

St. Andrew's River Heights United Church

255 OAK STREET

WINNIPEG, MANITOBA R3M 3P7

Phone: 204-488-1130 † Fax: 204-488-1132

Email: office@standrewsriverheights.com

Website: www.standrewsriverheights.com

ANNUAL REPORT

DECEMBER 31, 2024



**FOR PRESENTATION AT THE ANNUAL MEETING
SUNDAY, FEBRUARY 23, 2025**

**Annual General Meeting
St Andrew's River Heights United Church
Sunday, February 23, 2025, 11:30 a.m.**

Agenda

1. Call to order and declaration of quorum
2. Opening prayer and time of remembrance
3. Motion allowing adherents to vote
4. Election of meeting secretary
5. Acceptance of February 25, 2024, Annual General Meeting minutes
6. Tabling of Group Reports
7. Council Report
8. Foundation report
9. Finance report
 - a) Tabling of independently reviewed 2024 financial statements
 - b) Approval of 2025 budget
10. Amendments to Governance Statement
11. Nominations and elections for (a) Church Council, and (b) Foundation Board
12. Other business
13. Expressions of appreciation
14. Closing prayer
15. Adjournment

Our Vision Statement

*To live as Christ would have us live, in love, with compassion
and seeking justice, by sharing God's grace, learning from scripture,
growing through the Spirit and being transformed by faith.*

A Message from Rev. Karen Lumley

It is hard to believe that another year has come and gone. It is hard for me to believe that it is time to reflect back on 2024, my ministry here and the life, work and ministry of St. Andrew's.

As I reflect back on 2024, I am reminded that the highlights for me are many, however, a few truly stand out in my mind. They are as follows:

1) Youth Confirmation Class

It was so great having a youth confirmation class after not having one for several years. Truly that was my number one highlight of the year. Five youths were confirmed and it is from this group that a Youth Group was formed for Sunday School.

2) Celebration Sunday

This Sunday is always a highlight for me. I love the outdoor service, the informality of our community gathering, bouncies, hotdogs, chips, and being together outside having fun. I look forward to this service every year.

3) Sunday School

The two or three times I was able to be present with the children and youth in Sunday School interacting with them during their Sunday morning class is another opportunity to engage with them.

4) Children's Time

Every Sunday I prepare to talk with the children and youth about various things related to Sunday School and to worship that day I can never anticipate their responses or questions. This keeps me on my toes and I love this time with them.

5) Pastoral Care Visiting

Whether it is visiting over the phone, in person over a cup of tea or coffee, or sitting beside someone in the hospital. It is an honour and a privilege to be present with people in their time of need, sickness or celebration. It is a gift to be present. I truly love being present in the lives of people in this faith community and beyond whatever the reason. It is, however, unfortunately, something that is often left til later because too many other things make demands on my time. It is indeed my hope this year to make more time to visit letting other things go undone.

6) Bible Study

We followed the lectionary for part of the year and in the fall decided to study the

book of Psalms all 150 chapters. It was surprising to realize the laments in the psalms and be re-assured to the praise and prayers in other Psalms. The attendance varies from 8 to 10.

7) Worship

The service needs to be focused on a theme, with prayers, readings, liturgies, hymns and even the sermon all needing to be part of the theme for that Sunday. The Creation Series on the Environment was a highlight for me as we reflected together on the issues of the Environmental crisis and our need to care for God's gift of Creation, for we are called to be stewards of Creation.

8) Christmas Eve Services

Once a Children's play is found by Rev. Karen Lumley and Jan Demeduk, the children and youth, under the direction of our Sunday School Superintendent, Jan Demeduk work on their Christmas Eve Service. This service used to be an in-person service but has shifted to a pre-recorded service viewable on Christmas Eve day. The majority of the families agreed that this service pre-recorded is their choice, because families are busy on Christmas Eve, and some are away and cannot attend on Christmas Eve, so the move to make this service a pre-recorded service has been successful since COVID. This will continue next year and likely years to come.

The Communion Service

This service is a fifteen-minute communion service with a Christmas Eve liturgy to celebrate the Sacrament of Communion. It is a time for us to gather to celebrate communion together before the Lessons and Carols service.

The Lessons and Carols service this year was exceptional with the music choices, the readings and the youth and family readers chosen made it phenomenal. It was a moving service that enabled us to anticipate the birth of the Christ Child in our Christmas preparations yet to come.

9) For the Earth Concert

Last but certainly not least of all, this concert was truly a gift from the choir, our music director, Katy Harmer and Wes Elias, our organist. It was so moving, beautiful and relevant for our church and world today. If you were there you know what I mean and if you missed it was truly an amazing gift of music, through song and readings. A special thank you to all who were involved it was beyond Amazing! It was Moving! A spiritual experience.

Conclusion

My report would be a miss if I did not thank and mention the amazing staff I work with. Charlotte Lindsay on the keyboard, who types at the speed of light. Katy Harmer, our Music Director, who spices up the music selections with many different types of music for us to enjoy. Wes Elias, our organist, who makes the keys on the keyboard of the piano or organ dance with delight. Cecy, our cleaning wizard who keeps our church tidy and clean. Bill Craddock, who is a numbers whiz, who can balance and quote you any number pertinent to the finances of the church.

I am privileged and honored to work with many volunteers, and choir members who constantly share their ministry and gift of music with us Sunday after Sunday. Fred Cross, who edits the service Sunday after Sunday, saves special things that happen during the service unknown to you. Tyler Craddock, who ensures that the soundboard is functioning Sunday morning. Jan and Evan Demeduk co-ordinate and run our Sunday School with the help of Jocelyn Carlson, Jason Dyck and Heather Ragot, who work with the youth class. A special thanks to Colleen Watters, who arranges readers every week. Ruth McKenzie, who ensures there are ushers to take up the offering, and greeters. Rita Swan, who assists in ensuring the hymn numbers are posted and things are set for worship. To our communion folks, Judy Bourcier, who is often in the background setting up communion with Ruth. Thanks to you all.

Ministry and Personnel Committee, Fellowship and Outreach - to name a few, who work at keeping things afloat. I want to thank Ellen Bruneau for the many cards of encouragement and notes of love and care. To the many groups (committees), that work so diligently to ensure the church functions thank you.

Another year has passed and we move forward realizing the need for community and the need for us to gather together in person here at St. Andrew's.

May the light of Christ shine in you this coming year and May 2025 bring us all new opportunities, new dreams and a new vision with endless opportunities and possibilities to serve our God together.

In Ministry Together,

Rev. Karen Lumley

ST. ANDREW'S RIVER HEIGHTS UNITED CHURCH

Church staff (as of December 31, 2024)

Ministers	All the people of the congregation
Clergy	Rev. Karen Lumley
Ministry of Music	Katy Harmer, Wes Elias
Office Manager	Charlotte Lindsay
Treasurer	Bill Craddock
Church Caretaker	Cecilia Echeverria
Sunday School	Jan Demeduk

The Church Council (as of December 31, 2024)

Chair	Rob Siddall
Minister	Rev. Karen Lumley
Secretary	Leigh Carlson
Treasurer	Bill Craddock
Ministry & Personnel Chair	Michael Duncan

Members at Large

John Barber	Heather Ragot
Glenn Neufeld	Lisa Richards

Group Chairs

Christian Education	Vacant
Fellowship & Pastoral Care	Betty Jubinville
Finance	Paul Webster
Ministry and Personnel	Michael Duncan
Nominating	Glenn Neufeld
Outreach	Anne Grewar
Property and Administration	Gord Shawcross/John Swan
Stewardship	Greg Fearn
Worship	Ruth McKenzie
Church Trustees	John Barber, Bernard Boland, Ellen Bruneau, Gord Shawcross
Prairie2Pine Representatives	Rita Swan/Linda Paul

St. Andrew's River Heights United Church Foundation

Chair Paul Webster
Secretary/Treasurer David Wreford

Anna Blair Circle Iris McKay

Statistical Information

Number of baptisms	1
Number of confirmations/reaffirmations.....	5
Number of marriages.....	1
Number of deaths, funerals, memorial services.....	8
Number of supporting households as of December 31, 2024	135

Baptisms:

Inara Verena Itangishaka December 22, 2024

Confirmations:

Andrew Carlson March 10, 2024

Jocelyn Carlson March 10, 2024

Ben Dyck March 10, 2024

Jamie Mainprize March 10, 2024

Elliot Ragot March 10, 2024

Marriages:

Amanda Nose & Marcia Somers February 24, 2024

Deaths, Funerals, Memorial Services:

Ian Morrow January, 8, 2024

Margaret Jean McRae January 21, 2024

Jim Rae February 2, 2024

Margaret Rae Deally	February 12, 2024
Jozsef (Joe) Nagy	April 12, 2024
Gladys Mildren	June 30, 2024
Coralie Standing	August 3, 2024
Don Bewell	December 17, 2024

From the Church Council Chair

As we embark on the upcoming Church year, I would like to reflect back on 2024.

While we, like many other churches, continue to face our challenges, 2024 was a reasonably good year for us. Although our finances and the state of our building seem to present continual challenges, our finances held up well during 2024 and our Property & Administration Group, led by Gord Shawcross and John Swan, did a terrific job in maintaining the condition of our building. After lengthy negotiations, we signed the Bell/MTS Antenna Lease in September and that will hopefully provide us with a stream of income for many years to come. Later in the fall many of us had a fun evening at the Bill Quinn concert and we saw the return of a very successful Harvest Supper. Apart from the financial benefits of these and other events such as the Choir Show, they are important because they provide us with an opportunity to gather in an enjoyable social setting and generate participation, volunteerism and perhaps even a bit of excitement. I believe that they also foster a greater sense of community within the Congregation, and so thank-you to all of the volunteers who were involved in staging those events!

During 2024 a committee comprised of John Barber, Linda Paul and Ellen Bruneau undertook a review of our Governance Statement and recommended, among other things, that it be amended to provide in principle for two-year term limits for Council members. Council was generally supportive of this, and the proposal will be discussed and voted upon at the 2025 Annual Meeting.

As we all know, it takes a lot of time and effort from many people to enable us to successfully carry on the life and work of St. Andrew's. Many volunteers work very hard to support our day-to-day activities and operations, and we are always looking for more help. If you have the time and inclination to become involved with Council, with any of the Worship, Ministry & Personnel, Finance, Property & Administration, Christian

Education, Stewardship or Outreach Groups, or in any other way to support Church initiatives, I would strongly encourage you to do so. I think that you will find that by getting involved in this way you will feel even more a part of the St. Andrew's community and you will hopefully find the experience to be a very rewarding one as you give back to our faith community.

In closing, I would like to thank the members of Council, the members of the various Church Groups, all those who contribute to our wonderful worship and music programs and everyone else who contributes to the life and work of St. Andrew's. It is only through our collective efforts that St. Andrew's will be able to thrive as a faith community.

May God continue to bless us all at St. Andrew's.

Rob Siddall
Council Chair

Finance Reports

Treasurer's Report

The 2024 year was very favourable from a financial viewpoint. We received enough revenue from donations and the usual other activities to meet all of our ongoing expenses. We did not have to use any capital to meet our financial needs.

Total revenue for the year was \$422,269, which was \$11,029 more than projected, without using the \$30,500 of capital which had been expected. Total expenses were \$421,821, or \$10,622 more than planned.

A major contributor to our revenue was \$21,903 more in member donations than projected. In fact, member gifts in 2024 were \$9,811 more than in 2023. A number of members gave significantly more than they pledged. And, almost everyone who pledged filled their pledge. Also, in 2024 there were few deaths in our congregation and more new members than usual.

Total rental income in 2024 was \$87,814, similar to projection and slightly more than in 2023. As a part of that total, miscellaneous rentals were \$22,770. While not huge, this source of income is very important to our total revenue. It also requires considerable efforts by David Wreford and Charlotte our office manager. Yearly, we have about 110 individual rental events.

As mentioned above, expenses were \$10,622 more than expected. Some of this increase was due to our outreach efforts. Mission and Service was \$2,083 more than planned and other outreach was \$3,333 more than projected. Total outreach expenditures were \$26,666.

For 2025, we are again budgeting for a balanced financial situation. At this time, we need to include \$32,000 of capital monies to achieve this break-even.

Table 1 is the consolidated income statement for 2023 and 2024 and the proposed budget for 2025. Table 2 is the balance sheet for 2023 and 2024 for all assets and liabilities. I would draw your attention to the long list of bequests and memorial funds on the second page and the top of the third page. Perhaps oddly, accounting practices require these gifts to our church to be displayed as liabilities.

Howard Rempel is again undertaking an Independent Review of all of our financial records and procedures. The results of his review are not available at the time of writing this report but will be presented at the Annual General Meeting.

Thank you to the other members of the Finance Committee, Chair Paul Webster, Rob Siddall, Deborah Metcalfe, David Bergman, Diane Bowles, and David Wreford. Our committee meets the Sunday before Council meetings and always gets either 100% attendance or has no more than one person absent.

It has been my pleasure and privilege to have served as your treasurer for another year.

Respectfully submitted,

Bill Craddock

Treasurer

Table 1

ST. ANDREW'S RIVER HEIGHTS UNITED CHURCH						
Consolidated Profit & Loss						
		Actual	Budget	Variance	Actual	Budget
		2024	2024	24-Dec.	2023	2025
INCOME						
3100	OFFERINGS					
3101	REGULAR OFFERINGS	230,893	208,990	21,903	221,082	219,268
3103	OPEN COLLECTIONS	1,963	1,200	763	1,539	1,400
3109	MISSION & SERVICE	2,845	1,800	1,045	1,300	2,500
3113	Memorial Easter Flowers	1,620	1,200	420	1,355	1,500
3174	Fundraising	24,086	16,200	7,886	8,232	14,900
	Other Income	13,708	7,200	6,508	18,370	7,600
3150	OPERATIONS INCOME	87,814	87,600	214	87,770	89,653
3124	INVESTMENT INCOME	23,817	52,500	-28,683	24,392	54,000
3190	FOUNDATION GRANT	34,000	34,000	0	34,500	40,000
3160	MISCELLANEOUS REVENUE	1,523	550	973	1,051	1,050
TOTAL INCOME		422,269	411,240	11,029	399,591	431,871
EXPENSES						
30502	OTHER EXPENSES	5,520	1,730	3,790	1,648	3,275
4000	STAFFING					
4010	Ministerial	108,356	107,761	595	98,860	111,607
4030	Administration	49,425	49,502	-77	48,531	50,415
4050	Caretaking	14,413	13,700	713	12,828	14,700
4080	Pandemic Extra Staffing	2,000	2,000	0	1,950	2,000
4090	Music	47,185	48,200	-1,015	47,127	49,100
40901	Youth	2,671	3,100	-429	2,613	2,730
40902	ADP	342	360	-18	365	360
	TOTAL 4000 STAFFING	224,392	224,623	-231	212,274	230,912
6000	OPERATIONS					
6230	Equipment/Furniture	587	2,200	-1,613	1,087	800
6520	Maintenance & Repairs	56,673	51,860	4,813	55,918	62,900
6940	Utilities, Taxes, Insurance	54,771	57,975	-3,204	53,795	58,204
	TOTAL 6000 OPERATIONS	112,031	112,035	-4	110,800	121,904
6100	ADMINISTRATION					
6540	Office Expenses	6,930	4,000	2,930	6,440	5,400
6630	Finance	4,476	3,663	813	4,945	4,297
66301	Minister's Local Travel	1,126	1,620	-494	1,476	1,650
	TOTAL 6100 ADMINISTRATION	12,532	9,283	3,249	12,861	11,347
6601	COMMITTEE EXPENSES					
6610	Christian Education	4,313	4,350	-37	4,832	4,250
6620	Fellowship	1,813	750	1,063	433	750
6640	Ministry and Personnel	1,452	1,640	-188	1,028	1,739
6650	Outreach	550	2,000	-1,450	1,397	1,500
6670	Stewardship	0	400	-400	217	400
6680	Worship	4,868	5,700	-832	3,714	5,102
6700	Music	10,774	10,480	294	9,612	10,961
	TOTAL 6601 COMMITTEES	23,770	25,320	-1,550	21,233	24,702
66932	Affirm Min. plus wreath purchase	1,318	190	1,128	1,918	180
6900	MISSION & SERVICE	14,332	12,250	2,083	12,354	11,709
6914	OUTREACH	12,133	8,800	3,333	10,053	9,700
6911	UCC ADMINISTRATION	16,669	16,669	0	12,316	17,897
	TRANSFER TO ALLOCATED ACCOUNTS	100	0	100	2,262	0
6999	OTHER EXPENSES	-976	300	-1,276	206	300
TOTAL EXPENSES		421,821	411,200	10,622	397,925	431,926
NET ORDINARY REVENUE		448	41	408	1,666	-55

Table 2

ST. ANDREW'S RIVER HEIGHTS
Balance Sheet Prev Year Comparison
As of 31 December 2024

	31 Dec 24	31 Dec 23	\$ Change
ASSETS			
Current Assets			
Chequing/Savings			
1010 - PETTY CASH	0.00	41.90	-41.90
1011 - FLOAT	268.30	16.25	252.05
1018 - BANK ACCOUNTS			
1041 - **** RBC TOTAL CHEQUING BALANCE			
1040 - RBC Checking, Regular Funds	4,913.10	-1,823.15	6,736.25
1050 - Checking, Allocated Accts.	21,006.15	29,049.76	-8,043.61
Total 1041 - **** RBC TOTAL CHEQUING BALANCE	25,919.25	27,226.61	-1,307.36
10411 - **** CIBC BANK ACCOUNT	263.77	211.27	52.50
10413 - **** STEINBACH CREDIT UNION	179,844.13	94,294.55	85,549.58
Total 1018 - BANK ACCOUNTS	206,027.15	121,732.43	84,294.72
1019 - INVESTMENTS			
10600 - **** CIBC-WG CANADIAN FUNDS			
10601 - EQUITIES, CANDADIAN FUNDS	193,433.04	205,947.18	-12,514.14
10610 - CASH CIBC-WG SEG. FNDS, MUTUAL	21,973.65	125.21	21,848.44
Total 10600 - **** CIBC-WG CANADIAN FUNDS	215,406.69	206,072.39	9,334.30
10603 - **** CIBC-WG U.S. \$ ACCTS.			
10605 - EQUITIES U.S. FUNDS	50,910.88	50,910.88	0.00
10606 - CASH CIBC-WG US \$			
106210 - Cash US Funds			
106214 - Undistributed US Int. & Div US\$	222.00	239.12	-17.12
Total 106210 - Cash US Funds	222.00	239.12	-17.12
Total 10606 - CASH CIBC-WG US \$	222.00	239.12	-17.12
106220 - Adj. US \$ to CDN \$	11,132.03	9,773.61	1,358.42
Total 10603 - **** CIBC-WG U.S. \$ ACCTS.	62,264.91	60,923.61	1,341.30
10607 - **** CIBC INVESTOR'S EDGE			
106078 - CIBC IE - CDN EQUITIES	176,447.83	187,750.19	-11,302.36
10999 - Cash - CDN	45,241.96	85,119.01	-39,877.05
Total 10607 - **** CIBC INVESTOR'S EDGE	221,689.79	272,869.20	-51,179.41
10608 - **** CIBC INVEST. EDGE US\$ ACCT			
106020 - CIBC-IE US Equities	18,811.20	18,811.20	0.00
106021 - Cash U.S.	66,892.26	42,573.41	24,318.85
106035 - CDN adj.	22,821.61	22,821.61	0.00
Total 10608 - **** CIBC INVEST. EDGE US\$ ACCT	108,525.07	84,206.22	24,318.85
Total 1019 - INVESTMENTS	607,886.46	624,071.42	-16,184.96
9000 - INVESTMENT ADJUSTMENT ACCOUNT			
90021 - Equities CDN Accts.	-52,684.17	-87,746.47	35,062.30
90022 - Equities US Accts.	-23,449.03	-19,736.06	-3,712.97
9005 - Gain/Loss on Currency	5,238.85	5,238.19	0.66
Total 9000 - INVESTMENT ADJUSTMENT ACCOUNT	-70,894.35	-102,244.34	31,349.99
Total Chequing/Savings	743,287.56	643,617.66	99,669.90

ST. ANDREW'S RIVER HEIGHTS
Balance Sheet Prev Year Comparison
As of 31 December 2024

	31 Dec 24	31 Dec 23	\$ Change
Accounts Receivable			
10701 - G.S.T. (Regular Fund Asset)			
1070 - G.S.T. (all except major renov)	2,244.51	2,424.87	-180.36
10701 - G.S.T. (Regular Fund Asset) - Other	34.82	0.00	34.82
Total 10701 - G.S.T. (Regular Fund Asset)	2,279.33	2,424.87	-145.54
1071 - Accounts Receivable (Other)	1,782.86	588.10	1,194.76
10741 - Steinbach Credit Union			
1076 - SCU Regular Funds i	1,762.19	2,654.27	-892.08
Total 10741 - Steinbach Credit Union	1,762.19	2,654.27	-892.08
Total Accounts Receivable	5,824.38	5,667.24	157.14
Total Current Assets	749,111.94	649,284.90	99,827.04
TOTAL ASSETS	749,111.94	649,284.90	99,827.04
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities			
Other Current Liabilities			
2100 - Accounts Payable..			
2102 - *Payroll Liabilities (Rev. Can.	11,014.19	0.00	11,014.19
2100 - Accounts Payable.. - Other	743.24	0.00	743.24
Total 2100 - Accounts Payable..	11,757.43	0.00	11,757.43
2710 - EQUITY - ALLOCATED FUNDS			
27111 - Deferred Regular Givings	10,644.40	9,614.65	1,029.75
27421 - BEQUESTS & OTHER GIFTS			
274322 - Anonymous #Mc	1,000.00	0.00	1,000.00
274295 - Coralie Standing Bequest	4,478.96	0.00	4,478.96
274294 - Donald Bewell Memorial Fund	300.00	0.00	300.00
2737 - Margaret Tyler Fund - Bequest	357,572.26	357,572.26	0.00
27423 - Betty Barkwell Bequest	2,000.00	2,000.00	0.00
27424 - Dorothy Rogerson Bequest	500.00	500.00	0.00
27425 - Katherine Riehl Bequest	1,000.00	1,000.00	0.00
27426 - Donald Brooking Bequest	54,579.00	54,579.00	0.00
27427 - Joan McMorris Bequest	5,000.00	5,000.00	0.00
274271 - Dr. Jean McFarlane Bequest	10,000.00	10,000.00	0.00
274272 - Bruce MacMillan Memorial Fund	1,653.40	1,653.40	0.00
274273 - Margaret Gourley Bequest	5,000.00	5,000.00	0.00
274274 - Pearl & Don Leslie Mem. Fund	12,694.01	12,694.01	0.00
274275 - Catherine Anderson Bequest	5,000.00	5,000.00	0.00
274276 - Ruby & James Ashdown Mem. Fund	3,920.00	3,920.00	0.00
274277 - John Hunter Cordner Memorial	539.93	539.93	0.00
274278 - Audrey Arnett Bequest	1,000.00	1,000.00	0.00
274279 - Jan Mildren Memorial Fund	4,067.90	4,067.90	0.00
27428 - Reesor & Norma Bingeman Mem. Fd	7,030.00	7,030.00	0.00
274280 - Jean MacDonald Memorial Fund	1,000.00	1,000.00	0.00
274281 - Dorothy Gage Memorial Fund	1,025.00	1,025.00	0.00
274282 - Jean Potter Memorial Fund	350.00	350.00	0.00
274283 - Lorna O'Brien Memorial Fund	4,000.00	4,000.00	0.00
274284 - Rob't Parrish Spear Mem. Fund	10,000.00	10,000.00	0.00
274285 - Josephine Brown Gift	12,600.00	12,600.00	0.00
274286 - Other Memorial Gifts	6,528.34	6,528.34	0.00
274287 - Fred Code Memorial Fund	500.00	500.00	0.00
274288 - Marlene Websdale Bequest	1,500.00	1,500.00	0.00
274290 - Sally Dowler Memorial	1,690.00	1,690.00	0.00
274291 - Eleanor Gibson Bequest	3,000.00	3,000.00	0.00
274292 - Ina Frances Bowles Bequest	3,000.00	3,000.00	0.00

ST. ANDREW'S RIVER HEIGHTS
Balance Sheet Prev Year Comparison
As of 31 December 2024

	31 Dec 24	31 Dec 23	\$ Change
274293 · Phillip Ashdown	10,100.00	10,100.00	0.00
274300 · Anonymous	2,500.00	2,500.00	0.00
Total 27421 · BEQUESTS & OTHER GIFTS	535,128.80	529,349.84	5,778.96
27430 · Accumulated Int. & Div. CDN \$	68,662.19	63,148.34	5,513.85
2743001 · Accumulated Int. & Div. US \$	13,428.89	9,722.81	3,706.08
274303 · Realized Capital Gains CDN \$	-45,459.80	-47,503.37	2,043.57
2743031 · Realized Capital Gains US \$	5,347.41	4,040.46	1,306.95
274305 · MUSIC ENDOWMENT	15,336.95	13,339.07	1,997.88
274306 · Shelter (roof)	24,820.00	250.00	24,570.00
274310 · Gain/Loss US Currency in CDN\$	5,885.77	4,544.47	1,341.30
2744 · ANNA BLAIR CIRCLE	1,203.84	647.84	556.00
27446 · SPIRIT PATH	9,423.04	9,423.04	0.00
2748 · OTHER ALLOCATED FUNDS			
27110 · Gov't Support Funds C.E.W.S.	57,803.15	57,803.15	0.00
2712 · Sundry Alloc. Funds	5,761.62	6,720.72	-959.10
2713 · Public Address System	931.81	931.81	0.00
2722 · Working Capital	3,686.91	3,686.91	0.00
27234 · Basement Bookstore	2,480.00	2,480.00	0.00
27236 · Fridge Fund	1,157.28	1,157.28	0.00
2723601 · Electrical Fund	350.00	350.00	0.00
2723602 · Heating Reserve Fund	30,125.00	25,125.00	5,000.00
2723603 · Organ Maintenance Fund	2,000.00	2,000.00	0.00
272362 · Special Projects Fund	7,141.09	7,141.09	0.00
272363 · Centennial	924.79	924.79	0.00
272364 · Special Outreach	400.00	206.75	193.25
27271 · Memory Tree	0.00	310.58	-310.58
2731 · Handbells	425.00	425.00	0.00
2735 · Choir	4,291.75	4,191.75	100.00
27351 · Choir Bursary	7,139.47	7,139.47	0.00
27481 · Right to Housing Coalition	6,862.68	2,424.97	4,437.71
Total 2748 · OTHER ALLOCATED FUNDS	131,480.55	123,019.27	8,461.28
2760 · YOUTH FUNDRAISING	28,884.68	28,884.68	0.00
Total 2710 · EQUITY - ALLOCATED FUNDS	804,786.72	748,481.10	56,305.62
Total Other Current Liabilities	816,544.15	748,481.10	68,063.05
Total Current Liabilities	816,544.15	748,481.10	68,063.05
Total Liabilities	816,544.15	748,481.10	68,063.05
Equity	-67,432.21	-99,196.20	31,763.99
TOTAL LIABILITIES & EQUITY	749,111.94	649,284.90	99,827.04

Church Group Reports



Affirming Report

Affirm United states that as an Affirming Church, we can publicly declare our commitment to the inclusion and justice for people of all sexual orientations and gender identities. However, Affirm United also suggests being an Affirming Church means supporting a variety of justice and inclusion issues that are not LGBTQ2 related—for example homelessness, health issues, crime, racism, economic inequality, drug abuse, climate change, Indigenous issues, etc.

Listed below are Affirming activities for 2024—some of them organized by the Outreach Group.

Sunday, March 3: Outreach Speaker Series—Kathy Knowles from our congregation talks about her support for the OSU Children's Library Fund which provides children's books for libraries in Ghana, West Africa.

Affirming Sunday, March 17: Also known as Pie Day (pie is served to celebrate the inclusion of LGBTQ2 communities)—This was the 9th Affirming Sunday since becoming an Affirming Church. Peter Brehaut read the scripture from Hebrews 12:1-3—The Choir sang “All of who I am” by Amanda Udis-Kessier—and Alan Lai (Principal of the Centre for Christian Studies) presented the sermon.

Sunday, April 21: Outreach Speaker Series—Dr. Ruth Swan talks about the Homeland of the Métis in the Red River Valley.

Sunday, April 28: Evan Demeduk from our congregation presented a sincere and impressive testimony about being Transgender and his struggles as a youth as he transitioned from a female to a male. We thank him for his presentation.

Sunday, May 5: Red Dress Day—A day to remember and honor Murdered & Missing Indigenous Women & Girls. The Red symbolizes the lifeblood that connects us all.

Sunday, June 2: Pride Parade & Rally—The parade & rally ended a week of LGBTQ2 events. The 2024 Pride Theme was “Transcend Together” which embodies the collective strength and unity within the Queer Community. The first Pride Parade in 1987 had 250 people. St. Andrew's was represented by 6 people.

Sunday, September 22: Orange Shirt Sunday—Is the remembering of Indigenous children who died in Residential Schools. Niigaan Sinclair was the guest speaker who reminded us that “Reconciliation is the ability to stay in the room together.” The choir sang “Ispiciwin” by Winnipeg composer Andrew Balfour.

Sunday, November 17: Creation Sunday—Hymns, Choir Anthem, and Sermon highlighted the Creation and Climate theme.

Friday, November 22: Choir Concert—“For The Earth” by composer Paul Aitken. Conductor Katy Harmer conducted the Choir and Handbell Choir with Wes Elias at the piano.

Sunday, December 1: Outreach Speaker Series—Tara Brousseau Snider who is the CEO of Sara Riel (a mental health and addiction agency), spoke on “Mental health & The Bible.” Tara is also a member of our congregation.

Respectfully submitted on behalf of the Affirming Group,

Peter Brehaut

Christian Education Report

The beginning of 2024 started as usual. Student numbers were quite low. Evan and Jocelyn continued to share duties in the nursery and myself in Sunday school. They continued to help me in Sunday school when there were no children in the nursery. Ash Wednesday being early this year February 14 and Easter being March 31 the children got busy making symbols for Lent. During Lent, the number of students picked up to around the average of 10 children. We continued the theme of painting rocks as we did for Advent 2023, and the weeks went as follows;

1-Jesus’ baptism - waves, water drops, etc.

2-losing one’s life - cross

3-Jesus cleans the temple - coins

4-bronze serpent heals people in wilderness - snakes

5-love of God - hearts

6-Palm Sunday - Palms

The rocks then were presented each Sunday in service.

During Lent on May 10, we had our first confirmation since April 2017. It was lovely to see the interest again.

Also, in May, we created a rock garden that the children named "The Fruit of The Spirit Rock Garden". The rocks they created for Advent 2023 and Lent 2024 were placed in the planter right outside Oak Street doors. During that time, we had a birthday party downstairs during Sunday school for Pentecost.

After we reconvened in September during celebration Sunday, we saw some familiar faces but again like usual very few registered for Sunday school at that time. The usual families did return and have been coming fairly regularly.

We had a new addition to the teaching staff this year Jason Dyck took over the youth group and he is doing an amazing job.

Jocelyn and Evan continue splitting their time for the nursery and in the event of no children, Jocelyn goes to youth group and Evan helps me out in Sunday school.

Sunday school itself has been a bit easier because of the youth group. The range of age is not as vast. I have at the top 10 children with ages ranging from 3 to 12.

I was away for three Sundays in September after Celebration Sunday, Evan was able to open up the rooms for me and teach as well.

Karen was able to be down in Sunday school in October. The children really enjoy her being there.

November was kind of slow in numbers, but starting the first advent, the numbers were up again with 8 to 10 children a week. At this time the children created ornaments during each week of Advent, beginning a week before Advent began, so they could hang their ornaments on the advent tree during service. Each week the children were given a word starting with waiting then watching, wanting and wondering. They were asked what the word meant to them and created their own symbols for each. Some of their creations are as follows;

Waiting-Snow person (waiting for it to snow)

-Clock/hourglass (waiting while looking at time go by)

-Christmas tree (waiting for Christmas)

Watching-Eyeballs-(self-explanatory)

-Binoculars

-Rudolph/Star- (watching for them in the sky)

Wanting-Presents/Taylor Swift concert tickets/Pet frog/Cat/Remote monster truck

- Happy faces (wanting happiness for the world)
- Wondering/Lightbulb/Thought bubble (thinking)
- Fairy/Santa Claus (wondering if magic is real)

During advent service, we had the return of Hip-Happin' news, which has now become a tradition. The children really enjoy this, and I assume it has been well received. Like the past few years, we did a pre-recorded Christmas Eve play and as always, they did a wonderful job. The children enjoyed doing a pre-recorded play as we had a lot of fun. We have a pizza party during Sunday school and I find it is less stressful and more enjoyable for them, including the parents, Karen and myself. Going forward, I have suggested that we abolish the nursery in 2025 as, since COVID, we have had no children. Possibly, we can think of another alternative if the need arises in the future.

Christian Education Group: Laura Cole, Lisa Richards, Jan Demeduk (Sunday School Superintendent) and Rev. Karen Lumley

Respectfully submitted,

Jan Demeduk

Sunday School Superintendent

Youth Report

The Youth Group of St. Andrew's River Heights United Church started in September, 2024 with a small but dedicated group looking to participate and grow in the United Church.

Much of the early focus was on team building and allowing the youth to get to know each other to help us feel comfortable reading scripture together, discussing topics and sharing ideas. We played a few ice breaker games and spent some time in the kitchen making treats enjoying each other's company.

We've tried to share our time and talents in the church and community in various ways. The youth have been scripture readers at service, served in various ways at the Fall

Supper, worked at the Scout's Christmas Tree lot and baked cookies for the December cookie walk.

The group has spent time reading and discussing scripture identifying how the messages and teachings are relevant and impactful in our lives. Here are some passages that the youth identified as special to them: Psalm 3, Mark 16-15, Romans 8-28 and Matthew 28-20

We capped off 2024 by performing scripture reading and narration for the Sunday School Christmas pageant, meeting other United Church youth groups at the Travelling Youth Group Christmas event hosted at Westworth United Church as well as several duties at the Christmas Eve service.

Respectfully submitted,

Jason Dyck

Youth Leader

Fellowship Report

The Fellowship Interest Group consists of Diane Bowles, Verla Cleland, Maxine Hannam, Heather Mian, Marilyn Muir, Marion Kozak, Roberta Popoff, Laura Regier, Abigail Regier, Kay Shawcross, Christine Smith, and chairperson Betty Jubinville. Heather Mian and Christine Smith are new committee members, and we are excited to have them join this group. Sandra Walker resigned from the committee as she has moved to Calgary to be closer to her family. She is greatly missed for her dedication to the group.

The Caring Community was dissolved and replaced by the Card and Rose Ferries' Prayer Shawl Ministry. This Ministry is a sub-group of Fellowship and will include their own report.

The Fellowship Interest Group:

The Fellowship Interest Group once again served refreshments after the Sunday services. The refreshments for the first Sunday of each month were prepared by individuals on the council. We are very thankful for their support.

In January, a reception was held after the service for Hollie McHaffie. This time together was well-received and allowed the congregation to reach out to Hollie as she was moving to Ottawa.

We held the Shrove Tuesday pancake supper on Tuesday, February 13, 2024. There were over 80 people in attendance, and many stayed to visit with friends. This event had a net profit of \$200.45. Sausages, pancakes, and fruit were in abundance.

Pie day was Sunday, March 17, 2024, and 12 homemade pies as well as some store-bought pies were donated from members of the congregation. These pies were used at a reception held after the service. Leftover pie slices were sold. We would like to thank everyone for donating the pies which helped make this event a success.

The Fellowship Interest group decided to hold a Waffle luncheon on Sunday, April 14, 2024, immediately after the service. The lunch consisted of waffles, sausages, salad, and fruit. The luncheon was an open offering to raise funds for a new soup kettle at Oak Table. In typical St. Andrew's manner, this event was well attended and helped St. Andrew's exceed the \$1,500.00 needed to purchase the soup kettle. All donations were sent to Oak Table.

The Church picnic lunch was held on Sunday, May 5, 2024. The church service was held in the auditorium. The Fellowship Interest group served a hotdog lunch which included individual chips, ice cream, and freezies. There were many outdoor games for the children.

Celebration Sunday was held on Sunday, September 8, 2024, and approximately 100 people attended. Like the Church picnic, the lunch was slightly modified by pre-wrapping the hot dogs and serving individual bags of chips and individual ice cream sundaes. The service and lunch were held outside, and many Oak Street children joined the festivities.

The Fellowship Interest group also assisted the Harvest Supper by baking 20 pies.

This year we decided to continue with the modified version of the Cookie Walk on December 7 & 8, 2024. We took orders for pre-boxed cookies. Each box included a

selection of 3 dozen cookies. 95 boxes were sold for a net profit of \$1,840.00. The Cookie Walk is a fundraiser for the church and the congregation generously supported this event by baking over 280 dozen cookies in addition to purchasing cookies. Thank you everyone for your tremendous support!

Maxine Hannam again took the lead of the Memory Tree on Oak Street. A decision was made to hold the Memory Tree dedication during the church service on December 8, 2024. Over 200 notices were delivered to neighbouring houses to invite them to participate in this special service. The Memory Book was updated with the 2024 names and was on display for the service. The tree was lit at the end of the service and we hosted a reception where mini quiche, croissants, and strudels were served. The Memory Book will continue to be displayed in the Narthex (back of the church) for all to view throughout the year. A donation of \$1,500.00 was sent to Jocelyn House, a privately owned palliative care facility. A huge thank you to all those who prepared and attended the service.

In December, our interest group prepared cookie packages to be delivered to over 25 members of our congregation living at residences and care facilities. Karen delivered these cookies while visiting each person.

A small gift of silver and gold snowflakes was delivered to the Oak Street residents. Attached to the gifts was a thank you note for sharing the street and a list of the Christmas services.

The Fellowship Interest group would like to thank the congregation, our friends, and our families for their continued support and help. We could not do this without you!

Respectfully submitted,

Betty Jubinville

Chair, Fellowship & Pastoral Care Group

Card and Rose Ferries Prayer Shawl Ministries Report:

These ministries were part of a wide group known as the "Caring Community", but over the past year the in-person visiting function of the group has been discontinued with the agreement of Rev. Karen Lumley and the group members. The ministries of prayer and baptismal shawls and of cards to people experiencing difficulties and/or who are homebound continues under the umbrella of the Fellowship and Pastoral Care Interest Group.

Through the Rose Ferries Prayer Shawl ministry, prayer shawls are knit by members and friends of the congregation and gifted to those experiencing illness, difficulties or bereavement. Providing warmth and comfort, they are intended to be a tangible representation of the congregation's concern and care. Baby shawls are given to infants and young children at their baptism, to symbolize the congregation's welcome and support to the child and their family. Both shawl ministries are coordinated by Charlotte Lindsay, our Office Manager. Those who enjoy knitting and would like to participate are welcome to contact Charlotte for more information and patterns. Volunteers to knit baby shawls are especially needed.

Additionally, through the card ministry, cards are sent to people experiencing a variety of challenges or losses. We are grateful to Colette Berriault for designing and producing our unique cards, each of which incorporates a drawing of St. Andrew's on the front. In 2024, 70 cards were sent on behalf of the congregation (15 Thinking of You; 12 Sympathy; 31 at Christmas; and 12 during Holy Week to those bereaved since the previous Easter). Ellen Bruneau continues to be responsible for this ministry, in collaboration with Karen Lumley and Charlotte Lindsay, and a personal message is written in each card.

Respectfully submitted,

Ellen Bruneau

For Shawls and Card Ministries

St. Andrew's River Heights United Church Foundation

The St. Andrew's River Heights United Church Foundation was established in 1975 and was initially funded with funds derived from special gifts transferred over from the church in the original amount of \$12,217.63, and then added to with the sale of the church manses. Since its inception, the Foundation's assets have grown as a result of bequests, memorial gifts and donations. A minimum of 80% of the annual and/or accrued income derived from the Foundation's investments is distributed annually to St. Andrew's River Heights United Church to be employed in the ongoing mission and work of the church.

Over the past many years, the Foundation has been invested in a diversified portfolio, including fixed-income investments such as money market funds, bonds and deposit notes. As of December 31, 2024, 45% of the market value of the Foundation's assets were invested in fixed income or equivalent investments (comprised of Guaranteed Investment Certificates and provincial, municipal and corporate bonds ranging in duration from 1 to 6 years, and preferred shares) and with 52% being invested in equity mutual funds, common stocks, real estate trust units (comprised primarily of large-cap Canadian companies, US and international growth and dividend funds and a Canadian real estate investment trust). The remaining balance, approximately 3%, was held in cash on December 31, 2024.

Over the past number of years, the Foundation's balance sheet and rate of return has been quite stable. The table below indicates the *approximate* market value of the Foundation * (inclusive of accrued interest) as of December 31 in each year:

2018	\$834,000
2019	\$886,000
2020	\$892,000
2021	\$1,028,000
2022	\$933,042
2023	\$981,772
2024	\$1,102,002

The Foundation's investment advisors (CIBC Wood Gundy) have confirmed that the annualized rates of return for the foundation investment portfolio as of December 31st, 2024, were as follows:

From 2014 to 12-2024 (10 year)	5.08%
01-2019 to 12-2024 (5 year)	6.74%
01-2022 to 12-2024 (3 year)	6.05%
01-2023 – 12-2024 (1 year)	16.74%

During the 2024 calendar year, Foundation investments earned interest and dividend income of approximately \$35,348.16. This income covered the \$34,000.00 contributed from the Foundation to the operation of St. Andrew's Church during the 2024 calendar year. During the 2025 calendar year, the Foundation projects earnings will be approximately \$39,613.00 on investments. At the Foundation annual meeting held in November of 2024, the Board decided to set the gift to the church for this year to 3.5% of assets at the year end to comply with CRA minimum for Foundations for the 2025 calendar year, as determined by our external accountants. Financial statement preparation, review costs and income tax filing costs for 2024 (payable in 2025) are anticipated to be in the neighborhood of \$5,000.00 plus taxes.

The specific and memorial gifts received by the Foundation during 2024 are set forth in Schedule 'A' to this Report, which were in the total amount of \$7,327.00. The gifts received in 2023 were \$1,084.00. Once again, the Foundation Board expresses sincere thanks to all who gave so generously to the Foundation during the 2024 calendar year.

As Chair, I would encourage all members of the church and other individuals or organizations who utilize the church building for the advancement of community objectives and activities, to make annual donations as well as planned gifts to the Foundation. All gifts to the Foundation receive a charitable donation tax receipt which reduces the out-of-pocket cost of the gift. It is particularly useful in estate planning to consider gifting registered investments such as an RRSP or RRIF to a charity (if such investments are not eligible to be 'rolled over' to a surviving spouse as beneficiary). In situations where the registered investment cannot be gifted or 'rolled over' to a surviving spouse, the donor's estate will receive a significant reduction in tax that would otherwise be payable to Canada Revenue Agency upon collapse of the registered investment. Money that would otherwise go to Canada Revenue Agency may thereby find its way into the Foundation to serve the broader purposes of the Foundation and the church. Please speak with your investment advisor, accountant, or lawyer for more information in planning your charitable estate gifts. Your gifts enable the Foundation to contribute financially to the ability of St. Andrew's River Heights United Church to serve both the community of faith within the church and the broader outreach work of The United Church of Canada. Gifts to the Foundation truly are gifts that 'keep on giving' - while you are alive and after you have departed this world. The Foundation encourages gifts made at any time during your lifetime or as a charitable bequest under your will or as a beneficiary of a life insurance policy. Please direct any enquiries or questions to any member of the Foundation Board or to Paul Webster at 204-269-5444.

As Chair of the Board of the Foundation I wish to thank all the members of the Board for their valuable assistance. Again, this year, I wish to express thanks for the tireless efforts

and contributions of David Wreford as secretary of the Foundation and to thank Mark Braun of CIBC Wood Gundy for his investment counsel.

As of December 31, 2024, the following persons were members of the Board of the Foundation:

Rev. Karen Lumley, David Wreford, Bill Craddock, Deborah Metcalfe, Paul Webster, John Barber, Rob Siddall, Maggie Henderson, and Allison Koots.

Respectfully submitted,

Paul Webster
Chair

*cash + interest receivable + market values of investments

Schedule "A"

St. Andrew's River Heights United Church Foundation Annual Report 2024

NATURE OF GIFT:

DONOR:

SPECIFIC GIFTS:

M. Eckert
D. Metcalfe
P. Webster
M. Morrow
R. Barr
C. Watters
A. Chiu & L Simard-Chiu
W. Brown (IMO Don Bewell)
Canada Helps
Strategic Charitable Giving Program

Ministry and Personnel Report

The Ministry & Personnel Interest Group is a confidential consultative body that supports the pastoral relationship in the United Church, we describe ourselves as, “being in ministry together, recognizing that the work of the paid ministry personnel is only part of the work of the ministry. There are also several other staff positions for which the M&P Interest Group is responsible including the office manager, caretaker, choir director, organist and financial administrator.

Duties of the M&P Interest Group include:

- Provide a consultative and supportive agency
- Review working conditions and remuneration
- Oversee the relationship of staff members among themselves and with the congregation
- Conduct annual staff evaluations
- Review regularly the responsibilities of staff and revise position descriptions when required
- Monitor continuing education

As a committee, we have three main areas of responsibility: Administration, Personnel and Ministry.

Administration

Charlotte Lindsay, our office manager, is responsible for organizing, coordinating, and supervising office operations and procedures. Charlotte tracks membership, manages calendars, coordinates events and facility management and maintains our website and an email database that enables electronic communication with our congregation and community partners. Her office hours are Monday to Friday, 9:00am to 3:00pm.

Personnel

Katy Harmer is our Director of Music. Katy is responsible for overseeing and, most often, participating in the overall musical life of our church. Through collaboration with the minister, Katy provides a guiding vision for the music ministry at St. Andrew’s River Heights United Church.

Wes Elias is our organist. In addition to providing accompaniment for hymns and anthems, Wes plays preludes, offertories, and postludes as well as music for weddings and funerals. Wes’ contribution to the online service has been outstanding and M&P would like to recognise and thank Wes for his contribution.

Bill Craddock manages the financial affairs of St. Andrew’s. As Financial Administrator and

Treasurer, and reporting to the Finance Interest Group, For 46 years, Bill has served on many committees including the Service Team. Thank you, Bill, for your continued contribution and cooperation.

Cecilia Echeverria Salcedo is now in her second year of dedicated service as Caretaker and Groundskeeper at St. Andrew's River Heights United Church. Cecy has excelled in her role, consistently demonstrating exceptional dedication, skill, and attention to detail.

Ministry

Our Ministry is led by Full-Time Minister Rev. Karen Lumley whose focus is worship including preaching and sacraments, pastoral care, adult education, and attracting and retaining members.

Conclusion

The Ministry and Personnel (M&P) Committee serves as a liaison between the congregation and the staff, addressing concerns and suggestions regarding ministry personnel or lay staff. Members of the congregation are encouraged to engage in open dialogue with the committee, either through direct conversation or preferably by written communication, email being the most efficient method of contact. These steps ensure that the voices of the congregation are heard and that any issues can be addressed in a structured and respectful manner. Please feel free to reach out to M&P members as you wish.

If you are interested in joining our interest group, I would be pleased to speak with you. The M&P Interest Group is always available to handle comments or questions from the members of our congregation. All enquiries will be handled in a confidential manner.

The M&P Interest Group members are:

Michael Duncan - mduncan@nhpi.ca

Heather Kozak - hkozak@live.com

Tara Snider – tbrous@aol.com

Ellen Bruneau resigned from M&P in April. Ellen served the committee for many years, giving her time, knowledge and experience generously. We miss Ellen's participation, input and steady guidance on M&P and thank her greatly for her many years of service and support.

Sincerely,

Michael Duncan

Chairman, M&P Interest Group

Outreach Report

The Outreach Group consists of; Vinny Ashton, Peter Brehaut, Kathy Knowles, Allison Koots, Kelvin Koots, Heather Mian, Sonja Lundstrom, and Rev. Patricia Baker (minister in formal association with St. Andrew's).

Thank you to Joan Stevenson and Clark Brownlee for their contributions. They are no longer active members but will always be members of the group

I would like to highlight some of the group's initiatives this past year as we strive to support communities.

We continued the speaker series or the learning opportunities in an informal setting before church. The speakers have been diverse, engaging, informative and well-received by the 25 - 35 people in attendance

- March 3, 2024 - Kathy Knowles shared her story from a modest beginning when she read to six children from a basket of books under a tree to a network of nine libraries receiving 350,000 visits annually
- April 21, 2024 - Dr. Ruth Swan discussed "Homeland of the Metis in the Red River Valley"
- December 1, 2024 - Tara Brousseau Snider shared her personal, and professional knowledge and experiences. "Let's Talk Mental Health and the Bible"

More information about the speaker series can be found on the website. We welcome your suggestions for speakers and/or topics.

- May 21, 2024 - We toured the Agowiidiwiwan Centre at the Forks
- December 9, 2024 - Josh Ward gave us a tour of 1Just City, Pimicikanak Wellness Centre after we enjoyed lunch with the guests
- September 22, 2024 - Niigaan Sinclair spoke during worship prior to Reconciliation Sunday

Sock Drive - JAWS "Just a Warm Sleep" November 24 - December 15. We collected 134 pairs of socks. The drive continues to March 31, 2025

We continue to look for ways for members of our church to become engaged. We need your help and input to make this happen

Respectfully submitted,

Anne Grewar

Chair, Outreach Group

Meals on Wheels:

Our St. Andrew's group picks up meals at the Misericordia Health Centre and delivers them to clients every Monday to Thursday on the MHO4 route. This route includes houses and apartments in the River Heights, Wolseley and Tuxedo areas. Each day averages about 8-12 meal deliveries.

We have an exceptional team who does a great job of making sure that every client receives their meal each day. The residents are very appreciative of our efforts, as is the Meals on Wheels office.

This past year Joan Stevenson and Clark Brownlee retired from our group after many years of delivering meals. A big thank you to both of them for all their service!

I would like to thank the other members of our route: Kay and Gord Shawcross, Caroline Lutes, Sharon Colina, Deb Baty, Linda and Greg Fearn and Ken Koots.

This is a flexible volunteer job where one can choose the dates that work for one's schedule. Other people are always welcome to join our team.

Respectfully submitted,

Allison Koots

Property and Administration Report

Your 2024 P&A group comprised acting chairs Gord Shawcross and John Swan, secretary, Sue Wiste and members Murray Cameron and Dave Wreford. We do thank them all for their hard work and advice. We also thank Cecilia Salcedo, Karen Lumley, Charlotte Lindsay, Bill Craddock, Cam Regier and others who provided invaluable backup advice and assistance in many different ways.

P&A's normal in-person meetings were held on the first Tuesday evening of most months, with the usual summer break. The council was kept informed throughout the entire year of any significant developments related to P&A responsibilities.

As always, we are eager to welcome new members. If you have skills or interests that you would like to put to use in maintaining or improving our building, its physical plant, and its environment, please contact Gord Shawcross or John Swan. They would be delighted to hear from you and are particularly interested in talking to anyone with heating, electrical, decorating or plumbing skills.

Through the year janitorial services were provided on a part-time basis by Cecilia Salcedo, who also took care of external chores such as grass-cutting. Gord and John handled more major jobs (for example, tree-trimming and painting). The most significant projects (annual boiler/heating system checks and maintenance, for example, along with snow-clearing and, elevator inspection/maintenance and major plumbing issues) were as usual handled by external contractors.

As in 2024, the compulsory daily boiler safety inspections and checks, as required by the provincial government, were contracted out at a considerable saving compared with the cost of hiring a full-time employee with sufficient qualifications to monitor our steam boiler/heating system. Otherwise, the numerous plumbing, heating, electrical, ventilation, compressor and security issues were dealt with by P&A members. These tasks included; unplugging blocked drains, repairing furniture, negotiating rental details with long-term and occasional renters, doing security checks, arranging access for individuals and groups at times when the building is normally closed, liaising with the snow-clearing contractor, reviewing and renewing insurance policies, keeping and distributing monthly meeting minutes and job priority lists, and monitoring defibrillation and first-aid kits.

Toward the end of the year one of the two hot-water tanks failed and had to be replaced. Also, an overheating issue developed in the lounge, and an "underheating" problem became evident in the 255 Oak St. vestibule. At the same time, air handlers in the sub-basement and upstairs child-care areas both failed. At year-end these and other

problems were being investigated and remedied, unfortunately at significant potential cost.

The above (incomplete) litany of major and minor disasters comes as a reminder that our building is, in a sense, living on borrowed time and will require significant investment to keep its physical plant in good operational shape as the years continue to take their toll.

Security enhancements, put in place in 2022 at the 255 Oak St. entrance to comply with provincial regulations for daycares, were fine-tuned as required during the year. Also, changes in washroom allocation were made to improve servicing and availability of these facilities to visitors, congregation members, daycare staff and students.

Discussions regarding our outdated major building systems (electrical, heating and plumbing) are ongoing with the objective of finding long-term strategies for keeping this vital infrastructure operating efficiently and preventing the chances of a major failure. Of course, funding is a critical aspect of this work, and various options are being investigated.

In conclusion, the group would like to again stress its gratitude to the congregation as a whole and to the many individual members who not only show up on Sundays but take part in the many other spiritual and social activities that make St. Andrew's the important community resource and focus that it is.

Respectfully submitted,

Dave Wreford,

P&A member

Stewardship Report

A prime role of the Stewardship Group as stated in our Governance Statement is to encourage and co-ordinate the Christian stewardship of time, talents and resources of our Church membership, and to plan and implement programs to accomplish that end.

Members of the Stewardship Group are Bill Craddock, Iris McKay, Greg Fearn and Glenn Neufeld. Highlights of our activities during 2024 are described below.

In 2024 the Committee implemented the practice of mailing out postcards to our membership as a means to communicate upcoming programs and Church events. Not that this would replace E-News messages and announcements from the pulpit, but it provided a concise and tangible reminder of various church events that can be pinned to your fridge door or put on your home coffee table. The first one in April of 2024 announced the schedule of Easter services and the April Choir Show. The second was in early September; announcing the restart of Sunday School and a schedule of various Fall Church events.

Our committee organized the Groovy Things concert held on October 19, featuring Bill Quinn's 60's music quartet. About 150 people attended with net proceeds of \$1760 for the Church.

Stewardship spearheaded the Harvest Supper that took place on November 10. The Supper was a very successful event with the participation of many volunteers. A total of 250 meals were served with turkey and all the trimmings. The net proceeds from the Supper were \$5840. A big thank you to Iris McKay, the key organizer of the event, and to her daughter, Celeste.

The annual Stewardship Pledge Campaign was conducted in December. Individually addressed Pledge packages were prepared, along with a cover letter requesting continued financial support for 2025. A total of 169 packages were prepared, and either picked up by parishioners from the church or delivered by mail. The Pledge Campaign provides essential information for the fiscal planning for the coming year. It serves as an

important reminder to our congregation of the financial needs for St. Andrew's to continue as a thriving Christian presence in our community and beyond.

The Stewardship Committee thanks you for your contribution of time and financial resources. If you have any ideas regarding programs and events to encourage stewardship and participation within our congregation, please feel free to discuss your ideas with any of the Stewardship Committee members.

Respectfully submitted,

Glenn Neufeld

On behalf of the Stewardship Group

Worship Report

The Worship Group has the responsibility to support the Ministerial Team in the provision of weekly worship services. This includes having ushers, scripture readers and other helpers as needed each Sunday, and the preparation of the sanctuary for special services such as baptisms, communion, Christmas, Easter and Thanksgiving. We appreciate the assistance of Colleen Watters in arranging for the weekly scripture readers. We also extend thanks to the various people who have assisted in ushering, serving communion and in the preparation and clean-up of communion elements and serving utensils.

In December, the Group decided to return to collecting offering in the pews and bringing the offering up to the communion table. This has meant that Wes has added offertory music each Sunday. We also now need more volunteers to collect the offering each Sunday. Please let me know if this is something you can do from time to time.

The Worship Group reviewed and updated the brochure for funeral services. There were no substantive changes to our funeral policy and some small increases to the payments for church staff. The Group also considered whether the choir should wear gowns at each service. The choir indicated their preference to use gowns for most services and to have some Sundays where the choir would not wear the gowns. The choir also planned that

some Sundays they would sit with the congregation for most of the service and sing the anthem from the chancel steps.

The church was specially decorated for Easter Sunday, Thanksgiving Sunday, Advent and Christmas. The Worship Group and many volunteers have helped out with this, including delivering flowers following the Easter and Thanksgiving Service. The Christmas season decorations take a team of people to put up and take down and all helpers are appreciated. Choir members helped with taking the outdoor nativity pieces out of storage. Thanks go to the congregation members who helped set the scene outside after the church service. This could not have happened without the help of the Property and Administration Group.

Our weekly services are supported by Tyler Craddock who runs the sound system and Fred Cross who video tapes and uploads the service to YouTube. This year, our Family Christmas Eve service was recorded a week early and then uploaded for Christmas Eve afternoon. This allowed for a larger number of children to participate and for families to view the service at a convenient time.

Lent and Easter are special times for the church. This Easter Sunday, Katy and the choir offered a service of lessons and carols, including the singing of the Hallelujah Chorus from the Messiah at the end of the service. The service was well received. The Christmas Eve service of Lessons and Carols was a highlight of the season. Thanks to the choir, readers, ushers and the volunteers who worked the lights.

We continue to share some services with Westworth United Church. We alternate holding the Good Friday service, share summer services, and share two services following Christmas. We expect to continue this and are exploring other possibilities in shared worship.

We have regularly heard other ministers and speakers on Sundays. Each of these speakers have offered us a different perspective on a variety of topics and we thank them all. Thanks to the choir for their regular and special contributions to worship services and for their willingness to help out as needed. A special thanks to the other members of the

Worship Group, Karen Lumley, Katy Harmer, Wes Elias, Rita Swan, Judy Bourcier, Linda Paul, Roberta Popoff and Martha Graham.

The Group welcomes your comments on worship. There is a comment box on a table at the back of the sanctuary and members of the group would also like to hear comments and suggestions.

Respectfully submitted,

Ruth McKenzie

Chair, Worship Group

Other Reports

Anna Blair Circle Report

The Anna Blair Circle met seven times in 2024 with programs on Metis history, social justice issues and gardening. As well, the group held a Valentine's Bake Sale in the church auditorium after the service, a Christmas pot-luck lunch and a wind-up dinner out at a restaurant. The group is a social group for women of St. Andrew's meeting monthly in the afternoon. We are always glad to welcome new members.

Respectfully submitted,

Iris McKay

On behalf of the ABC Interest Group

Senior Choir Report

2024 at St. Andrew's has once again been a music-filled year, with the choir taking part in the services most weeks from January to May and September to December. The choir has shared a variety of anthems and provided musical leadership with hymns and sung responses.

Our Section Leader roster has changed again over the past year. We bid farewell to Judy Oatway, Lorenz Sarrondo, and Paul Forget. We welcomed new section leads to fill vacancies: Rachel Tarrant, Kyler Humble, and Jack Hanson. Along with Loralie Friesen, Shea Carter, Susanne Reimer, Ian Olson, and Fred Cross, we are grateful for their musical leadership and solo offerings each week.

Spring Bouquet was the theme of the annual fundraising show in April, with two performances of floral-themed music ranging from traditional melodies to showtunes. Choir selections were complemented by solos and small ensembles, with audience sing-alongs rounding out the program. Funds from this delightful and thoroughly-enjoyed production (totaling nearly \$5000) were given to the church.

In November, the choir put on a concert *For the Earth*. At the heart of the program was the Winnipeg premiere of *Missa Pro Terra*, a climate-focused mass setting by Canadian Composer Paul Aitken. The concert included additional choral pieces, handbell pieces, solos, and readings on the theme of climate and nature, creating an impactful program well matched with the themes of our Sunday morning services.

The hymns, carols, and Scripture readings at the Christmas Eve *Lessons and Carols* service provided a moment of tranquility and reflection as we came to the end of another year.

The handbell choir continues to be active through the year. The handbells played in Sunday morning services on March 3, April 14, and December 15, and also joined in the *For the Earth* concert in November, playing 3 pieces and combining with the choir for one. They have a steady roster of 8 people, and are accepting new members who would like to try playing!

Special thanks to Wes Elias and Katy Harmer for their never-ending musical direction, and much appreciation to Fred Cross who continues to record the services, edit the videos, and make them available on YouTube.

We look forward to 2025 and another year of wonderful music-making at St. Andrew's!

Respectfully submitted,

Susanne Reimer

Choir President

Katy Harmer

Music Director

Report of Ad Hoc Governance Group to St. Andrew's River Heights United
Church Council

November 2024

Group Members: John Barber (chair), Ellen Bruneau, Linda Paul

The Group met on **October 10 and October 24**. All members attended the meetings

At the first meeting all members raised the issues in the Governance statement that they believed needed to be discussed.

1. Article IX was the focus of the discussion. It was agreed that the group members were not clear what is meant by "Fundamental Amendments". Since there is no section on definitions, the group agreed that all the clauses in the Document were fundamental. With that in mind the recommendation is that the word "**fundamental**" be struck from Article IX and that only sentence one be included in the revisions.
2. That the definition of full member found in Section B.7.6.1 in the UCC Manual be adopted as the working definition
3. Terms: all members agreed that terms need to be implemented for the following reasons:
 - a. To encourage turnover on the Council
 - b. To send a message to potential Council members that there are limits to how long they would be expected to serve
 - c. To plan for succession on a Council
 - d. To make it possible to extend terms when the members at the AGM agree
4. That we reintroduce the concept of retaining both a vice-chair and a past chair as has been the traditional way of forming a Council. Article IV Section 1(b) will be rewritten to include both positions
5. That the Nominating group take as its mandate to ascertain whether the nominee for Council Chair is a full member and listed as such in the St Andrew's Church Membership roll.

This report was presented to the Council by Linda Paul in November. (Ellen Bruneau was ill and John Barber was out of town) The ad hoc group considers its work complete upon approval of the recommendations by Council. The group is willing and able to meet again should Council give further directions.

We submit the report for the information of the Council and the AGM.

Respectfully submitted:

John Barber (Chair)

Ellen Bruneau

Linda Paul

Annual General Meeting Minutes
St. Andrew's River Heights United Church
Sunday February 25, 2024 – 11:30a.m.

1. Call to order and declaration of quorum
 - Welcome by Rob Siddall and meeting called to order. Quorum achieved with approximately 60 in attendance.

2. Opening prayer and time of remembrance
 - Rev. Karen Lumley led us in prayer and a recognition of the congregants that have passed away in the past year.

3. Motion allowing adherents to vote
 - Moved by Bob Barr, seconded by Gord Shawcross. All in favour. Motion carried.

4. Election of Meeting Secretary
 - Bill Craddock nominated Leigh Harris-Carlson for election as Secretary. All in favour.

5. Acceptance of February 26, 2023 Annual General Meeting minutes
 - Moved by John Swan; seconded by Linda Paul. All in favour.

6. Tabling of Group Reports
 - Rob referred to the various Church Groups at St. Andrews and the important work that they do. He advised that the reports of the Church Groups were contained in the Annual Report, copies of which were available at the side of the meeting room.

7. Council Report
 - The 2023 Council Report, which formed part of the Annual Report, was tabled at the meeting. Rob shared his observations on the 2023 Church year and said that our Church had returned to a sense of normalcy post-COVID and was experiencing a renewed sense of community and activity. He recognized, with gratitude, the many people who contribute to the life and work our church.

8. Foundation Report

- Paul Webster presented the 2023 Annual Report of the St. Andrews River Heights United Church Foundation.

9. Finance Report

Bill Craddock reported on the 2023 financial statements and presented the 2024 budget (found in the Annual Report 2023).

- a) Tabling of independently reviewed 2023 financial statements; Bill reported on the independently reviewed 2023 financial statements which had been previously distributed with the Annual Report and which were also tabled at the meeting and commented on the favourable independent review report by Harold Rempel.
- b) Approval of the 2024 Budget
Bill presented the draft 2024 budget, which had been previously distributed with the Annual Report and which was also tabled at the meeting. Moved by Bill Craddock; seconded by Derek Morphy, that the 2024 budget, as presented to the meeting, be approved. All in favour.

10. Nominations and Elections for (a) Council, (b) Regional Council Representative and (c) Foundation Board

Nomination Group – Glenn Neufeld, Rob Siddall, and Bill Craddock

- a) Nomination Group report by Glenn Neufeld

Glenn recognized and expressed our gratitude for the following members who retired from Council this year:

* Lisa Richards – served on Council since 2019 and served as secretary the last 2 years

* Iris McKay – Member at Large

* Kathy Knowles – Member at Large

Glenn Neufeld then nominated for election to Council:

*Karen Lumley, Rob Siddall (Chair), Bill Craddock (Treasurer), Michael Duncan (M&P Chair), Leigh Harris-Carlson (Member at Large), Glenn Neufeld (Member at Large), John Barber (Member at Large)

Rob asked whether there were any further nominations and there being none, called for a vote. All in favour, elected for the upcoming year.

- b) Prairie To Pine Regional Council Representative

Rita Swan is our current representative; Iris McKay nominated Rita to continue in her role; Rob asked if there were any further nominations and there being none, called for the vote. All in favour and Rita was declared elected for a two-year term.

c) Foundation Board

Rob advised that there are currently five “ex officio” members of the Foundation Board – Paul Webster (Chair), Bill Craddock, David Wreford, Rob Siddall and Karen Lumley. He advised that four additional members are to be elected by the Congregation. Paul Webster nominated the following:

•Alison Koots, John Barber, Maggie Henderson and Deborah Metcalf

Rob asked if there were any further nominations and there being none, called for the vote. All in favour, elected for the upcoming year.

11. Other Business – Linda Paul queried the lack of a Vice-Chair and questioned how the Secretary and Treasurer were to be appointed, and Rob responded to her questions.

12. Expressions of appreciation: Rob then extended special expressions of appreciations to groups and members of the Congregation who had made particularly significant contributions to the Church during 2023:

- The Anna Blair Circle for the AGM lunch
- Rev. Karen Lumley for her moral guidance and leading by example
- Bill Craddock for his dedication in managing St. Andrew’s finances
- Charlotte Lindsay our office manager and tech support resource
- Fred Cross who records and edits the service each and every week
- Katy Harmer and our amazing choir who continue to showcase the quality music at St. Andrew's River Heights United Church
- Wes Elias our wonderful organist and pianist
- Tyler Craddock who ensures the sound system is working and speakers are heard every Sunday
- Ruth Mckenzie for her help in organizing and assisting with our Sunday morning worship services
- Collen Watters for arranging scripture readers each week
- David Wreford who opens and closes the church on every one of our very many rental occasions and otherwise when needed
- Rita Swan for her ushering and lay-worship contributions

- Jan & Evan Demeduk and Jocelyn Carlson for their contributions with the children and youth Christian education
- Our caretaker Cecy for her efforts in maintaining our building
- Gord Shawcross and John Swan for going above and beyond the call of duty, and to all of the members of the property committee for all of the hands on work they do
- Anne Grewar and the Outreach group for having instituted the Speakers Series
- Betty Jubinville and the other members of the Fellowship Group for all of their contributions of tea, coffee and other food services throughout the year
- And to all of you who continue to participate in the Sunday services and give so freely of your time throughout the year and who otherwise support St. Andrew's

13. Rev Karen Lumley delivered a closing prayer.

14. Linda Paul stood to thank Rob for his continued his dedication to the church through his work on Council. There being no further business, the meeting was adjourned at 12:23pm.

If you would like additional copies of this report, please email
St. Andrew's River Heights United Church office at office@standrewsriverheights.com