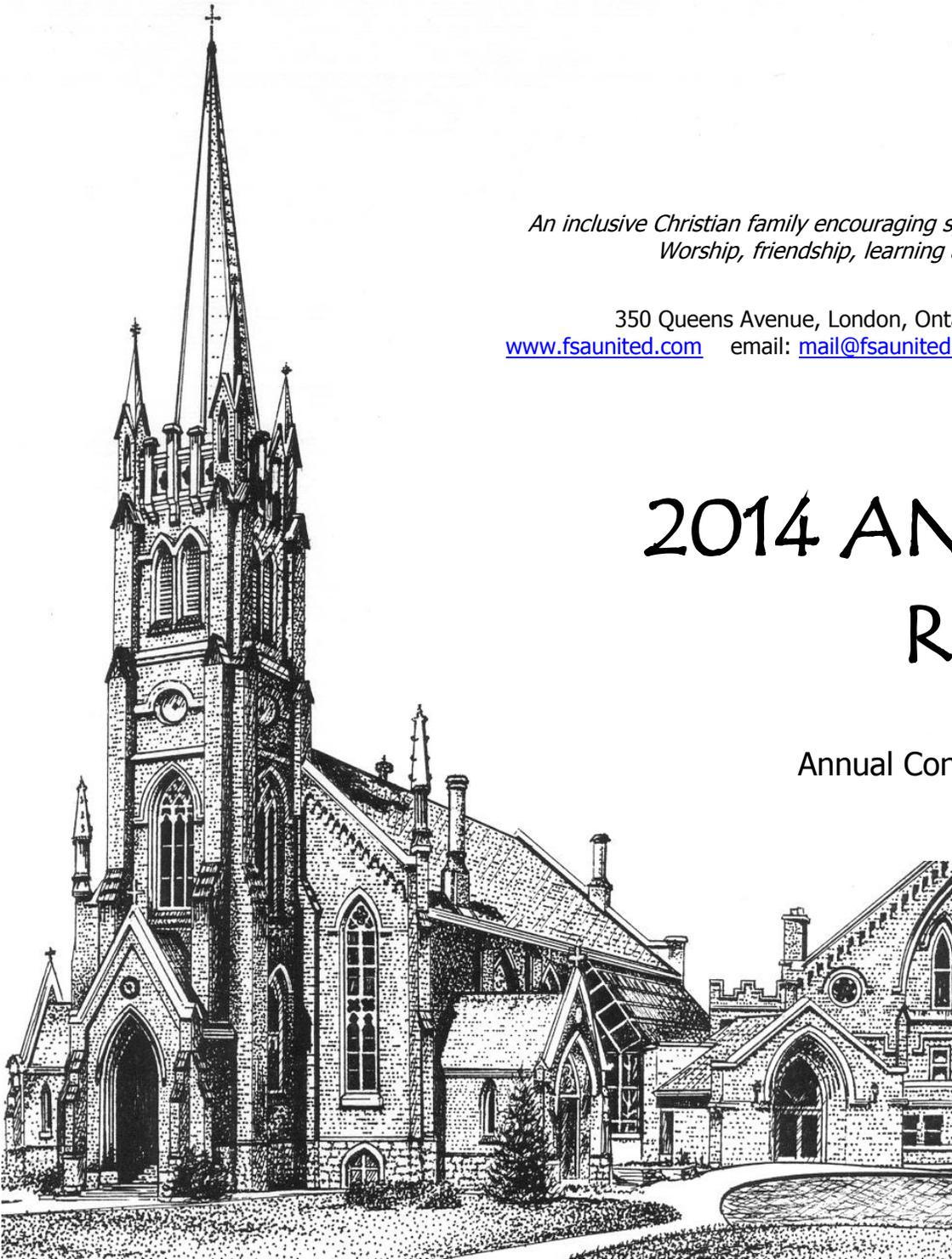


*An inclusive Christian family encouraging spiritual growth through  
Worship, friendship, learning and action.*

350 Queens Avenue, London, Ontario N6B 1X6  
[www.fsaunited.com](http://www.fsaunited.com) email: [mail@fsaunited.com](mailto:mail@fsaunited.com) (519) 679-8182

# 2014 ANNUAL REPORT

Annual Congregational Meeting  
22 February 2015



**First-St. Andrew's Staff**

Rev. Dr. Kate Crawford, Minister of Worship and Administration  
Rev. Tom Hiscock Interim and Visitation Minister  
Brenda McManus, Church Administrator  
Tim Miedema, Facility & Maintenance Co-Ordinator  
Maureen Scarborough, Administrative Assistant  
Katrina Stolk, Administrative Assistant  
Amanda Ingrey, Nursery  
Sonya Grant, Nursery

Rev. Dr. David McKane, Minister Emeritus  
Dr. Jo Ann Silcox, Designated Visitor  
Paul Merritt, Director of Music  
Ashley Dewyer, Administrative Assistant  
Jane Dockrill, Youth & Young Families  
Rebecca Bromhall, Nursery  
Barry Tiffin, Atrium Steward

## Table of Contents

<b>From The Minister of Worship and Administration .....</b>	<b>4</b>
<b>From The Visitation Minister .....</b>	<b>4</b>
<b>From The Director of Music.....</b>	<b>5</b>
<b>From The Chair of Council .....</b>	<b>7</b>
<b>From The Board of Trustees Chair .....</b>	<b>8</b>
<i>Index to the Unaudited Financial Statements.....</i>	<i>10</i>
<i>Review Engagement Report.....</i>	<i>11</i>
<i>Review Engagement Report.....</i>	<i>11</i>
<i>Statement of Financial Position.....</i>	<i>12</i>
<i>Statement of Operations and Changes in Capital Fund Balance.....</i>	<i>13</i>
<i>Statements of Operations and Changes in Restricted Fund Balances.....</i>	<i>14</i>
<i>Notes to the Financial Statements.....</i>	<i>15</i>
<b>Christian Development Committee .....</b>	<b>17</b>
<b>Communications and Marketing Committee .....</b>	<b>18</b>
<b>Finance Committee .....</b>	<b>19</b>
<i>Index to the Financial Statements.....</i>	<i>21</i>
<i>Review Engagement Report.....</i>	<i>22</i>
<i>Review Engagement Report.....</i>	<i>22</i>
<i>Statement of Financial Position.....</i>	<i>23</i>
<i>Statement of Operations and Changes In Operating Fund Balance.....</i>	<i>24</i>
<i>Statements of Operations and Changes in Restricted Fund Balances.....</i>	<i>25</i>
<i>Statement of Cash Flows.....</i>	<i>29</i>
<i>Notes to the Financial Statements.....</i>	<i>30</i>
<b>Membership and Nurture Committee.....</b>	<b>34</b>
<b>Ministry and Personnel Committee.....</b>	<b>35</b>
<b>Mission Outreach and The Environment Committee (M.O.E.) .....</b>	<b>37</b>
<b>Linda Badke, Chair Mission Outreach Environment.....</b>	<b>38</b>
<b>Music Committee .....</b>	<b>39</b>
<b>Property Committee .....</b>	<b>41</b>

<b>Stewardship Committee</b> .....	43
<b>Welcoming Committee</b> .....	44
<b>Worship Committee</b> .....	45
<b>Other Groups</b> .....	46
<i>FSA Supper Club</i> .....	46
<b>UCW</b> .....	47
<i>UCW Financial Statement at December 31, 2014</i> .....	48
<b>Annual Meeting Minutes Sunday, February 23, 2014</b> .....	51

## **From The Minister of Worship and Administration**

Dr. Rev. Kate Crawford submitted her resignation in the fall of 2014 effective December 31, 2014. There is not a 2014 report from the Minister of Worship and Administration.

## **From The Visitation Minister**

In 2014 I have spent time meeting with people in their homes and in the hospital as well as people coming into the building for programs and worship. I have had contact with all the people on my visitation list. With the help of Dr. Silcox and the congregational visitors I am confident that people with needs are being regularly visited.

2014 was a year of transition at First-St. Andrew's with the request for "Change in Pastoral Relations" from Dr. Kate Crawford in September. As always, when a senior staff member makes such a decision the whole congregation is affected. The retirement of our long term Administrative Assistant and Receptionist, Maureen Scarborough, left another whole in our staff compliment. My hours have been increased from 12 hrs.to 24 hrs. per week during the transition. In the interim I will be responsible for a third of the preaching as well as the support of meetings requiring a minister's presence, visitation and funerals.

During these times of change remember these words "Be strong and of good courage, do not be afraid: for it is the Lord God who goes with you, God will not fail you or forsake you." (Deuteronomy 31:6)

*Respectfully submitted by  
Rev. Tom Hiscock  
Minister of Visitation*

## From The Director of Music

"This is a day of new beginnings time to remember and move on." So begins a hymn by Brian Wren which suits this time at FSA as we remember and honour Kate's ministry among us but look ahead to what the future may bring. Musically, 2014 was a year to remember and these are the groups and people who keep our music vibrant and memorable:

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
The Laudamus Bells:	Paul Merritt, 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, Spring Imogen Wasse, Fall Sarah Longland
Concert Series:	Enid Merritt, Publicity Friends of Music Donors

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

Of the many highlights in 2014 these are particularly noteworthy:

- 1) The Senior Choir's concert performance of Fauré's Requiem.
- 2) The Joyful Singers presentation of the musical "Beauty and The Feast."
- 3) The Good Friday service here with the combined choirs of Dundas Centre, First-St. Andrew's and Metropolitan United Church.
- 4) The falling of the second largest pipe in our Casavant organ which led to a number of pipes being removed for restoration and repairing.
- 5) The Fire Department being called just before the concert with the Antler River Project and Sonja Gustafson because of a gas smell in the parlour. The church was evacuated but after a careful inspection the concert continued as planned.

During 2015 please take a minute to seek out and thank our many music leaders, group members and other volunteers to whom we owe so much.

Of Course I owe so much to my wife, Enid who works tirelessly behind the scenes of all our events and without her the Burn Supper and Noon Recitals wouldn't happen.

I close with more lines from Brian Wren's hymn: "Then, let us with the Spirit's daring seek new paths to show and share what love can do. This is a day of new beginnings; our God is making all things new."

*Respectfully submitted by  
Paul Merritt  
Director of Music*

## **From The Chair of Council**

Now the whole group of those who believed were of one heart and soul (Acts 4:32)

All who were together and had all things in common. They would sell their possessions and distribute the proceeds to all as many had need (Acts 3:43-44)

As I write this report on behalf of Council the ideal model of Christian community at work depicted by the write of Luke-Acts, may still be a little way off, but I dare to believe we have moved a little closer in 2014.

This has been a year of unexpected challenges in terms of staff turn-over with the loss of our former Senior Minister, economic constraints, a congregation hovering still on the brink of new growth, and the struggle to learn new systems of church governance as a result of the Effective Leadership Model embraced by London Conference after the last General Council. We have been through a rigorous Triennial Review by the Presbytery Oversight Committee and a process of re-visioning as we worked through the Ministry and Mission Profile preparatory to calling a new minister. We have lost beloved members to death and illness and a few to migration to other churches.

Yet through it all this congregation has worked together in new and life-giving ways to find and execute consensual methods of problem-solving across and within groups, committees and Council itself. We have learned to welcome challenges as opportunities for new growth and fresh perspectives rather than as threats to the old world order.

The congregation's courage in declaring itself an Affirming Congregation this past spring allowed us to dare to explore a variety of other ways in which we might fulfill the Great Commission by becoming intentionally welcoming to all peoples.

Our young families have led the way by inviting neighbours and friends to the warm fellowship of Wednesday night's Sing for Your Supper and many of these new families are to be seen now enthusiastically taking leadership in fresh community outreach initiatives.

An encouraging number of inter-committee initiatives around community decision making has both deconstructed previous territoriality and allowed the growth of wonderful new friendships. Our Staff have pulled together not only to support one another but to support the congregation with remarkable generosity, humbling many of us along the way!

We rejoiced in affirming the designations as Licenced Lay Worship Leaders of Barbara Cunningham and Kerry Stover and then entered further into a Discernment process with Kerry likely towards further theological studies—a wonderful gift to the larger church.

It has been a gift without measure to work with this gifted Council and this beloved Congregation and I wait on bended knee to see what God has in store for us in 2015.

*Respectfully submitted by,  
Jo Ann Silcox  
Chair of Council*

## From The Board of Trustees Chair

The Board of Trustees officially met four times during 2014. 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, June McKay (Memorials Committee Co-Chair), Russ Monteith, Bill Peel, Robin Procnier, Bob Schram, Bob Slater (Memorials Committee Co-Chair), Katherine Wonfor (Secretary). The Rev, Dr. Kate Crawford (Minister of Worship and Administration) was 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 2014, by invitation, have been: Brenda McManus (Church Administrator), Harold Jackson (Chair of Finance), George Jolink (Chair of Property), Michael Menear (Solicitor and Executor of the Estate of Jean Gorwill) 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*** mandated by the United Church Manual. The Board holds the freehold title to the lands upon which the church sits.

The Board of Trustees has four sub-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 2014 with assets under management evaluated at \$ 3,247,636. These net assets included the UNRESTRICTED FUND (\$ 2,488,736) and RESTRICTED FUNDS (\$699,638), made up of the Wilson Music Fund, Clark Fund, the Eberhard Memorial Music Scholarship Fund and the Wm. & J. Brown Fund.

In 2014, at the direction of the Congregation and Council, your Board of Trustees transferred \$ 95,000 from the UNRESTRICTED FUND to Council. From this amount, the insurance premium (including taxes) of \$18,024 was paid.

At December 31, 2014 the funds under management totaled \$3,337,253. The UNRESTRICTED FUND was valued at \$2,568,706 and the Restricted Funds at \$762,430. 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 2014, Council approved a Motion to establish the CAP value at 3.5 times (up from three 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 2014 budget as compared to the previous year. At year end, the unrestricted trust fund was \$119,276 over CAP.

On behalf of the congregation, the Trustees have gratefully acknowledged bequests that were received in 2014. 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 capital projects. Significant gifts have come from Heather Locking-Cusolito (in recognition of her husband John) and the estates of Margaret Bowie and Bob Bass. 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 deficit budget in 2014. There is a delicate balance between earned revenue from Trust investments and the demands of trust funds for operational purposes. The investment performance of Trust funds for the year was 7%. In November, the Board of Trustees pre-approved a request from Council to replenish the Capital Reserve Fund to a further \$100,000. The Board has cautioned 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.

This year additional capital projects have been supported and partially funded and promised. These include: \$15,000 for the sound system; \$36,911 as a "loan" for the organ repairs; \$13,980 for the Jean Brown committee; \$95,000 for Operations; a commitment of another \$60,000 to replenish the Council Capital Reserve fund; plus other transfers to cover the annual Eberhard and Wilson expenses. The total is in excess of \$225,000.

The Board of Trustees will welcome two new members next year as we carefully plan for continuity and continuing leadership from dedicated members of the congregation. Your Board of Trustees will be busy in 2015 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, 2014

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 Professional Accountant

Gary E. Mason, B.A., CPA, CA  
Rick Scarborough, B.A., B.Ed., CPA, CGA  
Paul Huston, B.A., CPA, CGA

526 Oxford Street East  
London, Canada N5Y 3H7  
Tel: (519) 679-9550  
Fax: (519) 679-9552

Email: [info@hsm.on.ca](mailto:info@hsm.on.ca)

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, 2014 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, 2015



GARY E. MASON, CPA, CA  
Licensed Public Accountant

BOT 1

Board of Trustees  
 First-St. Andrew's United Church  
 Statement of Financial Position  
 As At December 31, 2014  
 With 2013 Comparatives  
 "Unaudited"

Assets

	<u>2014</u>	<u>2013</u>
Current Assets		
Cash – Unrestricted Funds	\$ 4,756	\$ 59,262
Due from Council (Note 4)	<u>36,911</u>	<u>-0-</u>
	<u>41,667</u>	<u>59,262</u>
Investments (Notes 2 & 3)		
Restricted Funds	766,410	699,638
Capital Fund	<u>2,529,176</u>	<u>2,488,736</u>
	<u>3,295,586</u>	<u>3,188,374</u>
Total Assets	\$ <u>3,337,253</u>	\$ <u>3,247,636</u>

Liabilities and Fund Balances

Current Liabilities		
Accrued Liabilities	\$ 3,000	\$ 3,500
Due to Council (Note 4)	<u>3,117</u>	<u>79,771</u>
	<u>6,117</u>	<u>83,271</u>
Fund Balances (Note 2)		
Restricted		
C. Wilson Fund	19,161	17,379
Eberhard Memorial Music Scholarship Fund	45,999	22,305
Clark Fund	76,325	72,620
Wm. & J. Brown Fund - Youth	597,936	574,196
Bass Fund	<u>23,009</u>	<u>-0-</u>
	762,430	686,500
Capital Fund	<u>2,568,706</u>	<u>2,477,865</u>
	<u>3,331,136</u>	<u>3,164,365</u>
Total Liabilities and Fund Balances	\$ <u>3,337,253</u>	\$ <u>3,247,636</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, 2014  
 With 2013 Comparatives  
 "Unaudited"

	<u>2014</u>	<u>2013</u>
Revenue (Note 2)		
Income on Investments	\$ 69,770	\$ 63,630
Increase in Value of Investments	116,379	31,511
Bequests Received	<u>9,094</u>	<u>1,062,398</u>
	<u>195,243</u>	<u>1,157,539</u>
 Expenditures		
Professional	2,447	3,748
Investment Fees	6,591	5,673
General & Office	<u>364</u>	<u>-0-</u>
	<u>9,402</u>	<u>9,421</u>
 Surplus from Operations	 185,841	 1,148,118
 Fund Balance - Beginning of the Year	 2,477,865	 1,392,247
 Transfers to Council (Note 4)	 <u>(95,000)</u>	 <u>(62,500)</u>
 Fund Balance - End of the Year	 \$ <u>2,568,706</u>	 \$ <u>2,477,865</u>

See accompanying notes to the financial statements.

BOT 3

Board of Trustees  
 First-St. Andrew's United Church  
 Statements of Operations and Changes in Restricted Fund Balances  
 For The Year Ended December 31, 2014  
 With 2013 Comparatives  
 "Unaudited"

	<u>2014</u>	<u>2013</u>
<b>Clark Fund</b>		
Fund Balance – Beginning of the Year	\$ 72,620	\$ 78,359
Income on Investments	2,039	3,601
Increase in Value of Investments	1,666	200
Transfer to Council (Note 4)	<u>-0-</u>	<u>(9,540)</u>
Fund Balance – End of the Year	\$ <u>76,325</u>	\$ <u>72,620</u>
<b>Wm. &amp; J. Brown Fund – Youth</b>		
Fund Balance – Beginning of the Year	\$ 574,196	\$ 556,838
Income on Investments	13,864	19,936
Increase in Value of Investments	23,856	10,559
Transfer to Council (Note 4)	<u>(13,980)</u>	<u>(13,137)</u>
Fund Balance – End of the Year	\$ <u>597,936</u>	\$ <u>574,196</u>
<b>C. Wilson Fund</b>		
Fund Balance – Beginning of the Year	\$ 17,379	\$ 16,548
Income on Investments	203	629
Increase in Value of Investments	400	202
Transfer from Council (Note 4)	<u>1,179</u>	<u>-0-</u>
Fund Balance – End of the Year	\$ <u>19,161</u>	\$ <u>17,379</u>
<b>Eberhard Memorial Music Scholarship Fund</b>		
Fund Balance – Beginning of the Year	\$ 22,305	\$ 22,323
Income on Investments	672	658
Increase in Value of Investments	714	824
Transfer from (to) Council (Note 4)	<u>22,308</u>	<u>(1,500)</u>
Fund Balance – End of the Year	\$ <u>45,999</u>	\$ <u>22,305</u>
<b>Bass Fund</b>		
Fund Balance – Beginning of the year	\$ -0-	\$ -0-
Bequest	23,195	-0-
Income on Investments	52	-0-
Decrease in Value of Investments	<u>(238)</u>	<u>-0-</u>
Fund Balance – End of the Year	\$ <u>23,009</u>	\$ <u>-0-</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, 2014  
"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.

*Bass Fund*

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

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.

Board of Trustees  
 First-St. Andrew's United Church  
 Notes to the Financial Statements  
 As At December 31, 2014  
 "Unaudited"

3. **Significant Accounting Policies (Continued)**

***Capital Expenditures***

Costs with respect to capital expenditures are expensed in the year incurred. There were none in 2014.

***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 amount due on the loan for organ repairs.

Due to Council represents the amount owing to First-St. Andrew's United Church from Wm & J. Brown Fund Youth (\$3,980) net of the amount due to the Capital Fund (\$863) from First-St. Andrew's United Church re: HST.

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.

To the Operating Fund	\$ 95,000	from the Capital Fund
	<u>13,980</u>	from the Wm. & J. Brown Fund
	<u>\$ 108,980</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.

From the C. Wilson Trust Fund – Principal	\$ 1,179	to the C. Wilson Fund
From the Eberhard Memorial Music Scholarship Fund – Principal	\$ 22,308	to the Eberhard Memorial Music Scholarship Fund

## **Christian Development Committee**

The Christian Development Committee has been very busy this past year. We have been creating new programs as well as sustaining and enhancing current programs. CD works with the entire age population of the church and hopefully have something that everyone is interested in. We welcomed Jane Dockrill as the Youth and Young Families Coordinator and have been enjoying all of the things she brings to FSA. Here is what we have done in 2014:

Adult education: movie nights, meditation series, Bible studies on Thursday and Sunday mornings, book club, Walter Bruggeman series and labyrinth walks.

For children and youth, weekly Sunday school program is provided throughout the year with Marion Wilson providing music during Big Circle. In June we hosted spirit games and overnight family camp with Sunday service at Camp Kee-Mo-Kee. Sunday school ran throughout the summer as well as Vacation Bible Camp in July and Peace Camp in August in which Jane and some of the youth participated. Some new teachers in the fall joined the Sunday program, children and youth presented a Christmas pageant/service in December and the whole family got involved in the Nativity on Christmas Eve.

The Sing for Your Supper program continues to be popular and has had more than 50 people every Wednesday night dining together before youth choirs begin.

In October a Youth Group was born to compliment church school and encourage teen engagement. FSA Youth hosted a veteran's breakfast, Youth service in December and participated in some crafting projects (Pet Corner) for the annual bazaar! Many attended Conference-wide programs such as Worshiplude February, Youth Forum in April and The Swell in December. Four youth participated in the Confirmation Program in 2014.

FSA families enjoyed a community Christmas Party presented by the CD committee in support of other families beyond the doors of FSA. We hosted our second Family Love and Share Sale to support ELUCO youth and Growing Chefs! We co-sponsored the Just Christmas, Alternative Gift Market with MOE.

As a committee we were excited about our first Spirit Camp at Camp Kee Mo Kee where families and members of FSA spent the night and others joined for Sunday worship. We joined each other for a church picnic catered by Simply Kept Catering.

Everyone benefits! As we move into 2015 and transition to new leadership, we encourage those who may be interested in leading programs to let us know. We enjoy working with other groups and committees in the church community, bringing us together in our commitment to service, through love and support.

We look forward to continuing programs for adults, children, youth and families. Please plan to join us as a congregation this June 7, 2015 as we celebrate United Church Camping and Outdoor Ministry together!

*Respectfully submitted by,  
Allyson Watson  
Chair of Christian Development*

## **Communications and Marketing Committee**

2014 proved busy for the committee. The Church's web site [www.fsaunited.com](http://www.fsaunited.com) was completely reconstructed to make it "responsive." It is now easily viewable on screens of all sizes, including, desktop, laptop and mobile devices. At the same time, changes were made to the design to make it more easily navigated and attractive. *Tidings*, which also comes under our purview, was enlarged from 16 pages to 20 pages with the December issue. It is hoped with new ad sales we can soon move to a full colour issue. Of course, it can even now be viewed on line in full colour. We salute the *Tidings* Team David Flynn and Pat McGregor for their dedication to this publication and the excellence of their output four times a year.

Committee partnerships are what we are about. For the UCW we provide a theme and materials for the Annual Bazaar, this year, rechristened the "Holly Boutique Bazaar." Posters, door signs, directional displays, banners and name tags all carried the blue and white theme that was developed for the bazaar. Ad copy was placed strategically to make people aware of time, place, etc.

When it came time for the annual Stewardship Campaign, we worked with that committee to develop atrium banners, Bulletin Inserts, and PAR cards (for placing on the offering plates). At the request of the Trustees, we developed a new memorial gifts informational brochure. With Music we developed signage for their new A-frame directional signs for special events, and designed a new combined Music at FSA logo which incorporated our new church branding standards. For CD we developed posters for the Camp Kee-Mo-Kee weekend and promoted the FSA summer camp activities. We worked with the MOE committee to produce print materials for the White Squirrel Golf Tournament. The Posters and Bulletin Inserts for "Films at FSA" were generated in the spring and fall. We worked closely with the Shopping and Gift Cards Group to get the message out that these cards were an ideal way to help ourselves and our church with our regular purchases.

When it came to special events, we were there. This included Affirming Ministry promotion and welcoming messages for those attending the Kiwanis Music Festival.

At the request of the church staff, we generated three informational brochures to explain our policies for Weddings, Baptisms, and Funerals. We also designed and printed new Calling Cards for the staff and created posters for "Good Neighbours" events and the play "Laughter is the Best Medicine."

Throughout the year, we were responsible for the ever-changing message on the front sign so that passersby might be apprised of our activities.

Continuing projects include developing a plan for indoor wayfaring in the church and looking at ways to make the church more attractive to newcomers. In regard to the latter, we co-sponsored with Worship a "Bring a Friend to Church Day" in February.

We look forward to 2015 and working with our sibling committees on council and church staff!

*Respectfully submitted by*  
*Doug Gonder*  
*Chair of Communications and Marketing*

## Finance Committee

***"Do all the good you can,  
By all the means you can,  
In all the ways you can,  
In all the places you can,  
At all the times you can,  
To all the people you can,  
As long as ever you can..."***  
– John Wesley

First-St. Andrew's United Church (FSA) is a church community where such a pastoral credo continues to serve and provide rewarding fulfillment to promises made to be **At the Heart**. Liberal theology meeting the best of tradition in conjunction with a wide variety of local and outreach programmes provide the base that keeps this congregation growing in so many different ways. The physical space we call FSA is the home to our 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 reaches out, brings pastoral care, prayer and God's praise through song.

A sound fiscal strategy, which seeks sources of revenue that balance organizational expenses is the focus of sustainability for this church community. At FSA, revenues come from a combination of locally raised funds (congregational givings, rental income, special appeals/designated projects and miscellaneous donations), and investment income generated from trust funds (restricted and unrestricted) managed by our Board of Trustees. The 2014 expense plans would benefit from Unrestricted Trust Funds investment revenue of \$80,000 in support of church operations including comprehensive insurance. The Christian Development programme was planned to use investment income of \$14,844 from the Jean Brown restricted trust fund. The Worship Committee plans would benefit from \$2,500, a bequest from the Shirley Head Estate. The operational budget approved by the Annual Congregational Meeting in February 2014 forecast a small deficit of \$8,993.

By year end 2014, the financial support received from local church revenue sources and forecast trust fund investment revenue transfers was insufficient to meet the approved plan. Certain expense challenges, mainly utility costs and a shortfall in forecast givings contributed to this result. However, the reserves accrued from prior years and reported on the balance sheet Operating Fund line have supported the additional requirements presented in 2014. Financial details can be found in the **Review Engagement Report** of our Auditor Gary E. Mason, Chartered Professional Accountant, contained in the 2014 Annual Report.

The budget forecast for 2015 has been prepared to clearly identify the sources of revenue available and forecasted expense plans. A significant deficit of \$60,000 is forecast. Reserves in the balance sheet Operating Fund line accrued from prior years will only support \$22,626 of the unbalanced requirements presented for 2015. The absence of a Minister of Worship and Congregational Life for the full year, as well as other expense and fundraising considerations can have the effect of bridging the remaining financial funding gap. During 2015, Church Council and the Congregation will need to re-examine expense priorities that set in place realistic plans that can result in a stabilizing impact on the financial position for 2016.

With declining revenue from congregational givings and plans that reflect increased operational expenses, a key principle of our current fiscal strategy requires continuing reliance on the financial process called CAP. This process allows for analysis of unrestricted trust funds capital needed to generate investment income using historical rates of investment return. With this information, focus on

achieving sources of revenue sufficient to balance current year church expense plans can be facilitated. Current investment rates of return will continue to place challenge on this source of revenue support in 2015. The current multiple of 3.5 barely yields \$80,000, the amount transferred to Operations in 2014 and forecast for 2015. We are fortunate beneficiaries of generous legacies provided to FSA. Ongoing prudent stewardship of legacies left to FSA is essential to allow for this strategy to continue.

The involvement of us all, whether through **Time, Treasure and/or Talent** will be fundamental to our continuing sustainability. The support and cooperation of all committees in their delivery of programmes is essential. An innovative and imaginative FSA community will surely be the means by which 2015 plans 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 in 2014 included: Kate Crawford (Minister of Worship & Administration), Catherine Charlton, Harold Jackson (Chair), Doug Jones, Brenda McManus (Church Administrator), Don Reid and Donna Travis. Brenda McManus, our fulltime Church Administrator, plays a very critical management role for the church. Her accumulated training and work expertise brings substantial innovation to financial reporting, analysis and management. Changes in communication systems, records management and focus on GAAP financial data reporting have brought major innovative improvements to FSA in 2014. The Finance Committee wishes to recognize and thank her for the many contributions to managing the financial and supervisory responsibilities of this important staff position at FSA.

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

*Respectfully submitted by  
Harold Jackson  
Chair of Finance*

First-St. Andrew's United Church  
Index to the Financial Statements  
As At December 31, 2014

Page

C1.	Review Engagement Report
C2.	Statement of Financial Position
C3.	Statement of Operations and Changes in Operating Fund Balance
C4.- 7.	Statements of Operations and Changes in Restricted Fund Balances
C8.	Statement of Cash Flows
C9.- 12.	Notes to the Financial Statements

Review Engagement Report

**GARY E. MASON**

Chartered Professional Accountant

Gary E. Mason, B.A., CPA, CA  
Rick Scarborough, B.A., B.Ed., CPA, CGA  
Paul Huston, B.A., CPA, CGA

526 Oxford Street East  
London, Canada N5Y 3H7  
Tel: (519) 679-9550  
Fax: (519) 679-9552

Email: [info@hsm.on.ca](mailto:info@hsm.on.ca)

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, 2014 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 5, 2015

  
GARY E. MASON, CPA, CA  
Licensed Public Accountant

First-St. Andrew's United Church  
Statement of Financial Position  
As At December 31, 2014  
With 2013 Comparatives  
"Unaudited"

Assets

	<u>2014</u>	<u>2013</u>
Current Assets		
Cash	\$ 743	\$ 150
Guaranteed Investment Certificates	25,106	25,106
Amounts Receivable	25,298	27,453
Due from Trust Funds (Note 5)	-0-	27,643
Prepaid Expenses	44,595	7,512
Inventory	<u>3,075</u>	<u>-0-</u>
	<u>98,817</u>	<u>87,864</u>
Restricted Assets		
Cash	45,633	54,040
Guaranteed Investment Certificates	6,432	23,163
Due from Trust Funds (Note 5)	<u>3,117</u>	<u>52,128</u>
	<u>55,182</u>	<u>129,331</u>
Capital Assets (Note 3)	<u>1</u>	<u>1</u>
Total Assets	\$ <u>154,000</u>	\$ <u>217,196</u>

Liabilities and Fund Balances

Current Liabilities		
Accounts Payable and Accrued Liabilities	\$ 38,781	\$ 43,019
Deposits	500	500
Due to Trust Funds (Note 5)	<u>36,911</u>	<u>-0-</u>
	<u>76,192</u>	<u>43,519</u>
Fund Balances (Note 2)		
Restricted Funds		
Music	20,346	42,575
Other	<u>34,836</u>	<u>86,757</u>
	55,182	129,332
Operating Fund	<u>22,626</u>	<u>44,345</u>
	<u>77,808</u>	<u>173,677</u>
Total Liabilities & Fund Balances	\$ <u>154,000</u>	\$ <u>217,196</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, 2014  
With 2013 Comparatives  
"Unaudited"

	<u>2014</u>	<u>2013</u>
Revenue (Note 3)		
Envelope Givings	\$ 474,461	\$ 482,774
Rental Income - Farquhar House	29,610	29,005
- Other	48,308	28,595
Designated Income	42,567	56,726
Miscellaneous Donations & Income	10,547	22,434
Special Projects	12,217	9,082
Gift Cards	<u>3,836</u>	<u>-0-</u>
	<u>621,546</u>	<u>628,616</u>
Expenditures		
Staffing - Ministry & Personnel	389,300	399,336
Program Services		
- Christian Development	2,977	2,561
- Jean Brown CD Sub-committee	13,980	13,137
- Marketing & Communications	4,805	5,727
- Membership & Nurture	683	438
- Music	15,940	17,188
- Special Projects	10,828	-0-
- Worship	3,209	2,693
- Programs / Services Opportunities	-0-	494
Outreach - M & S Fund Commitment	81,721	82,355
- Mission, Outreach & the Environment	199	726
- Stewardship & Capital Campaign	-0-	85
- Designated Expense	52,067	57,063
Operations - Office & Administration	38,254	29,904
- Operations Contingency	1,543	-0-
- Presbytery Fees	10,793	12,465
- Property Repairs, Maintenance & Security	55,836	63,303
- Property Insurance	18,269	18,475
- Farquhar House	7,924	10,135
- Utilities & Taxes	<u>38,417</u>	<u>30,712</u>
	<u>746,745</u>	<u>746,797</u>
Surplus (Deficit) From Operations	(125,199)	(118,181)
Fund Balance - Beginning of the Year	44,345	89,389
Transfers from Trust Funds (Note 5)	108,980	73,137
Transfer to Capital Reserve Fund (Note 4)	<u>(5,500)</u>	<u>-0-</u>
Fund Balance - End of the Year	\$ <u>22,626</u>	\$ <u>44,345</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, 2014  
 With 2013 Comparatives  
 "Unaudited"

	<u>2014</u>	<u>2013</u>
Restricted Funds - Music		
Bray Fund		
Balance - Beginning of the Year	\$ 2,493	\$ 3,134
Revenue - Donations & Concert	260	626
Expenditures- Music & Other	<u>(469)</u>	<u>(1,267)</u>
Balance - End of the Year	\$ <u>2,284</u>	\$ <u>2,493</u>
Cram/King Fund		
Balance - Beginning of the Year	\$ 12	\$ 150
Expenditures- Music Recognition	<u>-0-</u>	<u>(138)</u>
Balance - End of the Year	\$ <u>12</u>	\$ <u>12</u>
Eberhard Memorial Music Scholarship Fund - Principal		
Balance - Beginning of the Year	\$ 22,308	\$ 20,618
Revenue - Donations	2,477	1,690
Transfer to Trust Funds (Note 5)	<u>(22,308)</u>	<u>-0-</u>
Balance - End of the Year	\$ <u>2,477</u>	\$ <u>22,308</u>
Eberhard Memorial Music Scholarship Fund - Interest		
Balance - Beginning of the Year	\$ 2,066	\$ 857
Revenue - Interest	509	949
Expenditures- Music Apprentice	(1,454)	(1,240)
Transfer from Trust Funds (Note 5)	<u>-0-</u>	<u>1,500</u>
Balance - End of the Year	\$ <u>1,121</u>	\$ <u>2,066</u>
Inch/Petts Fund		
Balance - Beginning of the Year	\$ 1,188	\$ 1,272
Expenditures- Music & Other	<u>(566)</u>	<u>(84)</u>
Balance - End of the Year	\$ <u>622</u>	\$ <u>1,188</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, 2014  
 With 2013 Comparatives  
 "Unaudited"

	<u>2014</u>	<u>2013</u>
Music - Continued		
C. Wilson Trust Fund - Interest		
Balance - Beginning of the Year	\$ <u>305</u>	\$ <u>305</u>
Balance - End of the Year	\$ <u>305</u>	\$ <u>305</u>
C. Wilson Trust Fund - Principal		
Balance - Beginning of the Year	\$ 1,179	\$ 1,119
Revenue - Donations	-0-	60
Transfer to Trust Funds (Note 5)	<u>(1,179)</u>	<u>-0-</u>
Balance - End of the Year	\$ <u>-0-</u>	\$ <u>1,179</u>
Friends of Music Fund		
Balance - Beginning of the Year	\$ 11,830	\$ 13,184
Revenue - Concert Series Sales	10,235	14,391
- Donations	6,720	6,789
- Interest	114	318
Expenditures- Concert Series	<u>(15,906)</u>	<u>(22,852)</u>
Balance - End of the Year	\$ <u>12,993</u>	\$ <u>11,830</u>
Wm. & I. McKane Bursary Fund		
Balance - Beginning of the Year	\$ 1,194	\$ 823
Revenue - Donations	400	400
Expenditures- Music	<u>(1,062)</u>	<u>(29)</u>
Balance - End of the Year	\$ <u>532</u>	\$ <u>1,194</u>
 Total - Music Funds	 \$ <u>20,346</u>	 \$ <u>42,575</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, 2014  
 With 2013 Comparatives  
 "Unaudited"

	<u>2014</u>	<u>2013</u>
Restricted Funds – Other		
Discretionary Fund		
Balance - Beginning of the Year	\$ 2,747	\$ 2,068
Revenue - Donations	-0-	708
Expenditures	(313)	(29)
Transfer to Benevolent Fund (Note 4)	(1,129)	-0-
Transfer to Hospitality Meals Fund (Note 4)	<u>(797)</u>	<u>-0-</u>
Balance - End of the Year	\$ <u>508</u>	\$ <u>2,747</u>
 Benevolent Fund		
Balance - Beginning of the Year	\$ 726	\$ 1,274
Revenue - Donations	120	1,995
Expenditures - Benevolent Gifts	(1,975)	(2,543)
Transfer from Discretionary Fund (Note 4)	<u>1,129</u>	<u>-0-</u>
Balance - End of the Year	\$ <u>-0-</u>	\$ <u>726</u>
 Clark Fund - Interest		
Balance - Beginning of the Year	\$ 10,965	\$ 7,603
Expenditures	(325)	(6,178)
Transfer from Trust Funds (Note 5)	<u>-0-</u>	<u>9,540</u>
Balance - End of the Year	\$ <u>10,640</u>	\$ <u>10,965</u>
 Hospitality Meals Fund		
Balance - Beginning of the Year	\$ 6,835	\$ 6,411
Revenue - Donations	9,821	8,059
Expenditures- Meals	(6,723)	(10,135)
Transfer from Discretionary Fund (Note 4)	797	-0-
Transfer from Trust Funds (Note 5)	<u>-0-</u>	<u>2,500</u>
Balance - End of the Year	\$ <u>10,730</u>	\$ <u>6,835</u>

First-St. Andrew's United Church  
 Statements of Operations and Changes in Restricted Fund Balances  
 For The Year Ended December 31, 2014  
 With 2013 Comparatives  
 "Unaudited"

Restricted Funds – Other (continued)

Capital Building Fund		
Balance - Beginning of the Year	\$ 52,259	\$ 82,590
Revenue - Donations	420	40,088
Expenditures- Renovations	(40,243)	(50,419)
Transfer to Capital Reserve Fund (Note 4)	<u>-0-</u>	<u>(20,000)</u>
Balance - End of the Year	\$ <u>12,436</u>	\$ <u>52,259</u>
Capital Reserve Fund (Note 3)		
Balance - Beginning of the Year	\$ 13,225	\$ 21,917
Expenditures- Capital Expenditures	(18,203)	(28,692)
Transfer from Capital Building Fund (Note 4)	-0-	20,000
Transfer from Operating Fund (Note 4)	<u>5,500</u>	<u>-0-</u>
Balance - End of the Year	\$ <u>522</u>	\$ <u>13,225</u>
Total - Other Restricted Funds	\$ <u>34,836</u>	\$ <u>86,757</u>

See accompanying notes to the financial statements.

First-St. Andrew's United Church  
Statement of Cash Flows  
For The Year Ended December 31, 2014  
With 2013 Comparatives  
"Unaudited"

	<u>2014</u>	<u>2013</u>
Cash Provided By Operating Activities		
Revenues		
Operating Fund	\$ 621,546	\$ 628,616
Music Funds	20,715	25,223
Other Restricted Funds	<u>10,361</u>	<u>50,850</u>
	<u>652,622</u>	<u>704,689</u>
Expenditures		
Operating Fund	746,745	746,797
Music Funds	19,457	25,610
Other Restricted Funds	<u>67,782</u>	<u>97,996</u>
	<u>833,984</u>	<u>870,403</u>
Net Surplus (Deficit) from Activities	(181,362)	(165,714)
Transfer to Trust Funds (Note 5)	(23,487)	-0-
Transfers from Trust Funds (Note 5)	108,980	86,677
Decrease in Amount Due from Trust Funds	76,654	11,201
Increase in Amounts Receivable & Inventory	(920)	(15,576)
Increase in Prepaid Expenses	(37,083)	(674)
Increase in Current Liabilities	<u>32,673</u>	<u>10,955</u>
Decrease In Cash	(24,545)	(73,131)
Cash – Beginning of the Year	<u>102,459</u>	<u>175,590</u>
Cash – End of the Year	\$ <u>77,914</u>	\$ <u>102,459</u>
Comprised Of		
Current Assets - Cash	\$ 743	\$ 150
- Guaranteed Investment Certificates	25,106	25,106
Restricted Assets - Cash	45,633	54,040
- Guaranteed Investment Certificates	<u>6,432</u>	<u>23,163</u>
	\$ <u>77,914</u>	\$ <u>102,459</u>

First-St. Andrew's United Church  
Notes to the Financial Statements  
As At December 31, 2014  
"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.

First-St. Andrew's United Church  
Notes to the Financial Statements  
As At December 31, 2014  
"Unaudited"

2. **Basis Of Presentation (continued)**

*Benevolent Fund*

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

***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.

First-St. Andrew's United Church  
Notes to the Financial Statements  
As At December 31, 2014  
"Unaudited"

***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. Interfund Transfers**

***Transfer from the Operating Fund to Capital Reserve Fund***

To provide funding for capital expenditures incurred in the year.

***Transfer from the Discretionary Fund to the Benevolent Fund***

To provide funding for expenditures incurred in the year.

***Transfer from the Discretionary Fund to the Hospitality Meals Fund***

To transfer the balance in the Fund.

**5. Related Party Transactions**

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

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

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

To the Operating Fund	\$ 95,000	from the Capital Fund
	<u>13,980</u>	from the Wm. & J. Brown Fund
	\$ <u>108,980</u>	

First-St. Andrew's United Church  
Notes to the Financial Statements  
As At December 31, 2014  
"Unaudited"

Transfers to Trust Funds represents the amounts transferred 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	\$ 22,308	to the Eberhard Memorial Music Scholarship Fund
From the C. Wilson Trust Fund – Principal	\$ 1,179	to the C. Wilson Fund

## Membership and Nurture Committee

Meetings were held in March, June and October.

Committee profile:

Worship	John McDonald
Archives	Jim Hutchinson
Care for the Caregiver	Dr. Jo Ann Silcox
Caring Callers	Annabelle Logan
Congregational Visiting Team	Audrey Coulthard
Welcoming Committee	Jay Snyder
Coffee and Conversation	Donna Travis
Roll	Donna Travis
Staff Representative	Rev. Tom Hiscock
Members at large	Jerry Austin, Jan Hendry, Joni Pypka

The committee supported changing the meeting time from 4:30 pm to 7:00 pm in an effort to better accommodate working members and enhance future recruitment.

Thank you to Rev. Tom Hiscock and Dr. Jo Ann Silcox for their pastoral support to all members of FSA. The May afternoon Communion service was cancelled this year as age and infirmity preclude most long term members from attending. Reverend Tom will serve Communion at their residence if requested.

Research was done on the declining number of Observer subscriptions; less than 40 families in the congregation subscribe. It was decided to place reminders with renewal information in the bulletin a couple of times a year.

Receptions were held following Sunday worship on New Members Sunday in April and November.

New members who joined our congregation in 2014:

Bill and Eva Bettger,	Edna Allcorn,
Sheila VonNottbeck,	Barbara Cunningham,
Rachel Courey,	Jacqueline Davis,
Orene McCallan-Davis,	Sarah Longland
Jane Daichendt	

Four confirmands who joined the congregation by profession of faith were

Riley Langley	Fraser Feeney
Margaret Hill	Thomas Samson- Williams.

Transfers out: Rev. Herb and Margaret Wonfor, Kerry Mogg, Jeanette Morgan.

In Memoriam:

Dorothy Vipond	Ross Strickland
Ellen McKim	Barb Conkey
Mabel Galbraith	Catherine Pook
Marian Buckingham	

At the end of 2014 we had 335 Active Members and 33 Adherent Members

*Respectfully submitted by  
Audrey Coulthard  
Chair of Membership and Nurture*

## Ministry and Personnel Committee

The role of the Ministry and Personnel Committee (M&P) is to provide support and assessment for all staff at First-St. Andrew's, aiming to maintain positive working conditions and relationships for the staff team in their various capacities within the church congregational life.

2014 was once again a year of significant change for both the staff team and the Committee, resulting in both stress and growth among the members of the team. Although transitions are always challenging when they are happening, the changes which transpired in 2014 have created a staff group which is talented, resilient, and dedicated to their roles. This augurs well for the church as it embarks upon the search for a new minister in 2015.

The Committee began the year planning the celebration of **Paul Merritt's** 30 years of service as Director of Music. It is difficult to imagine what music and worship at First-St. Andrew's would be like today without Paul's talent and dedication, and members of this congregation are blessed to have this extraordinary leadership continue for the foreseeable future.

Throughout 2014, **Tom Hiscock** as Minister of Pastoral Care, **Brenda McManus** as Church Administrator and **Tim Miedema** as Facility and Maintenance Coordinator have provided, with Paul, continuing staff leadership at the church. Each one of these exceptional individuals has ensured that essential church functions continue throughout the year in the face of significant challenges, and they continue to provide a foundation which the staff group will rely on going forward.

Early in the year, **Maureen Scarborough** informed M&P of her intention to retire as Administrative Assistant in the spring, and planning began for both the celebration of Maureen's years of contributing to the life First-St. Andrew's and for searching for her replacement, **Ashley Dwyer**, who was hired in April. The congregation gathered to thank Maureen in May. We enjoyed having Ashley at the church through the spring and summer, but needed to fill her position again when she left on a maternity leave in September. The cheerful **Katrina Stolk** has been the welcoming presence in the Administrative Assistant role since that time. On a part-time basis, **Barry Tiffin** has also made arriving at the church a positive and welcoming experience.

Also early in the year, a team was receiving and assessing applications for the Youth and Young Family Coordinator position, which had been vacant since the fall. Recruitment for this position was rewarded with **Jane Dockrill's** acceptance of the job in March, and we have enjoyed Jane's cheerful and enthusiastic contributions as she establishes the scope of this still new position.

The Triennial Review visit in the spring initiated an extended period of reflection by Council, M&P and Kate Crawford on the nature and future shape of ministerial leadership, culminating ultimately in Kate's decision to resign as Minister of Worship and Administration in September. Kate's numerous contributions to First-St. Andrew's were celebrated at a congregational gathering on December 21, and many members of the congregation were present to recognize Kate's talents. It was to be the final celebration in a year full of such events.

The M&P Committee itself began 2014 with the following members:

Jeanette Morgan – Chair      Bruce Moor – Vice-chair

Linda Badke

Jane Eberhard

Jane Hill

Kathryn Patton

David Wake

For personal reasons, Jeanette resigned from M&P at the end of June. Jeanette worked tirelessly as chair of M&P and as a committee member in prior years, and her expertise and dedication will be missed by all of us.

*Respectfully Submitted by  
Bruce Moor  
(Acting Chair) of Ministry and Personnel*

## **Mission Outreach and The Environment Committee (M.O.E.)**

Our MOE committee has continued to be very active at FSA, in the wider community and the world. One of the highlights for a group of us was a return trip to Nicaragua in February of 2014. Janice and Jim Elliott and Linda Badke returned to Managua with a group referred to as the Boomerang group. We have continued to feel the support of the congregation through interest in the trip, prayer for our work and following our pictures on the 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. We spearhead special appeals for World Development and Relief which this past year has been for the Ebola crisis and Syrian refugees.

### **Hospitality Meals**

Joanne Girvan and Katherine Wonfor coordinated the hospitality meals in 2014 with 4 teams supporting the program. In the fall we made the transition from our traditional hospitality meal program to Bridges Out of Poverty, a new venture for FSA. The new program is currently getting underway.

### **East London United Church (ELUCO)**

First St. Andrew's is a partner church in ELUCO and has been actively involved in the organization for many years. Our two board members are Janice Elliott and Linda Badke. Nancy Howard does a wonderful job of advocating for members of her Marconi community and assisting wherever folks need her to. This year we have had the benefit of a ministry intern, Cheryl Bolton. Her time and skills have been a great addition to the communities of Marconi and Huron East. ELUCO was the recipient of our White Gifts this year through the donation of gift cards.

### **St. Paul's Daily Bread**

First St. Andrew's collects both food and money for their foodbank. David Knoppert sits on their board of directors representing us while Jean and Bill Knowles volunteer at Daily Bread weekly. The White Squirrel Golf tournament again donated funds to Daily Bread.

### **Los Quinchos School/ Fair Trade Coffee**

The MOE committee has continued to sell Los Chicas fair trade coffee with the proceeds being sent to Los Quinchos School in Nicaragua. Under David Manness' leadership we have continued to increase our coffee sales significantly in the last year. The Nicaraguan travelers look forward to working at Los Quinchos this February.

### **Grow a Row/Canadian Foodgrains Bank**

FSA again ran the Grow a Row program in conjunction with St. Mary's United Church for our 19<sup>th</sup> year. A total of \$10,044 was raised in this year's campaign between the two churches. The money raised is matched 4:1 by CIDA.

### **Green FSA**

We would love to have a new committee member to work on this area that has not been very active in the last year.

### **Mission Sunday**

Our committee led the service in 2014 by talking about how we were led to serve on the committee. The preparation of the service in working with Rev. Kate Crawford was a meaningful experience for those of us involved.

#### Alternative Gift Fair

The gift fair ran successfully for a second year led by Allyson Watson and Janice Elliott. A number of worthy organizations were featured with people having the opportunity to contribute financially. A total of \$2,315 was raised.

#### White Squirrel Golf Tournament

Another extremely successful golf tournament was held under the leadership of Diane Knoppert and Margo Christodoulou. This year we had a silent auction for a Downton Abbey dinner and ended up hosting three of them. The proceeds of the golf tournament went to ELUCO, Daily Bread, our meal program, Companeros and Los Quinchos.

Please approach a MOE member if you'd like to join our active and caring committee or to learn more about what we do.

*Respectfully submitted by*

*Linda Badke*

*Chair of Mission Outreach Environment*

## Music Committee

Neuroscientists tell us that, “*The way our brain is wired means that music holds sway over our feelings perhaps more than any other emotional appeal—more than a great speech, a stirring painting, even a book that purports to prove the existence of the divine. Is music and the neuroscience behind it responsible for the emotions that make us feel transcendental, deeply peaceful, even spiritual?*” –

### **Music As A Religious Experience: The Neuroscience of Song** – *Cody Delistraty*

2014 started with the 12<sup>th</sup> annual “**Taste of Burns**” evening on January 25<sup>th</sup> was a sell-out event that brings together members of the congregation and their friends from the wider community. Our thanks go to David McKane and Enid Merritt whose efforts make this such a special event.

On Sunday, February 2<sup>nd</sup> **An Afternoon with Young Musicians** showcased young musical talent from within and outside our church.

As in previous years, Paul Merritt organized six excellent Friday Noon Recitals—three in Lent and three in Advent. In 2014, March 7<sup>th</sup> we heard Paul Merritt on the organ. March 21<sup>st</sup> we were treated to the Central Secondary School Chamber Orchestra under the direction of Imraan Haq and then on March 28<sup>th</sup> we heard the delightful trio of Margaret Trethewey, Flute, Bob Kennedy, Clarinet, and Lynda Kennedy, Piano. We thank Enid Merritt for organizing the lunches which are such an important part of these recitals.

The Senior Choir performed two contrasting concerts in 2014 beginning with **The Beauty of Peace** on March 30<sup>th</sup> featuring Faure’s Requiem and then **Never on Sunday**, on May 29<sup>th</sup> an evening of light-hearted music you wouldn’t hear at a Sunday Service.

**The Concert Opera Group for the COSI Connection**, with Darryl Edwards, Artistic Director, returned on Sunday, September 21<sup>st</sup> to present a sing-along version of **HMS Pinafore**.

In October, The Salvation Army Citadel Band, under the direction of John Lam, returned for our Anniversary Service. We, in turn, sang with them at Centennial Hall, at their Christmas Concert. Thank you to the people of the City of London. Cheryl Samson and her team put on another excellent FSA Talent Show—the proceeds of which went to support the general activities of the congregation. In the early morning hours of Thursday, October 23<sup>rd</sup>, one of the façade organ pipes fell and bent itself over the balcony rail. Subsequent inspection revealed that other of these pipes were about to fail. A quick but thorough assessment by Dodington & Dodington Pipe Organ Services ensured that the other pipes were secured and then determined the cause of the failure. With the help of Harold Jackson, Chair, Finance Committee and the Trustees, we were able to proceed with repairs in a timely fashion and we expect the organ will be back to full functional capacity in the early Spring of 2015.

On Saturday, November 8<sup>th</sup>, five of Western’s Award-Winning Choirs treated us to a wonderful concert of choral music from across the centuries. This was followed by **A Season for Song** on Saturday November 29<sup>th</sup> a presentation by our senior choir soprano soloist—Sonja Gustafson with The Antler River Project.

The FSA Young Performers did the first Advent Noon Recital on November 28<sup>th</sup>. This was followed by Paul Merritt on the Organ on December 5<sup>th</sup> December and The Laudamus Bells under Paul’s direction on December 12<sup>th</sup>. The FSA Strings provided a wonderful addition again this year to our Christmas Eve Communion Service.

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***.

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. My sincerest thanks to them and to my fellow committee members: Anne Cummings, Doug Gonder, Ann MacPhail, Paul Merritt, Cheryl Samson and Jane Archer Smith for all their efforts in 2014. Without them our Music Committee and its programmes could not have been as inspiring and successful as they have been.

*Respectfully Submitted*  
*Paul Cooper*  
*Chair of Music*

## **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 second 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, budget permitting, we engaged in the following projects:

### **Sanctuary & Narthex**

Sound system Upgrade: We worked with other individuals and groups on the installation and fine-tuning of the new sound system in the sanctuary. Exterior repairs to narthex entrances: included new eave-troughs and down-spouts. Further exterior work is necessary to correct a moisture issue before interior plaster and painting repair can commence.

### **Organ**

The Property Committee continues to be involved with the response to the organ pipe incident, the organ repairs and planned preventative maintenance, with a special thanks to Ross and Linda Dodington.

### **St. Andrew's Hall**

The roof over St Andrew's Hall has been replaced as per the Avis Report bringing an end to long-term leaks. At the same time repairs and re-shingling to part of Farquhar House was completed to comply with insurance risk issues. The most recent change to St. Andrew's Hall was the installation of new vinyl tile flooring on the main floor. This project became a priority to address trip hazards and unsightly aspects of the aging carpet.

### **Boiler**

Early in the year, round-the-clock vigilance by staff and Property Committee members was required for several weeks due to frequent flame-outs. As a result of recent repairs to the gas supply valves the boiler has become more dependable. We are however progressing with engineering drawings in 2015 for a replacement HVAC system to be done in stages. This conversion will allow for a more cost effective heat source, a more even heat distribution and the ability to have better air circulation in the building. It will also create the ability to add air conditioning at some point in the future. Currently the only air conditioned spaces are the staff offices which in fact required repair and upgrades this past summer. We are grateful for the continued infusions of expert wisdom from both Russ Gonder and Bob Swartman.

### **Energy Conservation**

The conversion of all exterior lighting to LED was completed in early January 2015. This project has resulted in improved visibility and safety as well as reduced hydro costs.

### **Lawns & Gardens**

We are grateful for our hard-working volunteers who joined us during Spring Clean-up Day and throughout the 'green' months, particularly David Beach and Audrey Coulthard.

### **Parking Lot**

The spaces were relined this past summer and consistent signage was installed for our rental, handicap and designated staff spaces.

## Rentals

Rental income continues to be an important source of revenue to support operating costs. Close to \$50,000 was generated in 2014. A significant portion of that comes from our longterm tenants - Meals On Wheels, Deborah Carter and Deva Tree. In addition, FSA is a sought after facility for community groups particularly for musical events.

Committee Members: George Jolink (Co-Chairperson); Heather Vouvalidis (Co-Chairperson); Bill Guthrie (Secretary); Kerry Stover (Treasurer), Willis Buckingham, Donna Travis, Peter Ross, Tim Miedema (Facilities and Maintenance Coordinator).

*Respectfully submitted by  
George Jolink and Heather Vouvalidis  
(Co Chairs) of Property*

## Stewardship Committee

The Stewardship Committee has worked closely with the Finance Committee this year, and this has proved very helpful in breaking down the sources of income, and making projections for the 2015 year.

The fall Stewardship campaign for this year had a three-pronged approach:

### 1) Giving thanks for all that we have at First-St. Andrews (FSA)

We heard from Barry Tiffin, a valued member of our congregation, who represents many people who give their time, talent and treasure to FSA. We also were reminded of our good fortune to have such a beautiful building for our home. Even though the 2015 year begins with uncertainty in some respects, the volunteer and giving spirit of the FSA congregation remains strong, as does our leadership at Council.

### 2) The importance of Pre-Authorized Remittance (PAR)

The Finance Committee appreciates a commitment to giving, as it allows the Committee to plan for the year(s) ahead. This year's fall Stewardship campaign placed a heavy emphasis on PAR as a means to help the Finance Committee plan for the future financial health of FSA. Response has been mixed; some parishioners are not comfortable with the concept of PAR, for various reasons. We can only hope that PAR becomes more popular in the future, as it helps to alleviate some of the burden of uncertainty for the Finance Committee, and consequently, for the future of FSA as an independent place of worship.

### 3) The Ask

The Stewardship Committee decided to keep the Ask the same as the previous year. Compared with last year, givings to date are down \$11,162.40 (or 2.5%). This year, 41% of pledges have been returned to date, versus 52% from the previous year. The PAR ratio of givings has remained consistent with the previous year, with PAR comprising approximately 80% of all givings.

The Spring 2015 Campaign:

Future campaigns will (hopefully) be a joint effort between the new minister and our committee. Although FSA has a strong congregational base from which to draw, we look forward to a fundraising efforts which are strongly supported by leadership from the pulpit.

Thanks go out to our Stewardship Committee members: Harold Jackson, George Jolink, David Manness, and Katherine Wonfor.

*Respectfully submitted by  
Tara Gonder  
Chair of Stewardship*

## **Welcoming Committee**

The Welcoming Committee, consisting currently of Anne Cummings, Heather Locking-Cusolito, Barry Tiffin and Pam Turner-Langley, was formed arising out of a decision at the 2014 Annual Congregational Meeting. Our mission is to examine ways to enhance our welcome to all people including the eleven groups identified in the FSA Vision statement. Since our formation we have met six times and have accomplished the following:

- Developed and approved our Terms of Reference
- Established liaisons with the Membership and Nurture Committee
- Developed, distributed and analyzed the results of a Needs Assessment regarding priorities for welcoming (See results below)
- Begun to establish task teams to focus on the three priorities we have established for the coming year

We know that there are many welcoming activities that already are taking place in our congregation. For the coming year we intend to look into the following three areas to identify current welcoming practices and explore ways in which we could enhance them:

- General welcoming practices
- Welcoming young people
- Welcoming families of diverse composition

We welcome anyone interested in serving on our committee or on one of the task teams. Feel free to approach any member of our committee with your interest or suggestions.

*Respectfully submitted by*  
Heather Locking-Cusolito

## **Worship Committee**

The committee strives to offer a worship environment and experience that remains consistent with the traditions of FSA; that is meaningful, welcoming and accessible to all. The committee and Rev. Kate aimed at adding new items to the worship service; the singing bowl and time of reflection after the sermon that would enhance the worship experience. The spirit of welcoming was with us as we journeyed through the year.

In 2014 we have been inspired by those that have led worship along with Kate and Tom; Rev. Dr. Barry Moore, Rev. Keith Rameshwar, Rev. Dr. David McKane, Rev. Betty Sangster (Anniversary Sunday preacher), Sonja Gustafson (Music Appreciation), Dr. JoAnn Silcox, Joan Bancroft and Kerry Stover. The MOE committee and God squad lead us to think about the journeys of others. Early in 2014, the worship committee did a service on the theme of "Bring a Friend to Church Sunday". And in June the Kee-Mo-Kee Camp service and experience with the CD committee was well received. We look forward to a continued growth of these varied and beautiful services.

The Right Reverend Dr. Gary Paterson, Moderator of the United Church, delivered an inspirational and moving sermon during the London Conference "Service of Celebration" that was held in our sanctuary in late May. The committee extends a deep thank you to all that were involved in the welcoming of the ordinands, their families and the members of conference that were in attendance on that warm summer evening.

During the year we welcomed Rev. Dr. David McKane as Minister Emeritus. We honour him as he has embraced the congregation of First-St. Andrew's with his love and for his years of service with the United Church of Canada.

The worship committee would like to express deep gratitude for the many persons that have been involved in our worship services; Heather Lake, Kelly Kabat and Pam Salmoni for organizing the Candle-Lighters, Heather Guthrie and Jane Westmorland for Baptisms, Jim Silcox for Communion, Joan Bancroft and her group of scripture readers, John McDonald for Lay Liturgists, and the tireless work that Charlotte Oldham does with the Welcoming Coordinators and Welcoming Greeters.

We are thankful to Paul Merritt as our Director of Music as we continue to "make a joyful noise unto the Lord" through the wide variety of music programs and choirs that enrich each of our services. Lastly the committee extends a heartfelt appreciation for the leadership and thoughtful ideas of Rev. Dr. Kate Crawford. We are truly grateful for her deep devotion and understanding of worship in this space and her ideas will remain with all of us for a long time. Best wishes to Kate with her new faith community in Grand Bend, Ontario.

As we go forward into 2015, we know we will encounter new opportunities and the worship committee asks that our faith community pray for our worship, that it be filled with spirit and truth and that the love of Christ be evidenced by what we do here at FSA and in the greater community.

The 2014 Worship Committee members: Dr. Stephen Adams, Joan Bancroft (co-chair), Barbara Cunningham, Jacqueline Davis, John McDonald, Barry Moore, Jim Silcox, Kerry Stover (co-chair), Barry Tiffin, and Jane Westmorland.

*Respectfully submitted by  
Kerry Stover  
Co-chair of Worship*

## Other Groups

### FSA Supper Club

Our group met 6 times in 2014, and the Pot Luck buffet always proves more and more tempting each month, with many new recipes being tested by some of our adventurous members.

**Paul Merritt** always lends his enthusiasm to a Sing-Song and the programs bring interesting presenters and topics.

In February **Dr. Barry Moore** recalled earlier years as a Student Minister and Ordained Minister in Northern Alberta , his "Stories with Barry", providing some chuckles and a tear or two.

Our guests in March were **Bill & Karen Butt**, Missionaries who served as United Church personnel for 13 years in Mozambique, and shared with us our M & S. and "Grow a Row" dollars in action.

In April **Dr. Jean Hewitt** presented her "Famous Five", the brave Canadian women who sought to have women legally considered "Persons" so that they could be appointed to the Senate, and filed a petition in 1929 re the "Person's Act " in the British North America Act of 1867.

**Bob Peel**, FSA member, was our speaker in May, sharing his experiences producing 2 TV documentaries in 2001. "Circle of Nations" was aired across Canada, and "Tomorrow Today, A Planetary Vision" was produced for the Overseas market, featuring host **Peter Ustinov**.

Our Guest in October was **Dr. David McKane**, President of L'Arche London, which is a member of faith-based communities creating homes and programs for people with developmental difficulties. It currently serves 250 people in the London area, a number expected to double in the next few years.

November guests were **Sean Galloway** and **Heather McNeely**, of the London City Planning Dept., and part of the Rethink London Team. Their presentation outlined The 10 Big Moves for London of 2035.

Our get-togethers attract 50 to 80 people, and provide a wonderful opportunity to meet new people and enjoy time together. Guests and New members are **always** welcome.

*Respectfully submitted by  
June McKay and Jean Wuensch  
Conveners of Supper Club*

## **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 - the two units have amalgamated into one unit. Members usually meet monthly for worship, fellowship and have speakers on various topics of interest. Many other women of the congregation support our projects.

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

- 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 Parlor, 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.
- In May, a trip to Petrolia Playhouse was organized with lunch catered by the United Church in Petrolia.

Money raising projects were:

- Spring Rummage Sale convened by Jim and Jan Hendry,
- The Holly Bazaar convened by Glenda Robinson and Shelley Kostecki
- Team of ladies making frozen turkey pies for sale
- The Marathon Bridge games organized by Joni Pypka,
- Phantom Tea envelopes with poem written by Millie Bates
- The use of green offering envelopes.

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 children from ELUCO to Camp Kee-Mo-Kee.

At the de covenanting service for our minister Kate Crawford, the UCW presented her with a cheque and a book of poetry in honour of her care and concern for the work of our UCW.

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

*Respectfully submitted by  
Sally Smith*

## First St Andrews United Church Women

### Unaudited Statement of Financial Position

(expressed in Canadian dollars)

	Year-to-Date December '14	
	Actual	Prior Year
<b>Assets</b>		
Bank	25,341	33,462
Petty Cash	0	0
Investments	27,000	27,000
Accounts Receivable	0	0
HST/GST Federal Portion	105	0
HST/GST Provincial Portion	275	0
<b>Total Assets</b>	<b>52,720</b>	<b>60,462</b>
<b>Total Assets</b>	<b>52,720</b>	<b>60,462</b>
<b>Liabilities</b>		
Accounts payable	498	4,450
Due to/from UCW 50th Ann. Special Gift	0	0
Due to/from FSA	(3,124)	(6)
<b>Total Liabilities</b>	<b>(2,626)</b>	<b>4,444</b>
<b>Equity</b>		
A. Webster Fund - Principal & Interest	2,226	2,226
F. McFarlane Fund - Principal	0	0
Retained Earnings	53,120	53,792
<b>Total Equity</b>	<b>55,346</b>	<b>56,018</b>
<b>Total Liabilities &amp; Equity</b>	<b>52,720</b>	<b>60,462</b>

# First St Andrews United Church Women

## Unaudited Statement of Operations

(expressed in Canadian dollars)

	Year-to-Date December '14	
	Actual	Budget
<b>Donations</b>		
Green Envelopes	2,465	2,500
Bequests	0	0
Thank offering	0	0
Flowers	1,630	1,000
Phantom Tea	1,046	1,200
Prayer Shawl Ministry	470	500
Miscellaneous Donations	300	100
	<u>5,911</u>	<u>5,300</u>
<b>Earnings</b>		
Unit Contribution	0	200
Bazaar	11,778	10,000
Pie Sales	10,338	10,000
Rummage Sale	2,996	2,000
Catering/Meals	1,367	0
Misc. Fundraisers	0	0
Investment Income	0	500
Bank Interest	240	0
Miscellaneous Earnings	70	0
	<u>26,789</u>	<u>22,700</u>
<b>Total Revenue</b>	<b>32,701</b>	<b>28,000</b>
<b>Outreach</b>		
Priority I Outreach (January)	4,400	4,300
Priority II Outreach (December)	700	700
Mission & Service - U.C. of Canada	15,000	15,000
Congregational	624	0
Prayer Shawl Ministry	146	300
Camp Kee-Mo-Kee	500	600
Gifts to Shut-Ins	150	500
Other Outreach	0	75
	<u>21,520</u>	<u>21,475</u>

**Miscellaneous Expenses**

Bazaar	1,537	1,000
Pies	4,011	4,500
Rummage Sales	0	150
Misc. Fundraisers	0	0
Flowers	1,334	1,500
Catering / Meals	1,346	0
Middlesex Presbytery Resource	0	0
Middlesex Presbyterial	324	300
Workshops / Seminars	40	500
Subscriptions / Journals	27	300
Banners	0	0
Speakers / Courtesy	100	300
Purchases - Kitchen Equipment	0	500
Other Misc. Expenses	966	0
	<hr/>	<hr/>
	9,687	9,050

**General & Administrative Expenses**

Advertising & Promotions	0	0
Postage / Copying	0	150
Interest & Bank Charges	29	0
Office Supplies	0	0
Kitchen / Cleaning	1,386	750
Misc. General & Admin	752	400
	<hr/>	<hr/>
	2,167	1,300

**Total Surplus (Deficit) from Operations**                      **(672)**                      **(3,825)**

## **First-St. Andrew's United Church**

**Annual Meeting Minutes Sunday, February 23, 2014**

**Proudfoot Hall, 12:00 pm**

**1.0 Invocation:** Jo Ann Silcox, Chair of Council, opened the meeting with prayer.

**2.0 Welcome:** Jo Ann Silcox welcomed the members of the congregation to the Annual Meeting.

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

MOTION: That Katherine Wonfor be appointed Secretary of the 2014 Annual Meeting.

MOVED: By Allyson Watson, seconded by Chris Lindsay. MOTION CARRIED.

MOTION: That Jo Ann Silcox be appointed Chair of the 2014 Annual Meeting.

MOVED: By Allyson Watson, seconded by George Jolink. MOTION CARRIED.

### **4.0 Motion to Approve the Agenda**

MOTION: That the circulated agenda be approved.

MOVED: By Allyson Watson, seconded by George Jolink.

DISCUSSION: It was requested that a report from the UCW be added to the agenda.

MOTION CARRIED: with the above addition.

### **5.0 Motion to Permit Adherents as well as Members to Vote**

MOTION: To extend the right to vote to adherents and youth at the 2014 Annual Congregational Meeting, according to the provisions of the 2013 United Church of Canada Manual and the Policy and Procedure Manual of First-St. Andrew's United Church.

MOVED: By Doug Jones, seconded by Allyson Watson. MOTION CARRIED.

### **6.0 Committee Reports**

**6.1 Finance:** Harold Jackson, Chair of the Finance Committee, reported to the meeting. Results from the past year were reviewed. An increase in expenses was seen in staffing, and repairs and maintenance of the HVAC system. The 2013 deficit of \$45,000 will be funded from the operating fund.

The 2014 Budget Forecast was presented:

- The Revenue forecast for 2014 remains at the same level as 2013 (\$574,610)
- Expenses are forecast at \$680,937
- Support from the Unrestricted Trust Funds is budgeted at \$80,000
- Funding will be received from the Jean Brown Fund (\$14,844) and the Shirley Head bequest (\$2,500)
- A deficit of \$8,983 is forecast and will be funded from the operating fund
- An increasing dependence on interest earned from the Unrestricted Trust Funds is forecast. In order to generate the required income, Council at its February meeting approved increasing the CAP calculation to 3.5 times the prior year's expenses.

A narrative budget described how the activities and financial gifts of the congregation support the mission statement of First-St. Andrew's. The 2014 budgeted stewardship outputs are Worship 33%, Action 33%, Friendship 16% and Learning 17%.

MOTION: To approve the 2014 budget forecast.

MOVED: By Stan Hill, seconded by George Jolink. MOTION CARRIED.

MOTION: To appoint Gary E. Mason, Chartered Accountants as the Firm of Record for the Review Engagement Audit Report of First-St. Andrew's United Church for 2014.

MOVED: By Harold Jackson, seconded by Allyson Watson. MOTION CARRIED.

The congregation expressed its appreciation to the Finance Committee.

## **6.2 UCW**

Laurel Kenney reported on behalf of the UCW. The UCW of First St.-Andrew's is the second highest UCW supporter of the Mission and Service Fund. The UCW also supports many local charities. Laurel thanked the congregation for their support of UCW fundraising initiatives.

The UCW will be hosting the downtown churches for the World Day of Prayer on March 7, 2014.

The UCW continues to welcome our neighbouring UCWs for joint programs.

## **6.3 Board of Trustees**

John Eberhard, Co-Chair, Board of Trustees, reported to the Annual Meeting. John spoke of the generosity of those who have left a legacy to First-St. Andrew's. The contribution of Harold Jackson and the Finance Committee was recognized as they continue to work with the Trustees to ensure the financial stability of the church.

The Board of Trustees has reviewed and revised the description of the mandate, roles and responsibilities of the Insurance Committee in the Statement of Policies to better describe what the insurance committee does.

MOTION: That the congregation of FSA approve the amended wording of the Statement of Policies and Procedures describing the mandate of the Insurance Committee of the Board of Trustees.

MOVED: By John Eberhard, seconded by Stan Hill. MOTION CARRIED.

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

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

- 1) Determines and directs that for the year 2014, it will carry only the insurance in the attached policies; *Ecclesiastical Insurance Co. Policy #0102687F*
- 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 2014.

MOVED: By John Eberhard, seconded by June McKay.

DISCUSSION:

- The insurance covers replacement value of the church.
- The following is insured separately: organ, stained glass windows, and chattel of the church.
- No outstanding claims against the church have been brought to the Trustees attention.

MOTION CARRIED.

#### **6.4 Formation of Welcoming Committee**

The following motion was approved at the February 2014 meeting of Council and is being forwarded to the Annual Congregational Meeting for approval:

MOVED:

1. That the congregation direct Council to form a congregational committee to be called the "Welcoming Committee".
2. That Council establish for the committee:
  - the purpose
  - the organizational mandate
  - the membership
  - responsibilities including plans for action
3. Council shall report back at the next congregational meeting (special or annual) at which time it will report on its deliberations and seek congregational approval for such congregational committee.

MOVED: By John Eberhard, seconded by Kerry Stover.

DISCUSSION:

- the committee will work to identify diverse communities
- separate action plans that address the issues of different communities will be formulated

MOTION CARRIED.

#### **6.5 Nominating Committee**

George Jolink, Chair of Nominating, thanked all those who serve on committees of the church. George announced Kerry Stover as Chair Elect of Council.

A slate of candidates for 2014 committee membership was circulated.

The following change to the report was requested:

- Jacqueline Davis to be added to the Christian Development Committee

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

MOVED: By George Jolink, seconded by Stan Hill. MOTION CARRIED.

FSA pins were presented to committee members who completed their terms in 2013.

#### **6.6 Adoption of Committee Reports**

MOTION: That the Committee Reports as published in the 2013 Annual Report be adopted.

MOVED: By Anne Cummings, seconded by Allyson Watson. MOTION CARRIED.

### **7.0 Motion to Declare FSA an Affirming Congregation within the United Church of Canada**

Kerry Stover presented to the Annual Congregational Meeting. The following notice was publicized in the bulletin prior to the Annual Meeting:

**Motion:** *That First-St. Andrew's United Church become an Affirming Ministry by accepting the Vision Statement and Action Plan publicized during the month of February 2014.*

MOTION: To withdraw the Plan of Action from the Motion to become an Affirming Congregation.

MOVED: By Kerry Stover, seconded by Anne Cummings.

DISCUSSION: The action plan will be referred to a committee(s) identified by Council for review.

MOTION CARRIED.

MOTION: To allow a secret ballot on the Motion to become an Affirming Congregation.

MOVED: By Russ Gonder, seconded by Barb Dalrymple. MOTION CARRIED

MOTION: That First- St. Andrew's United Church become an Affirming Congregation within the United Church of Canada in the spirit of the following Vision Statement:

*We, the people of First-St. Andrew's United Church, will continue our commitment to creating a community where all people are welcome regardless of age, differing abilities, economic circumstance, ethnic background, gender, gender identity, physical or mental health, race, or sexual orientation. All persons are welcome to take part in every aspect of our church life and witness, including membership, leadership, celebration of life passages, and marriage. Our vision is founded in the ministry of Jesus, which leads us to celebrate God through our worship and music, to counter injustice, to reach out to others in need, to preserve the environment, to engage in learning, and to grow spiritually as individuals and as a church family. As we continue on our journey of learning what it means to be an inclusive worshipping community, we understand the importance of hearing and respecting each other's stories, gifts, and skills. We celebrate the richness that this diversity brings to our congregation as it challenges us to be ever more open to new perspectives and broader awareness.*

MOVED: By Kerry Stover, seconded by Anne Cummings.

DISCUSSION: Members of the congregation spoke for and against the motion.

MOTION: That the motion to becoming an Affirming Congregation be referred back to Council.

MOVED: By Bob Swartman, seconded by Donna Travis.

DISCUSSION: Council approved the motion at its January meeting.

MOTION DEFEATED.

SECRET BALLOT: 101 for, 18 against

MOTION CARRIED.

**8.0 Benediction:** The Rev. Dr. Kate Crawford closed the meeting with a benediction.

MOTION: That the 2014 Annual Congregational Meeting be adjourned at 2:16 pm.

MOVED: By Stan Hill. MOTION CARRIED.