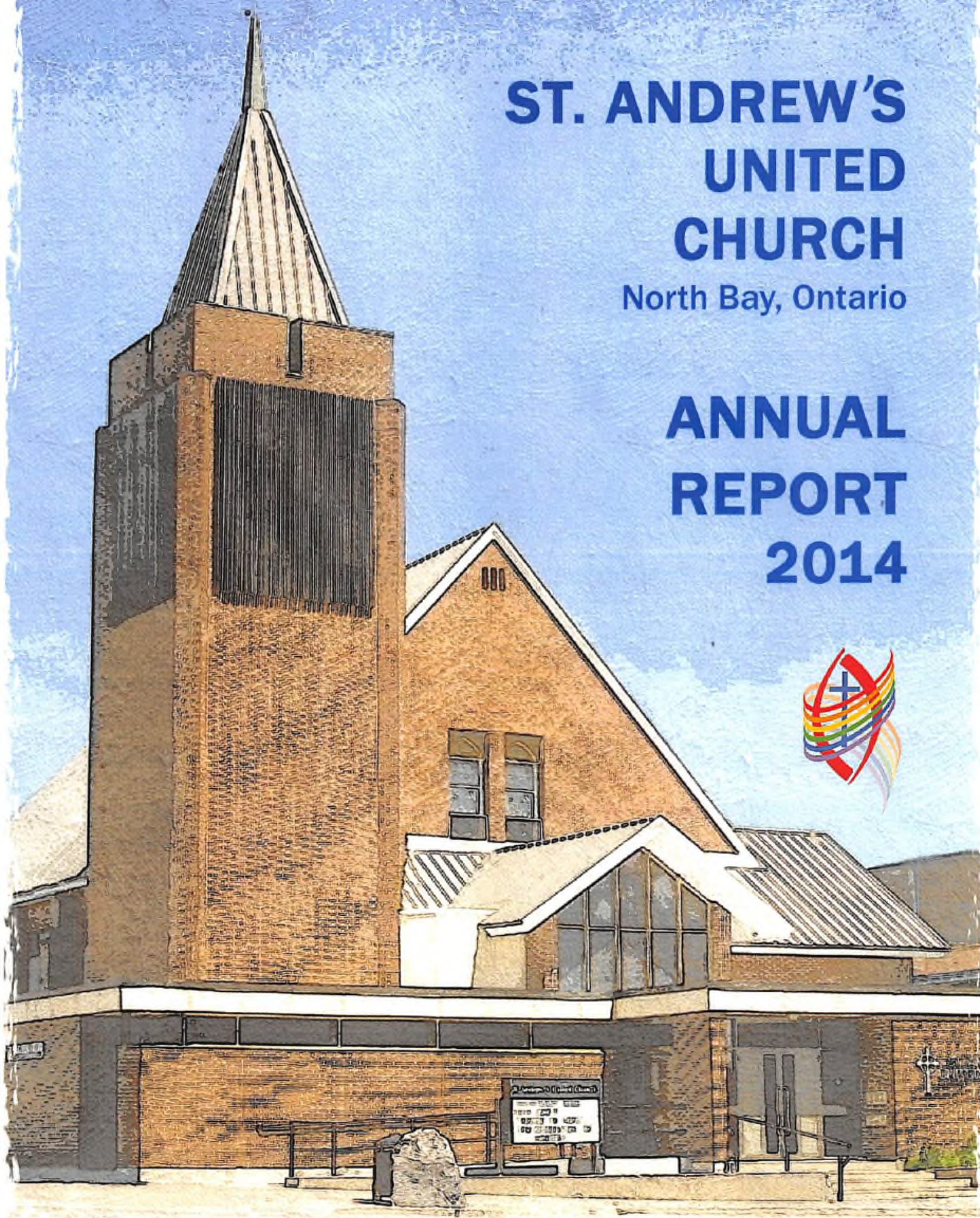


# ST. ANDREW'S UNITED CHURCH

North Bay, Ontario

## ANNUAL REPORT 2014



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### COVER

Annual Report covers designed by Derek Stott.  
Front cover - Algonquin Entrance. Back cover - Centennial Window

## **A Message from the Chair of Council**

How do I begin to tell you what a privilege it is to be your “new” Chair of Council? I have been on Council a few years and know how dedicated the members are. They are caring, kind people and as Chairs of the church’s committees are a dependable hard working group. I am moved by their kindness and love.

Judy Brewer has offered to head up a special working group to look at the mandate of these committees, to ensure their work is relevant, given our changing times. They are also looking for new members and if you choose to serve, you will certainly be welcomed. Thanks Judy for your leadership.

I am not the Chair of property, you will be happy about that because I still get lost in the basement. So far this year things appear to be going well - the roof is not leaking and our washrooms do not have “DO NOT USE” signs. This success is thanks to a lot of hard work.

St. Andrew’s has a great many activities and events throughout the year and you will read about them in this Report. I would like to mention a few that I think are special. The youth of our congregation have chosen an exciting project, “Walk 100 Kilometers in Someone Else’s Shoes”. Their objective is to raise awareness about the legacy of the residential school system. The youth group is raising funds to buy shoes for the walkers and clocking their own kilometers. By our Annual meeting we will have heard a lot more. St. Andrew’s is blessed by their presence.

Our Sunday Linger Lunch is popular, continuing to be a calling card for people from many walks of life. Everyone is welcome and the food is delicious. Thank you volunteers - a good example of St. Andrew’s in action!

We had another successful “Turkeyfest”. This was how I got involved with St. Andrew’s eight years ago. I offered to make pies and help serve. I am not sure what donation was appreciated most, but I was thoroughly welcomed. It takes the work of the whole congregation to sponsor such a wonderful community event.

I wish to thank Lois Carey for keeping me informed and on track, Rev. Jane Howe and Tracy Davis for their creativity, love and support and Ralph Johnston whose music makes our hearts sing.

St. Andrew’s is an inclusive welcoming community of faith. Blessings to All!!

*Joyce Boston*

From Jane's Desk

St. Andrew's Mission Statement reads: "St. Andrew's is a community of faith, worshipping God and serving others. Inspired by Holy Scripture and guided by tradition, reason and experience, we share the ministry of Jesus Christ by nurturing spiritual growth, caring for creation and being with those in need."

Though that Mission Statement was created nearly a decade ago, this congregation continues to embrace and live into the values represented in those words. The pages in this annual report are a glimpse of the year past and our efforts to give body and spirit to our mission.

As you read through the pages, I hope you will join me in giving thanks for the vitality and energy of this community: For our commitment to adult study and Christian formation with our youth; for creative and engaged worship and excellent music; for the commitment to environmental justice and the efforts we make to live as good stewards of God's good creation; for our commitment to standing with vulnerable neighbours in our Food Sharing ministry; for the determination to widen our circle and share our witness with people outside our doors and for the hard work and energy of this congregation, our finance people and our fund raisers who make this ministry possible.

Annual reports are not only an overview of the year past, they are also a springboard for the future. As I look to the coming year, I wonder about many things. I wonder, what shape will this ministry take in the next decade? Will we be able to sustain this ministry the way we have always known it or will we risk daring something new that may take us into paths we never imagined?

Like many other church communities in this United Church of Canada, the sands continue to shift for St. Andrew's too. How will we face those shifts and upheavals? Will we see them as threats or as opportunities for deeper faith and renewed vision? I feel a bit like Paul writing to his congregations and like him the only words of wisdom I can offer is an encouragement to keep our eyes focussed on Jesus and on his path of compassion, peace and justice. In times of change, the path ahead is never clear, but if we hold onto that which is at the heart of who we are as Christ's followers, we need not be afraid. We can dare and risk and know, as our statement of faith reminds us, "we are not alone." Thanks be to God!

In peace and in thanksgiving for the spirit and the light shining in each and every one of you!

Jane

Dear Friends in Christ,

The time to review our ministry together is upon us once again! How quickly a year passes. It seems such a short time since we reviewed our ministry of 2013 and already 2015 has begun and we must look at last year, take a glance in our rear-view mirror before proceeding forward.

It has been a busy and productive year. Before I go any further permit me to offer my gratitude to all the members of our council and committees who work so hard and diligently to ensure that the life and work of this faith community continues. It takes time and energy and we are indeed blessed to have people committed to the life and work of the church. I want to give credit and a note of deep appreciation for the efforts of my colleagues: Jane Howe, Ralph Johnston, Eunice Laporte, and Peter and Carole Livie who continue to make this a wonderful place to work.

How could we possibly highlight all the events and people that have taken part in the St. Andrew's story over the past year... would we mention the incredible concerts that have taken place in our sacred space; or the shared moments of joy when we all ventured off to Sunday School during worship time; or the linger lunches shared with friends from our downtown neighbourhood; or the hospitality and care shown to folks who have lost loved ones or the music gifted to us from the choir; the meaningful and inspiring worship; or the friendly visits made by our pastoral care visitors or the fun and energy of our fund raisers. I hope we would remember the incredible journey that our young people are taking as they support and fundraise for the Truth & Reconciliation Commission walkers who make their way to our community this Spring. This truly is a wonderful community. I feel blessed to share your ministry with you as we make our way into a new year.

As we step into the New Year, let us look through the lens of Micah as a guide in our faith lives together. "What does the Lord require of you? To do justice, love kindness and walk humbly with your God." May we be guided by these words in our community of faith and in our individual actions. Let us seek ways to do justice. Search out ways to offer compassion and loving kindness to all those who cross our threshold, and may we walk together humbly with our God.

*Tracy Davis*

~Something for Everyone – Room for All~

Coming out of the early Sunday morning reflection group one morning I asked one of the participants if they were going to come to church, meaning for me – the church service at 10:30. The person responded “I was just at my church”. That put me to thinking – church is indeed something different for everyone.

There are people who would call going to church as being part of the Friendship Group. Many don't come on Sunday morning, but the companionship and support of this group of women is their church.

Gathering over a hot cup of coffee, out of the cold, with others to talk to is church for many of our downtown folks on a Sunday morning at Linger Lunch in the gym.

Wednesday Worship is going to church for a number of people, some who aren't connected with St. Andrew's in any other way, but like to find the quiet centre of our chapel.

Then there are hundreds who come through our church doors to the St. Andrew's Concert Hall as it is sometimes called – to enjoy and be inspired by beautiful music and song.

Going to church for our Special Olympian friends would be having their dances at St. Andrew's and playing floor hockey in the gym. Then they often show up on Sunday to help clean up after Linger Lunch at their church.

Thinking it over I concluded that there are many different congregations within this place, with *something for everyone* and *room for all*.

And how do we find *room for all*? Sometimes it is a juggling act fitting people into the right rooms, and there are often times when every room is full with groups of one kind or another. Special Olympics folks might be playing games in the gym, while the Friendship Group is having a pot luck in the Club Room and a self-help group is meeting across the hall. Meanwhile there could be meetings going on upstairs. When Near North Voices show up the sanctuary is turned into a concert hall for one hundred choristers and musicians to entertain a full house of music lovers. We are fortunate to have a building that presents a venue for so many activities, not only for our congregation, but for the community at large.

I'm happy that I was part of that defining moment back in 1951 at St. Andrew's when they turned the sod for the addition to the original building and made a dream come true that there would be *room for all* and *something for everyone* right here in the heart of North Bay – our church home –St. Andrew's.

*Lois Carey, Historian*



# ST. ANDREW'S UNITED CHURCH

399 CASSELLS STREET  
NORTH BAY, ONTARIO  
CANADA PIB 3Z4

welcome our history church staff worship services music at St. Andrew's young folk outreach/inreach accessibility affirming ministry notice board donations & gifts connect with us



St. Andrew's is an Affirming  
Congregation

**Sunday Service**  
10:30 am

**Wednesday  
Worship**

12 noon in the Chapel

**Church Office Hours**  
10 am to 1 pm - Mon to Fri

**Day or Night  
Telephone**  
705-472-7680

**e-mail**  
standrewschurch[at]  
cogeco.net



**Our Mission  
Statement**

St. Andrew's is a Christian community of faith worshipping God and serving others. Inspired by Holy Scripture and guided by tradition, reason, and experience, we share the ministry of Jesus Christ by nurturing spiritual growth, caring for creation, and being with those in need.

click **"here"** to access  
**Together**

St. Andrew's weekly  
bulletin that highlights  
church news and events

**ACCESSIBILITY**  
at St. Andrew's



St. Andrew's is fully  
wheelchair accessible  
and hearing assistance is  
available upon request.

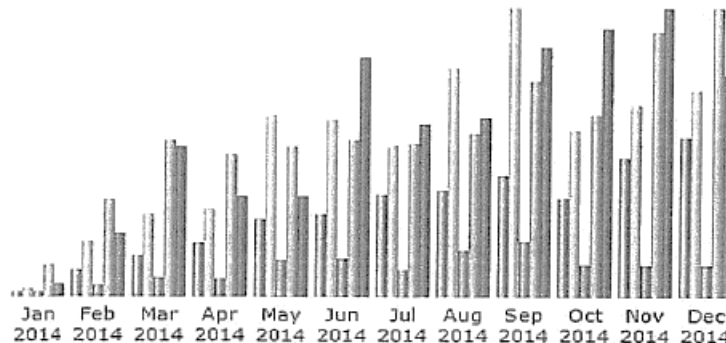


[www.standrews-northbay.ca](http://www.standrews-northbay.ca)

The St. Andrew's website is designed to be a site that offers general and current information about our Church community. With the posting of the TOGETHER bulletin each week on the "notice board" page, anyone can tune into the "pulse" of St. Andrew's and know what is happening. Those who are "church shopping" and regularly attending folk appreciate this kind of timely connection. (<http://www.standrews-northbay.ca/notice.htm>)

**ADDRESS CHANGE:** The internet hosting arrangements for our site were initially made through a local provider here in North Bay. Unfortunately he passed away rather suddenly in December, 2013, and the server details (including site passwords) went with him. The easiest way to solve the problem was to re-establish the site directly with a new webhost, with a new name that was similar to the old one: [www.standrews-northbay.ca](http://www.standrews-northbay.ca). Needless to say, all passwords and site information are now on file with the Church office to make sure that no further continuity problems occur.

**SITE ACTIVITY:**



The above "webalizer" website analysis graph records *unique visitors, number of visits, pages, hits* and *bandwidth* (in that order) for each month in 2014. Although actual numbers are not included, it is apparent that the relative traffic on the website has increased over the year, with the number of visits (2<sup>nd</sup> bar in each set) peaking in September at 575. These statistics include non-human visits (worms, spybots etc.), but approximately half the "hits" are reported to be non-robotic in nature... and therefore hopefully human!

**UPCOMING CHANGES:** Early in 2015, plans are being made to provide a special donation page on the website. This feature will allow any visitor to make a credit card donation that will be handled by a third party organization called "Canada Helps". The cost to us will be less than 4% and will include the service of providing instant income tax receipts by e-mail. It is envisioned that this mode of giving will appeal to those who wish to donate (memorial, special projects, etc.) but are not part of the regular congregational PAR or envelope program.

Respectfully submitted

Derek Stott  
Webmaster



### ST. ANDREW'S INTERNS –WHERE ARE THEY NOW?

St. Andrew's was privileged to be the training congregation for eighteen theological interns and four lay interns in the 80's and 90's. These people are now spread across the country from one coast to the other and many points in between. It's always a pleasure to have visits with these ministers when they are in the area, to receive correspondence from them or to read about their present ministries in the Observer. Here is an update on these friends.

<u>Theological Interns</u>	<u>St. Andrew's</u>	<u>Present Pastoral Charge or Location</u>
1. Rev. Rod Sykes	1980	St. Andrew's P.C., Calgary AB
2. Rev. Bob McDowell	1980/81	Oromocto P.C., Oromocto NB
3. Rev. Sharyl Marriott Lowry	1981/82	Hamilton ON
4. Rev. Dawn Vaneyk	1982/83	St. Peter's P.C., Sudbury ON
5. Rev. Louise Cummings	1983/84	Westbank P.C., Westbank BC
6. Rev. Gordon McFadyen	1984/85	Edmonton AB
7. Rev. Kim Gilliland	1985/86	Cottam P.C., Cottam ON
8. Rev. Ria VanHolten	1986/87	Burnaby BC
9. Rev. Catherine Moore	1987/88	London ON
10. Rev. Kevin Annett	1988/89	Vancouver BC
11. Rev. Kate Crawford	1989	First St. Andrew's P.C., London ON
12. Rev. Marietta Marshall	1990/91	Guelph ON
13. Rev. Elizabeth Frazer	1992/93	Retired, North Bay ON.
14. Rev. Deborah Elliott	1993/94	Cold Springs P.C., Cobourg ON
15. Rev. Meridith Marple	1994/95	Forbes Memorial P.C., Goshen NS
16. Rev. Toni Birtch	1995/96	Washago ON
17. Rev. Gary Jones	1996/97	Goderich ON
18. Rev. Jan Schenell	1997/98	Bruce Mines P.C., Bruce Mines ON
 <u>Lay Interns</u>		
1. Gerri (Preston) Butler	1986/87	Retired, Powassan ON
2. Cindy Floyd	1989/90	Social Worker, Health Sciences North, Sudbury
3. David Melhorn-Boe	1991	Music Director, Chalmers United, Kingston
4. Rev. Mary (Rowe) Tingley (ordained 2002)	1997	Carleton P.C., St. Catharines ON



**CANDIDATES FOR MINISTRY FROM ST. ANDREW'S 1973 – 2001**

CANDIDATE	DATE REC'D	ORDAINED/COMMISSIONED/RECOGNIZED	SERVED
Cecil Hobin	10 June 1973	Ordained 5 June 1977 Laurentian University, Sudbury	Lay Minister, Carmichael-Phelps-Feronia 1971-1973 South Porcupine United, South Porcupine ON, 1977-1996 Christ The King Chapel, CFB North Bay, 2001-2005 Retired October 31 <sup>st</sup> , 2005 Deceased July 8 <sup>th</sup> , 2006
Kathy Toivanen	1976	Commissioned Diaconal Minister 28 May 1978, New Liskeard	Northminster, Oshawa ON, 1978-1984 Streetsville United, Mississauga ON, 1984-1988 Erin Mills United, Mississauga, ON, 1988-
Malcolm Huffman	26 May 1976	Ordained 22 May 1981 North Bay/Cathedral	Knox United, Cobalt/Latchford, 1981-1982 Knox United, Alton/Caledon, 1983-1984 Deceased 1992
Bea Arnill	1987	Commissioned Diaconal Minister 24 May 1992	St. James Centennial, Parry Sound ON, 1992-1994 Trinity United, Capreol ON, 1994-2002 Retired June, 2002 (Barrie ON) Massey Pastoral Charge, Massey ON 2008-2009 St. Mark's, Sudbury ON, 2009- Retired
Gerri (Preston) Butler	1994	Recognized Lay Pastoral Minister 28 May 1995	Nipissing-Restoule, Nipissing ON, 1995-1998 Dungannon Union Pastoral Charge, Dungannon, ON 1999-2004 Kingscourt United, Kingston, ON, 2004-2007 Spiritual Direction, Tamworth ON, 2008-2012 Retired
Mary (Rowe) Tingley	21 Sept 1997	Ordained at St. Andrew's 25 May 2002	Hillsborough NB, 2002-2004 River John NS, 2004-2006 Tatamagouche NS, 2006-2007 Nashwaaksis Pastoral Charge, Fredericton NB, 2008-2011 Keswick Ridge Pastoral Charge, Keswick Ridge NB, 2011-2013 Carleton Pastoral Charge, St. Catharines ON 2013-
Teresa Jones	14 Oct 2001	Commissioned Diaconal Minister Saskatchewan Conference Ordained at St. Andrew's 25 May 2002	Interim Minister, St. Paul's, Sudbury ON, 2002-2003 Editor, Voyageur, 2002 Director, Camp Lorraine, 2001-2003 Powassan-Chisholm Pastoral Change, 2006-

## A SNAPSHOT OF ST. ANDREW'S

**Where do you  
see yourself  
in this picture?**

### SUNDAY WORSHIP

Central to our life together as a community of faith is our Sunday morning worship service at 10:30 a.m. when we gather in the spirit of God's love and grace.

### KID FRIENDLY SPACE

We have a special space for young children who may not want to go to the nursery or church school during the service. At the back of the sanctuary there is a small table and chairs with books paper and crayons to keep the young ones occupied.

### CHURCH SCHOOL

Children are an integral part of our Sunday worship. After the "children's time" with the minister and congregation, children are invited to Church School, where they use the One Room Sunday School Curriculum, supplemented with other resources.

### NURSERY

A nursery is provided during Sunday worship for those requiring this service for infants to age four.

### PRAYERS OF THE PEOPLE

Each week during Sunday Worship, lay members of the congregation present "Prayers of the People". As well as the traditional style, these prayers have been sung, presented as poetry, closed with a native blessing, offered in a Jewish style, etc. They are always from the heart and move us deeply into the presence of our God.

### LINGER LUNCH

Twice a month after worship we have Linger Lunch, a light lunch prepared by various families/groups within the congregation. This is a wonderful time for our church family and our downtown neighbours in need to gather informally, sharing each other's joys and sorrows.

### CHOIR

The Choir, under the direction of Ralph Johnston, provides musical leadership. Using a variety of musical styles, they convey the message in a manner that touches the very core of our being. They are a close-knit, fun-loving group who welcome new members.

### MUSICIANS

Musicians in the congregation occasionally help with our Sunday service music.

### REFLECTION GROUP

At 9:00 each Sunday morning an enthusiastic group meets to discuss various books on theology or spirituality. The topics may be challenging and controversial, but by respecting varying points of view we find our faith is deepened and our understanding of God broadened.

### TOGETHER

Each week the "Together" newsletter is published to keep us informed of events within the church and the broader community. It also provides inspirational stories, prayers and daily devotions.

## **SUNDAY FORUMS**

Occasionally after Linger Lunch, forums are held to present or discuss issues of concern within the community, the church or society. With a spirit of love and respect, we attempt to honour differences and to live the gospel.

## **WEDNESDAY NOON WORSHIP**

Each Wednesday at noon everyone is invited to a half-hour worship service in the Chapel. Joys and concerns are shared in prayer and love within this smaller, more intimate community. Also bring your bag lunch and stay for lunch in the parlour after the service.

## **INTERGENERATIONAL WORSHIP**

Several Sunday Intergenerational Worship Services are planned each year when the congregation as a whole experiences new and creative ways of hearing and seeing “the message” that are clear to all ages.

## **CHRISTMAS PAGEANT, PALM SUNDAY PAGEANT**

Each year we are amazed at the talent within the congregation when people write, direct, and act in these pageants that tell the Christmas and Easter stories in new and creative ways.

## **CONCERTS**

Our sanctuary offers a beautiful setting for local choirs and instrumental groups to perform their annual concerts. Visiting choirs from as far away as Czechoslovakia have also performed in the St. Andrew’s Concert Hall.

## **FRIENDSHIP GROUP**

The third Thursday of each month, the Friendship Group invites all women to meet in the parlour to enjoy interesting speakers, crafts, a time of devotion and the most wonderful potluck suppers. They support not only each other but also many activities in the church.

## **MANITOU WOMEN’S RETREAT**

Every other year in October women in Manitou Conference are invited to Camp Norland for a retreat to nourish body and soul.

## **YOUTH CONFIRMATION RETREAT**

The youth from St. Andrew’s and Omond share a Friday evening and Saturday retreat in preparation for confirmation or to explore more deeply what it means to be Christian.

## **CHURCH PICNIC**

The church school year ends with a church picnic on the lawn. Games, watermelon, and hot dogs are enjoyed by children and adults alike.

## **ADULT STUDY GROUPS**

Two members of our congregation, Margaret Reid and Tim Robertson, facilitate adult study groups on a variety of topics, usually twice a year for nine to twelve week sessions. Modern liberal understanding of religious topics can open scriptures to people in new and relevant ways.

## **FAITH RENEWAL AND MEMBERSHIP INQUIRY SERIES**

This six-week program is designed to prepare people for confirmation, or reaffirmation of faith, or simply to examine various aspects of the Christian faith.

**LENTEN REFLECTION BOOKLET**

Each year members from the congregation and others with ties to St. Andrew's write a reflection on the lectionary passage for each day during Lent. These are compiled into a booklet for use as a devotional resource during Lent.

**TURKEYFEST**

The best turkey supper in town takes place at St. Andrew's in November. It is amazing how much fun peeling potatoes or washing dishes can be when working with the hundreds of volunteers who help make this event a successful fund-raiser and a time of camaraderie.

**SPECIAL MEALS**

Depending upon who takes the initiative, other special meals such as the Harvest Dinner or St. Patrick's Supper are held to support various activities within the church and provide fellowship.

**POT LUCK SUPPERS, CABARETS, GAMES NIGHTS**

The annual Maundy Thursday potluck supper and communion hosted by Omond and St. Andrew's is our version of the Last Supper. Cabaret evenings provide an opportunity to visit with friends, feast on decadent desserts, enjoy a variety of musical entertainment and a hymn sing. Games Nights are held occasionally when we get together over board games, scrabble, a variety of card games and testing our skills at crokinole.

**RAINBOW POTLUCKS**

The congregation hosts regular potluck social gatherings for LGBT members of the congregation and their allies. Watch the Together newsheet and the church website for dates and times.

**FALL AND SPRING TEAS AND BAZAAR**

Many groups and individuals pool their talents and energy to make these annual teas and bazaar a success. Thank you to the UCW for starting this tradition many years ago.

**KIDS ONLY BAZAAR**

Children aged 4 – 13 years from all across North Bay know that this is the place to do your Christmas shopping all by yourself on a child's budget, and then relax with some Christmas cookies. Parents are not allowed in the gym, but can enjoy coffee in a separate room. Hundreds of items are donated and dozens of volunteers make this a truly unique event.

**VISITATION AND PASTORAL COUNSELLING**

The Pastoral Care Committee and the ministerial team visit those in nursing homes or the hospital, or those confined to their homes. The minister provides pastoral counseling.

**GARDENERS OF EDEN**

This green thumb gang ensures that the lawns and flower gardens reflect the welcoming, caring atmosphere for which St. Andrew's is known. They plant, weed, water, cut and generally take care of the flowerbeds and lawns.

**ST. ANDREW'S GOES GREEN VEGGIE GARDEN**

Meant to be an invitation for others to use public spaces in creative and sustainable ways, St. Andrew's vegetable garden, tended by our Outreach Committee, provides produce for the Gathering Place Soup Kitchen.

### **CHURCH MICE**

Quietly and unobtrusively these church mice work behind the scenes to make our worship experience meaningful. They plan and prepare the worship space, decorate the sanctuary, and setup for communion.

### **SERVICES AT CASSELLHOLME AND MARINA POINT**

Regular services are held at Cassellholme and Marina Point, on a rotational basis with other churches.

### **LOAVES AND FISHES FOOD SHARING PROGRAM**

We are grateful for partnerships with corporate and charitable sponsors that allow us to provide food to over 100 people each Thursday morning. We try to remember the direction Jesus gave to “feed the hungry” and long for the arrival of his kingdom with abundance for all.

### **MISSION AND SERVICE FUND**

By contributing to the United Church Mission and Service fund, we reach beyond our doors and our local community to support ministries throughout Canada and the world.

### **CHURCH COUNCIL AND COMMITTEES**

The Council is composed of an Executive, Chairs of Committees, Group Representatives and Members at Large. The full Council of twenty members meets once a month to facilitate the activities and life of St. Andrew’s.

### **FUN(d) RAISING**

This group provides hospitality/support for special events throughout the year, at the same time raising funds to help decrease the deficit/operations of the church.

### **HOSTING A WIDE VARIETY OF COMMUNITY GROUPS**

Throughout North Bay, St. Andrew’s is known as the “church with the open door”. An important part of our ministry is providing space for many community groups to meet. Groups such as Transition Town, 12-step groups, The Choral Society, Baytones, Gateway Harmony and others regularly use our facilities.

*Detailed Drawing of St. Andrew's  
by Gord Hamden*



# AGENDA

ANNUAL MEETING  
 Sunday, March 8, 2015  
 After Church Service

1. Opening and Welcome
2. Appointment of Chair & Secretary
3. Adoption of Agenda
4. Adoption of Minutes:  
     Annual Congregational Meeting, March 16, 2014
5. Appointment of Auditor for 2015
6. Financial Report – 2014
7. Operating Budget – 2015
8. Mission & Service Goal – 2015
9. Slate of Officers – Council 2015/2016
10. Ministry & Personnel Committee Affirmation
11. Trustees Affirmation
12. In Memoriam
13. New Business
14. Courtesies
15. Closing

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*ST ANDREW'S MISSION STATEMENT*

*St. Andrew's is a Christian community of faith worshipping God and serving others.  
 Inspired by Holy Scripture and guided by tradition, reason and experience,  
 we share the ministry of Jesus Christ by nurturing spiritual growth,  
 caring for creation and being with those in need.*

2014-22-AM

Minutes of the Annual Congregational meeting at St. Andrew's United Church held Sunday, March 16, 2014, 12 noon in the sanctuary

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### **Welcome**

Rev. Jane Howe welcomed the fifty-seven participants attending the meeting.

### **Appointment of Chair**

MOVED by Frankie Syme and SECONDED by Tracy Davis that Howe Saunders be Chair of the Annual Meeting. CARRIED.

### **Appointment of Secretary**

MOVED by Olive Cote and SECONDED by Bethany Brownlee that Lois Carey be Secretary of the Annual Meeting. CARRIED.

### **Agenda**

MOVED by Garth Goodhew and SECONDED by Debbie Lee that the following agenda be accepted for the Annual Meeting. CARRIED.

- |                                       |  |
|---------------------------------------|--|
| 1. Opening & Welcome                  | 9. Slate of Council Officers 2014/2015 |
| 2. Appointment of Chair & Secretary   | 10. M&P Committee Affirmation          |
| 3. Adoption of Agenda                 | 11. In Memoriam                        |
| 4. Adoption of March 10, 2013 Minutes | 12. Let's Talk Our Future              |
| 5. Appointment of Auditor for 2014    | 13. New Business                       |
| 6. Financial Report – 2013            | 14. Courtesies                         |
| 7. Operating Budget – 2014            | 15. Closing                            |
| 8. Mission & Service Goal – 2014      |  |

### **Adoption of Minutes**

MOVED by Glenn Tunnock and SECONDED by Jennifer Barnett that the minutes of the March 10, 2013 Annual Meeting be accepted as presented. CARRIED.

### **Appointment of Auditor**

MOVED by Margaret Reid and SECONDED by Velma Hickey that Peter Finch be appointed to perform a review of our financial statement for 2014. CARRIED

### **Financial Report 2013**

Margaret Reid, Treasurer, presented the Financial Statement for the period ending December 31, 2013 which indicated:

Budget for 2013	\$252,369.00	Surplus for year	\$2,113.00
Total Income	\$239,753.00	Deficit beginning year	\$ 104.00
Total Expenses	\$237,640.00	Surplus end of year	\$2,009.00

2014-23-AM

Minutes of the Annual Congregational meeting at St. Andrew's United Church  
held Sunday, March 16, 2014, 12 noon in the sanctuary

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### **Financial Report 2013 continued:**

Money in Specific Funds end of 2013

Capital Fund	\$ 7,051.00	Choir Fund	\$ 789.00
Planned Gifts Fund	\$24,018.00	Memorial Fund	\$ 12,703.00
Loaves & Fishes	\$35,866.00	Manse Fund	\$126,909.00

Margaret Reid advised that the \$2,009.00 surplus at year end was put in the Building Restoration Fund as authorized by Council, November 26, 2013. We were advised that as we have lost an amount of \$3,000.00 for Loaves & Fishes from one of our regular outside donors there is a need to find other sources of income to keep that program operational.

MOVED by Margaret Reid and SECONDED by Olive Cote that the Financial Statement as of December 31, 2013 be accepted as presented. CARRIED.

### **Budget 2014**

Julia Morton, Chair of Finance, presented a proposed budget of \$255,387.00 as recommended by Council, which is \$3,018.00 more than the 2013 budget. The personnel budget has been increased by 1.5%.

MOVED by Julia Morton and SECONDED by Stuart Bailey that a budget for the year 2014 of \$255,387.00 be accepted. CARRIED

### **Mission & Service Goal – 2014**

MOVED by Stuart Bailey and SECONDED by Kim Robinson that our M&S goal for 2014 be \$22,000.00. CARRIED

### **Slate of Officers for Council 2014/2015**

(taking office September 2014)

The Chair presented the following slate of officers for Church Council for 2014/2015:

EXECUTIVE	Chair	Joyce Boston
	Vice-Chair	Glenn Tunnock
	Past Chair	Gord Hamden
	Secretary	Lois Carey
	Treasurer	Margaret Reid
	Minister	Rev. Jane Howe
	Designated Lay Minister	Tracy Davis



2014-24-AM

Minutes of the Annual Congregational meeting at St. Andrew's United Church held Sunday, March 16, 2014, 12 noon in the sanctuary

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**Slate of Officers for Council 2014/2015 continued:**

CHAIRS OF COMMITTEES	Accessibility	Derek Stott
	Administration	Karen Gooch
	Building Use	Karen Gooch
	Christian Development	Tracy Davis
	Communications	Rod Desjardins
	Congregational Life	Elizabeth Brownlee, Tracy Davis Kim Robinson, Velma Yackobeck
	Finance	Julia Morton
	Fund Raising	Frankie Syme
	Inclusivity	Peter Haddow
	Memorial	Greg Wright
	Ministry & Personnel	Donna Sinclair
	Outreach	Stuart Bailey
	Pastoral Care	Marilyn Goodhew/Janet McLean
	Planned Gifts	Rotating
	Property	-
	Worship	Ralph Johnston
	REPRESENTATIVES	Choir
Friendship Group		Joyce Boston
Youth		-
Presbytery		Lorraine Hobin
Presbytery		Peter Haddow
MEMBERS AT LARGE	Gail Thomsen	Liz Westbrook

The Chair asked if there were any further nominations. None were forthcoming.

MOVED by Olive Cote and SECONDED by Elizabeth Brownlee that the slate of officers for the 2014/2015 Council be accepted as presented. CARRIED

**Ministry & Personnel Committee Affirmation**

MOVED by Jennifer Barnett and SECONDED by Gord Hamden that the members of the Ministry & Personnel Committee for 2014/2015 are Donna Sinclair (Chair), Garth Goodhew, Ian Martyn and Carolyn Morland. CARRIED

2014-25-AM

Minutes of the Annual Congregational meeting at St. Andrew's United Church  
held Sunday, March 16, 2014, 12 noon in the sanctuary

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### **In Memoriam**

Rev. Jane Howe read the In Memoriam list of eighteen persons as we remembered what a gift they were to this community of faith and how they live on in our memories.

### **Let's Talk Our Future**

Glenn Tunnock made a presentation on Let's Talk Our Future including the results of the census which was filled in by seventy people in the congregation, a return of 12.5%. He pointed out that though it is difficult to predict our future, life is good at St. Andrew's, and we are in a healthy situation and not facing a crisis. The next step will be discussion groups on this topic. Everyone's thoughts and opinions are welcome.

### **Feed Back**

Suggestions were forthcoming from the congregation including – make a connection with the University/College, the possibility of solar energy, spread news of what's happening here more broadly - items in the Nugget, have some services in public places such as parks.

### **New Business**

Rev. Jim Sinclair advised that on April 2, 2014 the Ontario Energy Board will be in North Bay for an open meeting seeking input on the proposed change to the pipe line through North Bay and changes the public may be concerned with. Jim and Donna Sinclair will be attending the meeting and wish to speak as representatives of St. Andrew's. As the United Church creed includes 'to live with respect in creation' it seems appropriate that the church have a voice in the deliberations on the pipe line.

MOVED by Garth Goodhew and SECONDED by Jennifer Barnett that Jim and Donna Sinclair appear at the meeting as representatives of St. Andrew's. CARRIED

### **Courtesies**

Howe Saunders, Chair, thanked the ministry team of Rev. Jane Howe, Tracy Davis, Designated Lay Minister and Ralph Johnston, Music Director for their dedication to their positions at St. Andrew's. He also thanked Eunice Laporte in the office and Pete & Carole Livie our custodians, as well as Lois Carey, Secretary of Council. Lois thanked Howe for his leadership as Chair of Council and all the many ways he helped with the work around this busy church.

### **Closing**

Rev. Jane Howe closed the meeting with prayer at 1:00 p.m.

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 Secretary

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 Chair

## OUR LIFE TOGETHER

The following names are part of the story of 2014 at St. Andrew's.

### BAPTISMS



Elijah Zachary Hearn

Paityn Rae St. Pierre

Oliver George Ian Hutchison

### IN MEMORIAM

Esther Irene Johnson  
Debbie Clouthier  
John "Jack" Stevens  
Sylvia Frances Freier  
John Richardson



Marjorie Doris Knox  
Robert Karl Preston  
Earl Craig  
Mark Ross  
Robert Andree Young

### MARRIAGES

Rock Bruno Langevin  
Stephen Patrick Rickertsen  
Daniel John Weber  
Jason Andrew David Howitt  
Pierre Gagnon  
Michael Harry Gravel

Lynn Laurette Goulard  
Melissa Ann Fetterly  
Leesa Marlane Church  
Melanie Anne Manion  
Tara Aileen Chirico  
Samantha Jane Harwood



Michael Ross Gauthier  
Jeff Richard Godfrey  
Jon Douglas Knechtel  
Matthew Robert Reynolds  
Jason Scott Little  
John Roderick Johnston

Samantha Dawn Seguin  
Zoe Allegra Couch  
Alexandria Erin Flear  
Nancy Lynn Wilson  
Michele Diane Prevost  
Tracy Ann Till

## PASTORAL CHARGE INFORMATION FOR 2014

	<u>2012</u>	<u>2013</u>	<u>2014</u>
1. Number of households under pastoral care Member and Adherent	377	375	484***
2. Number of people under pastoral care			
Adults	568	560	517***
Children	n/a	n/a	n/a
Totals	568	560	517
3. Number of baptisms			
12 Years of age and over	0	0	0
Under 12 years of age	5	4	3
4. Number of Marriages	12	12	12
5. Number of funerals and memorial services			
Members	3	4	1
Adherents	3	3	2
Other	4	11	7
Totals	10	17	10
6. Members received by profession of faith (confirmation)			
Under 18	0	0	0
Age 18 or older	0	0	0
7. Members received by Certificate of transfer	5	0	0
Otherwise (reaffirmation & clerical update)	0	0	0
8. Members removed by death	3	4	1
9. Members removed by Certificate of transfer	0	0	0
Otherwise	0	0	56***
10. Total confirmed membership*			
Resident	318	314	258
Non-Resident	103	103	114
11. Number of identifiable givers to local expenses**	213	215	202
12. Number of households giving to local expenses**	198	211	194
13. Number of identifiable givers to Mission & Service fund**	60	62	59
14. Number of PAR givers	67	84	74
15. Number of new Households	4	2	0
Number of new Adults	5	3	0
16. Average weekly attendance Sunday services (Oct & Nov)	101	93	94

\* Only people with a St. Andrew's assigned roll number

\*\* Items 11, 12 and 13 do not include anyone whose total givings for the year were less than \$50.00.

\*\*\* Number larger or smaller than expected due to administrative review. (See the Administration report for details.)

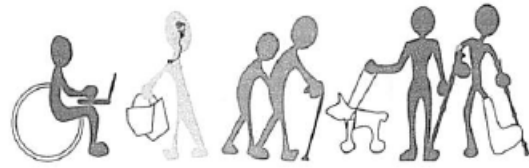
<b>CHAIRS OF COUNCIL</b>
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1. Ken Hull	September 1971 - December 1972	1 ½ years
2. Ed Capstick	January 1973 - January 1976	3 years
3. Galen Driver	February 1976 - January 1977	1 year
4. Tim Scorer	February 1977 - December 1978	2 years
5. Eunice Phillips	January 1979 - December 1980	2 years
6. Ivan Clysdale	January 1981 - December 1982	2 years
7. Andy Boothroyd	January 1983 - June 1984	1 ½ years
8. Bob Hunter	July 1984 - December 1984	½ year
9. Marie Liddle	February 1985 - May 1987	2 ½ years
10. Hugh Drouin	June 1987 - June 1988	1 year
11. Doug Walsh	July 1988 - May 1990	2 years
12. Wanda Wallace	June 1990 - June 1992	2 years
13. Garth Goodhew	July 1992 - August 1994	2 years
14. Mike Marrs	September 1994 - August 1996	2 years
15. Al Cunningham	September 1996 - August 1998	2 years
16. Stephen Glass	September 1998 - August 2000	2 years
17. Marie Pyper	September 2000 - August 2001	1 year
18. Doug McCausland	September 2001 - August 2004	3 years
19. Pat Kirton-Bailey	September 2004 - August 2008	4 years
20. Derek Stott	September 2008 - August 2010	2 years
21. Gordon Hamden	September 2010 - August 2012	2 years
22. Howe Saunders	September 2012 - August 2014	2 years
23. Joyce Boston	September 2014 -	

## ACCESSIBILITY AT ST. ANDREW'S

*"I was a stranger and you welcomed me..." (Matthew 25:35)*

In fulfilling our mission, St. Andrew's United Church is committed to include people with disabilities as full and active participants.



The role of the Accessibility Committee is to monitor how effectively St. Andrew's meets the compliance requirements of the provincial *Accessibility for Ontarians with Disabilities Act* (AODA).

Currently, the only requirements in effect are those dealing with Customer Service accessibility. This committee drew up and implemented a Customer Service Policy in 2011 (see website: <http://www.standrews-northbay.ca/access.htm>). This policy contains a statement of St. Andrew's commitment to providing accessible services:

*In fulfilling our mission, St. Andrew's United Church is committed to include people with disabilities as full and active participants. We will remove barriers and attitudes that exclude people with disabilities from full and active participation. All people are encouraged to practice their faith and use their gifts in worship, service, study and leadership.*

Some features that are in place to help us fulfil our commitment include:

- lift facility serving three levels (basement, Narthex & sanctuary)
- hearing assist devices
- orders of service that have large print for the visually impaired
- ramp accessibility at the Algonquin entrance



An accessible church implies accessible toilet facilities – and it was clear that our church did not have such amenities. In 2013, the Committee began the process to convert an existing washroom into a fully accessible one. Council approval was received – and tenders were sought. Donations were received from the congregation – and the Memorial Committee offered to cover the major part of the cost in order to insure that the project was completed. We now have a barrier-free, family-friendly washroom facility located in the narthex.

I am grateful to fellow Committee member, Glenn Tunnock, for his expertise in overseeing the washroom renovation project, for his knowledge of proper process, and for his skillful navigation of bureaucratic barriers.

The next part of the AODA legislation will involve accessible employment and communication components, as well as accessibility of the built environment (actual building structure). The Committee will continue to monitor these legislative requirements and how they will affect St. Andrew's. The Committee will also be sensitive to any feedback (especially from those who are taking advantage of accessibility-related modifications) that might be received in respect to how our Church can better serve the needs of all users of the St. Andrew's building.

Derek Stott, Chair  
St. Andrew's Accessibility Committee

## ADMINISTRATION COMMITTEE REPORT - 2014

Keeping our congregational records up to date is one administrative task that can take a great deal of time. Last summer, Lois Carey and Karen Gooch spent a number of weeks going through all the entries in our Historic Roll book in order to ensure that all the information is up to date. (Each person who has been confirmed here, (re)affirmed their faith here or had their membership transferred to St. Andrew's, has a roll number.) A list of names was presented to council and a number of people were removed from our list for various reasons. Also, a number of names were added to our Non-Resident Roll. The information in our computer database has been updated to reflect any changes that we made.

It is important to know the make-up of the congregation in order for the staff and volunteers to provide us with the best possible care and to help keep people informed about the work of our church. It can also affect our finances because we help to fund Presbytery based on a formula that is derived from the number of people we serve.

The day-to-day administrative work is shared by our great staff. Eunice Laporte is the one who keeps the office running smoothly. Jane and Tracy are primarily responsible for our pastoral care, but they spend a number of hours each week on administration tasks. Thanks to each of you for all you do.

Volunteers are also important part of keeping the church going. A special thanks to Bruce Fleming who assembles the *Together* newssheet every week and to our webmaster Derek Stott, who makes sure that our website is kept up to date. Check it out at <http://www.standrews-northbay.ca/index.htm>. Thanks also goes to Lois Carey who spent many hours collecting and collating the committee reports that make up this annual report. If you feel you can spare some time to help in any way, please contact the church office.

Karen Gooch,  
Chair, Administration

## Christian Development Report – 2014

This small committee puts much of their time and energy into education for children. We have been fortunate to have Margaret Reid and Tim Robertson eager to lead adult Christian Development programs. We are also nourished by the book studies led by Rev. Jane on Sunday mornings. There seems to be a thirst for understanding the basis of faith and spirituality in this community.

We are using a Workshop Rotation model for our Church School program as children lead busy lives as well as learn in different ways. We pick a story and then we study it in different ways for 3-4 weeks. The children really enjoy the cooking, science and game workshops. This past year we took the entire congregation to Sunday School which was enormous fun as well as a great learning experience for the adults in our congregation.

Our Youth Group has been very involved in a service project to support the Truth & Reconciliation Commission walkers who are journeying from Cochrane to Ottawa this spring. We have raised money for these walkers by having people pledge our own walking of 100 kms. It has been a wonderful experience for all involved.

Thanks to Judi Brewer and Jillian Hewitt who offer their gifts each Sunday by teaching our children. Also a thank you to Katie and Shannon Johnson who help with our nursery care program.

We are in need of people to help us with this ministry and would invite you to have some conversation with me if you feel you might be interested in either teaching, helping with our youth or writing curriculum.

Tracy Davis

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## Congregational Life Committee Report – 2014

The Congregational Life Committee is made up of Elizabeth Brownlee, Velma Yackobeck, Kimberly Robinson and Tracy Davis. We are always looking for new people!

This small group provides kitchen supplies and is grateful for the contributions made by other groups who utilize this church.

Linger Lunch is a time of eating and sharing after Sunday service and is held in the gym, usually twice a month. We enjoy the company and sense of community offered by sharing this meal with people from the downtown area. We offer heartfelt thanks to Janyce Robinson and Shannon Johnson who work diligently each Sunday to ensure things run smoothly. We also thank the members of the hosting team who offer the gift of hospitality each Sunday. Thanks as well to the many dishwashers, especially the Special Olympians who help on a regular basis. We so appreciate the help.

If you would like more information about hosting a lunch, please feel free to speak to anyone on this committee and we would be happy to help.

Tracy Davis



## AGM Report 2014

### Four Initiatives under the Christian Development Committee

The Sunday Morning Reflection Group started in 1998. The first thing the group read was a United Church of Canada study guide called *Reconciling and Making New*. Originally the group was called the Sunday Morning Bible Study Group, but we changed the name because we were reading a variety of books covering different theological understandings and faith perspectives by authors like Marcus Borg, John Shelby Spong, Henri Nouwen, Walter Brueggeman, Mary Jo Leddy, Joan Chittister, Greta Vosper, and Joyce Rupp. Last year, 2014, we started or finished three different books: *A Time to Live: Seven Steps to Creative Aging* by Robert Raines; *A Year of Biblical Womanhood* by Rachel Held Evans; and *Zealot* by Reza Asian. If you like to read—and talk about what you have read—please join us on Sunday mornings at 9 a.m. in the Parlour!

The Living the Questions Study Group went on sabbatical at the end of the

Winter/Spring 2014 sessions. What was the last study that we did? *The Apocalypse*. The end was, indeed, nigh!

The Pema Group is a Buddhist book study group that meets in the Parlour on the first and third Fridays of the month. Last year the group started or finished three different books: *Zen Mind, Beginner's Mind* by Shunryu Suzuki; *True Love* by Thich Nhat Hanh; and *The Buddha Walks into a Bar* by Lodro Rinzler. We also watched several movies like *One Particle of Dust*; *The Life of the Buddha*; *Tibet: A Trilogy*; and *Zen*, a bio-pic about medieval Japanese Zen Master Dogen. For more information on our current activities, please visit [www.shieldsangha.org](http://www.shieldsangha.org).

The Saturday Morning Meditation Group meets every Saturday morning for a one-hour sitting meditation from 11 a.m. to 12 p.m. in the Parlour. We gather at 10:45 so that we are ready to start promptly when the bell is rung. This is an eclectic group with members at all levels of experience (from raw beginners to multi-decade practitioners) and from very different meditation backgrounds (Tibetan and Zen Buddhist, Hindu, Christian, secular), so there is room for everyone to be enfolded in our practice. Instructional videos and audio CDs on Buddhist understandings and teachings are frequently offered before the sitting meditation from 9 a.m. to 10:45 a.m. In 2014, we did several series including: *Coming Closer to Ourselves: Making Everything the Path of Awakening* by Pema Chodron; *Fully Alive: A Retreat with Pema Chodron on Living Beautifully with Uncertainty and Change*; *The Power of Myth* with Joseph Campbell; *The inner Art of Meditation* by Jack Kornfield; and *How to Meditate with Pema Chodron: A Practical Guide to Making Friends with Your Mind*. If you have an interest in contemplative and meditational practices, please join us whenever you are able. All are welcome!

*Submitted by Tim Robertson*

### **Building Use Committee Report - 2014**

St Andrew's has an active church life with many groups and activities that make use of our space, including Bible study groups, Meditation groups, the Choir, the Friendship Group, the Loaves and Fishes Food Bank, Fundraising events, Church Council and various committees.

St Andrew's is a downtown church and we encourage the community to come and use our facilities. We have opened the building to a wide variety of groups that pay rent based on a fair rental policy. There are several choirs that regularly practice and perform here including the North Bay Choral Society, the Baytones (Ladies Barbershoppers), Gateway Harmony (mens Barbershoppers), The Rapport Singers, and the Near North Voices. In 2014 we also had singing performances by Raymond Gauthier/Jennifer Krabbe and an organ recital by Leo Ravensbergen from Holland.

The building is also used by a number of social agencies and self-help groups and others hosting private functions. We also encourage events that promote a healthy environment. Transition Town meets monthly and the annual Seed Exchange and Eco-Fair has become very popular. We advocate for our environment and several groups meet here to promote that including Energy East and Nipissing Environmental Watch.

Our church is well used, but we have room for more. Last year the rental of the church brought in \$6,613.00. We hope to bring in more revenue next year through additional rentals plus a review of our existing policies. Contact the Church office at 705-472-7680 for information about using the space.

If you are interested in serving on this committee in any capacity please contact Karen Gooch, Frankie Syme, Julia Morton or Stuart Bailey.

Respectfully submitted by Frankie Syme

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### **Communications Committee Report - 2014**

2014 was another interesting St. Andrew's year. As always we have Bruce Fleming to thank for all the work he does on the "Together" news sheet.

Derek Stott keeps St. Andrew's website current and informative. The big addition to the website, or soon to be function, is the addition of "remote donating".

Another big communication event this year is the creation of an email list for quick and effective communication. This also saves a lot of money in postage and supplies as well as the time needed to fold, stamp, and seal all the mailings.

Perhaps the most important communication tool St. Andrew's has is each and every one of us who take the message of our wonderful Church everywhere with us. We can spread our message.

Thank you to all for all you do.

Rod Desjardins  
Chair of Communications

## 😊😊 2014 FUN(d) RAISING COMMITTEE REPORT 😊😊

2014 was the TENTH year of your FUN(d) Raisers hard at work being part of the life and work of our beloved St. Andrew's. The members of our committee are Liz Brownlee, Lois Carey, Jane Howe, Betty Hurley, Janet McLean, Candy Stott, Frankie Syme, Liz Westbrook and Velma Yackobeck. We had another busy year baking, cooking and providing hospitality around the church and at the same time raising much needed funds to help with the operations of the church. Take a bow ladies!!

January 😊 a quiet month as we planned the year's activities.

February 😊 we provided a Linger Lunch and also refreshments at the Eco Fair/Seed Exchange

March 😊 a very busy month: first event, we provided 3 meals for a Special Olympics Curling weekend event; secondly, we held an indoor yard sale; thirdly, a dessert reception for a Near North Voices concert.

April 😊 started out providing 3 meals to a Special Olympics Power Lifting weekend event, then a Linger Lunch and the distribution of 300 Easter Eggs on Palm Sunday.

May 😊 hosted Mother's Day Tea on Mother's day weekend, provided a funeral reception and at the end of May provided 2 meals to a Special Olympics Soccer event.

June and July 😊 WE RESTED!

August 😊 we provided a dessert reception to a Raymond Gauthier/Jennifer Krabbe vocal recital

September 😊 provided another dessert reception for an organ recital by Leo Ravensbergen from Holland.

October 😊 provided a pork dinner, hosted a Linger Lunch and held our Fall Tea and Bazaar.

November 😊 provided a funeral reception

December 😊 hosted a dessert reception for the Rapport Singers concert.

Throughout the year we helped with the Kid's Only Bazaar and any other place we could. We certainly weren't twiddling our thumbs very often. Our Muffin Lady (Liz Brownlee) and our Turkey-pot-pie Lady (Betty Hurley) were ongoing with their respective projects throughout the year.

We were able to raise \$16,865.00 in 2014, which went towards the church's deficit.

Many thanks go to our hard working committee, as well as many folks who helped us with our projects, as well as the countless folks who came to buy and partake of our delicious offerings.

We enjoy providing hospitality and building community for St Andrew's and the broader population of North Bay.

Respectfully Submitted,  
Chairperson, Frankie Syme

## Friendship Group Report – 2014

The Friendship Group meets the third Thursday of each month in the church parlour at 7:00 p.m., unless we are enjoying one of our famous potlucks three times a year in the Club Room, with Linda Kontra's yummy punch and Anna Mortson's star attractions, mouth-watering dessert.

In 2014 we donated to the Loaves & Fishes Food Bank, a family at Christmas and gifts to speakers. We help out by working at the Kids Only Bazaar, Turkeyfest, Fall Tea & Bazaar, Mother's Day Tea and greeting the fourth Sunday of the month. We have awesome bakers in our group who set up our table during the Fall Tea & Bazaar for our major fundraising effort. Doris Cole sends out "sunshine" cards and flowers to members who are sick.

After sixteen years Sylvia Freier, President and Anna Mortson, Secretary stepped down from their positions and Velma Hickey became the new President and Debbie Lee the new Secretary.

Our guest speakers this year were: The Rising Stars choir, who sing and perform interesting skits; Gord and Elaine Hamden, with pictures and commentary on their trip to Russia; Francine Noiseux, speaking on native customs and her genealogy; Fran Wilson with pictures of her trip to Uganda and talk on Sleeping Children of the World.

On November 6 we gathered in the sanctuary and afterwards in the Club Room to celebrate the life of Sylvia Freier who passed into spirit November 2. She will be missed in this group that offers support and friendship to all women. We close every meeting with Sylvia's favourite blessing:

*There are big ships, there are small ships, there are mighty ships at sea,  
but the best ships are friendships and may they always be.*

Submitted by Debbie Lee  
Secretary, Friendship Group

**FRIENDSHIP GROUP FINANCIAL SUMMARY  
for Year ending December 31, 2014**

Balance January 1, 2014		441.57
Income:		
Christmas Bazaar		342.00
Buck Basket		343.72
Bank Interest		.07
Other Revenue		300.00
<b>Total Income</b>		<b>\$1,427.36</b>
Disbursements:		
Memorial Fund	50.00	
Donation Church	500.00	
Bank Charges	28.00	
Sunshine	35.05	
Other expenses	98.93	
Speakers	55.00	
Loaves and Fishes	200.00	
<b>Total expenses</b>		<b>\$966.98</b>
<b>Bank Balance as of December 31, 2014</b>		<b>\$460.38</b>

Respectfully submitted by Treasurer Olive Cote

## Inclusivity Committee Report - 2014

This is the time of the year when we get to look back and reflect on all the things we have achieved as a committee. It is with the love and support of our church community that made them so wonderful.

One of my favorites was the “I am unique because...”. It gave everyone the opportunity to write down on a sign what is unique about them and have their picture taken holding up their sign with a backdrop behind them. It not only made us think what is unique about ourselves but what is unique about those around us. There were a few who had a hard time coming up with what to write. It was at that moment that other people said what they thought was special about them. How wonderful that others can see what is unique about us when we cannot. Thanks to all those who participated including the downtown neighbours and Special Olympians. Thanks to our photographers Bob Syme and Lois Carey for your help.

We had two banners made to hang outside. One has the Affirm United symbol with the message “to seek justice and love kindness” located on the McIntyre side of the church. The other banner reads “to live with respect in creation” on the Cassells side. What powerful messages to send out to all who pass by. This is what we believe and what we stand for.

Our second hour forum this year was “Spectrum of Inclusion”. A look at how we can make an Autistic friendly space for both individuals and families. There are many families with autistic children who need to feel welcome in a church community. Special thanks to Michele Webster, Keli Pace and Darlene Laferriere for not only being a part of this dialogue but helping to organize it.

We continue to have LGBTQ+ potlucks/socials at St. Andrew’s. This year we have connected with Pride on Campus to reach out to the Canadore/Nipissing students. This has proved to be good for all of us.

Thanks again to the members of the Inclusivity Committee, St. Andrew’s Congregation and staff for all your support and love.

Committee Members: Rod Desjardins, Elizabeth Frazer, Jane Howe, Will Kunder, Donna Sinclair

Peter Haddow, Chair

## Observer Report 2014

Hello to all of you Observer readers out there and to those who can look forward to the pleasure of becoming one!

2014 brought us another year of good reading on articles that stretch our minds and hearts to see things in a different light. 2014 brought us many great articles to peruse by diverse writers.

By reading the Observer you are welcomed into a place of contemplation where you will find conversations that matter. The oldest continually published magazine in North America and the second oldest in the English speaking world, the United Church Observer has engaged Canadians for 186 years. Award winning journalism focused on issues of faith, justice and contemporary living encourages folks like us in the pews and beyond to broaden our understanding of what it means to be Christian in Canada today. St Andrew's has a special connection to the work of the Observer through our own Donna Sinclair who was a Senior Writer for the Observer before her retirement and her husband, Jim Sinclair, who has been an Observer board member.

February's edition has some amazing articles ranging from a thought-provoking editorial by the editor David Wilson on "Philanthropy in Free Fall", an interview with our Moderator, Rt. Rev. Gary Peterson, who calls United Church members into conversations about end-of-life ethics, at the "First Look" page, a brief write up about the "Coldest Night of the Year" (of which we are involved with our "Chosen Frozen" group), a profile on Kathleen Wynne and many more tantalizing reads.

I, for one, read the Observer from cover to cover as soon as it arrives. It is quoted many times in conversations around our church and in coffee shops. It surely keeps us up to date regarding our church and the community at large.

The Observer is a significant communication tool in our spiritual journey.

Please see me if you are interested in subscribing. We have back-dated copies that you can take to read and see if this magazine is for you.

The cost to receive it is \$20.00 per year for 11 issues. That's \$1.82 per issue. Good value for our spiritual nourishment! You can pay for it with your Observer envelope in your envelope package or if you are on PAR, you put the money in a white envelope marked with "OBSERVER...NAME...PAR."

Enjoy our award-winning magazine and keep supporting it in 2015.

Frankie Syme Observer Rep

## Outreach Committee Report - 2014 - from Stuart Bailey

Members: Karin Robertson, Kay Heuer, Meggie Goodwin, Jane Howe and moi

At one of the best Transition Town/Outreach monthly potlucks in the past year we learned about torrefaction. Our passionate speaker explained that it is an initial process involved in the combustion of biomass in which all of the volatile gases are burned off, leaving only a hard, energy-rich, substance that has many uses.

Our potlucks were uneven, but sometimes they also burst into flame, spawning useful ideas and even concrete actions rather than producing just so much hot air. At the risk of sounding too serious, we focused on sustainability and living with respect in creation. And on the food and company, which was always good.

We reached out of St. Andrew's to bring lots of people down to the Club Room in support of Transition Town and other groups. There were always lots of different people in attendance, sometimes with small children, always with their own interesting stories to tell, warming up cold winter evenings.

Sometimes in the past year ideas suddenly caught fire, like the coming together at the last possible moment of people to put together the Seed Exchange and Ecofair again at our church. It is too soon to say how the event will turn out as I write this, but it is satisfying to realize that the organizing heft for this year's event will be provided by people who attended, or presented at, previous similar events at our church. We are a home of sorts to them.

We also sponsored the Integrity and Politics choir, which is lead by Ralph Johnston, and sings music composed by him to shed more light than heat

The Seed Exchange and Ecofair shows us in coldest February that spring is possible, and will come. Members of, and people associated with, the Outreach Committee also worked in what also seems improbable at this time of year, our Loaves and Fishes vegetable garden. Aside from the great pole bean misunderstanding, our garden was a good one, both in terms of process and result. It produced lots of fresh produce for the Gathering Place soup kitchen, and engaged lots of people.



## Pastoral Care Committee Report 2014

The Pastoral Care Committee members provide support and contacts by phone, visits, cards and notes for a variety of our church members and adherents. The people we serve are in the following situations:

Nursing homes  
 Hospital  
 Retirement homes  
 Shut-ins at home  
 Follow-ups on Baptisms

Our Minister and our Designated Lay Minister give special attention to the bereaved and people in crisis.

The Committee will also respond to requests for visits.

The Retirement and Nursing Homes we visit are:

Barclay House	Leisureworld
Cassellhome	Marina Point
Empire Terrace Suites	Nipissing Manor
Empire Living Centre	

If any member of the congregation would like to join us in our efforts to brighten someone's day please call us.

Committee Members:

Marilyn Goodhew – Chairperson and Interim Secretary		
Rev. Jane Howe	Joyce Boston	Janet McLean
Tracy Davis – Designated Lay Minister	Greg Brewer	Keri Woodward
Doris Cole	George Cole	Debbie Lee

# Dreams of our Faith Community Planning Today For Tomorrow



St. Andrew's United Church  
North Bay, Ontario

## Planned Gifts Fund

In 2005 we established the Planned Gifts Fund to receive undesignated Planned Gifts to St. Andrew's. Planned Gifts are gifts from accumulated assets, usually in the form of bequests, gift annuities, charitable remainder trusts, shares, or life insurance. Gifts in this fund are used to support and enhance the ministry of St. Andrew's in the areas of Outreach, Worship and Christian Education; Building and Capital Improvements. They are not used to meet current operating expenses.

This year the Planned Gifts Fund received a bequest from Jean Wilson. Many people fondly recall Jean's long teaching career in North Bay. Others remember Jean taking the bus and spritely climbing the stairs on Sunday mornings when she was more than 100 years old. Now we thank Jean not only for being part of our church family during her lifetime, but for caring for her faith community in her death. She leaves us a legacy of both faithful living and faithful giving.

Since its inception, the Planned Gifts Fund has received gifts from:

Edith Mick  
Catherine Shields  
Tracy Shelp  
Betty Steele  
Jean Wilson

Since 2005 St. Andrew's has also received two designated bequests from:

Queenie Buchanan  
Stanley Hunnisett

With designated bequests the will stipulates how the money can be used. This money was used to replace the furnace, repair the roof, and install the lift.

We celebrate the lives of these people as part of our faith community and their generosity to us. We are grateful.

Prepared by Margaret Reid

*M Reid*  
16/02/15

## Property Report 2014

As I file this report I'd like to thank all those who helped me in learning the administrative part of this position.

The first thing that I dealt with was a frozen sewer main at the front of the church (Algonquin). I was informed that the pipe was looked at and a steamer from Sturgeon Falls was called in by Golde Plumbing a few weeks prior. I took it upon myself to call the city public works to put a camera down the pipe to get a clearer picture of what was causing the backup. Due to the fact we have no cleanout traps on the Algonquin St. side, I had to bring in Golde Plumbing to remove the toilet bowl so that a camera could be put down. The camera revealed that the pipe was almost completely frozen at the sidewalk on the Cassells entrance. At that time I was also informed that the sewer main it flowed into was a dead end line and as such is prone to freezing due to standing waste water. The city's supervisor said not to hesitate to call him anytime we had an issue. Due to the same type of winter we are experiencing this year, I called Mr. Garlic at public works just prior to the concert in January and asked if he would flush the line as a precautionary measure, which he did.

The second major sewer problem occurred at Turkeyfest when the grease and drippings from the cooked turkeys were dumped down the toilets which caused the sewer to become plugged and again Golde Plumbing needed to be called in to unstop the toilet after solidified grease was removed and I attempted to unstop it myself. At this time I would like to suggest that in the future, any drippings or grease be put into pails and disposed of that way, thus, reducing plumbing costs.

We have had two new additions to our church interior the first being a new barrier free washroom at the front entrance of the church. At this time I would like to recognize and thank the members of the Memorial Committee and the congregation for making this project possible. The second project was the installation of a commercial humidifier in the sanctuary. This project was initiated by Ralph Johnston who brought to council the proposal for a proper humidifier with all specs and prices for the installation of this unit which would benefit the operation of the organ and help ensure proper humidification thus avoiding various problems low humidity causes. The value of the organ is approximately \$250,000. At this time I would like to thank Ralph, the Planned Gift Fund Committee, as well as members of the congregation, for making this a permanent solution to what was a constant problem.

On the subject of the organ, I would like to inform you of our new contract with Orgues S. Brisson Pipe Organs of Embrun Ontario for the repair and maintenance of the organ.

This concludes my report for 2014.

If you have any questions or concerns, please don't hesitate to contact me as I will be glad to answer them,

Sincerely,  
*Linda Masson*  
Property Manager

## THE MEMORIAL COMMITTEE REPORT – 2014

All of us who share in the life of this congregation benefit from the generosity of thousands of people who have preceded us in this community of faith for the past one hundred and thirty years. The Memorial Committee endeavours to help members and friends of St. Andrew's to serve the congregation by providing a living memory of loved ones.

We thank families of the congregation who point out that expressions of sympathy through donations to the St. Andrew's Memorial Fund would be appreciated at the time of a loss of a family member. Providing "Memorials that Live and Serve" is a meaningful way of saying that this faith community was an important part of a person's life. We are grateful for donations made in 2014 in memory of the following people.

Anne Martyn	Doris Baritz	Robert Preston	Meg Purdy
Marjorie Knox	Glen Jessup	Ross Brunne	John Stevens
Nancy Payne	Sylvia Freier	John Richardson	

The St. Andrew's tradition of placing Christmas poinsettias and Easter spring flowers in the sanctuary in memory of loved ones, with the option to direct the funds to other memorial projects continues. This plan resulted in a total of \$1,520.00 in donations; \$1,321.46 for Memorial projects and \$198.54 to create attractive floral displays for Easter and Christmas. For many years Raymond Gauthier and Lois Carey have taken on the task of choosing, arranging and looking after the flowers in these two seasons.

In March 2014 we were happy to finance the acquisition of an Automated External Defibrillator (AED) from St. John's Ambulance at a cost of \$2,234.00. Glenn Tunnock steered the process through arranging a demonstration for Council, obtaining a quote for the item, placing the order, picking up the item and looking into training of operators. It would be nice if we never had to use this item, however, if we were faced with a person in crisis, we would be very thankful that we had acquired an AED.

In 2014 the Memorial Fund contributed \$7,680.55 towards the Barrier Free Washroom project in the narthex. Derek Stott and Glenn Tunnock of the Accessibility Committee obtained quotes for this project and the project was completed by Northern Classic Contracting and ready for use in September. We thank Glenn and Derek for their work as key contacts for St. Andrew's with the contractor.

Thank you to Kim Robinson, our in-house calligrapher, who prints the names in the Memorial Book to be found in the narthex. We are also grateful for the volunteer services of Jack Aiton who does repairs when required to the outside lighting and continues to look for the best way of keeping that Memorial item operational. The lights were installed in 1997, just one of the many projects that we have been able to complete through donations to the Memorial Fund.

For 110 years St. Andrew's members have gathered to worship in this building at the heart of North Bay. We have celebrated events in people's lives from birth till the end of their days. We know that the church is more than the building, but we on the Memorial Committee have a mandate to maintain this heritage building to pass on to future generations of worshippers.

*Submitted by Lois Carey*

## Memorial Fund Financial Statement – 2014

Balance forward from 2013		12,703.40
Donations	4,804.27	
Bank interest	<u>9.24</u>	
Total income	4,813.51	<u>4,813.51</u>
		17,516.91
Expenses:		
Communion Table Top	77.69	
External Defibrillator	2,234.01	
Defibrillator Workshop	120.00	
Washroom Retrofit	7,680.55	
Postage	45.61	
Bank Charges	<u>32.00</u>	
Total Expenses	10,189.86	<u>10,189.86</u>
Balance end of 2014		<b>7,327.05</b>

*Submitted by Marg Barton, Treasurer*

\* \* \* \* \*

### Members of the Memorial Committee

- Gregory Wright, Chair
- Fran Brouse, Secretary
- Marg Barton, Treasurer
- Lois Carey, Historian
- Rev. Jane Howe
- Helen Cole
- Eunice Phillips
- Archie Soule



## WORSHIP COMMITTEE REPORT – 2014

Your Worship Committee meets monthly to look ahead and plan upcoming worship. It's an interesting fun committee, where we toss around ideas and broad themes for upcoming services and work out the practical details, everything from decorating to setting up communion to dealing with humidifiers.

It was a busy year – there's always something interesting going on in worship at St. Andrew's. We occasionally gave Jane a break and had in guest speakers -- Jim and Donna Sinclair for Transfiguration Sunday, Elizabeth Frazer in May, and Beth Hewson (an Anglican intern) in October. All were wonderful and thoughtful.

Palm Sunday took a break from our usual combined Palm/Passion Sunday service, which starts with the Palm Sunday celebrations and moves to the Passion of Good Friday, and this year was all Palm Sunday with a wonderful Readers' Theatre exploring that eventful day.

Each year we discuss whether it's time to let go of our annual tradition of having the sanctuary in dimness, with the windows all curtained off, to echo the darkness of the tomb on Easter morning -- and then have the curtains come down and the light pour in, and the trumpet and organ pour out the introduction to "Jesus Christ is Risen Today" – and this year, as so many others, we decided it was still too wonderful a moment to not go with it.

The Sunday after Easter was "Holy Humour Sunday" with jokes and laughter to celebrate the resurrection, and an egg cracked open over your loyal music director's head by Tracy that poured out a shower of glitter... rather than the expected gooey white and yolk!

In May we celebrated our first anniversary of becoming an Affirming Ministry – a process that has brought many wonderful gifts to St. Andrew's – with a fun "I Am Unique Because ..." project where congregation members were photographed holding up signs proclaiming their particular uniqueness. It was fascinating and fun!

For Pentecost we celebrated Jane Howe's 30<sup>th</sup> anniversary of her ordination. For First Nation's Sunday in June the sermon time was a powerful video of Will Kunder talking about the Truth and Reconciliation Committee for the Residential Schools, and amazing footage from it. We were honoured to have the Northern Kwe Spirit Drum Group join us as well.

After a low key summer, we got back into the swing of things with our Rally-Back Sunday, where EVERYONE got to go to Sunday School! Everyone got to choose one of four Sunday School classes to join in on, following the theme of Joseph and his Multi-coloured coat. What to choose? Go to a movie? Make a desert scene with sand, etc.? Make food in the kitchen? It was really neat to see what amazing stuff goes on under Tracy's capable hands when the youth go down to Sunday School.

December brought us our Christmas Pageant a modern retelling where Jesus is born to two high school students, in a cardboard box in a back alley – to Mary and Janine, rather than the more traditional Mary and Joseph.

Then it was on to our Candlelight Music and Lessons service, and the early and late Christmas Eve services. Interestingly, we are the only Protestant church in North Bay that still has a “midnight” Christmas Eve Service – and while every year it takes a little more energy to stay up so late, it’s still a wonderful magical time that keeps making it worth the effort it takes to put it on. The sanctuary is never so beautiful as by candlelight while singing Silent Night, with the gorgeous dark wood soaring up into the darkness, and the evergreen wreaths decorating the balcony and the walls.

And such our year *was*. Thank you all for all your support for making St. Andrew’s what it is.

Members of the Committee:

Elizabeth Brownlee, Lois Carey, Rev. Jane Howe, Kim Robinson, Carole Sawyer

Ralph Johnston, Chair of Worship

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## CHOIR REPORT - 2014

It’s been a good year for the choir. We’ve sung lots and lots through all the seasons of the year. We really are blessed with a very faithful, talented choir. It takes a lot of dedication to come out to choir practices every week, year in and year out. How much? Well, several of those familiar faces you see every Sunday were already in the choir when I arrived 25 years ago – and had been for a while! That’s pretty impressive!

Musical highlights in the church this year were an organ concert by Leo Ravensburgen, an organist from Holland who did a tour through Ontario, and wonderful concerts by Adam Adler’s Near North Voices, Rapport Singers and the Choral Society. We have a good sprinkling of our choir members who also sing in other choirs – it’s wonderful to have our wealth shared around and get inspiration from abroad.

There are lots of wonderful moments through the year, but our favourite is probably the Candlelight Readings & Music service just before Christmas. There’s just something wonderful about darkness, candlelight and singing the Christmas story. It’s also when we get to wear our special blue Advent collars, with swirling stars that echo the “Three Wise Ones” anthem we sing every year, with its “stars exploding, gases flaming”. Every year attendance keeps slowly rising at this, our annual “gift to the community” – but this year outdid them all with about twice as many people showing up as usual – in large part thanks to an enthusiastic advertising blitz by Jane Howe and Lois Carey! Here’s hoping we see lots of them back next year!

Thanks for all your faithful support and appreciation of the part we play, along with everyone else who, in so many different ways, makes St. Andrew’s such a special place to be.

Ralph Johnston, Music Director

## St. Andrew's Trustees Report 2014

Present Trustees of St Andrew's United Church, North Bay:  
Bill Morland, Julia Morton, Ed Mounce, Eunice Phillips, E.J.Roche

A quorum of trustees meets after church on an on-going, as needed basis.

We confirm that although the insurance costs increase every year we will continue to rely on Kennedy Insurance to take good care of us. We continue to be insured through HUB International Limited who specialize in Church insurance.

The manse money continues to be invested in secure certificates and the interest is applied toward the housing allowance of the minister.

An extensive inventory with photos was compiled in 2008 of everything on the church premises. It is checked yearly and added to and deleted as required by Lois Carey, Secretary of Council and is kept in the church safe.

The deed to the church states that the ownership is the trustees of St. Andrew's Church. It is in the church's safe, and now everyone knows it.

Meetings will continue to be held after church as needed.

Recording Secretary,  
Julia Morton

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### Ministry & Personnel Committee Report – 2014

One responsibility of the M&P Committee is to support communication between the congregation and ministry personnel and staff, and communication between ministry personnel and staff members. Please don't hesitate to approach any member of the committee with affirmation, concerns, questions, or ideas for the staff. The committee also tries to make sure that staff gets sufficient study leave and that their goals and work load are considered, discussed and appreciated.

We are fortunate at St. Andrew's. Our excellent ministry team – Jane Howe, Tracy Davis and Ralph Johnston – is highly appreciated, as is our efficient church office administrator, Eunice Laporte and skilled custodians Peter and Carole Livie.

The M&P Committee is pleased to report that no staff changes took place in 2014

In September 2014, Donna Sinclair, Chair, stepped down from this position and was replaced by committee member Carolyn Morland. We thank Donna for her commitment to the work of this committee and are grateful that Carolyn was able to fill this important position. Other committee members are Garth Goodhew and Ian Martyn.





# TURKEYFEST 2014

FRIDAY, NOVEMBER 21st

This year's dinner was our 28th annual TURKEYFEST - and it certainly was a successful one. We served close to 525 delicious suppers and received many compliments. From an operational standpoint, we did not have any major shortages, mishaps, or glitches throughout the preparation or serving of the dinner. Most remarkable, however, was the fact that there was virtually no waiting, as the diners were seated pretty close to their sitting time. This is a standard by which the efficiency of a supper like ours is measured ... good organization – or just good luck – who knows!?

The overall benefit of the dinner continues to be the way that it offers an opportunity for so many people to connect with St. Andrew's. Our TURKEYFEST is one of the predominant threads in the fabric of our faith family and those who join us on this special "feast day" feel a sense of community that is truly unique.

The Committee would like to extend a TURKEYFEST "Thanks!" to Jean Jamieson and Frankie Syme who headed the *Sponsor-a-Turkey* campaign once again. It was a success – with thanks to all who sponsored a bird. As may be seen in the accounting below, the dinner was an overall success financially.

This year, the Committee was able to turn over the total sum of **\$8,550** to the St. Andrew's general operating fund.

Thanks go out to all who helped with the dinner – in any way. Special acknowledgement, of course, goes to this year's TURKEYFEST Committee: Stuart Bailey, Liz Brownlee, George Cole, Mike Marrs, Bob and Frankie Syme, Wanda Wallace, Elizabeth Craig and Dave O'Neil. The tireless effort of each Committee member was sincerely appreciated. Their commitment remains the main reason that we are still able to host "The Best Turkey Dinner in Town!"

⇒ Circle FRIDAY, NOVEMBER 20th, 2015 as the date for our 29<sup>th</sup> Annual TURKEYFEST!

<u>REVENUE:</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>
Tickets	6,754	8,369	7,796	7,399	7,451
Food sales	288	210	111	193	231
Donations	4,268	3,860	3886	3,921	3,945
Bank Interest		4	1	1	
<b>(A)TOTAL REVENUE</b>	11,310	12,443	11,794	11,514	11,627
<u>EXPENSES:</u>					
Turkeys	1,160	1273	1,306	1,241	1,524
Other Food	463	584	561	578	625
Supplies & rentals	455	800	458	329	510
Miscellaneous	631	167	227	315	417
<b>(B)TOTAL EXPENSES:</b>	2,709	2,824	2,552	2,463	3,076
<u>SUMMARY:</u>					
Opening Balance	404	205	224	266	117
(+) Profit (A-B)	8,601	9,619	9,242	9051	8,551
(-) Equipment Purchased	nil	nil	nil	nil	nil
TOTAL AVAILABLE:	9,005	9824	9,466	9,317	8,668
<b>TO CHURCH FUNDS</b>	<b>8,800</b>	<b>9,600</b>	<b>9,200</b>	<b>9,200</b>	<b>8,550</b>
Closing Balance: (Dec. 31)	205	224	266	117	118

Respectfully submitted,

Derek Stott,  
Chair, TURKEYFEST 2014

## Christmas Home Tour Committee Report - 2014



On December 6th 2014, St. Andrews United Church held its second Christmas Home Tour. The 5 houses open for touring were:

1. 6 Christopher Court - owned by Nancy and Peter Giguere
2. 24 Kenwood Hills Drive - owned by Debby and Perry Bale
3. 8 Mapleview Place - owned by Pat and Bill Jenkins
4. 6 Melissa Court - owned by Kathy and Frank Valenti
5. 607 Jane Street - owned by Bill Church and Robert Hale.

The home tour committee included the following people:

Gord and Elaine Hamden,  
Gail Thomsen,  
Ardis and Howie Pattenden,  
Kathy Payne,  
Margie Howard.

Although we were a small group we had an abundance of drive, commitment and purpose.

Again this year Gord Hamden designed and painted the cover of the brochure/ticket and a concerted effort on the part of the committee to sell advertising was a great success. It is estimated that we sold 250 tickets while complimentary tickets were given to those who allowed us to tour their homes. Sara Stuart, the ticket wizard was also given 2 complementary tickets.

We would like to thank the North Bay Symphony Orchestra members who volunteered to play in homes as well as Gord Hamden and his band. Their Christmas music certainly added to the holiday atmosphere. A special thank you goes out to our church congregation who acted as home guides. Their smiles and pleasant conversation made all who toured the homes feel welcome. Members buying tickets and selling them to friends and family made for a very significant bottom line.

On Friday January 30<sup>th</sup> the home tour committee held a pot luck supper at Gord and Elaine Hamden's to which we invited all the home owners. Not all could attend as some were on holiday but those who did join us had a wonderful evening and appreciated us asking them.

Thank you notes were sent to the orchestra members, the florists who provided arrangements in each home as well as the office staff at Central Welding and Iron Works who compiled, printed, folded and covered the cost of the brochure/tickets.

When all was said and done \$8,040.00 was raised for the church and the proceeds were used to help offset the deficit. The home tour committee wishes to thank our church community for their support.

See you in 2016!!

Gail Thomsen - co-chairperson, St. Andrews United Church Home Tour Committee

## Finance Committee Report – 2014

Members: Roy Males, Frankie Syme, Bob Syme

Chair: Julia Morton

Treasurer: Marg Reid

We are the keepers of the treasury. We are the watchdogs of the committees of St Andrew's as they spend their budgets. We authorize the paying of the staff and the myriad of bills that are incurred in the care and maintenance of this building. Each month we meet to authorize the payments and to discuss the life of this congregation from a financial perspective. We serve to give advice to committees as they use the budgeted amounts to carry out their mandates.

I encourage you to look at the financial statements that follow this report. The positive balance from 2013 was applied to the Building Restoration Fund. We know that there will always be a need for this money to repair the roof or floors or buttresses.

We ended up 2014 with a deficit on the year of \$14,160. This was a combination of the cold winter which ran a fuel bill of \$5,000 more than the previous year and a reduction in general offerings.

On the positive side I wish to point out that while sufficient funds may not have landed on the offering plate, the contribution from the members of the congregation in terms of dedicated hours and effort cannot be overlooked. The Fundraising Committee, the Turkeyfest people and the House Tour volunteers gave so generously of their time, sweat, and financial contributions. The people who came out to help with the teas, and the Kid's Bazaar have given much to this community.

We are always looking for additional members for our committee. So if you have an interest in the monetary world and have a couple of hours a month to share, we would love to have you join us.

Prepared by Julia Morton

**ST. ANDREW'S UNITED CHURCH  
GENERAL FUND  
FOR THE YEAR ENDING DECEMBER 31, 2014**

	2013 ACTUAL	2014 BUDGET	2014 ACTUAL
<b>INCOME</b>			
Offerings	195,792	223,387	181,620
Offerings for deficit	8,766		7,478
Fund Raising Committee	8,153		9,496
Interest-Manse	3,008		2,949
Other	24,034	32,000	29,409
<b>TOTAL INCOME</b>	<b>239,753</b>	<b>255,387</b>	<b>230,952</b>
<b>EXPENSES</b>			
Salaries	95,943	98,252	98,055
Benefits and Pensions	26,067	26,700	26,598
Housing & Telephone	20,376	20,601	20,601
Car	3,150	3,150	3,150
Library & Educ. Allowance	350	2,145	0
Cleaning Contract & Other	19,692	21,703	20,786
<b>TOTAL PERSONNEL</b>	<b>165,578</b>	<b>172,551</b>	<b>169,190</b>
Fuel	11,642	16,000	17,425
Utilities	7,208	8,000	8,042
Repairs	12,551	12,000	10,536
Insurance	6,440	6,500	5,542
Maintenance Contracts	2,348	2,800	2,991
Supplies for upgrades			
Janitorial Supplies	2,475	3,500	2,806
Union Cemetery	200	200	200
<b>TOTAL PROPERTY</b>	<b>42,864</b>	<b>49,000</b>	<b>47,542</b>
Office, Postage	4,495	5,500	3,618
Presbytery dues	7,602	6,536	6,536
Office Equipment	2,382	3,000	2,382
Telephone/Internet	2,284	2,500	2,316
<b>TOTAL ADMINISTRATION</b>	<b>16,763</b>	<b>17,536</b>	<b>14,852</b>
Advertising	1,529	2,200	1,541
Worship expenses	1,636	1,750	1,140
<b>TOTAL WORSHIP</b>	<b>3,165</b>	<b>3,950</b>	<b>2,681</b>
OBSERVER	1,821	2,000	1,674
CHRISTIAN DEVELOPMENT	2,083	2,750	3,057
FINANCE	1,748	3,000	1,639
OUTREACH	0	200	715
PASTORAL CARE	0	0	4
CONGREGATIONAL LIFE	218	300	158
ALLOCATION FOR CAPITAL	3,300	3,600	3,600
CONTINGENCY FUNDS	100	500	0
<b>TOTAL EXPENSES</b>	<b>237,640</b>	<b>255,387</b>	<b>245,112</b>
<b>SURPLUS/(DEFICIT) FOR YEAR</b>	<b>2,113</b>		<b>(14,160)</b>
<b>SURPLUS/(DEBT) - BEGINNING OF YR.</b>	<b>(104)</b>		2,009
Less 2013 surplus transferred to Bldg Restoration			(2,009)
<b>GENERAL FUND - DECEMBER 31</b>	<b>2,009</b>	<b>0</b>	<b>(14,160)</b>

Prepared by Margaret Reid

*M. Reid* 10/02/15

**CAPITAL FUND  
FOR YEAR ENDING DECEMBER 31, 2014**

	<b>2013</b>	<b>2014</b>
Balance - Beginning of Year	37,321	7,051
Plus: Transferred from Operating Fund		3,600
Interest		113
Less: Disbursements		0
<b>Balance - End of Year</b>	<b>7,051</b>	<b>10,764</b>

**PLANNED GIFTS FUND  
FOR YEAR ENDING DECEMBER 31, 2014**

	<b>2013</b>	<b>2014</b>
<b><u>PGF OUTREACH-WORSHIP-EDUCATION</u></b>		
Balance - Beginning of Year	17,501	20,593
Plus: Receipts	3,154	525
Less: Disbursements	62	880
<b>Balance - End of Year</b>	<b>20,593</b>	<b>20,238</b>
<b><u>PGF BUILDING-CAPITAL</u></b>		
Balance - Beginning of Year	10,999	3,425
Plus : Receipts	3,154	525
Less: Disbursements	10,728	0
<b>Balance - End of Year</b>	<b>3,425</b>	<b>3,950</b>
<b>Total PGF - End of Year</b>	<b>24,018</b>	<b>24,188</b>

2013 - Jean Wilson left a bequest in her will

**BUILDING RESTORATION FUND  
FOR YEAR ENDING DECEMBER 31, 2014**

	<b>2013</b>	<b>2014</b>
Balance - Beginning of Year	0	0
Plus: Transferred from other funds	5,000	2,009
Offerings	250	2,810
Other revenue		0
Less: Expenses	5,250	239
<b>Balance - End of Year</b>	<b>0</b>	<b>4,580</b>

2013 - \$5,000 was transferred from Memorial Fund

2014 - 2013 General Fund surplus of \$2,009 was transferred to Building Restoration

Prepared by Margaret Reid

*M Reid* 10/02/15

**LOAVES & FISHES FUND  
FOR YEAR ENDING DECEMBER 31, 2014**

	<b>2013</b>	<b>2014</b>
Balance - Beginning of Year	36,067	35,866
Plus: Receipts	28,280	27,861
Less: Disbursements	28,481	29,318
<b>Balance - End of Year</b>	<b>35,866</b>	<b>34,409</b>

**CHOIR FUND  
FOR YEAR ENDING DECEMBER 31, 2014**

	<b>2013</b>	<b>2014</b>
Balance - Beginning of Year	789	789
Plus: Receipts	0	0
Less: Disbursements	0	0
<b>Balance - End of Year</b>	<b>789</b>	<b>789</b>

**MISSION AND SERVICE FUND  
FOR YEAR ENDING DECEMBER 31, 2014**

	<b>2013</b>	<b>2014</b>
Balance - Beginning of Year	0	0
Plus: Receipts	20,042	18,092
Less: Forwarded to United Church M & S	20,042	18,092
<b>Balance - End of Year</b>	<b>0</b>	<b>0</b>

Prepared by Margaret Reid

*M Reid* 12/02/15

## PERSONNEL BUDGET

	2013	2014	2015
<b>Minister</b>			
Salary	52,210	52,831	53,209
Car Allowance	1,200	1,200	1,200
Housing Allowance	12,345	12,345	12,345
Library & Study	1,300	1,320	1,332
	67,055	67,696	68,086
<b>Lay Minister</b>			
Salary	23,200	24,482	24,703
Car Allowance	750	750	750
Housing Allowance	7,716	7,716	7,716
Telephone Allowance		540	540
Library & Study	813	825	833
	32,479	34,313	34,542
<b>Secretary</b>	9,670	9,816	10,012
<b>Contract Janitorial</b>	18,749	19,196	19,952
<b>Music Director</b>			
Salary	10,959	11,123	11,223
Travel Allowance	1,200	1,200	1,200
	12,159	12,323	12,423
<b>Other</b>			
Treasurer	900	900	900
Organist Supply	125	125	125
Courses, Gifts	600	600	600
Pulpit Supply	500	582	582
Payroll Costs	300	300	300
<b>TOTAL</b>	<b>142,537</b>	<b>145,851</b>	<b>147,522</b>

Prepared by Margaret Reid

*M Reid* 10/02/15

**ST. ANDREW UNITED CHURCH  
OUR PRAYER OF COMMITMENT FOR 2015  
OPERATING BUDGET - GENERAL FUND**

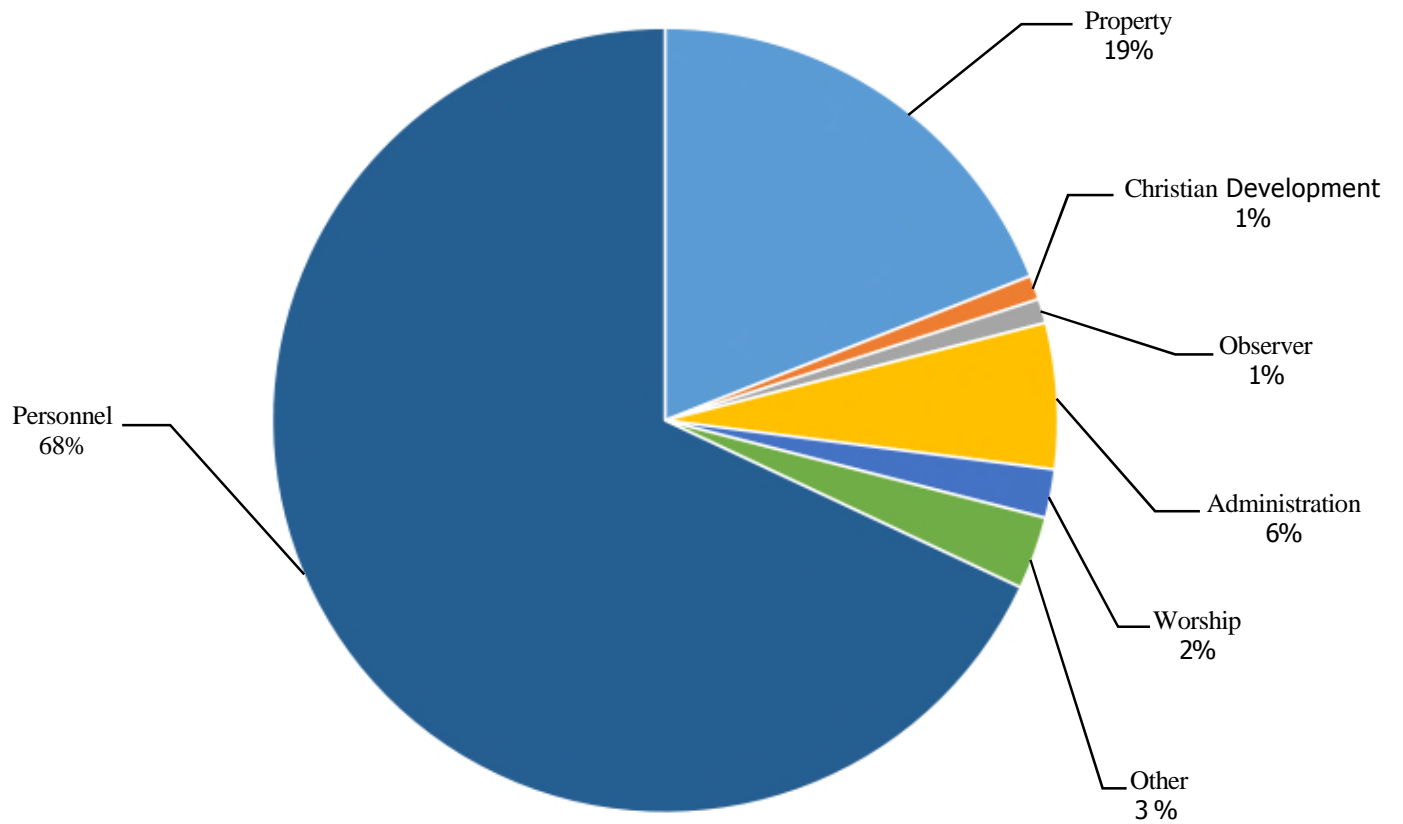
	2013 ACTUAL	2014 BUDGET	2014 ACTUAL	2015 BUDGET
<b><u>REVENUE</u></b>				
Offerings	210,223	223,387	194,648	237,000
Other Income	29,530	32,000	36,305	34,000
<b>TOTAL REVENUE</b>	<b>239,753</b>	<b>255,387</b>	<b>230,953</b>	<b>271,000</b>
<b><u>EXPENSES</u></b>				
Salaries	95,943	98,252	98,055	99,147
Benefits and Pensions	26,067	26,700	26,599	27,256
Housing & Telephone	20,376	20,601	20,601	20,601
Car Allowance	3,150	3,150	3,150	3,150
Library & Study	350	2,145	0	2,165
Cleaning contract & Other	19,692	21,703	20,786	22,459
<b>TOTAL PERSONNEL</b>	<b>165,578</b>	<b>172,551</b>	<b>169,191</b>	<b>174,778</b>
Fuel	11,642	16,000	17,425	16,000
Utilities	7,208	8,000	8,042	8,000
Repairs	12,551	12,000	10,536	12,500
Insurance	6,440	6,500	5,542	6,500
Maintenance Contracts	2,348	2,800	2,991	2,800
Supplies	2,475	3,500	2,806	3,500
Mtce upgrades				
Union Cemetery	200	200	200	200
<b>TOTAL PROPERTY</b>	<b>42,864</b>	<b>49,000</b>	<b>47,542</b>	<b>49,500</b>
Office, Postage	4,495	5,500	3,618	4,000
Presbytery dues	7,602	6,536	6,536	5,828
Office Equipment	2,382	3,000	2,382	3,000
Telephone/Internet	2,284	2,500	2,316	2,500
<b>TOTAL ADMINISTRATION</b>	<b>16,763</b>	<b>17,536</b>	<b>14,852</b>	<b>15,328</b>
Advertising	1,529	2,200	1,541	2,000
Worship Expenses	1,635	2,000	1,140	1,500
<b>TOTAL WORSHIP</b>	<b>3,164</b>	<b>4,200</b>	<b>2,681</b>	<b>3,500</b>
CHRISTIAN DEVELOPMENT	2,083	2,500	3,057	3,000
OBSERVER	1,821	2,000	1,674	2,000
FINANCE	1,748	3,000	1,639	3,000
OUTREACH	0	200	715	200
PASTORAL CARE	0	0	4	0
CONGREGATIONAL LIFE	218	300	158	300
INCLUSIVITY				100
ALLOCATION FOR CAPITAL	3,300	3,600	3,600	3,600
CONTINGENCY FUNDS	100	500	0	500
<b>TOTAL EXPENSES</b>	<b>237,639</b>	<b>255,387</b>	<b>245,113</b>	<b>255,806</b>

Prepared by Margaret Reid

*M. Reid* 10/02/15



**ST. ANDREW'S UNITED  
CHURCH BUDGET -  
GENERAL FUND  
2015**



**ST. ANDREW'S UNITED CHURCH  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED DECEMBER 31, 2014**

**KENDALL, SINCLAIR, COWPER & DAIGLE LLP**

CHARTERED PROFESSIONAL ACCOUNTANTS

237 MAIN STREET EAST  
 NORTH BAY, ONTARIO  
 P1B 1B2

PHONE: (705) 472-0420  
 FAX: (705) 476-7524  
 EMAIL: [info@ca-partners.com](mailto:info@ca-partners.com)

**NOTICE TO READER**

On the basis of information provided by management, we have compiled the statement of financial position of **St. Andrew's United Church** as at **December 31, 2014** and the statements of continuity of general and other funds, schedules of other receipts and funds held in trust and statement of cash flows for the year then ended.

We have not performed an audit or a review engagement in respect of these financial statements and accordingly, we express no assurance thereon.

Readers are cautioned that these statements may not be appropriate for their purposes.

North Bay, Ontario  
 February 11, 2015

*Kendall, Sinclair,  
 Cowper & Daigle LLP*  
 Chartered Professional Accountants  
 Licensed Public Accountants

**ST. ANDREW'S UNITED CHURCH**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT DECEMBER 31, 2014**  
**(With comparative figures as at December 31, 2013)**

	<u>2014</u>	<u>2013</u>
<u>ASSETS</u>		
Current		
Cash	\$ 63,950	\$ 70,187
Investments	10,764	7,051
Accounts receivable	3,452	11,874
	<u>78,166</u>	<u>89,112</u>
Long term		
Term deposits - Manse (Note 1)	126,909	126,909
	<u>\$ 205,075</u>	<u>\$ 216,021</u>

<u>LIABILITIES</u>		
Current		
Accounts payable	\$ 10,151	\$ 6,559
Funds held in trust (Note 2)	35,198	36,655
	<u>45,349</u>	<u>43,214</u>

<u>EQUITY (DEFICIENCY)</u>		
General fund	(14,160)	2,009
Manse fund (Note 1)	126,909	126,909
Capital fund	10,764	7,051
Planned gifts fund (Note 3)	28,768	24,018
Memorial fund	7,327	12,703
Turkey fund	118	117
	<u>159,726</u>	<u>172,807</u>
	<u>\$ 205,075</u>	<u>\$ 216,021</u>

UNAUDITED - SEE NOTICE TO READER

**ST. ANDREW'S UNITED CHURCH**  
**STATEMENT OF CONTINUITY OF GENERAL FUND**  
**FOR THE YEAR ENDED DECEMBER 31, 2014**  
(With comparative figures for 2013)

	<u>2014</u>	<u>2013</u>
Revenues		
Offerings	\$ 189,098	\$ 204,558
Other (Schedule 1)	41,855	35,196
Outreach	18,092	20,042
	<u>249,045</u>	<u>259,796</u>
Expenses		
Salaries and benefits	145,254	142,736
Outside services	19,681	18,734
Outreach	18,092	20,042
Heat	17,425	11,642
Repairs and maintenance	13,527	14,899
Utilities and telephone	10,358	9,493
Presbytery dues	6,536	7,602
Insurance	5,542	6,440
Postage and office supplies	3,617	4,495
Vehicle expense	3,150	3,150
Christian development	3,057	2,083
Janitorial supplies	2,807	2,475
Office equipment	2,382	2,382
Observer	1,674	1,821
Advertising	1,542	1,529
Other expenses	1,169	493
Worship	1,140	1,636
Bank charges and interest	911	1,020
Other personnel	855	765
Professional fees	728	728
Congregational life programs	158	218
	<u>259,605</u>	<u>254,383</u>
Excess (deficiency) of revenues over expenses for the year	(10,560)	5,413
Balance (deficiency) beginning of year	2,009	(104)
	<u>(8,551)</u>	<u>5,309</u>
Transfer to planned gifts fund	(2,009)	
Transfer to capital fund	(3,600)	(3,300)
	<u>(5,609)</u>	<u>(3,300)</u>
Balance (deficiency) end of year	<u>\$ (14,160)</u>	<u>\$ 2,009</u>

UNAUDITED - SEE NOTICE TO READER

**ST. ANDREW'S UNITED CHURCH**  
**STATEMENT OF CONTINUITY OF OTHER FUNDS**  
**FOR THE YEAR ENDED DECEMBER 31, 2014**  
**(With comparative figures for 2013)**

	<u>2014</u>	<u>2013</u>
<u>Memorial Fund</u>		
Revenues		
Donations	\$ 4,805	\$ 9,010
Interest	9	6
	<u>4,814</u>	<u>9,016</u>
Expenses		
Equipment	2,312	463
Office	197	26
Building restoration	7,681	5,000
	<u>10,190</u>	<u>5,489</u>
Excess (deficiency) of revenue over expenses for the year	(5,376)	3,527
Balance beginning of year	<u>12,703</u>	<u>9,176</u>
Balance end of year	<u>\$ 7,327</u>	<u>\$ 12,703</u>
<u>Turkey Fund</u>		
Revenues	\$ 11,627	\$ 11,513
Expenses	<u>3,076</u>	<u>2,462</u>
Excess of revenues over expenses for the year	8,551	9,051
Balance beginning of year	<u>117</u>	<u>266</u>
	8,668	9,317
Transfers - general and planned gifts fund	<u>8,550</u>	<u>9,200</u>
Balance end of year	<u>\$ 118</u>	<u>\$ 117</u>
<u>Capital Fund</u>		
Revenues - interest	113	\$ 129
Expenses	<u>          </u>	<u>33,700</u>
Excess (deficiency) of revenue over expenses for the year	113	(33,571)
Balance beginning of year	<u>7,051</u>	<u>37,322</u>
	7,164	3,751
Transfers from general fund	<u>3,600</u>	<u>3,300</u>
Balance end of year	<u>\$ 10,764</u>	<u>\$ 7,051</u>

**UNAUDITED - SEE NOTICE TO READER**

**ST. ANDREW'S UNITED CHURCH**  
**STATEMENT OF CONTINUITY OF OTHER FUNDS**  
**FOR THE YEAR ENDED DECEMBER 31, 2014**  
(With comparative figures for 2013)

	<u>2014</u>	<u>2013</u>
<u>Planned Gifts Fund</u>		
Revenues		
Donations and bequests (Note 3)	\$ 3,860	\$ 6,558
Memorial fund		5,000
	<u>3,860</u>	<u>11,558</u>
Expenses		
Outreach	880	62
Building restoration	239	15,978
	<u>1,119</u>	<u>16,040</u>
Excess (deficiency) of revenue over expenses for the year	2,741	(4,482)
Balance beginning of year	24,018	28,500
	<u>26,759</u>	<u>24,018</u>
Transfer from general fund	<u>2,009</u>	
Balance end of year	<u>\$ 28,768</u>	<u>\$ 24,018</u>
<u>Manse Fund</u>		
Revenues - interest (Note 1)	\$ 2,949	\$ 3,008
Balance beginning of year	126,909	126,909
	<u>129,858</u>	<u>129,917</u>
Transfers - general fund	<u>2,949</u>	<u>3,008</u>
Balance end of year	<u>\$ 126,909</u>	<u>\$ 126,909</u>

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**ST. ANDREW'S CHURCH**  
**SCHEDULE OF OTHER RECEIPTS**  
**FOR THE YEAR ENDED DECEMBER 31, 2014**  
**(With comparative figures for 2013)**

	<u>2014</u>	<u>2013</u>
Sundry	\$ 9,934	\$ 460
Fundraising committee	9,496	8,153
Turkey fund	8,550	9,200
Donations re building	6,713	7,028
Weddings and funerals	3,210	5,500
Manse fund	2,949	3,008
Observer	680	1,305
Envelopes	155	187
Administration	85	155
Congregational life	83	
Christian development		200
	<u>\$ 41,855</u>	<u>\$ 35,196</u>

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**ST. ANDREW'S UNITED CHURCH**  
**SCHEDULE OF FUNDS HELD IN TRUST**  
**FOR THE YEAR ENDED DECEMBER 31, 2014**  
(With comparative figures for 2013)

	2014	2013
<u>Other</u>		
<u>Loaves and Fishes</u>		
Balance beginning of year	\$ 35,866	\$ 36,067
Add: receipts	27,861	28,280
	63,727	64,347
Deduct: disbursements	29,318	28,481
Balance end of year	34,409	35,866
<u>Choir</u>		
Balance beginning of year	789	789
Add: receipts	789	789
Deduct: disbursements		
Balance end of year	789	789
Total	\$ 35,198	\$ 36,655

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**ST. ANDREW'S UNITED CHURCH**  
**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED DECEMBER 31, 2014**  
**(With comparative figures for 2013)**

	2014	2013
Cash was provided by (used for):		
Operating activities		
Net excess (deficiency) for the year		
- general fund	\$ (14,160)	\$ 2,113
- memorial fund	(5,376)	3,527
- turkey fund	1	(149)
- capital fund	3,713	(30,271)
- planned gifts fund	2,741	(4,482)
	(13,081)	(29,262)
Changes in non-cash working capital		
(Increase) decrease in:		
Investments	(3,713)	30,271
Accounts receivable	8,422	(8,267)
Increase (decrease) in:		
Accounts payable	3,592	(3,055)
Funds held in trust	(1,457)	(201)
	(6,237)	(10,514)
Increase (decrease) in cash		
Cash beginning of year	70,187	80,701
Cash end of year	\$ 63,950	\$ 70,187

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**ST. ANDREW'S UNITED CHURCH**  
**NOTES TO FINANCIAL STATEMENTS**  
**DECEMBER 31, 2014**

1. **Manse**

The balance held in manse fund resulted from the sale of the manse and the principal portion cannot be impaired without presbytery's prior approval. Interest is distributed to the general fund.

The principal is invested in term deposits with the following rates and maturity dates.

<u>Amount</u>	<u>Interest Rate</u>	<u>Maturity Date</u>
\$ 25,000	2.60%	August 04, 2015
25,000	1.95%	August 08, 2016
26,909	2.15%	August 02, 2017
25,000	2.20%	August 24, 2018
25,000	2.00%	August 08, 2019
<u>\$ 126,909</u>		

2. **Funds Held In Trust**

These funds represent monies administered by the church on behalf of programs conducted within the Church.

3. **Planned Gifts Fund**

These funds represent monies donated or bequeathed to the Church and designated by the individual or the Church for special projects.

4. **Capital Expenses**

Building restoration expenses were paid from the following funds for 2014:

Planned gifts fund	\$ 239
Memorial fund	<u>7,681</u>
	<u>\$ 7,920</u>

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**THE CENTENNIAL STAINED GLASS WINDOW** over the narthex was dedicated November 21<sup>st</sup>, 1982. The window was designed to be a symbol leading us into our one hundredth anniversary year, 1984. Following are remarks about the window by the artist who created it, David Morgan of South River.

“The design of the St. Andrew’s Centennial window is based upon some of the symbolism within The Book of Revelation . . . some of the symbols contained and easy to identify are - the four apostles, the winged man, the winged ox, the eagle and the winged lion (Matthew, Luke, John and Mark), Alpha and Omega, seven flames (for seven churches), the sea of glass, the sun and moon and stars, the Dove, Pax, the jeweled throne, and the rainbow.

There is no one way to view or read the design. However, beginning with the base of the bottom panels moving up through the center of the design we find the sea of glass (center), Alpha and

Omega which echoes again larger than before above and around this (repetitious). Above this and at the center is the symbol of Christ. Next, the jeweled throne above which is the Dove (the Holy Spirit). The jeweled throne is surrounded by a rainbow and from this center a radiating light, like a beacon, shines to all corners of the design (the universe) outshining even the Sun and Moon and Stars all around it. At the sides of the design, as supporters or observers of the revelation, yet an integral part of it all, are the four evangelists as symbolic beasts.

One might argue that these symbols are all out of context and in terms of the written gospel they are. I feel, though, that collected together in this form they are a valid interpretation of the essence of the Book of Revelation, not the heavy foreboding apocalypse as many interpret it, hut a beautiful collective dream of the future so shining and beautifully complex that it holds one’s interest without end.”



## ST. ANDREW’S UNITED CHURCH

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