

# St. Andrew's River Heights United Church

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## ANNUAL REPORT

DECEMBER 31, 2025



**FOR PRESENTATION AT THE ANNUAL MEETING  
SUNDAY, MARCH 1, 2026**

**Annual General Meeting  
St Andrew's River Heights United Church  
Sunday, March 1, 2026, 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 23, 2025, Annual General Meeting minutes
6. Tabling of Group Reports
7. Council Report
8. Foundation report
9. Finance report
  - a) Tabling of independently reviewed 2025 financial statements
  - b) Approval of 2026 budget
10. Amendments to Governance Practices
11. Nominations and elections
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

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Another year has come and gone, and it is time to reflect on 2025.  
There are so many things to CELEBRATE!

There were some very good times this past year, some of the highlights of which I will mention. Celebrating our 10-year Anniversary as an Affirming Ministry of the United Church of Canada was certainly something to celebrate. Another celebration involved the 100<sup>th</sup> Anniversary of the United Church of Canada, in which we celebrated with Westworth, and what a Celebration it was. Hip Happen' News highlighted some of the decade milestones in the life of the UCC, the concert with combined choirs and the Anniversary Service were certainly highlights for me. It was another way we partnered with Westworth.

In May, we celebrated 50 years of the ABC (Anna Blair Circle) with some guests from out of town, church service and lunch with music to follow. What a Celebration!

We have much to celebrate this year! Our joint Good Friday Service with Westworth and Maundy Thursday were thought-provoking, and the symbols of Good Friday seemed to resonate with us all. Other worship experiences with Westworth were our PRIDE Sunday when Rev. Ray Cuthbert preached and officiated here at St. Andrew's with the Westworth congregation. Rev. Tricia Gerhardt and Rev. Karen Lumley were able to attend the PRIDE PARADE bearing the banners of each of their churches.

Partnering with Westworth continues to be a meaningful and worthwhile experience for both churches. During the summer, we take turns for 5 weeks, having the services at one church or the other. This year, I did a series on, Questions Jesus Asked, and it was a time of reflection and seeing things differently. I certainly enjoyed doing that.

One of the hardest things this past year was Rita Swan's passing, a Lay Worship Leader, colleague and friend whose service I had the honour and privilege to officiate at. It was also one of the most difficult services I have ever had to do. One never expects or wants to officiate at a close friend's service. Rita was so much a part of this church and my life, she is forever missed.

Baptisms are a highlight for me, and what a way to end the year with 3 families all connected to St. Andrew's having children baptized. It was a wonderful and powerful expression of how we are here, and we are growing. I see more children in Children's

time and love the opportunity to connect with them. This past year has had some amazing moments and some very difficult ones.

I have been privileged over the last years to work with an incredible staff: Charlotte Lindsay in the office as our Office Manager, who manages us and all the activities in the building, Bill Craddock as the Treasurer, who can tell you anything you need to know about the budget and expenses and investments from the top of his head, Wes Elias as our organist, who amazes us with postludes and preludes week after week, Katy Harmer our Music Director, who offers a variety of music and keeps the choir in ship shape Sunday after Sunday singing, Cecy Echeverria our caretaker, who keeps our offices and place of worship dust free and clean as can be.

There are also all the volunteers, Fred Cross, who graciously records the services and edits them each and every week; Tyler Craddock, who is there Sunday after Sunday, who ensures the sound system is working and speakers are heard; Jan Demeduk, who is the Sunday School Superintendent, who ensures there are teachers in place week after week,

The wonderful choir, with all the lead singers and choir members who sing faithfully each week share their gift of music with us. Thanks to all the staff, volunteers and groups such as Worship, Christian Education, Property and Administration, Ministry and Personnel, Outreach, Fellowship, Caring Community and the Church Council who are there to support the life, work and Ministry of us all. They all deserve special thanks for all their gifts they offer so freely to the church.

Another year has come and gone, and as we move forward in 2026, let us heed God's call and challenge to serve the church faithfully with the hope, peace, joy and love of the Good News of the Christmas story we just celebrated. We do not know what 2026 holds for us as individuals or as a faith community but we go into 2026 with our eyes focused on God, ready to answer the call where God leads us. Answer the call and follow!

In Ministry Together,

***Rev. Karen Lumley***

# ST. ANDREW'S RIVER HEIGHTS UNITED CHURCH

## Church staff (as of December 31, 2025)

Minister	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, 2025)

Chair	Rob Siddall
Minister	Rev. Karen Lumley
Secretary	Leigh Carlson
Treasurer	Bill Craddock
Ministry & Personnel Chair	<b>Vacant</b>

## **Members at Large**

Loralie Friesen	Heather Ragot
Glenn Neufeld	<b>Vacant</b>

## Group Chairs

Christian Education	<b>Vacant</b>
Fellowship & Pastoral Care	Betty Jubinville
Finance	Paul Webster
Ministry and Personnel	<b>Vacant</b>
Nominating	Glenn Neufeld
Outreach	Anne Grewar
Property and Administration	Gord Shawcross/John Swan
Stewardship	Glenn Neufeld
Worship	Ruth McKenzie
Church Trustees	John Barber, Ellen Bruneau, Gord Shawcross
Prairie2Pine Representative	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 .....	7
Number of confirmations/reaffirmations.....	0
Number of marriages.....	0
Number of deaths, funerals, memorial services.....	9
Number of supporting households as of December 31, 2025 .....	137

**Baptisms:**

Luka Alexander Munt	March 23, 2025
Michelle Thompson	March 23, 2025
Theresa Anne Belton Henderson	March 27, 2025
Maisie May MacAngus	November 23, 2025
Jackson James Hooker	December 28, 2025
Emmeline Patricia Rex	December 28, 2025
Charles David Runolfson	December 28, 2025

**Confirmations:**

**Marriages:**

**Deaths, Funerals, Memorial Services:**

Sandra (Samm) Brown	January 23, 2025
Muriel Miller	April 19, 2025
Marjorie Eckert	April 27, 2025

Doreen Adamson	May 21, 2025
Bernard Boland	July 1, 2025
Rita Swan	September 18, 2025
Ed Lozowy	September 23, 2025
Ardelia Burrow	October 7, 2025
Robert (Bob) McKibbin	December 16, 2025

***From the Church Council Chair***

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As we look forward to another Church year, I would like to reflect back on 2025, which, I think, was a relatively good year for St. Andrews.

We, like many churches and other organizations, continue to face our challenges, certainly in part as a result of general societal and demographic changes. However, we had a reasonably good financial year, notwithstanding some unexpected building maintenance and repair bills. The state of our building seems to present continual challenges, but our Property & Administration Group, led by Gord Shawcross and John Swan, once again did a terrific job throughout 2025. Related to that, I was pleased to see the generous contributions by many members of the Congregation in response to the appeal for funds to replace the lights that illuminate the stained-glass windows at the front of the Church. After lengthy negotiations with the Daycare, we settled on the terms of a new Lease for a further three-year period (with an option for the Daycare to extend the Lease for an additional three years), and this should provide us with a predictable and important source of revenue in the coming years.

In the fall, many of us had a fun evening at the Erin Hutton concert, and with the organizational talent and dedication of Iris McKay and her daughter, Celeste and the support of a broad volunteer group, we staged another very successful Harvest Supper. Apart from the financial benefits of these and other events, such as the Choir Show, they provide us with an opportunity to gather in an enjoyable social setting and help 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. The Worship Group and the Christian Education Group do a wonderful job, and our Sunday morning services continue to be very meaningful. And perhaps most importantly, our Sunday morning attendance numbers seem to be on the rise and a number of new families have started to regularly

attend St. Andrews. We have every reason to believe that 2026 will be another good year for St. Andrews!

We continue to provide service to the community through the leasing of space to the Daycare and nursery and through our music rental programs. We continue to support Oak Table and 1Just City, Jocelyn House (Memory Tree) and Meals on Wheels. The Outreach Group ran a successful sock drive for 1Just City, and it continues to bring in speakers to better inform us on some of the difficult social issues facing our fellow citizens.

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. Andrews. 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. Andrews 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 many 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. Andrews. It is only through our collective efforts that St. Andrews is able to thrive as a faith community.

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

***Rob Siddall***  
*Council Chair*

## Finance Reports

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### *Treasurer's Report*

Revenue was slightly greater than expenses in 2025. We were able to achieve a small surplus without using any capital as we had budgeted. A major contributor to this success was member givings being \$20,628 more than projected. Total member givings at \$239,895 were the largest in six years. Several members gave significantly more than they had pledged. Nearly all revenue sources were more than we had expected. This included rentals, fundraising, investment income and even a miscellaneous category at over \$15,000.

Most expenses were in line with expectations. One exception was building repairs at \$20,553. A significant part of this was for the Daycare area and was mandated by the Provincial Department of Health.

In 2025 we contributed \$23,005 on local outreach and Mission and Service.

For 2026, we are again projecting a balanced financial situation. At this time, we need to include \$19,500 of capital monies to achieve this break-even.

Table 1 is the consolidated income statement for 2024 and 2025 and the proposed budget for 2026. Table 2 is the balance sheet for 2024 and 2025 for all assets and liabilities.

Howard Rempel has again completed 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 usually gets 100% attendance.

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

Respectfully submitted,

***Bill Craddock***

*Treasurer*

**Table 1**

<b>ST. ANDREW'S RIVER HEIGHTS UNITED CHURCH</b>							
<b>Consolidated Profit &amp; Loss</b>							
	Actual	Budget	Variance	Actual	Budget	Budget	
	2025	2025	2025	2024	2025	2026	
<b>INCOME</b>							
3100 OFFERINGS							
3101 REGULAR OFFERINGS	239,895	219,267	20,628	230,893	219,267	216,868	
3103 OPEN COLLECTIONS	3,652	1,400	2,252	1,963	1,400	2,000	
3109 MISSION & SERVICE	1,984	2,500	-516	2,845	2,500	2,200	
3113 Memorial Easter Flowers	1,905	1,500	405	1,620	1,500	1,700	
3174 Fundraising	20,278	14,900	5,378	24,086	14,900	19,000	
Other Income	15,778	7,600	8,178	13,708	7,600	8,200	
3150 OPERATIONS INCOME	91,355	89,653	1,702	87,814	89,653	92,730	
3124 INVESTMENT INCOME	32,562	54,000	-21,438	23,817	54,000	43,500	
3190 FOUNDATION GRANT	41,000	40,000	1,000	34,000	40,000	45,000	
3160 MISCELLANEOUS REVENUE	690	1,050	-360	1,523	1,050	850	
<b>TOTAL INCOME</b>	<b>449,099</b>	<b>431,870</b>	<b>17,229</b>	<b>422,269</b>	<b>431,870</b>	<b>432,048</b>	
<b>EXPENSES</b>							
30502 OTHER EXPENSES	8,613	3,275	5,338	5,520	3,275	3,075	
4000 STAFFING							
4010 Ministerial	112,054	111,607	447	108,356	111,607	114,739	
4030 Administration	50,655	50,415	240	49,425	50,415	52,436	
4050 Caretaking	14,239	14,700	-461	14,413	14,700	14,578	
4060 Honoraria	0	0	0	0	0	900	
4080 Pandemic Extra Staffing	1,700	2,000	-300	2,000	2,000	1,400	
4090 Music	48,016	49,100	-1,084	47,185	49,100	51,047	
40901 Youth	2,724	2,730	-6	2,671	2,730	2,790	
40902 ADP	231	360	-129	342	360	370	
<b>TOTAL 4000 STAFFING</b>	<b>229,619</b>	<b>230,912</b>	<b>-1,293</b>	<b>224,392</b>	<b>230,912</b>	<b>238,260</b>	
6000 OPERATIONS							
6230 Equipment/Furniture	307	500	-193	587	500	700	
6520 Maintenance & Repairs	78,125	63,200	14,925	56,673	63,200	55,498	
6940 Utilities, Taxes, Insurance	55,619	58,204	-2,585	54,771	58,204	57,763	
<b>TOTAL 6000 OPERATIONS</b>	<b>134,051</b>	<b>121,904</b>	<b>12,147</b>	<b>112,031</b>	<b>121,904</b>	<b>113,961</b>	
6100 ADMINISTRATION							
6540 Office Expenses	6,598	5,400	1,198	6,930	5,400	5,600	
6630 Finance	4,297	4,297	0	4,476	4,297	4,722	
66301 Minister's Local Travel	800	1,650	-850	1,126	1,650	1,100	
<b>TOTAL 6100 ADMINISTRATION</b>	<b>11,695</b>	<b>11,347</b>	<b>348</b>	<b>12,532</b>	<b>11,347</b>	<b>11,422</b>	
6601 COMMITTEE EXPENSES							
6610 Christian Education	4,177	4,250	-73	4,313	4,250	3,750	
6620 Fellowship	904	750	154	1,813	750	850	
6640 Ministry and Personnel	1,462	1,739	-277	1,452	1,739	1,783	
6650 Outreach	595	1,500	-905	550	1,500	1,500	
6670 Stewardship	82	400	-318	0	400	400	
6680 Worship	4,329	5,102	-773	4,868	5,102	5,650	
6700 Music	10,835	10,961	-126	10,774	10,961	11,790	
<b>TOTAL 6601 COMMITTEES</b>	<b>22,384</b>	<b>24,702</b>	<b>-2,318</b>	<b>23,770</b>	<b>24,702</b>	<b>25,723</b>	
66932 Affirm Min. plus wreath purchas	1,601	1,370	231	1,318	1,370	1,380	
6900 MISSION & SERVICE	11,570	11,271	299	14,332	11,271	10,875	
6914 OUTREACH	11,435	9,700	1,735	12,133	9,700	8,000	
6911 UCC ADMINISTRATION	17,897	17,897	0	16,669	17,897	18,852	
TRANSFER TO ALLOCATED ACCOUNTS	0	100	-100	100	100	0	
6999 OTHER EXPENSES	0	300	-300	-976	300	300	
<b>TOTAL EXPENSES</b>	<b>448,865</b>	<b>432,778</b>	<b>16,087</b>	<b>421,821</b>	<b>432,778</b>	<b>431,848</b>	
<b>NET ORDINARY REVENUE</b>	<b>234</b>	<b>-908</b>	<b>1,142</b>	<b>448</b>	<b>-908</b>	<b>200</b>	

**Table 2**

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 2026-02-10  
 Cash Basis

**ST. ANDREW'S RIVER HEIGHTS**  
**Balance Sheet Prev Year Comparison**  
 As of 31 December 2025

	31 Dec 25	31 Dec 24	\$ Change
<b>ASSETS</b>			
<b>Current Assets</b>			
<b>Chequing/Savings</b>			
1011 · FLOAT	268.30	268.30	0.00
1018 · BANK ACCOUNTS			
1041 · **** RBC TOTAL CHEQUING BALANCE	38,325.46	25,176.01	13,149.45
10411 · **** CIBC BANK ACCOUNT	2,472.81	263.77	2,209.04
10413 · **** STEINBACH CREDIT UNION	181,443.14	179,844.13	1,599.01
<b>Total 1018 · BANK ACCOUNTS</b>	<u>222,241.41</u>	<u>205,283.91</u>	<u>16,957.50</u>
1019 · INVESTMENTS			
10600 · **** CIBC-WG CANADIAN FUNDS			
10601 · EQUITIES, CANDADIAN FUNDS	149,611.30	193,433.04	-43,821.74
10610 · CASH CIBC-WG SEG. FNDS, MUTUAL			
106101 · Cash. CDN	26,398.45	20,886.92	5,511.53
10639 · P.H. & N. Vintage Mutual	1,086.73	1,086.73	0.00
<b>Total 10610 · CASH CIBC-WG SEG. FNDS, MUTUAL</b>	<u>27,485.18</u>	<u>21,973.65</u>	<u>5,511.53</u>
<b>Total 10600 · **** CIBC-WG CANADIAN FUNDS</b>	<u>177,096.48</u>	<u>215,406.69</u>	<u>-38,310.21</u>
10603 · **** CIBC-WG U.S. \$ ACCTS.			
10605 · EQUITIES U.S. FUNDS	60,815.92	50,910.88	9,905.04
10606 · CASH CIBC-WG US \$			
106210 · Cash US Funds	636.95	222.00	414.95
<b>Total 10606 · CASH CIBC-WG US \$</b>	<u>636.95</u>	<u>222.00</u>	<u>414.95</u>
106220 · Adj. US \$ to CDN \$	22,860.39	11,132.03	11,728.36
<b>Total 10603 · **** CIBC-WG U.S. \$ ACCTS.</b>	<u>84,313.26</u>	<u>62,264.91</u>	<u>22,048.35</u>
10607 · **** CIBC INVESTOR'S EDGE			
106078 · CIBC IE - CDN EQUITIES	189,854.79	176,447.83	13,406.96
10999 · Cash - CDN	39,040.23	45,241.96	-6,201.73
<b>Total 10607 · **** CIBC INVESTOR'S EDGE</b>	<u>228,895.02</u>	<u>221,689.79</u>	<u>7,205.23</u>
10608 · **** CIBC INVEST. EDGE US\$ ACCT			
106020 · CIBC-IE US Equities	18,811.20	18,811.20	0.00
106021 · Cash U.S.	48,171.56	66,892.26	-18,720.70
106035 · CDN adj.	24,917.64	22,821.61	2,096.03
<b>Total 10608 · **** CIBC INVEST. EDGE US\$ ACCT</b>	<u>91,900.40</u>	<u>108,525.07</u>	<u>-16,624.67</u>
<b>Total 1019 · INVESTMENTS</b>	<u>582,205.16</u>	<u>607,886.46</u>	<u>-25,681.30</u>
9000 · INVESTMENT ADJUSTMENT ACCOUNT			
90021 · Equities CDN Accts.	-2,909.71	-52,684.17	49,774.46
90022 · Equities US Accts.	-23,618.92	-23,449.03	-169.89
9005 · Gain/Loss on Currency	5,238.85	5,238.85	0.00
<b>Total 9000 · INVESTMENT ADJUSTMENT ACCOUNT</b>	<u>-21,289.78</u>	<u>-70,894.35</u>	<u>49,604.57</u>
<b>Total Chequing/Savings</b>	<u>783,425.09</u>	<u>742,544.32</u>	<u>40,880.77</u>

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Cash Basis

**ST. ANDREW'S RIVER HEIGHTS**  
**Balance Sheet Prev Year Comparison**  
As of 31 December 2025

	31 Dec 25	31 Dec 24	\$ Change
Accounts Receivable			
10701 · G.S.T. (Regular Fund Asset)	2,709.90	2,279.33	430.57
10741 · Steinbach Credit Union	6,507.14	1,762.19	4,744.95
10792 · Telephone System	0.00	0.00	0.00
<b>Total Accounts Receivable</b>	<b>9,217.04</b>	<b>4,041.52</b>	<b>5,175.52</b>
<b>Total Current Assets</b>	<b>792,642.13</b>	<b>746,585.84</b>	<b>46,056.29</b>
<b>TOTAL ASSETS</b>	<b>792,642.13</b>	<b>746,585.84</b>	<b>46,056.29</b>
<b>LIABILITIES &amp; EQUITY</b>			
<b>Liabilities</b>			
<b>Current Liabilities</b>			
<b>Other Current Liabilities</b>			
273512 · Photocopier274421	-2,348.58	0.00	-2,348.58
2100 · Accounts Payable..			
2102 · *Payroll Liabilities (Rev. Can.	-16,715.54	11,014.19	-27,729.73
2245 · Accts. Payable, Other	9,500.00	0.00	9,500.00
<b>Total 2100 · Accounts Payable..</b>	<b>-7,215.54</b>	<b>11,014.19</b>	<b>-18,229.73</b>
2710 · EQUITY - ALLOCATED FUNDS			
27111 · Deferred Regular Givings	10,775.00	10,644.40	130.60
27421 · BEQUESTS & OTHER GIFTS	536,878.80	535,128.80	1,750.00
27430 · Accumulated Int. & Div. CDN \$	68,662.19	68,662.19	0.00
2743001 · Accumulated Int. & Div. US \$	13,899.61	13,428.89	470.72
274303 · Realized Capital Gains CDN \$	-21,340.89	-45,459.80	24,118.91
2743031 · Realized Capital Gains US \$	5,347.41	5,347.41	0.00
274305 · MUSIC ENDOWMENT	18,371.67	15,336.95	3,034.72
274306 · Shelter (roof)	24,820.00	24,820.00	0.00
274310 · Gain/Loss US Currency in CDN\$	5,885.77	5,885.77	0.00
2744 · ANNA BLAIR CIRCLE	1,682.84	1,203.84	479.00
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	6,628.80	5,761.62	867.18
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	35,125.00	30,125.00	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	400.00	0.00
2731 · Handbells	425.00	425.00	0.00
2735 · Choir	4,291.75	4,291.75	0.00
27351 · Choir Bursary	7,555.47	7,139.47	416.00
27481 · Right to Housing Coalition	9,867.39	6,862.68	3,004.71
<b>Total 2748 · OTHER ALLOCATED FUNDS</b>	<b>140,768.44</b>	<b>131,480.55</b>	<b>9,287.89</b>
2760 · YOUTH FUNDRAISING	28,884.68	28,884.68	0.00
<b>Total 2710 · EQUITY - ALLOCATED FUNDS</b>	<b>844,058.56</b>	<b>804,786.72</b>	<b>39,271.84</b>
<b>Total Other Current Liabilities</b>	<b>834,494.44</b>	<b>815,800.91</b>	<b>18,693.53</b>
<b>Total Current Liabilities</b>	<b>834,494.44</b>	<b>815,800.91</b>	<b>18,693.53</b>
<b>Total Liabilities</b>	<b>834,494.44</b>	<b>815,800.91</b>	<b>18,693.53</b>

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Cash Basis

**ST. ANDREW'S RIVER HEIGHTS**  
**Balance Sheet Prev Year Comparison**  
**As of 31 December 2025**

	<u>31 Dec 25</u>	<u>31 Dec 24</u>	<u>\$ Change</u>
<b>Equity</b>			
3000 · OPENING BAL EQUITY	-20,500.96	-20,500.96	0.00
3050 · INVESTMENT ADJUSTMENTS	-1,376,097.34	-1,257,062.60	-119,034.74
3900 · RETAINED EARNINGS - PRIOR YEAR	1,197,631.81	1,074,946.36	122,685.45
900001 · Balance Sheet Adjustments	10,716.68	10,716.68	0.00
Net Income	<u>146,397.50</u>	<u>122,685.45</u>	<u>23,712.05</u>
<b>Total Equity</b>	<u>-41,852.31</u>	<u>-69,215.07</u>	<u>27,362.76</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><u>792,642.13</u></u>	<u><u>746,585.84</u></u>	<u><u>46,056.29</u></u>

## Church Group Reports

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### *Affirming Report*



Affirm United (is a justice-seeking organization of people in the United Church who supports & promotes LGBTQ2 programs) states that as an Affirming Church, St. Andrew's United Church can publicly declare its commitment to the inclusion and justice for people of all sexual orientations and gender identities. Affirm United also suggests that being an Affirming Church means supporting a variety of justice and inclusion issues that are not LGBTQ2 related—for example, homelessness, health issues, racism, economic inequality, drug abuse, climate change, Indigenous issues, etc.

Listed below are Affirming activities for 2025—Speaker Series events were organized and carried out by the Outreach Group.

Sunday, March 9—PIE (public, intentional, explicit) Day. Pie is served to celebrate the inclusion of LGBTQ2 Communities. The choir sang two anthems by Pax Ressler, a trans-feminine composer, performer & musician— “Walk with me” & “Tear down the wall.”

March 30—Speaker series—Linda Williams (co-founder of the Bell Tower) spoke about her experiences at the Bell Tower on Selkirk Ave. & the Bear Clan partnership.

April 6—Affirming Sunday—St. Andrew's celebrated 10 years of being an Affirming Church. Hymns and an anthem, “We are a Rainbow,” set the mood for the occasion. Linda Paul presented a history of our Affirming journey— Peter Brehaut, Deanne Bennett, Rita Swan, Katy Harmer and Karen Lumley gave their reflections on being an Affirming Church.

June 1—Pride Parade Sunday. The Pride Parade ended a week of Pride activities. Approximately 6 people from St. Andrew's took part in the parade. Pride Winnipeg has served the LGBTQ2 community since 1987. Its values include diversity, safe spaces, accessibility & sustainability.

May 25—100-Year United Church of Canada Celebration Concert—The program featured hymns & anthems sung by Westworth & St. Andrew's choirs.

September 28—Orange Shirt Sunday—We wear orange on this day to remember and honor Indigenous children who went to residential schools. Rev. Joshua Ward (Site Lead at 1Just City Pimicikamak Wellness Centre) presented the sermon. He talked about

creating spaces & hospitality at the Pimicikamak Wellness Centre. Peter Brehaut, Anne Grewar and Sonja Lundstrom from the Outreach Group led the liturgy part of the service.

November 23—Speaker’s Series—Positive Spaces— Deanne Bennett, a member of our congregation, presented a workshop on the language of the LGBTQ2 Community. Deanne is a member of the Pride Community and works as a Health Promotion Specialist for the Department of National Defence.

Respectfully submitted on behalf of the Affirming Group,

***Peter Brehaut***

### **Christian Education Report**

Christian Education involves so many different activities of the church, from Bible Study to Young Adult Games Night, and book Study Groups. Several different reports submitted by different people will be submitted under the umbrella of Christian Education.

#### **Sunday School Report**

2025 started out better than usual numbers, as usual were down, but were at least consistent with an average of 4 to 5 children.

We decided to abolish the nursery as it wasn’t being utilized, but we will revisit it if the need should arise

As Lent approached, the numbers picked up to 6-8 regular children. During this season of Lent, we looked at Lent through the eyes of God’s covenants. As we reflect on these things, the children each week painted crosses and shared the reflections in their creations, which they made as gifts for our faith community, so that our congregation could take on Easter Sunday.

Lent 1 crosses were created on God’s covenant of promise from their perspective.

- Promise to brighten everyone’s day and make it better with a rainbow
- Promise is an infinity sign. A promise is forever.
- Promise is a chain. You are chained to your promise and can’t break it.
- Promise is a tree to take care of and promise to take care of the Earth
- Promise to be good
- Promise to keep the ocean clean

Lent 2 crosses were made with the following reflections on God’s covenant of trust from their perspective.

- Trust there will be day and night
- Trust that the rivers will keep flowing
- Trust in Jesus
- Trust they'll be sun and stars
- Trust that there will be another day
- Trust in the Earth

Lent 3 crosses were made with the following reflections on God's covenant of love from their perspective.

- Love is shown to family, others and nature
- Love is the heart that is a symbol of love
- Love is shown by a hug or lips to show love
- Love is a smile, and son makes people happy
- Love is sunny days and green grass
- Love is loving our pets
- Love is seen in the symbol of a rainbow means love everyone.

Lent 4 crosses were made with the following reflections on God's covenant of grace from their perspective.

- Saying grace or praying
- Grace is sun and clouds
- Grace is shown through the stars
- Grace is giving gifts
- Grace is butterflies and rebirth
- Grace is family
- Grace is love

Lent 5 crosses were made with the following reflections of God's covenant of life from their perspective.

- Life is eggs and plants
- Butterflies
- Eggs, a new life
- An apple tree that creates food
- Cracked egg with chicken, which is new life

Lent 6 crosses were made with the following reflection on God's covenant of presence from their perspective.

- GPS (God's positioning system) to guide and put us where we need to be
- A map representing where you are and where you need to be, Christ marked the spot
- A hug given to anchor you
- Silhouette of Jesus - true light and glow on the cross
- God is an anchor to hold and stabilize us

Easter Sunday, children made crosses, sharing with us what Easter means to them.

- New chicks hatching
- Flowers growing in the spring
- The opening of the tomb
- Flowers blooming and sunshine
- Eggs representing new babies that will be in the world.

I was away on vacation the Sundays of April 6 and 13th. Leigh Carlson and Laura Cole stepped in to cover those classes for me.

We wrapped up this session with a picnic in the auditorium, where the children played games and had fun.

As we reconvened in September during Celebration Sunday, we saw some familiar faces and some new faces as well. The numbers throughout the fall continued to grow, which was very nice to see.

During every Sunday in Advent, the children and youth will take part in Hip Happin' News, which has become a tradition now also every Sunday in Advent, for children decorated the tree with ornaments they had created at the beginning of the week before to correspond with the theme of that Advent.

- Advent One: God's vision of Hope
- Advent Two: God's vision of Peace
- Advent Three: God's vision of Joy
- Advent Four: God's vision of Love

The children asked, what does that vision mean to you? What do you think is God's vision, and create an ornament to reflect that.

Like the past few years, we did a pre-recorded play and had a pizza party for youth and Sunday school prior to the recording. We all had a lot of fun. We also learned from our mistakes, so next year we are going to let the younger children record their part or parts

earlier so they don't have to sit around and wait. A thank you to Fred Cros, who patiently did a wonderful job editing.

Going forward, since our numbers are rising, I'm considering creating two Sunday school classes to reflect more consistent age groups.

Respectfully submitted,

***Jan Demeduk***

*Sunday School Superintendent*

### **Youth Report**

The Youth Group of St. Andrew's River Heights United Church has had an exciting and encouraging past few months. We've added several members whose commitment and enthusiasm have allowed the group to take shape. We are so happy they are here!

We continue to work on team-building events throughout the year. This is not only fun but also allows us to get to know one another so that we feel comfortable together when discussing Bible readings and other topics. These activities have included baking, Pictionary and our first 'This Is Your Life - St. Andrew's United Youth Group Edition' game show, where the group was divided into two teams and quizzed on things we've learned about each other (and our lessons) during the year.

We studied various topics, including Truth and Reconciliation (a group of us also went to the Museum of Human Rights) and Remembrance Day, and the history of the world's many conflicts. Much of our time has been spent reading the Bible and discussing themes of faith, endurance, hope and forgiveness and how we can recognize opportunities in our lives to apply those teachings. Of particular interest, Jocelyn participated in the fall ALF (Adolescents Learning about Faith) weekend retreat in Virden, MB, as she grows as a young leader in the community.

The youth continue to share their time and talents in the church. They have been scripture readers at service, volunteered at the Fall Supper, baked cookies for the December cookie walk, sold Christmas wreaths and made other efforts as requested. Perhaps most notable was performing in the Sunday School Christmas pageant, readings

during the Christmas Eve service and hosting other United Church youth groups at the Travelling Youth Group Christmas event at St. Andrew's.

Respectfully submitted,

***Jason Dyck***

*Youth Leader*

### **Traveling Youth Group**

This year, the Traveling Youth Group came to St. Andrew's on Friday, December 19<sup>th</sup>. Youth from different churches, including Westworth and St. Andrew's, attended. There were 17 youth in total, and 10 of those were from St. Andrew's. It was a fun night of games, making gingerbread houses, and a game about Symbols of Christmas, which was also our worship part. Parents stayed in the lounge upstairs, had coffee and treats as the youth played Sardines. It was great to have so many youths here and the different churches mixing together.

Respectfully submitted,

***Rev. Karen Lumley***

### **Board Games Night initiative**

In November, Katy Harmer and Loralie Friesen started a Board Games Night initiative for members of the congregation (and friends) who are in their 20s, 30s, and 40s. Two events were held in the Lounge in the fall, with 6-7 people attending each evening. We look forward to continuing these gatherings in 2026 for fellowship and community!

Respectfully submitted,

***Katy Harmer***

### **Bible Study**

Bible Study on Wednesday mornings studied Bad Girls of the Bible last year for a few months, reflecting on Delilah, Sapphira, Rehab, Jezebel, The Woman at the Well, Mical, and a few others. During the Season of Lent, we reflected on Something Scared- Reflections on Music and Faith. One group met on Sundays after Church while the other group met on Wednesday mornings. In the fall, we returned to the lectionary readings where we study together the passage for the sermon on Sunday. About 8 people attend these sessions, with the addition of two new people. It is a time of reflecting and delving into the scripture readings for the following Sunday service.

Respectfully submitted,

***Rev. Karen Lumley***

### **Sunday Book Study Report**

Several members of the church initiated a book study in early 2025; we began the year with a Lenten devotional discussing hymns, and continued in the fall with a book discussing Biblical womanhood. In early 2026, we started a new book about the apostle Paul. We are a group of about 6-7, organized by Loralie Friesen, and meet after Sunday services for lively discussion and fellowship.

Respectfully submitted,

***Loralie Friesen***

### **Fellowship Report**

The Fellowship Interest Group consists of Tina Bennett, Diane Bowles, Verla Cleland, Maxine Hannam, Heather Mian, Marilyn Muir, Marion Kozak, Roberta Popoff, Laura and Abigail Regier, Kay Shawcross, Christine Smith, and chairperson Betty Jubinville. Tina Bennett is our most recent committee member, and we are excited to have her join this group.

The Card and Rose Ferries' Prayer Shawl Ministry is a sub-group of Fellowship, and their report will be identified separately in this report.

### **The Fellowship Interest Group:**

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

The Shrove Tuesday pancake supper was held on Tuesday, March 4, 2025. Dinner was served from 5:00 to 6:30 PM. There were over 70 people in attendance, and take-out meals were also prepared. Many people stayed to visit with friends. This event had a minor net profit of \$124.67. Sausages, pancakes, and fruit were in abundance.

Pie Day was Sunday, March 9, 2025, and 13 homemade pies were donated by Fellowship and members of the congregation. There were over 65 people who stayed for this reception, which was held in the auditorium after the service. We would like to thank everyone who donated the pies, which made this event a success.

The Fellowship Interest group supported the Anna Blair Circle by preparing and serving the luncheon for their 50<sup>th</sup> Anniversary Celebration on May 25, 2025. The luncheon was served immediately after the service and consisted of quiche, salad, pickles, and fresh rolls. The Anna Blair Circle baked the desserts from the St. Andrew's United Church cookbook.

The Church picnic lunch was held on Sunday, May 4, 2025. The church service was held in the auditorium. The Fellowship Interest group served a hot dog lunch, which included individual chips, ice cream, and freezies. There were many indoor and outdoor games for the children.

St. Andrew's celebrated the United Church's 100<sup>th</sup> Anniversary with a joint service held at Westworth United Church on Sunday, June 8, 2025. Fellowship worked closely with Westworth and prepared egg salad and ham open-faced sandwiches, veggie cups, watermelon and 3 large Costco cakes! This joint service and reception was well-received by all who attended.

Celebration Sunday was held on Sunday, September 5, 2025, 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 inside, and many Oak Street families joined the outside festivities.

The Fellowship Interest group assisted with the Harvest Supper by baking 20 pies. This year we made 3 apple, 6 lemon, 6 cherry, 4 chocolate and 1 pumpkin.

This year, we decided to continue with the modified version of the Cookie Walk on December 6 & 7, 2025. We took orders for pre-boxed cookies. Each box included a selection of 3 dozen cookies. 99 boxes were sold for a net profit of \$1,980.00. The Cookie Walk is a fundraiser for the church, and the congregation generously supported this event by baking over 300 dozen beautiful cookies in addition to purchasing cookies. Thank you, everyone, for your tremendous support!

Maxine Hannam again took the lead of the Memory Tree. Last year, a decision was made to hold the Memory Tree dedication during the Sunday morning church service. This year, the dedication was on December 14, 2025. Over 200 notices were delivered to neighbouring houses to invite them to participate in this special service. The Memory Book was updated with the dedicated names of the people and was on display for the service. The tree was lit at the end of the service, and we hosted a reception which included mini quiche, croissants, and mini egg rolls. The Memory Book will continue to be displayed in the Narthex (back of the church) for everyone to view throughout the year. The \$1,500.00 raised from the purchase of the Memory Tree lights was sent to Jocelyn House. Jocelyn House is a privately owned palliative care facility. A huge thank you to all those who purchased lights, prepared the service and attended the service.

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

A small gift of a beautiful, handmade ornament was delivered to the Oak Street residents. Attached to each gift was a thank-you note for sharing the street and a list of the Christmas services. Thank you, Marion Kozak, for the lovely ornaments.

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*

### **Card and Rose Ferries Prayer Shawl Ministries Report:**

The ministries of prayer and baptismal shawls and cards continue under the umbrella of the Fellowship and Pastoral Care interest group.

The prayer shawl ministry, begun several years ago by the late Rose Ferries, is overseen by Rev. Karen Lumley and Office Manager Charlotte Lindsay. Volunteers knit shawls which may be gifted to those experiencing illness, difficulties or bereavement. They are a tangible representation of the congregation's support, encouragement and prayers.

Baby shawls are gifted to babies and young children during their baptism to represent the congregation's welcome and ongoing support to the child and their family.

Anyone interested in volunteering to knit either type of shawl is invited to contact Charlotte Lindsay in the office for further details and patterns.

The card ministry prepares and sends cards to people experiencing illness or difficulties, those who are homebound, and those who are bereaved. The cards, designed by Colette Berriault, feature a drawing of St. Andrew's incorporated in the picture and a personal message. Ellen Bruneau takes responsibility for this ministry in collaboration with Karen Lumley and Charlotte Lindsay. During 2025, a total of 71 cards were sent (Thinking of You - 20; Sympathy - 17; Christmas - 27; Holy Week to those bereaved since the previous Easter- 7).

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 at December 31, 2025, 46% 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 48% 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 6%, was held in cash on December 31, 2025.

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
2025	\$1,183,800

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, 2025, were as follows:

01-2016 to 12-2025 (10 year)	6.56%
01-2021 to 12-2025 (5 year)	8.61%

01-2023 to 12-2025 (3 year)	11.77%
01-2025 – 12-2025 (1 year)	11.27%

During the 2025 calendar year, Foundation investments earned interest and dividend income of approximately \$40,253.47. This income covered the \$41,000 contributed from the Foundation to the operation of St. Andrew’s Church during the 2025 calendar year. During the 2026 calendar year, the Foundation projects earnings will be approximately \$39,891.81 on investments. At the Foundation's annual meeting held in November of 2025, the Board decided that once an individual equity position grows to more than 5% of the Foundation’s total assets, it should be reduced to bring it back to an acceptable level.

Financial statement preparation, review costs and income tax filing costs for 2025 (payable in 2026) are anticipated to be in the neighborhood of \$5,000.00 plus taxes.

The specific and memorial gifts received by the Foundation during 2025 are set forth in Schedule ‘A’ to this Report, which were in the total amount of \$5,990.00. The gifts received in 2024 were \$7,327.00. Once again, the Foundation Board expresses sincere thanks to all who gave so generously to the Foundation during the 2025 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 the Canada Revenue Agency upon collapse of the registered investment. Money that would otherwise go to the 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, 2025, the following persons were members of the Board of the Foundation:

As of December 31, 2025, the following persons were members of the Board of the Foundation:

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

Respectfully submitted,

***Paul Webster***  
*Chair*

\*cash + interest receivable + market values of investments

### **Schedule "A"**

During 2025, the following made gifts to the Foundation

C. Watters  
R. Barr  
M. Eckert (estate of)  
I. McKay  
Fred Douglas Lodge  
G. Shawcross  
J. Sparling  
E. Cassels  
D. Metcalfe  
B. Jubinville  
W. Finlay  
R. Baker  
P. Webster  
W. Quinn

The Total Value of these gifts was \$5,990

## **Ministry and Personnel Report**

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.

Duties of the M&P Committee include:

- Hiring new staff
- Provide a consultative and supportive environment for staff
- Review working conditions and remuneration for staff
- Oversee the relationship of staff members among themselves and with the congregation
- Conduct annual staff performance conversations
- Review regularly the responsibilities of staff and revise position descriptions when required
- Monitor and support continuing education of staff

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, 9:00 am to 3:00 pm.

### **Personnel**

Katy Harmer is our Director of Music. Katy is responsible for overseeing and 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. The M&P Group would like to recognise and thank Wes for his contribution to our music program.

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

and Treasurer, and reporting to the Finance Group, For 47 years, Bill has served on various committees. Thank you, Bill, for your continued contribution to our church operations

Cecilia Echeverria Salcedo is now in her third 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 Karen Lumley whose focus is worship, including preaching and sacraments, pastoral care, education, and attracting and retaining members. Karen's leadership and guidance to our staff and congregation is greatly valued.

The M&P Committee would like to offer a special thank you to all the volunteers who serve our church for the many hours spent performing countless tasks and projects throughout the year.

Members of the congregation and staff are encouraged to engage in open dialogue with the committee, either through direct conversation or by email. 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 any M&P Committee member. All enquiries will be handled in a confidential manner.

Finally, if you are interested in joining our committee, we would be pleased to speak with you.

The M&P Committee members are:

Heather Kozak - [hkozak@live.com](mailto:hkozak@live.com)

Tara Snider – [tbrous@aol.com](mailto:tbrous@aol.com)

Lisa Richards – [lisa.richards@shaw.ca](mailto:lisa.richards@shaw.ca)

Sincerely,

***Heather, Tara & Lisa***  
*Members, M&P Interest Group*

## **Outreach Report**

Members of the Outreach Group: Vinny Ashton, Peter Brehaut, Kathy Knowles, Allison Koots, Sonja Lundstrom and Patricia Baker. Liaison to Council - Loralie Friesen.

Thank you to Kelvin Koots for all your contributions. After many years as an active member, he decided to step down from his role.

Thank you to Karen, Charlotte, and Bill for their help behind the scenes.

Our vision - *To bring God's love to the community through services.*

Our goals include;

- a) Supporting communities in the best way we are able to, which could be advocacy, building relationships, contributing time and resources of financial support, etc.
- b) Finding ways for members of our church to become engaged so that we are sort of a link between the church and the larger community

We continued the speaker series and the learning opportunities in an informal setting before church. The speakers have been diverse, engaging and informative and well received by the 20 - 30 people in attendance. We welcome your suggestions for speakers and/or topics:

- March 16, 2025 - A representative from the *Al-Anon Family Group*, who helps families of alcoholics. Did you know that the Good Evening AFG has met every Monday evening at the church for over 30 years?
- March 30, 2025 - Linda Williams, who was one of the founders of *Meet Me at the Bell Tower*, shared where they are now
- November 23, 2025 - *Positive Spaces*; an opportunity to live out our affirming Ministry with intention and action with Deanne Bennett, who attends St. Andrews

April 4, 2025 - We had breakfast at Oak Table, where we had a tour and received information

September 28, 2025 - Orange Shirt; Reconciliation Sunday - Outreach group provided the liturgy with guest speaker, Rev. Joshua Ward, Site Lead at 1JustCity at the Pimicikamak Wellness Centre.

SOCKTOBER to March 31, 2026 - We are collecting socks for 1JustCity, Just a Warm Sleep (JAWS) Our donation of socks last year (325 pairs) was really appreciated and still one of the most needed items for their guests.

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:**

St. Andrew's Church continues to have a dedicated team of volunteers who deliver hot meals at lunchtime for the Meals on Wheels program. Our MH04 route includes River Heights, Tuxedo and Wolseley. Our church has been covering this route for over 45 years.

This year, we welcomed Bertha and Wes Elias, and Diane Wreford to our group, and with additional members, we were able to cover our route Monday through Friday. This was very much appreciated by the Meals on Wheels office, as staff often need to deliver routes that do not have any volunteer coverage.

Our route usually takes less than an hour and a half to complete, including food pickup and cooler drop off at the Misericordia. We deliver between 8 and 15 meals each weekday, including Christmas and all holidays.

This is a flexible and rewarding volunteer opportunity, as we can choose dates which fit our schedules, and our clients often thank us for the meal we bring. New volunteers are always welcome.

I would like to thank our amazing team: Gord and Kay Shawcross, Carolyn Lutes, Sharon Colina, Debbie Baty, Linda and Greg Fearn, Wes and Bertha Elias, Diane Wreford, and Ken Koots.

Respectfully submitted,

***Allison Koots***

## **Property and Administration Report**

Your 2025 P&A group comprised acting chairs Gord Shawcross and John Swan, secretary, Sue Wiste and members Murray Cameron, Dave Wreford and Bill Craddock. We do thank them all for their hard work and advice. We also thank Cecilia Salcedo, Karen Lumley, Charlotte Lindsay and others who provided invaluable backup 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 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, mostly Gord and John. 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.

Major physical improvements carried out in 2025 included upgrading the southwest narthex external steps, with the old stone steps reset where possible and new limestone replacements installed as necessary.

Another major project completed in 2025 was the replacement of all suspended ceiling tiles in the childcare areas. This was a costly job mandated by provincial authorities for safety reasons. Additionally, half the floor tiles in Room 213 were replaced.

RHS Childcare was given permission to extend the play area off the northeast corner of the building and, with Oak St. Nursery, to install rooftop AC units. Costs of these improvements were met by RHS Childcare and Oak St. Nursery.

As usual, the many major and minor repairs and maintenance jobs demanding attention during the year remind us that our building is, in a sense, living on borrowed time and will require significant investment to keep its physical plant in acceptable operational shape as the years continue to take their toll.

Discussions regarding these challenges (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 will have to be examined.

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**

Our Stewardship Committee struggled to meet on a regular basis this past year. However, by my count, we did meet 5 times. We were able to implement certain initiatives to encourage stewardship and a sense of togetherness within the St. Andrew's community. But more could always be done.

First of all, we thank the congregation in their generosity though 2025, both in financial and volunteer support. The work of St. Andrew's could not happen without your enthusiastic participation.

With that introduction, following are highlights of our activities during 2025.

One of the first initiatives was to mail out a postcard to our membership in early Spring as a reminder of Church Services around the Holy Week and upcoming Church events like the Anna Blair Circle (ABC) 50<sup>th</sup> Year celebration and United Church 100 Year Anniversary event.

Starting in May, we included a series of what was referred to as **Did You Know** messages in the E-News and Sunday Bulletins. The focus was to highlight to our congregation some key aspects of Member Givings and important elements of Church finances.

In June, the Stewardship Committee put out an appeal for donations to support the many evacuees that were displaced as a result of the devastating wildfires in Manitoba. Our St. Andrew's community again demonstrated their generosity and a total of \$2,000 was collected and donated to the Red Cross who administered the Wildfires Appeal program. In that program, each dollar donated was matched 3 to 1 by contributions from the province.

Our committee organized a concert on October 18 featuring Aaron Hutton, a past member and tenor lead in the Church Choir. Aaron was joined by Danny Carroll, a talented jazz pianist, and they delivered an enjoyable program of ballads and up-tempo songs billed as 'The Crooners Collection'. A very successful evening with about 180 people in attendance. Net proceeds of \$2,940 went to support the work of the Church.

On Sunday, November 2, St. Andrews held the 2<sup>nd</sup> annual Harvest Supper after a bit of a hiatus during the covid period. A huge thank you to Iris McKay and her daughter Celeste as the key organizers of this event. It brought together a whole host of volunteers for set-up, baking of pies, various kitchen duties, carving of turkeys, serving food, etc. It was nice to see a number of our teen youth helping. Again, a very successful event where we ended up feeding over 300 diners in two sittings. Net proceeds from this event were \$6,308.

On Sunday, November 23 we kicked off our Pledge Campaign for 2026. We are very appreciative of the past financial support from our faithful congregation and trust that it will continue, with even more enthusiasm, through 2026. A total of 220 Pledge Packages were mailed out to families on our active mailing list. The Pledge Packages provided essential information for the fiscal planning for the coming year. As of December 16, we had received responses from about 50 families. Overall, there was a modest increase in pledged amounts. It should be noted that a number of contributors to St. Andrew's may not respond with a formal pledge, but continue to support St. Andrew's, and in some cases in very significant amounts. We thank everyone for their support.

It is reassuring to note that several new families have joined the St. Andrew's community over the past year. We trust their experience has been welcoming and uplifting.

Members of the Stewardship Committee are Bill Craddock, Iris McKay, Greg Fearn and Glenn Neufeld. We are very appreciative of the support provided by Karen Lumley.

Respectfully submitted,

***Glenn Neufeld***

*Chair, Stewardship Group*

### **Worship Report**

The Worship Group provides support to the Ministerial staff in the provision of worship services. This includes ensuring there are greeters, ushers, and readers for each service and generally creating a welcoming experience for those attending. Some committee members assist with funeral services and weddings. Members of the committee prepare communion elements and line up congregation members to serve.

This year, we celebrated the 100<sup>th</sup> Anniversary of the United Church of Canada. The Worship Group members met with their counterparts at Westworth United to plan two special events. First, a choir concert was held on May 25, featuring both choirs individually and combined. On June 8, a combined worship service was held at Westworth. The planning for the service including special "Hip Happenin' News" reports on the Sundays leading up to the joint service and special vignettes highlighting key moments in church history. Lunch was provided thanks to the Fellowship Groups at both churches.

Coordination with Westworth United continued this year with sharing the Easter services of Maundy Thursday at Westworth and Good Friday at St. Andrew's. The Good Friday service included a combined choir. In the summer, joint services were held at St. Andrew's for July and Westworth for August. Over Christmas, the December 28 service was at St. Andrew's and the January 4 service at Westworth.

During the year, plans were worked on to support Reverend Lumley's surgery as a kidney donor. There were several medical setbacks in the surgical plans, and our plans for pulpit supply needed to be revised, sometimes at short notice. Thanks to the various ministers who cooperated in this process. Unfortunately, in the fall, it was determined that the surgery could not go through with Karen as a donor. We thank the congregation for their support in this process and extend our prayers for the recipient, who is still awaiting a kidney donation.

In September, we lost a key member of our Group, Rita Swan. She quietly worked behind the scenes each Sunday to ensure everything was ready as needed. We will greatly miss her.

The church was specially decorated for Lent and Easter, Thanksgiving, and Advent and Christmas. Thank you to those who helped deliver the fresh flowers from the Easter morning display to congregants in care facilities. Thanks to those who helped with setting up and taking down decorations, in particular, members of the Property and Administration Group.

The Worship Group consists of Karen Lumley, Katy Harmer and Wes Elias as ex officio members and Judy Bourcier, Martha Graham, Ruth McKnezie, Linda Paul and Roberta Popoff as regular members. I want to thank the many congregants who regularly help out with greeting, ushering, scripture reading and serving communion. Special thanks go to Tyler Craddock for operating the sound system; Fred Cross for recording, editing, and posting the services on YouTube; Colleen Watters for organizing readers; and Charlotte Lindsay for all her support.

Lastly, I want to thank Karen for her spiritual leadership and thoughtful sermons throughout the year. Katy has led the senior and bell choirs and presented a variety of music that is always of excellent musicianship. Equally, Wes, in support of the choir or as a solo musician, has enhanced our services. We are fortunate to have such talented leadership for our worship.

Respectfully submitted,

***Ruth McKenzie***

*Chair, Worship Group*

### **Anna Blair Circle Report**

Our ABC year started with Jamie's inspirational talk on native spirituality. Next, Linda Williams emphasized the importance of listening and talking with neighbours. Lastly, Kristen from Green Action Centre presented an educational talk on buy less, trade after and fix more. The highlight of the year was the 50<sup>th</sup> anniversary celebration of the ABC united. We enjoyed a wonderful luncheon arranged by the fellowship group, dainties made by our members and wine generously donated by Glenn Neufeld, a former minister's wife) Helen McCrinle), with others, helped to establish the group. She sent a letter updating us on her present life in B.C.

Respectfully submitted,

***Heather Mian***

*On behalf of the ABC Interest Group*

### **Senior Choir Report**

Thank you to the St. Andrew's Senior Choir for the music leadership provided in 2025. From January to May and September to December, the choir has led hymns and sung responses, and shared a variety of anthems, from the reflective to the jubilant.

For Easter, the choir continued a new tradition of Easter Lessons and Carols, joined by trumpeter Dean Pollard, and trombonist Ross Brownlee.

In May, our choir joined with the Westworth choir for a concert celebrating the 100th anniversary of the United Church. Choir selections and hymns included meaningful music from over the years. And we celebrated and sang together for the Anniversary service at Westworth on June 8 as well.

We also had some concerts provided by musicians with connections to St. Andrew's. Charmaine Bacon presented a few concerts throughout the year, with her collaborative musicians, and in October, former tenor lead Aaron Hutton, along with jazz pianist Danny

Carroll, performed sentimental favorites – songs of the crooners – for an enjoyable and inspirational evening. In November, section leads and friends provided a beautiful, love-themed recital of German art songs - the first in a new series of Sunday afternoon recitals.

As is tradition, the choir ended the year with the beloved Lessons and Carols service. The joy of Christmas came through in the hymns, carols, and Scripture readings yet again.

Our Section Leader roster has changed over the past year. We bid farewell to Shea Carter, Kyler Humble, and Jack Hanson; and we welcomed Melwin Agravante to our tenor section, and Sarah Schellenberg to the altos. Along with Loralie Friesen, Rachel Tarrant, Susanne Reimer, Ian Olson, and Fred Cross, we are grateful for the musical leadership and solo offerings these singers provide from week to week.

The handbell choir continues to be active throughout the year. They played in Sunday morning services on March 2, April 27, and November 23, and also recorded 3 pieces to include in the Family Christmas Eve service. They also ventured out to Starbuck in May for the annual Spring Ring celebration. 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, to Linda Fearn who joins us at the organ and piano from time to time, 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 2026 and another year of wonderful music-making at St. Andrew's!

Respectfully submitted,

***Susanne Reimer***

*Choir President*

***Katy Harmer***

*Music Director*

## **Recycling Initiative Report**

Early in 2025, St. Andrew's initiated a recycling program for batteries, pens and markers, printer cartridges, etc. and personal care products. Bins were set up in the Narthex and downstairs in the RH Child Care area so that interested people could drop off these items.

As of December 31, 2025, I had delivered 226 pens and makers, 125 printer cartridges and 5 miscellaneous. electronic items to Staples. Gord Shawcross had taken the batteries to the 4R Depot and the eyeglasses to his optometrist.

Unfortunately, the place that was collecting personal care products has closed, so I have 2 bags of those items at home, hoping that I can find another option. There are 72 toothpaste tubes, 14 toothbrushes, 4 floss containers and 35 deodorant containers.

Thanks to everyone who has taken part in this program. It is a small but tangible way that we can "live with respect in Creation" (A New Creed).

Respectfully submitted,

***Linda Fearn***

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

1. Call to Order & Declaration of Quorum:
  - Chair Rob Siddall welcomed everyone and after confirming that a quorum was present called the meeting to order at 11:50 am.
2. Opening Prayer and Time of Remembrance
  - Rev. Karen Lumley led us in prayer and a time of reflection and recognition of those congregants that have passed away in the last year.
3. Motion Allowing Adherents to Vote:
  - Moved by Rita Swan, seconded by Glenn Neufeld. All in favor and motion carried.
4. Election of Meeting Secretary: Bill Craddock nominated Leigh Harris-Carlson for election as Secretary. All in favor.
5. Acceptance of February 25, 2024, Annual General Meeting minutes: Moved to be accepted by John Swan, seconded by Greg Fearn. All in favor.
6. Tabling of Group Reports: Rob thanked the various Church Groups that work hard through the year to make St. Andrew's run successfully. He referred the congregation to the published AGM report to see the individual reports.
7. Council Report: Please see the report in the AGM report. Rob took time to thank all who contribute to St. Andrew's and encouraged all to consider what role they may be able to undertake to become involved.
8. Foundation Report: Paul Webster presented the 2024 Annual Report of the St. Andrew's River Heights United Church Foundation. Please see the full report in the AGM report and note that the complete financial reports will be available in June 2025 for those interested.
9. Financial Report: Bill Craddock reported on the 2024 financial statements and presented the 2025 budget as found in the 2024 Annual Report.
  - a. Tabling of independently reviewed 2024 financial statements: Bill shared that it was a financially good year. Member givings were higher than pledged and budgeted, therefore, none of the anticipated capital was

required to meet the budget. Details of the independently reviewed statements were distributed with the Annual Report as well as tabled at the meeting; thank you to Howard Rempel for the independent analysis.

- b. Approval of the 2025 Budget: Bill Craddock presented the draft 2025 budget, which was published in the Annual Report and also tabled at the meeting. Bill moved that the 2025 budget, as presented to the meeting, be approved; seconded by Gord Shawcross. All in favor.

10. Amendments to Governance Statement: Linda Paul presented the report from the Ad Hoc Governance Committee.

Most of the discussion related to the proposal for a two-year term limit for Council members, subject to extension with the approval of the Congregation. A number of practical issues may mean 2-year term limits will not work each year but in theory, the concept of term limits makes sense; Council is supportive & willing to trial the initiative.

Heather Ragot made the motion that the report be accepted as written but for further consideration; seconded by Glenn Neufeld. No further discussion was raised and motion put to a vote – motion carried and all in favor. Motion carried.

11. Nominations and Elections for (a) Church Council, Prairie To Pine Regional Council, and (c) Foundation Board

Nomination Group – Glenn Neufeld, Rob Siddall and Bill Craddock

- (a) Nomination Report: Glenn recognized and expressed gratitude to those members of Council who will be retiring this year: Lisa Richards (served since 2019, including as secretary), Michael Duncan (served since 2018 as M&P representative) and John Barber (served since 2024)

In addition to Rev Karen Lumley as minister, Glenn then nominated for election to 2025 Council:

- \*Rob Siddall as Chair
- \*Bill Craddock
- \*Leigh Harris-Carlson
- \*Heather Ragot
- \*Loralie Friesen

\*Rita Swan

\*Glenn Neufeld

It is noted that there remains one vacancy, the Ministry & Personnel seat is currently empty and there is no Vice-Chair.

With no further nominations from the floor, Rob called for a vote. All were in favor and the above were declared elected.

(b) Prairie To Pine Regional Council – Rob noted that Rita Swan was our existing representative to the Regional Council, but that we were entitled to have up to three representatives. Rob opened the floor for nominations, and Ruth Mackenzie nominated Rita Swan and Linda Paul for two-year terms. All were in favor, and Rita and Linda were each elected for terms of two years.

(c) Foundation Board: The St. Andrew’s River Heights Foundation consists of nine people. The 5 “ex officio” members are Paul Webster (Chair), Bill Craddock, Karen Lumley, Rob Siddall and David Wreford. There are also 4 additional members that are to be elected by the congregation. Nominations presented by Paul are Allison Koots, Glenn Neufeld, Deborah Metcalf and Maggie Henderson. With no further nominations from the floor, a vote was called – all in favor and elected for the coming year.

## 12. Other Business:

- a. Ruth McKenzie from the Worship Group asked attendees to consider the timings of this year’s Christmas services and distributed a short comment sheet to be discussed and completed at each table. These forms were to be collected and in discussion with the minister, organist, choir etc., the Worship Group will begin planning for Christmas 2025.

## 13. Expressions of Appreciation: Rob extended special expressions of appreciation to groups and members of the Congregation who made particularly significant contributions to the Church in 2024:

- The Anna Blair Circle for the AGM lunch
- Rev Karen Lumley for her moral guidance and leading by example
- Bill Craddock for his time, efforts and dedication to the Church finances
- Charlotte Lindsay, our office manager and tech support resource

- Wes Elias our wonderful organist and pianist
- Katy Harmer and our amazing Choir for sharing their gifts of music
- Fred Cross for recording and editing the weekly services
- Tyler Craddock for managing the sound system each week
- Ruth McKenzie and the Worship Group for help in organizing and assisting with worship on Sunday morning
- Rita Swan for her help with ushers and as Lay Minister throughout the year
- Colleen Watters for arranging Scripture readers each week
- David Wreford for his diligence in opening and closing the church for each and every rental and so many other occasions
- Betty Jubinville and the dedicated members of the Fellowship Group for weekly coffee times and providing a variety of opportunities for the Congregation to meet and share time together
- Jan and Evan Demeduk and Jocelyn Carlson for their contributions with the children and Christian education
- Jason Dyck for creating a safe and welcoming opportunity for the Youth to contribute to the Church community
- Gord Shawcross, John Swan and members of the Property Committee for continually going above and beyond the calls of duty
- Our caretaker Cecy for her efforts in providing a clean and hospitable environment for our Church
- Paul Webster and members of the Foundation Board
- Anne Grewar and the Outreach Group for continuing the Speakers Series
- All those of the Congregation who continue to participate in the Sunday services and give so freely of your time throughout the year and otherwise support St. Andrew's

14.Rev Karen Lumley delivered a closing prayer

15.Adjourned @ 1:00pm

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