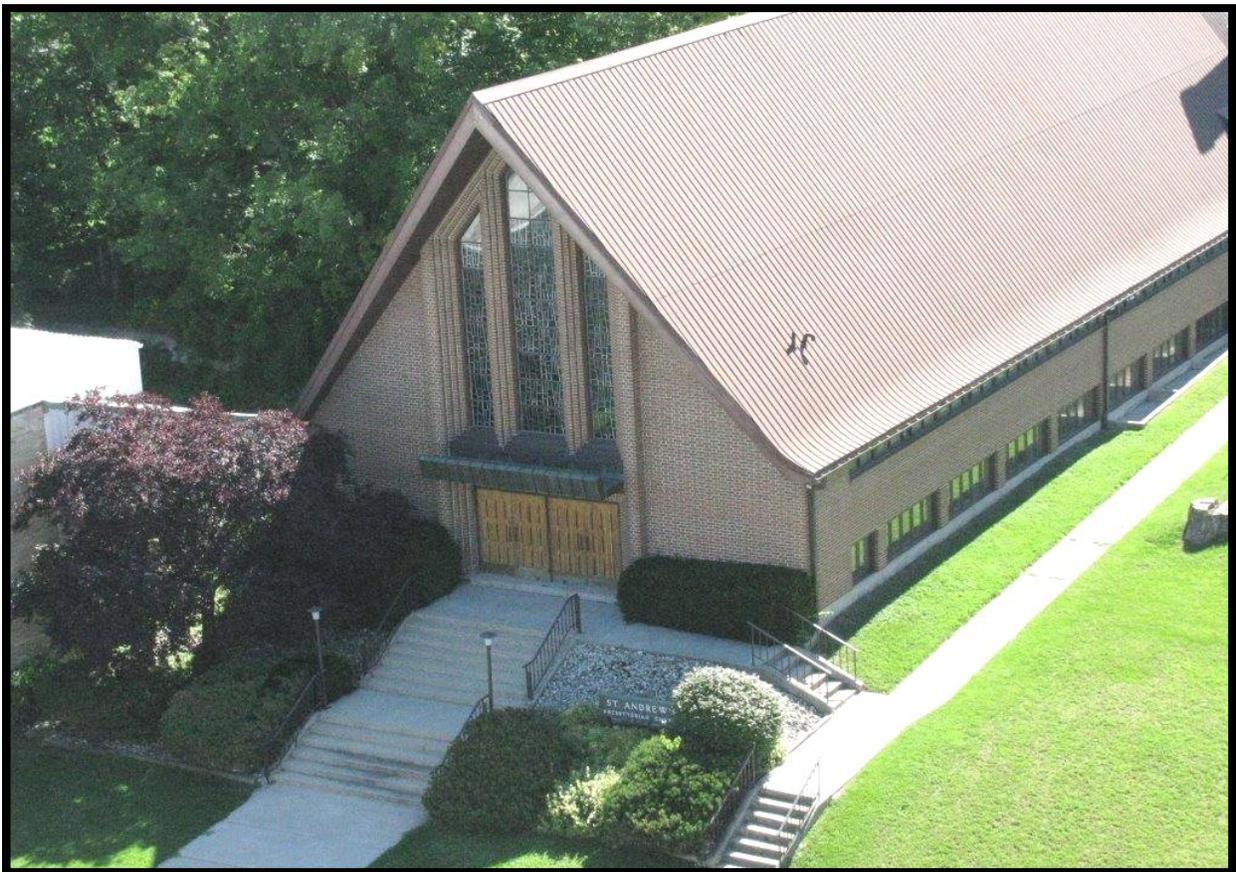


**St. Andrew's**  
**Presbyterian Church**  
An Evangelical congregation of the PCC

# **ANNUAL REPORT**

## **2025**



## St. Andrew's Vision

To be a place where God brings people  
to become fully devoted followers of  
Jesus Christ who desire an ever-deepening  
relationship with Him.

## St. Andrew's Purpose

To Celebrate God with  
PASSION FOR CHRIST AND COMPASSION

FOR PEOPLE

So all can...

Believe in Him

Belong to Him

Be Built Up to Him

Serve Him

Share Him

# Thank You!

Thank you to all our volunteers  
for sharing your time, talents and gifts  
in carrying out the mission and  
ministries of St. Andrew's.

We appreciate you!

### Office Hours:

**Tuesday** 9:00 a.m. – 12:00 p.m.  
**Thursday** 9:00 a.m. – 4:00 p.m.  
**Friday** 9:00 a.m. – 4:00 p.m.

**Email:** [standrewspc@hurontel.on.ca](mailto:standrewspc@hurontel.on.ca)

**Mailing Address:** PO Box 115,  
281 Josephine Street, Wingham, N0G2W0

**Church Website:** [www.standrewswingham.ca](http://www.standrewswingham.ca)

### Find us on Facebook:

St. Andrew's Presbyterian Church, Wingham

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Annual reports and meetings, are for the most part, statement of facts. Stating what happened in the past year and how we plan to move on into the next year. But oftentimes there is something we miss in annual reports and meetings. It might still be in there in some way because of the regular format of these reports, but not always with real intention. And that is the gratitude part.

How often do we read our church annual report and really read it with thanksgiving and a heart filled with gratitude? I have to confess: I don't always do! Sometimes I read it with a little concern about the new year. I just recently read an article about the decline of churches in Canada. At the end of last year, one of the congregations in our Presbytery closed rather suddenly, and it was at the least the same size as St. Andrew's about five years ago.

So, I have these things in the back of my head, reading through our reports. And every year I get to the conclusion that we are actually doing well! But this realization then, leaves me with a sense of relief... and this is where it oftentimes stops: with that sense of relief.

Paul says that is not the way it is suppose to be! Relief should never trump our gratitude. He writes to the Philippians and tell them that they should start with giving thanks to God before even considering another request:

*<sup>6</sup> Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God. <sup>7</sup> And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus.*

*Philippians 4:6-7*

SO VERY  
thankful  
INCREDIBLY  
grateful  
UNBELIEVABLY  
flessed

Don't get me wrong: I have read our annual reports with thanksgiving every year... but maybe not ENOUGH! God has been so very faithful to our congregation. Well, this year, I promised myself to not fall into that trap again. I will read every report with thanksgiving to God, for even the smallest thing He did in our congregation and for every person that has been part of it. And then, only then, will I petition Him to do those things (and new ones) again this coming year. I know that is when I will rest in that peace Paul was talking about: a peace that surpasses all understanding, a peace that only comes from: "I have put it into God's hands". So, I want to invite you to do the same: read first with thanksgiving, then with petition and requests for the coming year. Oh, and then: don't be anxious about anything.

Carel

## 2. MINUTES OF ANNUAL MEETING

### **St. Andrew's Annual congregational meeting Sunday February 9, 2025.**

Unapproved - minutes taken by Lorraine Clugston

After the worship service at St. Andrew's on February 9, 2025, the Social Committee prepared and served a lunch for those attending the annual meeting of St. Andrew's Presbyterian Church. Offering a choice of squash, potato or vegetable soup, the Social committee added a bun, cookies, and tea or coffee.

Rev. Carel Grundlingh welcomed 35 adults to the annual meeting and thanked the Social Committee for preparing and serving lunch. He read from James 4:13-15 and reminded us that we move forward into the new year doing what the Lord wills, not certain what will happen tomorrow. We do know it is the Lord's will that we are here in 2025. It is the Lord's will that He will be with us as we serve at St. Andrew's this coming year. Rev. Carel Grundlingh opened the meeting in prayer.

Rev. Carel called for a chair person. Hugh Clugston nominated Grant Currie, seconded by Ralph Campbell. Carried. Grant assumed the Chair.

Grant called for a secretary for the meeting. Nominated by Ralph Campbell that Lorraine Clugston be secretary. Seconded by Margaret Stapleton. Carried.

Arnold Taylor, Merle Underwood and Ralph Campbell allowed their names to stand as scrutineers if needed.

Clerk of Session, Hugh Clugston read the list of 8 members who had passed away in 2024. Followed by a few moments of silence for remembering them, he then read John 14:1-3.

Lorraine Clugston read the minutes of the annual meeting held last year in 2024. They were amended to read: "Elected for a 3 year term were Jim Dore, Coleson Smith and Jacob Smith. Also Don Schnurr has agreed to stay on the board for one more year." Moved by Ralph Campbell that these 4 people be elected to the board: Jim Dore, Coleson Smith and Jacob Smith for 3 years and Don Schnurr for one more year ending in the beginning of 2025. Moved that the minutes be approved as amended by Ralph Campbell, seconded by Joe Smith. Carried.

Grant Currie directed our attention to the reception of the following reports: Session, Fellowship Ministry Team, Worship Ministry Team, Discipleship Ministry Team, Outreach Ministry Team, Operation Christmas Child, Good Samaritan fund, Goforth. Moved by Coleson Smith, seconded by Jacob Smith that we accept each of the above reports. Carried.

We then reviewed the following reports; Board of Managers, Service Ministry Team, the Trustees report, the Social Committee report. Grant pointed out that John Mann has

retired as chair of Outreach Ministry Team and chair of the Good Samaritan fund. Debbie Currie is now chair of Outreach Ministry Team. Tim Sullivan is now chair of the Good Samaritan fund. Motion to accept these reports by Arnold Taylor, seconded by Chris Hoeven. Carried.

We focused on a new report of Trustees and Trust Deeds: Along with all the usual church activities like worship and outreach, a congregation will occasionally deal with legal matters such as buying or selling property or making decisions on investments. Instead of having all the members of the congregation line up at the office of the realtor, lawyer or bank to sign the necessary documents, the congregation elects trustees to act on its behalf. Each congregation therefore needs a trust deed that describes how trustees are chosen and what they do. In 2012 the General Assembly approved a trust deed template for congregations to use that may be adopted to meet their requirements.

The trust deed is a declaration that describes how the property of a congregation is held in trust for the benefit of the congregation and for the denomination if the congregation is dissolved.

A minimum of three trustees is recommended. Trustees do not own church property. They hold it in trust for the purposes of the congregation while it remains a congregation of the Presbyterian Church in Canada. Trustees are accountable to the congregation for the full and faithful performance of tasks delegated to them. Trustees have only the power delegated to them by duly called congregational meetings. That means congregations share responsibility for the activity the trustees carry out on behalf of the congregation. Congregations are to indemnify (protect against damage, loss or injury) trustees where they acted honestly and in good faith, with a view to the best interests of the congregation.

Motion by Arnold Taylor on behalf of the congregation of St. Andrew's Presbyterian Church that we approve this declaration of trust as presented at the annual congregational meeting. Seconded by Margaret Stapleton. Carried. If there is a change of who the trustees are, a congregational meeting could be called to appoint a new trustee.

Our Presbyterian Sharing allocation by the General Assembly budget of the Presbyterian Church in Canada for 2025 is \$15,081.00. Session has recommended that we agree to give \$5000 in 2025. Moved by Ralph Campbell that we accept an allocation of \$5000.00 for 2025. Seconded by Tim Sullivan. Carried. Our accepted allocation for 2025 for Presbyterians Sharing is \$5000. Note: we had accepted an allocation for 2024 of \$5000. Our congregation actually gave \$6,389.49 to Presbyterians Sharing and that amount was submitted to the Presbyterian Church in Canada for 2024.

We then moved to elect a new trustee for a three-year term. Arnold Taylor's three year term is up. Moved by Margaret Stapleton that Arnold Taylor be reelected for a three-year term. Seconded by Merle Underwood. Carried. Arnold Taylor's congregational trustee term will be over at the beginning of 2028. Margaret Stapleton's three year term will end at the beginning of 2027 and Grant Currie's 3 year term will end at the beginning of 2026.

Grant Currie gave the report from the Board of Managers. Grant has chaired the Board of Managers and Jacob Smith has been the vice Chair for 2024. Julia Norman has been the Secretary for the Board. The Outside Committee was Merv Baker (chair), Don Schnurr and Coleson Smith. The finance Committee was Murray Lapp (chair), Chris Hoeven and Jacob Smith. The internal committee was Ralph Campbell, (Chair), Erin Schiestal, and Jim Dore.

Vice chair Jacob Smith gave the Financial Report for 2024 and presented the proposed budget for 2025. Including the Belmore partnership, we will expect an income of \$169,106.63 this year. Each employee has been promised an increase of 3.9%. We did not have to take money from the KaeForgie account but it is understood that the Board may use money from the KaeForgie account if the current account needs it. Moved by Phill Smith that we accept 2024 Financial Report including the proposed budget for 2025. Seconded by Clayton Baird. Carried.

Retiring Board Members are Ralph Campbell, Chris Hoeven, Julia Norman and Don Schnurr. Ralph Campbell, Don Schnurr and Chris Hoeven have each agreed to stay on the board for one more year. We thank Julia Norman for her service over the last 3 years. Barry Bushell has agreed to come on the board for a 3 year period. Moved by Clayton Baird that Ralph Campbell, and Don Schnurr stay on the Board for an additional one year and that Barry Bushell go on for a three year period. Seconded by Verna Taylor. Carried. Ralph Campbell moved that Chris Hoeven also go on the board for an additional year. Seconded by Karen Webster. Carried.

We need to have two people examine the financial books at the end of 2025. Moved by Hugh Clugston that Margaret Stapleton be one of them, seconded by Ralph Campbell. Carried. Moved by Margaret Stapleton that Grant Currie be the other one to examine the financial books, seconded by Karen Webster. Carried.

Under new business, Karen Webster asked that the Board consider installing a small handrail for people coming up or going down the platform steps on the north side of the sanctuary by the planter. This will be brought up at the next board meeting.

Grant Currie expressed appreciation for our congregation exceeding the 2024 allocation for Presbyterians Sharing. We were able to send \$1,389.49 more than our allocation for 2024. He also thanked the Social Committee for the delicious lunch served before the meeting. Grant thanked Joe Smith, our caretaker, for willingly serving above and beyond the call of duty. He expressed appreciation to our church secretary, Vena Grundlingh and to our Book keeper, Louise Bloemberg for the excellent job she does with our books. He thanked our minister, Rev. Carel Grundlingh for caring and ministering to us. Bev Foubert thanked everyone for coming to the meeting today. Jacob Smith thanked Grant Currie for being there in such a capable way today. Merle Underwood thanked the people who work in the balcony for making our worship services work. Ralph Campbell thanked all the people who lead music in our worship services.

Arnold Taylor motioned to adjourn. Verna seconded the motion and Rev. Carel Grundlingh closed in prayer.

### 3. SESSION

*Submitted by Hugh Clugston, Clerk of Session*

#### 3.1 REPORT

During the year 2025 the Session met nine times. Five of the meetings were regularly scheduled meetings. The other meetings were held prior to serving Communion.

Doug Conley submitted his resignation as an active Elder for St. Andrew's due to health reasons. The members of Session expressed appreciation for Doug's faithfulness over the many years that he served as an elder at St. Andrew's.

Our Session was saddened to learn of the passing of fellow elder, John Mann, on March 14, 2025. Our Session honored the family by sitting together at his funeral which was held at St. Andrew's on March 22, 2025.

Wingham World Day of Prayer was held at St. Andrew's Presbyterian Church on March 7, 2025. The service was written by the World Day of Prayer committee of the Cook Islands.

Representatives from six Wingham churches participated: Wingham United, St. Paul's Trinity Anglican, Wingham Salvation Army, Sacred Heart Roman Catholic, Hutton Heights Community and St. Andrew's Presbyterian Church.

Rev. Carel Grundlingh is continuing to serve as the Interim Moderator for Knox, Teeswater and Kinlough Presbyterian Church.

Rev. Carel Grundlingh had two study leaves this year. April 21 – 24, 2025 he attended "The Gospel Coalition" bi-annual conference in Indianapolis. May 13 – 17, 2025. he attended the "Encourage and Equip" conference hosted by the Presbyterian College in Montreal.

At 10:00 a.m. on April 18, 2025 Rev. Carel Grundlingh conducted a Good Friday service. Several people from Knox, Belmore came to the service. During the service the Sacrament of Holy Communion was served to 64 members and friends.

General Assembly for the Presbyterian Church in Canada was held at McMaster University in Hamilton on June 1 – 5, 2025. Hugh Clugston attended as one of the Commissioners representing the Grey-Bruce-Maitland Presbytery at the Assembly.

Our July and August services at St. Andrew's were held at 10:30 a.m.

Following the resignation of Doug Conley as an active elder of St. Andrew's, Wingham, Hugh Clugston was elected to serve as Alternate Representative Elder to the Grey-Bruce-Maitland Presbytery. Arnold Taylor continues to serve as our Representative Elder to the Grey-Bruce-Maitland Presbytery. Jane Tolton was elected to serve on the Service Ministry Team replacing Doug Conley.

On Sunday October 19, 2025, St. Andrew's celebrated its 163rd anniversary. Rev. Carel Grundlingh

welcomed our former minister, Rev. Bernie Skelding to conduct the service. Guest music was provided by the Lucknow Classics Band. After the service of worship a luncheon, prepared by the Fellowship Ministry Team was enjoyed in the Fellowship Hall. Our congregation enjoyed being able to visit with both Bernie and Jennifer Skelding.

On Sunday, November 23, 2025 the service was conducted by “Honour in Song”. After the service the Fellowship Ministry Team served a pulled pork luncheon to the participants and the congregation.

This year it was St. Andrew’s responsibility to host the “Huron County Christmas Bureau”. Marg Stapleton chaired the committee. November 24 – 29, 2025 was the time allotted for people to bring in their donations and December 1 – 5, 2025 was the time for the people in need to get their gift cards.

Session has asked the Board of Managers to budget the sum of \$2000 for Pulpit supply and \$400 for Session Leadership and Contingency Fund for the year 2026.

This year Rev. Carel Grundlingh invited Wilma Hiemstra and Char Breitmaier to provide pulpit supply on Sundays when he was away. Wilma Hiemstra preached on January 5, January 12, June 29 and September 21, 2025. Char Breitmaier preached on June 1, August 10, August 17 and December 28, 2025.

We are thankful for the ministry of Rev. Carel Grundlingh and we urge everyone to pray for him and his family as he continues to serve as the minister of St. Andrew’s, Wingham and Knox, Belmore.

**3.2 COMMUNICANT ROLL STATISTICS, SACRAMENT OF HOLY COMMUNION & SACRAMENT OF BAPTISM**

**COMMUNION ROLL STATISTICS**

Communicant members on December 31, 2024.....	122
Added to the Roll (by transfer).....	1
Removed from the Roll	
By Death.....	7
By Session revision of the Roll.....	2
Total members on December 31, 2025.....	114

**SACRAMENT OF HOLY COMMUNION**

Communion was held on March 2 serving 57 people, on April 18 serving 64 people, on June 8 serving 56 people, on October 5 serving 56 people and on December 7 serving 43 people. Also note that on each occasion members and friends were invited to take communion in their homes while watching the services on-line.

**SACRAMENT OF BAPTISM**

On February 9, 2025, Rev. Carel Grundlingh baptized Eva Thorpe, infant daughter of Matt and Michaela Thorpe.

### 3.3 IN MEMORIAM

# In Memoriam



## Members and friends of St. Andrew's who passed away in 2026:

Mary Ann Cruickshank  
John Mann  
Ruth Smith  
Elinor Neill

Jean Tervit  
Barbara Tervit  
Helen Currie  
Allan Nicholson

## 4. FELLOWSHIP MINISTRY TEAM REPORT

*Submitted by Nancy Campbell*

Another year has quickly escaped us and as we reflect on our 2025 events we are amazed and feel truly thankful for all God's blessings He continues to pour out upon us. Many thanks to our caring congregation members who assist our team with food donations, time and talent. To our weekly greeters and ushers, thank you for your faithfulness. To all who assist our team in any way, thank you.

### Activities for 2025

#### January

- Reaching Beyond Our Church Walls - Wednesday, January 22 sixty-eight lunches of pulled pork on a bun, veggies, squares and fruit were served.
- Coffee Hour - January 25

#### February

- February was once again designated as "Random Acts of Kindness" month. Consideration for everyone is so vital no matter how small the act. Connecting with the Congregation gave our team the opportunity to visit with the church families via voice mail.

## March

- Saturday, March 8, saw forty-two people, young and young at heart participate in our annual Fun Night. “Snow Day Fun” activities were very appropriate for the weather we had been experiencing. A variety of snowmen around the Fellowship Hall added to the atmosphere. Macy Al and Bev Foubert won prizes for the best pyjamas.
- Coffee Hour - March 23
- Reaching Beyond Our Church Walls - Wednesday, March 12 seventy people were served turkey, cheese and lettuce on a bun, macaroni salad, carrots, cookies and grapes.

## April

- Reaching Beyond Our Church Walls - Wednesday, April 30 eighty lunch of Hamburger Stew, Texas bread, veggies and a muffin were served.

## May

- Coffee Hour. - May 25

## June

- Reaching Beyond Our Church Walls - Wednesday, June 18 seventy lunches of hot dogs, pickles, macaroni salad and Rice Krispie squares were served.
- Sunday, June 22 - Campfire and Cornhole Tournament. Around forty people gathered on a very warm evening at Snell’s Pond for an evening of fellowship and a great Cornhole tournament. Fourteen teams competed with the “Gurney Guys” Ben Pittock and Phill Smith being declared champions.
- Coffee Hour. - June 29

## July

- Sundae Sunday - July 20
- For the first time since its inception, Sundae Sunday was moved indoors to the Fellowship Hall. As we were experiencing an extreme heat wave sixty people enjoyed a more comfortable setting.

## August

- Reaching Beyond Our Church Walls - August 6, sixty-seven lunches of ham, cheese and lettuce on a bun, potato salad, pickles and cookies were served.
- Coffee Hour - August 31, Dr Shaun Marshall gave a refresher course on the use of the defibrillator.

## September

- Reaching Beyond Our Church Walls - On September 24, sixty-nine lunches of potato, ham, cheddar soup, bread, veggies and a muffin were served.
- Coffee Hour - September 28

## October

- Wednesday, October 8, Thanksgiving dinner was enjoyed by approximately 175 people. The seven churches participating in the lunches at the SA facilities prepared this dinner.
- Sunday, October 19 - A lunch of sandwiches and cupcakes was served on Anniversary Sunday.

## November

- Reaching Beyond Our Church Walls - On November 19, Hamburger Stew, bread, carrots and Rice Krispie squares were served to seventy-four people.
- November 23 - A Pulled Pork luncheon was held for the members of Honour in Song and parents as well as the congregation.

## December

- December 3 - Outdoor carol singing. Twelve carollers travelled to seven homes to entertain them with Christmas carols.

## 5. WORSHIP MINISTRY TEAM REPORT

*Submitted by Coleson Smith*

### TEAM MEMBERS:

Pastor Carel Grundlingh, Coleson Smith - Chair, Merle Underwood - Co-Chair, Jane Tolton - Recording Secretary, Bev Foubert - Treasurer, Michaela Tolton, Shelley Sullivan, Ben Pittock.

As a team we are pleased to look back on another year well organized and looked after concerning Sunday morning worship. Thank you to all the team members that helped out this year with scheduling, decorations, prayer requests, and much more.

Decorating is a big part of what team members do to keep our church looking beautiful throughout the year. Bev and Michaela take the lead on this with help from other members and whoever else they can recruit.

This year we are approaching the prayer request a little differently by choice 3 months at a time during our meetings. This is headed up by Merle each meeting.

The Sound and Visuals Team will hopefully grow in the coming year providing a much needed break for some of our diligent members. If you think you can be a part of this group please reach out to me or the church secretary.

Along with our own music worship teams, we had a number of guest music performers return including Heidi McNeil & Family, Honour in Song, and Joy Rutherford, as well as some new groups like the Lucknow Classics. Thank you to all who participated in leading music this year.

Once again we had the Organ and 2 pianos tuned in the church by Schmidt Piano & Organ Service from Kitchener. There were also a few other pieces of technical equipment purchased for the stage and sound system.

This year Shelley Sullivan stepped down as Chair of the WMT and I, Coleson Smith took the role. I want to thank all the members of the team who make my job easier with their dedication and support. We also were able to recruit Ben Pittock to the team and look forward to his help in the coming year and beyond.

Thank you again to all the members of our music teams, sound and visuals, as well as all guest speakers and performers.

## 6. DISCIPLESHIP MINISTRY TEAM REPORT

*Submitted by Phillip Smith*

Powerhouse - Powerhouse continues to minister to the children of St Andrews and the community. Heartfelt thanks to our volunteers that keep this program running so successfully, Vena Grundlingh, Heather-Lyn Smith, Leanne Marks, Ainslie Toll and Sadie Toll. Their dedication and creative approach to discipling our children are much appreciated.

The Powerhouse children performed during the Palm Sunday service and presented a Christmas program during the December 21 church service. The singing and skits were very well received by the congregation.

Campership - The Marilyn Vanderwoude Memorial Campership Fund was able to assist 2 children from the congregation to attend Camp Kintail this summer. Thank you notes from the appreciative recipients were posted on the bulletin board. Thank you to the congregation for your generous support of this program.

The donations to the Campership Fund at the Christmas Eve service totalled \$565.00. Thank you to the congregation for your generous support.

Bible Study - A group of 10 women met in the Upper room from April to mid-June to take a fresh look at the ten commandments. Using a book by Jen Wilkin, Ten Words to Live by, we studied how these commands apply to our lives today. Beginning September 23 through to December 2, 2025, a group of 10 women met in the Upper Room to study a book by Jen Wilkin called In His Image. We studied different characteristics of God and how we might reflect His characteristics in our lives.

These studies were facilitated and led by Lorraine Clugston.

## 7. OUTREACH MINISTRY TEAM REPORT

*Submitted by Debbie Currie*

Thanks to the congregations generous support we were able to assist in the following:

- 515 F.E. Madill faith based teen program - \$1535.00
- Christmas Eve Service (Marilyn VanderWoude Campership fund) - \$565.00
- Backpack Program - \$600.00

Food Grains reported that the Teeswater Cropshare no longer has access to land on which to plant a crop. They are searching for a field to grow a crop for the Foods Grain Bank.

### **Operation Christmas Child**

In 2025 St. Andrew's filled and donated 52 shoe boxes. The boxes were dedicated in prayer by our children on November 16 during our Worship service. Fred Summers delivered them to the Maitland River Church. From there they were taken to Mississauga. Samaritan's Purse will ship them to various countries around the

world. When children receive their box they have the opportunity to participate in a bible study if they wish to.

North Huron Food Share continues to welcome your donations the first Sunday of each month.

North of 50 continues their monthly coffee hour on the second Thursday of the month. Some changes may occur.

In conjunction with the Social Committee a turkey dinner was served on December 10 with 50 people attending on yet another stormy day. Many thanks to all who braved the weather.

The Reverse Advent Calendar was once again well received.

The Huron County Christmas Bureau was held this year and next year at St. Andrew's. Many thanks to Margaret Stapleton for chairing this worthy cause.

**8. GOOD SAMARITAN FUND**

*Submitted by Tim Sullivan*

There has been one referral for service since last report; the fund has been available for those in need.

At this time there remains \$2,983.67 in the Libro account, with no additional donations.

YEAR END BALANCE DECEMBER 31, 2025	\$2,983.67
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**9. GOFORTH**

*Submitted by Bev Foubert, Secretary*

**Women's Missionary Society of The Presbyterian Church of Canada**

*To follow our Purpose, in response to the love of God in Jesus Christ, we encourage one another and all the people of the church to be involved in local and world mission through:*

**Prayer:**

Each meeting includes prayers. In addition, many of our members take part in the Prayer Chain of St. Andrew's church, Bible studies and the monthly prayer initiatives.

**Study:**

This past year we were able to hold 6 meetings. In addition, our Synodical held in April at Camp Kintail was attended by 2 of our members and 5 Goforth members attended our Fall Rally which consists of 5 groups in Maitland Presbyterial. This meeting was held at St. Andrews Presbyterian Church in Wingham. Our meetings

throughout the year, included guest speakers: Anja VanderVlies speaking on Canadian Food Grains; Marian Eadie on Building a Better Tomorrow; and of course, our own coordinators as well.

### **Service:**

With heartfelt thanks, we recognize the congregation of St. Andrew's for their participation and donations in the following projects. Karen Webster arranged for items which were collected, to be taken down to the Mission Depot during this past year. We thank you for your prayers and donations in this mission. This year we spearheaded with the congregation, the collection of used Bibles and literary publications for the Christian Salvage Mission.

Our members made and presented one prayer shawl in 2025.

### **Fellowship:**

Many of our members attended Betty Richardson's 100th birthday party at St. Andrew's Presbyterian Church fellowship hall. Lovely to see Jo English, 106 and Betty, 100 renewing their long time friendship at this, well attended, function on July 2, 2025.

### **Nominating Committee:**

The nominating committee, consisting of Karen Webster, Corrie Nixon and Lorraine Clugston will meet in January to review the slate of officers for 2026.

### **Goforth Executive 2025**

Past-President: Karen Webster

President: Lorraine Clugston

Vice-President: Vacant

Secretary: Bev Foubert

Treasurer: Karen Webster

Cradle Roll: Shirley McKague

Children's Time Coordinators: Nancy Campbell and Verna Taylor

Pianist: Catherine MacDonald

Friendship and Service: Marilyn Baird and Marilyn Lapp

Examiners: Trudy Thomson and Marilyn Lapp

Nominating Committee: Corrie Nixon, Lorraine Clugston, Karen Webster.

### **Friendship & Service:**

*Submitted by Marilyn Baird*

Marilyn Lapp and I sent 10 cards this year.

### **Leprosy Mission:**

*Submitted by Marilyn Lapp*

Used postage stamps, old post cards and entire envelopes prior to 1950 are collected for the Leprosy Mission Canada. Thank you for your donations and please continue to support.

**Cradle Roll:***Submitted by Shirley McKague*

In 2025 one child was presented for baptism: Eva Thorpe - daughter of Matt and Michaela Thorpe, Wingham, Ontario. A gift was presented from Goforth.

**Junior Congregation and Nursery:***Submitted by Nancy Campbell and Verna Taylor*

Junior Congregation started again in September, 2025. We thank our members and members of the congregation for volunteering as manpower.

Our current membership is 11 and there are no associate members.

**9.1 GOFORTH FINANCIAL**

## Financial Report Goforth 2025

Jan 1 Balance on Hand	\$78.71
Memberships	\$165.00
Collections	\$631.25
Total Revenue	\$874.96

Memberships to Presbyterial, Synodical	\$110.00
Collections to Presbyterial	\$631.25
Honorary Membership	\$20.00
Guest Speaker (Anja)	\$30.00
Total Expenses	\$791.25

Balance on Hand Dec 31, 2024	\$83.71
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Special Christmas Offering to Huron County Christmas Bureau \$108.00

Karen Webster, Treasurer

*Examined + found correct  
Ludy Thomson  
Marilynn Lapp*

*Jan 7 2026*

## **10. BOARD OF MANAGER'S REPORT**

*Submitted by Jacob Smith, Board chair*

The Board of Managers for 2025 consisted of :

Jacob Smith (Board Chair); Grant Currie (Vice Chair); Erin Schiestel (Secretary); Murray Lapp (Financial Committee Chair); Ralph Campbell (Inside Committee Chair); Merv Baker (Outside Committee Chair); Members - Chris Hoeven; Coleson Smith; Barry Bushell; Don Schnurr and Jim Dore

2025 has come and gone and looking back, the Board is very proud of what we've accomplished.

This past year we have overseen the completion and initiation of some large projects. The replacement of the damaged eavestroughs in the summer and the acquisition of the Lee and Thora Vance fund for the electrical overhaul of the downstairs kitchen and replacement of the flat roof above the furnace room.

The year wasn't without its difficulties, however, and we would like to extend a special thank you to our custodian Joe Smith for managing and attending to all the emergencies that arose throughout the year.

On a less happy note, this year the Board is parting ways with two long time members as Ralph Campbell and Merv Baker are stepping down from their positions. We are very thankful for their years of service and wish them the best for the future.

As always we are thankful for everyone who helps keep our church going as well as our always generous congregation and we are looking forward to a prosperous new year for St Andrew's.

## **11. SERVICE MINISTRY TEAM REPORT**

*Submitted by Grant Currie*

The Service Ministry Team consists of Grant Currie (Chair); Jane Tolton; Tom Hawkins

In February 2025 the Service Ministry Team drew up 2025 contracts for the Church Secretary, Church Custodian and Church Bookkeeper, had them signed and delivered them to the Direct Supervisors, i.e. Minister and Board of Managers.

In December 2025 the Service Ministry Team completed the annual "independent" personnel reviews with the Church Secretary, Church Custodian and Church Bookkeeper and provided the reports to the direct supervisors. The Service Ministry Team also met with the Church Minister, Reverend Carel Grundlingh, the past year was reviewed and the coming year of 2026 discussed.

The Service Ministry Team would like to point out that the Board of Managers is finding it increasingly

difficult to find volunteers that will sit on the Board of Managers. Due to members leaving the Board this year due to their term having expired, the Board requires a minimum of three new members for 2026. The Board of Managers forms a very important segment of our Church and if you could assist in this area, please contact any member of the Service Ministry Team or the Board of Managers.

## 12. TRUSTEES REPORT

*Submitted by Grant Currie*

The Trustees of St. Andrew's are:  
Grant Currie; Arnold Taylor; Margaret Stapleton

The Trustees manage the funds received from the sale of the Church Manse in 2004. The Trustee Account is maintained at Libro Credit Union, Wingham. The balance as of December 29, 2025 is as follows:

Investment Savings Account:	\$37,249.90
GIC maturing Nov. 27, 2026:	\$21,989.83
GIC maturing Nov. 27, 2026:	\$22,116.01
GIC maturing Nov. 27, 2026:	\$10,921.29
Balance as at December 29, 2025:	\$92,277.03

As per the notation in the 2024 Annual Report, the Trustee Deed St. Andrew's "Declaration of Trust St. Andrew's Presbyterian Church, Wingham" was completed and duly signed as required and submitted. The Trustee Deed is maintained with Church Records at the Church Office.

## 13. SOCIAL COMMITTEE REPORT

*Submitted by Debbie Currie*

During the 2025 season the Committee provided luncheons for 3 funerals.

Two Birthday parties were celebrated at St. Andrew's.

A light luncheon of soup, bun and cookies were provided for the Annual meeting.

Twenty (20) pies were made for the Youth for Christ banquet.

A Palm Sunday Breakfast was enjoyed by 54 people before our Sunday Service.

In October 15 ladies from the WMS were served a light luncheon.

On December 10, 2025, 50 brave souls battled the wintry weather to enjoy a traditional Christmas dinner.

A donation was made to the Power House Children at Christmas.

Many thanks to our Committee members : Clayton and Marilyn Baird, Doris Taylor, Trudy Thomson, Shelley Sullivan, Verna Hodgins and Deb Currie.

A special thank you to all the other people who have helped us over this past year. It was greatly appreciated.

Should anyone wish to join our team please feel free to contact any of the members as we are always looking for new members.

### 13.1 SOCIAL COMMITTEE FINANCIAL

St. Andrew's Presbyterian Church  
Wingham  
Social Committee

For the period January 1 to December 31, 2025

#### INCOME

Three funeral luncheons	2150.00	
Birthday, WMS, Palm Sunday	1251.00	
Donation	100.00	
Christmas luncheon	770.00	
YFC pies	182.60	
HST recovered	75.43	
Libro interest	7.64	
Total income	<u>4536.67</u>	4536.67

#### EXPENSES

Funeral lunch expenses (excl. desserts, coffee, butter, paper products)	531.18	
Annual meeting expenses	41.33	
Various luncheon expenses	1277.92	
Powerhouse donation	100.00	
YFC pies	182.60	
Kitchen supplies incl . painting, registers, disposable plates, cups, tablecloths, coffee, etc.	<u>1717.40</u>	
Total expenses		<u>3850.43</u>

NET INCOME (LOSS) FOR THE YEAR	686.24
BANK BALANCE JANUARY 1, 2025	5867.49
BANK BALANCE DECEMBER 31, 2025	<u><u>6553.73</u></u>

15. FINANCIAL REPORTS

**BOARD OF MANAGERS**  
**2025**  
**FINANCIAL STATEMENTS**

Submitted by Louise Bloemberg

To the members of St. Andrew's Presbyterian Church Wingham

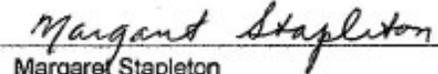
We have examined the statement of revenue and expenditures for the Current (Chequing) Account, Presbyterian Sharing Account, Reserve Account, Seniors Coffee Hour and the Good Samaritan Fund for the fiscal year January 1, 2025, to December 31, 2025.

In common with many charitable organizations, St. Andrew's Presbyterian Church derives part of its income from the general public in the form of donations which are not susceptible to complete audit verifications.

In our opinion, these financial statements present fairly the financial position for each of the accounts listed above as of December 31, 2025.

  
\_\_\_\_\_  
Grant Currie

  
\_\_\_\_\_  
dd/mm/yyyy

  
\_\_\_\_\_  
Margaret Stapleton

  
\_\_\_\_\_  
dd/mm/yyyy

**PRESBYTERIAN SHARING ALLOCATION 2025** **5,000.00**

Contributions to Presbyterian Sharing	5,440.00
Interest from December 2024	9.13
Interest January - November 2025	81.29
Sharing S/C for e-transfer	-2.00
<b>Remittance to Presbyterian Sharing December 31, 2025</b>	<b>5,528.42</b>
Amount in excess of allocation	528.42

**PRESBYTERIAN SHARING & MISSIONS ACCOUNT**

INCOME

Bank Balance Dec 31 ,2024		8,255.04
Presbyterian Sharing	5,440.00	
PWS&D	945.00	
Food Grains Bank	1,675.00	
F.E.MADILL 515	1,535.00	
Backpack Program	600.00	
M VanderWoude Campershp Fund	705.00	
Community Soup Kitchen	809.80	
Interest Income January - December	86.66	
<b>TOTAL INCOME</b>	<u>11,796.46</u>	<u>20,051.50</u>

EXPENSES

Presbyterian Sharing	5,528.42	
PWS&D	945.00	
Food Grains Bank	1,675.00	
F.E.MADILL 515	1,535.00	
Backpack Program	600.00	
Powerhouse Supplies	423.91	
M VanderWoude Campershp Fund	525.00	
Community Soup Kitchen	809.80	
Service Charge	4.00	
<b>Bank Balance Dec 31, 2025</b>	<b>8,005.37</b>	
<b>TOTAL EXPENSES</b>	<u>20,051.50</u>	<u>20,051.50</u>

BALANCE IN MISSION ACCOUNT

Powerhouse	571.15
M. Vanderwoude Campership	1,305.85
Vacation Bible School VBS	1,050.00
Youth Ministries/Programs	5,075.00
Presbyterian Sharing	3.37
<b>Bank Balance December 31, 2025</b>	<u><b>8,005.37</b></u>

**RESERVE ACCOUNT      2025**

## INCOME

Balance Forward December 31, 2024		47,858.77
Contributions to Reserve Fund	10.00	
Memorial Donations	3,895.00	
Eavestrough Repairs Fund	3,870.00	
Leeland & Thora Vance - Grant	23,845.00	
Bank Interest	545.42	
<b>TOTAL</b>		<u>32,165.42</u>
		<u><u>80,024.19</u></u>

## EXPENSES

Worship Ministry Team - Drums	344.56	
Eavestrough Repairs	3,870.00	
Service Charge on Memorial Donations (My Tribute)	119.45	
Bank Balance December 31, 2025	75,690.18	
		<u>80,024.19</u>

## RESERVE ACCOUNT SUMMARY

* Reserve Fund	26,382.21
* Kae Forgie Fund	24,160.59
* Leeland & Thora Vance Fund	23,845.00
* Worship Ministry Team Fund	1,302.38
Bank Balance December 31, 2025	75,690.18

**LIBRO SHARES**

Class P Profit Shares Sub 1 December 31, 2024		1,298.00
Profit Share Dividend	61.00	
<b>Balance in Shares December 31, 2025</b>		<u><b>1,359.00</b></u>
Libro Membership Shares General Account		<u>50.00</u>
Libro Membership Shares Youth Account		<u>50.00</u>

## St. Andrew's Income & Expense Statement

GENERAL FUND, January 1, 2025 - December 31, 2025

pg 1/2

	DECEMBER TOTALS	2025 YTD TOTALS	2025 BUDGET	2026 BUDGET
<b>INCOME</b>				
Contributions	17,882.00	150,232.14	150,000.00	150,000.00
Bank Interest Libro	1.18	18.83	25.00	25.00
Belmore Partnership	1,520.55	19,012.09	19,081.63	19,547.55
<b>SUBTOTAL INCOME</b>	<b>19,403.73</b>	<b>169,263.06</b>	<b>169,106.63</b>	<b>169,572.55</b>
<b>RESERVES / INVESTMENTS</b>				
Transfer from Reserves	0.00	0.00	0.00	<b>23,914.43</b>
<b>INCOME TOTAL</b>	<b>19,403.73</b>	<b>169,263.06</b>	<b>169,106.63</b>	<b>193,486.98</b>
<b>FIXED STAFF EXPENSES</b>				
M1 Stipend	4,618.15	55,418.11	55,418.11	56,581.89
M1 Housing	2,305.60	27,667.50	27,667.50	28,248.52
M1 Continuing Education	0.00	1,200.00	1,200.00	1,200.00
M1 Health & Dental	0.00	5,761.80	6,134.40	6,518.54
M1 CPP	257.43	3,089.16	3,089.16	3,158.40
M1 EI	0.00	1,508.48	1,508.47	1,572.30
M1 WSIB	103.86	415.42	390.50	458.08
Church Secretary	1,351.44	16,517.60	16,524.96	17,071.56
CPP Staff	63.06	774.56	772.56	807.48
EI Staff	31.02	379.20	379.40	389.59
WSIB Staff	20.27	82.59	77.66	92.38
<b>Subtotal Fixed Staff Expenses</b>	<b>8,750.83</b>	<b>112,814.42</b>	<b>113,162.72</b>	<b>116,098.74</b>
<b>ADMINISTRATIVE EXPENSE</b>				
Bank Charges	27.25	305.25	300.00	300.00
Par Givings Service Charg	4.50	57.00	60.00	60.00
Office Supplies	156.56	1,251.80	1,750.00	1,750.00
Postage	0.00	290.33	300.00	300.00
Comprehensive Insurance	0.00	9,377.02	9,370.00	10,355.00
Website	100.00	100.00	200.00	200.00
HuronTel	86.08	989.17	1,300.00	1,300.00
East-Link	0.00	219.41	1,700.00	0.00
Computer/Office Equipment	0.00	0.00	0.00	0.00
Computer Maintenane	0.00	0.00	500.00	500.00
Miscellaneous	0.00	75.87	300.00	300.00
Bookkeeping	437.50	5,250.00	5,250.00	5,500.00
<b>Subtotal Administrative Expense</b>	<b>811.89</b>	<b>17,915.85</b>	<b>21,030.00</b>	<b>20,565.00</b>
<b>BUILDING &amp; GROUNDS</b>				
Hydro (Westario Power)	228.77	2,273.16	2,500.00	2,500.00
Water & Sewers	110.10	1,506.39	1,700.00	1,500.00
Fuel - Endridge Gas	638.08	5,386.30	7,500.00	6,500.00
Custodian	1,100.00	13,200.00	13,200.00	13,477.20
Lawn Cutting/Raking	0.00	1,099.13	500.00	600.00

## St. Andrew's Income &amp; Expense Statement

GENERAL FUND, January 1, 2025 - December 31, 2025

pg 2/2

	DECEMBER TOTALS	2025 YTD TOTALS	2025 BUDGET	2026 BUDGET
Carried forward from pg 1	2,076.95	23,464.98	25,400.00	24,577.20
Janitorial Supplies	30.00	234.36	500.00	500.00
Repairs / Maintenance	952.07	4,106.07	2,000.00	4,000.00
Lift	1,570.00	2,302.50	1,650.00	2,500.00
Shovel / Salt Walkways Winter	730.00	1,475.00	750.00	1,200.00
Snow Removal (Wattams)	743.17	2,112.04	2,000.00	2,500.00
Subtotal Buildings and Grounds	6,102.19	33,694.95	32,300.00	35,277.20
<b>SESSION</b>				
Contingency & Leadership	0.00	324.81	400.00	400.00
Pulpit Supply	125.00	1,676.00	1,500.00	2,000.00
Subtotal Session	125.00	2,000.81	1,900.00	2,400.00
<b>DISCIPLESHIP MINISTRY</b>				
Power House	0.00	0.00	500.00	500.00
Library	0.00	0.00	200.00	200.00
Training / Adult Educatio	0.00	137.70	300.00	300.00
Subtotal Discipleship Ministry	0.00	137.70	1,000.00	1,000.00
<b>WORSHIP MINISTRY</b>				
WMT Expenses	417.65	746.65	2,000.00	1,900.00
Computer/Propresenter	0.00	278.72	275.00	300.00
Artistry	167.67	368.01	1,000.00	1,000.00
Guest Music	0.00	800.00	1,500.00	1,500.00
Copyright / Video License	0.00	691.00	675.00	700.00
Instruments/Sound repair	0.00	39.23	500.00	500.00
Organ-Piano Tuning/Repair	0.00	561.28	550.00	600.00
Subtotal Worship Ministry	585.32	3,484.89	6,500.00	6,500.00
<b>COMMITTEE MINISTRY TEAMS</b>				
Outreach Ministry Team	0.00	0.00	300.00	300.00
Fellowship Ministry Team	0.00	0.00	100.00	0.00
Service Ministry Team	0.00	0.00	0.00	0.00
Subtotal Committee Ministry Teams	0.00	0.00	400.00	300.00
<b>PRESBYTERY EXPENSES</b>				
Presbytery and Synod Dues	928.70	3,714.80	4,000.00	4,000.00
Pension Plan Assesment	502.70	6,032.40	6,032.40	7,346.04
Subtotal Presbytery Expenses	1,431.40	9,747.20	10,032.40	11,346.04
<b>SUBTOTAL Departments/Committees</b>	2,141.72	15,370.60	19,832.40	21,546.04
<b>EXPENSE TOTALS</b>	<b>17,806.63</b>	<b>179,795.82</b>	<b>186,325.12</b>	<b>193,486.98</b>
<b>OVER/SHORT</b>	<b>1,597.10</b>	<b>-10,532.76</b>	<b>-17,218.49</b>	<b>0.00</b>

**ST. ANDREW'S CHEQUING ACCOUNT**

**2025**

Book Balance December 31, 2024		24,699.33
2025 Contributions to Chequing Account	148,980.29	
2025 Loose Offering	1,251.85	
Total Contributions to Current Account	<u>150,232.14</u>	
Bank Interest	18.83	
Belmore Partnership	19,012.09	
Continuing Education Allowance	1,200.00	
HST Rebate July - December 2024	1,304.06	
HST Rebate January - June 2025	1,553.43	
SUBTOTAL		<u>23,088.41</u>
		<u>198,019.88</u>

Operating Costs (see Income & Expense Statement)	179,795.82
Continuing Education	2,192.00
HST Rebate 2025	3,416.78
<b>Bank balance December 31, 2025</b>	<b>14,891.51</b>
Outstanding payables	-4,721.78
Outstanding Deposit	2,445.55
	<u>198,019.88</u>

Book Balance Dec 31, 2025 12,615.28

2025 FINANCIAL SUMMARY BY MONTH			
MONTH	INCOME	EXPENSE	OVER/SHORT
January	15,187.65	-14,319.55	868.10
February	11,012.35	-16,739.54	-5,727.19
March	14,771.05	-16,028.42	-1,257.37
April	13,418.63	-15,882.97	-2,464.34
May	13,876.47	-13,626.37	250.10
June	13,295.44	-13,874.85	-579.41
July	14,145.47	-14,147.57	-2.10
August	14,433.57	-14,359.98	73.59
September	11,638.64	-14,652.92	-3,014.28
October	13,605.85	-15,018.73	-1,412.88
November	14,474.21	-13,338.29	1,135.92
December	19,403.73	-17,806.63	1,597.10
Year to Date Over/Short			-10,532.76

## St. Andrews Presbyterian Church

**BALANCE SHEET**

Consolidated - December 2025

ASSETS	2025	2024
<u>CHEQUING ACCOUNTS</u>		
Libro - Chequing Account	12,615.28	24,699.33
Libro - Class A Shares	1,359.00	1,298.00
Libro - Membership Shares	50.00	50.00
Libro - Mission Account	8,005.37	8,255.04
Libro - Reserve	75,690.18	47,858.77
Libro - Good Samaritan Shares	50.00	50.00
TOTAL CHEQUING ACCOUNTS	<u>97,769.83</u>	<u>82,211.14</u>
<u>DEPRECIATION ACCOUNTS</u>		
Gas Furnace Purchase 2012	6,851.15	7,136.61
Sidewalk-Lighting 2014	458.19	572.74
Window Repair 2015	617.29	771.61
Mens Washroom 2015	309.46	386.83
Front Doors 2015	1,473.17	1,841.47
Organ Pipework-2016	325.15	406.44
Ladies Washroom 2016	436.87	546.09
Landscaping 2016	1,976.03	2,470.03
Ministers Study 2016	237.02	296.27
Concrete wall -landscaping 2017	888.07	1,110.09
Sign front of church	1,407.06	1,758.83
.5 Ministers Study 2017	426.53	533.16
Window Upgrade 2024	24,398.96	30,498.70
TOTAL DEPRECIATION ACCOUNTS	<u>39,804.95</u>	<u>48,328.87</u>
<u>HST RECEIVABLE</u>		
A-R GST Receivable	299.13	264.45
A-R HST Receivable	1,564.22	1,039.61
TOTAL HST RECEIVABLE	<u>1,863.35</u>	<u>1,304.06</u>
TOTAL ASSETS	<u>139,438.13</u>	<u>131,844.07</u>
LIABILITIES		
PAYROLL DEDUCTIONS		
OTHER DEDUCTIONS		
M1 Continuing Education	4,037.91	5,029.91
TOTAL LIABILITIES	<u>4,037.91</u>	<u>5,029.91</u>
NET ASSETS (Unrestricted)	<u>135,400.22</u>	<u>126,814.16</u>
TOTAL EQUITY	135,400.22	126,814.16
TOTAL LIABILITIES AND EQUITY	<u>139,438.13</u>	<u>131,844.07</u>

**ST. ANDREW'S PRESBYTERIAN CHURCH WINGHAM  
2026**

Minister - Rev. Carel Grundlingh  
Clerk of Session - Dr. Hugh Clugston

**SESSION MEMBERS**

Clayton Baird	Grant Currie	Beverly Foubert
Tom Hawkins	Joseph Smith	Phillip Smith
Tim Sullivan	Arnold Taylor	Jane Tolton
Paul Tolton	Merle Underwood	

**Members retired from Session**

Ralph Campbell, Doug Conley, Dirk Rylaarsdam

**TRUSTEES**

Arnold Taylor	term ending 2025
Grant Currie	term ending 2026
Margaret Stapleton	term ending 2027

\_\_\_\_\_ - 3 year term ending 2028

**BOARD OF MANAGERS**

Chair: Jacob Smith      Vice Chair: Grant Currie

<b><u>2026</u></b>	<b><u>2027</u></b>	<b><u>2028</u></b>
Merv Baker	Coleson Smith	
Murray Lapp	Jacob Smith	
Erin Schiestel	Jim Dore	
	Barry Bushell	

**\*\* Grant Currie and Don Schnurr** have served on the Board since 2021  
**\*\* Chris Hoeven and Ralph Campbell** have served on the Board since 2022

**FEBRUARY 2026 JANUARY 2029**

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