

# First United Church

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**Purpose: Building relationships. Living God's transforming love.**

## 142<sup>nd</sup> Annual Report 2025

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## **First United Church Annual General Meeting – Sunday March 9, 2025**

### **ATTENDANCE:**

Alice Bieman, Bruce Lennox, Cathie Stewart Savage, Edith Coyle, Frank Watty, Harold Arnett, Heather Redden Greer, Hee Yam Kim, Helen Pratt, Hoeun Lee, Jana Heemskerk, Jean Hoffmann, Jean MacLean, Joan Westcott, Joanne MacPhail, Julie Dietrich, Karen Fries, Kathleen King Martin, Kathy Saunders, Ken Mott, Lorraine Armstrong, Marg Dickson, Mary Joan Brooker, Matthew Savage, Muriel Omand-Naylor, Nancy Lennox, Nola Mott, Paul Miller, Pauline Williams, Renate Parsons, Rick Chambers, Rick Heemskerk, Ron Taylor, Sandra Peel, Sandra van der Meulen, Shirley Irish, Si Jin Lee, Suzanne Armstrong, Teresa Edge, Vern Hall, Yoonjoo Shin,

### **1. CALL TO ORDER**

Congregational Chair Rick Heemskerk called the meeting to order at 11:57 a.m.

### **2. OPENING PRAYER**

Rev. Hoeun Lee opened the meeting with a prayer.

### **3. CHAIRPERSON'S REMARKS**

**Motion:** Moved by Joanne MacPhail, seconded by Jana Heemskerk and Carried "That Joan Westcott be appointed secretary for this meeting".

### **4. CONSENT DOCKET**

Rick Heemskerk noted two changes to the agenda:

Agenda item 6: the report will be presented by Acting Treasurer Paul Miller.

Agenda item 11: the figure should read \$52,000.

**Motion:** Moved by Joanne MacPhail, seconded by Shirley Irish and Carried "That the Agenda as amended; Minutes of the 2024 Congregational Meetings: 2024-02-25 Annual General Meeting, 2024-05-26 Proposal to Work with Kindred Works, 2024-05-26 Appointment of Lori Case to the Board of Trustees; and the right of adherents to vote be approved".

### **5. QUESTIONS AND COMMENTS ON ANNUAL REPORTS 2024**

There were no questions or comments.

### **6. TREASURER'S REPORT – Acting Treasurer Paul Miller**

Paul Miller expressed thanks to Andy Yuan for his years of service as Church Treasurer. Paul then commented on the 2024 yearend Treasurer's Report: 2024 ended better than expected. The income was more than expected. Expenses were only \$4800 over budget. The year ended with a deficit of \$ 52,351.80. A deficit of this size is not sustainable. At the end of the year the Trustees received a request to provide funds to support the operating budget in the coming year.

**Motion:** Moved by Paul Miller, seconded by Vern Hall, and Carried "That the Treasurer's report be accepted".

## 7. MOTION TO RECEIVE THE 2024 ANNUAL REPORTS

Shirley Irish noted that her position in the UCW report should be listed as UCW Recording Secretary not Treasurer.

**Motion:** Moved by Jana Heemskerk, seconded by Mary Joan Brooker, and Carried “That the Annual Report 2024 be received”.

## 8. REPORT FROM PARTNERS IN THE CHURCH PROPERTY

There were no reports received.

## 9. NOMINATING COMMITTEE REPORT – Mary Joan Brooker

There will be two new Trustees from those named at the 2024 annual meeting: Lori Case who was elected at the May Congregational Meeting and Paul Treasurer ex-officio as Treasurer. New members to the Church Board will be Joanne MacPhail as Secretary, Pauline Williams as UCW representative, and Congregational Representatives Sandra Peel (formerly secretary) and Helen Kim Pratt. Positions still to be filled: Vice Chair, Worship Chair and Faith Development Chair.

New Committee members who were appointed during the past year: Ken Mott to Ministry and Personnel and Don Beldock to Property. The Property Development Committee was also appointed during the past year.

The members of the Worship Committee are not listed as the Church Board will be considering a restructuring of the committee at their next meeting. The Board will also be seeking members to serve on the Affirming/Inclusion Committee.

Mary Joan thanked those who were leaving their positions: Sandra Peel - Board secretary, Andy Yuan - Treasurer, Heather Redden Greer - congregational representative on the Board, Edith Coyle - UCW representative on the Church Board, and Lee Willingham - Worship Committee Chair.

The name Elizabeth Goldsworthy should be deleted from the proposed list of Faith Development Committee members.

**Motion:** Moved by Mary Joan Brooker, seconded by Edith Coyle and CARRIED “That the Congregation approve Rick Heemskerk as Congregational Chair and Paul Miller as Treasurer”.

**Motion:** Moved by Mary Joan Brooker, seconded by Vern Hall and CARRIED “That the Congregation approve the members of the Board of Trustees as listed in the Nominations Committee report”.

**Motion:** Moved by Mary Joan Brooker, seconded by Muriel Omand-Naylor and CARRIED “That the Congregation appoint the members of the Board and Committees as listed in the Nominating Committee report as amended”.

**Motion:** Moved by Mary Joan Brooker, seconded by Jana Heemskerk, and CARRIED “That the Congregation authorize the Church Board to fill vacancies on the Board and committees throughout the year”.

## 10. STEWARDSHIP MOTIONS – Nancy Lennox, Stewardship/Finance Committee Chair

**Motion:** Moved by Nancy Lennox, seconded by Paul Miller and CARRIED “That the Mission and Service Fund goal for 2025 be set at \$40,000”.

**Motion:** Moved by Nancy Lennox, seconded by Shirley Irish and CARRIED “That the Easter Offering be directed to Supportive Housing of Waterloo and Community Justice Initiatives; the Thanksgiving Offering be directed to Vera’s Place and Shalom Counselling Centre; and the Christmas offering be directed to Mission and Service World Development and Relief”.

## **11. BUDGET 2025 – Nancy Lennox, Stewardship/Finance Committee Chair**

In November a donation exceeding \$100,000 was received and will be deposited by the Trustees to the Millenium Fund. This donation raised the spirits of the Stewardship/Finance Chair.

The 2024 year-end deficit was \$ 52,351.80 and the deficit in the draft 2025 budget is \$71,393. Nancy informed the meeting that the Church Board has ideas they are working on and is putting a lot of faith in the Kindred Works project.

In response to a question about funding day-to-day operations, the meeting was informed that the Trustees have been requested to provide more financial support and that the church is holding off paying some bills in order to manage our funds.

In response to information about difficulties dealing with the current bank, it was proposed that the church consider banking with a credit union.

**Motion:** Moved by Nancy Lennox, seconded by Heather Redden Greer and CARRIED “That the 2025 Budget be accepted as printed”.

**Motion:** Moved by Nancy Lennox, seconded by Shirley Irish and CARRIED “That the Congregation direct the Trustees to release \$52,000 from the Millenium Fund to be received no later than the end of May”.

## **12. OTHER BUSINESS**

### **a. Kindred Works Update – Vern Hall, Property Development Committee Member**

The five members of the Property Development Committee have been meeting regularly. On February 27<sup>th</sup> they met with Kindred Works representatives and reviewed the residential part of the project. Zoning on the property where the residential building would be located is for mixed use, up to 25 stories. This could be up to 40 stories if Kindred Works received permission from the city. A higher building is more economical but has to suit the needs of the neighbourhood. The sanctuary side of the property is zoned for 4 stories.

At this point the plan is to keep the sanctuary as it would be less expensive for the needed upgrades rather than rebuilding. Kindred Works has been told that we want an integrated project on our property: affordable housing as well as a community hub including the sanctuary, and space for offices, washrooms, a kitchen and meeting rooms.

It is expected that construction would begin in about three years with three more years to complete the project.

The committee has started a needs assessment of those currently using space in our building. There are three broad components that will need to be worked on as we move forward:

1. Designing spaces to meet church and community needs six years from now.
2. Planning how to keep programs running during construction while we only have use of half of the property.
3. Ensuring we are financially sustainable.

On all of these the congregation will be involved to help reach decisions.

Many questions related to matters where it is too early to work on them. The meeting was assured that the congregation will be involved when there is further information. The meeting was also informed that there is a Collaboration Team to work towards partnerships with another church but there is no information to share at this time.

**13. THANK YOU TO STAFF** – Joan Westcott, Ministry & Personnel Committee Chair

Thanks were expressed to the Minister and staff members for their many efforts to keep our church functioning and their ongoing readiness to assist committees and volunteers even when it is interrupting their scheduled work.

**14. CLOSING REMARKS** – Rick Heemskerk

Thanks were expressed to all for their attendance at this meeting.

**15. IN MEMORIAM AND CLOSING PRAYER** – Rev. Hoeun Lee

The meeting was reminded that our ministry at First is not just for us but for future generations. Rev. Hoeun Lee, with gratitude, remembered those who had passed away during 2024: Barb Hagey, Nora Fueten, Marilyn Truemner, Doug Leask, Donna Roos, Joan Lapp and Gloria Bishop  
Rev. Lee then closed the meeting with prayer.

**16. ADJOURNMENT**

**Motion:** Moved by Joanne MacPhail, seconded by Muriel Omand-Naylor and Carried “That the meeting be adjourned”.

The meeting adjourned at 1:03 p.m.

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Richard Heemskerk, Congregational Chair

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Joan Westcott, Acting Secretary

## **2025 Minister's Annual Report: Better Together!**

*"Two are better than one, because they have a good reward for their toil. For if they fall, one will lift up their fellow."* (Ecclesiastes 4:9–10)

### **Lifting One Another Up: A Season of Gratitude**

In previous years, we have spoken of "first things" and "filling the jars." This year, Scripture speaks to us of *shared strength*. This verse holds a profound personal resonance for me as I reflect on 2025. It was a year where I experienced the grace of being "lifted up" by this community.

I am deeply grateful for the compassion, understanding, and patience you extended to me during my restorative care leave. Because of your faithfulness, I was able to find the time and space needed for healing and renewal.

I offer my deep appreciation to the Ministry and Personnel Committee. Their steady support, care, and guidance were instrumental in facilitating my time away and ensuring a gentle, healthy return to the ministry I love. I am also grateful to Rev. Fred Monteith, who provided wise leadership as our supply minister, and to Rev. Brenda Torrie of Emmanuel United Church. Their support embodied the true spirit of partnership—reminding us that in the body of Christ, we never walk alone.

### **Deep, Bold, and Daring: A Place at the Table**

2025 was also a historic milestone, marking the 100th anniversary of The United Church of Canada. We celebrated our call to "Deep Spirituality, Bold Discipleship, and Daring Justice" locally in June, gathering with the four United Churches in Waterloo for a joint service at First United.

On a personal note, I was honoured to participate in the national centennial project, *A Place at the Table*. Being included in this reimagining of our diverse spiritual family was a highlight of my year. It reinforced my deep conviction that our church must always be a place where everyone—regardless of background or identity—has a seat at the table.

### **The Strength of "Two": Collaboration and Envisioning**

Throughout the year, we discovered that "two are better than one" not just in times of need, but in times of growth. We witnessed this in the deepening collaboration between First United and Emmanuel United. From our joint worship services in the fall to the spirited conversations of *The Change Makers* stewardship campaign, we learned that our ministry is more vibrant when we share it.

This spirit of partnership is now shaping our vision for the future. We are learning that our strength lies in connection rather than isolation. In the coming year, our envisioning work will move from conversation to concrete steps. We will gently but boldly explore what it means to formalize these connections with our neighbours, moving toward a structural partnership that ensures our legacy is not just preserved, but revitalized.

We are discovering that by lifting one another up, we rise together:

Honouring our Legacy. Building our Future.

Respectfully Submitted by **Rev. Hoeun Lee**, Minister, First United Church



## Director of Music

There is a new hymnal supplement this year, *Then Let Us Sing!* I spent several days during the summer reading through the new hymns and found many interesting and timely congregational songs that were introduced in 2025 and continue to be learned. This hymn caught my attention:

*Could it be that God is singing and these notes are my reply  
To the God-light warm within me, joining earth and sea and sky?  
Surely mercy has a cadence – I can feel it in my soul!  
Surely justice builds a chorus, making all God's children whole.  
-Rebecca Lachman, 2004*

The idea that God sings to us, and we sing back is compelling. It aligns theologically with God seeks us, and we seek God. We continue as a church singing together and experiencing God through music, word, prayer, art, and community.

**Gallery Choir** met on Thursday evenings and sang at nearly every service from September to June. This SATB choir of 18 sang a variety of sacred styles from classical to contemporary Canadian composers, and from hymn tunes to new works. We also sang at joint services at Emmanuel United and at Parkminster United. We combined forces with the Family Choir and Handbell Choir to present our annual Christmas music program “Joyous Light” on Dec. 7.

**Family Choir**, for children and their parents/grandparents/caregivers, met Thursdays after school for snacks, singing, music games, and music enrichment activities. We sang at services about once a month. We had 13+ participants in 2025!

The **Handbell Choir** had 14 participants in 2025. We rehearsed weekly and played about every 6 weeks for services. This group has members of First United plus friends from the community.

Our **Choral Scholars** in 2025 were Hannah Haworth, Kate Markwart, Lenny Muth, and Zoe Fingas. These student musicians contributed solos and duets for services as well as leading sections of the choir, adding their excellent music skills to our choir.

During this year, several soloists presented worship music for our services: Karen (Ren) Yeats, recorder; Rev. Sebastian Meadows-Helmer, violin; Maddy Lawrence, trumpet; Leah Mezo-Willingham, cello; Helen Kim, piano; Armstrong-Galt family bells; Kate Markwart; Hannah Haworth; Lenny Muth; Laura Pudwell; Rebecca McKay. Special thanks are extended to supply- organists Dr. Lee Willingham, Corinne Dutton, and Mark Himmelman.

Respectfully Submitted by Kathleen King Martin, Music Director

## **Technician Report**

It has been an honor to serve as the First United Church’s tech team. We have provided an online service that church members can watch from home on Sunday or any time during the week. We have done some upgrades to the chapel over this past year and would like to do more upgrades to the sanctuary to improve the Sunday worship experience. We plan to do this when the funds become available.

If you can donate to the Online Ministry Fund to help pay for the remaining equipment, that would be greatly appreciated. I also must thank Matthew Savage for helping behind the scenes on a Sunday and for noon hour concerts on Tuesdays.

We welcome any new volunteers!

Respectfully Submitted by Harold W. Arnett and First United Church Tech

## Message from Board Chair

*“You need to persevere so that when you have done the will of God, you will receive what he has promised.”*

*(Hebrews 10:36, NIV)*

In many ways, 2025 has been a year of perseverance as we have continued to explore our future as First United Church and to deepen relationships with other United Churches in Waterloo.

The Collaboration Team began meeting with Emmanuel United Church in 2025. Rev. Hoeun Lee’s restorative leave provided an opportunity to advance this collaboration, and we are thankful for Emmanuel’s generous offer to share worship services twice a month this fall. It was encouraging to see members from both congregations attend one another’s services despite differing worship times. Many people from both churches commented on how much they appreciated seeing fuller pews, and First’s Sunday School benefited from having additional children join us.

This fall, the Stewardship Committee, in collaboration with Emmanuel, launched a new stewardship campaign that invited us to reflect on different aspects of stewardship. Many thanks to the committee for their time, thoughtfulness, and creativity in developing this campaign.

In December, First United, Emmanuel United, and Westminster United gathered for a joint worship service, shared breakfast, brought white gifts, and engaged in conversation around the following questions:

- Where do we see the United Church in Waterloo in the next 5–10 years?
- With declining attendance and limited financial resources in some cases, how can we further collaborate and potentially grow our congregations to support the outreach we are passionate about?

Feedback from participants reflected a common thread: a strong commitment to outreach, a desire to reach children and youth, and a willingness to consider alternative ways of being the United Church in Waterloo.

The Board approved motions to use Trustee funds to help support key church ministries. These included funds to partially support the salary of our Child and Youth Coordinator (with the remainder covered by a grant) and a Communications Coordinator. In a time of volunteer scarcity, these roles are critical to sustaining Sunday School, Messy Church, Youth Group, and to maintaining our presence through our website and social media.

There are many people to thank for helping to keep First United running this year.

Sincere thanks to our hardworking staff: Rev. Hoeun, Rev. Fred, Sheena, Kathleen, Jay, Craig, Carla, Venus, and Emma as well as the many committees and volunteers who faithfully support the life of the church. I extend special thanks to Joan Westcott and the Ministry and Personnel Committee, who had a particularly busy year. Joan maintained regular contact with WOW during Rev. Hoeun’s restorative leave and played an essential role in arranging Rev. Fred Monteith’s contract.

Thank you to Cathie Savage for acting as Board Chair over the summer, and to Joan and the Search Committee, who put in tremendous effort during that time while I was recovering from surgery. Mary Joan Brooker and the Pastoral Care Committee ensured that pastoral coverage was in place throughout the year. Mary Joan noted the remarkable willingness of ministers from other congregations to provide support, which we greatly appreciate. I am grateful to the Collaboration Team, who were exceptionally busy this year with increased joint activities and with organizing opportunities for congregants to share their thoughts on collaboration.

I also warmly welcome Carla, our new Church Administrator, and am very happy to welcome back Rev. Hoeun.

The United Church of Canada has invited communities of faith to reflect on themes found in its strategic plan, "Deep, Bold, Daring: Toward 2035" (<https://united-church.ca/toward2035>). As a Board, we will be considering the following questions throughout 2026:

- Are you clear about your "why"?
- Do you have a good understanding of your current neighbours?
- Have you created an invitation plan?
- Are you connected to other nearby churches?
- Do you know how you spend your time?
- Do you have relationships with migrant/newcomer communities and young people?

Throughout 2025, we made meaningful progress in connecting with other churches, and we will continue to meet together in the coming year to prayerfully explore future opportunities.

Respectfully Submitted by Kristin Snell, Chair

## **Board of Trustees**

The Board of Trustees met twice in 2025.

There are 7 members of the Board of Trustees, including the Minister. The Chairperson of the Finance Committee and the Church Treasurer also attend the meetings if available but are not Trustees.

At the end of the Trustee's fiscal 2024/25 year, the book value of investments (cost of investments when purchased) was \$394,424, an increase from \$365,516 in the previous year. Donations and investment income exceeded the capital paid out, increasing the value of investments. The market value of the investments at October 31, 2023, was \$499,013 an increase from \$457,987 from last year.

We received an anonymous donation in the amount of \$100,527 which was allocated to the Millennium fund. Total investment income from the Memorial and Trust funds allocated to the funds was \$32,208. At the last Annual Meeting, the Congregation approved a special payment of \$52,000 from the Millennium fund principal. The large donation offset the principal payment from the Millennium fund, leaving it with a balance of \$171,987 at year-end before the transfer of \$13,454 to the church. The fiscal year-end of the Trustees is October 31st which differs from the church's year-end of December. 31st. Therefore, some of the total income from disbursements to the church will appear in the Trustees' financial statements next year but the disbursements show up in the church's current year.

A donation of securities in the amount of \$885.62 was received anonymously in October 2025. As it was not allocated to a specific purpose, it will be put in the Millennium fund. The money had not yet been transferred from the General Fund to the Trustees before year-end, therefore it will show up in next year's statement.

Respectfully Submitted by W. Vernon Hall, Chair of the Board of Trustees

## COMMITTEE REPORTS

### Ministry and Personnel

The M&P Committee appreciates the enthusiasm with which all of our staff undertake their responsibilities for our church. We truly appreciate how they relate to each other and are frequently found to be assisting another staff member in some way

This year did provide more than our usual tasks.

In mid-spring Church Administrator Sheena Curwood indicated that she would be retiring before the end of the year. This gave our committee time to update the job description and plan for the selection of a new church administrator. In early fall we posted the job opening to other churches and on two online programs. We received many applications and found it fairly easy to pare the list considerably based on the outlined qualifications and experiences. Creating the short list for those to be interviewed was a bigger task. We are very pleased with our selection of Carla Drake which was approved by the Church Board. Carla began working with us on December 16 and we join Carla in expressing appreciation for the warm welcome she has received at First United.

We are very thankful for Sheena Curwood and her work for us since coming on board as Church Administrator in October 2019. We have appreciated her willingness to orient Carla to the wide range of responsibilities of the position. Sheena has remained on staff for the training period and will continue to work a couple of days a month until the church finances are in a state where Carla can learn her responsibilities with the financial records.

We cannot complete this report about staffing the office without expressing our appreciation to Joanne MacPhail who has volunteered so many hours of office work this past year, covering the office when Sheena was away, assisting in orienting Carla to her new responsibilities then continuing with her ongoing assistance in the preparation of the print materials for Sunday services.

In the first six months this year, in addition to his regular responsibilities Rev. Hoeun continued to organize and oversee the Intercultural Lunch and Learn programs, two programs for young adults also funded by a 2024 grant and the weekly emailed newsletter.

Then on July 1, Rev. Hoeun began a six-month Restorative Care leave of absence. This is a program provided through the United Church benefits program. Working with our staff contact at the Western Ontario Waterways Regional Council and our contact with the Restorative Care provider, we were able to work through all arrangements that were needed in order to cover the responsibilities of Rev. Hoeun during this time. Board Chair Kristin Snell arranged for pulpit supply for July and August Sundays when the service was at First. We were very fortunate from September 1 to December 31, to have Rev. Fred Monteith as our part-time supply minister covering two Sunday worship services a month, emergency pastoral care, board meetings plus other ministerial responsibilities. Picking up on our focus on collaboration with Emmanuel United Church, the worship services on the other two Sundays a month were led by Rev. Brenda Torrie of Emmanuel Church.

We are pleased that Rev. Hoeun returned from leave on December 31. The transition back to full-time work will mean half-time work during January and February.

Director of Music Kathleen King Martin continues to excel in her music leadership not only with the gallery, family and bell choirs but also with soloists and the inclusion of individuals who have expertise with musical instruments. We know why First United is known for our music programs.

While our demands for Custodian Jay and Assistant Custodian Craig remain consistent in our expectations for a clean, well-working building, we frequently find them interrupted to assist with other individuals' tasks which they do with their usual happy attitude.

And so it is with our AV Technician Harold Arnett; we simply assume that all is in order for the livestreaming of our Sunday service, because it always is, so often forgetting the work he puts in before and after each service. In this light I want to express appreciation to Matthew Savage for his volunteer assistance with the audiovisual part of Sunday services and for his availability for audiovisual assistance to many rental programs through the week.

I want to thank the other four members of the Ministry and Personnel Committee for their many hours of committee work this year particularly around the selection of the church administrator. Each committee member also serves as liaison for one or two staff members which facilitates our committee work. Their cheerful supportive attitude is so key to the support they provide to the staff members, to the committee chair and in responding to queries from church members.

As I complete my term as chair of the Ministry and Personnel Committee I want to express my thanks to the members of the Church Board too for their support and patience with the numerous reports and queries which I have brought to board meetings.

Respectfully Submitted by Joan Westcott, Chair, on behalf of Marg Dickson, Jean MacLean, Ken Mott and Nola Mott

### **Faith Development Committee**

In March 2025 we were able to hire Emma Baker as our Child and Youth Coordinator. Her caring attitude, creativity, and dedication shine through in her work with our Sunday School, Messy Church and Joint Youth Group programs.

First United's Messy Church events focus on fun-filled approaches to biblical themes. These events are held roughly six times a year on Saturdays and include activities, games, crafts, songs, story time, and a shared meal. These have been excellent opportunities to connect with other congregations in the Waterloo area. We are currently partnering with Trillium Lutheran Church for Messy Church events. Thanks so much to all the volunteers who make these events so special.

A committed group of school-aged children, along with adult choristers of all ages, meet weekly on Thursday afternoons for choir practice. Big thank-you to Kathleen for all the work she puts into making Family Choir a great time together.

Our school-aged children enjoy gathering in the Labyrinth Room or Parlour on Sundays. Godly Play stories with interactive materials are followed by crafts and snack together, and some fun and games as well. A big thank-you to everyone who has helped support this group of kids grow in faith. A special thank-you to Jayden Ziegler, our youth volunteer helping with our Nursery and Sunday School programs.

First United continues to work as part of a Joint Youth Group initiative supported by all four Waterloo United Churches. The group meets twice a month on weekday evenings. This has

been a wonderful opportunity for collaboration between the churches. Most importantly, this group strives to create a 2SLGBTQIA+ inclusive and neurodiverse accepting group for youth to connect and support each other as they grow in faith.

Lay-led small group ministries have been independently gathering on a regular basis. Praying with Scripture meets weekly, while Book Club discussion group meets monthly. The conversations and support built in these groups has continued to nurture adult faith development within the congregation.

Thanks so much to Kristin Snell and Joanne MacPhail for their work on the Faith Development Committee. We look forward to continuing to support opportunities for faith development ministries across all ages and always welcome interested volunteers.

Respectfully Submitted by Suzanne Armstrong

## **Worship**

Our Worship Committee supports Sunday morning worship and other ministry events that take place in the church. This includes responsibility for working with the minister, the music director, lay readers and leaders, ushers, greeters, and the communion team. We are also the repository for Tuesday noon concerts and choir auxiliary, technology and live streaming, baptisms, weddings, funerals, pulpit supply, along with other opportunities where the use of church meeting areas are involved.

### **Minister:**

Rev. Hoeun attends the Worship Committee meetings and presents monthly reports. He leads us in discussion and reflection on how we present worship at First United Church.

### **Music:**

Kathleen King Martin also attends the Worship Committee meetings. We all appreciate the high quality of the music in ministry she provides. She is responsible for choral scholars, guest musicians, the three choirs and worship music each week. We are so grateful for the joy and enthusiasm she brings to us!

### **Tuesday Noon Concerts and Choir Auxiliary:**

Sharon Gowland coordinates the Noon Hour Concerts and Choir Auxiliary. This service to the congregation and the community is very appreciated!

### **Lay Leadership:**

Members of the Worship Committee and other volunteers provide a lay presence in our worship services. We always welcome others to join us in lay leadership opening the service, leading announcements and leading in scripture reading

## **Ushers and Greeters:**

We are very grateful for those who greet and usher on a Sunday morning. That friendly smile and joyful greeting helps people feel welcome. Ushers also help to see that people have what they need while in worship and try to make sure that the building is secure while people are in the sanctuary.

## **Communion:**

We have a wonderful team that takes responsibility of preparing and serving communion. Communion services included the following:

March 9 Sunday before Lent April 20 Easter Sunday, October 5 World Communion, November 30 Advent 1, and a service of Communion served in pews at a funeral December 9.

A special thanks to all who help serve in the communion sacrament!

## **Technology:**

Harold Arnett also serves on the worship committee. He and his team capably provide the sound, projection and online streaming support we have come to rely on, procures and manages the audio visual and live streaming equipment in order to provide a professional quality broadcast to online worshippers while Matthew Savage produces the audio-visual components of the in-person worship as well as the live stream.

A second new projector was installed and paid for with funds in the Online Ministry Fund and the Choir Auxiliary fund.

37 new subscribers registered in 2024 indicating a 23.1% increase in online viewing.

## **Baptisms, Weddings and Funerals:**

In 2025 we participated in one baptism and five funerals. It is always an honour to be able to support individuals and families during these milestones of their family lives.

## **Special Services**

### **Pulpit Supply (14)**

January 19: Sebastian Meadows-Helmer  
(Pulpit Exchange St. Matthews Lutheran)  
January 26: Rev. Jenn Hind  
April 27: Rabbi Miriam Farber Wajnberg  
May 4: Rev. Andrea Allen  
May 11: Andrew Cresswell  
May 18: Cathie Stewart Savage  
June 29: Rev. Fred Monteith  
July 6: Cathie Stewart Savage  
July 13: Rev. Tom Watson  
July 20: Karen Cartmell  
July 27: Rev. Marlene Britton  
August 17: Rev. Linda Butler(Shared  
summer service at First United)  
September 21: Brian Paul from SHOW  
(Outreach Sunday)  
Dec. 14: Rev. Fred Monteith  
December 21: Cathie Stewart Savage  
Dec. 24: (Christmas Eve) Cathie Stewart  
Savage

### **Shared Services At First United**

(#congregations) (6)  
February 23: Rev. Bridgid Maya Douglas  
(Black History Month) (3)  
March 5: Ash Wednesday (4)  
June 8: 100<sup>th</sup> Anniversary (4)  
September 28: Rev. Brenda Torrie (2)  
October 26: Rev. Brenda Torrie (2)  
November 23: Rev. Brenda Torrie (2)

**Shared Services Away (#congregations)**

(12)

April 17: Maundy Thursday at Emmanuel

(4)

April 18: Good Friday at Parkminster (4)

May 25: Asian Heritage Month at

Emmanuel (2)

August 3: at Westminster (4)

August 10 at Westminster led by Emmanuel

(4)

August 24 at Parkminster (4)

August 31 at Parkminster (4)

October 19: at Emmanuel (2)

November 16: at Emmanuel (2)

December 7: at Emmanuel (3)

December 21: Longest Night at

Westminster (4)

December 28: at Emmanuel (4)

Thank you to all of those serving on the Worship Committee for all that they do to ensure we continue to serve God and our community through our worship at First United.

Respectfully Submitted by Cathie Stewart Savage

## **Pastoral Care**

We know that pastoral care happens in many ways and in everything we do as part of our community at First United and in our neighbourhood. It continues to be a strong focus.

The committee writes and sends a seasonal newsletter by regular mail to keep in touch with those without internet access. We are looking for someone who might be interested in helping with this project. We arrange greeters for Sunday mornings and continue with our card and prayer shawl ministries, home visits and contact by phone. Again this last spring we worked with UCW to deliver daffodils to people who don't get out go church.

Along with the church office we keep in close touch with Hoeun about pastoral care needs. We are particularly grateful to the ministers from the 3 other Waterloo United Churches as well as Forest Hill United for covering emergency pastoral care during Hoeun's restorative care leave. We were pleased to be working with Fred Monteith again this fall.

During the year there were 7 deaths in our congregation: Jack McFadden, Joan Harper, Bob Mulligan, Kathleen van Arragon, Lois Morgan, Pat Jasper, John Paynter. We miss them and are grateful for each of their lives.

Thanks to the extended pastoral care team at First and to committee members Lynne Blake-Dickson, Marg Dickson, Jean Hoffmann, Shirley Irish and Sandy van der Meulen. Thanks also to staff Kathleen, Sheena, Carla, Jay, Craig, Harold, Fred and Hoeun.

Respectfully submitted by Mary Joan Brooker (Chair)

## **Property**

The Property Committee is responsible for the efficient operation, maintenance and repair of the church property, building and its contents. In a property of this size that is a lot. From utilities to custodial to grounds to fire and safety to snow removal. With the future redevelopment, our focus is to keep everything going with the least expense. We continue to maintain everything as best as we can until redevelopment of the property happens.

Projects completed this Year:

- Boiler water softener replaced
- Electrical room door (basement) sticking repaired by Joe and Ron
- Kitchen water softener replaced
- Boiler condensate tank repaired along with connecting water lines
- Mall door converted to a paddle opener and new external key lock for added security and accessibility when construction starts
- basement water heater replaced
- LCBO laneway rock garden refurbished – removed rocks, old garden cloth and weeds/roots then new cloth and replaced rocks.
- Main Office air conditioner failed in June – Joe got replacement and Jay installed.

Projects still under way or being investigated:

- Dishwasher: final rinse temperature not displaying properly – estimate \$1,600 for parts and install. Still waiting for parts after 4 months!

Landscaping continues to be covered by a group of dedicated volunteers comprised of: Doug and Vicki Pollock, Ralph Szilock and Jana Heemskerk who maintain the grounds in good shape, accumulated garbage is removed, plants and shrubs are replaced as needed. Craig Lennox does much of the grass mowing with help from volunteer Bruce Lennox.

Jay Brooker our custodian and assistant Craig Lennox maintain the property with main responsibility for cleaning, monitoring the facility, and setup and take down for rentals. Jay also looks after the boiler to keep it in top condition. Craig helps with cleaning and supplying the washrooms on the weekends, grass cutting and snow removal as required. Craig also helps out with rentals.

With an aging property there are always small repairs and maintenance jobs around the church. From plumbing to woodwork to painting and with Jay's diverse skills, many are completed even before the property committee becomes aware of them. We thank Jay and Craig Lennox for their ongoing care and hard work over the past year.

Your property committee: Ken Arnett, Don Beldock, Doug Gowland, Joe Hipperson, and Ron Taylor. Many thanks for serving over the past year. All have agreed to stay on in 2026. We would certainly welcome interested new members!

Respectfully Submitted by Rick Heemskerk, chair

## **Property Development**

As was the case last year we are still in the relatively silent period in dealing with Kindred Works. Kindred Works is busy assessing what we can put on our site within regional, provincial and congregational requirements.

On May 4, our team held a Building Dreams town hall after church. We held this session because we wanted input from the congregation on what space we need to consider providing in the future for groups already active in our building today and possibly new groups. We received a lot of very valuable input from this session.

In September we had an update meeting with Kindred Works. At that point they were considering a 24 - 40 storey building with 30% of the units affordable housing. The timeline to make this happen won't be quick. Once we agree on the plan, it will take 24 months to deal with all of the entitlements, 36 - 44 months for construction and finally 12 - 18 months for leasing. Once complete it will generate significant income for the church.

Our team has kept busy answering individual questions and when asked, meeting with small groups to discuss the project. We have made contact with Trinity St.Paul's in Toronto. They have issues similar to ours (decreasing congregation and very tight finances). They have entered into a project with Kindred Works. Having them as a contact helps make us feel we are not alone.

We appreciate your patience as we continue to move forward with this project.

The Property Development Team: Vern Hall, Teresa Edge, Matthew Savage, Lee Willingham, Mary Joan Brooker

## **Rental Advisory Group**

The Rental Advisory Group met a number of times at the beginning of the year and have been occasionally consulting through email since. We completed a lot of work on the physical application and rental rates and work continues to get the forms online in a format that is user friendly. We did not do a new survey of rental rates at other churches, as one had been completed in 2024, but a new look might be something to look at for next year. New this year, we explored the possibility of partnering with a new church in our building, but that fell through due to their denomination not wanting another church plant too close to a current one.

Respectfully Submitted by: Keith Freeland; Cathie Stewart Savage; Peter Taylor and Ron Taylor

## **Outreach**

We continue to strive to meet our vision:

***We believe that Outreach is one of the human faces of the church as we engage in a two way interchange with the community. Outreach focuses outward, rather than inward on the congregation and the "Business of being the Church". Outreach consists of two main components:***

- ***Education: on how we as church and as individuals can transform our lives and our ways of thinking and acting to improve the world around us for others and those who follow us and,***
- ***Action: to live out our mission of Building Relationships, Living God's Transforming Love by being the hands and feet of Christ in our local community.***

***We do this by promoting social, economic and political justice for all while living as Christ's representatives in caring for community and creation.***

There are only a few of us on the committee, so I am amazed at how much we manage! We continue in helping our community through both the programs we run and our compassionate staff who are always willing to assist those who drop in. We offer referrals to other agencies that can help and distribute items we might have on hand. Requests that can be easily handled include some food and warm clothing and we have a list of places that offer help with housing and meal programs, (including Fridays at First).

The activities we have supported or encouraged this year are:

**Foodbank Donations** – This has become an ongoing and increasing need, especially given the recent inflation in food prices.

**Refugee Support** – We are still supporting one family and all of them have made it to Canada. This sponsorship agreement will end in 2026. Our first family under this agreement is now self supporting.

**Poverty Issues** – We continue to be connected to ALIV(e) (Awareness of Low Income Voices) their educational project, Poverty Professors and Supportive Housing Advocacy Waterloo Region, who are continuing to meet with politicians in the area to advocate for our homeless neighbours.

**Fridays at First** – Our own meal program continued from January to April and resumed in November.

**White Gift Sunday** – This year we partnered with Emmanuel and Westminster to share our service. Each church has their own group to support. Ours was our Fridays at First guests and we distributed about 75 gift bags!

**Holiday Meal** – Our 30<sup>h</sup> Holiday meal was very well supported by the congregation.

**Intercultural Connections** – While Outreach was not directly responsible for Intercultural Connections, we were very supportive. Intercultural Connections started in the fall of 2024 and continued with the Ukrainian Dance group, an afternoon with our Jewish neighbours from Temple Shalom and time at a local Mosque. While our grant has run out, we hope that First United will continue to make better connections with people from many cultural backgrounds.

Respectfully Submitted by Cathie Stewart Savage, Chair, on behalf of your Outreach Committee:  
Marilyn Gerriets, Eric Saunders, Kathy Saunders.

## **Justice Team**

Members of the justice team continue to encourage members of First United to get involved with justice issues by announcing rallies, walks, vigils, etc. We presented a petition from Lead Now regarding Homes for All (to be presented in Parliament in the near future), walked with Indigenous folks on Orange Shirt Day, attended the Pride Festival. Under the auspices of the Outreach Committee, we arranged for Amnesty International to host the annual Write for Rights event in Hilliard Hall.

Respectfully Submitted by Shirley Irish on behalf of the Justice Team: Marilyn Gerriets, Muriel Omand-Naylor and Matt Savage.

## **Collaboration Team Report**

In the fall of 2024, after discussions about our decreasing financial resources as well as shrinking attendance at Sunday worship services, the Church Board explored the idea of collaborating with another congregation. The decision was made to approach Emmanuel United Church and a team consisting of Nancy Lennox, Rick Heemskerk, Joan Westcott, Muriel Omand-Naylor, and Heather Galt (unfortunately, Heather has not been able to continue as a team member) was struck. The team contacted Emmanuel and asked them to form a team of 5 members to consider how the two churches might collaborate to make better use of depleting resources that both churches were facing.

The two teams have met 7 times to discuss what opportunities there might be for collaboration and compiling an inventory of each church's programs. To date, the teams have organized the June 2025 potluck lunch and displays celebrating the 100<sup>th</sup> anniversary of the United Church of Canada following the four-church joint service plus two sessions on September 28 and December 7 for conversations between the congregations about collaborating. In the Fall, joint services were held at each church which benefited both. There is going to be continued discussions and also the possibility that Westminster United may also join in. We have hope that this effort will grow better understanding and cooperation between us all.

Respectfully Submitted by Nancy Lennox

## **Stewardship Committee Report**

Rev. Houen asked Joanne MacPhail, Muriel Omand-Naylor, and Marilyn Gerriets to form a Stewardship Committee in mid 2024. In the fall, we attended an online 6-week course about Stewardship that guided the stewardship campaign of 2025 to 2026. Brenna Baker from Western Ontario Waterways Region consulted with us on several occasions. This course was offered through ChurchX online forum.

In the late summer of 2025, as part of the collaboration between Emmanuel and First, it was suggested that we launch a joint stewardship campaign using a program they had purchased. That campaign ran over 4 Sundays in November of 2025. The campaign was called Change Makers. Each service on the four Sundays there was a theme – Compassion; Collaboration, Creativity and Empowerment. The congregation was encouraged to share their ideas on each of the themes on a sticky note that they were given. We collected these notes and placed them on our nests at each service. Our focus statement was 'Risk Something Big for Something Good' which we asked members of the congregation to keep in mind when sharing their ideas for each of the themes.

The Congregation were asked to complete 'Commitment Response Form. We received 13% more 'Commitment Response Forms' than last year and we also had approximately a 10% increase in the number of those contributing through PAR. The congregation was also asked to not only to share their financial commitment but also where they were interested in volunteering their time.

Respectfully Submitted by Marilyn Gerriets

## **Report from Regional Lay Representatives**

*Who is part of the Regional Council?*

All people in Ordered Ministry who work in the Region, non-active ministers who reside in the Region and lay members elected by their Communities of Faith. From our congregation that would be the Reverend Hoeun Lee, of course, and the Reverend Eva Mezo. Cathie Stewart Savage and Greg Case are the elected Lay Representatives.

The meeting is different every year and has a relationship to the triennial flow of the national church. The Regions have work to do to prepare for the General Council (GC45 -which in 2025 was in Calgary), but a lot of that preparatory work for GC45 in 2025 was done last year in 2024. In the Fall of 2025 and 2026 the Region's work is based on what comes out of General Council.

Sometimes the Regional Councils of Western Waterways, Antler River Watershed and Horseshoe Falls gather at the same time and place, this year however they met at different times and places. Given the smaller group and the lighter workload this year's spring meeting provided the opportunity for us to focus on building relationships with each other and hear what other Communities of Faith are doing, as part of the meeting's theme "We Are One, Deepening our connections". The place for the WOW Regional Meeting was the UNIFOR Centre in Port Elgin on the first Friday and Saturday of May. Those who couldn't join in person could join by Zoom. During our time together there was opportunity for Worship, Educational and Community building time, and hearing from various supported organizations, Regional Commissions, Theological Schools and General Council. We celebrated the 100th Anniversary puzzle that continued to take shape throughout the meeting, and we honoured Jubilants with service milestones including Houen Lee (5yrs) and Eva Mezo (10yrs) and 16 other ministers, including some with between 61 and 74 years since ordination. We also celebrated 5 Retirees.

We gave thanks for our outgoing President, Jennifer Irving, and welcomed the new President Rebekah Duncan, along with the incoming Executive.  
In the Fall we met via Zoom on November 7 & 8.

The primary purpose of the meeting was to gather to approve our budget and look and learn about new General Council initiatives, particularly "Towards 2035" which is looking at the direction of the national church over the next 10 years. The meeting wrapped up on Saturday afternoon with the Celebration of New Ministries where Aiden Legault was the sole Ordinand. The service was live-streamed from Westminster United Church in Orangeville.

The next gathering of the Regional Council will be on May 22 & 23, 2026 at Port Elgin.

Respectfully Submitted by Greg Case and Cathie Stewart Savage

## OTHER REPORTS

### United Church Women (UCW)

This has been another great year of UCW activities and events as we strive to fulfill our purpose: “to unite the women of our congregation for the total mission of the church --through study, fellowship, and service” and to express our devotion to Jesus Christ in Christian witness.

We meet in the parlour on the first Thursday of the month at 1:30 pm with an average of 15 women. We welcome others to join us. Our programs vary from speakers ( Lawyer-Mary Lou Fletcher; WOW Reginal President, Anne Reuber; MCC retired officer/teacher Ray and Margaret Brubacher) to craft-card making, organizing and hosting events (harvest lunch, strawberry tea, crock pot soup lunch, pancake supper, Christmas party for the congregation, etc)

Rummage sales are our biggest fund raisers and we have appreciated the many years of service provided by Alice and Rod Bieman who are now retiring. We are sincerely hoping that someone (or two) will volunteer to help us continue with two sales—spring and fall. These sales are very important to our community; they help us to share our abundance; they enable UCW to financially support our church and to make donations to other charities.

We participate in three yearly WOW Regional events, in person or on ZOOM; in World Day of Prayer, (this year the service was prepared by the women of Nigeria); and work with the Pastoral Care Committee to deliver daffodils to about 40 people in April.

As Members of National UCW, we contribute to the Healing Fund project for Indigenous women and children. In the year 2027, UCW will be celebrating our 65<sup>th</sup> anniversary and a new project will be decided at that time. The celebration will take place in Ottawa.

It has been my privilege to serve as President of this faithful group of Christian women. I thank you, members and friends, who have supported and encouraged me as we journey together “to build a new and better world for tomorrow”.

Respectfully Submitted by Edith Coyle

### Year End report for Funeral Receptions and Garage Sales

There were 2 garage sales in 2025  
The sales made \$3858.50 for the work of the UCW.  
Respectfully Submitted, Alice Bieman

Year End Report for Funerals  
Funeral receptions after expenses \$608.23.  
Their was a reception for Sam Vales.  
We set up and served at the reception for Kathy Van Arragon.

Respectfully Submitted by Alice Bieman

## **Choir Auxiliary – Noon Hour Lunches & Concerts**

Our 47th Season opened on Tuesday January 14<sup>th</sup> and continued until Tuesday November 25<sup>th</sup>, 2025, offering 22 free live concerts which featured several members of both the WLU Faculty of Music & KW Symphony, as well as other local professionals who offered various genres of music: jazz, classical & contemporary.

Our lunchroom volunteers under the leadership of Jean Hoffmann and Barb Blain, are to be commended for their willingness to prepare our lunches early each Tuesday morning. Even though our food costs and musician' fees increased, we did not raise our lunch prices. Very generous donations from audience members allowed us to cover our costs without having to raise our lunch prices. We are also very grateful for the continued co-sponsorship from the Music Performance Trust Fund by our Local Musicians' Union (Paul Mitchell – President) for our 11 larger ensembles.

Since 2025 was the 80<sup>th</sup> Anniversary of the end of WWII, a very special video and concert were offered to our audience on Tuesday Nov. 11<sup>th</sup>, featuring Jerzy Kaplanek (violin), Peter Schackleton (clarinet), Cathy Anderson (cello) and Beth Ann de Sousa (piano) performing the exquisite "Quartet for the End of Time", composed by Messiaen while incarcerated in a Stalag Camp.

Special thanks are offered to our fabulous team of lunch volunteers: Barb Blain & Jean Hoffmann (Lunch Convener), Alice Bieman (standby), Judy Berthin, Trudy Buss, Jana Heemskerk, Shirley Irish (Treasurer), June Logan, Marion Marr, Audrey Nichols, Renata Parsons and Pauline Williams, as well as Joe Hipperson (Usher), Matthew Savage (A.V. Technician) and Sharon Gowland (Concert Coordinator).

Thanks are also extended to the Board and Staff Members: Rev. Houen Lee, Sheena Curwood (Church Administrator) for printing the schedules and answering several queries), Kathleen King Martin (Director of Music) for generously rescheduling to free up the sanctuary Tuesday mornings, as well as Jay Brooker and Craig Lennox (Custodians)

### **Distribution of profit from Noon Hour Concerts was as follows:**

\$10,000 in June for new songbooks (Then Let Us Sing -TLUS) for the choir, Summer s  
and General Funds.

\$4,633.00 in October for lighting in the Sanctuary.

**\$14,633.00**

Respectfully Submitted by Sharon Gowland, Concert Coordinator

## **Fridays at First**

In 2025 we served a total of 1061 meals for Fridays at First and prepared an additional 2160 main course meals for A Better Tent City, for a total of 3221 meals. Is actually very similar to last year. However, we know the need for food security and community belonging continues to increase.

We have continued our partnership with A Better Tent City providing them with 90 meals a week. In turn, they provide us with extra food when they can spare it.

We continue to rely on the Foodbank for much of our food. We receive shipments approximately every two weeks. We never know for sure how much or what we are getting, so menu planning is a constant challenge! however our guests always seem to appreciate what we give them.

We have a couple of special days each year. Most years, we open early on Good Friday and serve soup and sandwiches then a full supper in the evening. We celebrate Christmas the last Friday before Christmas with a special meal and the gift bags so generously provided by the congregation.

We have been supported through 28 seasons by many volunteers, some of whom have been with us throughout the time, and some who have only joined us this year. All of them are amazing people!

We are always open to new and returning volunteers. There are many ways people can contribute; help with meal prep in the afternoon, serving over the supper hour, and coming in in the early evening to help with cleanup; Sorting and distributing donated items and food bank deliveries, and also drivers to help with grocery shopping.

While I seem to be the public face of Fridays at First, I am far from the only one who keeps this going. There are so many dedicated people who come in every Friday, and often do things during the week to keep everything running smoothly. We have a very caring community and we welcome your amazing support as we complete our 28<sup>th</sup> season of serving our community.

Respectfully Submitted by Cathie Stewart Savage, Coordinator of Fridays at First

## **Fundraising**

### **Artisans At First 2025**

The snowy weather on Friday gave way to a better day on Saturday, November 29<sup>th</sup> for Artisans at First. This year six of our twenty-four vendors were new which always adds extra interest for repeat shoppers. While the shopper traffic was not as busy as we would have hoped most vendors reported they were happy with their sales.

The very popular bake sale coordinated by Alice Bieman was an even greater success this year with net proceeds of \$1985. The lunchroom attracted many patrons anxious to take a midday break from their shopping. Thanks to Cathie Savage for coordinating the preparation of the food and the lunchroom process. Again Muriel Omand-Naylor and Lynne Blake-Dickson welcomed the vendors early in the morning, oversaw the setup of all vendor stations and provided vendors with coffee and muffins. As usual we received comments from vendors about their appreciation of the care given to them. First's table of handcrafted items was not supplied with many items this year so sales were not as positive. We thank Joanne MacPhail for staffing the table for the whole day.

The breakdown of the income:

	Income	Expenses	Net Income
First's Craft Table			\$ 96.00
Lunchroom	\$1018.00	\$ 314.00	\$ 704.00
Bake Sale			\$1985.00
Vendor Space Rental			\$1300.00
Printing		\$ 32.00	
TOTAL			\$ 4053.00

With thanks to the four coordinators and the additional twenty-two volunteers for giving their time and energy in support of this fundraiser.

Respectfully Submitted by Joan Westcott

## Grant Report

### Grants in 2024 – with programs continued into 2025

#### 1. Intercultural Connections

This is the program most will remember as Intercultural Lunch and Learn funded by a grant from the Vision Fund of the United Church of Canada Foundation. Three events had been hosted in 2024: Egyptian in October, Korean in November and Intercultural Potluck on Christmas Day.

In 2025,

January – Ukrainian which after a Ukrainian lunch featured a speaker, a performance by a Ukrainian Theatre a dance group and an singer with an exhibition of traditional towels, Ukrainian Easter Eggs, and a photo collage.

February – Black History Month – After a worship service led by Rev. Brigid Maya, a Caribbean featured lunch followed by a presentation by Rev. Maya

March – a visit to the Islamic Centre of Waterloo to learn about and participate in their evening prayer service followed by a buffet of Turkish foods

April – participation of Rabbi Miriam Wajorberg in the morning worship service, followed by a meal of traditional foods, and then a presentation by Rabbi Wajorberg

May – celebration of Asian Heritage Month held at a joint service at Emmanuel United Church followed by selection of desserts representative of Asian countries.

The original grant of \$5000 from the Vision Fund was supplemented by an additional \$3000 grant since the freewill donations at the meals achieved more than matching funds for the supplement.

## **2. Kids' Concerts**

Three more children's concerts were held in 2025 funded by the Seeds of Hope \$6000 Grant from the United Church of Canada Foundation.

- February: 1,2,3...Trumpets with Philip Seguin, Mary Jay and Larry Larson
- March: Good Vibes with Lori Gemmell (harp) and Katherine Robertson (French Horn)
- April: Duo Percussion with Brennan Connolly

These concerts were well attended by young children and their parents or grandparents. The music frequently provided opportunity for the youngsters (and some adults too) to be part of the musical movement.

These five concerts fulfilled the plan for part of the grant. The second proposal of an intercultural choir was not initiated so that part of the grant was returned to the United Church Foundation.

## **3. Generation Now**

This \$ 8000 grant from the Western Ontario Waterways Regional Council Ministry with Children, Youth and Young Adults Fund was to assist in covering costs of a part-time child and youth coordinator when working on/ with the four churches youth group and when preparing and leading Messy Church. Child and Youth Coordinator Emma was employed beginning in March. Her work with Sunday School was funded through a Faith Development Fund.

## **4. Flourishing Connections**

This \$4000 grant from the Western Ontario Waterways Regional Council Post-Secondary Chaplaincy Fund was received to assist in providing a safe space for young adults to meet. Two programs were hosted at First in 2025:

- a. February – a showing of the film “Chelsea’s Story” focusing on human trafficking then providing opportunity to consider how to identify signs, ways to help individuals escape from situations and other conversations that these issues may raise.
- b. PIE Day March 14 – National Affirming / PIE Day is a special day to celebrate full inclusion of 2SLGBTQIA+ people in faith communities and beyond. This event was hosted at First for young adults in the K-W community in partnership with the HUB Ministry. In this sense, PIE stands for public, intentional and explicit.

## **Grants in 2025**

1. In June First United received a grant of \$7150 from the United Possibilities Fund to purchase equipment to improve the audiovisual capabilities in the church chapel. Thanks to Harold Arnett who installed all of the upgrades.
2. In July First United received a grant of \$708 to cover the expenses from the four- church June celebration of the United Church of Canada 100<sup>th</sup> anniversary which was hosted by First United and Emmanuel United at First United.

Respectfully Submitted by Joan Westcott

## **Holiday Meal**

Once again, we had a great day serving the community at the Holiday Meal this year! The day was a nasty weather day, and the number of guests reflected that. There were also volunteers that couldn't make it out, but the many that did just pitched in and made everything work!

There were two surprises this year. The first was that the hams we got were bone in, so much more difficult to cook and carve, so we decided to slow cook them overnight. The second surprise was that overnight there was a power outage, so the stoves turned off! Luckily a couple of us were in early enough to catch it and turned the ovens up to regular temperature and it all worked out!

With the help of all the wonderful volunteers and donations, we provided a great meal and time for building community. Between the meal itself, Fridays at First the end of that week and the meals we send to A Better Tent City, we will have fed close to 300 people this year.

Thanks to our community donors Rob Brady at Brady's Meats for once again donating all the ham, and Grand River Transit who donated bus tickets.

I would like to give a special thanks to Eric and Kathy Saunders for managing all the shopping, the board members and volunteers that took calling lists for us, Anne Detzler who managed the kitchen for us that day, and especially, for all of you, your friends and family who took part that day through both your donations and your time. Your joy and enthusiasm bring so much to these events!

Respectfully Submitted by Cathie Stewart Savage

## **Collection Counting**

Many thanks this year to the following counters: Sheena Curwood, Carla Drake, Pauline Williams, Nancy Lennox, Joanne MacPhail, Jean MacLean, Ron Taylor, Jan Maillette, Marilyn Henry, Karen Fries.

We are glad to see a slight increase in those who are now donating using Pre Authorized Remittance (PAR). More are always welcome! If you think you would be willing to switch, please call the office and our Church Administrator will be glad to help you at any time during the year!!

If you prefer to use envelopes, either weekly or monthly, it would be very **helpful** if you would let the ushers know on a Sunday or call the office. You would then be able to have envelopes with your number on them, which makes it much easier for counters who have to make sure each donation has a number on an envelope for office entry. We have many unused envelopes already on hand.

Today, I am happy to tell you that, Pauline Williams has kindly agreed to become the person -in-charge going forward, so please say yes when she asks for your help.

Finally, thanks for the many counters who have said yes when asked since I trained with Bob McCormick and then Jack McFadden before it became my responsibility.

Respectfully Submitted by Muriel Omand-Naylor

## Statistics

### First United Church Membership 2025

Removed in 2025:	by death	3
	by board	0
	by request	1
	by transfer	0

Added by profession of faith or transfer

Resident members, December 31 2025	170	
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Non-resident members, December 31, 2025		89
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Adherents	68	
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Number of Households	186
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Average attendance	64
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Baptisms:

Maren Juliana Martin

In Memoriam:

Jack McFadden

Jeff Learmonth

Bob Mulligan

John Paynter

Joan Harper

Kathleen Van Arragon

Lois Morgan

Patricia Jasper

## FINANCIAL REPORTS

<b>Balance Sheet - December 31. 2025</b>						
<b>ASSETS</b>				<b>2025</b>		<b>2024</b>
	TD Canada Trust Bank			\$ 43,286.47		\$ 39,377.86
	Bank Account - Capital			\$ -		\$ 73.29
	TD Bank - Investment Acct.			\$ 1,030.17		\$ 1,030.17
	Receivable from Trustees			\$ -		\$ 9,000.00
	TD Bank GIC			\$ 40,000.00		\$ 200,000.00
	GST on Purchases			\$ 572.69		\$ 786.91
	PST on Purchases			\$ 2,846.51		\$ 2,064.53
<b>TOTAL ASSETS</b>				<b>\$ 87,735.84</b>		<b>\$ 252,332.76</b>
<b>LIABILITIES &amp; PAYABLES</b>						
	Funds Trsf from Trustees			\$ 5,000.00		\$ -
	Grant Anti-Hate Program			\$ 3,144.75		\$ 11,210.14
	Grant UC Foundation			\$ 9,533.63		\$ 20,459.00
	Accounts Payable			\$ 660.00		\$ 215.16
	M & S Fund Payable			\$ 8,307.97		\$ 4,272.66
	Easter Payable			\$ -		\$ 5.00
	Out of the Cold Payable			\$ 7,055.98		\$ 11,275.98
	Holiday Meal Payable			\$ 3,330.54		\$ 188.97

	Fall Thank Offering		\$ 505.00	\$ 490.00
	Christmas Payable		\$ 1,370.00	\$ 3,125.00
	Receipts Clearing		\$ 5,483.04	\$ 109,259.16
	Choral Scholar Fund		\$ 678.32	\$ 720.32
	Communion Fund		\$ 3,563.57	\$ 3,418.57
	TCOW		\$ -	\$ 160.35
	Irene Welsh Taxi Fund		\$ 3,496.27	\$ 3,572.87
	Messy Church		\$ 512.43	\$ 1,049.43
	Flowers		\$ 1,345.31	\$ 1,479.69
	N. Blake Memorial Fund		\$ 2,559.80	\$ -
	Refugee Support		\$ 44,023.09	\$ 118,907.48
	Minister's Sabbatical Acct.		\$ 8,889.80	\$ 7,689.80
	Congregational Renewal		\$ 1,215.83	\$ 1,215.83
	Online Ministry		\$ 116.43	\$ 1,921.45
	Benevolent Fund		\$ 1,471.25	\$ 1,471.25
	Faith Development Fund		\$ 3,325.03	\$ 51.16
	Social Media Fund		\$ 6,492.50	\$ -
	<b>TOTAL LIABILITIES &amp; PAYABLES</b>		<b>\$ 122,080.54</b>	<b>\$ 302,159.27</b>
	<b>FUND BALANCE</b>		<b>-\$ 34,344.70</b>	<b>-\$ 49,826.51</b>

TOTAL LIABILITIES & FUND BALANCE	\$ 87,735.84		\$ 252,322.76
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<b>Income 2025 and Budget 2026</b>					
		<b>2025</b>	<b>Budget</b>	<b>2024</b>	<b>Budget</b>
INCOME		<b>Actual</b>	<b>2025</b>	<b>Actual</b>	<b>2026</b>
Contributions					
General Fund Local		\$ 196,790.00	\$ 196,000.00	\$ 199,975.20	\$ 199,000.00
Initial Offering		\$ 2.00	\$ 500.00	\$ 5,003.00	
Loose Offering		\$ 990.65	\$ 900.00	\$ 852.75	\$ 1,000.00
Broadview		\$ 545.00	\$ 500.00	\$ 535.00	\$ 500.00
General Non-Received		\$ 31,311.72	\$ 10,000.00	\$ 15,769.72	\$ 15,000.00
Music		\$ -		\$ 70.03	
Speical Purpose Receipts		\$ -		\$ 400.00	
Total Contributions		\$ 229,639.37	\$ 207,900.00	\$ 222,605.70	\$ 215,500.00
Special Fundraising					
General Fundraising		\$ 16,052.07	\$ 5,000.00	\$ 4,763.65	\$ 5,000.00
Summer Blooms		\$ 4,265.00	\$ 3,000.00	\$ 3,575.00	\$ 3,500.00
Resilency Chall-Heating		\$ 9,092.00	\$ 5,000.00	\$ 5,745.00	\$ 9,000.00
Total Special Fundraising		\$ 29,409.07	\$ 13,000.00	\$ 14,083.65	\$ 17,500.00
Rental Income					

Regular Rental		\$ 48,464.95	\$ 40,000.00	\$ 39,238.86	\$ 45,000.00
English School		\$ 56,603.23	\$ 56,000.00	\$ 55,385.58	\$ 56,000.00
Kitchen Rental		\$ 60.00	\$ -	\$ 300.00	
Total Rental Income		\$ 105,128.18	\$ 96,000.00	\$ 94,924.44	\$ 101,000.00
Miscellaneous Income					
Bequests & Memorials		\$ 870.00	\$ 1,500.00	\$ 1,468.65	\$ 1,500.00
Millenium Fund Interest		\$ 13,454.00	\$ 10,000.00	\$ 15,072.80	\$ 15,000.00
Bank Int. Income		\$ 2,561.57	\$ 3,000.00	\$ 3,719.16	\$ 500.00
Russel Fund Distribution		\$ 5,000.00	\$ 5,000.00	\$ 5,000.00	\$ 5,000.00
Misc. Income		\$ 33.24	\$ 500.00	\$ 340.45	\$ 500.00
Total Miscellaneous Income		\$ 21,918.81	\$ 20,000.00	\$ 25,601.06	\$ 22,500.00
Total Operating Fund Income		\$ 386,095.43	\$ 336,900.00	\$ 357,214.85	\$ 356,500.00
Mission & Outreach Funds					
Mission & Service		\$ 41,088.96	\$ 40,000.00	\$ 41,515.92	\$ 40,000.00
Easter Receipts		\$ 1,380.00		\$ 1,755.00	
Christmas Receipts		\$ 1,370.00		\$ 3,125.00	
Holiday Meal Receipts		\$ 700.00		\$ 1,220.00	
Out of Cold Receipts		\$ 1,350.00		\$ 3,550.00	
Fall Thank - Receipts		\$ 505.00		\$ 490.00	
Total Mission & Outreach Funds		\$ 46,393.96	\$ 40,000.00	\$ 51,655.92	\$ 40,000.00

TOTAL INCOME			\$ 432,489.39	\$ 376,900.00	\$ 408,870.77	\$ 396,500.00
			<b>2025</b>	<b>Budget</b>	<b>2024</b>	<b>Budget</b>
			<b>Actual</b>	<b>2025</b>	<b>Actual</b>	<b>2026</b>
GENERAL EXPENSES						
Salaries/Ministerial w housing			\$ 61,849.06	\$ 84,749.25	\$ 78,704.64	\$ 89,286.00
Pulpit Supply			\$ 3,516.53	\$ 1,500.00	\$ 1,500.00	\$ 1,500.00
Salaries/Lay			\$ 159,417.60	\$ 150,159.27	\$ 147,647.51	\$ 164,678.00
Organ Supply			\$ 325.00	\$ 300.00	\$ 150.00	\$ 300.00
Staff Retreat						
Subtotal Administration			\$ 225,108.19	\$ 236,708.52	\$ 228,002.15	\$ 255,764.00
ALLOWANCES						
Mileage & Phone			\$ -	\$ 1,200.00	\$ 593.25	\$ 1,200.00
Book Allowance			\$ 299.12	\$ -	\$ 150.17	\$ 200.00
Education & Conf. (Staff)			\$ 2,579.81	\$ 4,700.00	\$ 2,070.53	\$ 4,700.00
Subtotal Allowances			\$ 2,878.93	\$ 5,900.00	\$ 2,813.95	\$ 6,100.00
EMPLOYER EXPENSES						
Employment Insurance			\$ 4,449.37	\$ 4,260.00	\$ 4,091.11	\$ 4,571.00
Canada Pension			\$ 10,732.83	\$ 11,872.00	\$ 10,194.82	\$ 12,952.00
Workplace Safety			\$ 548.17	\$ 850.00	\$ 772.39	\$ 1,015.00
United Church Pension			\$ 20,453.89	\$ 19,883.00	\$ 19,277.30	\$ 21,333.00

United Church Group Ins.		\$ 23,673.04	\$ 22,500.00	\$ 21,159.34	\$ 24,634.00
Ministers Sabbaticals		\$ 1,200.00	\$ 1,200.00	\$ 1,200.00	\$ 1,200.00
Personnel Changes		\$ -			
Subtotal Employer Expenses		\$ 61,057.30	\$ 60,565.00	\$ 56,694.96	\$ 65,705.00
TOTAL EMPLOYEE EXP.		\$ 289,044.42	\$ 303,173.52	\$ 287,511.06	\$ 327,569.00
PROPERTY EXPENSES					
Maintenance		\$ 28,875.18	\$ 24,000.00	\$ 15,126.56	\$ 20,000.00
Landscaping		\$ 4,127.90	\$ 1,000.00	\$ 1,777.37	\$ 2,000.00
Heating Fuel		\$ 17,759.06	\$ 15,500.00	\$ 18,183.82	\$ 17,000.00
Hydro		\$ 14,101.05	\$ 15,000.00	\$ 14,882.52	\$ 14,500.00
Insurance		\$ 17,689.11	\$ 10,500.00	\$ 17,724.88	\$ 17,000.00
Water		\$ 5,253.39	\$ 4,000.00	\$ 6,814.23	\$ 5,000.00
Roof Esdpenses				\$ 8,294.41	
Capital & Major Repair		\$ 10,338.43	\$ -	\$ 819.48	\$ 5,000.00
Subtotal Property Expenses		\$ 98,144.12	\$ 70,000.00	\$ 83,623.27	\$ 80,500.00
OFFICE EXPENSES					
Office Expenses		\$ 6,650.91	\$ 6,000.00	\$ 7,691.10	\$ 6,000.00
Telephone		\$ 2,643.99	\$ 2,000.00	\$ 2,087.11	\$ 2,600.00
Postage		\$ -	\$ 600.00	\$ 595.57	\$ 300.00
Duplicating Expenses		\$ 4,098.53	\$ 4,000.00	\$ 4,904.79	\$ 3,800.00
Office Equipment				\$ -	

Network Upgrade/Multimedia		\$ -	\$ 1,000.00	\$ 441.74	\$ 1,000.00
Subtotal Office Expenses		\$ 13,393.43	\$ 13,600.00	\$ 15,720.31	\$ 13,700.00
		<b>2025</b>	<b>Budget</b>	<b>2024</b>	<b>Budget</b>
		<b>Actual</b>	<b>2025</b>	<b>Actual</b>	<b>2026</b>
<b>COMMITTEE EXPENSES</b>					
Worship Committee		\$ 621.07	\$ 3,000.00	\$ 3,432.08	\$ 1,500.00
Flowers		\$ -	\$ 300.00	\$ 91.43	\$ 100.00
Music		\$ 281.94	\$ 1,000.00	\$ 1,104.02	\$ 500.00
Organ Expenses		\$ 545.68	\$ 500.00	\$ 571.67	\$ 550.00
		\$ -		\$ -	
Subtotal Worship Committee		\$ 1,448.69	\$ 4,800.00	\$ 5,199.20	\$ 2,650.00
<b>BOARD &amp; OTHER COMMITTEES</b>					
Faith Development		\$ -	\$ 200.00	\$ -	\$ 200.00
Stewardship		\$ -	\$ 100.00		\$ 100.00
Broadview		\$ 690.00	\$ 600.00	\$ 660.00	\$ 700.00
Coffee Fund		\$ 220.00	\$ 100.00		\$ 250.00
Pastoral Care		\$ 437.39	\$ 300.00		\$ 400.00
Program Expense		\$ -	\$ -		\$ 100.00
Church Board		\$ -	\$ 200.00	-\$ 50.00	\$ 100.00
Archives		\$ -	\$ -		

Outreach		\$ 225.00	\$ 100.00	\$ 15.97	\$ 200.00
Subtotal Committee Expenses		\$ 3,021.08	\$ 6,400.00	\$ 5,825.17	\$ 2,050.00
FINANCIAL EXPENSES					
Bank Charges		\$ 1,526.13	\$ 1,500.00	\$ 1,542.28	\$ 1,500.00
United Church Assessment		\$ 15,639.60	\$ 16,000.00	\$ 16,383.96	\$ 14,895.24
Audit/Review Fees		\$ -	\$ 5,000.00	-\$ 1,039.40	\$ 1,000.00
Subtotal Financial Expenses		\$ 17,165.73	\$ 22,500.00	\$ 16,886.84	\$ 17,395.24
Total Operating Expenses		\$ 420,768.78	\$ 415,673.52	\$ 409,566.65	\$ 443,864.24
Mission Funds & Outreach Disbursement					
Mission Funds		\$ 41,088.96	\$ 40,000.00	\$ 41,515.92	\$ 40,000.00
Easter Payment		\$ 1,380.00		\$ 1,755.00	
Christmas Payment		\$ 1,370.00		\$ 3,125.00	
Holiday Meal Payment		\$ 720.00		\$ 1,220.00	
Out of Cold Payment		\$ 1,350.00		\$ 3,550.00	
Fall Thank Payment		\$ 505.00		\$ 490.00	
Total Outreach Disbursement		\$ 46,413.96	\$ 40,000.00	\$ 51,655.92	\$ 40,000.00
Total Expenses		\$ 467,182.74	\$ 455,673.52	\$ 461,222.57	\$ 483,864.24
Excess Income/Expense		-\$ 34,693.35	-\$ 78,773.52	-\$ 52,351.80	-\$ 87,364.24
Trustee Transfer		\$ 50,000.00		\$ 35,000.00	
Excess Income/Exp, after		\$ 15,266.65		-\$ 17,351.80	

<b>Special Envelopes</b>					
Easter - SHOW and Community Justice Initiatives 2026					
Thanksgiving - Vera's Place and Shalom Counselling Center - 2026					
Christmas - World Development & Relief					
Trustee Transfer 2026 ?? \$50,000.					

## First United Church – UCW Year-End Financials

First United Church - UCW							
Year-end 2025							
	Budget	Actual	Budget		Budget	Actual	Budget
	2025	2025	2026		2025	2025	2026
Opening Balance		479.28					
<b><u>RECEIPTS</u></b>				UCW Expenses			
Envelope Givings	1100.0 0	1202.21	1100.0 0	Office Support	200.00	150.00	150.00
Funeral Receptions		780.00		Program	150.00	166.29	150.00
Kitchen Rental	500.00	820.00	900.00	Gifts (staff)	300.00	350.00	300.00
Dishwasher Rental		120.00	50.00	Funeral Expenses	200.00	171.77	100.00
Capt. Acct. Transfer				Bank Charges	48.00	48.00	48.00
HST Refund	250.00	418.24	500.00	Misc. Expenses	114.00	23.00	106.00
Total Receipts	1850.0 0	3340.45	2550.0 0	Total UCW Expense	1012.00	909.06	854.00
Projects (Net)							
Rummage/Garage Sale	1000.0 0	3785.83	1000.0 0	TOTAL EXPENSES	2850.00	4855.66	2542.00
Cdn. Council for Blind		1768.07					
Harvest Lunch		152.06		NET SURPLUS/DEFICI T	0.00	5958.59	0.00
Strawberry Social		1035.33					
Christmas Dinner		119.28		Capital Equipment Acct.			
Calendars		20.00		Opening Balance		3633.33	

Plant Sale		113.95		Income			
				Interest	69.22		
Total Projects	1000.0 0	6994.52	1000.0 0				
TOTAL RECEIPTS	2850.0 0	10334.9 7	3550.0 0	Total Income	69.22		
<u>EXPENDITURES</u>				Payouts			
Allocations				Service Charges	55.00		
M & S	500.00	500.00	500.00				
WOW UCW Reg. Assess.	66.00	66.00	66.00	Total Payout	55.00		
National UCW	22.00	22.00	22.00	Closing Balance		3647.55	
Healing Fund	0.00	300.00	0.00				
Total Allocations	588.00	888.00	588.00				
Congregational				Year-End Disbursement			
Christian Development/S.S.	300.00	300.00	300.00	Total to disburse = 5958.59 - 1,000.00		4,958.59	
Flowers/Sick & Bereaved	200.00	160.00	150.00				
Memorials	200.00	20.00	150.00	M & S Fund	40%	1,983.44	
				First United Church	35%	1,735.50	
Total Congregational	700.00	480.00	600.00	United Church Projects	15%	750.00	
Maintenance				Community Projects	10%	500.00	
Kitchen Supplies	150.00	48.00	150.00	Total			4,968.94
Dishwasher Exp.	150.00	0.00	150.00				

Kitchen Capital	200.00	2530.60	200.00	UC Projects - Silver Lake Camp, Vera's Pl.	
Parlour/Library	50.00	0.00	0.00	Community Projects - Reception House, Women's Crisis,	
Total Maintenance	550.00	2578.60	500.00		

### Choir Auxiliary Treasurer's Report

	Concerts	Organ fund	Bell Choir	Total		
Opening Balance,	12,848.88	1,281.81	748.06	14,878.75		
Revenue						
Lunch Sales	10,719.85					
Donations	4,537.75					
from petty cash	482.45					
MPF co-payment	3,204.18					
Misc. (ret.of chequ	745.00					
Total Revenue	19,689.23	10,195.91				
Expenses						
Bank Fees	127.43					
Honoraria	12,194.16					
Lunch Supplies	1,955.91					
Operating	937.88					
Celebration						

Total Expenses	15,215.38					
Operating Profit	4,473.85					
Distribution	(14,633.00)					
closing -Concerts	2,689.73	11,477.72	748.06	14,915.51		
Bank Reconciliation						
RBC balance	14,915.51					
outstanding cheques	-					
True Bank Balance	14,915.51					
Petty Cash						
opening balance	12.60					
in	550.00					
Monthly payments	482.45					
Balance	80.15					
Comments: a \$10,000 GIC (organ fund) matured in February.						
\$5,000 was re-invested and matured in November.						
The interest of \$195.91 was added to the Organ Fund. (For Organ repairs and upkeep)						

Distribution of profit from Noon Hour Concerts was as follows:				
	\$10,000 in June for new songbooks			
	(Then Let Us Sing -TLUS) for the choir, Summer soloists, and general funds)			
	\$4,633.00 in October for lighting in the Sanctuary.			
Respectfully Submitted by Shirley Irish, Choir Auxiliary Treasurer.				

**Faith Development Committee  
Financial Statement Ending December 31, 2025**

Faith Development Committee  
Financial Statement  
Ending December 31, 2025

Opening Balance (January 1, 2025) \$ 3611.23

Income

Total Income	\$ 300.00
UCW Donation (\$300 from 2024 donation)	

Expenditures

Total Expenditure	\$ 14.79
Children's Programs (\$14.79 for Sunday School Supplies)	

Assets

Closing balance (Dec 31, 2024)	\$ 3896.44
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**Notes:**

- UCW donation of \$300 for 2025 will be reflected on the 2026 report
- Additional Faith Development expenses of \$151.19 were incurred in 2025 but will be reflected in the 2026 report along with actual 2026 expenses, after the cheques clear

## Fridays at First – Out of the Cold

Bank Balance January 1, 2025			1,324.24		
Cash on Hand			(1,328.20)		
<u>Income</u>	parkminster UC		1,000.00		
	trustees		8,000.00		
	UCW		403.41		
	Thank offering		245.00		
Total Income			9,648.41		
<u>Expenses</u>					
Bank Charges			47.40		
Food			3,234.02		
Other			44.35		
Appreciation Dinner			28.99		
Christmas Gifts			276.53		
Bus Tickets			-		
total expenses			3,631.29		
Income- Expenses			6,017.12		
Beginning balance + Income-Expenses				6,013.16	
Bank Balance, December 31, 2024				6,013.16	
Petty Cash:					
Balance January 1, 2025			50.25		
	in		-		
	out		-		

Balance, Dec.31, 2025		50.25		
respectfully Submitted, Shirley Irish				
Treasurer, Fridays at First				

### Annual Report Of The Fundraising Account “First On Stage” 2025

Date	Project	Income	Expense	Balance
Jan 1	Balance forward			\$ 79.21
April/May	Vintage Sales at Garage Sale	\$ 83.00		
	Cheque to First United		\$ 83.00	\$ 79.21
June -Nov	Artisan Vendors	\$ 1300.00		
June 30	Stop payment charge		\$ 8.00	
Nov/Dec	Donations for Staff Gifts	\$ 505.00		
Nov./Dec.	Proceeds from Artisans	\$ 2753.00		
Dec	Cheques to purchase Staff Gifts		\$ 505.00	
Dec.	Artisans at First proceeds Cheque to First United		\$ 4053.00	
Dec 31	\$ 50 Cheque not yet cashed			\$ 121.21
Dec 31	True Balance			\$ 71.21

**First United Church - Board of Trustees Financial Report  
For the Year Ended October 31, 2025**

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**First United Church Financial Report of The Board of Trustees**  
**October 31, 2025**  
**(Unaudited)**

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**Memorial and Trust Funds**

The Board of Trustees is responsible for the administration of certain Trust Funds, originating as gifts or donated as memorials, for the benefit of the Congregation of First United Church or special purpose funds transferred from the Church Treasurer.

They presently are:

**Barbara Grigg Memorial Fund**

The Barbara Grigg Memorial Fund provides assistance for youth development programs. The investment income is allocated in the form of grants on recommendations of the Christian Development Committee. The original capital was \$5,000.

Opening balance, November 1, 2024	\$23,379.28
Transferred to First United for Youth Coordinator	(2,500.00)
Investment income	<u>2,099.51</u>
Closing balance, October 31, 2025	<u>\$ 22,978.79</u>

**Wilf Schweitzer & Peter Miller Memorial Funds**

The income from these funds provides money for landscaping expenses for the Church grounds and interior courtyard. Because of the similarity of the funds, they were combined in 2005. The original capital was \$6,200.

Opening balance, November 1, 2024	\$14,701.68
Investment Income	<u>1,394.82</u>
Closing Balance, October 31, 2025	<u>\$16,096.50</u>

**Robert M. Laing Memorial Fund**

The Robert M. Laing Memorial Fund was set up to provide support for the First Step Pre-Kindergarten. Investment income earned was allocated to First Step expenditures. When that program closed, the First Step Board passed a motion to have these funds allocated to offset Christian education expenses until such time as an outreach program to help children is started. The original capital was \$11,900.

Opening balance, November 1, 2024	\$ 16,713.07
Transferred to First United for honorarium for youth volunteer	(460.00)
Investment income	<u>1,563.83</u>
Closing balance, October 31, 2025	<u>\$ 17,816.90</u>

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**First United Church Financial Report of The Board of Trustees**  
**October 31, 2025**  
**(Unaudited)**

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**Marion Honsberger Outreach Fund**

A bequest within the will of the late Marion Honsberger in favour of First United Church designated funds for Mission or Outreach Programs within the Dominion of Canada. Since that time, other funds received from outreach activities are channeled through this fund, including the holiday meal.

Opening balance, November 1, 2024	\$ 52,862.92
Transferred to First United for Holiday Meal 2024	(2,500.00)
Transferred to First United for Communication Coordinator	(10,000.00)
Investment income	4,849.33
Closing balance, October 31, 2025	<u>\$ 45,212.25</u>

**Choral Student Fund**

This fund was established by the Church Board in April 2007 to provide a monthly stipend from earnings of the fund to musical students participating actively in the choir. This fund was activated in June 2007 with a \$10,000 anonymous donation. Additional contributions will be welcome. An additional bequest of \$37,028.61 was received in 2009.

Opening balance, November 1, 2024	\$ 66,360.86
Transfer to First United for Choral Scholars	(6,000.00)
Investment income	6,011.36
Closing balance, October 31, 2025	<u>\$ 66,372.22</u>

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**First United Church Financial Report of The Board of Trustees**

**October 31, 2025**

**(Unaudited)**

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**Marion Schweitzer Growth Bequest Fund**

At the end of December 2004, the Church received \$180,000 as a bequest from the Marion Schweitzer Estate. At a meeting held in November 2005, the Church Board decided that 40% of this money (\$72,000) together with interest on that amount should be transferred to a separate fund. Of this amount, \$36,000 (20% of the total bequest) is for 'Growing the Congregation' and \$36,000 (20% of the total bequest) is for 'Maintaining Financial Stability'. Investment income is to be accumulated in the fund and withdrawals made at the discretion of the Board. An additional \$20,000 bequest was received in 2006. In January 2008, the trustees decided, for ease in administration, to have two funds. \$50,571.80 was approved to be transferred to a stability fund.

Opening balance, November 1, 2024	\$ 6,062.98
Investment income	575.22
<hr/>	
Closing balance, October 31, 2025	<u>\$ 6,638.20</u>

**The Millennium Fund**

The Millennium Fund was established in 1999 to allow members of the Congregation to continue their support into the future. All bequests and special gifts, not designated for specific purposes are to be deposited in this Fund and the net annual income is to be transferred to the Church operating budget at the end of each year. Under certain circumstances, up to 10% of the Capital can be used in any one year at the direction of the Church Board. Investment income for 2023 was \$15,584.14. \$7,000 was paid out in advance during the 2023 year and then the remainder, \$8,584.14 was paid out after the 2023 year-end. At the February 2024 Congregational Meeting, the Congregation approved a transfer of \$35,000 to cover the church's deficit. Late in October 2024, the Church had a transfer of \$100,527 to the general fund. It was identified as a donation of stock transferred from the United Church Foundation after the Trustee's year-end. Therefore, this donation will be recorded in the next fiscal year.

Opening balance, November 1, 2024	\$ 125,079.01
Donation of stock	100,527.42
2023/24 investment income transferred to First United	(15,072.80)
Congregational approved disbursement of capital	(52,000.00)
Investment income	13,456.86
Closing balance, October 31, 2025	<u>\$ 171,987.49</u>

**First United Church Financial Report of The Board of Trustees**  
**October 31, 2025**  
**(Unaudited)**

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**Louise & Edward Russell Property & Maintenance Fund**

This fund was established in November 2010 through a donation by Louise and Edward Russell. The fund is to be used for and by the Property Committee or its successor with an allocation of \$5,000 per calendar year for general repairs and maintenance to the church property and an additional, non-cumulative \$2,500 per year towards property improvement, if requested.

Opening balance, November 1, 2024	\$ 23,610.00
Transferred to Church Treasurer as allocated for 2024/25	(5,000.00)
Investment Income	1,766.85
Closing balance, October 31, 2025	<u>17,889.78</u>

**Noreen Blake Memorial Fund**

During 2014, the Church received a memorial donation in the amount of \$2,100.00. These funds are to be used for Christian Development purposes and can be disbursed at the discretion of the Minister with reporting to the Faith Development Committee.

Opening balance, November 1, 2024	\$ 5,596.52
Transferred to First United for expenses	(797.36)
Investment income	493.14
Closing balance, October 31, 2025	<u>\$ 5,292.30</u>

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**First United Church Financial Report of The Board of Trustees**  
**October 31, 2025**  
**(Unaudited)**

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**Calculation of Investment Income for Transfer to Funds**

Undistributed – November 1, 2024	\$ 33,636
Investment income	24,986
Bank Interest	577
Total	59,199
Less:	
Accounting fees	(2,841)
Bank charges and fees	(9.50)
Net available for transfer	56,348
Allocated to Memorial/Trust Funds	(32,208)
Undistributed – October 31, 2025	<u>\$ 24,140</u>

**Summary of Memorial/Trust Funds**

Barbara Grigg Memorial Fund	\$ 22,978.79
Wilf Schweitzer & Peter Miller Memorial Funds Robert	16,096.50
M. Laing Memorial Fund	17,816.90
Marion Honsberger Outreach Fund Choral	45,212.25
Student Fund	66,372.22
Marion Schweitzer Growth Bequest Fund The	6,638.21
Millennium Fund	171,987.50
Louise & Edward Russell Property & Maintenance Fund	17,889.78
Noreen Blake Memorial Fund	5,292.30
Undistributed income	24,139.85
<b>Total Funds</b>	<b><u>\$ 394,424.41</u></b>

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**First United Church Financial Report of The Board of Trustees**  
**October 31, 2025**  
**(Unaudited)**

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**Schedule of Investments** as at October 31, 2025

Frontier Capital Canoe Asset Allocation Portfolio Class Series D	\$ 174,251.64
Frontier Capital Canoe Asset Allocation Portfolio Class Series T6 RBC	180,822.84
Money Market	1,241.71
RBC Trust bank accounts	\$ 38,108.22
<b>Total Investments</b>	<hr/> \$394,424.41

The Church previously invested \$205,000 with Fiera Capital Management (formerly Canoe Funds) as they manage funds for the United Church of Canada Foundation. In 2020, the Fund Management group was acquired by Frontier Capital Funds who is now managing the portfolio. In 2023, the Trustees closed the TD Waterhouse brokerage account realizing a net gain of \$21,991.12. Proceeds were invested in Frontier Capital. As of October 31, 2025, the fair market value of investments with Frontier Capital was \$459,662.58. The book value was \$355,074.48.

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**Notes to the Annual Financial Report**

1. The financial report for the Board of Trustees is prepared using the following policies:
  - a) Donated amounts are reported in separate funds according to the intended use of the donations.
  - b) Investments are recorded at cost.
  - c) Income and expenditures are reported on a cash basis where income is reported when received and expenditures are recognized when paid.
  
2. The method for calculating the income allocated to individual funds was modified in 2023. An average of the opening and closing balance of the fund is taken. The average is used to determine the percentage of the investments the fund represents. The investment income is allocated based on this percentage. Previously the percentage was calculated based on the ending fund balance. The modification provides a more equitable distribution.

The accompanying notes are an integral part of this financial report.