets the best of tradition

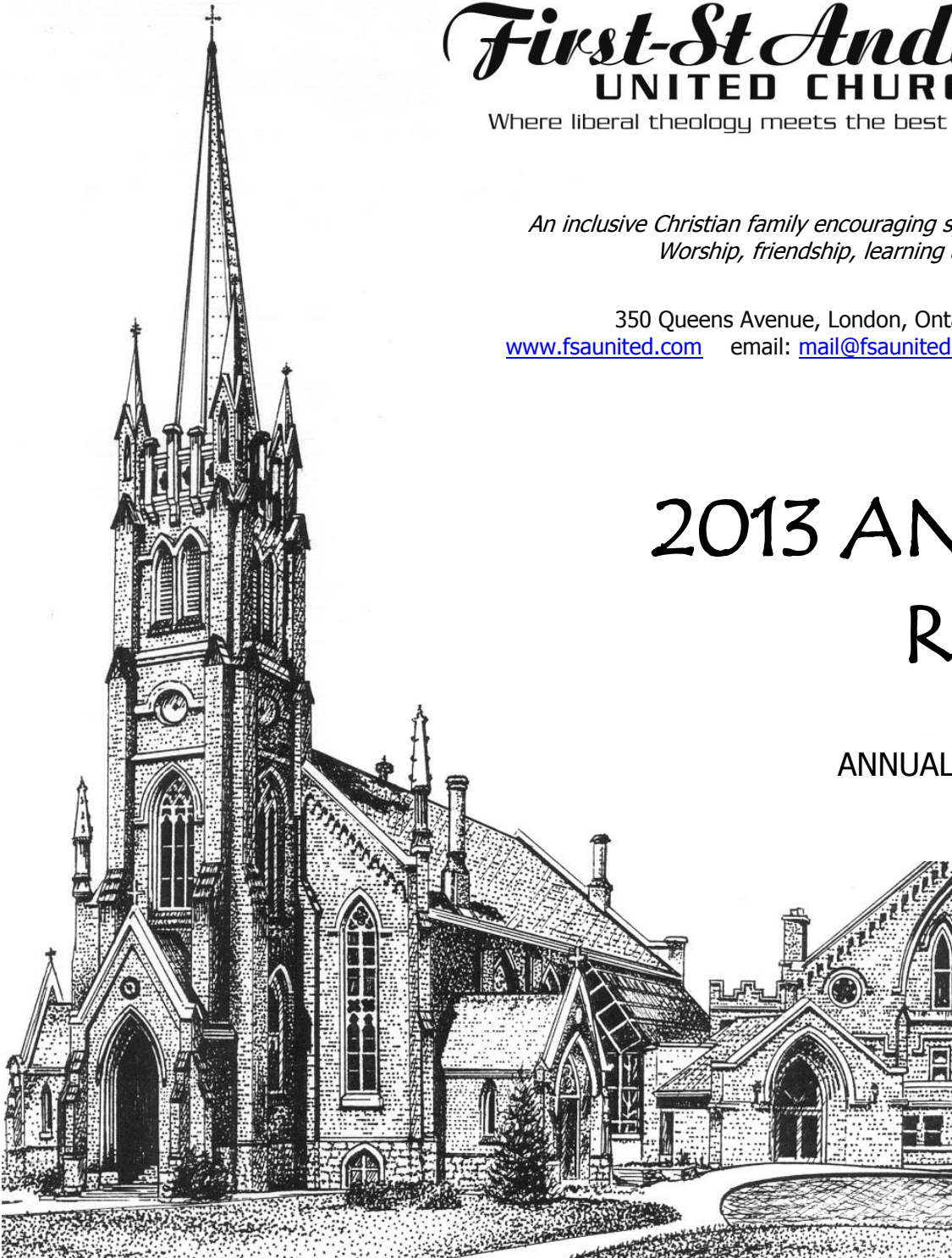


*An inclusive Christian family encouraging spiritual growth through
Worship, friendship, learning and action.*

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2013 ANNUAL REPORT

ANNUAL CONGREGATIONAL
MEETING
23 February 2014



FIRST-ST. ANDREW'S STAFF

Rev. Dr. Kate Crawford, *Minister of Worship & Administration*

Rev. Tom Hiscock, *Visitation Minister*

Paul Merritt, *Director of Music*

Brenda McManus, *Church Administrator*

Tim Miedema and Lisa Smith, *Custodians*

Amanda Ingrey and Sonya Grant, *Nursery Staff*

Dr. Jo Ann Silcox, *Designated Visitor*

Maureen Scarborough, *Administrative Assistant*

Ron Chattersson, *Custodial Support*

Barry Tiffin, *Atrium Steward*

TABLE OF CONTENTS

FROM THE MINISTER OF WORSHIP AND ADMINISTRATION	4
FROM THE VISITATION MINISTER	5
FROM THE DIRECTOR OF MUSIC	5
FROM THE CHAIR OF COUNCIL	7
FROM THE BOARD OF TRUSTEES CHAIR	9
<i>REVIEW ENGAGEMENT REPORT</i>	12
<i>STATEMENT OF FINANCIAL POSITION</i>	13
<i>STATEMENT OF OPERATIONS AND CHANGES IN CAPITAL FUND BALANCE</i>	14
<i>STATEMENTS OF OPERATIONS AND CHANGES IN RESTRICTED FUND BALANCES</i>	15
<i>NOTES TO THE FINANCIAL STATEMENTS</i>	16
CHRISTIAN DEVELOPMENT COMMITTEE	18
FINANCE COMMITTEE	19
<i>REVIEW ENGAGEMENT REPORT</i>	22
<i>STATEMENT OF FINANCIAL POSITION</i>	23
<i>STATEMENT OF OPERATIONS AND CHANGES IN OPERATING FUND BALANCE</i>	24
<i>STATEMENTS OF OPERATIONS AND CHANGES IN RESTRICTED FUND BALANCES</i>	25
<i>STATEMENT OF CASH FLOWS</i>	28
<i>NOTES TO THE FINANCIAL STATEMENTS</i>	29
MEMBERSHIP AND NURTURE COMMITTEE	32
MINISTRY AND PERSONNEL COMMITTEE	33
MISSION OUTREACH AND THE ENVIRONMENT COMMITTEE (M.O.E.)	34
MUSIC COMMITTEE	36
PROPERTY COMMITTEE	39
STEWARDSHIP COMMITTEE	40
WORSHIP COMMITTEE	41
OTHER GROUPS	42
<i>FSA SUPPER CLUB</i>	42
UCW	43
<i>UCW FINANCIAL STATEMENT at December 31, 2013</i>	44

ANNUAL MEETING MINUTES Sunday, February 24, 2013.....47

FROM THE MINISTER OF WORSHIP AND ADMINISTRATION

"Any piece of joy is all of joy." John Tarrant.

This quotation has been sitting on my desk for a good portion of this last year, and it seems to me a great commentary on a year so filled with change, but so rich with faith. We entered our fourth year of ministry together in August, grasping many pieces of joy in our hands.

The Council set our theme for this year as Welcoming Well. I tried to frame my work within that overarching theme. From snippets in the bulletin on welcoming, to new ways of Passing the Peace, and welcoming breath, emotions, feelings, I tried to bring a new kind of welcome to our worship life together, and to support committees and groups in exploring this theme in many ways.

It is difficult to give a summary of one's ministry – sort of like trying to grasp a school of fish – but the quick notes which follow will give the broad strokes of where my energy is spent on your behalf:

- In the Congregation
 - Weekly worship leadership and preaching, Lay Liturgist program, baptism preparation, special worship events (Jesus at the Theater, sermons on Galatians), weddings, funerals
 - Staff team coordination, integration of new staff, supporting committees, Council and Trustees
 - Adult Education, Meditation, Bible Study, Good Neighbours (London Muslim Mosque), Book Club, guest speaker, Professor Tom Reynolds
 - pastoral care of members, visits, etc.
- In Middlesex Presbytery
 - Attend bi-monthly presbytery meetings, member and then Chair of Pastoral Oversight Committee, member of Presbytery Executive.
- In the Conference
 - Attendance at Annual Meeting in May, working with President to host ordination service at FSA in 2014
- In the Community
 - Multi-faith Social Action Coalition (Poverty)
 - Key-note speaker at Queen's Annual Conference, Kingston, Ontario
- Continuing Education
 - Large Church Initiative, United Methodist Church, Orlando, Florida (April)
 - United Church Camp Meeting, Berwick, Nova Scotia (July)
 - Lester B. Randall Preaching Fellowship, Toronto, Ontario (November)

I have the joy of doing work that I love, among people whom I respect, serving a world in need, in the name of Jesus Christ. Thank you!

Rev. Dr. Kate Crawford

FROM THE VISITATION MINISTER

On May 1, I shifted into the new position of Minister of Visitation for 12 hours a week. The interim position I had been filling was concluded in April. The first order of business was to establish the criteria for the list of people I would be visiting. Establishing and maintaining the list has been a strong part of the work this year. I am amazed at the volume of changes to the list over the last six months. I have been able to visit 95% of the list in the remainder of 2013 and will start again in the New Year.

*Rev. Tom Hiscock
Minister of Visitation*

FROM THE DIRECTOR OF MUSIC

As I write this report in early January my mind goes back thirty years to 1984 when Enid and I first came to First-St. Andrew's. So much has happened and so many changes have occurred during those three decades but what have never changed is our love of and commitment to FSA and your support of us and the music program here. THANK YOU!

During a special anniversary like this I receive many compliments and encouragement and while these are very much appreciated I know my efforts would be fruitless without the many individuals who give freely of their time and talents to keep our church filled with beautiful music. Here are just some of these people:

Tots & Tunes & Teddies Too	Margaret Trethewey, Director
The Junior Joyfuls:	Joanne Richardson, Director
	Jean Wuensch, Accompanist
	Marion Wilson, Accompanist
The Joyful Singers:	Enid Merritt, Co-Director
	Paul Merritt, Co-Director
	Shelley Kostecki, Choir Helper
	Kes Sebborn, Gowns
	Wes Sole, Sound Technician
Youth Trio	Paul Merritt, Conductor
The Laudamus Bells:	Barbara Plante, Director
Senior Choir Soloists:	Sonja Gustafson, Soprano
	Ross Dodington, Bass
First-St. Andrew's Strings:	Bruce Richardson, Conductor
Music Committee:	Paul Cooper, Chair
Eberhard Vocal Scholar:	Jordan Baldwin
FSA Choral Scholars	Janine Herrmann-McLeod
	Amanda Perera
	Meaghan Sider
Concert Series:	Enid Merritt, Publicity
	Friends of Music Donors

And all the singers and instrumentalists who so generously provide special music services, concerts and other events.

Every year is filled with memorable moments. Here are just a few from 2013:

- 1) The Senior Choir's presentation of Benjamin Britten's *Saint Nicolas* as our part of the musical world's celebration of his centenary.
- 2) The Joyful Singers presentation of the delightful musical *Oh, Jonah*.
- 3) Celebrating Barb Plante's 40 years of dedicated leadership of our handbell program. Sadly marked Barb's well-deserved retirement too!
- 4) In the Fall I became the new Handbell director and was welcomed by the group so warmly that any trepidation I had quickly vanished!
- 5) GODSPELL. What can be said about such a splendid production but thank you to all those involved in bringing it to our church and community!
- 6) Although our 10 pm Christmas Eve services are always memorable, this year's was particularly so with our FSA Strings and the largest choir we have ever had since my time here.

During 2014 please take a minute to seek out and thank our many music leaders, group members and other volunteers to whom we owe so much.

How fortunate Enid and I have been to have called First-St. Andrew's home for thirty years. We have found our work here very rewarding and hope the time ahead will be equally so. Thank you to each of you for your support and encouragement over these years.

Paul Merritt, Director of Music

FROM THE CHAIR OF COUNCIL

2013, my first year as Chair of Council, has been a year of unexpected blessings. Despite tight fiscal constraints, significant staffing changes, and the challenges of a diminishing congregation in terms of numbers—the Spirit has been alive and well at First-St. Andrew's. The Congregation has shown itself again and again to be deeply invested in the vision and work of ministry at all levels—offering not only welcomed verbal input re our future dreams but also willing hands to do the work to realize those dreams.

The Committees of Council have worked tirelessly, not only to fulfill their individual mandates, but also to boldly break down silos of separation in favour of striving together to meet mutual mandates and to share in the collective joy of goals achieved.

Guided by the Vision goals established in 2012—Welcoming Well, Engaging Disciples, and Growing out Faith—we have experienced the joy of dreaming together with both Dundas Street Centre United Church and Metropolitan United Church as together we explore the many ways in which shared ministry from all three campuses might be accomplished.

Honouring the wonderful gifts which members of the LGBTTTQ communities have brought, we have moved forward in the journey towards declaring ourselves an Affirming Congregation within the United Church of Canada.

Outreach to our Muslim friends has produced a number of both social and educational shared activities with the London Muslim Mosque as part of the Good Neighbours initiative—a highlight of which was the community lecture provided by Dr. Ingrid Mattson of Huron University College in November.

Thanks to the vision of the MOE Committee a number of members of FSA were sponsored to be part of a mission to Nicaragua this past summer and several will return in 2014—honouring the National church's mandate that we focus on Welcoming Diverse Cultures.

A multi-committee task force has worked tirelessly to secure approval and funds for a much needed new Sound System to be installed early in 2014 in time to allow us to host the Ordination service of London Conference in May.

The Trustees and Finance, honouring the generous bequests of a number of congregational members, have not only taught us how to invest responsibly for future generations but also how to spend judiciously now for this generation as unexpected costs arise.

George Jolink and his wonderful team produced an unforgettable version of *Godspell* which ministered to the larger London community as well as to our own congregations in ways which were pure Gospel for the 21st century!

Property has worked tirelessly to continue to fulfill the mandates of the Avis Report, beautifying and securing our complex for generations to come.

Communications and Marketing has gently introduced us to a multitude of ways in which we might more effectively and gently communicate not only with one another but with the larger community. We now have a 'news service' second to none.

Christian development has been responsible to the single largest arena of growth this past year as young persons and their partners and families have not only found a church home here but have been seminal in establishing new and exciting programming and gatherings specific to the needs of this new demographic.

We have been blessed by the initiatives of many—the Pie Ladies, Allyson Watson and her Sing for Your Supper programme, the Christian Development Committee's outreach to families in need at Christmas, the monthly Movie night, Book Club, the Hospitality Meal programme, Barry Tiffin's role as Atrium Steward, the face of genuine welcome, the work of the KOW "*Kindly Old Webmaster*" (Jim Silcox) in creating an ever more spectacular web-site--and countless other initiatives on the parts of persons unnamed.

Our Senior Minister, Kate Crawford, has increasingly nudged us to move beyond the hearing of to the doing of Gospel and our Visitation Minister, Tom Hiscock continues to develop a powerful and compassionate ministry of caring assisted by scores of trained volunteers. Our wonderful Staff—Tim, Lisa, Maureen, Brenda, Paul, Tom and Kate—show us daily by their selfless service what is to live graciously from a servant heart.

Please join me in thanking all of the members of Council:

Katherine Wonfor—Secretary
George Jolink—Nominating/Stewardship
Harold Jackson—Finance
Jane Graves—Membership & Nurture
Jeanette Morgan/Bruce Moor—Ministry and Personnel
Linda Badke—Mission, Outreach and Environment
Mary Ann Hodge—Property
John Eberhard/David Manness—Trustees
Kerry Stover/Joan Bancroft—Worship
Doug Gonder—Communication and Marketing
Bill & Jean Knowles/Linda Badke/Barb Dalrymple/Bob Vosper—Presbytery
Laurel Kenney—UCW
Allyson Watson—Christian Development
Paul Cooper—Music Committee
Staff support: Kate Crawford/Tom Hiscock/Paul Merritt/Brenda McManus

Jo Ann Silcox

FROM THE BOARD OF TRUSTEES CHAIR

The Board of Trustees met officially four times during 2013. A number of Trustee committee meetings and other meetings of the co-chairs took place more frequently during the year.

Trustees include: John Eberhard (Co-Chair and interim Committee Chair of Long-Term Giving and Insurance), David Manness (Co-Chair and Investment Committee Chair), Russ Gonder (also serves on Church Council Property Committee), June McKay (Memorials Committee Co-Chair), Russ Monteith, Bill Peel, Robin Proconier, Bob Schram, Bob Slater (Memorials Committee Co-Chair), Katherine Wonfor (Secretary). The Rev, Dr. Kate Crawford (Minister of Worship and Administration) is a member of the Board of Trustees by virtue of her position as a member of the order of ministry who has been settled in the pastoral charge (the Manual of the United Church of Canada).

Also attending Trustee meetings during 2013, by invitation, have been: Harold Jackson (Chair of Finance) and Peter McCallum, FSA's Investment Advisor at BMO Nesbitt

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 holds 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 as follows:

- a) Investment
- b) Insurance
- c) Long-term Giving
- d) Memorials

The Board of Trustees began 2013 with assets under management evaluated at \$2,160,287. These net assets consisted of the UNRESTRICTED FUND (\$1,392,247) and RESTRICTED FUNDS (\$674,068), made up of the Wilson Music Fund, Clark Fund, the Eberhard Memorial Music Scholarship Fund and the Wm. & J. Brown Fund.

In 2013, at the direction of the Congregation and Council, your Board of Trustees transferred \$ 60,000.00 from the UNRESTRICTED FUND to Council. From this amount, the insurance premium (including taxes) of \$18,475 was paid.

At December 31st, 2013 the UNRESTRICTED FUND is now valued at \$ 2,477,865 and the Restricted Funds are valued at \$686,500. The Unrestricted Fund is the benchmark used for the " CAP FORMULA ", which represents the amount of money our Congregation agreed should be sustained at all times in the Unrestricted Trust Fund for the purpose of generating income for the church. In June 2013, Council approved a Motion to establish the CAP value at three times (up from two times) the prior year's Operating Expenses. This increase to CAP was justified based on an increase in the amount of sustainable revenue required by church operations to support the 2013 budget (\$60,000 from \$30,000).

On behalf of the congregation, the Trustees have gratefully acknowledged bequests that were received in 2013. These are vital to the overall financial health of our wonderful church. They have been invested and will be put to good use in future in capital building projects. These significant bequests have come from the estates of Jean Gorwill and Marion Heaman.

Choosing to leave a legacy from the heart to your church can insure 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. This practical addition to a financial or estate plan can be a most satisfying accomplishment in a person's life.

Your Trustees continue to support the good work of the Finance Committee for presenting and trying to manage to a "balanced budget" in 2013. Three members of the Finance Committee ran an effective Stewardship Campaign focused on increasing envelope givings, using the theme of 'a cup a day for FSA'. There is a delicate balance between earned revenue from Trust investments and the demands of trust funds for operational purposes. The Board of Trustees cautions Council to ensure that Trust funds are not depleted on operational items so as to ensure for the long term financial health and sustainability of our assets.

Your Board of Trustees will be busy in 2014 looking after our fiduciary responsibilities. We are pleased to include copies of the trust statements (included with the Financial Statements) with this report.

Respectfully submitted by,

*John Eberhard and David Manness (Co-Chairs)
Board of Trustees, First-St. Andrew's United Church*

BOARD OF TRUSTEES
FIRST-ST. ANDREW'S UNITED CHURCH
INDEX TO THE UNAUDITED FINANCIAL STATEMENTS
AS AT DECEMBER 31, 2013

PAGE

BOT 1.	Review Engagement Report
BOT 2.	Statement of Financial Position
BOT 3.	Statement of Operations and Changes in Capital Fund Balance
BOT 4.	Statements of Operations and Changes in Restricted Fund Balances
BOT 5., 6.	Notes to the Financial Statements

REVIEW ENGAGEMENT REPORT

GARY E. MASON
CHARTERED ACCOUNTANT

GARY E. MASON, B.A., C.A.
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REVIEW ENGAGEMENT REPORT

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

I have reviewed the statement of financial position of the Board of Trustees of First-St. Andrew's United Church as at December 31, 2013 and the statements of operations and changes in fund balances for the year then ended. My review was made in accordance with Canadian generally accepted standards for review engagements and accordingly consisted primarily of enquiry, analytical procedures and discussion related to information supplied to me by management.

A review does not constitute an audit and consequently I do not express an audit opinion on these financial statements.

Based on my review, nothing has come to my attention that causes me to believe that these financial statements are not, in all material respects, in accordance with Canadian generally accepted accounting principles.

London, Ontario
February 4, 2014


GARY E. MASON, C.A.
Licensed Public Accountant

BOT 1

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

STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2013
WITH 2012 COMPARATIVES
"UNAUDITED"

ASSETS

	<u>2013</u>	<u>2012</u>
<u>CURRENT ASSETS</u>		
Cash – Unrestricted Funds	\$ 59,262	\$ 76,755
HST Receivable	<u>-0-</u>	<u>1,254</u>
	<u>59,262</u>	<u>78,009</u>
 <u>INVESTMENTS</u> (Notes 2 & 3)		
Restricted Funds	699,638	687,827
Capital Fund	<u>2,488,736</u>	<u>1,394,451</u>
	<u>3,188,374</u>	<u>2,082,278</u>
 <u>TOTAL ASSETS</u>	 \$ <u>3,247,636</u>	 \$ <u>2,160,287</u>

LIABILITIES AND FUND BALANCES

<u>CURRENT LIABILITIES</u>		
Accrued Liabilities	\$ 3,500	\$ 3,000
Due to Council (Note 4)	<u>79,771</u>	<u>90,972</u>
	<u>83,271</u>	<u>93,972</u>
 <u>FUND BALANCES</u> (Note 2)		
Restricted		
C. Wilson Fund	17,379	16,548
Eberhard Memorial Music Scholarship Fund	22,305	22,323
Clark Fund	72,620	78,359
Wm. & J. Brown Fund - Youth	<u>574,196</u>	<u>556,838</u>
	686,500	674,068
Capital Fund	<u>2,477,865</u>	<u>1,392,247</u>
	<u>3,164,365</u>	<u>2,066,315</u>
 <u>TOTAL LIABILITIES AND FUND BALANCES</u>	 \$ <u>3,247,636</u>	 \$ <u>2,160,287</u>

See accompanying notes to the financial statements.

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

STATEMENT OF OPERATIONS AND CHANGES IN CAPITAL FUND BALANCE
FOR THE YEAR ENDED DECEMBER 31, 2013
WITH 2012 COMPARATIVES
"UNAUDITED"

	<u>2013</u>	<u>2012</u>
<u>REVENUE</u> (Note 2)		
Income on Investments	\$ 63,630	\$ 52,997
Increase in Value of Investments	31,511	9,931
Bequests Received	<u>1,062,398</u>	<u>123,478</u>
	<u>1,157,539</u>	<u>186,406</u>
 <u>EXPENDITURES</u>		
Professional	3,748	3,321
Investment Fees	5,673	5,353
Bank Charges	<u>-0-</u>	<u>177</u>
	<u>9,421</u>	<u>8,851</u>
Surplus from Operations	1,148,118	177,555
Fund Balance - Beginning of the Year	1,392,247	1,286,771
Transfers to Council (Note 4)	<u>(62,500)</u>	<u>(72,079)</u>
Fund Balance - End of the Year	\$ <u>2,477,865</u>	\$ <u>1,392,247</u>

See accompanying notes to the financial statements.

BOT3

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

STATEMENTS OF OPERATIONS AND CHANGES IN RESTRICTED FUND BALANCES
FOR THE YEAR ENDED DECEMBER 31, 2013
WITH 2012 COMPARATIVES
"UNAUDITED"

	<u>2013</u>	<u>2012</u>
<u>CLARK FUND</u>		
Fund Balance - Beginning of the Year	\$ 78,359	\$ 74,685
Income on Investments	3,601	3,621
Increase in Value of Investments	200	53
Transfer to Council (Note 4)	<u>(9,540)</u>	<u>-0-</u>
Fund Balance - End of the Year	\$ <u>72,620</u>	\$ <u>78,359</u>
 <u>WM. & J. BROWN FUND - YOUTH</u>		
Fund Balance - Beginning of the Year	\$ 556,838	\$ 544,121
Income on Investments	19,936	22,056
Increase in Value of Investments	10,559	5,328
Transfer to Council (Note 4)	<u>(13,137)</u>	<u>(14,667)</u>
Fund Balance - End of the Year	\$ <u>574,196</u>	\$ <u>556,838</u>
 <u>C. WILSON FUND</u>		
Fund Balance - Beginning of the Year	\$ 16,548	\$ 15,795
Income on Investments	629	586
Increase in Value of Investments	<u>202</u>	<u>167</u>
Fund Balance - End of the Year	\$ <u>17,379</u>	\$ <u>16,548</u>
 <u>EBERHARD MEMORIAL MUSIC SCHOLARSHIP FUND</u>		
Fund Balance - Beginning of the Year	\$ 22,323	\$ -0-
Income on Investments	658	78
Increase (Decrease) in Value of Investments	824	(27)
Transfer from (to) Council (Note 4)	<u>(1,500)</u>	<u>22,272</u>
Fund Balance - End of the Year	\$ <u>22,305</u>	\$ <u>22,323</u>

See accompanying notes to the financial statements.

BOT4

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

NOTES TO THE FINANCIAL STATEMENTS
AS AT DECEMBER 31, 2013
"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:

Capital Fund

To be used for capital expenditures and to operate the general activities of the Board of Trustees.

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

To provide support to organ apprentice music programs.

Eberhard Memorial Music Scholarship Fund

To provide support for vocal music scholarships.

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.

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.

BOT5

BOARD OF TRUSTEES
FIRST-ST. ANDREW'S UNITED CHURCH
NOTES TO THE FINANCIAL STATEMENTS
AS AT DECEMBER 31, 2013
"UNAUDITED"

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

Capital Expenditures

Costs with respect to capital expenditures are expensed in the year incurred. There were none in 2013.

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 to Council represents amounts owing to First-St. Andrew's United Church from Wm & J. Brown Fund Youth (\$13,137) and from the Capital Fund (\$66,634).

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>To the Operating Fund</u>	<u>2013</u>	<u>2012</u>	
	\$ 60,000	\$ 30,000	from the Capital Fund
	<u>13,137</u>	<u>14,667</u>	from the Wm. & J. Brown Fund
	<u>\$ 73,137</u>	<u>\$ 44,667</u>	
<u>To the Capital Building Fund</u>	\$ <u>-0-</u>	\$ <u>42,079</u>	from the Capital Fund-Contribution Match
<u>To the Hospitality Meals Fund</u>	\$ <u>2,500</u>	\$ <u>-0-</u>	from the Capital Fund
<u>To the Eberhard Memorial Music Scholarship Fund</u>	\$ <u>1,500</u>	\$ <u>-0-</u>	from the Eberhard Memorial Music Scholarship Fund
<u>To the Clark Fund</u>	\$ <u>9,540</u>	\$ <u>-0-</u>	from the Clark Fund

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. There were none in 2013.

CHRISTIAN DEVELOPMENT COMMITTEE

The Christian Development Committee has been very busy this past year. We have been creating new programs, sustaining and enhancing old programs. CD works with the entire age population of the church and hopefully has something that everyone is interested in. Some of these things, you may not even know have been spearheaded by this delightful committee. Here is what we have done:

Adult education: movie nights, meditation series, bible studies on Thursday and Sunday mornings, book club and labyrinth walk.

Youth- hosted a community Christmas Party, spirit games, Christmas pageant, bought new mats for the nursery and a new couch for the TNT room, Marion Wilson lead singing during Big Circle, we hosted a vacation bible camp in August, Orange and Black dinner and games, Sing for Your Supper has 50 people every Wednesday night before the youth choirs, had a few special guests during Big Circle, and we tried a new curriculum in TNT.

God Squad- 3 of us went to Nicaragua, 2 of us went to Youth Forum. We have started to connect with other youth groups and join in some of their activities to develop stronger ties within our youth presbytery and we have welcomed a bunch of new friends in grade nine. We also spent some time in the spring learning about other faiths by going to worship at a Christian reformed church (this was eye opening and spurred some reflection about what we like about our own church) and we went to visit our friends at the Mosque and learned about their faith in a very open question and answer period. We tried to end the year by hosting a presbytery-wide sleepover at FSA but weather got in the way of that!

Everyone benefits: We hosted our first annual Family Love and Share Event, hosted an alternative gift market with MOE, provided childcare for the matinee production of Godspell, hosted the BIG CIRCLE Breakfast, and purchased books to begin our Embracing Diversity series.

We encourage the FSA community to let us know what else you would like to see as part of your education here at FSA!

Submitted by
Allyson Watson, Chair

FINANCE COMMITTEE

"We are all provided the gift of life,
A strange and wonderful gift it is.
If preserved jealously and selfishly,
It can impoverish and sadden.
If spent generously for others,
It can enrich and gladden.
This is the wish I hope you wish,
The prayer that you pray.
May my life help other lives,
It touches along the way."

(Author Unknown, amended)

We are privileged to be part of a church community where such a personal stewardship credo continues to serve and provide rewarding fulfillment to promises made to be **At the Heart**. Liberal theology meeting the best of tradition and a wide variety of outreach programmes remain and present continuing challenge to keep this congregation growing in so many different ways. This physical space we call First-St. Andrew's United Church (FSA) is our base of church community. Not only is it a sacred space, but a place of coming together in welcome for all. We seek to experience spiritual stimulation, moral guidance and celebrate the many opportunities for personal and corporate ministry offered here. This special home allows us to facilitate a ministry, which is reaching out, bringing pastoral care, praying and singing God's praise.

Sound fiscal strategy identifies sources of revenue that balance organizational expenses. At FSA revenues come from a combination of locally raised funds (congregational givings, rental income, special appeals/projects and miscellaneous donations), and investment income generated from trust funds (restricted and unrestricted) managed by our Board of Trustees. Trust funds investment revenue, necessary to balance 2013 expense plans approved by the Annual Congregational Meeting in February 2013, forecast \$60,000 from unrestricted trust funds to support church operations. The Christian Development programme was forecast to benefit from investment income of \$17,000 from the Jean Brown restricted trust fund.

A key principle of our current fiscal strategy requires consideration be given to the unrestricted trust funds capital needed to generate investment income necessary to forecast an annual balanced church budget. Historical return on invested capital is important to this determination. For the past 10+ years a formula based on the principal needed to earn this operations support, called CAP, has been set at 2 time prior year's operational expense. Only in the last several years has this goal been achieved. With declining givings and plans that reflect increased operational expenses, this formula would be challenged. In 2013, with Church Council approval, the multiple was increased to 3 times prior year's operational expense. Generous legacies provided to FSA have and continue to allow for this strategy to be realized. Ongoing prudent stewardship of legacies left to FSA is essential. It is expected that higher formula multiples may be required to generate the forecasted revenue supplement. As a result, the CAP multiple is planned to be re-evaluated on an annual basis.

In 2013, the financial support received from local church revenue sources and forecast trust fund investment revenue transfers was insufficient to meet the plan to be operationally deficit free. Certain expense challenges and a shortfall in forecast givings contributed to this result. However, the reserves in the balance sheet Operating Fund accrued from prior years supported the additional requirements

presented in 2013. Financial details can be found in the **Review Engagement Report** of our Auditor Gary E. Mason, Chartered Accountant, contained in the 2013 Annual Report.

The budget forecast for 2014 has been prepared to clearly identify the sources of revenue necessary to fund expense plans. A deficit of \$9,000, ultimately funded from balance sheet Operating Fund, is forecast. Through the support and cooperation of all committees this forecast can be managed. Importantly, the support and leadership from our paid staff is significant for plan achievement. To them we must pay particular recognition. We are truly blessed by their talents and dedication to sustaining our congregation **At the Heart**.

We are indeed fortunate to have a well-qualified and dedicated Finance Committee. Our members include: Michael Bancroft, Kate Crawford (Minister of Worship & Administration), Catherine Charlton, Carol Foley, Harold Jackson (Chair), Doug Jones, Brenda McManus (Church Administrator), Don Reid and Donna Travis. This year, three of our number managed the annual Stewardship Campaign. Michael Bancroft, Donna Travis and Don Reid planned and carried out a campaign with an aim to encourage increased givings. This plan focused on operations only with a banner of "A Cup-A-Day for FSA." Importantly, we attempted to facilitate this communication using every member visitation. We were pleased to welcome Catherine Charlton as a new member of the committee this year. At the same time, we were sorry to receive Carol Foley's resignation from the committee effective July 2013 and Michael Bancroft's resignation effective January 2014. Their contributions have been considerable. Carol's expertise, experience and wise counsel in financial matters, along with Michael's analytical insights and careful review of information presented will be missed. This has been a challenging year in the Church Administrator's position. We were sorry to have Debra Low leave in late April. However, we were fortunate to have Jeanette Morgan from the congregation assume a caretaking role along with employing the temporary accounting expertise of Maria Vanegas. Brenda McManus was welcomed September 9th as the new fulltime Church Administrator. Her accumulated training and work expertise has brought substantial innovation to financial reporting, analysis and management. The Finance Committee wishes to recognize and thank all contributors to the position in 2013 for their individual and collective contributions to managing the financial responsibilities of this important staff position at FSA.

The foregoing narrative report is respectfully submitted on behalf of the Finance Committee by its Chair.

Harold Jackson (February 2014)

FIRST-ST. ANDREW'S UNITED CHURCH
INDEX TO THE FINANCIAL STATEMENTS
AS AT DECEMBER 31, 2013

PAGE

C1.	Review Engagement Report
C2.	Statement of Financial Position
C3.	Statement of Operations and Changes in Operating Fund Balance
C4., C5.,C6.	Statements of Operations and Changes in Restricted Fund Balances
C7.	Statement of Cash Flows
C8., C9., C10.	Notes to the Financial Statements

REVIEW ENGAGEMENT REPORT

GARY E. MASON
CHARTERED ACCOUNTANT

GARY E. MASON, B.A., C.A.
RICK SCARBOROUGH, B.A., B.Ed., CGA
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REVIEW ENGAGEMENT REPORT

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

I have reviewed the statement of financial position of First-St. Andrew's United Church as at December 31, 2013 and the statements of operations and changes in fund balances and cash flows for the year then ended. My review was made in accordance with Canadian generally accepted standards for review engagements and accordingly consisted primarily of enquiry, analytical procedures and discussion related to information supplied to me by management.

A review does not constitute an audit and consequently I do not express an audit opinion on these financial statements.

Note 3 to the financial statements indicates that capital assets, including land and buildings, 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 require not-for-profit organizations with revenue greater than \$500,000 to capitalize and amortize capital assets. The effects of this departure from Canadian generally accepted accounting principles on the unaudited financial statements have not been determined.

Except for the policy as described in the preceding paragraph, not to record and amortize capital assets, based on my review, nothing has come to my attention that causes me to believe that these financial statements are not, in all material respects, in accordance with Canadian generally accepted accounting principles.

London, Ontario
February 4, 2014


GARY E. MASON, C.A.
Licensed Public Accountant

C1.

FIRST-ST. ANDREW'S UNITED CHURCH

STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2013

WITH 2012 COMPARATIVES

"UNAUDITED"

ASSETS

	<u>2013</u>	<u>2012</u>
<u>CURRENT ASSETS</u>		
Cash	\$ 150	\$ 29,344
Guaranteed Investment Certificates	25,106	25,000
Amounts Receivable	27,453	11,877
Due from Trust Funds (Note 5)	27,643	48,893
Prepaid Expenses	<u>7,512</u>	<u>6,838</u>
	<u>87,864</u>	<u>121,952</u>
 <u>RESTRICTED ASSETS</u>		
Cash	54,040	99,350
Guaranteed Investment Certificates	23,163	21,896
Due from Trust Funds (Note 5)	<u>52,128</u>	<u>42,079</u>
	<u>129,331</u>	<u>163,325</u>
 <u>CAPITAL ASSETS</u> (Note 3)	<u>1</u>	<u>1</u>
 <u>TOTAL ASSETS</u>	 \$ <u>217,196</u>	 \$ <u>285,278</u>

LIABILITIES AND FUND BALANCES

<u>CURRENT LIABILITIES</u>		
Accounts Payable and Accrued Liabilities	\$ 43,019	\$ 32,277
Deposits	<u>500</u>	<u>287</u>
	<u>43,519</u>	<u>32,564</u>
 <u>FUND BALANCES</u> (Note 2)		
Restricted Funds		
Music	42,575	41,462
Other	<u>86,757</u>	<u>121,863</u>
	129,332	163,325
Operating Fund	<u>44,345</u>	<u>89,389</u>
	<u>173,677</u>	<u>252,714</u>
 <u>TOTAL LIABILITIES & FUND BALANCES</u>	 \$ <u>217,196</u>	 \$ <u>285,278</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, 2013

WITH 2012 COMPARATIVES

"UNAUDITED"

	<u>2013</u>	<u>2012</u>
<u>REVENUE</u> (Note 3)		
Envelope Givings	\$ 482,774	\$ 484,164
Rental Income - Farquhar House	29,005	28,410
- Other	28,595	31,300
Designated Income	56,726	23,352
Miscellaneous Donations & Income	22,434	23,321
Special Projects	<u>9,082</u>	<u>3,437</u>
	<u>628,616</u>	<u>593,984</u>
<u>EXPENDITURES</u>		
Staffing - Ministry & Personnel	399,336	322,845
Program Services		
- Christian Development	2,561	2,995
- Jean Brown CD Sub-committee	13,137	14,667
- Marketing & Communications	5,727	4,498
- Membership & Nurture	438	909
- Music	17,188	15,730
- Special Projects	-0-	2,211
- Worship	2,693	1,512
- Programs / Services Opportunities	494	400
Outreach - M & S Fund Commitment	82,355	87,150
- Mission, Outreach & the Environment	726	267
- Stewardship & Capital Campaign	85	331
- Designated Expense	57,063	23,352
Operations - Office & Administration	29,904	27,946
- Joint Pastoral Relations	-0-	244
- Presbytery Fees	12,465	15,885
- Property Repairs, Maintenance & Security	63,303	40,890
- Property Insurance	18,475	16,187
- Farquhar House	10,135	6,394
- Utilities & Taxes	<u>30,712</u>	<u>28,021</u>
	<u>746,797</u>	<u>612,434</u>
<u>SURPLUS (DEFICIT) FROM OPERATIONS</u>	(118,181)	(18,450)
<u>FUND BALANCE</u> - Beginning of the Year	89,389	65,172
<u>TRANSFERS FROM TRUST FUNDS</u> (Note 5)	73,137	44,667
<u>TRANSFER TO HOSPITALITY MEALS FUND</u> (Note 4)	<u>-0-</u>	<u>(2,000)</u>
<u>FUND BALANCE</u> - End of the Year	\$ <u>44,345</u>	\$ <u>89,389</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, 2013

WITH 2012 COMPARATIVES

"UNAUDITED"

	<u>2013</u>	<u>2012</u>
<u>RESTRICTED FUNDS - MUSIC</u>		
Bray Fund		
Balance - Beginning of the Year	\$ 3,134	\$ 4,720
Revenue - Donations & Concert	626	350
Expenditures - Music & Other	<u>(1,267)</u>	<u>(1,936)</u>
Balance - End of the Year	\$ <u>2,493</u>	\$ <u>3,134</u>
Cram/King Fund		
Balance - Beginning of the Year	\$ 150	\$ 100
Revenue - Donations	-0-	150
Expenditures - Music Recognition	<u>(138)</u>	<u>(100)</u>
Balance - End of the Year	\$ <u>12</u>	\$ <u>150</u>
Eberhard Memorial Music Scholarship Fund - Principal		
Balance - Beginning of the Year	\$ 20,618	\$ 41,020
Revenue - Donations	1,690	1,870
Transfer to Trust Funds (Note 5)	<u>-0-</u>	<u>(22,272)</u>
Balance - End of the Year	\$ <u>22,308</u>	\$ <u>20,618</u>
Eberhard Memorial Music Scholarship Fund - Interest		
Balance - Beginning of the Year	\$ 857	\$ 846
Revenue - Interest	949	1,011
Expenditures - Music Apprentice	(1,240)	(1,000)
Transfer from Trust Funds (Note 5)	<u>1,500</u>	<u>-0-</u>
Balance - End of the Year	\$ <u>2,066</u>	\$ <u>857</u>
Inch/Petts Fund		
Balance - Beginning of the Year	\$ 1,272	\$ 2,928
Revenue - Donation	-0	223
Expenditures - Music & Other	<u>(84)</u>	<u>(1,879)</u>
Balance - End of the Year	\$ <u>1,188</u>	\$ <u>1,272</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, 2013
WITH 2012 COMPARATIVES
"UNAUDITED"

	<u>2013</u>	<u>2012</u>
<u>MUSIC - CONTINUED</u>		
C. Wilson Trust Fund - Interest		
Balance - Beginning of the Year	\$ 305	\$ 505
Expenditures - Music	<u>-0-</u>	<u>(200)</u>
Balance - End of the Year	\$ <u>305</u>	\$ <u>305</u>
C. Wilson Trust Fund - Principal		
Balance - Beginning of the Year	\$ 1,119	\$ 1,059
Revenue - Donations	<u>60</u>	<u>60</u>
Balance - End of the Year	\$ <u>1,179</u>	\$ <u>1,119</u>
Friends of Music Fund		
Balance - Beginning of the Year	\$ 13,184	\$ 13,911
Revenue - Concert Series Sales	14,391	12,335
- Donations	6,789	7,710
- Interest	318	-0-
Expenditures - Concert Series	<u>(22,852)</u>	<u>(20,772)</u>
Balance - End of the Year	\$ <u>11,830</u>	\$ <u>13,184</u>
Wm. & I. McKane Bursary Fund		
Balance - Beginning of the Year	\$ 823	\$ 500
Revenue - Donations	400	600
Expenditures - Music	<u>(29)</u>	<u>(277)</u>
Balance - End of the Year	\$ <u>1,194</u>	\$ <u>823</u>
 <u>TOTAL - MUSIC FUNDS</u>	 <u>\$ 42,575</u>	 <u>\$ 41,462</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, 2013
WITH 2012 COMPARATIVES
"UNAUDITED"

	<u>2013</u>	<u>2012</u>
<u>RESTRICTED FUNDS – OTHER</u>		
Discretionary Fund		
Balance - Beginning of the Year	\$ 2,068	\$ 2,200
Revenue - Donations	708	600
Expenditures	<u>(29)</u>	<u>(732)</u>
Balance - End of the Year	\$ <u>2,747</u>	\$ <u>2,068</u>
Benevolent Fund		
Balance - Beginning of the Year	\$ 1,274	\$ 1,047
Revenue - Donations	1,995	2,993
Expenditures - Benevolent Gifts	<u>(2,543)</u>	<u>(2,766)</u>
Balance - End of the Year	\$ <u>726</u>	\$ <u>1,274</u>
Clark Fund - Interest		
Balance - Beginning of the Year	\$ 7,603	\$ 9,900
Expenditures	(6,178)	(2,297)
Transfer from Trust Funds (Note 5)	<u>9,540</u>	<u>-0-</u>
Balance - End of the Year	\$ <u>10,965</u>	\$ <u>7,603</u>
Hospitality Meals Fund		
Balance - Beginning of the Year	\$ 6,411	\$ 3,175
Revenue - Donations	8,059	10,286
Expenditures - Meals	(10,135)	(9,050)
Transfer from Operating Fund (Note 4)	-0-	2,000
Transfer from Trust Funds (Note 5)	<u>2,500</u>	<u>-0-</u>
Balance - End of the Year	\$ <u>6,835</u>	\$ <u>6,411</u>
Capital Building Fund		
Balance - Beginning of the Year	\$ 82,590	\$ 27,365
Revenue - Donations	40,088	42,079
Expenditures - Renovations	(50,419)	(28,933)
Transfer to Capital Reserve Fund (Note 4)	(20,000)	-0-
Transfer from Trust Funds (Note 5)	<u>-0-</u>	<u>42,079</u>
Balance - End of the Year	\$ <u>52,259</u>	\$ <u>82,590</u>
Capital Reserve Fund (Note 3)		
Balance - Beginning of the Year	\$ 21,917	\$ 40,456
Expenditures - Capital Expenditures	(28,692)	(18,539)
Transfer from Capital Building Fund (Note 4)	<u>20,000</u>	<u>-0-</u>
Balance - End of the Year	\$ <u>13,225</u>	\$ <u>21,917</u>
<u>TOTAL - OTHER RESTRICTED FUNDS</u>	<u>\$ 86,757</u>	<u>\$ 121,863</u>

See accompanying notes to the financial statements.

FIRST-ST. ANDREW'S UNITED CHURCH
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2013
WITH 2012 COMPARATIVES
"UNAUDITED"

	<u>2013</u>	<u>2012</u>
<u>CASH PROVIDED BY OPERATING ACTIVITIES</u>		
<u>REVENUES</u>		
Operating Fund	\$ 628,616	\$ 593,984
Music Funds	25,223	24,309
Other Restricted Funds	<u>50,850</u>	<u>55,958</u>
	<u>704,689</u>	<u>674,251</u>
 <u>EXPENDITURES</u>		
Operating Fund	746,797	612,434
Music Funds	25,610	26,164
Other Restricted Funds	<u>97,996</u>	<u>62,317</u>
	<u>870,403</u>	<u>700,915</u>
 Net Surplus (Deficit) from Activities	(165,714)	(26,664)
Transfer to Trust Funds (Note 5)	-0-	(22,272)
Transfers from Trust Funds (Note 5)	86,677	86,746
Decrease (Increase) in Amount Due from Trust Funds	11,201	(75,204)
Decrease (Increase) in Accounts Receivable	(15,576)	4,470
Decrease (Increase) in Prepaid Expenses	(674)	1,009
Increase in Current Liabilities	<u>10,955</u>	<u>4,674</u>
 DECREASE IN CASH	(73,131)	(27,241)
 CASH – Beginning of the Year	<u>175,590</u>	<u>202,831</u>
 CASH – End of the Year	<u>\$ 102,459</u>	<u>\$ 175,590</u>
 <u>COMPRISED OF</u>		
Current Assets - Cash	\$ 150	\$ 29,344
- Guaranteed Investment Certificates	25,106	25,000
Restricted Assets - Cash	54,040	99,350
- Guaranteed Investment Certificates	<u>23,163</u>	<u>21,896</u>
	<u>\$ 102,459</u>	<u>\$ 175,590</u>

FIRST-ST. ANDREW'S UNITED CHURCH

NOTES TO THE FINANCIAL STATEMENTS

AS AT DECEMBER 31, 2013

"UNAUDITED"

4. 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.

5. 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.

Cram/King Fund

To provide support to Children's 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.

Inch/Petts Fund

To provide support for undesignated music programs.

C. Wilson Trust 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.

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.

FIRST-ST. ANDREW'S UNITED CHURCH
NOTES TO THE FINANCIAL STATEMENTS
AS AT DECEMBER 31, 2013
"UNAUDITED"

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

Other Restricted Funds (continued)

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.

Hospitality Meals Fund

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

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 land, buildings, 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 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.

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.

FIRST-ST. ANDREW'S UNITED CHURCH
NOTES TO THE FINANCIAL STATEMENTS
AS AT DECEMBER 31, 2013
"UNAUDITED"

4. INTERFUND TRANSFERS

Transfer from the Capital Building Fund to the Capital Reserve Fund
 To provide funding for parking lot repairs.

Transfer from the Operating Fund to Hospitality Meals Fund
 To provide additional funds for the Hospitality Meals program.

5. RELATED PARTY TRANSACTIONS

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

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

<u>To the Operating Fund</u>	<u>2013</u>	<u>2012</u>	
	\$ 60,000	\$ 30,000	from the Capital Fund
	<u>13,137</u>	<u>14,667</u>	from the Wm. & J. Brown Fund
	<u>\$ 73,137</u>	<u>\$ 44,667</u>	
<u>To the Capital Building Fund</u>	\$ <u>-0-</u>	\$ <u>42,079</u>	from the Capital Fund-Contribution Match
<u>To the Hospitality Meals Fund</u>	\$ <u>2,500</u>	\$ <u>-0-</u>	from the Capital Fund
<u>To the Eberhard Memorial Music Scholarship Fund</u>	\$ <u>1,500</u>	\$ <u>-0-</u>	from the Eberhard Memorial Music Scholarship Fund
<u>To the Clark Fund</u>	\$ <u>9,540</u>	\$ <u>-0-</u>	from the Clark Fund

Transfer to Trust Funds represents the amount transferred to the Board of Trustees of First-St. Andrew's United Church for management under the control of the Board of Trustees.

MEMBERSHIP AND NURTURE COMMITTEE

This committee met 3 times during 2013. It consists of representatives of the following committees.

Worship- John McDonald,
Congregational Visiting Team--Audrey Coulthard,
Archives-- Jim Hutchinson,
Care of the Caregiver --Jo Ann Silcox,
Caring Callers--Annabelle Logan,
Coffee and Conversation--Donna Travis,
Pastoral Care; Jo Ann Silcox and Tom Hiscock.
Rolls-- Donna Travis.
Staff – Tom Hiscock

Each committee has spent a lot of time on their respective duties and they are to be commended for their work. Many of these tasks are not very visible, but very important. We appreciate the work of everyone.

A new congregational photo directory was compiled in 2013.

Respectfully submitted
Jane Glaves, Chair

The following are new members who joined our church in 2013.

<i>Ron Bradley</i>	<i>Jay Snyder</i>
<i>Chris (Gerda) Cheski</i>	<i>Marcia Snyder</i>
<i>Dan Macdonald</i>	<i>Hannah Snyder</i>
<i>Luann Macdonald</i>	<i>Scott Peel</i>

There was not a confirmation class in 2013.

At the end of 2013 members numbered 461 individuals.

In Memoriam

Connie Murray	John Robinson
Jean Cameron	Marion Heaman
Glenn Wheeler	Bob Bass
Jackie Wickware	Margaret Whitelaw
John Cusolito	Elsie Silcox
Anne Pattison	Ruth Hill
Evelyn De Keyzer	Alan McDonald
Ralph King	Ruth Coghill

MINISTRY AND PERSONNEL COMMITTEE

The M&P committee members strive to be pro-active and forward-thinking on issues that involve our staff. We continuously work toward providing our employees with a safe and healthful environment within which to work.

Current members of the committee are:

Jeanette Morgan, Chair
Bruce Moor, Vice Chair
Jane Hill, Past Chair
David Wake
Jane Eberhard
Katheryn Patton
Doug Walker (until September 2013)
Linda Badke (replacing Doug Walker)

This year M&P completed 3 employee hiring processes.

- Mr. Lee Adam Nelles was hired into a new 20-hour per week position as Youth and Young Family Coordinator, starting in March 2013. Regrettably, Lee Adam resigned in September and M&P is co-ordinating the process of finding a replacement.
- Mr. Tim Meidema (Custodian) was hired to replace Geoff Bottomley who retired. Between Tim and our other part-time custodian, Lisa Smith, we have a very strong and capable custodial staff who are maintaining our facilities with great care and efficiency.
- Brenda McManus (Church Administrator) was hired to replace Debra Low. Brenda has settled into the position quickly and brings a wealth of administrative and accounting background. We welcome her fresh perspectives and are extremely pleased with progress to date.
- Barry Tiffin (Atrium Steward) has been holding this new position and the staff and congregation are very happy with his performance and this arrangement. After a 6-month trial period, it was determined that the position be extended to a 1-year renewable contract.

In the spring, Rev. Tom Hiscock commenced his new role as Visitation Minister, and he continues to provide exemplary pastoral care. This position is 12 hours per week, as approved by the congregation in 2012.

Dr. Reverend Kate Crawford (Minister of Worship and Administration) continues to provide inclusive spiritual guidance and pastoral care. We are fortunate to have an insightful, open-minded leader who has been a front runner in working toward bridging relationships between FSA and leaders of other places of worship within the city and the "Welcoming Well" initiative.

Paul Merritt, (Director of Music) continues to lead our music program both for worship and community outreach. He has taken on the leadership of the Laudamus Bells and continues to amaze us with his dedication and skills. In January, Paul celebrated 30 years at FSA. In March a reception will be held to recognize this important milestone.

Our Receptionist and Office Assistant, Maureen Scarborough (the "go-to" person who knows everyone and knows where everything is) will be celebrating 10 years at First St. Andrew's. She has advised us that she will be retiring in June 2014.

We are pleased to advise that our Staff Handbook is being used as a template by other churches who are working to create policies and procedures at their church. The committee continues to maintain and update our policies as required.

The Clark Education Fund's mandate is to support educational activities that will ultimately benefit FSA. In 2013, the following activities have been supported:

Jo Ann Silcox – Emmanuel Courses

Paul. Merritt – Organ Tour - Europe

Kerry Stover – Ministry Leadership Courses

3 FSA Youth (Robyn Feeney, Grace MacPhail Wagner, Martha Galea) - Portion of Travel costs for Nicaragua project

Sponsorship of the Meditation Group Retreat Day in October

Respectfully submitted by:

Jeanette Morgan, Chair

MISSION OUTREACH AND THE ENVIRONMENT COMMITTEE (M.O.E.)

Our MOE committee has continued to be very active at FSA and in the wider community. One of the highlights of 2013 was the volunteer trip to Nicaragua. Nine people from FSA participated in the trip and found it to be a life changing experience. The travelers were Janice and Jim Elliott, Pat Pettit, Martha Galea, Robin Feeney, Grace MacPhail-Wagner, Chris Lindsay, David Knoppert and Linda Badke. We felt the support of the congregation through their interest in the trip, participation in our fundraising and following our pictures on the FSA website.

Mission and Service Fund

Fundraising for the M&S fund is done through envelope givings /PAR. Part of our role is to promote the M&S fund to the congregation. This is done through monthly Minutes for Mission, promoting subscriptions to The Observer, ordering Mandate magazines for the church and through Barb Dalrymple's ongoing work as our Mission Enthusiast.

Hospitality Meals

Jane Westmorland coordinated the hospitality meals in 2013 with 4 teams supporting the program. Refer to the hospitality meal report for additional information.

East London United Church Outreach (ELUCO)

First- St. Andrew's is a partner church in ELUCO and has been actively involved in the organization for many years. ELUCO's community worker is our own Nancy Howard. She spends most of her time working in the Marconi area of east London but also provides support to the food cupboard at Gethsemane Gardens and the Welcome Wednesday lunch program in the Huron East area. Our two board members on ELUCO are Janice Elliott and Linda Badke. See the ELUCO annual report for further information on ELUCO's activities.

St. Paul's Daily Bread

First St. Andrew's collects both food and money for their foodbank. Gift cards were purchased this year as part of their Christmas Share program. Our White Gifts contributed to their new Christmas gift program. The White Squirrel Golf Tournament donated funds to Daily Bread.

Los Quinchos School/ Fair Trade, Organic Coffee

The MOE committee has continued to sell Las Chicas fair trade coffee with the proceeds being sent to Los Quinchos School in Nicaragua. Under David Manness' leadership we have increased our coffee sales considerably in the last year. A visit to Los Quinchos as part of our trip to Nicaragua was a highlight for many of us. It felt very familiar and was wonderful to interact with the children at the school.

Grow-a-Row/Canadian Foodgrains Bank

FSA has continued to run the Grow-a-Row program in conjunction with St. Mary's United Church. The crop was grown on Bob Ready's farm outside St. Mary's. A total of \$12,853 was raised with this year's campaign. The money raised continues to be matched 4:1 by CIDA.

Green FSA

The Environment group hosted and organized a number of initiatives over the last year. Jason Hammond from Community Car Share spoke to the Supper Club last spring. A number of members were involved in the Interfaith Tree Planting hosted by Reforest London in April. Our annual environment service was led by Rev. David McKane and included the greening of the cross.

Mission Sunday

Gonzalo Duarte, the director of Companeros was the mission speaker in January. He was a great lead up to the volunteer trip in July.

Just Christmas-Alternative Gift Market

The gift fair was a big success in 2013 in every sense of the word. A number of worthy organizations were featured with people having the opportunity to both learn more about them as well as to contribute financially. A total of \$2036 was raised by the alternative gift market.

White Squirrel Golf Tournament

Another very successful golf tournament was held under the leadership of Diane Knoppert. It is a significant fundraiser for our committee. The proceeds are sent to ELUCO, Daily Bread and our own hospitality meals and for this year, house building in Nicaragua. We'd love to increase the number of golfers, hikers and diners this year.

Comfort Quilts

Our quilting group continues to make quilts for Project Linus which donates quilts to local children in need of comfort.

Social Action

We wrote letters, signed petitions and attended a budget meeting at London City Hall this year, requesting that programs to reduce poverty continue to be funded even if this would mean a tax increase. We also circulated a United Church petition asking the Canadian Government to regulate Canadian Mining Companies operating abroad including Amnesty International.

Please let a MOE member know if you'd like to join our busy and committed group.

Respectfully submitted,

Linda Badke, Chair Mission Outreach Environment

MUSIC COMMITTEE

After silence, that which comes nearest to expressing the inexpressible is music.
—Aldous Huxley 1894-1963

The year opened with the opportunity for us to celebrate our Scottish roots at our "**Taste of Burns**" evening—this year marking our eleventh. Following good food and fellowship we were treated to pipes, Scottish dancing, and entertainment that proved once again that the Celts are a musical people.

On 30th January we welcomed **The St. Lawrence String Quartet** to our church. Geoff Nuttall, Lesley Robertson, Scott St. John and Christopher Costanza provided a wonderful concert that brought many people from the London community to our church home.

As in previous years, Paul Merritt organized six excellent Friday Noon Recitals—three in Lent and three in Advent. This outreach to congregation and community allows members of the church, as well as invited guests, to showcase their musical talents, in support of First-St. Andrew's and its programmes. In 2013, at our Lenten Noon Recital on 8th March we were pleased to welcome back our FSA Young Performers for another well-received presentation.

On 21st April, the senior choir, assisted by **The Amabile Youth Singers** under the direction of Brenda Zadorsky, accompanied by string orchestra, and with **Darryl Edwards** as tenor soloist put on the cantata **Saint Nicolas** by Benjamin Britten, to mark the 100th anniversary of his birth. Paul Merritt's efforts and hard work resulted in a very professional and well-received performance.

On 2nd June the **Laudamus Bells** and the congregation honoured Barbara Plante for her 40 years as director of the bell choir. Under Barbara's leadership the bell choir grew from 3 to 5 octaves. Her efforts in 1985 to hold a first-ever province-wide Festival of Ringers led to the formation of the Ontario Guild of English Handbell Ringers—and this year, Barbara was honoured by the guild with a lifetime membership—only the third awarded in its 28-year history.

On 29th September **The Concert Opera Group**, with Darryl Edwards, Artistic Director, returned to present a sing-along version of **The Gondoliers**.

This year, the high-light of the Fall music season was the FSA production in November of **Godspell**—under the direction of George Jolink, the musical direction of Bob Kennedy with choreography by Laura Wood. This amazing production was put on mainly by members of our congregation—a truly remarkable achievement and a testimony to the musical talent we have in our church family.

With Barbara's retirement as director of **The Laudamus Bells**, leadership of that group has been picked up by our Director of Music—Paul Merritt and both he and the choir are enjoying this new role very much. We continue to be blessed by the contributions of countless individuals to our music programme. Paul's leadership of the over-all programme is stellar. We are most appreciative of **The First-St. Andrew's Strings** under the leadership of Bruce Richardson, the **Tots, Tunes, 'n Teddies Too**, led by Margaret Tretheway, Joanne Richardson's wonderful efforts with the **Junior Joyfuls** and the work of Paul and Enid Merritt with the **Joyful Singers**.

At our planning retreat, Music was identified as one of the things that makes First-St. Andrew's unique. The caliber of our music programme is due, in no small measure, to the tireless efforts of Paul Merritt and the support that he receives from you—the members of the congregation—and from the many individuals who volunteer of their time to sing in our senior choir, play in our bell choir or in the FSA strings or participate in other musical activities.

In closing, I should like to thank my fellow committee members: Doug Gonder, Ann MacPhail, John McDonald, Paul Merritt, Bruce Richardson, Cheryl Samson and Jane Archer Smith for all their efforts in

2013. Without them our music committee and its programmes could not have been as inspiring and successful as they have been.

Paul Cooper, Chair

Senior Choir Report

This has been another wonderful year for the Senior Choir, one early highlight being our concert of Britten's Saint Nicolas in April 2013, together with the Amabile Youth Singers and Darryl Edwards as Saint Nicolas. In November, the choir participated in the musical "Godspell" directed by George Jolink. All the people in this stellar production, from the soloists to choreographers to set designers were either members of the senior choir or our congregation, which speaks to the amazing array of talent and expertise at FSA.

The choir continues to lead in music on Sundays, and much as the congregation may enjoy the anthems each week, I can't help but feel this pales in comparison to the joy choir members feel at the great privilege of singing such wonderful pieces together through the year.

This year saw the retirement of two long-standing members, Jean Wright and Anne Mackenzie. We miss not only their voices, but also their wonderful sense of humour and camaraderie.

However, God giveth as well as taketh away, and two wonderful young singers joined our throng this year; mezzo-soprano Amanda Perera, and soprano Sarah Longland. Amanda and Sarah, together with Jordan Baldwin and Janine Herrmann-McLeod, richly entertained choir members at our recent Christmas party at the home of Doug and Tara Gonder. Amanda, Janine and Meaghan Sider are FSA Choral Scholars, and Jordan is our Eberhard Vocal Scholar.

We all know none of this would be possible without the outstanding leadership of FSA's Music Director, Paul Merritt. Besides all the multiple talents required for a Music Director (playing organ and piano, conducting adults, children, toddlers, handbells and orchestras!!), Directors also need serious people skills (handling stroppy Sopranos, cavalier Contraltos, torrid Tenors and boisterous Basses!) but Paul takes all this in stride, with humour, kindness and consummate skill. It is said that behind every successful man stands an exhausted woman, and Enid Merritt also deserves a huge accolade for working tirelessly behind the scenes to make all go smoothly.

Great thanks also to our wonderful soloists and to Lynda Kennedy, our accompanist extraordinaire – we are truly blessed to have such amazing talent in our midst. I also am very grateful to the Music Committee members listed below for all their quiet work behind the scenes, collecting dues, organizing our social events, looking after all those copies of music, and keeping gowns cleaned and repaired. Apart from buying music, the choir is largely self-supporting with small membership dues paying for our social events and gown upkeep. On September 1, 2012, the balance in the choir account was \$213.89. During the 2012-13 choir season, dues totalled \$635 and a collection for the catering expenses of the choir's Epiphany Party amounted to \$750. Total expenses for this period were \$972.71, resulting in a closing balance of \$549.61 on August 31, 2013.

The choir looks forward to 2014, in which the whole congregation will celebrate Paul Merritt's 30th anniversary as Music Director of FSA, and we all wish him many more.

Past President: Mike Bancroft

Treasurer: Bruce Moor

Gown Committee: Marion Evans

Secretary: Kerry Stover

Library Committee: Helen and Bill Guthrie, and Ruth Adams

Social Committee: Terry Peters, Barb Plante and Jan Richardson

Respectfully submitted,

Jackie Williams, President 2013

Laudamus Bells

In 2013 Laudamus Bells gave praise to God through music about once a month during Sunday Worship Services. Barbara Plante, director, travelled to Kamloops to conduct Level 3 and Massed Ringing at the BCGEHR (British Columbia Guild of English Handbell Ringers) Spring Ring, "Bells in Bloom," May 17th-18th. We participated in the 13th OGEHR (Ontario Guild of English Handbell Ringers) Festival, "Tribute: Back to the Future," at Western University May 23rd-25th, under the direction of David M. Harris of Raleigh North Carolina. A highlight of the event was the awe inspiring performance of the internationally acclaimed advanced community handbell choir, The Raleigh Ringers. You've never seen anything like it! What an incredible opportunity for us to work with David Harris and his accomplished ringers.

The beginning of June marked the bitter sweet celebration of the retirement and accomplishments of director, Barbara Plante, after forty years of conducting handbells at F.S.A. Now that is dedication! Barbara's family and past ringers joined us for festivities on Saturday, with some participants joining us to ring during Sunday worship. The congregation donated a "purse" and the Laudamus Bells gifted a plaque which is displayed on the front of our tables to honour Barbara. Gifted in her musical abilities, demanding yet ever-so patient in her teaching, Barbara has led the choir to accomplish great things over the years. Loving and so well loved, we were not even sure we wanted Laudamus Bells to go on without her, but Barbara convinced us otherwise.

Following our summer break, in late August we gathered at the home of Anne Cummings to toast to a new season of ringing together and to say a final farewell to Shelly Pinkard, returning to her Florida job placement. We knew we could only have her for a short time (2 years) but still it was hard to say goodbye. We certainly miss her lively presence in our group.

Determined to keep the group together, the Laudamus Bells practised under the direction of fellow ringer, Anne Cummings during the month of September. We are indebted to Anne for her leadership in conducting, and all of her efforts in finding us a new director.

We were thrilled in October to learn that Paul Merritt had decided to try his hand at directing the bell choir. You might think we'd never be satisfied with anyone after Barbara, but Paul found his own in no time, and Barbara joined the ranks of the ringers on the other side of the table. Every week Paul delights us with his fun-loving leadership and we forget how hard we are working. Thank you Paul; We are so lucky to have you!

As usual, in December, we performed in the Advent Noon Recital in the Music at First-St. Andrew's Concert Series. To wind down our year and celebrate Christmas, we gathered at McGinnis Landing for food and fellowship. We were pleased that Lisa Qi was able to clear her busy schedule to travel back to London to join us. We miss Lisa for her musicality but more so the presence of her loving youthful spirit. Behind the scenes, Wes Sole maintained our bells in top condition and we certainly appreciate his workmanship and efforts. 2013 Laudamus Bells members were Laura Bernardi, Anne Cummings, Michael Feeney, Mary Ellen Gustafson, Helen Guthrie, Helen Heller, Nancy Howard, Bev Lindsay, Pat McGregor, Shelly Pinkard (until June 2013), Barbara Plante (beginning October 2013) Lisa Qi (until April 2013), Jan Richardson, Jane Smith, Pat Sole, and Margaret Trethewey. Talented musicians to fill in as substitute ringers included Adam Guthrie and Susan Carscadden Mifsud. Thank you to all who support our ministry.

Nancy Howard

PROPERTY COMMITTEE

Members of this committee are: Willis Buckingham, Donna Travis, Kerry Stover, Bill Guthrie, Paul Mansell, Peter Ross, Mary Ann Hodge (chair) and Tim Miedema (staff).

Avis Projects

Priority 1 Projects

- 1.9 Replace cable tie-downs and steel shims in spire
- 1.15 Add emergency lighting to the building as required (on-going)

Priority 2 Projects:

- 2.3 Repair / re-point remainder of high-level masonry
- 2.6 Repair of fluted arch frames at Tower entry and repainted front entry
- 2.7 Finished re-pointing chimneys on St. Andrew's Hall and Farquhar House

Other Capital Projects

Roof

Replaced chain link fence along parking lot.

Removed broken sidewalk and sunken paving stones at northwest driveway and replaced with new paving. Patched paving throughout.

Miscellaneous Projects

Replaced toilet in Deb Carter's office.

Completed re-lining of parking lot to add 9 more parking spaces.

Annual escalation of parking rentals to reflect market rates.

Repair of exhaust fans in Proudfoot Hall kitchen.

Replaced door closer on interior front entry doors

Frequent repairs and maintenance on boiler.

New service company engaged for boiler maintenance.

Repairs to emergency exit stairs, and front porch of Farquhar House.

2013 Expected Projects

We have engaged an engineer to review the boiler situation and suggest action for moving forward on an upgrade or replacement.

Complete the front entry with new handrails and possibly add glass doors

Re-roofing of shingle roof on St. Andrew's Hall.

STEWARDSHIP COMMITTEE

This year has been a transitional year in the Stewardship Committee. As I write this report on behalf of the committee we are still seeking a chair to take a leadership role in carrying out our mandate. A mandate which is defined in our Policy Manual as:

"To educate the congregation of First St Andrew's United Church regarding the ongoing need to financially support the ministry, life, and work of FSA through regular (weekly, monthly) givings, fund raising, special projects, etc."

Under the able direction of our past chair Judith Walker the committee worked closely with the Finance Committee, the Trustees, and Council to establish a vision for stewardship and the long term health of this congregation. Our areas of focus were the Annual Pledge Campaign, Special Appeals, Planned Givings and Strategic Planning.

Our annual Campaign this year was developed and executed by Mike Bancroft, Don Reid, and Donna Travis. With the assistance of several volunteers the campaign was able to make a personal contact with every member family in this congregation to share details of our financial status and to encourage each of us to give "a coffee a day for FSA". The campaign produced a successful result and formed the basis of budget deliberations by the Finance Committee. We would like to extend our heartfelt thanks to those who took on this major project.

There was one special appeal in 2013 at Easter to support the operations of First St Andrew's.

The work around Planned Givings continues with a small group of individuals representing the Trustees, Stewardship, and Staff in order to build on the Proudfoot Legacy which began under the direction of the Rev. Dr. David McKane and Ted Kostecki so many years ago.

The committee continues to meet to discuss issues around Stewardship and Strategic Planning at FSA. Our hope, under new leadership, is to build on the foundation of strength that each of us brings to this place.

We are all charged by God and by our desire to continue the legacy of First St Andrew's to be good stewards of all that has been given to us. Thank you for sharing your time, talent and resources.

Thanks to our ongoing committee members: Harold Jackson, George Jolink, David Manness, Debbie Schram and Katherine Wonfor as well as our staff representative Kate Crawford. Special thanks to our past chair Judith Walker.

Respectfully submitted,

George Jolink

WORSHIP COMMITTEE

"God is the very Energy that animates us . . . the Spirit that leads us and drives us on . . . the Voice within us calling us to Life . . . the Reality trying to come to fullness within us, both individually and together." This is something that I recently read from Sister Joan Chittister, a Benedictine nun and prolific author from Pennsylvania. When I read this I felt this best describes who we are as a worshipping community as we engage in a spiritual practice that strengthens our experience and relationship with God.

There are so many truly wonderful spiritual gifts that we encounter with our worship tradition and we are blessed to have many that feel the spirit to lead us in worship. Unfortunately for the Worship Committee we have had to say good-bye to two long time standing members of the committee; June MacKay and Bob Vosper. Both are shining examples of what is to have given to the work and life of this congregation. Although they are not actively participating with the committee work they still contribute by voicing their concerns, views and praise for the continued work of this committee and our ministerial staff.

Our time of worship is uplifted by the leadership that we have with Kate and Tom as they invite us to deepen our relationship with God and the world. Blessed are we to have Paul's ministry of music as his gift lifts our praise to new heights each week.

In 2013 we have been enriched by the various preaching styles of many that have stepped into our pulpit. We have been blessed to have Rev. Dr. Barry Moore, Rev. Paul Browning (President of London Conference), Rev. Margot Feyerer (Chaplain at University Hospital), Rev. Keith Rameshwar, Rev. Ian R. Mckay (as our memorable snowy Anniversary Sunday preacher), Rev. Warren McDougall, John McDonald and Kerry Stover.

The many volunteers that contribute to our Sunday worship services and other special services are too numerous to name but I imagine that if you are reading this report you have volunteered and helped in your own way with a worship service. You were called on as a welcoming greeter, an usher, a communion server, a Christ candle lighter, a sound/audio techie, a lay liturgist, a scripture reader, a singer, a healer, a person that prays or an active listener, a welcoming greeter coordinator, a minute for Mission speaker, a hand bell ringer, and everyone that has contributed to the worship services over the past year in any way. This congregation is better for your involvement in the life and work of the worship services as we praise God.

Kate said in a recent sermon, "We (FSA) are people who are brought to heaven's gate on the tremulous wings of melody, people who lift our hearts in prayer and preaching and praise." As we look forward to 2014 may the Holy Spirit stir us to live out our calling in Jesus Christ through our thoughts words and deeds.

The 2013 Worship Committee members: Stephen Adams, Jacqueline Davis, John McDonald, Barry Moore, Barry Tiffin, Jane Westmorland, Kerry Mogg, Dennis Pellarin, Harv Taylor, Jim Silcox, co-chairs, Joan Bancroft and Kerry Stover and staff support, Rev. Kate Crawford and Paul Merritt.

Respectfully submitted
Kerry Stover, co-chair

OTHER GROUPS

FSA SUPPER CLUB

This was another interesting and fun year for the 60-80 or us who gather for a Pot Luck supper, a lusty sing song led by Paul Merritt and a program.

It is an excellent opportunity to chat and get to know others better, and to enjoy the variety of tasty dishes and culinary specialities.

Our February program this years was presented by Jane Glaves, an FSA member who has spent years at the Home of Hope in Milawi, Africa and Orphanage home, raising funds for food, education and shelter. Guest dancer, Shelly Pinkard presented 2 exciting special Liturgical dances.

In March we were treated to a thrilling evening of music with "3 keyboards" when London's accomplished musicians Peter Clements, Stephen Holowitz and Angus Sinclair filled the sanctuary with glorious music, suing our FSA organ, the piano and a keyboard. A record attendance of 109 attended this unforgettable evening.

In April Mr. Bruce Woods, a story-teller and author was our speaker, "Books as Theatre".

Jason Hammond, president of Community Car Share, was our guest in May and presented his company's plan for a non-profit cooperative which provide members access to vehicles on a pay-per use, self-serve basis.

Our October guests were Paul and Enid Merritt who shared highlights of their summer Organ Tour in England, where Paul played in some of the great cathedrals, the highlight being an opportunity to play at Westminster Abbey.

Jane Eberhard and FSA member, quizzed us about our knowledge of "Early bits of London History" at our November meeting. She talked about the early days, origin of street names and early neighbourhoods. It was a fascinating time.

We are always happy to welcome new members and guests.

Respectfully submitted,
June McKay

Supper Club Financial Report

Our funds were almost depleted with increased costs for Renata (kitchen cleanup), donations to speakers and supplies for our meetings. As a result, we increased our donations at the supper meetings to \$3 per person. Presently, we have \$177 in our account. Costs for Renata is now \$75 at each meeting.

Jim Hendry, Treasurer

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 is now comprised of two units with approximately 100 active members who usually meet monthly for worship, fellowship and have speakers on various topics of interest. These are the Tuesday Evening unit and the Mary and Martha unit. Many other women of the congregation support our projects.

Following are some of the services provided to the congregation by the UCW:

Maytime Communion Service and Tea was held in May. Shut-ins were bussed to the church and following the service refreshments were served.

Corresponding secretary, has sent many letters to bereaved families, those persons in hospital or sick at home, and to people who have made a special contribution to the church.

Care of the church kitchens in Proudfoot Hall, the Parlour and the Fireside Room.

The Flower Committee made provision for a floral arrangement at each Sunday service and decorating the church for the special seasons of Easter, Thanksgiving and Christmas.

Isabelle Getliffe Sewing Group meet weekly from Spring to Fall to prepare items for sale at the Bazaar.

Money-raising projects were the Spring Rummage Sale convened by Jim and Jan Hendry, the Holly Bazaar, the Marathon Bridge games organized by Joni Pypka, Phantom Tea envelopes and the use of green offering envelopes. The efforts of our Pot Pie Ladies group increased our financial resources again this year along with others who were part of money-making projects.

In addition to our donations to several organizations under Priority I and Priority II (for details of donations see UCW Budget)

Funding provided to send two youngsters from ELUCO to camp Kee-Mo-Kee

\$2,000 to fund young people from FSA as volunteers on trip to Nicaragua

Funded the new furnishings for the parlour

We are grateful for the support of members of the congregation and for the opportunity to serve the church.

*Respectfully submitted,
Sally Smith, Recording Secretary*

First St Andrews United Church Women

Unaudited Statement of Financial Position

(expressed in Canadian dollars)

	Year-to-Date December '13	
	Actual	Prior Year
Assets		
Bank	33,462	27,768
Petty Cash	-	-
Investments	27,000	32,000
Accounts Receivable	-	-
HST/GST Federal Portion	-	59
HST/GST Provincial Portion	-	159
Total Assets	60,462	59,986
Total Assets	60,462	59,986
Liabilities		
Accounts payable	4,450	-
Due to/from UCW 50th Ann. Special Gift	-	-
Due to/from FSA	(6)	(98)
Total Liabilities	4,444	(98)
Equity		
A. Webster Fund - Principal & Interest	2,226	2,226
F. McFarlane Fund - Principal	-	-
Retained Earnings	53,792	57,858
Total Equity	56,018	60,084
Total Liabilities & Equity	60,462	59,986
	-	-

First St Andrews United Church Women

Unaudited Statement of Operations

(expressed in Canadian dollars)

	Year-to-Date December '13	
	Actual	Budget
Donations		
Green Envelopes	3,628	3,000
Bequests	6,000	500
Thank offering	-	100
Flowers	1,580	1,500
Phantom Tea	1,675	1,000
Prayer Shawl Ministry	655	500
Miscellaneous Donations	288	100
	<u>13,827</u>	<u>6,700</u>
Earnings		
Unit Contribution	185	300
Bazaar	12,617	7,500
Pie Sales	13,342	5,000
Rummage Sale	2,859	2,000
Catering/Meals	-	1,250
Misc. Fundraisers	1,229	-
Investment Income	1,119	500
Bank Interest	-	-
Miscellaneous Earnings	390	-
	<u>31,741</u>	<u>16,550</u>
Total Revenue	45,567	23,250
Outreach		
Priority I Outreach (January)	4,500	4,000
Priority II Outreach (December)	950	3,000
Mission & Service - U.C. of Canada	15,000	15,000
Congregational	17,561	1,600
Prayer Shawl Ministry	101	300
Camp Kee-Mo-Kee	632	600
Gifts to Shut-Ins	175	500
Other Outreach	180	75
	<u>39,100</u>	<u>25,075</u>

Miscellaneous Expenses

Bazaar	-	-
Rummage Sale	-	-
Bazaar	382	1,000
Pies	4,322	2,500
Rummage Sales	-	150
Misc. Fundraisers	-	-
Flowers	418	1,500
Catering / Meals	1,939	500
Middlesex Presbytery Resource	-	-
Middlesex Presbyterial	240	300
Workshops / Seminars	314	500
Subscriptions / Journals	326	300
Banners	-	-
Speakers / Courtesy	384	300
Purchases - Kitchen Equipment	500	1,000
Other Misc. Expenses	161	-
	<u>8,986</u>	<u>8,050</u>

General & Administrative Expenses

Advertising & Promotions	-	-
Postage / Copying	74	250
Interest & Bank Charges	29	-
Office Supplies	-	-
Kitchen / Cleaning	341	750
Misc. General & Admin	1,104	400
	<u>1,548</u>	<u>1,400</u>

Total Surplus (Deficit) from Operations (4,066) (11,275)

First-St. Andrew's United Church

ANNUAL MEETING MINUTES Sunday, February 24, 2013

Proudfoot Hall, 12:00 pm

1.0 Invocation: The Rev. Dr. Kate Crawford opened the meeting with prayer.

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 2013 Annual Meeting.

MOVED: By Paul Cooper, seconded by Allyson Watson. Motion carried.

3.0 Welcome: George Jolink called the Annual Meeting to order at 12:05 pm and welcomed the members of the congregation. George thanked the congregation for placing their trust in him as Chair of Council for the past two years. George expressed his appreciation to committee members and staff who share their gifts and talents.

4.0 Approval of Minutes

MOTION: That the Minutes of the February 12, 2012 Annual Meeting be approved.

MOVED: By Jo Ann Silcox, seconded by Bob Vosper. Motion carried.

5.0 Committee Reports

5.1 Finance Committee

Harold Jackson, Chair of Finance, presented a review of the 2012 financial year and the 2013 budget.

Harold reviewed the 2012 financial results:

- there was a surplus of \$24,217 at December 31, 2012
- the surplus has been transferred to the operating fund

The 2013 budget forecast was presented:

- increased support from the trust funds will be required to balance the budget
- Special Appeals throughout the year are budgeted to raise \$25,000
- the Ministry and Personnel budget has increased because pension contributions have been raised from 7 percent to 9 percent

A 2013 narrative budget demonstrated the financial support of FSA's mission. The 2013 budgeted stewardship outputs are Worship (33%), Action (33%), Friendship (15%), and Learning (19%).

MOTION: To approve the financial report and 2013 budget forecast.

MOVED: By Harold Jackson, seconded by Paul Cooper. Motion carried.

MOTION: That the firm of Gary E. Mason, Chartered Accountant be appointed as the firm of record for the Review Engagement Audit Report of First-St. Andrew's United Church for the year ending 2013.

MOVED: By Harold Jackson, seconded by Jeanette Morgan. Motion carried.

The congregation expressed their appreciation to Harold and the Finance Committee for their outstanding work.

5.2 Property

Mary Ann Hodge, Chair of the Property Committee, reported to the meeting. Projects for 2013 include the front entrance, a review of the office air conditioning, and ventilation of the building.

Mary Ann thanked the congregation for their support of the capital projects and maintenance of FSA.

5.3 Communications and Marketing

Terms of Reference for the Communications and Marketing Committee were circulated.

MOTION: That the Annual Meeting of the Congregation of First-St. Andrew's United Church approve the Terms of Reference for the Communications and Marketing Committee and change the status of the committee from ad hoc to a standing committee of Council.

MOVED: By Cherry Bulmer, seconded by Bob Swartman. Motion carried.

5.4 Worship Committee

Revised Policy and Procedures for the Worship Committee were circulated.

MOTION: That the Annual Meeting of the Congregation of First-St. Andrew's United Church approve the revisions to the Worship Committee Policy and Procedures.

MOVED: By Jo Ann Silcox, seconded by John McDonald. Motion carried.

5.5 Board of Trustees

John Eberhard, Co-Chair, Board of Trustees reported to the meeting.

The Trustees are custodians of the trust funds but the assets are for the support of the congregation. John reported that the unrestricted trust funds have exceeded the CAP benchmark of two times the annual cost of church operations. On behalf of the congregation, the Trustees gratefully acknowledged the generous legacies received in 2012. These thoughtful gifts are vital to the future of First-St. Andrew's.

John thanked the Finance Committee members who work closely with the Trustees.

MOTION: That the congregation of First-St. Andrew's United Church, Middlesex Presbytery, London Conference hereby:

- 1) Determines and directs that for the year 2013, it will carry only the insurance in the attached policy;
Ecclesiastical Insurance Co. Policy #0102687FB01.5.0
- 2) 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.
- 3) Releases the Trustees of First-St. Andrew's United Church from any obligation to maintain insurance coverage with higher limits than that provided in the attached policy or policies,

and agrees to indemnify and save harmless the Trustees of First-St. Andrew's for all claims with respect to such obligations.

- 4) Releases the Board of Trustees of First-St. Andrew's United Church from any 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 2012.

MOVED: By John Eberhard, seconded by Debbie Schram. Motion carried.

5.6 Nominating Committee

Jackie Williams, Chair of the Nominating Committee, presented the 2013 report.

The following changes to the written report were requested:

- Don Reid to be added to the Mission, Outreach and Environment Committee
- Lillian Reid to be added to the Worship Committee
- Paul Mansell to be added to the Property Committee
- Glenda Robinson to be added to the Nominating Committee

MOTION: That the report of the Nominating Committee be accepted with the above changes.

MOVED: By Jackie Williams, seconded by Doug Jones. Motion carried.

5.7 Adoption of Committee Reports

MOTION: That the Committee Reports as published in the 2012 Annual Report be adopted.

MOVED: By Bob Vosper, seconded by Debbie Schram. Motion carried.

6.0 Recognition of Volunteers

On behalf of the congregation, Jackie Williams expressed gratitude to those who volunteer their time and talent at First-St. Andrew's.

FSA pins were presented to committee members who completed their terms in 2012.

The congregation thanked Bev MacDonald for his contributions to the maintenance of the building.

7.0 Other Business

7.1 Passing of the Gavel

George Jolink welcomed Jo Ann Silcox to the position of Chair of Council.

8.0 Benediction

The Rev. Dr. Kate Crawford closed the meeting with a benediction.

MOTION: That the Annual Meeting be adjourned at 1:12 pm.

MOVED: By Paul Cooper. Motion carried.