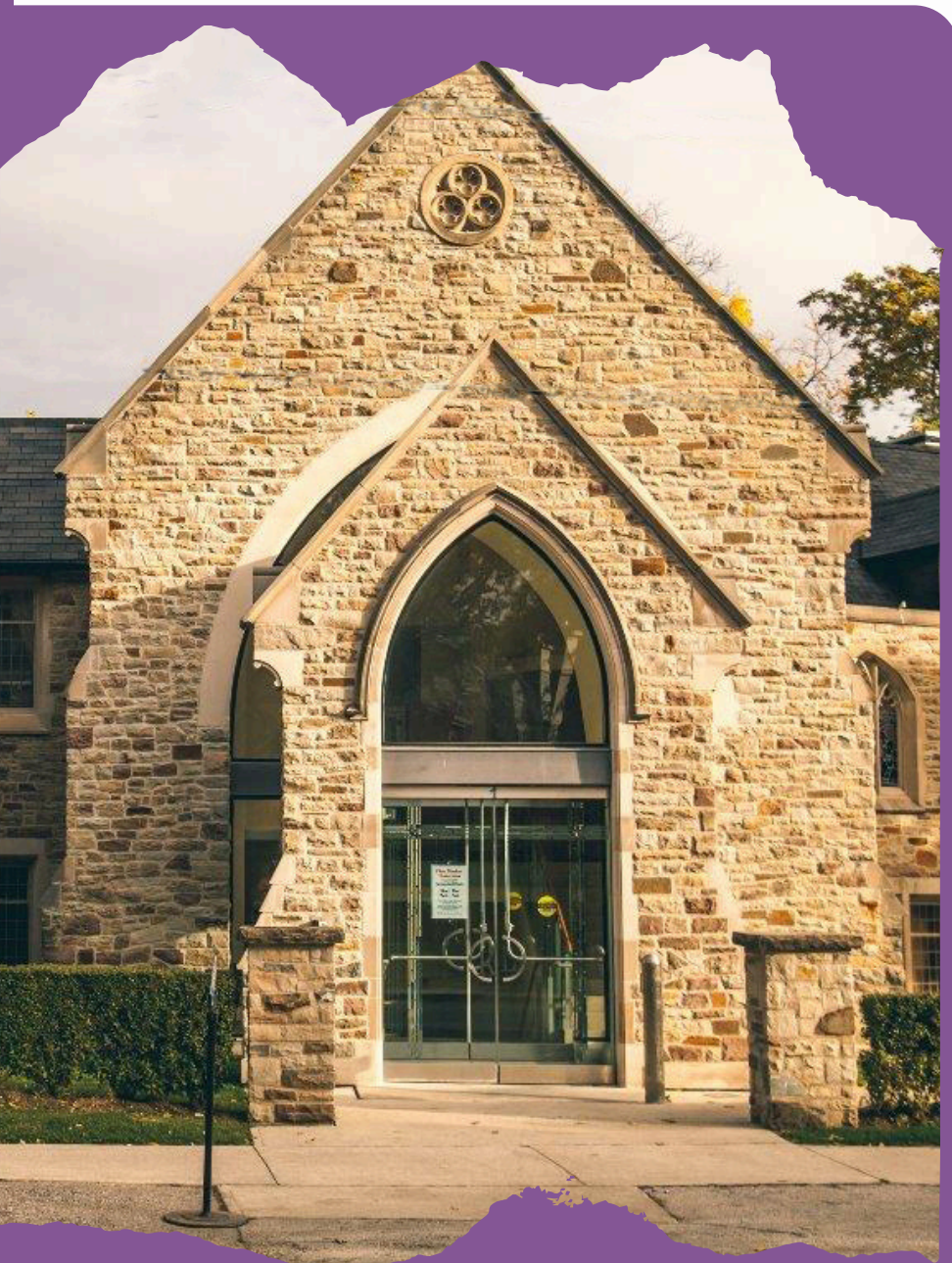


# KINGSWAY-LAMBTON UNITED CHURCH ANNUAL REPORT

2025



85 The Kingsway  
Etobicoke, ON M8X 2T6  
[www.kingswaylambton.ca](http://www.kingswaylambton.ca)



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*“For just as the body is one and has many members, and all the members of the body, though many, are one body, so it is with Christ.”*

*1 Corinthians 12: 12*

# MISSION STATEMENT

**Whoever you are, wherever you're at, you are welcome.  
Join us on the journey!**

## LAND ACKNOWLEDGEMENT

We acknowledge the land we are meeting on is the gift and trust of our Creator and is the traditional territory of many nations including the Mississaugas of the Credit, the Anishnabeg, the Chippewa, the Haudenosaunee and the Wendat peoples and is now home to many diverse First Nations, Inuit and Métis peoples. We also acknowledge that this land has been the object of the Dish With One Spoon treaty calling on all dwelling here to share, in peace, the resources of lake and land and is covered by Treaty 13 with the Mississaugas of the New Credit.

## OUR TEAM

### MINISTER

Rev. Don Gibson - Coordinating Minister

revdgibson@gmail.com

### ADMINISTRATION

Charlene Lyn - Church Coordinator

charlene@kingswaylambton.ca

Ed Mock - Financial Administrator

ed@kingswaylambton.ca

### MUSIC & SUNDAY SCHOOL

Nathan Gritter - Music Director

nathan.gritter@hotmail.com

Paul Wisniewski - Organist

paul@kingswaylambton.ca

Victoria Efting - Sunday School

sundayschool@kingswaylambton.ca

### PROPERTY

Santiago Duque - Property Superintendent

santiago@kingswaylambton.ca

Alipio Salazar - Sexton

Valeria Flores - Assistant Sexton

### GENERAL INQUIRIES

office@kingswaylambton.ca

[www.facebook.com/kingswaylambtonchurch](http://www.facebook.com/kingswaylambtonchurch)

[www.kingswaylambton.ca](http://www.kingswaylambton.ca)

[www.instagram.com/klambtonunited](http://www.instagram.com/klambtonunited)

# MINUTES OF CONGREGATIONAL MEETING

MINUTES OF CONGREGATIONAL MEETING OF  
KINGSWAY-LAMBTON UNITED CHURCH  
Sunday, March 2, 2025, following 10am service

**1. CONSTITUTION OF THE ANNUAL MEETING**

Jim Gallagher

The meeting was called to order at 11:30 am

**2. PRAYER**

Rev. Don Gibson

**3. ACKNOWLEDGEMENT OF THE LAND**

Eryn Smith

**4. READING OF "IN MEMORIAM"**

Gord Robb

The following members and adherents of our congregation who died in this past year were remembered:

Hans Dickie	January 12, 2024
Linda Locke	January 26, 2024
Andrew Arthur West	April 7, 2024
Margaret Elizabeth (Libby) Adams	April 26, 2024
Marjorie Buchanan	May 19, 2024
Marion MacDonald	May 28, 2024
Rev. Jeffrey Robert Bacon	September 7, 2024
Cindy Anne Holovac	September 14, 2024
William Robert G. Lawlor	October 1, 2024
James (Jim) Thomas Paradine	November 22, 2024
Cecilia Dorothy Foster	December 15, 2024
William (Bill) Cheshire	December 19, 2024

**5. GENERAL MOTIONS/DECLARATIONS:**

Thanks and gratitude were offered to the staff member of Kingsway-Lambton United Church – Ed Mock, Charlene Lyn, Ted Clarke, Santiago Duque

- a) **MOTION:** TO APPROVE COLLEEN COMAN AS THE SECRETARY AND JIM GALLAGHER AND SANDRA LINSDELL AS CO-CHAIRS OF THIS AND ANY SUBSEQUENT CONGREGATIONAL MEETINGS UNTIL THE NEXT ACM.

Moved by: Donna-Lee Waymann

Seconded by: Mary Prime

MOTION PASSED.

- b) **CONFLICTS OF INTEREST** – there were no conflicts of interest declared

c) **MOTION:** TO PERMIT VOTING BY ADHERENTS AT THIS MEETING.

Moved by: Greg Porter

Seconded by: Sarah Keating

MOTION PASSED

d) **MOTION:** TO INVITE THOSE WHO WISH TO BE MADE A CORRESPONDING MEMBER TO THIS MEETING.

Moved by: Greg Porter

Seconded by: Sarah Keating

MOTION PASSED

e) **MOTION:** TO ADOPT THE MINUTES OF THE ANNUAL CONGREGATIONAL MEETING OF MARCH 3, 2024, AND THE AFFIRMING CONGREGATIONAL MEETING OF MARCH 24, 2024, THE CONGREGATIONAL INFORMATION MEETING OF JUNE 23, 2024 AND THE FALL CONGREGATIONAL MEETING OF OCTOBER 20, 2024

Moved by: Jean Veitel

Seconded by: Robert Watt

MOTION PASSED

## 6. PRESENTATION OF REPORTS AND ASSOCIATED MOTIONS:

### **LIVING AND SHARING OUR FAITH PILLAR**

Lead Minister Search Committee Update

Jennifer Visser

The Lead Minister Search Committee has been working together for the past 19 months and includes Janna Adair, Alastair Currie, Greg Service, Sharon Burlacoff and Sarah Keating. The position has been advertised on several different online platforms. Discussions have also been held with recruitment specialists who provided reassurance that the correct approach was being taken.

Feedback received from potential candidates included the expressed challenge of relocating to the GTA and many felt called to remain where they are in order to continue to nurture their congregations. Kingsway-Lambton United Church is noted by the candidates as having a strong reputation and is respected in the community. They also recognized and appreciated our values of belonging, spirituality and relevance. However, while there have been many strong candidates identified, the committee continues to look for a lead minister for our congregation.

Members of the Search Committee were thanked for their ongoing work and strong faith, and Council was recognized for their patience and support.

Rev. Gibson encouraged us to act and believe in growth. He identified three key areas: First, we need a laser-like focus on Jesus. Secondly, we must have an eye on those who are here now and also those who are not yet here. Third, the importance of being Invitational was emphasized. Discussions with new attendees indicate that about 80 percent of them discovered us because a current member brought them (a neighbour, friend or relative) and about 20 percent were attracted to us because of the music. Also, people want to make a difference and be offered opportunities to do so. Outreach is an invitational act.

### **ENSURE VOLUNTEER LEADERSHIP CONTINUES PILLAR**

Council elections and Nominating Committee

Sandra Linsdell

There are currently several open positions on Council. These include Council Chair, Engagement Ministry Chair, Gifts and Giving Lead (Susan Franklin is stepping down after leading Gifts and Giving for the past 6 years) and Council Member at Large (Greg Porter has completed his term but will stay on the M&P Committee for an additional year).

Robert Watt will also be stepping down as Chair of the M&P Committee at the end of 2025. There are also available positions on the Nominating Committee, Ministry & Personnel Committee and Gifts and Giving Committee.

Members are encouraged to speak with Sandra Linsdell if they are interested in a Position on Council or committee. There is flexibility around the commitment involved In these roles.

Church and Community Engagement Role discussion

Sandra Linsdell

A new staff role is being created that will fill the gaps currently experienced in carrying out important initiatives. The Engagement Ministry lead position has been vacant for the past two years. The individual that we are looking to hire will partner with staff on events and actively market our church to the community. A job description is being drafted for review by Council.

### **MAINTAINING OUR FINANCIAL VIABILITY PILLAR**

Finance Ministry Report (including the 2024 financial statements)

Larry Smith

Financial Statements (unaudited) for 2025 and 2024 Operating and Project Budgets were presented. The Treasurer thanked Ed Mock for his support as well as the Financial Review Team (Don Linsdell, Jim Newton, Geoff Butler and Mirielle Khyat).

Operating Revenues for 2024 of \$676K were \$19K lower than expected. This negative variance can be attributed in part to lower movie rental income. Operating Expenses for 2024 of \$713K were \$29K lower than expected. This positive variance can be attributed to positive investment returns and lower Ministry expenses. The Operating Deficit for 2023 was \$37K vs a budget of \$103K.

The 2025 Operating Budget reflects Operating Revenues of \$664K and Operating Expenses of \$808K for an Operating Deficit of \$145K before Fund Transfers of \$61K and an Operating Fund Deficit of \$84K before a similar transfer from the Operating Reserve Fund of \$84K to balance the budget. An additional 2025 Operating Budget was presented that reflected the hiring of a new staff position. This was shown in increased Operating expenses of approximately \$50K which would result in an Operating Fund deficit of \$131K before a similar transfer from the Operating Reserve Fund to balance the budget.

Kingsway-Lambton has a total of \$2M in several funds that are invested under the management of our Trustees. Approximately 50 percent of these funds are restricted, which suggests that under the “full staff” budget scenario and an operating reserve fund annual transfer of approximately \$130K annually, it would take 10 years to deplete the funds.

**Associated Motions:**

**a) Motion 1 - 2025 Financial Statement Review Motion**

That Lynn D. Remigio CA, CPA, Licensed Public Accountant be appointed to conduct an Independent Review of the Kingsway-Lambton United Church 2025 Financial Records and Statements.

Proposed by: Larry Smith

Seconded by: Gord Robb

MOTION PASSED.

**b) Motion 2 - 2025 Operating Budget and Project Budget Motion**

That the 2025 Kingsway-Lambton United Church Operating Budget and Project Budget, as printed in the 2024 Annual Report, be approved.

Proposed by: Larry Smith

Seconded by: Sue Wood

MOTION PASSED.

**BOARD OF TRUSTEES**

It is moved that Gail Teal be elected to the Board of Trustees.

Proposed by: Ian Lush

Seconded by: Larry Smith

MOTION PASSED.

**7. THE BENEDICTION**

Rev. Don Gibson

The meeting adjourned at 12:24pm

\_\_\_\_\_  
Jim Gallagher, Co- Chair  
KLUC Council

\_\_\_\_\_  
Sandra Linsdell, Co-Chair  
KLUC Council

\_\_\_\_\_  
Colleen Coman, Secretary

# MINUTES OF FALL CONGREGATIONAL MEETING

## MINUTES OF THE FALL CONGREGATIONAL MEETING OF KINGSWAY-LAMBTON UNITED CHURCH Sunday, October 26, 2025, following 10 am service

### 1. CALL TO ORDER:

Sandra Linsdell called the meeting to order at 11:29am. She thanked her co-chair Jim Gallagher and other interim co-chairs Priscilla Knight, Susan Franklin, Karen Neave and Richard Efting for their leadership over the past year. Thanks were also extended to Charlene Lyn, Ed Mock, Santiago Duque and Ted Clarke. The meeting is also live-streamed.

### 2. PRAYER

Rev. Don Gibson

### 3. ACKNOWLEDGEMENT OF THE LAND

Tanya Spiegelberg

### 4. GENERAL MOTIONS/DECLARATIONS

- a) Declarations of Conflicts of Interest – none were noted
- b) Motion to Permit Voting by Adherents:

A Motion was Proposed by Gail Hughes and Seconded by Moira Grant that adherents of Kingsway-Lambton United Church have voting privileges at this meeting. MOTION PASSED.

- c) An invitation was made to those who wish to be made a corresponding member at this meeting. None were noted.

### 5. MOTIONS:

- a) Motion to nominate Susan O'Reilly to the Board of Trustees

Susan Franklin

Susan has been a member of our congregation for 25 years and involved in the Flea Market and the Art Show. She is a member of the board of Camp Hurontario.

**MOTION:** It is moved that Susan O'Reilly be elected to the Board of Trustees

**PROPOSED:** Susan Franklin

**SECONDED:** Katie Overstrom

**MOTION PASSED.**

- b) Motion to nominate Paul Collings to Council and  
Co-chair of Gifts and Giving

Paul Collings

Paul is a past chair of Kingsway-Lambton United Church's capital campaign.

**MOTION:** It is moved that Paul Collings be appointed to Church Council as Co-Chair of Gifts and Giving.

**PROPOSED:** Jim Gallagher

**SECONDED:** Robert Watt

**MOTION PASSED.**

- c) Motion to nominate Sheryl MacDonald to Council  
as Member at Large

Karen Neave

Sheryl has been a member of our congregation for twenty years and has been involved in the Christmas Pageant, UCW, Flea Market and Out of the Cold. She is a professor of marketing at George Brown College and a past Chair of our Communications ministry.

**MOTION:** It is moved that Sheryl MacDonald be appointed to Church Council as Member at Large.

**PROPOSED:** Karen Neave

**SECONDED:** Charles Donley

**MOTION PASSED.**

## 6. OTHER BUSINESS:

A warm welcome was extended to Diane Matheson-Jimenez, Community of Faith Support Minister, Shining Waters Regional Council.

## 7. MOTION FOR THE CALL TO MINISTRY

- a) Report from the Pastoral Search Committee

Jennifer Visser, Chair of the Pastoral Search Committee, expressed enormous gratitude for the dedication and hard work of the Search Committee members which include Janna Adair, Alastair Currie, Greg Service, Sarah Keating and Sharon Burlacoff. The committee has been in place since July 2024, received training from the United Church of Canada and met with ministers across Canada and the US.

Each committee member shared some of Rev. Fraser's background with the congregation. He is currently Minister at Parkdale United Church, a congregation that welcomes the marginalized and blends traditional and contemporary worship. Rev. Fraser's ministry reflects a spirit of renewal and humility, love and inclusivity, tradition and energy, warmth, courage and faith. He sits on the board of the Parkdale Foundation. Chris and his family live in Bloor West Village and enjoy hiking and canoeing. M&P have reviewed the compensation package for the Lead Minister position.

Gratitude was also extended to Council, Elizabeth Dalzell-Tomik, Karen Neave, Susan Franklin, Larry Smith, Jim Gallagher, Ed Mock and Rob Smith of Shining Waters.

- b) Motion to receive the call to the lead minister  
For Kingsway-Lambton United Church

Sharon Burlacoff

**MOTION:** To call Rev. Christopher Fraser to the position of lead minister of Kingsway-Lambton United Church, with compensation that reflects the guidelines of the United Church of Canada. Rev. Fraser will start his ministry with Kingsway-Lambton United Church on March 1, 2026.

**PROPOSED:** Sharon Burlacoff

**SECONDED:** Larry Smith

**ABSTENTIONS:** 1

**MOTION PASSED.**

- c) Motion to disband the Pastoral Search Committee

Jennifer Visser

**MOTION:** It is moved that the Pastoral Search Committee be disbanded.

**PROPOSED:** Jennifer Visser

**SECONDED:** Richard Efting

**MOTION PASSED.**

Meeting was adjourned at 12:04pm.

# OUR COUNCIL MEMBERS 2025

## CHAIR/CO-CHAIRS

Sandra Linsdell/Jim Gallagher  
Richard Efting/Karen Neave  
Susan Franklin/Priscilla Knight

## SECRETARY

Colleen Coman

## TREASURER

Larry Smith

## CHAIR OF TRUSTEES

Susan Franklin

## UCW REP

Priscilla Knight

## REGIONAL COUNCIL REP

Charles Donley

## MEMBERS AT LARGE

Karen Neave  
Sheryl Macdonald

## MINISTRIES

### CHRISTIAN LIFE MINISTRY

MINISTRY CO-LEADS

Richard Efting  
Pamela Gallagher

### OUTREACH & SOCIAL JUSTICE

MINISTRY CO-LEADS

Sandra Linsdell  
Jeff Loudon

### ENGAGEMENT

MINISTRY LEAD

Vacant

### FINANCE

MINISTRY LEAD

Larry Smith

### PROPERTY

MINISTRY LEAD

Jim Gallagher

### GIFTS & GIVING

MINISTRY LEAD

Paul Collings

### MINISTRY & PERSONNEL

MINISTRY LEAD

Robert Watt

### COMMUNICATIONS

MINISTRY CO-LEADS

Eryn Smith  
Meredith Walker

# STATISTICAL REPORT

2025

<b>Membership on Church Roll as of December 31, 2024</b>	<b>564</b>
<b>Added to the Church Roll in 2025</b>	
By Profession of Faith	
▪ under age 18	0
▪ over age 18	7
By Transfer of Membership	3
Reinstated to the Church Roll	0
<b>Removed from the Church Roll in 2025:</b>	
By Certificate of Transfer	3
By Death	11
By Act of Council	0
By Their Request	2
<b>Membership on the Church Roll as of December 31, 2025</b>	<b>558</b>
Non-resident Members	104
	<b>662</b>
Baptisms for the year 2025	9
Total number of Marriages in 2025	1
Total number of Funerals for the year 2025 (Members and Non-Members)	6

# IN MEMORIAM



“

*“But we do not want you to be uninformed, brothers and sisters, about those who have died, so that you may not grieve as others do who have no hope. For since we believe that Jesus died and rose again, even so, through Jesus, God will bring with him those who have died.”*

1 Thessalonians 4: 13-14

**In sure and certain hope of the resurrection to eternal life and into God's keeping we have entrusted these members of our Kingsway-Lambton family now departed.**

We are grateful for them and the gifts they shared as partners in the Gospel and builders of community. We are in their debt as they are in our hearts.

We remember them together with the loved ones of members and adherents of our congregation who have died in this past year:  
parents, siblings, and friends.

Carol Robinson died on November 9, 2024

William (Bill) Fraser died on February 22, 2025

Stanley Thomas Locke died on February 24, 2025

Edward Hooey died on April 29, 2025

Douglas Townsend died on May 2, 2025

Lillian McRuvie died on June 14, 2025

William (Bill) Bain died on July 21, 2025

Kathleen McMinn died on July 21, 2025

William Ross Powell died on August 4, 2025

Ted Teal died on August 5, 2025

Gwladys (Gladys) Martin died on August 20, 2025

Joan Chaikoff died on November 22, 2025

John Bright died on December 8, 2025

These Loved Ones Services Were Held with  
Loving Care by Clergy from Kingsway-Lambton.

# MEMORIAL AND LEGACY GIFTS

## LEGACY GIFT

From the Estate of the Late Dorothy Foster

## MEMORIAL FUND

### In Memory of Bill Bain

UCW Unit 1

### In Memory of John Bright

Charles & Dorothy Donley  
UCW Unit 1

### In Memory of Joan Chaikoff

Alice McTavish

### In Memory of Isobel Fanaki & Irene Petruck

Janet Fanaki

### In Memory of Nancy Gordon

Bev Judson

### In Honour of KL Member

Christopher With

### In Memory of Edward Hooey

James Simpson

### In Memory of Gwladys (Gladys) Martin

John & Susan Franklin  
William Sharpe

### In Memory of Gilbert & Marion Milne

MaryWinn Milne

### In Memory of Jim Paradine

Carol A Gordon

### In Memory of Art & Esther Ryding

Douglas & Jane Kay

## MUSIC FUND

### In Memory of Gwladys (Gladys) Martin

Don & Judith Bowerman  
Carolyn Farr  
Nancy & Peter Lightfoot  
Bruce Martin  
Steve Maxwell  
Margaret McKie  
Susan Munro  
Maureen O'Brien  
Sandra Park  
Jean & Terrence Park

### In Memory of Gwladys (Gladys) Martin Cont'd

Robert Perkins  
Stirling Perkins  
Carolyn & Dan Piitz  
Lois Pipher  
Mary Prime  
Nancy Raney  
Gail Teal  
Paul & Sharyn Thibault  
UCW Unit 2

# MEMORIAL AND LEGACY GIFTS CONTINUED

## MUSIC FUND CONTINUED

### In Memory of Ted Teal

Mary Ann Allan  
Hilary Apfelstadt & Mike Wiswell  
Jean Ashworth Bartle  
Adair & Ray Bernys  
Don & Judith Bowerman  
Reid & Sheila Brownscombe  
Bill & Antje Cavanagh  
Susan Culver  
Karen Czaniecki  
Carol & Eugene Fernandez  
John & Susan Franklin  
Pam & Jim Gallagher  
Eileen Goodin & Wendy Deacon  
Kerri Hagerman  
Norma & Michele Imonti  
Bev Judson  
Debbie Kavanagh  
Sarah & Tom Keating  
Patricia & Dave Lessy

### In Memory of Ted Teal

Colleen Coman & Jeff Loudon  
Martha MacGray  
Mary Margaret & Don MacInnes  
Margaret McKie  
Bob & Dianne Mundy  
Gordon & Susan O'Reilly  
Margaret Pace  
Lillian & Nick Paiano  
Catherine Patterson  
Carolyn & Dan Piitz  
Mary Prime  
Keith Rutherford  
Shirley & Larry Smith  
Tanya & Carol Spiegelberg  
Ken Stringer  
Gail Teal  
Brenda & Randy Webber  
Kathleen Wooder  
Shaen & Bob Yeo

## OUTREACH FUND

### In Memory of Jim Paradine

Greenwin Corp - KL Homes



If your name does not appear on this list, please accept our apologies and please contact the Church Office so we can correct our records.

# COORDINATING MINISTER'S REPORT

Rev. Don Gibson

By the time you read this report my time at Kingsway Lambton will have drawn to a close. It has been a pleasure to be with you this past year. I want to thank all of the incredible staff who have done so much to support me in my work. This is a congregation that does so many things well and I have high expectations of what more can happen as you begin a new ministry. My thoughts and prayers will be with you.

2025 has been a good year at KLUC. So many blessings to be thankful for in your work as God's People in this place. Here are some highlights indicating a solid foundation as you begin a new ministry.

**Worship** There has been such a wide variety of services with the celebrations for United Church's 100th Anniversary a highlight. We are blessed with a wonderful choir and the Children's Choir has added so much to the worship experience.

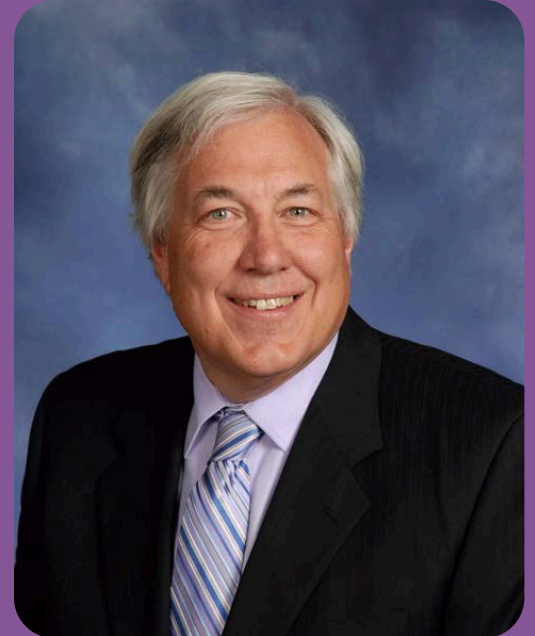
**Sunday School and Nursery** The commitment to developing the Sunday School is exciting and offers hope for the growth of the congregation.

**Outreach** There will be in this report more about outreach but it is important to note the church community's efforts to live out faith by reaching out to others.

**Prayer Groups** I am delighted to see the renewal of prayer groups this past year.

**Pastoral Care** The delivery of Easter and Christmas cards to seniors that are signed by many of our members is a significant way to connect with seniors who for the most part are no longer able to attend church.

I have had the privilege this past year of visiting seniors. So many of them continue to feel a deep connection to this church. How to reach out to seniors is an important question for KLUC as you seek to move forward.



REV. DON  
GIBSON

“I press on towards the goal for the prize of the upward calling of God in Christ Jesus.”  
Philippians 3

**Adult Study** There have been a number of Adult Studies this past year that have been well attended whether on line or in person. The key learning is that many people place a high value in exploring faith.

**Benevolent Fund** is something most do not see in action but it is an important expression of our call to reach out to those in need.

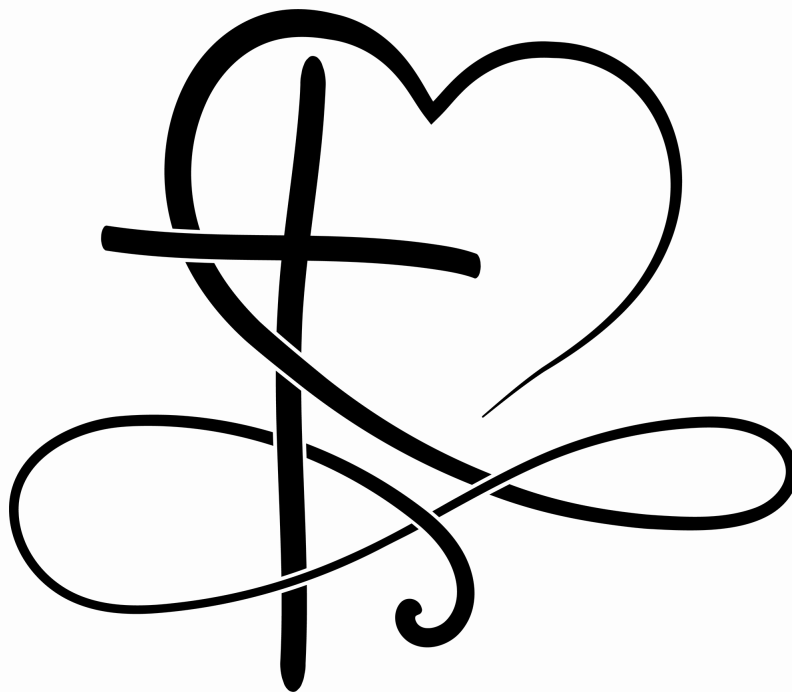
The fund received \$3,756 in donations and provided \$4,396 in assistance; there were funds available from previous years. 390 food vouchers were distributed, two people received financial help and \$500 was given to the toy drive.

**GOD IS GOOD.....ALL THE TIME....**

I close with the words of Dag Hammarskjold; *'for all that has been, thanks. For all that is to be, yes'*

Blessings

Rev Don Gibson



# COUNCIL REPORT

**Jim Gallagher and Sandra Linsdell; Richard Efting and Karen Neave;  
Priscilla Knight and Susan Franklin**

Change is afoot at Kingsway-Lambton! To quote the inimitable Taylor Swift, “we’re gonna shake it up”.

But first, we need to express our sincere gratitude to Reverend Don Gibson, for accepting the call as our supply minister in Spring 2025. Reverend Don’s calm and steady leadership helped us to bridge the waters of transition, while continuing to nourish our faith and community. Reverend Don’s wisdom from ministering for over 40 years, and his insight into Kingsway-Lambton specifically, gave us inspiration in our worship, compassion in our pastoral care, and guidance in the work and life of the church. He might be a unicorn. We are grateful that he extended his initial term with us, and brought us to where we are today. Thank you Don.

Kingsway-Lambton United Church has been a cornerstone in our community since 1937. It has been a steady companion in the lives of so many people - day to day, for life’s milestones, and within our seasons of worship. In 2026, KLUC begins a new chapter in the story of our church. We will be looking to the future, without losing sight of the history and tradition that has brought us to this point.

In March, we welcome Reverend Christopher Fraser to our church family. Reverend Fraser’s faith journey began in B.C., and he is joining us from Parkdale United Church. His deep faith, curiosity, and his kindness reflect Kingsway Lambton’s values of belonging, spirituality, compassionate service, and relevance. Kingsway-Lambton has so many ways to feed your soul and your faith. We believe that Reverend Chris’ new perspective will enrich that even further.

We would like to express our sincere gratitude to our Search Committee for working tirelessly to find us not just a new minister, but the right minister to take us into the future. They spent hours discerning, meeting people, gaining insight and giving deep thought into finding the minister for Kingsway Lambton. This was an immense responsibility and they embraced it fully. Thank you to Alastair Currie, Janna Adair, Sarah Keating, Sharon Burlacoff, Greg Service, and our dedicated chairperson, Jennifer Visser. You are all a gift to our church.

Kingsway-Lambton’s Church Council has been led by a rotating slate of co-chairs this past year. We continue to have positions to be filled on the church council, and within our committees. We are blessed with a community of willing volunteers that step forward to make the work of the church happen, but we also need people in lead rolls to underpin these important activities. We urge you to consider taking on a role. Some are larger, and some are bite-sized. Please contact any member of the Church Council if you have an area of interest, or would like to give your time. Or simply say “yes” if you are asked to help!

Enormous appreciation to three council members who have completed their terms – Susan Franklin, Chair of Gifts and Giving; Robert Watt, Chair of Ministry and Personnel; and Greg Porter, Member at Large. Susan has led our stewardship efforts with great respect, and with the awareness that the commitment of financial gifts fuel the continuity of Kingsway-Lambton. During his term, Robert did an exceptional amount of governance work, while the committee led us through the many personnel matters of our past three transitional years. Greg Porter provided excellent insight and invaluable governance assistance on council. Additionally, after completing his council term, Greg remained on the M&P committee for an additional year. Our sincere thanks to all three of you.

Kingsway-Lambton could not function without our wonderful staff. This year especially, our staff have gone above and beyond their defined responsibilities to keep Kingsway-Lambton running smoothly. Not only do they show sincere dedication to their roles, they are part of our church family. We owe them all our respect, and our gratitude for the hours they spend keeping our church vital and welcoming. They are: our Property Superintendent Santiago Duque and his team of Alipio Salazar and Valeria Flores; our Financial Administrator Ed Mock; and our Church Coordinator Charlene Lyn. We are blessed with the leadership of Nathan Gritter and Paul Wisnewski in our music ministry. And our worship is enriched with contributions from Victoria Efting leading our children and youth, and Ted Clark leading the AV support for worship services.

Administratively, with the evolution of our communication platforms, we have realized that we do not have a comprehensive church roster. Charlene is working on assembling a current roster; please share your info with us. Do not assume we have it! You may not know what communications you are missing. If you haven't updated your current contact info please contact Charlene.

In closing, we are excited about Kingsway-Lambton's path forward. The greatest gift we can give our new minister is our support. Please come, meet Reverend Fraser, and be part of our journey.

Respectfully submitted,  
Jim Gallagher and Sandra Linsdell; Richard Efting and Karen Neave;  
Priscilla Knight and Susan Franklin

# CHRISTIAN LIFE MINISTRY REPORT

Pamella Gallagher and Richard Efting



In mid-winter, Rev. Don Gibson succeeded Rev. Jaylynn Byassee as Interim Minister, maintaining stability and preparing the congregation for new leadership. Their guidance has been invaluable. This Ministry's goal is to create abundant intellectual and spiritual spaces, providing varied paths for personal growth. We thank the employees and volunteers who help make KLUC welcoming for all.

## **Bible Interpretation and Community Activities**

Rev. Paul Wilson and Rev. Don Gibson conducted Lenten and Christmas Bible studies, available via Zoom and in person. Activities such as Prayer Circle, Week of Guided Prayer, and Coffee and Connection after the 10 am service emphasize inclusion and belonging.



## **Sunday School/Nursery**

With more families and children attending, we enhanced our venue and adopted a proven curriculum (from Sparks House). Updates included cleaning, painting, new furniture, and establishing a children's chapel and worship area—this raised our standards for children's spaces. The new curriculum, tied to worship service scriptures, supports family discussions about church teachings. Victoria Efting returned in 2025 as Children and Youth Leader, assisted in spring by curriculum consultant Haylee Neal. Victoria leads the Children's Moment, sharing stories that make scripture meaningful for all ages.

The renovated Nursery Room welcomes infants and toddlers from visiting families and members, providing reliable childcare and allowing parents to worship together. Two experienced caregivers were hired for consistent staffing. Two additional college students serve where needed.

## **AV Technology – Ted Clark and Jamal Lee**

Our YouTube channel reflects our organization's character and aims. Ted renovated video storage and updated our YouTube presence, archiving past videos and designing thumbnail templates for Fresh Start and the 10 am Worship Service. Playlists for Christmas Pageants, Stewardship Campaigns, and other major events are available for viewing. We encourage subscribing to the KL YouTube Channel to help broaden our church's reach online.

Visit [Kingsway-Lambton United Church - YouTube](#).



### **Worship through Music**

KLUC's music program is a core part of worship and church community. Directed by Nathan Gritter, the choir prepares weekly anthems, introits, and hymns for the 10am service, drawing from a diverse group of composers across genres and periods. In 2025, special projects included a successful spring fundraising concert and luncheon, more Joyful Singing events, and presentation of Haydn's "Missa Brevis De Sancti Joannis de Deo."

The choir is supported by several professional musicians, including accompanist Paul Wisniewski and our talented section leads. Paul also heads the thriving children's choir. This year, thanks to his leadership, both choirs partnered with Etobicoke Collegiate Institute's strings program to present music on Remembrance Sunday. The children's choir participated in multiple services, including Lessons and Carols, Easter, and Mother's Day.

Looking ahead, the choir plans to explore new music and is excited to support the vision of our new minister. Both choirs welcome new members. Sharing the joy of music continues to enrich the spiritual life of our congregation.

View the Kingsway Lambton United Church website to learn more.

[\[Kingsway-Lambton United Church | United Church in Etobicoke & Toronto, ON\]](#)

### **Fresh Start**

In 2025, the Fresh Start team offered an alternative worship style, led by Presiding Minister Rev. Alana Martin. Their online (Zoom-based) weekly service includes vibrant conversation around the Minister's message. Services are recorded and available on the KL YouTube page ([Kingsway-Lambton United Church - YouTube](#)).

Starting in January 2026, Reverend Michael Shewburg is our new Presiding Minister. The Fresh Start team and Christian Life thank Rev. Alana for her 2025 leadership and invite all KL members and their broader friends/community members to join Fresh Start.



# AFFIRMING COMMITTEE REPORT

Susan Culver and Sarah Keating

1. Kingsway Lambton UC voted to become an Affirming congregation in May 2024 following an overwhelmingly positive congregational vote. An Affirming Committee was then formed to continue the work and to maintain our Affirming status. The committee consists of Susan Culver and Sarah Keating (co-chairs), Emily Barmania, Mia Cornell, Priscilla Knight, Avalon Neale, Kate Tapp Mock and Nancy Wilson.
2. The team met via Zoom May 5<sup>th</sup> and Aug 26<sup>th</sup> and subsequently met in conjunction with the other West End Affirming churches August 6<sup>th</sup>, Oct 8<sup>th</sup> and Nov 5<sup>th</sup>
3. Display of Affirming symbols inside and outside the church
  - a. The Pride Flag is hanging inside the glass door lobby, until a rainbow bench is installed
  - b. The Rainbow Bench has been ordered and will be located just west of the glass doors (generously donated by the UCW/Flea Market Committee)
  - c. We now have a vertical banner for inside the sanctuary similar to the 4 values banners
  - d. There are plans to have an affirming symbol on the outdoor electronic message board similar to the accessibility symbol
4. Affirming Events in 2025:
  - a. PIE day Sunday March 9<sup>th</sup> - the music was centred around LGBTQ+ issues and pie was served at coffee hour with rainbow decorations
  - b. Pride celebration Sunday June 1; Susan gave a brief presentation on PIE (Public Intentional Explicit) during the service; rainbow decorations and theme at Coffee Hour
  - c. Orange shirt day marked Sunday September 28<sup>th</sup> organized by the Social Justice Committee and included in their report
  - d. Transgender Day of Remembrance – observed Sunday Nov 23<sup>rd</sup> – prayer read by Nancy Wilson and themed anthem followed by affirming symbols prominently displayed at coffee hour
5. West End Affirm (WEA) group held its inaugural in person meeting Aug 6<sup>th</sup> attended by Mia Cornell and Emily Barmania, who reported back to the committee. The other churches involved in WEA are Islington United, Humbercrest, Humber Valley, Applewood, Royal York and Runnymede. The group aims to share brainstorming ideas, and resources for Affirming events, WEA has since met regularly and is planning an LGBTQ+ film series in early 2026 with 5 screenings, two to be held at Kingsway Lambton on March 3<sup>rd</sup> and May 5<sup>th</sup>.

## Committee Members

Emily Barmania, Mia Cornell,  
Susan Culver, Sarah Keating,  
Priscilla Knight, Avalon Neale,  
Kate Tapp Mock and Nancy Wilson.



# COMMUNICATIONS MINISTRY REPORT

Meredith Menzies Walker and Eryn Smith

## **Live & Share Our Faith** - *Belonging, Spirituality, and Relevance*

### **Church Website**

Our Home page provides valuable, up to date information, including details about Sunday services, the link to the livestream & Zoom link for Fresh Start, as well as a scrolling banner of upcoming events and initiatives. The website continues to be updated as members/groups provide current details and images.

### **Social Media**

On our Social Media Platforms, Instagram & Facebook and YouTube Channel, we continue to see increases in followers and viewers. On social media we are posting regularly to engage and expand our audience. Our YouTube Channel continues to share the weekly services and events happening at KLUC. We are piloting a Google Ads Campaign to support further online reach to see where that takes us.

### **Print Materials**

We continue to create colourful image & information rich posters/flyers to support engagement and outreach in and around the community sharing news about various events and services.

Our Administrative Staff, as space allows, have been including information on events / save the date items in the printed bulletin and in the pre-and-post service slides to let the congregation know of the various upcoming activities.

## **Live Our Faith in the Community** – *Compassionate Service, Belonging, Spirituality and Relevance*

The Communications Ministry supported and shared the news about KLUC and Community Events via Posters, KLUC Website, the Digital Sign and KLUC Instagram and Facebook with the Congregants, and the greater community, to inform and encourage attendance/participation in upcoming events. These included:

*The Warmth Initiative, Out of the Cold Dinners, CNOY Walk, Pancake Supper, Lenten Bible Study, Art Show, Flea Market, Week of Guided Prayer, Welcome Back BBQ, Pageant, Joyful Singing Workshops, Children's Choir, Live Nativity, St Nicolas Soiree, Advent Worship and Carols Service, as well as Coffee and Conversation, Speaker Series (Men's Group), Family & Youth Events, Stewardship, and Outreach Appeals.*

### **Ensure Leadership Continuance**

Actively seeking input from Congregants, Community Groups, and Tenants about events and ongoing gatherings that meet and use the Church to share via our website, flyers and social media platforms.

### **Maintain our Financial Viability**

Throughout the year, create printed materials (4-6 per year) to share upcoming news and events and maximize printing costs to be fiscally and environmentally responsible (e.g. multiple items/events on a flyer/postcard). We use in-house printing for most of our printing needs.

# GIFTS AND GIVING REPORT

Paul Collings

Your Gifts and Giving Ministry team is pleased to report that the 2025 stewardship campaign had overall positive results. Although an in depth analysis of attrition/ new members etc has not been completed to date, it would seem the response is showing an upward trend.

Indications are that the financial support and growth of the congregation is strong and the future led by our new minister Reverend Christopher Fraser is encouraging.

An initiative we have adopted for 2026 is to re-introduce the Legacy program to strengthen our overall financial position.

Our team wishes to acknowledge with much appreciation the leadership provided to date by Susan Franklin.

Respectfully submitted,  
 Bob Munday,  
 Gord Robb,  
 John Waymann,  
 Paul Collings - Team Lead

Kingsway-Lambton			
Stewardship Campaigns			
	For 2024	For 2025	For 2026
Number of Pledges	163	138	131
Amount Pledged (\$)	403,066	373,269	391,068
Average Pledge Amount (\$)	2,473	2,705	2,985



### The G&G Ministry Members

Bob Munday  
 Gord Robb  
 John Waymann  
 Paul Collings - Team Lead

# MINISTRY AND PERSONNEL COMMITTEE REPORT

Robert Watt

## **Mission:**

M&P is the only mandatory committee of Council. It has the responsibility to: ensure the management of ministry personnel and lay employees is fair and objective; maintain a system of annual reviews of performance and remuneration; and provide a forum for ministry personnel and lay employees to bring concerns regarding their employment to Kingsway Lambton's attention and vice versa.

## **2025 Activities**

Your M&P committee has been busy in 2025 completing annual staff reviews, interactions with new staff, collaborating with Ministry Leads and Co/Leads relating to the hiring of new staff, lead minister, supply minister including helping with up- dating job descriptions, salary, and benefits etc. Key church policies have been created/updated, including the Statutory Holiday Policy, the Vacation Policy and the Creating Safe and Respectful Environments Policy, as well as reinforcement of the Lead Minister's role in funerals for Kingsway Lambton members.

Committee members each focus on specific areas of responsibility relating to our staff, so that the time commitment and responsibility of each committee member, is not too onerous.

Robert Watt has fulfilled his three years as chair and the committee welcomes Horace Knight as the new chair.

## **Join us**

The committee needs some new members to replace retired members. There are usually four short meetings per year. We would welcome your participation (through activities and time that make sense to you) in the vital work of your M&P committee.

### **The M&P Committee Members**

Robert Watt  
Elizabeth Tomik  
Greg Porter

# OUTREACH AND SOCIAL JUSTICE REPORT

Sandra Linsdell and Jeff Loudon

The Outreach and Social Justice Ministry is co-led by Sandra Linsdell (Community Outreach) and Jeff Loudon (Social Justice). Initiatives are organized and run by ad hoc groups of volunteers, including both church and community members – all are welcome to join. We embrace new ideas that will make a difference in our community.

## COMMUNITY OUTREACH

Community outreach supports seven local agencies covering a range of social needs and ages (Out of the Cold, Parkdale Golden Age Foundation, Lake Scugog, Stonegate Ministries, The Gatehouse, Youth Unlimited, Youth Without Shelter). In 2025, our Easter and Thanksgiving campaigns were our sole source of fundraising. Thanks to the exceptional generosity of those who contributed to our campaigns, we were able to provide \$2,700 per agency, a significant increase versus our previous average of \$2,000. Our sincere appreciation to our supporters – you are making a difference.

In addition to providing financial support, Kingsway-Lambton cooked and served two dinners at our local Out of the Cold Program in 2025. Volunteers prepared and served approximately 90 meals on both January 24 and February 21 to guests at All Saints Anglican Church, our local Out of the Cold host church. Leftovers were transported to Elisa House, a local women's shelter.



The annual KLUC Food Drive ran for the first two weeks of December and collected 10 cases of food for Christ Church St. James' Food Pantry which has been our long-time destination for Food Drive proceeds. This Food Pantry is also supported by Stonegate Ministry. This year, Connie and Dan Dupak sold their handmade woodwork and jewelry designs at our Live Nativity Event, and generously donated their entire proceeds to the Foodbank -- an eye-popping contribution of nearly \$4,000.00! Needless to say we are extremely grateful to Connie and Dan for their generosity and kindness, and to all of you who purchased a "Dupak Design".

## SOCIAL JUSTICE

The Social Justice ministry offers ad hoc events and programs aimed at raising awareness and providing an opportunity for people to get involved and respond to issues that they feel passionate about. In 2025, Social Justice supported the following programs.

### **The Warmth Initiative**

The Warmth initiative (led by Judy Collinson) collected more than 90 large bags of warm clothing generously donated by members of the community and our congregation. Donations were delivered to 6 different locations helping people experiencing homelessness and poverty including: Haven on the Queensway, The Fred Victor 40 Oak Community Hub, The Dale serving homeless people in Parkdale, The Fred Victor Better Living Centre Shelter, Across Boundaries, and The Fred Victor Elizabeth St. Warming Centre. These charities thankfully received the much-needed warm clothing. A special thanks to the team of over 30 members of our congregation who helped to sort, bag, and deliver the mountain of clothing.

### **Coldest Night of the Year Walk**

On Saturday, February 22, 2025, 50 enthusiastic participants (including Rev. Don Gibson and Rev. Hugh Reid) walked over 2 km for KLUC's second annual Coldest Night (Morning) of the Year event. Once again, we were blessed with a beautiful sunny day! We were thrilled with the level of local enthusiasm and participation for this nationwide event, and we were able to raise awareness for Haven on the Queensway as well as \$10,400 to support them in the important work that they do to serve some of the most vulnerable in our Etobicoke community.

### **National Day for Truth and Reconciliation**

On September 28, 2025, KLUC marked Canada's National Day for Truth and Reconciliation (September 30) and Orange Shirt Day with our reconciliation flags and orange shirts. This year children from the congregation took part in the service by reading a Land Acknowledgement and special prayer as well as singing "Hymn of Nature". A short film about Orange Shirt Day was introduced and shown to provide more context to this important event. Members of the congregation were invited to fill out heart shaped notes describing what it means to say that Every Child Matters and we took a group photo at the end of the service with everyone wearing their orange shirts.

### **Toy Drive**

This year KLUC once again partnered with St. Phillips Lutheran Church to provide gifts for children of families living at the Willowridge Toronto Community Housing Complex. Our Toy Drive took place between November 13 and November 28 this year (so as not to conflict with the Food Drive). KLUC's generous donations made it possible to contribute approximately 475 toys and Walmart gift cards to children, and families of Willowridge, all of which were distributed at a Holiday Party in the community. An additional 30 toys were donated to LAMP Community Health Centre. Special thanks to the UCW Council and Kingsway-Lambton's Benevolent Fund for their generous donations of gifts and funds. UCW support was key to our success and UCW members shopped for toys in addition to donating funds.

Respectfully Submitted on behalf of the Outreach and Social Justice Ministry  
Sandra Linsdell and Jeff Loudon

# PROPERTY REPORT

Jim Gallagher

Property at Kingsway-Lambton controlled our budgeted expenses, but utilities showed substantial increases this year. Most of the physical changes in the church were minor but needed to keep the church operating smoothly and meeting our standards. I am grateful for the never-ending support of staff in implementing the increasing number and type of activities undertaken at the church.

The Property Ministry continues to be a ministry of one looking for volunteer assistance to support our expanding activities at KLUC. If you have an interest in playing a volunteer role on a Property Committee, please reach out to me or any member of Council. I am sure we can find a use for your talents.

The Property Ministry works to ensure your church events are properly scheduled and supported by necessary staff and causal help to be successful. Our success and the growth of annual events at the church, stretch our staff and building facilities. Charlene & Santiago continue to take on additional frontend responsibilities for these events.

In addition to these annual church events, we manage an ever-increasing number of building tenants that include: The Nursery School, Brickworks Summer Camp, Maureen Ferguson, our music teacher, the Etobicoke Gardners and other short-term tenants.

Your church also is home to community partners including: Embers [2 units], Girl Guides [2 units], Beavers, Art lessons, yoga and basketball these are just some of weekly activities at KLUC.

Rental inquiries are always welcome, please call Charlene in the church office. This year KLUC was fortunate to have additional income from, one time rentals, to film productions and a TV commercial. These extras have helped our bottom line but are not always available. Santiago & Charlene assist as we work with many inquiries, adjusting schedules and determining compatible uses for the church.

Looking forward to 2026 the Property Ministry will undertake extra projects including: updating of the minister's office, minor painting & repairs, a revised fire plan, a review and additions to our security monitoring system, purchasing a system for Hybrid meetings in the church and other small projects.

In addition, Property is monitoring work that could be necessary or required in the next 3 to 5 years including Capital improvements such as AC for the Sanctuary, a new flat roof, Sanctuary upgrades, replacement of the 2<sup>nd</sup> roof top air conditioner and continued upgrades to our AV equipment.

Keeping your church running smoothly relies upon our team of Santiago Duque, his staff of Ali Salazar & Valeria Flores, our excellent church staff of Charlene Lyn, Ed Mock and Ted Clark. I thank them all for their assistance and dedication to KLUC.

Jim Gallagher, Property Ministry Lead



# BOARD OF TRUSTEES REPORT

Susan Franklin

The Trustees are pleased to welcome Susan O'Reilly to the Board. She has been a member of KLUC for over 25 years and has led several K-L events and taken on many volunteer opportunities. Susan brings a wealth of business experience and contacts to the board.

The insurance coverage for KLUC's building is in keeping with valuations and no increase in premiums were experienced this year.

Kingsway-Lambton's investment accounts now total \$1,671,578.00 with investment returns for the year of 4.82%. The accounts are held with Fiera Capital Corporation. The Trustees are reviewing our relationship with Fiera. These funds represent the Manse Fund which helps to fund the Minister's Compensation Package, other allocated funds such as the Music Fund, the Galbraith Fund, residual of the Capital Campaign funds raised some 5 years ago and church operating reserve fund.

Respectfully submitted  
Susan Franklin,  
Chair



## The Board of Trustees Members

Geoff Butler  
Mark Coutts  
Susan Franklin (Chair)  
Jeff Loudon  
Ian Lush  
Susan O'Reilly  
Gail Teal

# KINGSWAY-LAMBTON HOMES FOR SENIORS, INC. REPORT

Greg Service

As reported last year, in late December, we received the results of our three studies: the energy audit, the roof report, and an updated Building Condition Assessment (BCA). 2025 was going to be another busy year.

The BCA is an engineer's report that provides a detailed list of the building's components, organized to assess their condition, useful life, and repair or replacement costs. This will be a useful tool as we prepare for the End of Agreement (EOA) with the City. In just over 2 years, our mortgage will be paid off, and a new funding agreement will need to be negotiated with the City.

The roofing report was somewhat daunting, with a total replacement in the immediate future. Working with the landlord's roofing contractors throughout the year, we designed a program to spread the major roof replacement over a manageable timeframe and reduce the financial burden. Working with the landlord's roofer has confirmed the landlord's commitment to fund 50% of the capital expenditures.

Unfortunately, we did not qualify for the energy funding. The funding needed to approach the program's 70% energy-efficiency target was cost-prohibitive.

At a Special Meeting of Members in March, a motion to accept our new Bylaws 1B was passed, and our Articles of Continuance now meet the Provincial requirements for a non-profit corporation.

Our Insurance Consultant delivered an Insurance Program at a competitive bid, and we changed carriers effective November 1. Better rates and out of a pooled plan that was only raising our premiums to a more accommodating program for our tenants. Additional living expenses will be provided up to a new limit if the tenant needs to relocate due to a disaster.

The highlight of the year was our Annual Tenants' BBQ in June. David Macdonald had announced at the Board meeting in March that the June meeting would be his last. David was the last of the seven pioneers whose vision, perseverance and hard work made Kingsway-Lambton Homes for Seniors a reality. It was a bittersweet day for the directors, as we will truly miss the knowledge and legal expertise he brought to the Board for nearly 40 years. However, it was wonderful to see David finally retire and relocate to Thornbury, Ontario, with other family members close by.

We had to give him a hero's send-off. My President's report for the meeting set the tone for the day. I have included the first paragraph of the report to give you a flavour of the day.

“Today, I am declaring Thursday, June 19<sup>th</sup>, 2025, “David Macdonald Day” here at Kingsway Lambton Homes for Seniors. As most of you know, this will be David's last formal meeting with us. To recognize and acknowledge all the work David has done for the Home over the past nearly 40 years, I took some time to review our archives, including Minutes, Letters, and documentation, to better understand what really happened in those early years. I hope you are as impressed as I was. David, I hope you can now see the brighter side of all the trials and tribulations the Committee experienced and relive the joy and excitement as the pieces started to fall into place. Having reviewed the material, I'm not a literary expert, but I think an exciting book could be written about the numerous ups and downs, the characters, the intrigue, and the deadlines that had to be met, ultimately leading to a happy ending. Let me go back to the spring of 1988, yes, 1988 ..... ”

My President's report is too long to include in this year-end summary, but my email address is [greg@jgsholdingcorp.ca](mailto:greg@jgsholdingcorp.ca). I would be delighted to send you a copy.

We presented David with a collage showcasing several highlights of the community, where 129+ residents are pleased to call it **“Home”**.

Respectively Submitted by  
Greg Service

**Thank you to all our Directors and  
our Management partners at Greenwin Corp**

(\*Executive Board Member)

Jane Bright, Director, Tenant Relations;  
Charles Donley, Vice President \*;  
Gale Hughes, Treasurer & Secretary \*;  
Priscilla Knight, Director, Tenant Health & Safety;  
Ian Lush, Director At Large;  
Michael Pace, our newest Director;  
Gwen Paris, Director At Large;  
Greg Service, Board President \*



# UCW ANNUAL REPORT

Priscilla Knight

The Kingsway-Lambton UCW includes approximately 140 women across five units. In 2025, members contributed about 3,300 volunteer hours in service to the UCW, the church, and the community, living out the church's values of Belonging, Spirituality, Compassionate Service, and Relevance.

## Belonging:

Members connect through meetings, shared meals, cultural outings, learning opportunities, and mutual support, including social gatherings and volunteer appreciation events.

## Spirituality:

Faith is nurtured through shared spiritual retreats and prayer circles.

## Compassionate Service:

In 2025, the UCW donated over \$84,000 to charities supporting food security, shelters, education, and hospice care. Members also donated Flea Market goods, prepared Christmas gift baskets for Women's Habitat, volunteered at the Food Bank, and prepared meals for women in shelters.

## Relevance:

The UCW engages both church and non-church volunteers, including youth, through events such as the Flea Market and Art Show, and continues long-standing financial support of charities that make a difference locally and beyond.

The UCW Council met five times in 2025 and oversees the organization's work.



## MEMBERS OF UCW COUNCIL

Mary Asquini, Lynne Barnard, Anna DiPede-Sexton, Lynda Emerson, Gale Hughes, Priscilla Knight, Martha Lang, Hanna Pai, Elizabeth Dalzell Tomik, Jennifer Visser, Nancy Wilson, Mary Lynne Winterburn, and Bob Yeo

# KINGSWAY-LAMBTON MEMORIES

2024



# FINANCE MINISTRY REPORT

Larry Smith

The Finance Ministry comprises the Financial Administrator, the Financial Oversight Committee, and the Treasurer. The ministry met four times in 2025.

Sincere thanks to the Finance Ministry team - Mireille Khayat, Don Linsdell, and Jim Newton, for their knowledge and contributions to this Ministry's work. Special thanks to Ed Mock, Financial Administrator, whose experience and discernment are greatly appreciated.

## **Finance Ministry Activities & Goals:**

In addition to the ongoing management and oversight of financial activity and reporting, the Finance Ministry has been engaged in the following projects:

- Coordinating and preparing the 2026 Operating and Project Budgets.
- Planning and overseeing the annual Financial Statement Review by the external accountant.
- Supporting the Minister Search Team in achieving their goal of finding our new full-time minister.

## **Financial Report:**

Immediately following this report are three schedules:

- Internal Operating Report used by the Finance Ministry and Council in managing the Church Operating Fund. It includes a comparison of the 2025 Budget and Actuals and the proposed 2026 Budget. (4 pages)
- 2026 Projects Budget (1 page)
- Reviewed Financial Statements. These are the Financial Statements (Unaudited), December 31, 2025, prepared by Lynne Remigio (CPA, CA) and overseen by the Finance Ministry's Financial Review Team consisting of Mireille Khayat (CPA, CMA), Don Linsdell (CPA, CA) and Jim Newton (FCPA, FCA). (13 pages)

## 2025 In Review

The following comments refer to the table of 2025 Actuals & 2026 Budget.

When a budget is prepared and approved, assumptions have been made based on information available such as anticipated staffing levels, programs, and cost of living adjustments. For 2025 there were several areas where assumptions were exceeded or were changed due to circumstances.

Operating Revenue in fiscal 2025 was \$737K, this being \$73K above the budget. This increase was for two reasons – several one-time donations to offerings and an unexpected large scale film production rental. Investment Income, which is not budgeted due to unknown performance, added \$4K.

Operating Expenses were \$716K, this being \$93K below budget. This decrease was mainly from two areas - Ministers were \$46K and Engagement was \$61K below budget. These savings were partially offset by higher utility costs.

For additional detail on the variances please see the notes following the table.

In summary, the higher revenue and lower expenses resulted in an Operating Surplus of \$20K, which was \$165K less than the Operating Deficit anticipated in budget.

The Operations were also supported with planned Internal Fund Transfers from the Manse Fund (\$29K), from the Galbraith CE Fund (\$5K), from the Music Fund (\$14K), and from the UCW Fund (\$15K).

This resulted in an Operating Fund Surplus of \$83K which will be transferred to the Operating Reserve Fund.

## 2025 Funds

Kingsway-Lambton has Restricted Funds that are invested under the management of our Trustees. These funds are listed in the Reviewed Financial Statements – Statement of Financial Position (see page 2 and note 5). The summary below excludes Capital Assets.

Funds (page 2)	2025	2024	Change
Externally Restricted (note 5)	785,087	766,195	+18,892
Internally Restricted (note 5)	1,302,317	1,144,842	+157,475
Restricted Fund Balance	2,087,404	1,911,037	+176,367
Operating Fund (Unrestricted)	208,105	125,037	+83,068
Total	2,295,509	2,036,074	+259,435

In addition to the regular Offerings received from the congregation, generous contributions are made to other funds that support Kingsway-Lambton programs and projects and the community at large. A summary of those contributions and the initiatives supported follows:

<b>Funds Supporting Kingsway-Lambton Operations &amp; Programs - 2025:</b>			
<b>Fund</b>	<b>Contributions</b>	<b>Disbursements</b>	<b>Destination</b>
Memorial Gifts*	\$1,830	\$4,509	To Capital Reserve Fund
		\$4,509	To Compensation Support Fund
Legacy Gifts*	\$15,000	\$2,537	To Capital Reserve Fund
		\$2,537	To Compensation Support Fund
Capital Reserve Fund	\$0	\$10,195	To fund glass door refurbishment and classroom & hallway painting
Music Fund	\$24,472	\$13,794	To Operating Fund to Support Section Lead Costs
		\$1,439	Special Program Expenses
Pageant Fund	\$3,277	\$4,861	To Pageant Expenses
<b>Funds Supporting Other Outreach Programs - 2025:</b>			
<b>Fund</b>	<b>Contributions</b>	<b>Disbursements</b>	<b>Destination</b>
UC Missions	\$23,609	\$23,609	To UCC Mission & Service Fund
Benevolent Funds	\$3,756	\$850	To Benevolent Support
		\$4,396	To Food Vouchers
		\$500	To Support Toy Drive

*\*Memorial and Legacy Gifts are allocated 50% to the Capital Reserve Fund and 50% to the Compensation Support Fund effective January 1<sup>st</sup> the following year.*

## **UCW - 2025**

Through their fundraising efforts the Kingsway-Lambton UCW also made the following very generous contributions:

- \$ 80,390 to charities and community organizations
- \$ 15,000 to the Kingsway-Lambton Operating Fund
- \$ 5,000 to the United Church Mission & Service Fund

Please note that the UCW financial activity is reported with the financial report of the church.

## **Financial Statements (Unaudited), December 31, 2025**

The difference between the Reviewed Financial Statement and the Internal Report is that the Internal Report does not include transactions affecting the Capital Assets (amortization, acquisitions, dispositions).

The following reconciles the Internal Report to the Reviewed Financial Statement.

Operating Surplus/(Deficit) - (Internal Report)	\$20,474
Less: Amortization of Capital Assets - (Reviewed Statement)	(\$105,188)
Deficiency of Revenue over Expenses - (Reviewed Statement- Statement of Operations – Page 3)	(\$84,714)

## 2026 Operating Budget and Project Budget

Preparation of the 2026 Budget began in the fall of 2025. The 2026 Operating and Project Budgets were reviewed at the Council meeting held on February 11, 2026, and approved for presentation to the congregation at the ACM to be held on March 8, 2026.

Key assumptions underlying the operating budget are as follows:

- No major changes in the worship services and other current programs.
- Offering revenue is based on the 2025 budget amounts. (Aside from several one-time donations, Offerings in 2025 were \$41K below budget. The 2026 budget projections also reflect historical relationships to pledge numbers.)
- Rentals are based on existing rental contracts and a more modest year for film companies.
- Operating Expenses will be higher than 2025 due to cost-of-living adjustments for salaries and expenses.
- Ministers: Includes Rev. Don Gibson, our Supply Minister to March, and Rev. Chris Fraser, our new Lead Minister, from March. Also includes a new full time Associate Minister from July for pastoral care, Fresh Start, and Engagement.
- Engagement: The budget does not include a salary for this position.
- Fresh Start: The budget does not include a salary for a presiding minister position after May.
- Christian Life and Music are higher than 2025, based on full staff levels and additional programs.
- The Operating Deficit for 2026 is anticipated to be \$154K (excluding Projects).
- The Operating Deficit is partially offset by the usual Internal Fund Transfers from the Manse Fund, the Galbraith CE Fund, the Music Fund, and the UCW, totaling \$62K,
- An additional \$92K transfer from the Operating Reserve Fund is required to balance the budget.

Item	2024 Actual	2025 Actual	2026 Budget
Operating Revenue	676,115	736,870	666,365
Operating Expense	(713,170)	(716,396)	(819,971)
<b>Operating Surplus/(Deficit)</b>	<b>(37,055)</b>	<b>20,474</b>	<b>(153,606)</b>
Regular Internal Fund Transfer	57,084	62,594	61,853
<b>Operating Fund Increase/(Decrease)</b>	<b>20,029</b>	<b>83,068</b>	<b>(91,753)</b>
<b>Transfer from Operating Reserve Fund</b>	<b>-</b>	<b>-</b>	<b>91,800</b>
<b>Operating Fund Net Increase/(Decrease)</b>	<b>20,029</b>	<b>83,068</b>	<b>47</b>

A 2026 Projects Budget was also approved at the recent Council meeting in the amount of \$12.4K, which includes 9 small repair, maintenance, and upgrade projects. Included on that page is also a list of the projects that the Property Ministry is forecasting will need to be undertaken in the next 3 to 5 years.

Sincere thanks to all the Kingsway-Lambton staff, Ministry leaders, and Council members who have contributed to the development of the 2026 budget.

**Kingsway-Lambton United Church**  
**Annual Congregational Meeting - March 8, 2026**  
**2025 Actuals & 2026 Budget**

Description	2025 Actual Reviewed	2025 Annual Budget	2026 Budget Proposed	Notes
<b>Operating Revenue</b>				
Offering - Local Use	563,581	550,000	550,000	1
Offering - Open	39,299	30,000	30,000	2
Rent - Nursery School	43,365	43,365	43,365	3
Rent - Film Companies	41,600	5,000	5,000	4
Rent - Brickworks	20,000	20,000	20,000	5
Rent - Other	22,503	15,000	17,000	6
Investment Income	3,702	0	0	7
Other Income	2,820	1,000	1,000	
<b>Operating Revenue</b>	<b>736,870</b>	<b>664,365</b>	<b>666,365</b>	
<b>Operating Expenses</b>				
Ministers	79,119	129,104	173,263	8
Administration	175,689	173,463	175,737	9
UCC National Assessment	37,720	37,720	43,319	
Property	287,694	259,411	277,339	10
Communications	2,000	2,375	3,300	
Gifts & Giving	689	1,300	1,500	
Christian Life - Christian Education	20,990	24,753	27,033	11
Christian Life - Music	82,169	87,832	92,446	12
Christian Life - Worship	3,087	3,000	3,000	
Christian Life - Fresh Start	23,207	25,228	18,034	13
Engagement	4,032	64,781	5,000	14
<b>Operating Expense</b>	<b>716,396</b>	<b>808,967</b>	<b>819,971</b>	
<b>Operating Surplus/(Deficit)</b>	<b>20,474</b>	<b>-144,602</b>	<b>-153,606</b>	
<b>Regular Internal Fund Transfers</b>				
From Manse Fund	28,800	28,800	28,800	
From Galbraith CE Fund	5,000	5,000	5,000	15
From Music Fund	13,794	17,178	18,053	16
From UCW Fund	15,000	10,000	10,000	17
<b>Regular Internal Fund Transfer</b>	<b>62,594</b>	<b>60,978</b>	<b>61,853</b>	
<b>Prelim Operating Fund Incr/(Decr)</b>	<b>83,068</b>	<b>-83,624</b>	<b>-91,753</b>	
From Operating Reserve Fund	0	83,750	91,800	
<b>Operating Fund Increase/(Decrease)</b>	<b>83,068</b>	<b>126</b>	<b>47</b>	

**Kingsway-Lambton United Church**  
**Annual Congregational Meeting - March 8, 2026**  
**2025 Actuals & 2026 Budget**  
**Notes**

**Notes for 2025 Actuals**

1. Offering Local: Above budget due to one \$50K donation, otherwise \$37K below budget.
2. Offering Loose: Above budget due to one \$13K donation, otherwise \$4K below budget.
3. Rent - Nursery School: \$43K as budgeted (contract).
4. Rent - Film Companies: \$37K higher than expected.
5. Rent - Brickworks Camp: \$20K as budgeted (contract).
6. Rent - Other: \$8K higher than expected due to more events.
7. Investment Income: \$4K allocation. Budget as \$0 because only known after year-end
8. Ministers: \$50K lower due to Lead Minister not found; Supply Ministers for full year.
9. Administration: Other \$8K higher (Jaylynn farewell, Engagement recruiting, ministers portraits)
10. Property: \$28K higher due to natural gas, hydro, water, facility repairs, supplies (banners)
11. Christian Education: \$4k lower. Youth & Adult CE programs were not offered.
12. Music: \$5K below budget due to fewer soloists under contract Jan-Sept.
13. Fresh Start: Lead at 9hr/wk for 10 months. \$2K below budget.
14. Engagement: \$61K below budget as Engagement person was not found.
15. Galbraith CE Fund: \$5k supports staffing for Sunday School & Nursery.
16. Music Fund - \$4K lower due to fewer additional soloists above the 4 contracted.
17. UCW Fund - \$5K additional support from UCW.

**Notes for 2026 Budget**

1. Offering Local: Use 2025 budget (single large donation may not be repeated).
2. Offering Loose: Use 2025 budget (single large donation may not be repeated).
3. Rent - Nursery School: Based on contract.
4. Rent - Film Companies: Use 2025 budget; high use cannot be anticipated.
5. Rent - Brickworks Camp: Based on contract.
6. Rent - Other: Use 2025 budget with modest \$2K increase.
7. Investment Income: Budget at \$0; actual only known after year-end
8. Ministers: Supply 3 mth (Jan-Mar); Lead 10 mth (Mar-Dec); Associate 40 hr/wk for 6 mth (Jul-Dec).
- 8a. Based on input from our ministerial team, and to better meet the evolving needs of our faith community, in 2026 we will pivot from adding an Engagement Lead to finding a second minister.
9. Administration: Salary adjustment per M&P.
10. Property: Salary adjustment per M&P.
11. Christian Education: \$3K increase over 2025 for anticipated additional programs.
12. Music: Salary adjustment per M&P.
13. Fresh Start - Lead at 9hr/wk for 5 months. See note 8a.
14. Engagement: No Engagement person. See note 8a.
15. Galbraith CE Fund: \$5K support for CE expenses.
16. Music Fund - Covers the cost of 3 leads with salary adjustment.
17. UCW Fund - Using 2025 budget amount.

## 2025 Actuals & 2026 Budget - Details

	2025 Actual Reviewed	2025 Annual Budget	2026 Budget Proposed
<b>MINISTERS</b>			
Salaries	69,348	97,000	135,460
Pension & Benefits	6,137	24,865	25,383
Con Education	1,125	1,289	5,320
Telephone Reimbursement	880	800	1,300
Travel Reimbursement	428	550	1,100
Supply Ministers	1,200	4,200	4,200
Lead Minister Expense Account	-	400	500
<b>Total</b>	<b>79,118</b>	<b>129,104</b>	<b>173,263</b>
<b>ADMINISTRATION</b>			
Salaries	95,648	94,929	97,777
Pension & Benefits	18,065	16,665	17,540
Contracted Services	10,361	12,708	12,032
Telephone & Internet	7,937	8,376	7,056
Copy & Print Expense	9,031	9,260	9,660
Office Supplies	3,605	4,105	4,105
Postage Meter Lease	1,938	1,960	1,960
Postage	873	1,600	1,200
Offering Envelopes	665	600	600
WSIB	(315)	2,400	1,800
Payroll & Other Process Charges	3,855	4,635	4,085
Technology Supplies & Services	5,810	5,725	7,172
Professional Services	6,236	6,500	6,750
Other Expense	11,980	4,000	4,000
<b>Total</b>	<b>175,689</b>	<b>173,463</b>	<b>175,737</b>
<b>UCC NATIONAL ASSESSMENT</b>			
	<b>37,720</b>	<b>37,720</b>	<b>43,319</b>
<b>PROPERTY</b>			
Salaries	113,406	111,511	114,751
Salaries Recovered	(1,000)	-	-
Pension & Benefits	29,530	30,193	31,809
Casual Help	3,382	2,500	3,000
Insurance	14,685	15,150	15,150
Natural Gas	19,962	14,661	20,654
Hydro	21,980	19,776	22,738
Water	7,474	2,900	5,612
Instrument Tuning & Repair	1,758	1,500	1,200
Facility Repairs	20,435	10,625	12,475
Equipment	4,215	3,450	3,200
Property Supplies	13,741	8,265	7,135
Services and Inspections	38,128	38,880	39,615
<b>Total</b>	<b>287,694</b>	<b>259,411</b>	<b>277,339</b>

## 2025 Actuals & 2026 Budget - Details

	2025 Actual Reviewed	2025 Annual Budget	2026 Budget Proposed
<b>COMMUNICATIONS</b>			
Advertising & Promotion	1,247	2,000	1,300
Website	753	375	2,000
<b>Total</b>	<b>2,000</b>	<b>2,375</b>	<b>3,300</b>
<b>GIFTS &amp; GIVING</b>			
Printing	320	500	500
Postage	369	500	500
Other Costs	-	300	500
<b>Total</b>	<b>689</b>	<b>1,300</b>	<b>1,500</b>
<b>CHRISTIAN LIFE / CHRISTIAN EDUCATION</b>			
Salaries	19,712	21,531	21,216
Pension & Benefits	873	902	817
Adult Education Programs	-	1,000	1,500
Family Events	405	1,020	1,500
Teen & Young Adult Programs	-	300	2,000
<b>Total</b>	<b>20,990</b>	<b>24,753</b>	<b>27,033</b>
<b>CHRISTIAN LIFE / MUSIC</b>			
Salaries	39,306	39,141	41,475
Pension & Benefits	2,839	2,811	2,998
Section Leads & Soloists	37,641	41,130	43,223
Instrumentalists	1,050	3,000	3,000
Music & Memberships & Children's Choir	1,332	1,750	1,750
<b>Total</b>	<b>82,168</b>	<b>87,832</b>	<b>92,446</b>
<b>CHRISTIAN LIFE / WORSHIP</b>	<b>3,087</b>	<b>3,000</b>	<b>3,000</b>
<b>CHRISTIAN LIFE / FRESH START</b>			
Salaries	12,884	14,076	7,820
Pension & Benefits	933	952	464
Con Ed - FS	282	400	150
Guest Speakers	7,768	8,400	8,400
Music	1,340	1,400	1,200
<b>Total</b>	<b>23,207</b>	<b>25,228</b>	<b>18,034</b>
<b>ENGAGEMENT</b>			
Salaries	-	47,000	-
Pension & Benefits	-	12,781	-
Connecting, Caring, Welcoming	4,033	5,000	5,000
<b>Total</b>	<b>4,033</b>	<b>64,781</b>	<b>5,000</b>

## KL 2026 Property Projects

## Estimated Costs

### 2026 Small Projects list

Exterior Lighting upgrades	\$1,000
Painting & drywall repair	\$1,000
Revised Fire Plan	\$1,000
Parking Lot Camera	\$750
Exterior Improvements = signage	\$2,500
Refresh and renew exterior wood doors	\$1,750
Signage for Historic window in the club room.	\$700
Minor stain glass repairs	\$1,200
Equipment to allow Hybrid meeting in the clubroom	\$2,500
<b>Total 2026 Small Projects</b>	<b>\$12,400</b>

### 3 to 5 Year Forecast (Estimates)

Replace Kitchen flooring	\$6,000
Add a Stacked Washer & Dryer	\$3,500
Replacement of the 2nd roof top unit	\$18,000
AC to the Sanctuary- study required	\$115,000
Flat roof -monitor ! <b>NEW Roof</b>	\$125,000
Sanctuary upgrade	\$130,000
New main Sanctuary Projector system	\$15,000

**KINGSWAY LAMBTON UNITED CHURCH**

**FINANCIAL STATEMENTS**

**UNAUDITED**

**DECEMBER 31, 2025**

INDEPENDENT PRACTITIONER'S REVIEW ENGAGEMENT REPORT

To the Members of  
Kingsway Lambton United Church

I have reviewed the accompanying financial statements of Kingsway Lambton United Church that comprise the statement of financial position as at December 31, 2025, and the statements of operations and changes in net assets and cash flows and the related schedules for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not for profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Practitioner's Responsibility

My responsibility is to express a conclusion on the accompanying financial statements based on my review. I conducted my review in accordance with Canadian generally accepted standards for review engagements, which require me to comply with relevant ethical standards.

A review of financial statements in accordance with Canadian generally accepted standards for review engagements is a limited assurance engagement. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity, as appropriate, and applying analytical procedures, and evaluates the evidence obtained.

The procedures performed in a review are substantially less in extent than, and vary in nature from those performed in an audit conducted in accordance with Canadian generally accepted audit standards. Accordingly, I do not express an audit opinion on these financial statements.

Conclusion

Based on my review, nothing has come to my attention that causes me to believe that these financial statements do not present fairly, in all material respects, the financial position of Kingsway Lambton United Church as at December 31, 2025, and the results of its operations and its cash flows for the year then ended in accordance with Canadian accounting standards for not for profit organizations.


Etobicoke, Ontario  
February 20, 2026

  
Lynne D. Remigio, CPA  
Licensed Public Accountant

**Kingsway Lambton United Church**  
**Statement of Financial Position**  
**As at December 31, 2025**  
(Unaudited)

	Operating Fund		Restricted Funds		Total Funds	
	2025	2024	2025	2024	2025	2024
<b>ASSETS</b>						
Current Assets						
Cash and cash equivalents	\$ 196,217	\$ 132,952	\$ 421,402	\$ 328,493	\$ 617,619	\$ 461,445
Accounts receivable	19,203	9,102	-	-	19,203	9,102
Prepaid expenses	<u>20,149</u>	<u>3,646</u>	<u>-</u>	<u>-</u>	<u>20,149</u>	<u>3,646</u>
	<u>235,569</u>	<u>145,700</u>	<u>421,402</u>	<u>328,493</u>	<u>656,971</u>	<u>474,193</u>
Investments (Note 2)	-	-	1,670,802	1,587,944	1,670,802	1,587,944
Capital Assets (Note 3)	<u>926,880</u>	<u>1,006,358</u>	<u>-</u>	<u>-</u>	<u>926,880</u>	<u>1,006,358</u>
	<u>\$ 1,162,449</u>	<u>\$ 1,152,058</u>	<u>\$ 2,092,204</u>	<u>\$ 1,916,437</u>	<u>\$ 3,254,653</u>	<u>\$ 3,068,495</u>
<b>LIABILITIES</b>						
Current Liabilities						
Accounts payable and accrued liabilities	\$ 25,921	\$ 20,663	\$ 1,543	\$ -	\$ 27,464	\$ 20,663
Deferred revenue (Note 4)	<u>-</u>	<u>-</u>	<u>4,800</u>	<u>5,400</u>	<u>4,800</u>	<u>5,400</u>
	<u>25,921</u>	<u>20,663</u>	<u>6,343</u>	<u>5,400</u>	<u>32,264</u>	<u>26,063</u>
<b>FUND BALANCES (Note 1)</b>						
Invested in Capital Assets	926,880	1,006,358	-	-	926,880	1,006,358
Externally Restricted (Note 5)	-	-	785,087	766,195	785,087	766,195
Internally Restricted (Note 5)	-	-	1,302,317	1,144,842	1,302,317	1,144,842
Unrestricted	<u>208,105</u>	<u>125,037</u>	<u>-</u>	<u>-</u>	<u>208,105</u>	<u>125,037</u>
	<u>1,134,985</u>	<u>1,131,395</u>	<u>2,087,404</u>	<u>1,911,037</u>	<u>3,222,389</u>	<u>3,042,432</u>
	<u>\$ 1,160,906</u>	<u>\$ 1,152,058</u>	<u>\$ 2,093,747</u>	<u>\$ 1,916,437</u>	<u>\$ 3,254,653</u>	<u>\$ 3,068,495</u>

APPROVED ON BEHALF OF THE BOARD:

 Director  
 Director

See accompanying notes to financial statements

**Kingsway Lambton United Church**  
**Statement of Operations and Changes in Net Assets**  
**For the Year Ended December 31, 2025**  
(Unaudited)

	<u>Operating Fund</u>		<u>Restricted Funds</u>		<u>Total Funds</u>	
	<u>2025</u>	<u>2024</u>	<u>(Schedule)</u>		<u>2025</u>	<u>2024</u>
	<u>2025</u>	<u>2024</u>	<u>2025</u>	<u>2024</u>	<u>2025</u>	<u>2024</u>
<b>REVENUES</b>						
Contributions						
Envelope offering	\$ 563,581	\$ 551,252	\$ 147,012	\$ 51,647	\$ 710,593	\$ 602,899
Open offering	39,299	32,891	24,325	10,960	63,624	43,851
United Church Missions	-	-	23,609	31,854	23,609	31,854
Pageant offering	-	-	3,277	5,400	3,277	5,400
Legacy gifts	-	-	15,000	5,000	15,000	5,000
Memorial donations	-	-	1,830	8,880	1,830	8,880
Investment income (loss)	4,534	8,340	79,761	171,632	84,295	179,972
Fundraising income	-	-	166,259	160,328	166,259	160,328
Rental income	127,467	82,017	-	-	127,467	82,017
Program, event and other revenue	<u>1,989</u>	<u>1,615</u>	<u>3,543</u>	<u>5,225</u>	<u>5,532</u>	<u>6,840</u>
	<u>736,870</u>	<u>676,115</u>	<u>464,616</u>	<u>450,926</u>	<u>1,201,486</u>	<u>1,127,041</u>
<b>EXPENSES</b>						
Salaries and benefits	457,161	467,015	-	-	457,161	467,015
Property maintenance and repairs	144,001	130,274	10,150	-	154,151	130,274
Outreach	-	-	108,090	101,083	108,090	101,083
United Church Missions	-	-	23,609	31,854	23,609	31,854
Office and general	45,380	43,529	5,169	3,479	50,549	47,008
UCC National assessment	37,720	38,652	-	-	37,720	38,652
Benevolent support	-	-	4,496	5,735	4,496	5,735
Fund raising expenses	-	-	34,944	38,567	34,944	38,567
Professional fees	6,236	4,749	-	-	6,236	4,749
Christian education	405	1,764	-	-	405	1,764
Music and choir	3,090	1,563	1,210	1,585	4,300	3,148
Ministers expenses	3,205	7,262	-	-	3,205	7,262
Amortization of capital assets	105,188	109,970	-	-	105,188	109,970
Pageant expense	-	-	4,860	4,424	4,860	4,424
Program and other expense	<u>19,198</u>	<u>18,362</u>	<u>7,417</u>	<u>14,458</u>	<u>26,615</u>	<u>32,820</u>
	<u>821,584</u>	<u>823,140</u>	<u>199,945</u>	<u>201,185</u>	<u>1,021,529</u>	<u>1,024,325</u>
<b>EXCESS (DEFICIENCY) OF REVENUES OVER EXPENSES</b>	(84,714)	(147,025)	264,671	249,741	179,957	102,716
<b>Fund balances, beginning</b>	1,131,395	1,259,237	1,911,037	1,680,479	3,042,432	2,939,716
<b>Interfund transfers (Schedule)</b>	<u>88,304</u>	<u>19,183</u>	<u>(88,304)</u>	<u>(19,183)</u>	<u>-</u>	<u>-</u>
<b>FUND BALANCES, ENDING</b>	<u>\$ 1,134,985</u>	<u>\$ 1,131,395</u>	<u>\$ 2,087,404</u>	<u>\$ 1,911,037</u>	<u>\$ 3,222,389</u>	<u>\$ 3,042,432</u>

See accompanying notes to financial statements

**Kingsway Lambton United Church**  
**Restricted Funds**  
**Schedule of Revenues and Expenses and Changes in Net Assets**  
**For the Year Ended December 31, 2025**  
(Unaudited)

	General Purpose Funds	Ministry Compensation Support Funds	Capital & Property Funds	Program Funds	Other Purpose Funds	Total 2025	Total 2024
<b>REVENUES</b>							
Contributions							
Envelope offering	\$ 50,000	\$ -	\$ -	\$ 20,441	\$ 76,571	\$ 147,012	\$ 51,647
Open Offering	15,000	-	-	4,031	5,294	24,325	10,960
United Church Missions	-	-	-	-	23,609	23,609	31,854
Pageant offering	-	-	-	3,277	-	3,277	5,400
Legacy gifts	15,000	-	-	-	-	15,000	5,000
Memorial donations	1,830	-	-	-	-	1,830	8,880
Investment income	9,194	30,563	22,690	7,514	9,800	79,761	171,632
Fundraising income	-	-	-	2,237	164,022	166,259	160,328
Program, event and other revenue	-	-	-	-	3,543	3,543	5,225
	<u>91,024</u>	<u>30,563</u>	<u>22,690</u>	<u>37,500</u>	<u>282,839</u>	<u>464,616</u>	<u>450,926</u>
<b>EXPENSES</b>							
Property maintenance and repairs	-	-	10,150	-	-	10,150	-
Outreach	-	-	-	-	108,090	108,090	101,083
United Church Missions	-	-	-	-	23,609	23,609	31,854
Office and general expenses	-	-	-	215	4,954	5,169	3,479
Benevolent support	-	-	-	-	4,496	4,496	5,735
Fund raising expenses	-	-	-	-	34,944	34,944	38,567
Music and choir	-	-	-	1,210	-	1,210	1,585
Pageant expense	-	-	-	4,860	-	4,860	4,424
Program and other expense	-	-	-	1,439	5,978	7,417	14,458
	<u>-</u>	<u>-</u>	<u>10,150</u>	<u>7,724</u>	<u>182,071</u>	<u>199,945</u>	<u>201,185</u>
<b>EXCESS OF REVENUES OVER EXPENSES</b>	91,024	30,563	12,540	29,776	100,768	264,671	249,741
<b>Net Assets, beginning of year</b>	198,065	708,984	584,115	192,437	227,436	1,911,037	1,680,479
<b>Interfund transfers</b>							
To Operating Fund:							
From Manse Fund	-	(28,800)	-	-	-	(28,800)	(28,800)
Capital assets acquired	-	-	(25,710)	-	-	(25,710)	(12,099)
From Music Fund	-	-	-	(13,794)	-	(13,794)	(13,284)
From Gailbraith CE Fund	-	-	-	(5,000)	-	(5,000)	-
From UCW Fund	-	-	-	-	(15,000)	(15,000)	(15,000)
From Operating Fund							
To Operating Reserve	-	-	-	-	-	-	50,000
From General Purpose Funds							
To Capital Reserve	(7,046)	-	7,046	-	-	-	-
To Compensation Support Fund	(7,046)	7,046	-	-	-	-	-
	<u>(14,092)</u>	<u>(21,754)</u>	<u>(18,664)</u>	<u>(18,794)</u>	<u>(15,000)</u>	<u>(88,304)</u>	<u>(19,183)</u>
<b>NET ASSETS, END OF YEAR</b>	<u>\$ 274,997</u>	<u>\$ 717,793</u>	<u>\$ 577,991</u>	<u>\$ 203,419</u>	<u>\$ 313,204</u>	<u>\$2,087,404</u>	<u>\$1,911,037</u>

See accompanying notes to financial statements

**Kingsway Lambton United Church**  
**Schedule of Expenses Detail - Operating Fund**  
(Unaudited)  
**For the Year Ended December 31, 2025**

<b>EXPENSES</b>	<u>2025</u>	<u>2024</u>
<b>Salaries and Benefits</b>		
<b>Salaries</b>		
Ministers	\$ 82,232	\$ 118,595
Organists and soloists	77,996	76,022
Office	106,009	97,560
Property	112,406	109,068
Christian education	<u>19,712</u>	<u>-</u>
	398,355	401,245
<b>Pension, group health and life insurance</b>		
Ministers	7,071	26,277
Organists and soloists	2,839	2,437
Office	18,065	8,991
Property	29,530	28,036
Christian education	<u>873</u>	<u>-</u>
	58,378	65,741
<b>Other benefits</b>		
Ministers' travel reimbursements	<u>428</u>	<u>29</u>
	<u>457,161</u>	<u>467,015</u>
<b>Property</b>		
Repairs, maintenance and supplies	79,900	76,921
Fuel	19,962	15,929
Hydro and water	29,454	22,897
Insurance	<u>14,685</u>	<u>14,527</u>
	<u>144,001</u>	<u>130,274</u>
<b>Office and general</b>		
Printing, stationery, office and sundry	37,442	35,588
Loan interest	-	24
Telephone	<u>7,938</u>	<u>7,917</u>
	<u>45,380</u>	<u>43,529</u>
<b>UCC National Assessment</b>	37,720	38,652
<b>Christian education</b>	405	1,764
<b>Professional fees</b>	6,236	4,749
<b>Music and choir</b>	3,090	1,563
<b>Ministers expenses</b>	3,205	7,262
<b>Amortization of capital assets</b>	105,188	109,970
<b>Other expenses</b>		
Communications	2,000	1,326
Gifts and giving campaign	689	1,157
Fresh Start expense	9,390	10,377
Worship and congregational support	<u>7,119</u>	<u>5,502</u>
	<u>19,198</u>	<u>18,362</u>
<b>TOTAL EXPENSES</b>	<u>\$ 821,584</u>	<u>\$ 823,140</u>

See accompanying notes to financial statements

**Kingsway Lambton United Church**  
**Statement of Cash Flows**  
**For the Year Ended December 31, 2025**  
(Unaudited)

	<b>2025</b>	<b>2024</b>
<b>Cash provided by (used in) operating activities</b>		
Excess of Revenues over Expenses	\$ 179,957	\$ 102,716
Items not involving cash:		
Amortization of capital assets	105,188	109,970
	285,145	212,686
Changes in non-cash working capital balances:		
Accounts receivable (increase) decrease	(10,101)	2,280
Prepaid expenses (increase) decrease	(16,503)	(1,725)
Deferred revenue (decrease) increase	(600)	1,725
Accounts payable increase (decrease)	6,801	(26,248)
<b>Total cash provided by operating activities</b>	<b>264,742</b>	<b>188,718</b>
<b>Cash (used in) financing activities</b>		
Loan repayments	-	(4,677)
	-	(4,677)
<b>Cash (used in) investing activities</b>		
Purchase of capital assets	(25,710)	(12,099)
Acquisition of pooled investments	(82,858)	(137,302)
	<b>(108,568)</b>	<b>(149,401)</b>
<b>Increase in cash during the year</b>	156,174	34,640
Cash and cash equivalents, beginning of the year	461,445	426,805
<b>Cash and cash equivalents, end of year</b>	<b>\$ 617,619</b>	<b>\$ 461,445</b>
<b>Cash and cash equivalents position, end of year comprised of:</b>		
Cash in banks and petty cash	\$ 515,493	\$ 380,810
Cashable GIC's	101,350	58,212
Money market funds	776	22,423
	<b>\$ 617,619</b>	<b>\$ 461,445</b>

See accompanying notes to financial statements

**Kingsway Lambton United Church**  
**Notes to the Financial Statements**  
**For the Year Ended December 31, 2025**  
(Unaudited)

**STATUS AND PURPOSE OF THE ORGANIZATION**

Kingsway Lambton United Church (the church) is a registered charity under the Income Tax Act (Canada) and is organized for the purpose of providing religious instruction and charitable outreach as a member of the wider United Church of Canada.

The accounts of the church include the Kingsway Lambton United Church Women (the UCW).

**1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

The financial statements were prepared in accordance with Canadian accounting standards for not for profit organizations in Part III of the CPA (Chartered Professional Accountants) Canada Handbook – Accounting and include the following significant accounting policies:

**Fund Accounting**

Kingsway Lambton United Church follows the restricted fund method of accounting for contributions.

**(i) Operating Fund**

The Operating Fund accounts for the general operations and programs of the church. Unrestricted contributions and restricted contributions to be used for operations are reported in this fund.

**ii) Restricted Funds**

Restricted funds include both internally and externally restricted resources and are grouped as follows:

**General Purpose Funds**

General purpose restricted funds are undesignated funds that are available for future operating purposes at the discretion of the Council.

**Ministry Compensation Support Funds**

Ministry Compensation Support Funds include the Manse Fund and the Compensation Support Fund.

The Manse Fund reports the assets, liabilities and expenses related to the proceeds of sale of two manses previously owned by the church. As a condition of granting consent for the sale of the two manses, the church is required to separately invest these funds in a special fund from which an allowance is to be paid to the church to support the ongoing compensation of the ministry personnel. Any additional income above the transfers to the church is to be reinvested in the special fund to be maintained apart from the general funds of the church. During the year transfers of \$28,800 (2024 - \$28,800) were made from this fund to the operating fund as a contribution towards ministry personnel compensation.

The Compensation Support Fund was established in 2012 to set aside additional funds to support ministry personnel compensation. Allocations to this fund and transfers from the fund are made at the direction of the Council and the funds are separately invested. During the year transfers of \$7,046 were made to this fund from the General Purpose funds (2024 - \$2,228).

**Kingsway Lambton United Church**  
**Notes to the Financial Statements**  
**For the Year Ended December 31, 2025**  
(Unaudited)

**1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**Capital and Property Funds**

Capital and property funds are funds that have been designated for specific capital purposes or general capital reserves.

**Program Funds**

Program funds are funds that have been designated for specific program related purposes.

**Other Purpose Funds**

The church maintains a number of other funds to report the revenues and expenditures related to designated activities or projects of the congregation outside of the normal operating activities.

**Recognition of Contributions**

The church follows the restricted fund method of accounting whereby internally and externally restricted contributions are recognized as revenue in the fund corresponding to the purpose for which they were contributed. Unrestricted contributions are recognized as revenues in the Operating Fund.

**Contributed Services**

Volunteers contribute an undeterminable, but substantial, number of hours during the year to assist the church in carrying out its mission. Because of the difficulty of determining their fair market value, contributed services are not recognized in the financial statements.

**Recognition of Other Revenues**

Other revenues, including rents, activity and event fees, government funding, and miscellaneous sales are recognized when received or receivable. Project grants are recognized over the period of the project.

**Financial Instruments**

The church initially recognizes its financial assets and financial liabilities at fair value. The church subsequently measures its financial assets and financial liabilities as follows:

Financial assets:

Cash and accounts receivable	Amortized cost
Pooled investment funds	Fair value

Financial liabilities:

Accounts payable and accrued liabilities	Amortized cost
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**Kingsway Lambton United Church  
Notes to the Financial Statements  
For the Year Ended December 31, 2025  
(Unaudited)**

**1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (continued)**

**Recognition and Allocation of Investment Income**

Investment income earned on deposit accounts, which includes cash in banks, brokers cash accounts money market funds and guaranteed investment certificates, is recorded on the accrual basis. Investment income on pooled fund investments is recorded based on the increase (decrease) in the fair value of the investments. Investment income is allocated to the appropriate funds as follows:

Investment income of the Manse Fund and the Compensation Support Fund is maintained separate and recorded as revenue of each of those funds.

Investment income earned on other church funds is first allocated to any restricted funds which require reinvestment. The remaining investment income is allocated between the operating fund and all other restricted funds on a pro-rata basis to reflect the activity in those funds. Exceptions to this general allocation policy may be made by the Council directing another allocation method based on financial priorities identified for any given year.

**Capital Assets**

Purchased capital assets are recorded at cost. Contributed capital assets are recorded at the fair value at the date of contribution.

Amortization is provided on a straight line basis over the assets' estimated useful lives as follows:

Church buildings	straight line over 25 years
Heating systems	straight line over 25 years
Organ	straight line over 25 years
Furniture and Fixtures	straight line over 5 years
LED Sign	straight line over 10 years

One half of the annual amortization is charged in the year of acquisition.

**Pension Plan**

The church contributes to the Pension Plan of The United Church of Canada on behalf of its eligible employees. The pension plan is a multi-employer defined benefit plan, however it is accounted for as a defined contribution plan as sufficient information is not available to use defined benefit plan accounting.

**Cash and Cash Equivalents**

Cash and cash equivalents comprise bank balances, cash on hand, money market funds and cashable GIC's with maturities of less than one year at the date of acquisition which are available on demand.

**Use of Estimates**

The preparation of financial statements in conformity with Canadian accounting standards for not for profit organizations requires church officers to make estimates and assumptions that affect the amounts reported in the financial statements. Significant financial statement items that require the use of estimates are the useful life and amortization of capital assets. Church officers believe that the estimates utilized in preparing the church's financial statements are reasonable and prudent. Actual results could differ from those estimates.

**Kingsway Lambton United Church**  
**Notes to the Financial Statements**  
**For the Year Ended December 31, 2025**  
(Unaudited)

**2. INVESTMENTS**

Investments consist of pooled investment funds reported at fair value as reported by the investment funds manager.

	<u>2025</u>	<u>2024</u>
<b>Pooled investment funds</b>		
Manse Fund	\$ 492,793	\$ 493,084
Capital Fund	949,772	894,856
Compensation Support Fund	<u>228,237</u>	<u>200,004</u>
Total pooled investment funds	<u>\$ 1,670,802</u>	<u>\$ 1,587,944</u>

The pooled investment funds held at December 31, 2025 include dividend, equity, bond and lending funds.

**3. CAPITAL ASSETS**

Capital assets are comprised of the following:

	<u>Cost</u>	<u>Accumulated Amortization</u>	<u>Net 2025</u>	<u>Net 2024</u>
Building	\$ 2,007,521	\$ 1,415,753	\$ 591,768	\$ 665,766
Heating Systems	161,977	61,118	100,859	87,417
Organ	236,483	61,486	174,997	184,456
LED Sign	12,676	6,972	5,704	6,972
Furniture and Fixtures	<u>364,321</u>	<u>310,769</u>	<u>53,552</u>	<u>61,747</u>
	<u>\$ 2,782,978</u>	<u>\$ 1,856,098</u>	<u>\$ 926,880</u>	<u>\$ 1,006,358</u>

During the fiscal year ended December 31, 2025, capital asset additions of \$6,180 were made to the building and \$19,530 were made to the heating systems asset categories.

**4. DEFERRED REVENUE**

Deferred revenue consists of the following:

	<u>2025</u>	<u>2024</u>
Operating Fund		
Next year's room rentals	\$ -	\$ -
Restricted Funds		
UCW Fund deferred contributions Art Show	4,700	5,300
UCW Fund deferred contributions Flea Market	<u>100</u>	<u>100</u>
	<u>4,800</u>	<u>5,400</u>
	<u>\$ 4,800</u>	<u>\$ 5,400</u>

**Kingsway Lambton United Church**  
**Notes to the Financial Statements**  
**For the Year Ended December 31, 2025**  
(Unaudited)

**5. RESTRICTED FUNDS**

The church maintains a number of restricted funds. Certain of these funds are subject to externally imposed restrictions as directed by the original donors or by the Regional Council of the United Church and expenditures from these funds must be in line with the external restrictions. Additionally the church maintains a number of internally restricted funds and expenditures from these funds requires only the approval of the local church council. Net Assets held in the restricted funds at December 31, are as follows:

	<u>2025</u>	<u>2024</u>
<b>General Purpose Funds</b>		
Internally Restricted		
Operating Reserve Fund	\$ 163,267	\$ 92,853
Reserve Fund	94,635	91,120
Legacy Gifts	15,241	5,074
Memorial Gifts	<u>1,854</u>	<u>9,018</u>
Total General Purpose Funds	<u>274,997</u>	<u>198,065</u>
<b>Ministry Compensation Support Funds</b>		
Externally Restricted		
Manse Fund		
Capital amount from sale of manses to be retained	282,009	282,009
Reinvested income restricted for ministry personnel compensation	<u>207,284</u>	<u>214,526</u>
	<u>489,293</u>	<u>496,535</u>
Internally Restricted		
Compensation Support Fund	<u>228,500</u>	<u>212,450</u>
Total Ministry Compensation Support Funds	<u>717,793</u>	<u>708,985</u>
<b>Capital and Property Funds</b>		
Externally Restricted		
Howard Banting Memorial for air conditioning	57,864	55,714
McIlroy Garden Bequest	1,297	1,249
Organ Enhancement Fund	<u>31,854</u>	<u>30,671</u>
	91,015	87,634
Internally Restricted		
Capital Reserve Fund	23,654	31,503
Capital Campaign Fund	461,656	463,373
Sanctuary Curtain Fund	<u>1,666</u>	<u>1,604</u>
	<u>486,976</u>	<u>496,480</u>
Total Capital and Property Funds	<u>577,991</u>	<u>584,114</u>
<b>Program Funds</b>		
Externally Restricted		
Galbraith Choir Bequest	13,116	12,629
Galbraith Sunday School Bequest	<u>38,295</u>	<u>41,703</u>
	51,411	54,332
Internally Restricted		
Music Fund	112,415	98,449
Pageant Fund	14,456	15,454
Christian Education - Youth / Contemporary Worship	<u>25,137</u>	<u>24,203</u>
	<u>152,008</u>	<u>138,106</u>
Total Program Funds	<u>203,419</u>	<u>192,438</u>

**Kingsway Lambton United Church**  
**Notes to the Financial Statements**  
**For the Year Ended December 31, 2025**  
(Unaudited)

**5. RESTRICTED FUNDS (continued)**

	<u>2025</u>	<u>2024</u>
<b>Other Funds</b>		
Externally Restricted		
Emma Johnston Memorial for children and young adults	54,005	53,984
UCW Fund	<u>99,363</u>	<u>73,710</u>
	153,368	127,694
Internally Restricted		
Welfare and Benevolence	63,904	63,139
Outreach	72,397	18,880
Honduras Mission Project	6,316	1,430
Kingsway Lambton Men's Group	14,358	13,537
Kingsway Lambton Knitters	<u>2,861</u>	<u>2,755</u>
	<u>159,836</u>	<u>99,741</u>
Total Other Funds	<u>313,204</u>	<u>227,435</u>
<b>Total Restricted Funds</b>		
Externally Restricted	785,087	766,195
Internally Restricted	<u>1,302,317</u>	<u>1,144,842</u>
	<u>\$ 2,087,404</u>	<u>\$ 1,911,037</u>

**6. PENSION PLAN CURRENT SERVICE COST**

The church's current service cost of its participation in the Pension Plan of The United Church of Canada recognized for the year and included in employee benefits in the statement of operations is \$17,072 (2024 - \$21,669).

**7. FINANCIAL INSTRUMENTS AND RISK**

The church is exposed to various risks through its financial instruments. The following analysis presents the church's exposure to significant risks at the reporting date. Except, where specifically noted, there have been no significant changes to these risks from the prior year.

**Interest Rate Risk**

The church is exposed to interest rate risk on its fixed-rate investments. Interest rate risk is the risk of loss as a result of changes in fair value of the investments. The risk is mitigated by the short terms to maturity.

**Market Risk**

The church is exposed to market risk on its investments in pooled funds, which are reported at fair value. This market risk is comprised of interest rate risk on pooled fixed income funds and other price risk on pooled equity funds. The risk is mitigated by the fact that the investments are part of a large pool, the underlying investments in the pooled funds are widely diversified and the funds are closely monitored by the Kingsway Lambton Board of Trustees.