

FIRST UNITED CHURCH



2025 ANNUAL REPORT

Annual Meeting - March 8th, 2026

Minister - Rev. Kristal McGee - kristal@firstunited-os.com
Vol. Associate Minister - Rev. Kathy Underwood - kathyunderwood@bell.net
Vol. Associate minister - Rev. Doug Brown - dgbrown172@gmail.com
Musical Director - Stephen Johnston - office@firstunited-os.com
Office Administrator - Charlene Blandin - office@firstunited-os.com

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Agenda 2025 – Annual General Meeting

- 1 Call to order
- 2 Opening Prayer and Acknowledgement of the Land
- 3 Appoint Chair of Meeting*
- 4 Appoint Secretary of Meeting*
- 5 Extend voting privileges to Adherents*
- 6 Amend the Agenda if necessary. Approve agenda*
- 7 Time of Remembrance and Thanksgiving
- 8 Congregational Life Highlights
- 9 Report of Members' examination of 2025 Financial Records*
- 10 Synopsis and approval of 2025 Annual Report* with the exception of the Trustees, Memorial Fund, and Proposed 2026 Budget, Mission & Service Goal
- 11 Business arising from the 2024 Annual Meeting held on March 23, 2025
In support of simplifying our financial accounting, it is proposed that the Benevolent Fund become incorporated into the General Fund with a budget under Christian Action. Currently the Benevolent Fund is an ongoing fund supported by undesignated offerings made when we celebrate communion and supported by direct designated giving's. Currently it does not "close out" at the end of the financial year but is tracked indefinitely. The Benevolent Fund is used at the discretion of the Minister to provide clothing, footwear, food gift cards and occasional emergency expenses such as towing charges. All uses of the Benevolent fund have receipts.

Motion that the Benevolent Fund become incorporated into the General Fund.

- a. *Moved by Marilyn Messerschmidt*
- b. *Seconded by Marion Brown*
- c. *Carried*

Council in collaboration with Susan McCartney is asked to address this request in 2025. Annually, approximately \$1500 - \$2000 is given to this fund, this may guide setting a budget.

2. Sound System and Assistive Listening Device. An Ad Hoc committee will need to be set up to further investigate options and ideas in regard to our Sound System and Assistive Listening Device (ALD).

Motion to approve the formation of an Ad Hoc committee consisting of James Masters, Gord Chapman, Doug Brown and Marilyn Messerschmidt to look into an Assistive Listening Device system and potential improvements to our Sound System and report back to Council.

- a. *Moved by George Prentice*
- b. *Seconded by Gord Chapman*
- c. *Carried*

3. Pledge of financial support of \$ 0 to Grey Bruce Spiritual Care Council 2025 *

Motion to revisit pledge of financial support to Grey Bruce Spiritual Care Council for 2026 and report how the program is being handled.

- a. Moved by Gerry Henderson*
- b. Seconded by Marion Brown*
- c. Carried*

- 12 Board of Trustees. Approval of Trustee Investment Financial Report for 2025*
- 13 Memorial Fund Financial Report for 2025*
- 14 2025 Year End Fiscal Report*
- 15 2026 Budget Proposal*
- 16 Mission & Service Fund Commitment for 2026*
- 17 New Business
 - a) Pledge of financial support to OSHaRE for 2026*
 - b) Pledge of financial support to Safe 'N Sound for 2026*
- 18 Nominations
 - a) appreciation for leadership and service through Council and the Board of Trustees and Ministry and Personnel Committee
 - b) appoint members to examine 2026 financial records*
 - c) announce appointment and nominations of members to Church Council and the Ministry and Personnel Committee*
 - d) announce appointments to Church Council – M& S Enthusiast*
 - e) nominate representatives to Western Ontario Waterways Region (WOW)*
- 19 Appreciations
- 20 Adjournment (no second required)*
- 21 Blessing and Sending Forth

Minutes of 2024 First United Church AGM – March 23, 2025

1. Call To Order

The 2024 Annual Meeting was called to order by Rev. Kristal McGee, who welcomed those in attendance, those who prepared the space for today's meeting and the hospitality provided by members volunteering their time. The Christ candle was lit, and the meeting proceeded.

2. Opening Prayer & Acknowledgement of The Land – Kristal

We acknowledge with respect, the history, spirituality and culture of the Anishinabe peoples on whose traditional territories we gather and whose ancestors signed Treaties 451/2, 72 and 82 with our ancestors. We recognize also, the Great Lakes Metis whose ancestors shared this land and these waters. May we all, as Treaty People, live with respect on this land, and live in peace and friendship with all its diverse people's.

3. Appoint the Chair of the Meeting for the 2024 AGM – Appointed Denise Reid

- a. Moved by – Chris Miller
- b. Seconded – Joanne Chapman
- c. Carried

4. Appoint the Secretary of the Meeting for the 2024 AGM – Appointed Charlene Blandin

- a. Moved by – Joanne Chapman
- b. Seconded – Anne Tettenborn
- c. Carried

DENISE – “Thank you to everyone gathered and those who prepared the space and hospitality. Thank you to all who contributed to the 2024 Annual Report and to Kathy Gardhouse preparing it for publication. Special thanks for the members of Council who have served in the duration following our last Annual General Meeting April 14, 2024 – enabling us to continue to be church. Review of protocols: If a motion is presented it will need to be moved and seconded. I will then open for discussion on the motion presented. If you wish to speak on this particular motion, please raise your hand and I will invite you to give your contribution. If you could stand and state your name, for the record and the benefit of the community, it would be greatly appreciated. First chance to mover and second to seconder.

Following the discussion of the motion, I will ask for those who are in favour of the motion, please indicate by a show of hands. I will then ask for those who are opposed to the motion please indicate by a show of hands. I will then ask for those who have abstained from voting please indicate by a show of hands. I will indicate if the motion is carried or defeated.”

5. Extension of Voting Privileges to Adherents – Beyond membership in the United Church of Canada, through First United, extend voting privileges to Adherents. (a person who supports the church but is not a member)

- a. Moved by Anne Tettenborn
- b. Seconded by – Alanna Angel
- c. Carried

6. **Approved Agenda (amend if necessary) *** - the agenda for the 2024 meeting has been approved as amended. Amendments include #9 – include asterisk – has to be voted on, and #13 adding in update of Memorial Fund Constitution/Investment Policy - has to be voted on
 - a. Moved by George Prentice
 - b. Seconded by Barbara Palmer
 - c. Carried
7. **Time of Remembrance and Thanksgiving** – Kristal referred to page 33 and shared the names of those giving thanks for their lives. It was noted that Harry Wasyluk was not listed.
8. **Congregation Life Highlights** –2024 Year in Photo's via PowerPoint was presented to the attendees of the AGM and continued to run during coffee time following today's service.
9. **Report of Members Examination of 2024 Financial Records** – Kristal reviewed the examination of the financial records. 2024 Financial Audit was completed by Paul King and Paul Crawford. Report available to look at.
 - a. Moved by Gerry Henderson
 - b. Seconded by Chris Miller
 - c. Carried
10. **Synopsis of 2024 Council Report page 10** - in the absence of Chair of Council the report was prepared by our minister Rev. Kristal McGee, and reviewed by Council and approval of 2024 Annual Report with the exception of the Trustee Report * Memorial Fund Report *, Proposed 2025 Budget *, and the Mission & Service Goal *
 - a. Moved by Joanne Chapman
 - b. Seconded by Anne Tettenborn
 - c. Carried

11. Business arising from the 2023 Annual Meeting held on April 14, 2024.

- 1) As voted on and approved at last year's AGM - The Memorial Fund was transferred to a separate account with the oversight of the Trustees for investment decisions and accountability. Council continues to have access to the Memorial Fund for lay education and outreach through a motion directing the Trustees. The Council and Trustees are governed by the Memorial Constitution. Disbandment of the current Memorial Fund committee has taken place.
- 2) In June 2024, Council formed an ad hoc committee (Chris Miller, Joanne Chapman, George Prentice and Denise Reid) to review our Facility Rental/Lease Agreements. August 27, 2024 Council meeting – Council approved a new rate structure for a 2 year period commencing September 1, 2024 to and including August 31, 2026.

Rental agreements were also updated to reflect for tenants going forward, that require a key that a \$50 deposit is required at the time of booking and returned at the end of rental agreement. Rent will be charged based on agreement/dates chosen. Termination of rental agreement for any damages that occur.

Calendar – dates will now be identified at the time or rental agreements being completed. All tenants will be invoiced accordingly at the end of each month based on dates chosen whether they used the facility or not, with the exception of the church needing to cancel their booking they will not be charged.

If desired the rental agreement dates may be split from September 10- December 31, 2024, and then January 1, 2025 – June 30, 2025

- 12. Board of Trustees – Approval of Trustee Investment Financial Report for 2024 *** Presented by George Prentice
- a. Moved by Sue King
 - b. Seconded by Alanna Angel
 - c. Carried

Fund used for major capital improvements.

Queen of Hearts Daycare continues to pay even though daycare is closed due to funding.

13. Memorial Fund Financial Report for 2024 *

Presented by George Prentice

I now call for a motion to approve the Memorial Fund Investment Policy

- a. Moved by Laurel Dinsmore
- b. Seconded by Mary Jeanne Carmichael
- c. Carried

I now call for a motion to approve the updated Memorial Fund Financial Report for 2024

- d. Moved by George Prentice
- e. Seconded by Susan King
- f. Carried

Policy to be updated shortly.

Continuation of the Memorial Fund for Outreach

14. 2024 Year End Financial Report * – Presented by Chris Miller

- a. Moved by Chris Miller
- b. Seconded by Gord Chapman
- c. Carried

15. 2025 Budget Proposal * – Presented by Chris Miller / recommended by Council at their February 23, 2025 meeting of Council

- a. Moved by Chris Miller
- b. Seconded by Laurie Hornburg
- c. Carried

Jeff Graham provided update on heating system Ontario Government Funding. Only residents not Churches or Institutions.

Can funds come from Trustee Fund? It would have to be a motion.

Unsure if Faithful Footprints will start again.

16. Mission & Service Fund Commitment for 2024 - Presented by Anne Tettenborn

I now call for a motion to approve the Mission and Service Fund goal of \$20,000.00 for 2025

- a. Moved by Anne Tettenborn
- b. Seconded by Doug Brown
- c. Carried

Continue with the \$20,000 goal, try and form a committee going forward. Anne invited ? to attend services to help raise funds.

17. New Business

- 1. In support of simplifying our financial accounting, it is proposed that the Benevolent Fund become incorporated into the General Fund with a budget under Christian Action. Currently the Benevolent Fund is an ongoing fund supported by undesignated offerings made when we celebrate communion and supported by direct designated givings. Currently it does not “close out” at the end of the financial year but is tracked indefinitely. The Benevolent Fund is used at the discretion of the Minister to provide clothing, footwear, food gift cards and occasional emergency expenses such as towing charges. All uses of the Benevolent fund have receipts.

Call upon Kristal to explain further if necessary.

I now call for a motion that the Benevolent Fund become incorporated into the General Fund.

- d. Moved by Marilyn Messerschmidt
 - e. Seconded by Marion Brown
 - f. Carried
- 2. Sound System and Assistive Listening Device – ALD – Council had discussions at their last meeting in regard to the audio in the sanctuary and the ability/inability for our congregants to hear to their maximum. Gary Byers Sound and Lighting was contacted to discuss how we could possibly help our aging congregation. He is available to come to the church and look over our complete system (sounding/audio board, speakers in the sanctuary, and the possibility of adding the ALD system). He would summarize and prepare a report for Council. An Ad Hoc committee will need to be set up to further investigate options and ideas in regard to our Sound System and Assistive Listening Device (ALD).

I now call for a motion to approve the formation of an Ad Hoc committee consisting of James Masters, Gord Chapman, Doug Brown and Marilyn Messerschmidt to look into an Assistive Listening Device system and potential improvements to our Sound System and report back to Council.

- d. Moved by George Prentice
 - e. Seconded by Gord Chapman
 - f. Carried

b. O'Share – Renewal of the financial support of \$1,000.00 for 2025 *

- a. Moved by Alanna Angel
- b. Seconded by Joanne Chapman
- c. Carried

c. Pledge of financial support of \$ 0 to Grey Bruce Spiritual Care Council 2025 *

Possibly reducing this support or not doing since Brightshores and Hospice pay their own spiritual care now.

I now call for a motion to revisit for next years as to how the program is being handled.

- d. Moved by Gerry Henderson
- e. Seconded by Marion Brown
- f. Carried

d. Pledge of financial support of \$1,000.00 to Safe 'N Sound 2025 *

I now call for a motion to pledge financial support in the amount of \$1,000.00 to Safe 'N Sound for 2025 to be topped up from the Memorial Fund as Outreach.

- a. Moved by Laurel Dinsmore
- b. Seconded by Alanna Angel
- c. Carried

3. Report of the Nominating Committee *

- a) appreciation for leadership and service through Council and the Board of Trustees, Ministry and Personnel
- b) appoint members to examine 2024 Financial Records *

I now call for a motion to appoint Paul King and Paul Crawford to examine 2025 Financial Records.

- a. Moved by Susan King
- b. Seconded by Chris Miller
- c. Carried

- c) announce appointment and nominations of members to Church Council and Ministry of Personnel Committee *

I now call for motion to announce appointment and nominations of members to Church Council: Mary Jeanne Carmichael and Ministry and Personnel Committee: Alanna Angel.

- a. Moved by Anne Tettenborn
- b. Seconded by Lori Hornburg
- c. Carried

d) announce appointment of M & S Enthusiast *

I now call for a motion to appoint Anne Tettenborn to Church Council – M&S Enthusiast.

- a. Moved by Nancy Petanowitch
- b. Seconded by Barbara Palmer
- c. Carried

Requested a team to meet after church.

e) nominate representative to Western Ontario Waterways Region (WOW) *

I now call for a motion to nominate Mary Jeanne Carmichael to Western Ontario Waterways Region.

- a) Moved by Joanne Chapman
- b) Seconded by Gord Chapman
- c) Carried

4. Appreciations

5. Adjournment- Motion by Marilyn Messerschmidt

6. Blessing and Sending Forth

AGM Attendance Sheet

Denise Reid	Charlene Blandin	Chris Miller	Laurel Dinsmore
Alanna Angel	Joanne Chapman	Gord Chapman	Barbara Palmer
Mary Jeanne Carmichael	Marion Brown	Doug Brown	Nancy Petanowitch
Gerry Henderson	Lyn Carlson	Susan King	Susan McCartney
Jeff Graham	Marilyn Messerschmidt	Sheila McLaughlin	Rob English
Anne Tettenborn	George Prentice	James Masters	Laurie Hornburg

2025 Council Report

Council began the year of 2025 with the concerted work of completing the essential year end details of 2024. With the attention and leadership of Chris Miller, chair of Stewardship and Finance, collaborating with Susan McCartney, our bookkeeper, Council was confident as we embarked on our 180th year as a faith community.

This year also marked the 100th Anniversary of the United Church of Canada. It seemed fitting to make an extraordinary effort to collaborate and enter conversations with other local United Church faith communities. A small lay delegation participated in conversation initiated by Central Westside with Georgian Shores representatives on several occasions. Grateful for the invitation to engage and come to know one another more fully. The invitation was extended to commence a conversation about how the three United church congregations could share ministry, collaborate and partner more fully. Currently we participate in a shared worship Good Friday and the Sunday following Christmas, on a rotating basis. We recommitted to promoting one another's ministry events in our weekly e-news.

Leadership for the 180th photo directory came from Alanna Angel and Yvonne McCutcheon who phoned members of the congregation to ensure that they reserved a photo date. We filled on the options at First as well as Georgian shores. Thankfully, James Masters and Craig Fowler Campbell photographed close to 35 more individuals and families to ensure representation. Kristal provided the photo collection with care to include as many people as possible participating in our community life. Photos of First by James over the years enhanced the final publication by Universal Studios.

In addition to Anniversary plans, each month Council met there were reports regarding our floor maintenance and plans for a heat pump installation. Our efforts to access Grants through Faithful Footsteps were foiled, as our application was received the week, that without prior announcement, the program was put on hold – it has not come about again.

As Council is the decision making body for the use of the Memorial fund, we responded to the March request from Laurel Dinsmore that we make a donation to Safe N Sound on behalf of the educational events hosted by First focused on Elder Abuse, by Grey Bruce Community Legal Clinic Lawyer Angela Yensenn. Since The Memorial Fund is used for lay education and outreach this was approved.

Plans were made to support the celebration of Malcom's service of over 42 years as our custodian. He chose May 2nd to retire, as it was the anniversary date of the last time the Leaf's won the Stanley cup in 1967. Kristal, Cathy Gardhouse and Stephen went for lunch at his request.

Kristal was away during the June meeting of Council, and Rev Kathy Underwood provided oversight – the helpful decision was made to meet in August, to get ahead of the September business.

Herbert Pryke of Artcures, made a request of Council to serve as a qualified sponsor for a grant application to the Community Foundation. This has come to fruition, enabling Herbert to access funds to support the engagement of Art to create community and connection. The installation of PEACE banners in the downtown core will happen in 2026 as well as a banner created for display outside First.

As an expression of celebration, Council made a donation to the Bruce Trail Conservancy to recognize the 30th Anniversary of Kristal's ordination and continued ministry with First United. Our music director, Stephen Johnston was celebrated for his 10 years of service. These expressions of appreciation were part of the 180th Anniversary worship and potluck celebration November 2, 2025.

First is blessed with skilled, capable, willing and available Council members. They are committed to conducting the governance and administrative duties of the church with diligence, discernment, patience and persistence. This continuity of care, stewardship and responsibility enables the community of faith to fulfill its mandate and mission more fully. Consider joining this faithful leadership team.

Joanne Chapman provides leadership in terms of creating letters of gratitude and invitation to promote our two Stewardship appeals during Easter and Advent. This willingness to keep our community informed and thanked is essential. She also coordinates donations for our partners the Canadian Mental Health Association and the Women's Centre.

Jeff Graham is committed to guiding our efforts to reduce our carbon emissions. Plans continue to engineer duct work to distribute the heat/cool air generated by our new Heat Pump more widely are underway. He and George are also consulting about plans to upgrade our solar panels as we are entering the last five years of our contract. He is also the lead on our Griffith Hall floor restoration.

Sue Bos ensured that our minutes were accurate, enabling us to keep track of the complex and emerging needs of this active faith community. We bid her farewell as she returned to Barrie this past January. We are seeking another who will record our minutes each Council meeting.

Karen Sweatman has faithfully submitted a Climate Action awareness note in each e-news sent out weekly. She actively supports our Until All our Fed, OSHaRE Stone Soup and Sleeping Children Around the World campaign.

Denise Reid continues to lead our Ministry and Personnel Committee with active attention to detail and practical support. She has expressed willingness to chair our 2025 AGM at 8:30, prior to worship Sunday March 8, 2026.

Council welcomed the leadership of Mary Jeanne Carmichael following the 2024 AGM, with gratitude and relief as she has engaged in Congregational Life as well as Anniversary planning.

George Prentice is part of Council as the representative of the Trustees. He brings steadfast leadership, accrued knowledge of our financial practices and keen stewardship of our building and solar panels.

We have remained committed to the decision making process we currently engage, which seeks consensus yet safeguards our ability to make difficult decisions through casting votes. Our ongoing concern is the need to recruit to Council, individuals keen on providing oversight for Worship and Christian Development as well as Communication and Membership. These vital areas of our community life have been left to be attended to through paid accountable staff or have languished. They are areas of our shared life which require champions, so that we can live into our call to be an active, engaged, community of faith, here in this neighbourhood and beyond.

FIRST UNITED CHURCH - OWEN SOUND - STRUCTURE & COMMITTEES OF COUNCIL - 2025
COUNCIL EXECUTIVE

Chair – VACANT • Acting Vice Chair – vacant
Secretary – VACANT • Bookkeeper–Susan McCartney
All Committee Chairs • Chair of Trustees • WOW Reps Rev. Kristine

M&P
<u>Chair:</u> Denise Reid <u>Incoming Chair:</u> <u>Committee Members:</u> Alanna Angel, Marsha Crawford & Fraser Roy

Western Ontario Waterway
Regional Council: VACANT

TRUSTEES
Current Chair: George Prentice
Incoming Chair:
Members: Lois Urstadt, Marg
 Anley, Russ Miller, Laurie
 Homburg, Doug David, Cheryl
 Barfoot, Laurel Dinsmore
 Memorial Fund

AODA Liaison
Charlene Blandin

HARASSMENT & VIOLENCE
Chair of Council & Committee of
the W/whole.

Prop & Maintenance
• Budget preparation • Interior & exterior bldg maint • Prep of tenders • Supervision of contract work and renovations. • Review of facility rental fees • Consultation w/trustees for infrastructure & other major capital expenditures • Solar panel • Prepare and present reports to council, exec & AGM
Control of program spending

- Promote PAR
- Cultivate Stewardship
- Counting teams for offering
- Planned giving program
- Donor recognition program
- Ordering & distribution of envelopes (Chris Miller).
- Prepare and present reports to council, exec & AGM
- Control of program spending

Comms & Membership	Membership roll Archives: • Newsletter • ENews • Facebook • Promote Broadview (Chris) • Website • Bulletin Boards • Tech Support for AV system • Signage • Prepare and present reports to council, exec & AGM • Control of program spending
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Christian Action
• MMS Fund • SCAW • Canadian Foodgrains • Mental Health care pkges • OSHARe • Women's Centre care pkges • Prepare and present reports to council, exec & AGM • Control of program spending • Meals on Wheels (Doug Crawford) • Knitting Circle

Congregational Life

Support to the following:

- Post-worship coffee hour
- Anniversary luncheon
- First Edition Book Club
- Winter Day of Wonder
- Concerts & other fundraisers
- Prepare and present reports to council, exec & AGM
- Control of program spending

Worship & Christian Dev	• Confirmation • Adult formation • Adult Bible study • Body & Soul Circle of Prayer • Seniors
Sunday School	• Support to Worship Services
Youth	• Lay readers • Ushering • Guest speakers & musicians • Communion Coordinator • Prepare and present reports to council, exec & AGM • Control of program spending

Chair: Jeff Graham
Incoming Chair:

Committee Council Members:
George Prentice (Trustees)

Green Group/LED/Solar.
George Prentice

Team Members:
Fraser Roy, James Masters,
Cleve Long, Paul Crawford,
Rob English

Team Members:
2025 Examiners:
Paul King
Paul Crawford

Counting Teams: +/- 25 people
Denise Reid - Coordinator

Current Chair: Chris Miller
Incoming Chair:

Committee Council Members:
Chris Miller

Current Chair: VACANT
Incoming Chair:

Committee Council Members:
Pat McDonough (website & video)

Current Chair: VACANT
Incoming Chair:

Committee Council Members:
Joanne Chapman, Karen
Sweatman, Jeff Graham

Current Chair: VACANT
Incoming Chair:

Committee Council Members:
 Mary Jeane Cammichael

Current Chair: **VACANT**
Incoming Chair: _____

Committee Council Members:

Team Members:

2025 Examiners:
Paul King
Paul Crawford

Team Members:

James Masters
Marilyn Messerschmidt
ENEWS: Charlene Blandin
Facebook: Lyn Carlson
Archives - George & Cheryl
Prentice
Church Roll: Charlene Blandin

Team Members:

Petanowitch
Meals on Wheels-Doug Crawford

Team Members:

Team Members: Marsha Crawford (communion coordinator)

Spiritual Care Teams:

Counting Teams: +/- 25
people
Denise Reid -
Coordinator

Current Council Members Terms
 Jeff Graham – January 2022 – Present
 Denise Reid – January 2022 – Present
 George Prentice – January 2015 – Present
 Joanne Chapman – January 2020 – Present
 Karen Sweatman – January 2020 – Present
 Chris Miller – January 1990 – Present
 Mary Jean Carmichael – January 2025 – Present

Tettenborn

Kitchen Supplies
Karen Sweatman

Team Members:
Crawford (comm
coordinator)

Spiritual Care Te

Cards:
Barbara Palmer

VERSION March 2026

Minister's Report – Rev. Kristal McGee

2025 included time to revisit years gone by and to wonder about years to come – all while engaging in the here and now. The 100th Anniversary of the United Church of Canada and the 180th Anniversary of First United Church provided an opportunity to be curious about our roots and participate in nurturing what emerges next as a community of faith.

We chose to take a snapshot of this current time and place by creating a Church photo directory, the first in 15 years. It begins with a story, a brief summary of the time span from 1845-2025! As you would expect, there are tremendous signs of change through time and the acceleration of change is not easing. What has not changed is the presence of the Spirit, our love of God and commitment to the way of Jesus revealed in our worship, outreach, spiritual care and stewardship.

We have returned to being a pastoral sized congregation – as long ago. Our sanctuary and the building supports programming and engagement for the wider community, so the activity level remains high. We also have partnerships with a wide range of agencies who extend our impact and assist us in our commitment to healing and justice. We continue to be active in ministry both within and beyond the church building.

The photos in the directory tell a story without words. Captured moments that show we gather regularly for shared time at table, enjoying food and one another's company following worship; in a circle of prayer or knitting; in the choir loft; with books in our hands, sharing conversations that matter; we gather to encourage, build up, sort out and strengthen one another as companions on the journey.

The photos show our creative side – painting a renewed tree in Griffith hall; lending a hand for a banner in the sanctuary; making music with special guests and submitting photos to e-news.

Gestures of hospitality shine through photos showing the preparation of Communion; crock pots of soup and chili, kitchen hands and yard workers; the recording and editing of online worship.

Generosity and Justice are evident in the donations for our partners at the Canadian Mental Health Association; The Women's Centre; Pride Parade Participants and those who walk for OSHaRE.

We even have photos of those who gather to do the practical, arduous, ongoing work of the Council and Trustees.

Did we capture it all? Is the story told in completion? Far from it! You need to look at the photos of many individuals and households to see other expressions of love in action: Sunday drivers who ensure that friends from the neighbourhood are able to come and go to sanctuary worship and fellowship; those who count the offering or deliver charitable tax receipts; faithful ways of being church here and now, in this time and place.

I am blessed to continue to be sustained in ministry with First United after thirty years. I am curious about how the Spirit will continue to prompt us to grow in grace and wisdom. I wonder about how our story will change to respond to the needs within and beyond our community of faith, here and now as we live beyond our 180th Anniversary Year and 100th Anniversary Year of the United Church of Canada?!

Music Director



I continue to be grateful for the dedication of the Choir members and other guests that have enhanced our music at First United. Music is usually selected to support the church service themes and reflections. The Choir meets every Thursday at 4:00. We have a lot of fun and social time and learn some new anthems. We are a group that provides support for one another and share the good times too. New members are always welcome. We are currently exploring many songs from our new United Church music resource, "Then Let Us Sing." New members are always welcome.

We also reviewed and offered meaningful anthems for Lent, Easter, Anniversary Sunday, Thanksgiving, Remembrance Day, Advent, Service of Comfort and Joy, and two Christmas Eve services, a family service at 4pm and a community service at 7pm. Also, our choir joined Central Westside for a joint Good Friday service with Central Westside United and Georgian Shores United. Jim Seaborn and I accompanied the music. We also participated at the 100-year anniversary of the United Church of Canada at Georgian Shores United Church in a united mass choir.

Many guests and members from our own congregation have offered their special music. Gord Chapman, Laurie Mitchell, Rev. Doug and Marion Brown, Marlene Harwood, Marsha Crawford, Yvonne McCutcheon, Gerry Henderson, Don Ewart, Natalie Frost, Mel Brak, and Rev. Kathy Underwood. We welcomed new Choir members for our 180th Anniversary and they continue to sing with us. I also enjoyed being a part of the Shouldice United Church services in June and September and accompanying their guests.

Special thanks to Marsha Crawford for being my M & P representative. Marsha listens to my concerns and offers meaningful suggestions. Many enjoyed the special Gospel service led by the Choir.

We welcome Bruce Buchanan with his excellent skills on the organ. His music adds a lot to our congregational singing. James Masters continues to be an integral part of the online services often skillfully editing for optimal video and sound. Thanks also to Marilyn Messerschmidt for helping with the videoing and sound. Judy Pringle, Bruce Buchanan have readily accompanied the congregation and Choir when I am absent, and thanks to Doug Brown who has also joyfully led the music.

If you have a request for a special song or hymn, please let me know. I am very appreciative of my co-workers and the members and adherents of First United Church.

Sincerely,
Stephen Johnston

[Psalm 33:2-3](#): "Praise the Lord with the harp; make music to him on the ten-stringed lyre. Sing to him a new song; play skillfully, and shout for joy.

[Ephesians 5:19](#)

...speaking to one another with psalms, hymns, and songs from the Spirit. Sing and make music from your heart to the Lord.

Voluntary Associate Minister – Rev. Kathy Underwood



Ten years ago, First United Church provided me with the support and guidance to complete my supervised ministry internship and thus, became eligible to be ordained by the United Church of Canada. It is a privilege to continue in a relationship with the people of First. I consider you my church 'home.' During 2025, my primary focus was on supporting the Kilsyth-Keady-North Derby pastoral charge while their minister was on a leave of absence. As a result, I had less time to be available to support the ministry of First United Church.

This is a brief recap of the work that I have done on behalf of First United Church in 2025 and for which I have been reimbursed:

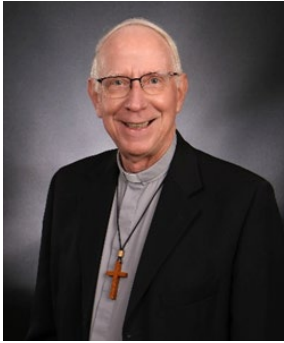
- I provided worship leadership on five occasions at First UC (June 15, Aug 31, 180th Anniversary service, Service of Comfort and Joy, and December 21);
- I led my fourth Easter Sunrise worship on a hill overlooking Georgian Bay on behalf of Trinity-Annan United Church as part of a collaborative approach to sharing and observing significant events during Lent and Easter with our neighbouring congregations;
- Provided pastoral care visits in homes, Chapman House and at hospital on behalf of First on occasions when Kristal is unavailable due to vacation or continuing education;
- I presided and/or participated in three funerals this year, one of whom was a member of First United;
- Attended one Council meeting and served as "Pastoral Charge Supervisor" for some time periods when Kristal was away;
- I provided worship leadership (presiding at communion on three of those occasions) for Kilsyth United and Keady-North Derby United Church on six occasions during the year as well as attending their congregational Annual Meetings, their board meetings and their Trustee meetings. I conducted one funeral for them as well;
- I led worship at Port Elgin United Church as part of the Pulpit Exchange (and Rev. Dan Leaver came to First);
- I have participated occasionally at the Saturday morning rallies to support the people of Gaza in demanding not only a ceasefire but as important, ongoing involvement in planning their own future;
- I continue to provide monthly leadership in what I call the "Grey Bruce Clergy Lunch." It is an opportunity for clergy, licensed lay worship leaders and others involved in paid accountable church and spiritual care leadership to come together in a safe environment to encourage and support one another, to hear what is happening in their respective ministries, and to explore a particular 'focus question' for the day. We number between 6 and 12 most months and gather at a local restaurant. It has become an important time for those who are able to gather.
- I participated in the planning team for First's 180th anniversary;
- In collaboration with Rev. Heather Davies of Southampton United and Rev. Gerry Hofstetter of Allenford-Parkhead, I facilitated an inter-congregational conversation for rural and small town congregations to consider their present realities and future possibilities. As a result of that successful event, we have submitted a proposal to Western Ontario Waterways for funding to continue those conversations three more times during 2026;

The congregation of First United has continued to support and encourage me and my wife, Beth Anne, through yet another hip surgery in July 2025 and in our celebration of our second grand-baby, Anna Grace, born to our younger daughter, Tori Adams, and her partner, Dylan Donnelly. So many of you have shared our joy as we grow into the new role of Grammie and Grannie. Thank you for your love.

Thank you for the ongoing privilege to serve First United Church when I can, and for your continuous and generous support for me and the ministry I offer there as well as in other locations. Thank you for being my spiritual home.

With gratitude,
Kathy
(Rev) Kathy Underwood

Voluntary Associate Minister – Rev. Doug Brown



When I was asked to write a VAM report for 2025, I could hardly believe that a year has passed since my last report. I can only repeat what I said a year ago - I'm pleased to be involved with First United Church as a Voluntary Associate Minister (VAM), here to offer support to Rev. Kristal when I can.

For the first half of this year, I was completing an appointment at Shallow Lake and St. John's, Wiarton. As we moved into the next 6 months of 2025, I was able to commit to more time here at First United, singing in the choir with my wife, Marion, thankful for Stephen Johnston's leadership, and leading worship where there were opportunities.

The Summerfolk weekend in August has become a traditional Sunday for me to lead worship, with able help from Gord Chapman. This year, on August 17, the service focused on Canadian composers, including hymn writers Ron Klusmeier, Bruce Harding, and Linnea Good, as well as songs by Gordon Lightfoot, Joni Mitchell, and Stan Rogers. Many of these "secular" songs contain surprisingly deep insights to worship and wonder. We included a time of meditation, with assistance from the song "My Paddle's Keen and Bright".

I was blessed to lead worship on several other occasions – August 24, and October 5th, Worldwide Communion Sunday, with assistance from my friend in ministry, Rev. Debbie Grant. On November 23, the "Reign of Christ" Sunday, I took part in a pulpit exchange, back to lead worship at Crawford United, where my ministry began in 1998. I was also happy to be available to lead the traditional service of Comfort and Joy on December 18th, sharing leadership with Rev. Kathy Underwood.

Beyond First United, I was a part of a committee planning and leading a worship service at Georgian Shores United here in Owen Sound on June 8th, to celebrate the United Church's 100th Anniversary. Close to 400 voices, accompanied by a pipe organ, singing "The Church's One Foundation" is an experience not soon forgotten!

Representing First United in the Owen Sound community, I take a turn leading worship one Wednesday a month at Southbridge Long Term Care Home. I'm also part of a group from First United that volunteers at OSHaRE on the last Saturday of the month. Marion and I, along with Don & Bernice Ewart, offer transportation for residents of Kelso Villa to worship services at First United. I also connect with other clergy during monthly lunches, coordinated by Rev. Kathy Underwood.

First United has been a wonderfully supportive congregation for me, a place I'm happy to call home.

*With blessings and appreciation,
Rev. Doug*

Church Office

Returning rentals & groups using the facility include.

Ladies Pickleball Group
Mondays & Wednesdays, 9-12

Co-Ed Pickleball, Group 2
Tuesdays & Thursdays 1-4
Wednesdays 1-4, Fridays 12:30-2:30

Co-Ed Pickleball Group1
Monday & Wednesday 6-9, Friday 3-6

Guides, Pathfinders, & Rangers
Thursday 6-9

CO-Ed Pickleball Group 3
Monday 1-4

Tai Chi
Fridays 9-12

VON S.M.A.R.T.
(Seniors Maintaining Active Roles Together)
Tuesdays & Thursdays, 9-12

Accapella Sound
Tuesdays – 6 – 9 (when required)

First United Knitting Circle
3rd Thursday of the month

First Edition Book Club
1st Tuesday of the month

Crokinole Tournament
October 18th

Rug Hooking Group
April 26th

Guides/Pathfinder Sleepover
January 10th

New Rentals

Upon the return of the Queen of Hearts Daycare to the church, they also rented the Lower Hall for 2 months for a Summer Camp for school aged children and have also confirmed for summer 2026.

Defy the Odds Basketball Clinic – Griffith Hall was rented for 2.5 months 5-6/nights per week for basketball clinic with teens. Awaiting decision in March if returning for summer 2026.

Departure

As of September 2025, The Dale Brain Injury Services Social Group no longer use our facility, they have moved their meeting to Bruce County after finding most participants were travelling from that area.

Church Directory Updates: If you have moved over the past year, change in email address or your phone number has changed please reach out to our office with your updated information @ office@firstunited-os.com.

Charlene Blandin
Office Administrator

Ministry & Personnel Committee

The Ministry and Personnel Committee is a confidential, consultative body that works as a liaison between the congregation and the staff of the church. M&P representatives are a source of support for their staff members on a regular basis. As well, they meet for annual reviews in November/December. We have an amazing staff who work very hard and are to be congratulated for doing such an excellent job.

Denise Reid continues as M&P representative for Rev. Kristal McGee (Coordinating Minister), offering support and guidance throughout the year. Kristal continues to show exemplary leadership as we celebrated her 30 years of service with us this year. The M&P Committee and Council appreciates Kristal's knowledge, experience, professionalism and grace.

Marsha Crawford continues to be M&P representative for Stephen Johnston (Music Director). Stephen continues to do a wonderful job for our congregation and encourages others to share their musical gifts as well. We are very fortunate to have Stephen as our Music Director; his musical gift is much appreciated.

Alanna Angel has taken on the position of M&P representative for our Church Office Administrator. First United Church welcomed Charlene Blandin into this position this year. She brings years of experience in administrative work and offers great skills in dealing with our rental business, our congregation and guests that visit our church. Charlene continues to support Kristal and Council with administrative duties.

Fraser Roy joins our team as M&P representative for Drew Kalte, our new Church Custodian who was hired upon Malcolm Long's retirement. First United Church has many renters who use our church and Drew makes sure our facility is in tip top shape for them and our congregation.

Rev. Kathy Underwood and Rev. Doug Brown continue as Voluntary Staff Associates here at First United Church. We are so fortunate to have Kathy and Doug as part of our church family. We value their gifts of meaningful ministry and musical offerings.

I continue to call upon Chris Miller (previous Chair of M&P), for her expertise. Her knowledge and experience is invaluable.

Council and M&P give heartfelt thanks to Yvonne McCutcheon and Cleve Long for offering their services as M&P representatives for our previous Church Office Administrator and Church Custodian.

Please feel free to approach any member of the committee to express any concerns (in writing) or to offer a compliment for a job well done.

Denise Reid
Chair

Worship & Christian Development

Sanctuary and On-Line Workshop

2025 was celebrated as our 180th Anniversary year as well as the 100th Anniversary of the United Church of Canada. We lifted-up the stories of the past and shared current expressions of faithfulness throughout the year. Responding to God with prayer and praise, sharing the Way of Jesus and trusting the Spirit to remind and guide us has been a constant.

Most weeks the Sunday service is shaped and led by Rev Kristal McGee or Volunteer Associate Ministers Rev Kathy Underwood and Rev Doug Brown. Scripture sets the theme and music is chosen in collaboration with Stephen Johnston, our music director.

James Masters, Marilyn Messerschmidt and Jeff Graham have ensured that our worship is recorded and available the following Sunday morning for the on-line community. Pat McDonough continues to send this out by mail chimp. James Masters is paid to edit and shape the online worship for You Tube. When he is not available, we have chosen to “repost” services from the past.

While we endeavor to make worship a welcoming space for all who gather, a kind word and gesture of welcome goes a long way to putting those new to this community at ease. Taking the step to ensure that people are seen and included extends our hospitality beyond worship and includes invitations to our midweek and seasonal activities.

We have not addressed the needs of children in worship beyond providing a colouring table, books and quiet activities. We do not currently provide alternative programming or leadership. The exception was our 180th Anniversary Service when special programming was planned by Rev Kathy Underwood and carried out by Ashleigh Carmichael and Brooklyn Legg. Christmas Eve Family service at 4pm, was geared to children and the sanctuary was a buzz of joyous energy.

We are actively seeking ways to address the sound in the sanctuary, recognizing that many struggle to hear and participate. Gord Chapman and Rev Doug Brown have taken the lead and results are anticipated prior to Easter. The plan includes the installation of new speakers and microphones. We will seek additional funds to support this retrofit and draw upon the Memorial Fund if there is a shortfall. We will need to train willing, and available volunteers to operate the sound system for worship.

A request to return to using power point in worship, with the songs projected rather than leaving people to find the hymns on their own and lift heavy books. We used power point weekly from 2005 until Fiona Misner’s retirement. . We lost capacity to prepare the slides and for prompting them in worship. We have the capacity in the office to prepare the weekly power point slides. We need willing, able and available volunteers to prompt the power point during worship.

Epiphany

On Sunday March 2, we welcomed Eleanor Currie from Dobbington United through transfer of membership. That very day we celebrated her 90th birthday with a special fellowship time in support of Canadian foodgrains.

Lent, Holy Week and Easter

We are grateful to Marsha and Doug Crawford who prepare communion throughout the year. We began our Lenten journey with sharing table time – bread and juice, as we prayerfully remember Jesus and commit to being spiritual companions, seeking healing and justice in the Way of Jesus.

Kristal, with Deborah from Massie, offered Good Friday worship leadership with the musical support of Stephen and Jim Seaborn of Georgian shores, in the sanctuary of Central Westside, since they were without ministry personnel. Trinity Annan, Keady-North Derby and Kilsyth joined in that time together. In 2026 Georgian Shores will host once again.

Again this year, Kristal met with others at Harrison Park Saturday morning at 10am for a Mourning Walk between Good Friday and Easter Sunday. It was a contemplative time to quietly walk alongside others who are bearing grief. A posy of cedar and heather was provided for each companion as we walked together along stream, through forest and meadow.

Early Easter morning, Trinity Annan United and Rev Kathy Underwood invited the area churches to join for a Sunrise Service at Soundview Orchards at 7 am. Communion was shared as part of an active, engaging worship which inspired an active response to the resurrection mystery of our faith.

On Easter Sunday the sanctuary service included special music.

On Mother's Day Sunday May 11, 2025 we celebrated the baptism of Nevaeh Hope Belrose, child of Amanda (McCallum) and Shawn Belrose, sister to Hallie and Evan.

Pentecost

The first Sunday in June, Shouldice was true to their commitment of hosting an Anniversary Service in the afternoon. It was well attended and joyous. James Masters ensures that this service is recorded. First participated in the 100th Anniversary of the United Church of Canada in many ways. Rev Kathy Underwood provided weekly trivia for e-news, Rev Doug Brown was a worship planner and presider at the joint worship service hosted at Georgian Shores June 8th; Kristal shared the Acknowledgement of the Land accompanied by the combined choirs, and many of our voices joined in; Stephen Johnston accompanied some of the music; Laurie Mitchell attended meetings; Mel and John Brak served as Greeters; Jorrit Witt and daughters Zoey and Ava joined the children's parade; and Mary Jeanne Carmichael served communion; and many of our folk attended and commented that they were inspired.

The Climate Action and Christian Action teams collaborated once again to ensure that an informative message and voice of advocacy was lifted up Sunday June 22, 2025. Highlighting the need for a reduction in carbon emissions as well as support for mental health was a priority. Gord Chapman collaborated with the choir to share in song, as well as music led by Rev Doug Brown. This team has been faithful to lead worship annually.

During Kristal's pilgrimage to Wales, her annual worship leadership at South Sauble Community Church and paddling on Lake Superior, we were blessed to have Rev Cathy Hird, Rev Doug Brown and Rev Kathy Underwood lead worship.

Season of Creation

Dr Natalie Frost, daughter of Stephen Johnston shared her musical gifts as we commenced worship in September.

We have been including a harvest focus that bridges worship mid September to World Food Day in October: **That All May Be Fed – local engagement with OSHaRE and Global Connection with Canadian Foodgrains.** A highlight of this local and global awareness, engagement and fundraising effort was a message Sunday September 21st by OSHaRE staff person and congregant Patrick McDonough.

Shouldice Harvest Home was a time to gather old and new friends to worship in the beautifully decorated sanctuary. Nancy and David Shouldice continue to be faithful stewards of this ministry.

October began with the celebration of Worldwide Communion with Rev Doug Brown offering leadership.

The Sunday following Thanksgiving, we enjoyed the fellowship and focus created by Stone Soup Sunday. It was a culmination of That ALL May BE Fed campaign.

Sunday November 2, 2025 we celebrated our 180th Anniversary Service. A special report has been submitted about this wonderful time of reflection and wondering. The personal invitations, the reflections prepared by Rev Doug Brown and Susan King, along with music to feed the soul, all contributed to a special time. Sharing a sumptuous potluck left us fed in many ways.

November 10th served as **Remembrance Sunday.**

A pulpit exchange was coordinated for the last Sunday in the church year, Reign of Christ. An effort to be collaborative and supportive, particularly of communities of faith without paid accountable ministry personnel. First United welcomed Rev Dan Leaver of Port Elgin United; Kristal led worship at Knox Durham United; Rev Doug Brown returned to friends at Crawford United; Rev Kathy Underwood led in Port Elgin, celebrating communion and extending welcome to the many who had worshipped at St John's United in Chesley. This is the second year the exchange has been coordinated by Kristal, and the feedback from the twelve participating communities of faith endorses its continuation in 2026.

Advent and Christmas

Throughout Advent the decades of HOPE, PEACE, JOY, LOVE themes were refreshed by the additional contemplative invitation to AWAIT, ALLOW, ACCEPT, ATTEND. The choir offered beautiful and inspiring music with Stephen's direction and support. Throughout the season of Advent different expressions of ministry were highlighted with gratitude.

Ministry of music, Stephen, The choir and musical friends

Ministry of Enews, photography and Online Worship

Ministry of Sunday Drivers, Fellowship Coffee time Hospitality and Offering teams

Ministry of community outreach: OSHaRE-, Meals on Wheels, Canadian Mental Health Association, Women's Centre

The ministry of Council, Trustees, Ministry and Personnel

Ministry of First Editions Book Club

Prayer Shawl Ministry of the Knitting Circle

Ministry of Healing Pathway: Body and Soul Circle of Prayer

Wiidosendiwag Walking Together Tour, Giche Namewikwedong Reconciliation Garden

Global Ministry partnerships of The Mission and Service Fund, Canadian Foodgrains Bank and Sleeping Children Around the World

The Candlelight Service of Comfort and Joy - our quiet approach to Christmas was well attended and supported Thursday, December 18, 2025 at 7 pm. Kristal was ill and we were very fortunate that Rev Doug Brown was willing to preside and collaborate with Rev Kathy Underwood. There were five volunteer greeters and ushers for this gathering – which added warmth and connection.

The Sunday prior to Christmas, was an occasion to thank our Voluntary Associate Ministers, Kathy and Doug. The gifts they share in ministry are very evident – and highlighted on the very day, as Rev Kathy Underwood presided with short notice due to Kristal's illness.

Christmas Eve Family Service at 4 pm: attendance has grown each year that we have offered this worship. The time, duration and the tone meets the needs of families. The special music offered by Rev Doug Brown and Dr Natalie Frost was a highlight, as well as the participation of Rachel Barfoot and her daughter Islay. It was concluded that we need to return to inviting a small group of voices to lead the singing during this service, which combines narrative and song. Having Ruth Gibson along with Don and Karen Sweatman greet and give out bells created by George Prentice and Rob English to the children was meaningful. All who gathered were gifted with Salish apples.

Christmas Eve Community Service at 7 pm is a touchstone for many each year. It was heartening to notice an increase in attendance again this year, and recognize individuals and families from seasons gone by, as well as many new faces. Having Rev Kathy Underwood participate in prayer and Scripture Reading was helpful – special music prepared by Rev Doug and Marion Brown, Marlene Harwood, Marsha Crawford and Yvonne McCutchen and Mel Brak on harp was a blessing.

It was our turn to host the Sunday following Christmas this year. We were delighted to worship with others from Georgian Shores, Central Westside, Keady, North Derby, Kilsyth, and Massie United. Guest organist Bruce Buchanan and Rev Doug Brown and Marion supported the service musically.

Christian Development

Body and Soul Circle of Prayer and the Ministry of Healing Pathway

This open circle met regularly throughout the year to engage in prayer practices that incorporated modalities for healing. Using best practices to maintain healthy boundaries we gathered monthly from 1-2:30 in the lower hall. The engagement in this ministry has been expanding into the community as we welcome others and support their healing journey.

180th Anniversary Celebrations

A small but mighty committee including Rev. Kathy Underwood, Susan King, Karen Sweatman, and Mary Jeanne Carmichael worked along with Kristal and others to create eventfulness around this significant milestone. 180 years - WOW!

The team delivered personalized cards to the congregation outlining our plans and inviting them to join in the celebrations. Thank you to Marilyn Messerschmidt for her beautiful photograph which was used on the card's cover and to Charlene in the office for supporting this endeavour.

Kathy got the ball rolling with weekly ENEWS Trivia related to the United Church of Canada and First United Church.

Next, Kristal guided 12 of us along the Widosendiwag Walking Together Tour October 15. This activity reinforced our connection to the land and the people who came before us, as well as provided information about more recent endeavours to reconcile and connect with the local indigenous community.

Another activity had the congregation voting on their favourite hymns from a list curated by the choir. Thanks to Bernice Ewart for helping to ensure that all were able to participate. As a result of much positive feedback, most hymns (and a few extra requests) were included in the Sunday services leading up to November 2.

To spiff up Griffith Hall, the team of Wendy Woodhouse Marian Noble, and Wendy Bachiu envisioned and implemented a new and improved "tree" that represents First's many ongoing endeavours. The roots of the tree remind us of our beginnings on indigenous land, and the branches leave room for new ideas that we might want to pursue in future.

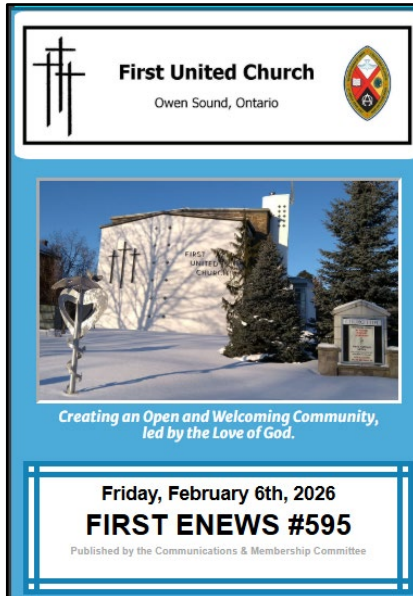
Quilter Marion Brown led the charge in creating a beautiful new banner for the Sanctuary to commemorate our 180th anniversary. Also, a tree design shows all of our hands traced onto vibrant fabric to represent the leaves. Have you found your hand yet?

Our Anniversary Sunday Service was held on November 2. Doug Brown and Susan King offered reflections, and Stephen Johnston ensured that special music played a part. Following the service, we enjoyed a delicious potluck lunch. Ruth Gibson, our talented "Cake Boss" provided two special cakes for the occasion.

Kathy announced Trivia winners and distributed prizes. Kristal set up a slide show with highlights of First's activities over the years, and historical documents were made available for viewing.

Thank you to all who contributed in making our 180th Anniversary a success.

First ENews Report & Congregational Life



As of December 31, 2025, we have published 50 additional ENews issues over the past year, bringing the total to 590. Our weekly ENews is created and distributed to subscribers through the Mailchimp program and is sent every Friday at 4:00 p.m.

Thank you to everyone who contributed content this past year, your input is what makes the ENews such a success. We continue to welcome photos, essays, reflections, stories, poetry, quotes, etc. We also welcome events that are happening locally that may be of interest to our readers.

If you are not currently receiving the ENews and would like to subscribe, please contact the church office @ office-firstunited-os.com.

Charlene Blandin
Office Administrator

Congregational Life

Congregational Life continues to thrive with the participation of so many willing helpers. The first Sunday of each month, Ruth and Lloyd Gibson provide delightful cakes in celebration of Birthday Sunday.

This year Winter Wonder was hosted in Griffith Hall on February 9th. Chili, Mac & Cheese and desserts provided a hearty lunch for those who stayed after church.

Our Annual General meeting on March 23rd offered breakfast to those in attendance. Stone Soup in October was a resounding success with so many delightful soups, rolls and desserts from our home kitchens.

Our 180th Anniversary Celebration included an old-fashioned potluck lunch on November 2nd. Lots of delicious dishes provided by so many participants.

Coffee hour after church is well attended each week for conversation and treats supplied by volunteers.

Thank you to all those who offer hospitality for our events.

Mary Jeanne Carmichael

First Editions Book Club 2025 & First United Church Choir



The eleven members of the Book Club meet in the lounge on the first Tuesday of each month from September to June. New members are always welcome to join the circle.

The members select the “book of the month” in September for the following 8 months. The person who recommends the book then hosts the discussion about it.

All genres of books are presented. The members always express that they are introduced to books they never would have picked on their own, and find their eyes are opened to new authors. Everyone is encouraged to contribute to the discussion and comments often range widely. Laughter is often the result.

If you are an avid reader, you will find a warm welcome. (Even if you haven’t read the book.)

Respectfully submitted
Laurel Dinsmore

First United Church Choir

RECEIPTS		EXPENSES	
Income	\$0.00	Bank Fees	\$10.80
Total Income	\$0.00	Choir Summer BBQ	\$150.00
Bank Balance January 1/2025		\$1,029.26	
Plus income	\$0.00		
Less expenses	(\$160.80)		
Bank Balance Dec 31/2025		\$868.46	
Cash on hand as of Jan 1/25		\$5.26	
Cash on hand as of Dec 1/25		\$5.26	

Marlene Hardwood
Treasurer

Baptisms / Marriages

¹⁹ Go therefore and make disciples of all nations,
baptizing them in the name of
the Father and of the Son and of the Holy Spirit,
²⁰ and teaching them
to obey everything that I have commanded you.
And remember, I am with you
always, to the end of the age.”

Matthew 28:19-20



Nevaeh Hope Belrose

Love is patient, love is kind. It does not envy,
It does not boast, it is not proud.
It does not dishonour others, it is not self-seeking,
it is not easily angered; it keeps no record of wrongs.
Love does not delight in evil but rejoices with the truth.
It always protects, always trusts, always hopes, always
perseveres.
Love never fails.

1 Corinthians 13:4-8



Matthew Murphy & Alicia Hamilton

Kyle Waymouth & Paige Ballagh

Richard Liard & Shelly Publuski

Kenton Parrott & Justina Wilson

Brandon Hornburg & Erin McLeod

Deaths



28 “Come to me, all you that are weary and are carrying heavy burdens, and I will give you rest. **29** Take my yoke upon you and learn from me; for I am gentle and humble in heart, and you will find rest for your souls. **30** For my yoke is easy, and my burden is light.”

Matthew 11:28-30

Bruce Duncan Porter
Mary Teresa Veronica Gibbons
Betty Lou Helen Elizabeth McNabb
Donald Stanley Knight
Ronald Stearne (M)
Elizabeth Grace Evelyn Wipp (M)
Iona Dorean Wilson (M)
Kevin Kilpatrick
Janice Sprung
Evelyn Margaret Barnes (M)
Lana Marie Robson Clendenning
Donald Leroy Heipel
Stuart William Trudelle Nesbitt (M)
Kathrine Marie Archibald
William George Barnard
Dennis Edward Shouldice (M)
Kathleen Kay Cowan

(M) - Member

Congregational Roll	
Active Members	158
Non-Resident Members	0
Adherents (not members)	40
Removed by Death	6
Removed by Request	0

Mission & Service Fund

I wish to express my heartfelt thanks to everyone that made a gift and donation to the Mission & Service fund in 2025. Our giving's do indeed make a difference in enriching people's lives. Thank You for all the good that you do and the giving's to the you share from heart by your giving's to the Mission &Service fund.

Changes and exciting changes have come to how we do Mission and Service in the future. A new logo for Mission & Service and a Mission & Service volunteer group for our church here at First United.

Ministries ad programs are enabled by our generous gifts to Mission & Service are our way of living out our faith. Every gift and donation for Mission & Service helps to transform lives and provides healing and hope and love to people in Canada and around the world.

Throughout 2025, we raised up God's work through Mission & Service. We did these regular messages of encouragement to each other in our Church community.

Our goal was \$20,000.00 for 2025. God Bless All of You! for contributing!

As your Mission & Service Enthusiast I will sponsor a motion on volunteers r approval for the new Mission & Service Committee with myself as chair of that committee and giving, who wish to part of that committee and be part of the Church council meetings and also your approval of a Mission & Service fund giving objective of \$20,000.00 for 2026. Led by God's love and with your faithful fund we can look towards achieving our Mission & Service fund goal once again.

And a quote from Helen Keller "Alone we can do so little, together we can do much."

Anne Tettenborn

Mission & Service Enthusiast

	PROJECTED FOR 2026	ACTUAL FOR 2025
CONGREGATION	\$20,000.00	\$18,220.56
TOTAL	\$20,000.00	\$18,220.56

Christian Action Committee

The Christian Action Committee is responsible for our Outreach programs at First United Church. This year our committee included Joanne Chapman, Karen Sweatman and Jeff Graham, with Anne Tettenborn as our Mission and Service enthusiast. The M&S Fund donations were \$18,220.56 this year. Last years total was \$15,651.18.

The Christian Action Committee was joined by Denise Reid, Mary Jeanne Carmichael and Yvonne McCutcheon to put together the Church service on June 22, 2025. Jeff did a presentation on Canadian Foodgrains. Joanne then provided information about Mental Health Awareness month and appealed to members of the congregation to donate, as they were able, to care packages for people who are supported by the Canadian Mental Health Association. Your generous support of this initiative was greatly appreciated by the CMHA.

Karen continues to write and submit an article each week for our ENews on climate change. The information has come from a Firefly Book – The Plastic Problem by Rachel Salt. Karen will continue to submit an article every week this year.

In September and October, we again combined our appeal for donations to the Canadian Foodgrains bank with a local appeal to assist OSHaRE. We celebrated World Food Day - Until All Are Fed – in a 4-week initiative to help both of these causes. Thanks to Kristal and too Pat McDonough for their work for this cause. Food was collected to donate to OSHaRE. A Stone Soup luncheon was held on October 19, 2025. Thanks to Denise Reid and Susan King for organizing this event, and to those who brought soup or buns, or helped out before or after the lunch. The Stone Soup lunch raised \$246.00. OSHaRE \$150.00 and CFGB \$96.00.

At the end of this campaign, the Toonie Tree Donations were \$187.60. They were split between CFGB \$135.00 and OSHaRE \$25.00.

Canadian Foodgrains donations are matched 4 to 1 by the government. Donations made through the church to Canada Foodgrains totalled \$803.60, and those made to OSHaRE totalled \$1105.00.

Donations received for Sleeping Children Around the World (SCAW) totalled \$5320, generated by 48 different donors, allowing the purchase of 133 Bed Kits. This is an increase of 8 donors and 23 Bed Kits over last year. Your support will be appreciated by SCAW. Thanks to Don Sweatman, the Newsletter, and our video and live church services for promoting the Bed Kit project. Thanks to everyone for your wonderful support.

Our final local initiative of 2025 was to once again support the Women's Centre and its residents, by gathering donations to take to them at Christmas. Items such as pillows, toiletries, pajamas, gift cards, and cash donated through the church were part of our gift to them. Alyssa Angel, who has been connected with First United for a long time, did a short presentation to the congregation early in the campaign, and brought a trailer to take the generous amount of donations to the Women's Centre on our behalf. Once again, we were amazed and pleased with the response to this initiative.

Thanks to everyone for your wonderful support of the Christian Action Committee's efforts to help others in our community and abroad. Combining support for local and international needs is something we hope to continue in 2026.

Karen Sweatman, Joanne Chapman and Jeff Graham

2025 Pride Parade



To say that ‘it rained’ on the Pride Parade on June 21, 2025, would be a colossal understatement. The sky grew dark, the lightening flashed, the thunder rolled, the gale-force winds lashed at balloons and banners. We who gathered to parade and those who gathered to watch were soaked and sodden. Yet everywhere you looked there were smiles and people dancing and waving flags and celebrating the freedom to do so without fear.

The United Church presence in the parade and at the street festival was organized by Marnie McDonough of Trinity-Annan United Church and me (representing First United). We had participants from both of our congregations as well as Massie United, Annesley United (Markdale), Grace-Thornbury United and Western Ontario Waterways was represented by Rev. Therese Samuels (Minister, Right Relations and Social Justice). I hope I haven’t forgotten anyone. I know others had planned to come but were put off by the threat of severe thunderstorms. At one point we thought there was going to be a tornado!

The Parade started at 11th Street along 2nd Ave East then turned left at 7th Street for the block party and street festival that followed until about 5 p.m. There was also a dance party in front of the Roxy Theatre in the evening! Thanks to the City of Owen Sound who allowed the streets to be blocked off. Despite the rain and wind, there were vendors and exhibitors from the Bruce Trail, CMHA, the local chapter of PFLAG (Parents and Friends of Lesbians and Gays), Brightshores Health, Bruce Power, and a number of others.



We celebrated the 100th Anniversary of the United Church of Canada with our own birthday booth—with Lego contests and colouring activities for kids of all ages, some give-aways for the adults and lots of enthusiasm! During one downpour, we invited the PFLAG group who didn’t have their own tent to join us—it was packed under that little tent but just one example of living out our call to radical hospitality.

By the time 4 p.m. had rolled around, the sun was shining and some of us were actually beginning to dry out!

Thanks to First United for supporting the United Church booth financially with money to purchase some United Church merchandise (pens, t-shirts and water bottles to give away). We learned through this event that we need a new and hopefully multi-coloured banner that can be easily carried in a parade or put up in a booth. There are lots of opportunities for First to be active and seen as a vital part of our community.



All of us had a great time—the Pride Parade truly is a celebration of humanity. Consider coming to join us this year—you will be welcome and I can guarantee you will have a wonderful experience regardless of your sexual orientation, gender-identity, marital status.... just come and be who you are among us!

(I apologize that there aren't more pictures. We were so soaked and trying to keep our tent dry that we completely forgot to take more! To see more pictures taken by the Sun-Times, go to

Grey-Bruce Pride parade celebration shines in Owen Sound despite the rain | Owen Sound Sun Times

*Submitted by
Rev. Kathy Underwood*

OSHaRE Report

Usually, about the middle of the month, I get an e-mail from Pat McDonough, reminding me and Marion that the last Saturday of the month is fast approaching. That's the Saturday when several of us from First United volunteer at OSHaRE.

We spend time preparing food for the day, but also working ahead for the next few days, cutting carrots, peeling potatoes, mixing salads, making apple sauce, baking cakes, packing lunches for school programs. Thom McDonough is always there, working in the kitchen, preparing the hot meal for the day. There's time for a short coffee break before the work continues and the doors are opened for lunch to be served from 12:00 to 1:30. The numbers vary from Saturday to Saturday, but approximately 200 are fed on the last Saturday of the month. They're offered a hot meal, a bag with a sandwich, dessert, fruit, sometimes cut up vegetables; and a frozen meal that can be heated in a microwave for another day. The one Saturday we are present is just a small part of what OSHaRE does for the Owen Sound community, with a motto - *"What we have, we will share"*.

Volunteering at OSHaRE is a reminder of the stark reality of the need for food (and shelter) in Owen Sound. Folks who come to OSHaRE on Saturday are never challenged, never asked "why", just a gracious, "what would you like today?" The ones who come are a mixture of young and old, but each one expresses thanks for the food and the attention they're given at OSHaRE.

OSHaRE is always expanding, responding to the needs of the community. From 2024 – 2025, there's been a 55% in the number of meals served, the greatest increase coming from families accessing the services that OSHaRE offers.

It's an honour to be part of this group of volunteers- Yvonne McCutcheon, Marsha and Amy Crawford, Karen Sweatman, Bob Fletcher, Wendy Woodhouse, Joan MacDonnell, Meri Docherty, Joan Nurton, Mel Knight, myself, and Marion Brown. We couldn't do what we do without encouragement from our own Pat, and Colleen Trask-Seaman, OSHaRE's Executive Director. Colleen is a friendly and helpful presence to ones who are fed, often calling them by name.

With thanks for the opportunity to feed the hungry, I'm writing this note on behalf of First United's volunteers at OSHaRE.

Doug Brown



First United Knitting Circle

Welcome to the 2025 Annual Meeting, a time to reflect about the year gone by and reassess our contribution in days to come for our church community.

Our smaller knitting circle is very enthusiastic! Kathy Atkinson, Joan Bravener, Linda Fry, Anne Waymouth, Chris Miller, Joan Nurton and myself, Nancy Petanowitch join together regularly on the third Thursday of the month from 1:00-3:00 in the upstairs lounge.

Our time begins with some reflection or devotions provided by Kathy – often reminding us of contributing to a greater good, and lifting up the message that small things, done with great love, convey compassion and connection.

We knit or crochet with conversation that creates a wonderful healing atmosphere. The energy of Love that is conveyed in the prayer shawls to individuals who feel alone, confused, scared, forgotten or broken-hearted.

We long to deepen that connection to others and have wondered how to attract more people to deliver/gift prayer shawls to others who are distressed. While we knit with prayer and care, that is step one of our ministry. Step two is to have the prayer shawls gifted with compassion to others, this involves you! Our inventory of shawls has increased, yet we would rather them be reduced – knowing that they are extending comfort, not sitting on a shelf.

A new display is outside the church office – there to draw attention and to encourage the thoughtful next step of gifting. While we have an inventory of donated yarn, we will once again be purchasing yarn with different texture and colour options to enhance the shawls created. Donations made when gifting a prayer shawl supports the purchase of yarn.

At the Candlelight Service of Comfort and Joy, our ministry was highlighted and the blessing of this compassion was offered.

Thank you to everyone for being supportive and brightening the lives of those who need a helping hand.

*Respectfully submitted,
Nancy Petanowitch*

Meals on Wheels

The Home and Community Support Services of Grey-Bruce, a Provincial Government organization, sponsors the program called "Meals on Wheels". This program is a worthy cause made up of volunteers who deliver meals to the elderly and shut-ins in the local area.

Some members of First United Church deliver these meals during the noon hour on the fourth Wednesday of every month. It is an asset for the drivers to know their way around town, but using a GPS can be helpful as well.

Thank you to these members (listed below) for providing the time to help others during the year 2025. Anyone wishing to volunteer with us please contact Doug Crawford at 519-374-3228.

Pat McDonough

Cleve Long

Karen and Don Sweatman

Cheryl and George Prentice

Bernice and Don Ewart

Marg and Paul Crawford

Susan and Paul King

Marsha and Doug Crawford

Truth & Reconciliation

In 2025 the work of lifting-up Truth and living into Reconciliation continues. It was exemplified by our 180th Anniversary with the publication of our photo directory which included our history-at-a-glance. The effort to compile this overview revealed how crucial it is to learn and unlearn stories of people and place.



A special tour of the Wiidosendiwag Walking Together Tour was hosted by Kristal as part of our Anniversary celebrations. It was well attended by people from First, who have been curious about the tour, but have not walked with the audio tour or been led by a guide. The time together was a combination of learning, discovery, reflection and wondering about next steps.

On September 30th, the National Day of Truth and Reconciliation, many wore Orange Shirts to proclaim that EVERY CHILD MATTERS and participated by gathering at the GICHE NAMEWIKWEDONG RECONCILIATION GARDEN at Nawash Park. Kristal is a member of the planning team for the garden and the collaboration with M'Wikwedong Drummers and staff was heartening. The highlight of the gathering was the silent arrival of the entire student and staff of Ecole Saint Dominique Savio. The principal, with Metis heritage stated, "this was what she could do to contribute to Truth and Reconciliation." A flock of Canadian Geese landed on the Pottawatomi with noise and grace at the beginning of our time together... we ended our time in circle, when each person gathered was invited to the fire to offer prayer along with cedar.



Stewardship & Finance

Once again I write this letter and wonder how another year has passed so quickly.

First United Church continues to be a caring and sharing congregation and that, in my opinion, is one of its greatest strengths. We continue to support the wider church via Mission & Service. Sleeping Children Around the World benefits from our purchases of over 130 bed kits. Canadian Food Grains and OSHaRE are supported with monetary donations and donations of time – preparing and serving meals. Donations of personal care items to the Women’s Crisis Centre and Canadian Mental Health Association are significant.

Along with all we do for the wider community, you continue to provide financial support to First United Church – funds that are essential so we can pay the bills, keep the church in excellent condition and retain our exceptional staff. These funds are given in various ways:

- Donations using offering envelopes, PAR, e-transfers and on-line donation sites like Canada Helps.
- Supporting our two annual financial appeals, as you are able. The Spring/Easter Appeal and the Advent/Christmas appeal.
- The trustees under the leadership of George Prentice continue to manage their funds and support us by paying for insurance and other capital expenses.
- Rental income has become a vital source of revenue and we appreciate our various tenants and rental groups. Queen of Hearts leases daycare and office space, Pickleball players, Girl Guides, VON, Tallies Tarts, James Masters, Tai Chi, Acapella Sound, Rug Hooking, Line Dancing, Crokinole and a Basketball Clinic. Charlene tells me we have a Square Dancing Group signed for 2026.
- Solar Panels installed years ago by the Green Group continue to generate revenue.
- Community Foundations of Grey Bruce donation because of a bequest to First United Church.
- Memorial donations in memory of loved ones.

Many thanks to Susan McCartney for her expertise in keeping track of our income and expenses and providing Council with monthly reports that assist us in making wise decisions about the finances of First United.

As the church ages we find other projects that require our attention. Council is pondering what to do with the tile floor in the gymnasium as, over the years, some of the tile are cracking and becoming loose. The renters are the first to notice when a ball hits the tile and does not bounce properly. We are investigating various options and will keep you informed.

Once again, thanks for the continued financial support you provide to our church.

Chris Miller
Stewardship & Finance

Property & Maintenance

Greetings to all

While visible changes to the church were relatively few in 2025, we are working behind scenes to keep the church building and grounds in good shape.

Key actions in 2025 were as follows:

- 1) Our new heat pump installed in June 2025. This was a two-fold effort – the first to replace our aging gas furnace and the failed AC unit which provided heating and cooling to the office, foyer and main floor kitchen of the first floor. The new heat pump is large (4 ton) and provides heating and cooling for the same space. As part of this project, we also installed a new gas furnace as a back up heat source if the lead heat pump could not keep up.

So far – so good! The new heat pump was very effective in providing air conditioning to the office and front foyer area of the church during the very hot spring, summer and early fall of 2025. And so far this winter – the heat pump has been effective in heating the same space. Overall, our sense is the heat pump could serve a larger area of the church than it currently does.

As such, we would like to send the heat pump air to a wider area of the church including the sanctuary and the lower hall area below the sanctuary. However, extending supply and return duct work to and from these two areas is not straightforward. The new heat pump system is in the basement area of the new part of the church and extending ductwork is complicated by the many fire separations and construction details that separate the old church area from the new church area.

Currently, the sanctuary and lower hall area below the sanctuary are heated with our gas boiler system. Neither space has air conditioning. The very hot summer of 2025 demonstrated the value of getting AC and better air circulation to the sanctuary and the lower hall.

Providing heat from our new heat pump system to these two areas – to supplement the heat from the existing gas boiler system – would reduce our gas use in these areas and therefore reduce our CO2 emissions.

Unfortunately, grant support that used to be available to help fund heat pumps and other measures to reduce energy use and reduce CO2 emissions ended unexpectedly shortly before we went ahead with the heat pump install. However, Ken Philp Plumbing and Heating gave a very significant donation that helped lower the cost of the new heat pump and backup gas furnace. Thank you, Ken and Chris Philp!

- 2) Griffith Hall Flooring. We have started the process to provide new or improved flooring in Griffith Hall. The existing tile floor dates back to when the “new” part of the church was built in 1989. The existing flooring is showing its age and many of the tiles are damaged and in some cases are loose. There has been spot repairs done but overall after 35+ years or so the flooring needs to be replaced or at least the worst areas replaced. We are reviewing different flooring options including costs. Griffith Hall is a very important space to the life of the congregation and is also widely used by a large number of renters that would appreciate new flooring.

- 3) Griffith Hall lighting. We started to experience failures with the LED lighting in Griffith Hall. After several failures we decided to replace all lighting in Griffith Hall with all new and all matching LED lighting. This was completed in the fall of 2025. Many thanks to George Prentice to organizing scaffolding crews and the electricians required to replace the lighting in this very high ceiling space.
- 4) The east end of the church has some lower roof areas that are quite flat and prone to accumulation of leaves etc. This debris effects drainage of these areas. Without proper drainage, these roof areas can overflow or worse yet cause roof water to leak into the building. Thanks to George Prentice and Terry Carmichael, these roof areas were cleaned to remove blockages and both areas outfitted with new downspouts that provide extra drainage of both roof areas. Also, thanks to Larry McCartney for completing additional maintenance on the roof areas in 2025.
- 5) More recently, George Prentice and I have had two meetings with Greg Loughheed of Sunfish Solar to begin discussing options for our solar panel array. The panels were installed in 2011 under the former Microfit program. The current system, over the course of a year, produces approximately 12,000+ kWh of clean electrical power. The Microfit program pays First United just over 80 cents a kWh for the power we produce and depending on the number of sunny days per year, results in a revenue stream for First United that approaches \$10,000 per year.

However, the current MicroFit programs ends in 5 years. After that time, we would switch to the current “net metering” program, which when all is said and done, pays us considerably less per kWh than the current Microfit program.

While the actual solar panels continue to function very well, the electronic inverters have had frequent breakdowns. One possible option is to replace all the small individual inverters with one modern and larger inverter.

As such, we are reviewing options with Greg that puts us in the best position to switch over to net metering when the time comes. We will provide options and recommendations to Council on the solar panel system in 2026.

Finally – after many years, Malcolm Long retired as our very dedicated custodian. Many thanks to Malcolm. Last summer, Drew Kalte came on as our new custodian.

Drew has been very pleasant to work with and like Malcolm last year, has faced very heavy snow shoveling this year so far for our sidewalks and door areas. If you meet Drew, make sure you ask him how he managed to coax a friendly black squirrel out of Griffith Hall last fall with a trail of cookie crumbs.

*Submitted by
Jeff Graham*

Memorial Fund

The administration and responsibility is now that of the Board of Trustees by motion of those present at the 2024 Annual Meeting.

The constitution was amended and approved at this Annual General Meeting of the Congregation on March 23, 2025.

The attached financial summary shows the money in the fund for 2025. Both in the R.B.C. Royal Bank and those transferred to Dominion Securities. The R.B.C. bank account shall remain open in order that deposit/withdrawal of our regular banking activities by our Sunday counters and church treasurer can be completed.

Total donations gracefully received were \$2,235.00 and amounts paid out total \$2,200.00

- Safe & Sound	\$1,250.00
- Pride Parade Support	\$ 200.00
- Canada Food Grain Volunteer	<u>\$ 750.00</u>
- Total Funds Paid Out	\$2,200.00

Donations to the memorial fund are usually made in memory of a loved one as to honour someone who you knew by donating. Also, church council of First United Church makes a donation to this fund when a member of our congregation passes. Designating First United Church as a beneficiary of a memorial gift is a way to honour your loved one and continue their legacy as these funds are used to support the work of the church. We are very grateful to all those who have made donations to the Memorial Fund this past year.

George Prentice
Trustee Chair

Memorial Fund – RBC Dominion Securities Account

<i>RBC Dominion Securities Account</i>			
Daily Interest (Money Market)		\$5,656.73	
G.I.C. (\$18,000 Due 5/25/27 @ 3.53%)		\$18,388.20	
Total Value Dec 31/25 (including interest)			\$24,044.93
<i>RBC Bank Account</i>			
2025 Opening Account Balance		\$25.14	
Donations Received		\$2,235.00	
Interest		\$21.86	
Expenditures (Paid Out)		(\$2,200.00)	
Bank Fees		(\$41.75)	
		(\$2,241.75)	
Account Adjustment to (Closeout/Transfers)		\$1,806.75	
2025 Closing Balance			\$1,847.00
TOTAL FUND – DECEMBER 31ST, 2025			\$26,791.93

Memorial Fund Constitution

BACKGROUND.

- 15.6.1 WHEREAS Church Council involves the faithful management of all the gifts God has given in time, talents, the created world, and money, including accumulated, inherited and appreciated resources; and
- 15.6.2 WHEREAS anyone can give to the work of the church through bequests in wills, charitable gift annuities, assignment of life insurance and transfers of property; and
- 15.6.3 WHEREAS it is the desire of the congregation to encourage, receive and administer these gifts in a manner consistent with the loyalty and faith commitment expressed by donors and in accordance with the policies of the United Church of Canada and of this congregation.

RESOLUTION

- 15.6.4 THEREFORE BE IT RESOLVED that this congregation at its annual meeting assembled on March 30, 2025, approve that the MEMORIAL FUND of First United Church, Owen Sound, Congregation of the United Church of Canada at 435, Twenty-First Street West, Owen Sound, Ontario, N4K 4E5 be entrusted and be the responsibility of the Board of Trustees of the First United Church.
- 15.6.5 BE IT FURTHER RESOLVED that the purpose of this Fund shall be to enhance the ministry and mission of First United Church apart from the general operation of the congregation and therefore no portion of the capital or income from the Fund shall be used for the annual operating budget of the congregation. Fund may be used for such purposes as capital improvements, outreach, scholarship funds, lay education programs, promotion of ministry and programs to the wider community or other special projects.
- 15.6.6 The Memorial Fund can be accessed by motion of Council or at a meeting of the Congregation.

BOARD OF TRUSTEES OF THE FIRST UNITED CHURCH

- 15.6.7 The Board of Trustees of the First United Church shall be responsible for the promotion, investment and administration of the Fund with the above noted in 15.6.5 purpose of the Fund.
- 15.6.8 The Board of Trustees shall invest the money of the Memorial Fund such that a minimum of \$5,000.00 shall be available annually for use of such purposes as described above in Section 15.6.5 Any amount in excess of this \$5,000.00 shall be invested in short term GICs in order to maintain the fund to meet future needs.
- 15.6.9 The Board of Trustees of the First United Church shall report to the Council on a semi-annual basis, and at the Annual Meeting of the congregation. The Board of Trustees shall render audited financial statements including a statement of assets, liabilities, revenue and expenses for the previous year.

15.6.10 **RESTRICTED GIFTS**

Any gift to the Fund which specifies the use to which the gift is to be put shall be known as a Restricted Gift. In most cases the money for a Restricted Gift will be used for the purpose intended within one year.

- 15.6.11 When a Restricted Gift is received, the Board of Trustees shall recommend to the Council within 30 days (July and August excepted) whether to accept the gift. The Council shall decide within 30 days (July and August excepted) whether or not to accept the gift.
- 15.6.12 Should the Council determine not to accept a Restricted Gift, the donor shall be advised where possible of the reasons for declining the gift, with suggestion that the restriction could be reconsidered.

UNRESTRICTED GIFTS

- 15.6.13 Any gift which is not a Restricted Gift shall be known as an Unrestricted Gift.
- 15.6.14 Unrestricted Gifts and income earned thereon shall be accumulated. Council is authorized to disperse money from the Fund up to a maximum of \$2,000.00 per expenditure, without prior congregational approval. For any expenditure in excess of \$2,000.00 Council will seek congregational approval at the Annual Meeting or at a Congregational Meeting called for this purpose.

GENERAL

- 15.6.15 The terms of this resolution may be changed only by a two-thirds vote of the members present and voting at an Annual Meeting of the congregation for which notice of intent to amend these resolutions had been given or at a special meeting called for the purpose of amending these resolutions.
- 15.6.16 In the event that First United Church ceases to exist, disposition or transfer of the Fund shall be in accordance with the Manual of the United Church of Canada.
- 15.6.17 The Council may pass such resolutions as it may deem necessary to give effect to this Resolution.

Amended by Notice of Motion, March 23, 2025, at the General Meeting, by 2/3 majority vote of members present, and that this amendment supersedes all other previous amendments of the memorial fund constitution for First United Church.

Solar System

We have 52 solar panels on our roof and a software program available 24/7 provided instant live internet monitoring with a computer via the Enphase Energy, an American Company from who the system was purchased, that is done regularly, by ourselves and also our contractor Sunfish Solar Inc., Greg Lougheed, who installed the system.

The system was installed in 2011 through the efforts of the First United Church Green Energy Committee, chaired by Bettilyn Berglund.

You may recall that the initial installation cost of \$80,000 was paid for by the sale of \$1,000 debentures to mostly church members, which has been redeemed out of the proceeds from the revenue generated with our contract with Hydro One. Also, \$2,500 annually was provided to the church's general account during that time.

January 2020 the solar committee (Bettilyn Berglund, Marg Anley and Cheryl Prentice) was retired and now the responsibility is with the Property and Maintenance Committee, assisted by myself representing the Trustees.

There were maintenance costs in 2025 of \$1,056 to replace 5 inverters.

The power generated is metered into Hydro One grid at a rate of \$0.802 per kWh based on the 20-year contract and annually provide on average \$10,000 to the church general fund. In 2025 the power generated was 11,370 kWh at the \$0.802 rate equaling \$9,119. And according to the Enphase program, it calculated an equivalent carbon offset of 17,450 lbs. or by their interpretation this approximately equals 152 trees.

It is noted that the revenue generated of \$9,119 is in excess of our power used from Hydro One at a cost of \$7452. This means we earned an additional \$1,667 over our costs. Good News!

*Submitted by,
George Prentice, Chair of Trustees*

Board of Trustees – 2025 Report

We had 2 meetings during the year; May 20th and November 12th. We currently have 8 trustees, with 5 required for a quorum and the Minister and a Council Representative member attending our meetings.

A review of the church's Investment Funds is completed in accordance with church policy by RBC, Dominion Securities, at each meeting. The minutes of our meetings are recorded by Marg Anley, secretary, with a copy provided to Church Council.

At the church's Annual General Meeting, it was approved that the administration and responsibility of the church's Memorial Fund be given to the Board of Trustees. As such a separate account has been set up with RBC Dominion Securities. A separate annual report shall be provided and submitted to the church's Annual General Meeting.

The building insurance was reported and renewed with Nicol Insurance Inc., June 1st. Through discussions with their representative and myself, the policy was renewed with MARSH (Ecclesiastical) at premium cost up by \$1,880 to \$16,145. A 5% reduction was achieved for our fire monitoring to the fire department that we have now.

Our daycare, Queen of Hearts Nursery School, Carron Standoloft, Owner/Operator continued to offer service to the community that was restarted January 30th. The Queen of Hearts (Queen Youth Club - QYC) operated a summer camp in the lower hall but was unable to resume the Before/After School Program September 1st.

James Masters is our tenant who continues to rent the upper level office.

Our new tenant Natalie Arbuthnot of Talie's Tarts and Such Inc. A new 5-year lease was completed on January 1st, 2026 for her to rent the lower-level kitchen on a full-time basis. The main floor kitchen is now available for other users and ourselves.

Other daily rental users in the Gym, Griffith Hall, are VON, Tai Chi, Girl Guides, Pathfinders, Adult and Co-Ed Pickleball groups. New groups are Basketball (Gym) Clinics & Line Dancing (Lower Hall) It's great to have this space in use and the rental income helps to offset our building's operating and maintenance costs.

At our November meeting, the fund balance was \$356,968, (year-end October 31). The year-end earned income was \$18,640.75 (including a \$7,500 advance April to the church's general account to cover expenses), has been transferred to the general account, according to policy. Attached is the year-end financial summary, which also shows current and proposed asset allocations that are managed within the church's investment policy guidelines.

It is noted that the withdrawal shown on the financial summary of \$25,370 was to be transferred for the new heat pump (\$9,225) and insurance (\$16,145).

It must be acknowledged that the many capital improvements completed over the years in addition to maintaining the investment funds are only made possible by the generous bequests and donations given over the years by our past members for which we are very grateful. It is hoped that such bequests shall continue to be part of our giving not only to replenish but add to our funds in order to meet future financial and well-being needs of our church.

Appreciation is expressed to the trustees for their work, support and guidance through another successful year.

George Prentice, Chair

Lois Urstadt

Marg Anley

Laurie Hornburg

Russ Miller

Doug David

Cheryl Barfoot

Laurel Dinsmore

Statement – Portfolio Review

Agenda



November 2025 Portfolio Review | First United Church (10.31.2025)

1) Trustee Fund --- \$356,968

- Allocation: 30% Equity (Canada) / 64% Fixed Income / 6% Cash
- Performance: YTD +\$23,621k (+6.8%), 12-Months \$+26.8k (+7.7%), Since Inception +\$318,337 (+4.4%)
 - Interest (12 months): \$4,481.39 [GIC Interest]
 - Dividends (12 months): \$358.76 [BCE Quarterly Dividends]
 - Mutual Fund Distributions (12 months): \$4,414.42 [TD Canadian Bond & RBC Canadian Dividend]
 - Other Distributions (12 months): \$663.16 [Money Market Interest]
 - Realized Capital Gains (12 months): \$17,446.03 (50% is \$8,723.02).....[Gains on Mutual Fund Redemptions]
 - Policy Payment (2025): **\$18,640.75**
- Transfers (2025): \$53,741 withdrawn & \$3,800 deposited (details below)
 - Jan-25: \$3,800 deposited from bank account
 - Feb-25: \$19,804 transferred to Memorial Fund
 - Apr-25: \$7,500 advance to general fund
 - Jun-25: \$14,979 insurance payment
 - Jul-25: \$9,225 heat pump
 - Oct-25: \$1,066 advance to general fund (incorrect)
 - Oct-25: \$1,166 balance of insurance payment
- Cash Flow Requirements: Next 12-month cash flow requirements of \$52,403 (CONFIRMED AT MEETING)
- Recommendations:
 - 1) Settle the remaining general fund transfer from money market
 - 2) When 12/05/2025 GIC matures, add all proceeds to money market
 - 3) When 01/05/2026 GIC matures, increase money market to \$52,400 and split remaining proceeds between a 2-year and a 3-year GIC

2) Memorial Fund --- \$23,931

- Allocation: 74% Fixed Income / 24% Cash --- [Policy: Cash (\$5,000)]
- Performance: Since Inception +\$497 (+2.1%)
- Transfers (2025): \$23,434 deposited
 - Feb-25: \$19,804 transferred from Trustee Fund & \$3,630 transferred
- Questions: Confirm next 12-month cash flow requirements
- Recommendations: No changes or updates at this point



Wealth
Management

Statement – Investment Return



Portfolio Review

Portfolio Review for FIRST UNITED CHURCH Investment Account (59118783) FIRST UNITED CHURCH
Client: FIRST UNITED CHURCH

IA Code: LV6
Currency: CAD

Investment Return

Investment Return	Current Quarter Oct 1, 2025 - Oct 31, 2025	Year To Date Jan 1, 2025 - Oct 31, 2025	Since Inception Dec 13, 2004 - Oct 31, 2025
Interest	.00	2,235.00	68,061.90
Dividends	54.69	358.76	6,019.79
Managed Fund Distributions	.00	3,305.21	97,752.67
Other Distributions	39.61	475.29	10,702.33
Change in Market Value†	1,034.93	17,247.19	135,800.66
Total Investment Return	1,129.23	23,621.45	318,337.35
Total Rate of Return (TW)	.32 %	6.83 %	4.36 %

** Note: Portfolio Review ROR% is calculated based on Beginning of Day to End of Day logic.

† Note: The 'Change in Market Value' on this page includes Non-Invested Capital Reductions (management fees, other Fees, taxes, etc.).

Capital Review

Capital Review	Current Quarter Oct 1, 2025 - Oct 31, 2025	Year To Date Jan 1, 2025 - Oct 31, 2025	Since Inception Dec 13, 2004 - Oct 31, 2025
Beginning Value	358,072.03	383,287.52	.00
Deposits/ Transfers In	.00	3,800.00	752,911.72
Withdrawals/ Transfers Out	-2,232.80	-53,740.51	-714,280.61
Withholding Tax	.00	.00	.00
Infra-Portfolio Movements	.00	.00	.00
Total Investment Return	1,129.23	23,621.45	318,337.35
Ending Value	356,968.46	356,968.46	356,968.46
Accrued Income		Year To Date Jan 1, 2025 - Oct 31, 2025	Since Inception Dec 13, 2004 - Oct 31, 2025
In Beginning Value	2,433.73	1,386.90	.00
In Ending Value	2,759.65	2,759.65	2,759.65

This statement should not be used for income tax reporting purposes.

11-Nov-2025

Statement – Investment Account

POSITIONS FOR ORGANIZATION FIRST UNITED CHURCH as of 10/31/2025 (In CAD)
FIRST UNITED CHURCH Investment Account (59118783) 357,502.43 Open

Instrument Description	Symbol	Price (Security)	Quantity	MV w/Accr (% of Total)	MV w/Accr*	Market Value*	Cost*	Unrealized (CAD)	Unrealized %	Yield Rating By RBC
Grand Total				100	356,968.46	354,208.81		51,328.75		
Cash and Cash Equivalents				5.84	20,844.25	20,844.25	20,844.25	0	0	
Canada				5.84	20,844.25	20,844.25	20,844.25	0	0	
CAD	CAD	1	0.1	0	.10	.10	.10	0	0	
RBC INVESTMENT CORPORATE SR A	.RBF2012	10	2,084.415	5.84	20,844.15	20,844.15	20,844.15	0	0	1.8 Low
Fixed Income				64.19	229,152.19	226,392.54	235,918.13	-9,525.59	-4.038	
Canada				64.19	229,152.19	226,392.54	235,918.13	-9,525.59	-4.038	
FAIRSTONE BANK GIC - ANNUAL DUE		100	44,395	13.01	46,425.98	44,395.00	44,395.00	0	0	5.06 Low
EQUITABLE BANK GIC - ANNUAL COMPOUND DUE 01/05/2028 4.560000%		108.476	39,000	11.85	42,305.84	42,305.84	39,000.00	3,305.84	8.477	4.56 Low
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EQUITABLE BANK GIC - ANNUAL DUE		100	50,000	14.21	50,728.67	50,000.00	50,000.00	0	0	4.47 Low
TD CANADIAN BOND FUND (306)	.TDB306	11.134	8,055.658	25.13	89,691.70	89,691.70	102,523.13	-12,831.43	-12.516	2.81 Low
Equity				29.97	106,972.02	106,972.02		60,854.34		
Canada				29.97	106,972.02	106,972.02		60,854.34		
BCE INC COM NEW	.BCE	32.06	125	1.12	4,007.50	4,007.50		-2,820		5.46 Medium
RBC CANADIAN DIVIDEND FUND (266)	.RBF266	123.326	834.897	28.84	102,964.52	102,964.52	39,290.18	63,674.34	162.062	1.62 Medium



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FIRST UNITED CHURCH Investment Account (59118783) 357,502.43 Open - 11-Nov-2025

Shouldice United Church – Treasurer Report

Statement of Receipts and Expenses
For the period
January 1, 2025 to December 31, 2025

Receipts:

Balance from 2024	\$1,987.06
Total Givings/Donations for 2025	3,591.68
<u>Total</u>	<u>\$5,578.74</u>

Expenses:

Ministry, Rev. Kristal McGee	\$300.00
Lawn and yard maintenance for 2025	200.00
Hydro	62.50
Insurance	1,555.20
Repairs	82.95
Supplies	483.73
Special Music	75.00
Bank Account Service Charges	3.75
Cash Balance on hand	23.75
Bank Balance	\$2,791.86
Total	\$5,578.74

Prepared by:
David Shouldice
Secretary-Treasurer
Shouldice United Church

2025 Year End / 2026 Draft Budget

Revenue	2025	2025	2026	2026
	Budget	Actual	Budget	Actual
General Fund Revenue				
Donations - Envelope	130,000.00	119,281.56	125,000.00	
Donation - Loose	4,000.00	2,129.95	3,000.00	
Christmas Appeal	12,000.00	14,920.00	15,000.00	
Easter Appeal	7,500.00	4,770.00	5,000.00	
Initial Offering	150.00	200.00	150.00	
Broadview	100.00	100.00	100.00	
**Investment Income		26,470.04		
**Interest Memorial Fund		16.23		
Rent - Other	20,000.00	25,918.50	30,000.00	
Tenant - Upper Office	1,808.00	1,807.60	1,879.88	
Tenant - Daycare	12,400.00	23,408.12	18,917.88	
Tenant - Lower Kitchen	7,200.00	7,276.22	7,800.00	
Tenant - Lower Office		1,514.00	2,306.60	
**Weddings	250.00	750.00	300.00	
**Funerals		490.00		
Solar Account	10,000.00	8,971.80	10,000.00	
**Community Foundations		5,165.00		
**Misc Income		174.32		
Daycare Utilities (8 months)	3,000.00	2,294.90	6,000.00	
Upper Office Utilities	250.00	207.13	250.00	
Lower Kitchen Utilities	950.00	879.90	1,000.00	
Daycare Snow Removal	1,500.00	932.25	2,100.00	
Upper Office Snow Removal	250.00	72.97	250.00	
**Canada Helps		1,550.00		
Total General Fund Revenue	211,358.00	249,300.49	229,054.36	

****The United Church of Canada Book for Treasurers indicates that we should not budget any dollar values for these categories**

Building Fund Revenue

Donations - Envelope	6,000.00	5,798.00	6,000.00	
Trustee Insurance	15,500.00	16,144.92	18,000.00	
Total Building Fund Revenue	21,500.00	21,942.92	24,000.00	

Total Revenue	232,858.00	271,243.41	253,054.36	
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2025 Year End / 2026 Draft Budget

EXPENSES ADP Service Charge	400.00	342.29	400.00	
Salary - Minister	79,369.95	79,369.92	81,433.57	
Salary - Organist	17,381.13	17,368.15	17,833.04	
Salary- Secretary	18,387.60	18,206.17	14,788.80	
Salary - Caretaker	17,559.36	18,975.84	22,691.76	
Pulpit Supply	1,778.00	3,421.60	2,088.00	
Spiritual Care Supply			735.00	
Treasurer	3,500.00	2,677.50	3,500.00	
Total Salaries	138,376.04	140,361.47	143,470.17	
Benefits & Allowances				
Employer CPP & EI	8,116.14	9,248.20	9,222.67	
Pension & Group Minister	15,486.00	15,486.00	16,272.96	
Professional Allowance - Minister	2,000.00	2,000.73	2,000.00	
Professional Allowance - Organist	300.00	0.00	300.00	
Travel Allowance - Minister	2,500.00	2,024.70	2,500.00	
Total Benefits & Allowances	28,402.14	28,759.63	30,295.63	
Enbridge	8,000.00	6,721.35	8,000.00	
Hydro	7,500.00	7,378.58	9,000.00	
Water & Sewage	3,500.00	1,988.10	3,500.00	
Solar Panel Maintenance	500.00	1,056.27	500.00	
Office/Communication	5,000.00	1,943.12	3,500.00	
Computer software/licensing/subscript	5,000.00	1,839.13	3,500.00	
Telephone/Internet	2,000.00	2,437.34	2,800.00	
Bank Charges	700.00	786.96	850.00	
Broadview	300.00	270.00	300.00	
Worship & Christian Development	500.00	841.38	500.00	
Video Worship Service	9,750.00	10,100.00	7,350.00	
Christian Action	250.00	0.00	250.00	
Stewardship & Finance	150.00	0.00	200.00	
Congregational Assessment	10,708.00	10,708.00	10,610.00	
M & P Committee	25.00	0.00	25.00	
Congregational Life	1,000.00	1,340.42	2,075.00	
Benevolent Support			1500.00	
WOW regional Conference	200.00	50.00	200.00	
Council	300.00	115.00	300.00	
Music - supplies/tuning/licence	1,000.00	1,518.16	1,000.00	
Envelope Sec. Honorarium	1,200.00	1,200.00	1,200.00	
Organist Supply	2,600.00	1,790.00	2,600.00	
Caretaker Supply	800.00	250.00	800.00	
Secretary Supply	500.00	0.00	500.00	
Honorariums/Memorials	700.00	350.00	500.00	
Charitable contributions		25.00		
Sub Total of expenses	62,183.00	52,708.81	61,560.00	
Total General Fund Expenses	228,961.18	221,829.91	235,325.80	

2025 Year End / 2026 Draft Budget

Building Fund Expenses

Elevator Maintenance	4,100.00	4,097.22	4,300.00	
Winter Maintenance	7,000.00	5,695.88	7,000.00	
Insurance	15,500.00	14,790.54	18,000.00	
Repairs & Maintenance	8,000.00	12391.05	8,000.00	
Repairs & Maintenance - gym tile floor	5,000.00	1,883.39	26,000.00	
Heating retrofit	60,000.00	9588.00	10,000.00	
Janitorial Supplies	2,000.00	1,083.16	2,000.00	
Landscaping - grass	50.00	248.96	400.00	
Total Building Fund Expenses	101,650.00	49,778.20	75,700.00	

Total Expenses	330,611.18	271,608.11	311,025.80	
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Overage/shortfall	-97,753.18	-364.70	-57,971.44
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***Invoices with HST or GST on them are posted with the recoverable taxes removed.

We can claim 50% of the 5% and 82% of the 8%.

This makes claiming the rebate much simpler as the math has already been done.

Sound System Upgrade by Long & McQuade \$3645.00 to be paid from Memorial Fund with fundraising.

Benevolent Fund YTD

Income receipted	1,475.00
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Income non-receipted	305.42
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Total Income **1,780.42**

Expenses	1,321.50
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YTD Total Remaining	458.92
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