

INDEX – ANNUAL REPORT- 2015

YELLOW SECTION	
Reflections From the Chair of Church Council, Joyce Boston	
Reflections from Rev. Jane Howe	
Reflections From Tracy Davis, Designated Lay Minister 4	
Reflections From The Historian, Lois Carey 5	
St. Andrew's Interns – Where Are They Now? 6	
Candidates for Ministry from St. Andrew's 1973 – 2013 7	
A Snapshot of St. Andrew's	1
PINK SECTION	_
Agenda Annual Meeting & Mission Statement	
Minutes of Annual Meeting, March 8, 2015	16
Our Life Together	
Pastoral Charge Information	
WHITE SECTION	
Chairs of Council	
Accessibility Committee Report	
Administration Committee Report	
Building Use Committee Report	
Choir Report	
Christian Development Committee Report	
Christian Development Initiatives	
Congregational Life Committee Report	
Friendship Group Report	27
Fund Raising Committee Report	
Inclusivity Committee Report	
Memorial Committee Report	29
Ministry & Personnel Committee Report	
Observer Report	
Outreach Committee Report	
Pastoral Care Committee Report	
Planned Gifts Report	
Property Committee Report	
Trustees Report	
Turkeyfest Committee Report	
Website	
Worship Committee Report	
GREEN SECTION	
Finance Committee Report 2015	41
Budget – 2016	
Personnel Budget 2016	
Budget General Fund 2016 chart	
Consolidated Financial Reports	54

COVERS

Annual Report covers designed by Derek Stott

A Message from the Chair of Council

Annual meeting is fast approaching and I cannot believe how quickly last year flew by. This is a rather special year because February has 29 days —"leap year". A year for us to take "a leap of faith", which probably means something different to each of us.

I am part way through my last year as Chair of Council, so I can no longer say that I am a "green horn". Council's work continues to be challenging, requiring the expertise of all of our members. They are always available to share their advice and ideas in our decision making process.

Council has had an interesting year concentrating on Governance, with the guidance of Rev. Will Kunder. As we looked at the information he provided, we found that we are doing many things well, have changed programs/services to use resources more effectively, and will continue to strive to be the best that we can be. I will provide an oral report at our annual meeting. Thank you Rev. Will, you stretched our minds and helped us to dig deeper into our souls.

Council discussed the restructuring of General Council by eliminating Presbytery and Conference and having Regional Councils instead. Volunteers from Council were also involved in our Stewardship Campaign during Advent and spoke from the heart on "Why I Give".

A highlight for many of us was hearing the Moderator, Rt. Rev. Gary Paterson speak at a joint service with all United Churches attending.

Jane's sermons and services are exciting and give us all food for thought. She shows much love to our young people during story time. Their answers to questions are always valued. The teens under Tracy's care amaze me with the special activities they tackle. I do gasp when Tracy throws eggs around! Ralph, our Music Director, has made our organ sing for 25 years. The music sung by our Choir enhances all the events that take place at St. Andrews.

What about Linger Lunch – everybody's favourite time? The food and socializing are amazing! We have so many people to thank for volunteering their time to make this a Sunday tradition. We welcome our special friends who come and join us.

Jane is going on Sabbatical Leave. She will be gone from July to October and will have time for rest, relaxation, and reflection. Jane, Council sends you off with all our love and have a wonderful adventure. We will miss you!

Thank you Council, Staff, and all Volunteers for your commitment. Well-done St. Andrews! A special thanks to Lois for always being organized and available.

I love this wonderful inclusive faith community of St. Andrews – Blessings to All!

Joyce Boston

From Jane's Desk

As I sit at my desk on this very blustery, wintery day, I am thinking of the number of Annual reports I've been part of in one form or another here at St. Andrew's. By my count, I have been involved in 18! That's a long time and a lot of paper!

The problem with writing an Annual Report Reflection after such a long time in one place is that one wonders whether there is anything original left to say! So at the risk of repeating myself, I want to say "thank you." I believe it was the mystic Meister Eckhart said, "if the only prayer you every say is thank you, that's enough."

Thank you is a powerful word, one that we don't often say enough! So thank you, people of St. Andrew's for the commitment, energy and open heartedness you bring to our life together. Thanks to all the folks who put themselves forward for committee work, for the fund raisers and finance people; the property crew who keep this old building ticking; for the accessibility folks and members of the inclusivity committee who keep challenging us to "draw the circle wide." Thanks to the small army of people who make Turkey Fest a reality each year; for the Choir who share a powerful Ministry of Music, not only on Sunday morning but often at times of loss. Music touches us in deep and profound ways and we are so blessed by your gifts. Thanks to Derek Stott and Bruce Fleming who help us connect with each other through the Church's website and through our weekly Together newssheet. This year, we worked to collect e-mail contact information which is a wonderful way of regularly communicating what is happening here at St. Andrew's. Thanks to Lois Carey our Church historian and to Bob Syme who helps capture the happenings around here in lovely photographs for all to enjoy.

Thanks to our pastoral visitors who check in with folks in nursing homes and assisted living facilities throughout our District and for our new volunteers visitors who have committed themselves to visiting folks in their home.

Thanks to Janyce Robinson and her crew of helpers including the awesome Special Olympians, who put on the coffee and help organize Linger Lunch. Thanks to our Loaves and Fishes volunteers - the ones we see regularly like Jack Aiton, Monique Peters, Greg Brewer and Mike Marrs and those whom we don't see on Sundays but who run our busy food program with care and respect.

Thanks to Barb Van Herk whose cheery presence in the office on Thursday's lights up our office and who faithfully arrives to help fold, collate and organize mailings and church bulletins. Thanks to our young folks who are our mentors, showing us good paths to walk. Who will ever forget their dogged determination to support the TRC walkers?

Though staff are alas sometimes forgotten when it comes to saying "thank you", I want to offer my heart -felt gratitude (on your behalf, I am sure) to our paid staff: Tracy Davis, our Designated Lay Minister, Ralph Johnston, our Music Director, Pete and Carole Livie, our custodial staff and Eunice Laporte, our Office Administrator. Someone once asked me what it is we do from day to day here at St. Andrew's. The list is impressive! We plan worship, visit the sick, sit with those in crisis and try to be a listening ear and a helping hand to the downtown folks who visit us from time to time. We prepare Church school curriculum and recruit loving companions to accompany our Church school and youth group folks. We help couples plan for marriage and feel privileged to be with people at the time of loss. We try to offer broad shoulders and wise counsel to those who are feeling broken by life. We pray with people; we write music and rehearse choirs. We answer phones and create newsletters and book room space. We enter financial data and look for lost items in the church! We wash many, many, many dishes and make lots and lots of phone calls. We shovel walkways and clean up floods and attend meetings (lots of them). I am truly grateful for the efforts of St. Andrew's staff who pick up pieces of work because they need to be done, not necessarily because they fall into anyone's job description and who stay with the job until it is done because they really care about this community. I feel blessed to be part of such a wonderful staff team.

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

As we prepare to gather for our Annual Meeting, we might want to ask ourselves how we are doing living out that mission statement. What are we doing well? What could we do better? What excites us about ministry in this place and in our downtown context? Is there more we could be doing and how could we make it happen?

Thanks for your part in this ministry we share.

Rev. Jane Howe

From Tracy's Desk

Special greetings to each one of you, "The People of St Andrews" as you continue to live out your loyalty to Jesus Christ in this faith community! Thank you for taking the time to read and reflect upon the various reports that are included in this 2015 annual report document.

Annual Congregational Meeting time is an excellent opportunity for us to evaluate just how well we are living out our "Mission Statement" with God, our neighbours, and all of creation. This annual happening provides us with the challenge of setting aside a time of self-examination, and performance evaluation of staff and "St Andrews Family members". This is also a time for checking our focus and sorting out our priorities. The new year – 2016 challenges us to engage in a time of discernment and visioning.

My personal hope is that we can draw upon the wisdom and guidance of this letter from Paul to the Christians in Philippi. In this letter Paul thanks the people for their love and gifts and gives them instructions on how to live good Christian lives. He writes:

"Rejoice in the Lord always. I will say it again: Rejoice! Let your gentleness be evident to all. The Lord is near. Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your request to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus. Finally, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable – if anything is excellent or praiseworthy – think about such things. Whatever you have learned or received or heard from me, or seen in me – put into practice. And the God of peace will be with you."

When I reflect on the last year I remember the work and commitment of our young folks as they walked 100 kilometres in support of our Truth and Reconciliation walkers. I think of nourishing worship and joyful music. I remember Christmas Eve and children singing with incredible enthusiasm. I am grateful for new relationships and new faces. I am grateful for Sunday School teachers and people accepting new challenges on committees as they feel called to serve this faith community.

As we work and play; laugh and pray, might God be with us, blending us all together: children, youth, mid-life and seniors. In this our time of visioning, may the God of Peace be with YOU!

~~ MEMORIES ARE MADE OF THIS ~~

Coming up with a title for my Annual Report helps me focus on the things I might want to write about. Think back ... way back...to 1956...do you remember who sang the song I'm using for my title? It was Dean Martin. That was the year before I was married at St. Andrew's by Rev. Frank Stymiest.

History is all about memories. Writing them down and taking pictures of them is what I do to preserve those memories for us and future generations. Often times at a meeting we might be wondering how we created a certain event during special seasons and I will run over and find the event in one of the history binders. I'm sure many of you do that with your own family history. St. Andrew's is a family – a family of faith – with a history spanning 131 years now and well worth preserving.

Some memories I will recall from the past year, 2015 –

- * Walk 100 km in Someone Else's Shoes the Youth Group project kept the whole congregation interested for months in the commitment of our young people to a cause that they were drawn to, helping the TRC walkers.
- ❖ Jennifer Bentley playing her fiddle at the service February 22. Jennifer is a former member of our choir and though she moved away, the pull to remain connected still exists with Jennifer and others who have moved on.
- ❖ The second anniversary of becoming an Affirming Congregation, May 3 and looking back on the journey to get there.
- ❖ Manitou Conference Annual Meeting with Right Rev. Gary Paterson − such a joy to meet this amazing Moderator several times during his term.
- ❖ While we were closed in July it was great to meet our new organ man and watch him take down pipes and stoppers of our valuable sanctuary organ to make it sound better and stay in tune longer. What an interesting and complex job.
- ❖ The Once Upon A Time summer theme with children's stories bringing us the message in word and picture.
- ❖ Watching Gina McCausland take on the repainting of the Club Room. A massive job what an improvement! Well done Gina!
- ❖ Visiting the Church School when we go downstairs and take part in what the children do each week. You know how grandchildren sometimes give us something they made at school. At this event, one grandfather made a Christmas decoration and he told me he was going to give it to his granddaughter and that's when the Christmas spirit hit me in 2015.

Memories are made of big things and small things, depends on the person involved. You will all have your own list of favourites to treasure of life at St. Andrew's.

Lois Carey, Historian



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.

Theological Interns	St. Andrew's	Present Pastoral Charge or Location
 Rev. Rod Sykes 	1980	St. Andrew's P.C., Calgary AB
2. Rev. Bob McDowell	1980/81	New Maryland NB
3. Rev. Sharyl Marriott Lowry	1981/82	Hamilton ON
Rev. Dawn Vaneyk	1982/83	St. Peter's P.C., Sudbury ON
5. Rev. Louise Cummings	1983/84	White Rock:First P.C., White Rock BC
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
Rev. Kate Crawford	1989	Huron Shores P.C., Grand Bend ON
Rev. Marietta Marshall	1990/91	Guelph ON
Rev. Elizabeth Frazer	1992/93	North Bay ON.
Rev. Deborah Elliott	1993/94	Cobourg ON
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	Tamworth ON
18. Rev. Jan Schenell	1997/98	Sault Ste. Marie ON
T and I d		
Lay Interns	1006/05	
1. Gerri Preston	1986/87	Retired, Powassan ON
2. Cindy Floyd	1989/90	Social Worker, Laurentian Hospital, 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 Received	Ordained/Commissioned/Recognized	Served
Cecil Hobin	June 10, 1973	Ordained June 5, 1977 Sudbury, Laurentian University	Lay Minister 1971 - 1973 Carmichael/Phelps/Feronia South Porcupine United 1977 - 1996 Christ The King Chapel, North Bay Base 2001 - 2005 Retired October 31, 2005 Deceased July 8, 2006
Kathy Toivanen 1976		Commissioned Diaconal Minister May 28, 1978, New Liskeard	Northminster, Oshawa 1978 – 1984 Streetsville United 1984 – 1988 Erin Mills United, Mississauga 1988-
Malcolm Huffman	May 26, 1976	Ordained May 22, 1981 North Bay/Cathedral	Knox United, Cobalt/Latchford 1981 - 1982 Knox United, Alton/Caledon 1983 - 1984 Deceased 1992
Bea Amill	19 8 7	Commissioned Diaconal Minister May 24, 1992	St. James Centennial, Parry Sound 1992-1994 Trinity United, Capreol 1994 – 2002 Retired June, 2002 (Barrie) Two point charge Massey ON 2008 -2009 St. Mark's, Sudbury ON, 2009- Retired to Barrie and Manitoulin Island
Gerri Preston	1994	Recognized Lay Pastoral Minister May 28, 1995	Nipissing/Restoule May 28, 1995 - 1998 Dungannon/3 point charge 1999 - 2004 Kingscourt United, Kingston, Ont. 2004 - 2007 Spiritual Direction, Tamworth ON 2008 - 2012
Mary(Rowe)Tingley	Sept. 21, 1997	Ordained May 25, 2002 at St. Andrew's	Hillsborough United, N.B. 2002 - 2004 River John, N.S., 2004 - 2006 Tatamagouche, N.S. 2006 - 2007 Nashwaaksis P.C., Fredericton, NB 2008-2011 Keswick Ridge PC, Keswick Ridge, NB 2011-2013 Carleton P.C., St. Catharines ON 2013-
Teresa Jones	Oct. 14, 2001	Commissioned Diaconal Minister 1986 Saskatchewan Conference Ordained at St. Andrew's May 25, 2002	Interim Minister, St. Paul's Sudbury, 2002 - 2003; Editor, Voyageur 2002 Director, Camp Lorraine 2001-2003 Powassan/Chisholm 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 workshop rotation model where we pick a story and explore it for three to four weeks using different methods including drama, crafts, games, cooking and science.

YOUTH GROUP

The Youth Group is active and picks a service project every year including raising money to buy livestock for villages in Africa and shoes for the Truth and Reconciliation walkers.

NURSERY

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

INTERDENOMINATIONAL YOUTH GROUP

St. Andrew's is involved with Calvin Presbyterian and Trinity United in planning and hosting the Interdenominational Youth Group. This group of motivated young people gather for fun and study. For the past two years they have been working on the work of reconciliation with First Nation's people and have been part of two powerful retreats at Spirit Point.

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.

INTERGENERATIONAL OUTREACH CHOIR

The Intergenerational outreach choir is a new initiative at St. Andrew's bringing singers of all generations together for the joy of making music. Debuting last Christmas, this energetic group of singers is assisted by Tracy Davis, our Designated Lay Minister, Heather Gardner and John Balfe, who accompany them.

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 polluck 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 newssheet 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 set-up 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 6, 2016 After Church Service

- 1. Opening and Welcome
- 2. Video of Interviews
- 3. Discussion Groups
- 4. Appointment of Chair & Secretary
- 5. Adoption of Agenda
- 6. Adoption of Minutes: Annual Congregational Meeting, March 8, 2015
- 7. Governance
- 8. Appointment of Auditor for 2016
- 9. Financial Report 2015
- 10. Operating Budget 2016
- 11. Mission & Service Goal 2016
- 12. Slate of Officers Council 2016/2017
- 13. Ministry & Personnel Committee Affirmation
- 14. Trustees Affirmation
- 15. In Memoriam
- 16. New Business
- 17. Courtesies
- 18. Closing

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.

2015-22-AM

Minutes of the Annual Congregational meeting at St. Andrew's United Church held Sunday, March 8, 2015, 12 noon in the sanctuary

Welcome

Rev. Jane Howe welcomed the sixty participants attending the meeting and pointed out that this was an important opportunity to celebrate our past and think about our future at St. Andrew's.

Appointment of Chair

MOVED by Liz Brownlee and SECONDED by Bethany Brownlee that Joyce Boston be Chair of the Annual Meeting. CARRIED.

Appointment of Secretary

MOVED by Tracy Davis and SECONDED by Velma Hickey that Lois Carey be Secretary of the Annual Meeting. CARRIED.

Agenda

MOVED by Olive Cote and SECONDED by Gord Hamden that the following agenda be accepted for the Annual Meeting. CARRIED.

- 1. Opening & Welcome
- 2. Appointment of Chair & Secretary
- 3. Adoption of Agenda
- 4. Adoption of March 16, 2014 Minutes
- 5. Appointment of Auditor for 2015
- 6. Financial Report 2014
- 7. Operating Budget 2015
- 8. Mission & Service Goal 2015

- 9. Slate of Council Officers 2015/2016
- 10. M&P Committee Affirmation
- 11. Trustees Affirmation
- 12. In Memoriam
- 13. New Business
- 14. Courtesies
- 15. Closing

Adoption of Minutes

MOVED by Liz Brownlee and SECONDED by Peter Haddow that the minutes of the March 16, 2014 Annual Meeting be accepted as presented. CARRIED.

Appointment of Auditor

MOVED by Margaret Reid and SECONDED by Julia Morton that Peter Finch be appointed to perform a review of our financial statement for 2015. CARRIED

Financial Report 2014

Margaret Reid, Treasurer, presented the Financial Statement for the period ending December 31, 2014 which indicated:

Budget for 2014	\$255,387.00	Surplus for year 2013 \$2,009.00
Total Income	\$230,952.00	(transferred to Bldg. Restoration Fund)
Total Expenses	\$245,112.00	Deficit end of year 2014 \$14,160.00

2015-23-AM

Minutes of the Annual Congregational meeting at St. Andrew's United Church held Sunday, March 8, 2015, 12 noon in the sanctuary

Financial Report 2014 continued: Money in Specific Funds end of 2014				
Capital Fund	\$10,764.00	Choir Fund	\$ 789.00	
Planned Gifts Fund	\$24,188.00	Memorial Fund	\$ 7,327.05	
Loaves & Fishes	\$34,409.00	Manse Fund	\$126,909.00	

Question was raised re the Manse Fund from the sale of the St. Andrew's manse. \$126,000.00 is invested and the interest is being used to help pay the Housing Allowances. This fund can only be accessed by permission of Presbytery if there is a special need.

MOVED by Margaret Reid and SECONDED by Pat Kirton-Bailey that the Financial Statement as of December 31, 2014 be accepted as presented. CARRIED.

Budget 2015

Julia Morton, Chair of Finance, presented a proposed budget of \$255,806.00 as recommended by Council, which is \$419.00 more than the 2014 budget.

Questions arose around fuel costs which cannot be accurately predicted due to weather variations. Suggestion was made that we have an environmental audit of the building to see where we might improve keeping the heat in. Suggestion was made that we investigate solar panel installation. Re increasing income, suggestion was made that we try to increase the number of outside groups renting space in our building.

MOVED by Julia Morton and SECONDED by Jennifer Barnett that a budget for the year 2015 of \$255,806.00 be accepted. CARRIED

Mission & Service Goal – 2015

Building Restoration \$ 4,580.00

MOVED by Stuart Bailey and SECONDED by Kay Heuer that our M&S goal for 2015 be \$20,000.00. CARRIED

Slate of Officers for Council 2015/2016

(taking office September 2015)

The Chair presented the following slate of officers for Church Council for 2015/2016:

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

2015-24-AM

Minutes of the Annual Congregational meeting at St. Andrew's United Church held Sunday, March 8, 2015, 12 noon in the sanctuary

Slate of Officers for Council 2014/2015 continued:

CHAIRS OF COMMITTEES Accessibility Administration **Building Use**

Christian Development

Communications

Congregational Life

Finance Fund Raising Inclusivity Memorial Ministry & Personnel

Outreach Pastoral Care Planned Gifts

Property Worship Derek Stott Karen Gooch

Karen Gooch Tracy Davis

Elizabeth Brownlee, Tracy Davis Kim Robinson, Velma Yackobeck

Julia Morton Frankie Syme Peter Haddow Greg Wright Carolyn Morland

Stuart Bailey Marilyn Goodhew Rotating

Linda Masson Ralph Johnston

REPRESENTATIVES

Choir Friendship Group Youth

Presbytery Presbytery

Rod Desigrdins

Joyce Boston Caitie Blumsom Lorraine Hobin Peter Haddow

Marg Fleming

Liz Westbrook

MEMBERS AT LARGE

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

MOVED by Bob Syme and SECONDED by Debbie Lee that the slate of officers for the 2015/2016 Council be accepted as presented. CARRIED

Ministry & Personnel Committee Affirmation

MOVED by Gord Hamden and SECONDED by Rod Desjardins that the members of the Ministry & Personnel Committee for 2015/2016 are Carolyn Morland (Chair), Jennifer Barnett, Garth Goodhew, Todd Horton and Ian Martyn. CARRIED

2015-25-AM

Minutes of the Annual Congregational meeting at St. Andrew's United Church held Sunday, March 8, 2015, 12 noon in the sanctuary

Trustees Affirmation

MOVED BY Olive Cote and SECONDED by Derek McIntyre that the Trustees are Bill Morland, Eunice Phillips and E.J. Roche (appointed for life); Garth Goodhew, Julia Morton and Ed Mounce (appointed for 5 year renewable terms) and Rev. Jane Howe, ex officio.

In Memoriam

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

New Business

Joyce Boston, Chair, advised that the present council system began in the early 1970's and includes the Executive members, fifteen committee chairs and representatives of groups. Since last fall a committee review team consisting of Judi & Greg Brewer, Frankie Syme and Will Kunder has been meeting to review mandates of committees, seek more members for committees and make recommendations. For the next twelve months Council will be engaged in governance education, including looking at other models of governance that might to considered and report back to the Annual Meeting in 2016.

Courtesies

Closing

Joyce Boston, 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. She also thanked Eunice Laporte in the office and Pete & Carole Livie our custodians. as well as Lois Carey, Secretary of Council. Special mention was made of our dedicated Council members who are Chairs of Committees and representatives of groups, as well as all the committee members, out tireless fund raisers and choir members.

Rev. Jane Howe closed the meeting with prayer at 12.45 p.m.			
Secretary	Chair		

OUR LIFE TOGETHER

The following names are part of the story of 2015 at St. Andrew's.

BAPTISMS

Lucille Violet Courville
Penelope Marie-Lynne Hutchison



Matthew David Sum

IN MEMORIAM

Gertrude Jean Pollard
Lila Gertrude Mooney
William Robert Jamieson
Hugh Robertson Knox
Ivan Eric Chellew
Catherine Edna Russell
Jerry Lefevre
Roy Harris

Candice "Candy" Gay Stott Kimberly Erin Passmore Barbara Doris Treleaven Walter Archie Soule Helen Elizabeth Wesson Cindy Theresa Kunder June Lee

MARRIAGES

Laura Meagan Michelle Elvish Jason Abraham Raymond Kenneth Joseph Wilmur Gervais Pierre Beaudoin Davida Lynn Johnson Kari Anne Loach Tracey Lynn Buckley Lisa Rose Ann Thelma Pitt

Ronald Daniel Goodship Travis Timothy Bernard Etmanski Jeffery Carriere Nicholas Jonathon Green

Patricia Lynne Nelson Michelle Annette St. Pierre Monica Lynn Celentano Stacey Lynne Gowan

PASTORAL CHARGE INFORMATION FOR 2015

		<u>2013</u>	<u>2014</u>	<u>2015</u>
1.	Number of households under pastoral care Member and Adherent	375	484***	513
2.	Number of people under pastoral care Adults Children Totals	560 n/a 560	517*** <u>n/a</u> 517	536 n/a 538
3.	Number of baptisms 12 Years of age and over Under 12 years of age	0 4	0 3	0
4.	Number of Marriages	12	12	8
5.	Number of funerals and memorial services Members Adherents Other Totals	4 3 11 17	1 2 7 10	6 6 3 15
6.	Members received by profession of faith (confirmation) Under 18 Age l8 or older	0	0	0
7.	Members received by Certificate of transfer Otherwise (reaffirmation & clerical update)	0	0 0	0
8.	Members removed by death	4	1	6
9.	Members removed by Certificate of transfer Otherwise	0 0	0 56***	0 3
10.	Total confirmed membership* Resident Non-Resident	314 103	258 114	251 112
11.	Number of identifiable givers to local expenses**	215	202	201
12.	Number of households giving to local expenses**	211	194	195
13.	Number of identifiable givers to Mission & Service fund**	62	59	54
14.	Number of PAR givers	84	74	95
15.	Number of new Households Number of new Adults	2 3	0 0	29 19
16.	Average weekly attendance Sunday services (Oct & Nov)	93	94	105

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 2014 Administration Report.)

	CHAIRS OF COUNCIL	
Ken Hull	September 1971 - December 1972	1-1/2 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	1-1/2 years
8. Bob Hunter	July 1984 - December 1984	1/2 year
9. Marie Liddle	February 1985 - May 1987	2-1/2 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 –	

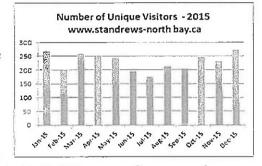


ST. Andrew's Website: www.standrews-northbay.ca

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 looking for a church and regular attenders appreciate this kind of timely connection. (http://www.standrews-northbay.ca/notice.htm).

Copies of the Annual Report and the Lenten Reflections booklet are also available for viewing or download in pdf file format.

The graph at the right indicates the number of visitors to the website (called "unique visitors") on monthly basis for 2015. The numbers, which are provided by the internet service provider, show that the slower months are in the summer with busier times around Christmas – and in the spring (probably during the season of Lent).



Early in 2015, a special donation page was created on

the website (http://www.standrews-northbay.ca/donate.html) . This page outlines several ways that regular and one-time gifts can be made to St. Andrew's. The page also allows any visitor to make a credit card donation that will be handled by a third party organization called "Canada Helps". The cost to us is less than 4% and will include the service of providing instant income tax receipts by e-mail. 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.

Comments about the website are always welcome and suggestions will be appreciated.

Derek Stott, Webmaster

DONATE NOW

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. Information about St. Andrew's Customer Service Accessibility can be found on the church website at: http://www.standrews-northbay.ca/access.htm.

The accessible washroom in the Narthex was our last major project and has improved physical accessibility in this area. Plans are underway to install a foldable change table in that washroom in 2016.

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).

The Committee will continue to monitor these legislative requirements and how they will affect St. Andrew's.

The Committee also welcomes any feedback and suggestions (especially from those who are taking advantage of accessibility-related modifications) that might help our

Church to better serve the needs of all users of the St.

Andrew's building.

Derek Stott, Chair St. Andrew's Accessibility Committee

Inclusivity Committee Report - 2015

It is has been a very busy year for us. A few of us attended the Affirm United Conference in Halifax. It was called "A Time for Transformation". During the conference I was very privileged to hear Ruth and Anne Wood talk about their own personal journey through transition. It was a love story that endured and grew stronger with every new twist and turn.

Just like them we as a church are going through a time of transition. We are learning what it is to be an Affirming Church and how to deal with challenges that creating a safe and nurturing community may entail. As a committee we are here to educate and support each other and also to celebrate our many gifts we all bring to this community of worship.

We welcome a new member to our committee Rev. Gailand MacQueen and look forward to working with him.

I am so lucky to have such a great group of people on the Inclusivity Committee who make it a joy to meet and exchange ideas from their own life experiences. I would also like to thank Rev. Dr. Will Kunder who is leaving our committee to help on another committee.

Our committee work is based upon our Statement of Affirmation & Inclusion that we adopted and celebrated May 5, 2013.

Statement of Affirmation & Inclusion

We, the congregation of St. Andrew's United Church, declare publicly our commitment to creating a safe, inclusive and nurturing community where all people are welcome, not only to enter these doors but to take part in every aspect of our church life including membership, leadership, celebrating life's passages and marriage.

We delight in God's goodness as expressed through variations in age, gender, race, sexual orientation, gender identity, gender expression, family configuration, differing abilities, ethnic background or economic circumstance – even as such rich diversity may challenge us. We pray for God's spirit to guide us as we work for reconciliation and justice for all persons.

Committee Members:

Peter Haddow, Chair, Jane Howe, Elizabeth Frazer, Jennifer Barnett, Gailand MacQueen, Rod Desjardins, Donna Sinclair

Christian Development Committee Report - 2015

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.

Thanks to Judi Brewer and Jillian Hewitt who offer their gifts each Sunday by teaching our children. This year we have been so fortunate to have Margie Howard, Kathy Forth, and Kathy Payne teaching our younger children as they have now graduated from the nursery care program. We so appreciate their time, knowledge and commitment to working with our children.

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			
•••••	•••••	***************************************	•••••

Congregational Life Committee Report - 2015

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 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 2015

Four Initiatives under the Christian Development Committee

The Sunday Morning Reflection Group meets every Sunday morning at 9 a.m. in the Parlour. If you like to read, please join us! In 2015 we finished Zealot: The Life and Times of Jesus of Nazareth by Reza Aslan; The Last Week: A Day-by-Day Account of Jesus's Final Week in Jerusalem by Marcus J. Borg and John Dominic Crossan; Immortal Diamond: Searching for Our True Self by Richard Rohr; and we started Falling Upward: A Spirituality for the Two Halves of Life also by Richard Rohr.

The Living the Questions Study Group was on sabbatical in 2015. In 2016, we will be reading the Bible in one year, with a discussion group meeting every Monday evening.

The Pema Group is a Buddhist book study group that meets in the Parlour on the first and third Fridays of the month. In 2015, the Pema Group completed the book *The Buddha Walked into a*

Bar: A Guide to Life for a New Generation, and began the book The Wise Heart: A Guide to the Universal Teachings of Buddhist Psychology, by Jack Kornfield. We generally read a chapter per session and we have a rotating facilitator. In the interim between the two books we watched a biopic and commentary on the medieval Buddhist teacher, Milarepa. Also, in August 2015, as is our August custom, the Pema Group met every Friday night for Buddhist-themed movies, on a mixture of comic, documentary and dramatic themes. This year we viewed An Evening with Pema Chödrön and k.d. lang (2015), Amongst White Clouds (2005), A Thousand Words

You are the sky. Everything else is just the weather.

Pema Chödrön

(2012) and Fight Club (1999). (One of our members, Shawn, travelled to California to see the Pema Chödrön/k.d. lang event live!) For more information on our current activities, please visit www.shieldsangha.org.

Two offshoots of the Pema Group are the Saturday Morning Meditation Group and the Saturday Morning Teaching Sessions. The Saturday Morning Meditation Group meets every Saturday for one hour of silent sitting meditation (with five minutes of walking in-between). The Saturday Morning Teaching Sessions are offered on an ad hoc basis throughout the year for the two hours prior to the Meditation hour, to provide helpful information about meditation. In 2015, the Saturday Morning Teachings included the three-week audio series Don't Bite the Hook: Finding Freedom from Anger, Resentment, and Other Destructive Emotions with Pema Chödrön, the seven-week audio series Jesus and Buddha and Paths to Awakening with Richard Rohr and James Finley, and we began the 24-week video series The Science of Mindfulness: a Research-Based Path to Well-Being with Professor Ronald D. Siegal. For information about the Pema Group, Saturday Morning Meditation, or the Saturday Morning Teaching Sessions, please call Tim Robertson at (705) 497-1227.

If you have an interest in any of these groups, please join us whenever you are able. All are welcome!

Submitted by Karin and Tim Robertson

☺️ ☺️ 2015 FUN(d) RAISING COMMITTEE REPORT ☺️ ☺️

2015 was the ELEVENTH year of your FUN(d) Raisers hard at work being part of the life and work of our beloved St. Andrew's. It was an extremely sad year for the FUN(d) raisers this year, as in June we lost our beloved Can-Do gal, Candy Stott. Anytime I called her she would say, "Hi Frankie and what can I do for you today?" Always willing to help in any way she was able. She helped us right up to the end. We miss her terribly, but we feel her spirit with us at every event we host.

Here is a breakdown of our year.

January

We hosted a dessert reception for the Near North Voices concert.

February We provided goodies for the Eco Fair/ Seed Exchange.

March © A ham and bean dinner was served to hungry customers and 400 Easter Eggs were fashioned for the Easter Bunny.

April Asecond dessert reception was provided for the Near North Voices, luncheon was prepared and served to the North Bay Presbytery and we celebrated Joyce Boston's 80th in style.

May

Mother's Day Tea and Bazaar kept us busy and at the end of the month we did a dessert reception for the Rapport singers.

June 888 We hosted the funeral for our friend Candy and later in the month we hosted a funeral for Lila Mooney, a long-time friend of St. Andrew's.

July, August & September © we rested.

November © provided help at the Turkeyfest dinner.

December (a) hosted a funeral reception for Edna Russell, one of the longest active members of St. Andrews. She was on the cradle roll of our church in 1920 and continued attending St Andrew's church for 95 years.

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 \$12,730.00 in 2015, which went towards the church's deficit.

Many thanks go to our hard working committee of Candy Stott, Liz Brownlee, Liz Westbrook, Janet McLean, Lois Carey, Betty Hurley, Jane Howe and Frankie Syme, as well as the 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

St. Andrew's Trustees Report 2015

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

A quorum of trustees meets after church on an ongoing, 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.

Meetings will continue to be held after church as needed.

Recording secretary, Julia Morton.

Ministry and Personnel Committee Report 2015

Ministry and Personnel is a consultative and supportive group that aids communication between members within the pastoral charge ministry and employees of St. Andrews.

This has been a particularly active committee recently supporting Rev. Jane Howe's sabbatical leave.

We have also welcomed two new members to the committee and are very grateful for their added knowledge and insights.

Three members of our committee attended a workshop on M & P and its function and role. A meeting was held with Rev. Lillian Roberts, Personnel Minister, Manitou Conference, to further discuss and solidify our role and all members were able to attend.

There has been a renewed sense of what M & P does, and to that end we are working toward easing the transition for the entire pastoral charge into and out of Jane's leave.

We are also moving forward with annual reviews and expect to have a team building workshop in the near future.

Committee members are:

Chair Carolyn Morland, Garth Goodhew, Ian Martyn, Jennifer Barnett and Todd Horton

Friendship Group Report - 2015

We are discussing plans for our 40th Anniversary in 2017 during our social times while enjoying our "finger foods" provided by our 20-25 members. Special china is preferred during these events and the huge kettle is put to good use! General meetings are held in the comfy church parlor starting at 7 pm every third Thursday monthly. Potlucks start at 6 pm sharp in the newly painted Club Room. All of us look forward to welcoming new members to our family of friends. Read the church bulletin for updates; age makes no difference when you are among friends! Our greeters welcome everyone to Sunday Service the fourth Sunday of the month.

We maintain a healthy bank balance through our various fundraising activities at church events so we can support church efforts.

Sunshine visits and Cards Coordinator Doris Cole has retired from her long-time position and has been replaced by Beth Brouse. Many cards have been mailed, plants and flowers delivered and welcome visits received over the years.

2015 Events

19 February: Speaker: Marie-Josee Forget, Pelvic Health Physiotherapist from Gateway Physiotherapy, spoke on Bladder Health and Control.

Two hundred dollars was donated towards our Food Bank.

19 March: 2 Speakers 1. Ciaria on Health Services and Reports -the new 211 phone system "If you want help" -talk to a real person. 2. Dennis Allard from E.M.S. spoke on free wellness clinics he runs monthly sponsored by the government to help and circumvent 911 calls and long wait times at the emergency department.

*New Friendship Group Brochure was designed by President Velma Hickey.

\$100.00 donation was given to Mary Marrs towards her mission to El Salvador.

16 April: Speaker Charles Pépin from Gateway Physiotherapy talked on the subject of Balance. Carol Sawyer gave excellent demos doing chair squats!

21 May: Potluck! Joyce Boston (Church Council Reports) celebrated her 80th Birthday with friends and family May 3rd. We received news that one of our members, Monique Mageau is now residing in a Mattawa Nursing Home. Mary McGhee moved to a retirement centre closer to her relatives. C.G.I.T. (Canadian Girls in Training) 100 Years young this year; 35 teen girls were members, some of which are in our group.

17 September: Potluck! We welcomed a guest/new member: Barbara Waterfall. A birdbath in memory of our former President, Sylvia Frieir, was dedicated on the church's front lawn opposite the crab apple tree with family members in attendance. A picture and article was in the Nugget Community News.

15 October: Guest Speaker - our own Tracy Davis spoke on her journey to becoming a Lay Minister. One busy gal!

<u>3 December</u>: Potluck! Donation of \$400.00 (\$210.00 from our bake sale table) was given towards the church deficit. Games were enjoyed following our meal: Do You Know Your Hymns? and "Find Someone Who..."

** This is a busy group of ladies rich in experience through church affairs and friendship.

Submitted by Debbie Lee, Secretary

FRIENDSHIP GROUP FINANCIAL SUMMARY

For Year ending December 31, 2015

Balance January 1, 2015	\$460.38
Income:	
Christmas Bazaar	215.00
Buck Basket	425.60
Bank Interest	.01
Other Revenue - Bank Fees return	6.00
Total Income	\$1106.99

Disbursements

Donation Church	400.00	
Bank Charges	25.85	
Sunshine	31.50	
Other expenses	79.64	
Speakers	30.00	
Loaves and Fishes	200.00	
Donation to Mary Marrs Trip	100.00	
Total expenses		\$ 866.99

Bank Balance as of December 31, 2015 \$ 240.00

Respectfully submitted by Treasurer, Olive Cote

THE MEMORIAL COMMITTEE REPORT – 2015

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-one 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 2015 in memory of the following people.

Art Legault	Leila Mooney	Ray Chapman	Archie Soule
Ev Lefevre	Jerry Lefevre	Robert Jamieson	Edna Russell
David Liddle	Ruth Graham	Hugh Knox	
Barbara Peterson	Candis Stott	Marjorie Knox	

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 \$1,545.00 in donations; \$1,239.21 for Memorial projects and \$305.79 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 July of 2015 we were happy to be able to fund a major repair to our valuable pipe organ at a cost of \$8,418.50. It was interesting to watch our new organ tuner and repair person, Sylvain Brisson from Embrun, Ontario take out all the flute pipes with tuning stoppers to be releathered and readjusted. This repair makes the pipes sound better and stay in tune longer. This was all done by taking the items down into the sanctuary to work on them. Removing the items and putting them back in such a confined space was a bit tricky and hot in the summer. This was all done in a week that we were closed.

In December the committee was happy to finance the purchase of new Christmas garlands for the sanctuary as the old ones had seen better days. Raymond Gauthier took the lights out of the old ones, strung them into the new ones and we had a new and improved look in time for Christmas this year.

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 111 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 - 2015

Balance forward from 20	7,327.05	
Donations Bank interest	7,468.33 2.99	
Total income	7,471.32	<u>7,471.32</u>
		14,798.37
Expenses:		
Stamps Organ repair	96.05 8,418,50	

Loaves & Fishes 1,755.00 'Bank Fees $\underline{10.00}$

Christmas garlands

Total Expenses 10,658.99 <u>10,658.99</u>

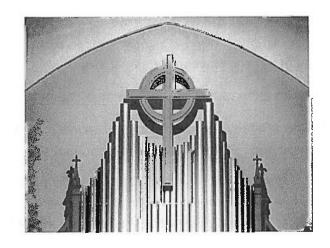
Bank Balance Dec. 31, 2015 4,139.38

379.44

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



Observer Report 2015

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

2015 brought us another year of good reading on articles that stretch our minds and hearts to see things in a different light. 2015 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 187 years. In this day and age, when printed publications are disappearing at a rapid rate, it is encouraging to see our church magazine continue to hum along. 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.

I find many articles that enlighten and enrich me. January's of this year had a nice letter to the editor by our own John Balfe. I've just finishing reading February 2016 and was struck by the article entitled "Man Problems". It really made me think that our church needs to look at engaging men and having a group for "men only" to talk and relate to each other. Another article in this February's is about the EDGE network. We are privileged to take part in this survey and I'm sure it's going to help shape our structures and ideas in the years to come.

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 2016.

Frankie Syme...... Observer Rep

Outreach Committee Annual Report – 2015

Members of Committee: Stuart Bailey, Karin Robertson, Margaret Goodwin, Kay Heuer, Jane Howe.

The members of the Outreach Committee had a lot to do with the earth, plants and seeds this past year. There was even cross pollination.

Our close relationship with the Transition Town people continued. This group, formed in part as a response to carbon dependency and the resultant global warming, provided speakers in return for us hosting their monthly meetings, which coincided with ours. These joint gatherings were also pot lucks. We heard about the North Bay Food Charter, learned about food sustainability as well as how to save on food costs. Workshops on spring foraging and composting were led by people with ties to St. Andrew's.

The highlight of the year with Transition Town was hearing from Gordon Miller. Mr. Miller, until his term ended recently, was the Environmental Commissioner of Ontario. He spoke passionately on the U.N. Summit for Climate Change, which he had attended. To do something constructive concerning carbon and climate change is to live with respect in creation, like the banner on our steeple tower urges us to.

St. Andrew's was one of the sponsors of the Ecofair and Seedy Saturday on February the 27th. Once again, the cost of admission was a donation to Loaves and Fishes, our Church Food Bank. This year the event organizing committee asked the people who run Loaves and Fishes what food item that they would find the most useful. Seedy Saturday attendees were asked to donate packaged cheese and macaroni meals, helping our food bank by giving it what it needs.

Finally, the Outreach committee's vegetable garden, organized by Meggie Goodwin, provided food for the Gathering Place, North Bay's soup kitchen, and further opportunities for cross pollination.

Submitted by: S	tuart Bailey, Cha	ir			
***************************************	• • • • • • • • • • • • • • • • • • • •		• • • • • • • • • • • • • • • • • • • •	 	

Pastoral Care Committee Report - 2015

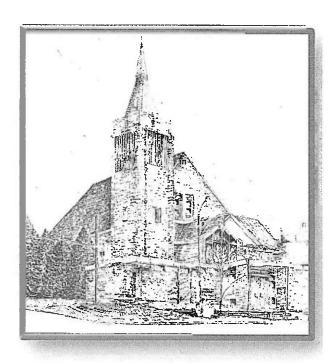
For many years our committee has visited members of the congregation who live in nursing and retirement homes under the leadership of Marilyn Goodhew. Marilyn is taking a deserved rest from chairing this committee and it seemed a good idea to look at the suggestion - "Do we need to make any changes in how we go about visiting people within the congregation?"

The Governance/Nominating Committee offered some input and suggested that as the congregation gets older and more and more folk have difficulty getting to worship, could we invite more people to join the committee and enlarge our mandate. They were successful in approaching quite a few people. A home coffee party enabled this group to come together and get to know each other. This was followed with a gathering with Rev. Will Kunder and Tracy to look at "pastoral" visiting rather than just a visit from a friend. This would show how important the pastoral visit is to both the visitor and the visited. We talked about offering prayer during our time together. We met again with Will and Tracy. We reviewed membership lists provided by the office and assigned committee members to make visits within the next month. We have had some wonderful responses and interesting visits so far.

The combined committee is as follows: Tracy Davis and Greg Brewer, Janet McLean, Debbie Lee, Doris and George Cole, Frankie Syme, Sue Celentano, Kathy and David Payne, Helen Cole, Dave Cameron, Diane Barnes, Joyce Boston, Rev Will Kunder. We are delighted to say Marilyn Goodhew bas decided to stay on as a member.

Tracy Davis & Greg Brewer Co-Chairpersons

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 was the major source of funds used in the purchase of a humidifier for the sanctuary. The humidifier helps maintain both the pipe organ and the piano. This purchase was possible because of the generosity of people who were part of our faith family during their lifetime and who remembered their faith community in their death. Their faithful living and faithful giving are a wonderful legacy to future generations.

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

Property Committee Report - 2015

Overall the 2015 Property Committee at St Andrews had a very productive year. First I would like to thank Judy Brewer for recruiting a very dynamic group of people to make up the Committee - Olive Cote, George Etches, Reid Milne, Mike Morrison, Bob Morton and myself, Lucian Masson as Chair.

The first order of business for our newly formed committee was to tackle the Sanctuary which was in serious need of major repairs. First on the list was to plaster and paint the large crack over the door leading to the office hallway. While that was being done pews that needed to be repaired were addressed. Due to the magnitude of the repairs to the wall over the door way to the Chapel as well as the ceiling under the balcony, which was a very serious safety concern, it was agreed upon that we contract this out which we did.

Thanks to Gina McCausland the Club Room was completely repainted making it a warm and cozy place to be in.

Ceiling tiles have and are still being replaced throughout the church.

In January with the help of Planned Gifts and Building Restoration Funds we were able to purchase and install an industrial humidifier to eliminate the critical humidity problem affecting the performance, as well as eliminating serious and or permanent damage to the pipe organ, which is roughly worth a quarter of a million dollars. Early in the year our new organ tuner, Brisson Pipe Organs, advised that all the flute pipes with tuning stoppers needed to be releathered and readjusted. This work was done in July while we were closed.

An Energy Audit by Wilde Ridge Energy Conservation was completed April 23. The report indicated that the biggest heat loss, other than the windows, are the doors on McIntyre and Cassells Street, as well as the two emergency exit doors on Algonquin. The sooner these are addressed the more energy efficient the church will become, producing immense energy savings in the future.

Lucian J. Masson
Property Committee Chair

Worship Committee Report - 2015

St. Andrew's Worship Committee is a small, but dedicated group of creative folks who meet on a monthly basis to plan for our church seasons and to do what we can to enrich our worship life together.

We know we could not do this work without so many wonderful people who work quietly behind the scenes to make sure things happen. Thanks must be said to Barry and Toots Walsh who regularly prepare our Communion for us. Thanks to our Choir members and our Music Director Ralph Johnston for enriching our worship with such beautiful and well chosen music. We are grateful for the prodigious gifts of Raymond Gauthier who organizes our Christmas "pick up choir" every year and to John Balfe, Tracy Davis and Heather Gardner for their efforts to begin an intergenerational choir here at St. Andrew's. What fun to be part of their debut on Christmas Eve!

Thanks too to all the folks who volunteer, and are sometimes "voluntold" for special events like Christmas pageants, Reader's Theatre, Prayers of the People, and reading scripture.

We are very grateful for the hard work and determination of our own Elizabeth Brownlee who organizes the schedule for people offering the Prayers of the People and for our readers too. Worship truly is the work of the people here at St. Andrew's. We are truly blessed to hear your voices reflected regularly in worship through the prayers.

We are also very thankful for Lois Carey who, along with Kimberly Robinson, invite us all to share our reflections in printed form in the annual Lenten Reflection Booklet. As I write this report, I think about all of you marking our Lenten journey with these wise and profound reflections. The voice of the community is heard again in the gift of your words.

Speaking of Lois Carey, she is a force to be reckoned with, is she not? Lois not only edits and publishes our Lenten reflections, she works quietly behind the scenes to organize our Christmas and Easter flower displays and works with her grandson Raymond Gauthier to decorate our sanctuary for high holidays. We are so grateful to Lois for her commitment and her energy on behalf of this community.

Thanks to, to our Designated Lay Minister Tracy Davis who organizes our Wednesday Worship services, to our guest reflectors and of course to Tim Robertson who is often called upon to lend his technical genius and his creative spirit to our worship life.

And a heart-felt thanks, to all of you, for your faithful attendance and your open hearts! Only at St. Andrew's could we invite you all to Sunday School and not have you running for the doors. I celebrate your playful hearts and for your willingness to allow Spirit to speak in so many diverse and rich ways.

Respectfully submitted by Jane Howe for the Worship Committee: Ralph Johnston, Chair, Lois Carey, Secretary, Kimberly Robinson, Carole Sawyer, Elizabeth Brownlee and Jane Howe

CHOIR REPORT - 2015

2015 brought many changes to the choir. In it, we lost two long term choir members. Kim Eyre, a wonderful enthusiastic musician who thoroughly revelled in and shared her many wonderful gifts with our church community, retired and moved back to London, taking with her our best wishes and affection.

We also said a sad farewell to our beloved Candy Stott who died this year. Her warm vivacious charisma and adventurous spirit enlivened our choir practices and made our music sparkle. Candy not only shared her time and energy generously all through St. Andrew's, but was a dedicated leader to the Scouting movement and an avid singer in Near North Voices. She fell in love with bagpipes and all things Scottish, and frequently trekked to Scotland to join in mass bagpipe gatherings. Remembrance Day wasn't the same without her Flowers of the Forest echoing through the church and Candy dressed in her swinging kilt and regalia. Candy lived up to her lifelong goal of never singing a solo! Even on occasions when choir numbers were thin on the ground, she adamantly refused to sing if someone else wasn't singing with her – too much like a solo! Candy's departure left a hole in our hearts, most vividly for her closest friends and for Derek and their family – but it's an emptiness full of warmth, wonderful memories, and infectious laughter.

2015 also marks Luc's first year with us. Luc's a great addition to the Tenor section, fitting right in with our fun and adventurous crowd, taking all the challenges of twisting Tenor parts and steep learning curves in stride.

Indeed, each person in our faithful choir is a treasure. Each brings musical talent, enthusiasm, a sense of community, and a unique voice that blends into the wonderful mix we draw from every Sunday as we strive to capture the awe and depth of the ever changing church year, and what it has that speaks to us. From the wonder and glory of the candlelit Christmas season through the thoughtfulness of Lent, dancing on in the multifaceted celebration of life in the circling seasons, the choir is there to help bring the singing voice of St. Andrew's congregation into fruition.

What's interesting is how big a part accidental discovery plays in what you hear on Sunday. Call it the Holy Spirit, or call it Serendipity, but even though choir music is chosen a few weeks ahead of the time (or less, on occasion...) in a guess at where the service will head, it's surprising how often a piece we might have been dubious about in practice suddenly clicks into place and soars on Sunday, much to our own surprise. Or how a casual phrase in a hymn or anthem suddenly takes on unexpected power when set against a phrase or theme in Jane's reflection we hadn't realized would be there.

Indeed, we are fortunate to have the creative and thoughtful liturgy Jane creates every week, because it's within that fertile ground that interesting and thoughtful connections happen between the spoken and the musical parts of the service. So for Jane, and for a rich and wonderful choir, and for all the support the church and congregation gives us through the year, I am very grateful. Thank-you!

Ralph Johnston, Music Director.



TURKEYFEST 2015

FRIDAY, NOVEMBER 20th

This year's dinner was our 29th annual TURKEYFEST. We served close to 550 delicious suppers and received many good compliments about the meal.

The overall benefit of the dinner continues to be the way it offers an opportunity for so many people to "tie in" with St. Andrew's. Our TURKEYFEST is one of the predominant threads in the fabric of our faith community and those who join us on this special "feast day" feel a sense of connection 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* initiative once again. It was a great campaign - and thanks to all who sponsored a bird. Thanks also to Jean for organizing a Silent Auction for those who were waiting in the sanctuary. The auction raised over \$1,200 and was very successful. Plans are underway to make next year's Silent Auction a prominent part of the TURKEYFEST landscape.

This year, the Committee was able to turn over the total sum of \$10,600 to the St. Andrew's general operating fund. This is the highest amount that has ever been raised.

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 Jean Jamieson. The tircless 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 18th, 2016 as the date for our 30th Annual TURKEYFEST!

REVENUE:	2011	2012	2013	2014	2015
Tickets Food sales Donations	8,369 210 3,860	7,796 111 3886	7,399 193 3,921	7,451 231 3,945	7,797 55 5,576
Bank Interest	4	1	1		1
(A) TOTAL REVENUE	12,443	11,794	11,514	11,627	13,429
EXPENSES:					
Turkeys Other Food Supplies & rentals Miscellaneous	1273 584 800 167	1,306 561 458 227	1,241 578 329 315	1,524 625 510 417	1,429 657 260 106
(B) TOTAL EXPENSES:	2,824	2,552	 2,463	3,076	2,452
SUMMARY:					
Opening Balance (+) Profit (A-B) (-) Equipment Purchased TOTAL AVAILABLE:	205 9,619 nil 9824	224 9,242 nil 9,466	266 9051 nil 9,317	117 8,551 nil 8,668	118 10,977 350 10,745
TO CHURCH FUNDS	9,600	9,200	9 200	8 550	10 600
Closing Balance: (Dec. 31)	224	266	117	118	145

Respectfully submitted,

Derek Stott Chair TURKEYFEST 2015

ADMINISTRATION - 2015



Administration is something that is often times not highly visible to the members of the congregation, but it is a very essential part of keeping the church operating smoothly. Many hours are spent putting together the Sunday bulletin, answering phones, handling bookings for church rooms, preparing material for mail outs and keeping our records up to date. The bulk of this work falls to our office administrator. We thank Eunice Laporte for all her hard work over the years.

Eunice has help from Jane and Tracy who each spend a portion of their time to make sure that the day-today work of the church gets done. Also, there are the volunteers who help with tasks such as folding bulletins for church services and funerals, working on special projects such as this annual report or delivering mail outs to help save postage costs. Thank you to anyone who has helped out during the past year in any way. Bruce Fleming deserves special thanks for putting the *Together* newssheet together every week. If you feel you can spare some time, please contact the church office. Help is always welcome.

Karen Gooch, Chair, Administration

BUILDING USE - 2015

St. Andrew's is a very busy place and we host many activities to serve the congregation and the community. Along with church council and various committees, we have bible and book study groups, the Friendship Group, the Loaves & Fishes Food Bank. Our choir practices weekly for Sunday services and the intergenerational choir and the Integrity in Politics choir offer alternative opportunities to sing. The Fundraising Committee works hard to organize events that are fun and profitable.

St. Andrew's makes the building available to community groups who use our facilities when the building is not being used by the congregation. This helps us with costs to keep the building running and provides us with more connection to the community. There are several choirs who regularly practice and perform here including the North Bay Choral Society, The Baytones, The Rapport Singers and The Near North Voices, helping to enrich our cultural life. The building is also used by a number of self-help groups and social agencies. The space is also made available for private functions. We welcome organizations and activities that promtote a healthy environment including Transition Town the annual Seed Exchange and Eco-Fair.

Contact the church office for information about using the space.

Members of the committee are Karen Gooch, Frankie Syme, Julia Morton, and Stuart Bailey.

Finance Committee Report – 2015

Members: Frankie Syme, Bob Syme, Marilyn Barber, Julia Morton (chair)

Treasurer: Margaret Reid

The mandate of the Finance Committee is to keep track of the financial comings and goings of St. Andrew's. We backstop the Treasurer and help the various committees of the church stay within their budgets. We advise the congregation on what expenses for the next year may be expected. All we can do then, is to encourage the congregation to cover these expenses.

I would ask you to look over the financial statements that follow this report. While we were in quite a scary financial hole at the end of October, it was very rewarding to see that we ended the year with a deficit of only \$5 000.

The difference was a result of the entire congregation pulling together. This was from the Funnd Raising Committee, the fall bazaar, the wonderful Turkeyfest and the donations attached to that event. And by the wonderful Stewardship that was shared; the congregational letter and the testimonials presented in church. Thank You in capitals to everyone.

You will note that our year beginning debt is about \$19 000. This is because, although we were only short \$5000 in 2015, we were unable to put a dent in the carryover deficit of \$14 000 from 2014.

The Finance Committee meets each month to approve the paying of bills; to ensure that committees are using their budgets; to keep an eye on the Loaves and Fishes and to pass on all of the donations to Mission and Service.

We are always looking for new members and are thrilled to have welcomed Marilyn. We are trying to help Bob Syme, our usher and teller captain find and train new ushers and tellers. If you think you would like to be an usher but do not want the responsibility of being a teller please let Bob know as we are prepared to separate these jobs. Training is available for either or both jobs.

We are looking forward to a year of changes and challenges. While Jane takes her well deserved sabbatical we will need to keep the lights on and the church humming. Stewardship will be a large part of this year as we all help Tracy, Ralph, Eunice, Pete and Carol and the generous fill-in preachers. Please keep St Andrew's high on your list of regular givings. Here's to another exciting year at our church.

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

	2014 ACTUAL	2015 BUDGET	2015 ACTUAL
INCOME			
Offerings	181,620	237,000	201,626
Offerings for deficit	7,478	1000 Marie 1	10,988
Fund Raising Committee	9,496		4,823
Interest-Manse	2,949		2,674
Other	29,409	34,000	28,237
TOTAL INCOME	230,952	271,000	248,348
EXPENSES			
Salaries	98,055	99,147	99,148
Benefits and Pensions	26,598	27,256	25,311
Housing & Telephone	20,601	20,601	20,601
Car	3,150	3,150	3,150
Library & Educ. Allowance	0	2,165	864
Cleaning Contract & Other	20,786	22,459	21,075
TOTAL PERSONNEL	169,190	174,778	170,149
Fuel	17,425	16,000	16,340
Utilities	8,042	8,000	9,089
Repairs	10,536	12,500	9,604
Insurance	5,542	6,500	6,089
Maintenance Contracts	2,991	2,800	2,957
Special Property Projects			4,578
Janitorial Supplies	2,806	3,500	2,519
Union Cemetery	200	200	200
TOTAL PROPERTY	47,542	49,500	51,376
Office, Postage	3,618	4,000	4,420
Presbytery dues	6,536	5,828	5,828
Office Equipment	2,382	3,000	2,674
Telephone/Internet	2,316	2,500	2,303
TOTAL ADMINISTRATION	14,852	15,328	15,225
Advertising	1,541	2,000	1,512
Worship expenses	1,140	1,500	1,636
TOTAL WORSHIP	2,681	3,500	3,148
OBSERVER	1,674	2,000	1,674
CHRISTIAN DEVELOPMENT	3,057	3,000	5,758
FINANCE	1,639	3,000	1,742
OUTREACH	715	200	260
PASTORAL CARE	4	0	0
CONGREGATIONAL LIFE	158	300	294
INCLUSIVITY		100	100
ALLOCATION FOR CAPITAL	3,600	3,600	3,600
CONTINGENCY FUNDS	0	500	0
TOTAL EXPENSES	245,112	255,806	253,326
SURPLUS/(DEFICIT) FOR YEAR	(14,160)		(4,978)
SURPLUS/(DEBT) - BEGINNING OF YR.	2,009		(14,160)
Less 2013 surplus transferred to Bldg Restorat	(2,009)		
GENERAL FUND - DECEMBER 31	(14,160)	0	(19,138)
Propaged by Margaret Roid			

Prepared by Margaret Reid

Frepared by Margaret Reid

Frepared by Margaret Reid

Frepared by Margaret Reid

Frepared by Margaret Reid

CAPITAL FUND FOR YEAR ENDING DECEMBER 31,

	2014	2015
Balance - Beginning of Year	7,051	10,764
Plus: Transferred from Operating Fund	3,600	3,600
Interest	113	113
Less: Disbursements	0	0
Balance - End of Year	10,764	14,477

PLANNED GIFTS FUND FOR YEAR ENDING DECEMBER 31,

	2014	2015
PGF OUTREACH-WORSHIP-EDUCATION		
Balance - Beginning of Year	20,593	20,238
Plus: Receipts	525	0
Less: Disbursements	880	5,500
Balance - End of Year	20,238	14,738
PGF BUILDING-CAPITAL		
Balance - Beginning of Year	3,425	3,950
Plus: Receipts	525	0
Less: Disbursements	0	0
Balance - End of Year	3,950	3,950
Total PGF - End of Year	24,188	18,688

BUILDING RESTORATION FUND FOR YEAR ENDING DECEMBER 31,

	2014	2015
Balance - Beginning of Year	0	4,580
Plus: Transferred from other funds	2,009	0
Offerings	2,810	100
Other revenue	0	101
Less: Expenses	239	2,701
Balance - End of Year	4,580	2,080

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

Prepared by Margaret Reid

2 Por 12,2016

LOAVES & FISHES FUND FOR YEAR ENDING DECEMBER 31,

	2014	2015
Balance - Beginning of Year	35,866	34,409
Plus: Receipts	27,861	30,346
Less: Disbursements	29,318	29,539
Balance - End of Year	34,409	35,216

CHOIR FUND FOR YEAR ENDING DECEMBER 31,

	2014	2015
Balance - Beginning of Year	789	789
Plus: Receipts	0	0
Less: Disbursements	0	0
Balance - End of Year	789	789

MISSION AND SERVICE FUND FOR YEAR ENDING DECEMBER 31,

	2014	2015
Balance - Beginning of Year	0	0
Plus: Receipts	18,092	16,348
Less: Forwarded to United Church M & S	18,092	16,348
Balance - End of Year	0	0

Prepared by Margaret Reid

Figure 12,2016

ST. ANDREW UNITED CHURCH **OUR PRAYER OF COMMITMENT FOR 2016** OPERATING BUDGET - GENERAL FUND

	2014 ACTUAL	2015 BUDGET	2015 ACTUAL	2016 BUDGET
REVENUE				
Offerings	194,648	237,000	213,786	228,000
Other Income	36,305	34,000	34,562	37,000
TOTAL REVENUE	230,953	271,000	248,348	265,000
EXPENSES				
Salaries	98,055	99,147	99,148	100,909
Benefits and Pensions	26,599	27,256	25,311	25,000
Housing & Telephone	20,601	20,601	20,601	20,601
Car Allowance	3,150	3,150	3,150	3,150
Library & Study	0	2,165	864	2,208
Sabbatical Costs				6,790
Cleaning contract & Other	20,786	22,459	21,075	22,377
TOTAL PERSONNEL	169,191	174,778	170,149	181,035
Fuel	17,425	16,000	16,340	16,000
Utilities	8,042	8,000	9,089	9,000
Repairs	10,536	12,500	9,604	11,000
Insurance	5,542	6,500	6,089	6,500
Maintenance Contracts	2,991	2,800	2,957	3,000
Supplies	2,806	3,500	2,519	3,500
Mtce upgrades			4,578	
Union Cemetery	200	200	200	200
TOTAL PROPERTY	47,542	49,500	51,376	49,200
Office, Postage	3,618	4,000	4,421	4,000
Presbytery dues	6,536	5,828	5,828	5,933
Office Equipment	2,382	3,000	2,674	3,000
Telephone/Internet	2,316	2,500	2,302	2,500
TOTAL ADMINISTRATION	14,852	15,328	15,225	15,433
Advertising	1,541	2,000	1,512	2,000
Worship Expenses	1,140	1,500	1,636	1,500
TOTAL WORSHIP	2,681	3,500	3,148	3,500
CHRISTIAN DEVELOPMENT	3,057	3,000	5,758	3,000
OBSERVER	1,674	2,000	1,674	2,000
FINANCE	1,639	3,000	1,742	3,000
OUTREACH	715	200	260	200
PASTORAL CARE	4	0	0	0
CONGREGATIONAL LIFE	158	300	294	300
INCLUSIVITY		100	100	100
ALLOCATION FOR CAPITAL	3,600	3,600	3,600	3,600
CONTINGENCY FUNDS	0	500	0	500
TOTAL EXPENSES	245,113	255,806	253,326	261,868
m 11 14 15 11				

Prepared by Margaret Reid

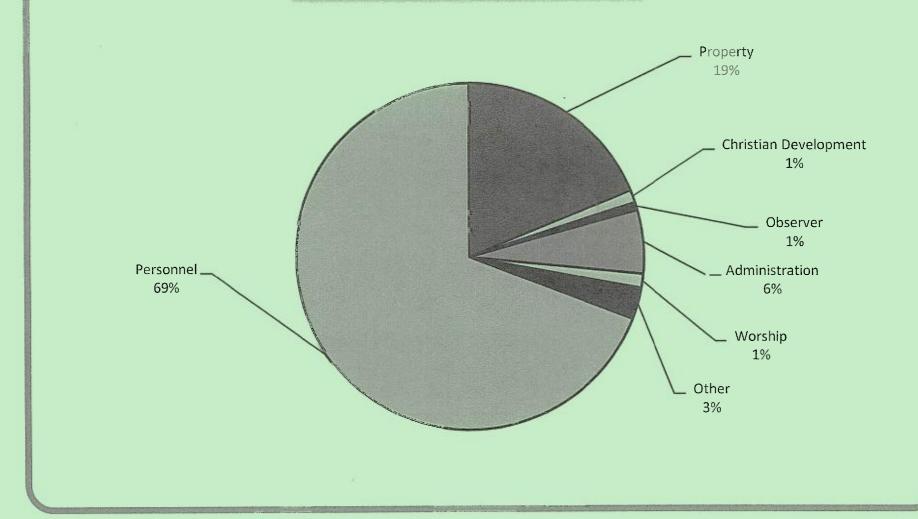
7-24-12, 2016

PERSONNEL BUDGET

	2014	2015	2016
Minister			
Salary	52,831	53,209	54,057
Car Allowance	1,200	1,200	1,200
Housing Allowance	12,345	12,345	12,345
Library & Study	1,320	1,332	1,359
 -	67,696	68,086	68,961
Lay Minister			
Salary	24,482	24,703	25,196
Car Allowance	750	750	750
Housing Allowance	7,716	7,716	7,716
Telephone Allowance	540	540	540
Library & Study	825	833	849
	34,313	34,542	35,051
Minister's Sabbatical			
Lay minister hours			3,366
Carryover of education			1,332
Honorarium - Sun services			1,375
Extra employer benefits			717
			6,790
Secretary	9,816	10,012	10,209
Contract Janitorial	19,196	19,952	19,952
Music Director			
Salary	11,123	11,223	11,447
Travel Allowance	1,200	1,200	1,200
	12,323	12,423	12,647
Other			
Treasurer	900	900	900
Organist Supply	125	125	125
Courses, Gifts	600	600	600
Pulpit Supply	582	582	500
Payroll Costs	300	300	300
TOTAL	145,851	147,522	156,035

Prepared by Margaret Reid





ST. ANDREW'S UNITED CHURCH FINANCIAL STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2015

KENDALL, SINCLAIR, COWPER & DAIGLE UP

CHARTERED PROFESSIONAL ACCOUNTANTS

237 MAIN STREET EAST NORTH BAY, ONTARIO PIB 1B2 PHONE: (705) 472-0420 FAX: (705) 476-7524 EMAIL: 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, 2015 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

Chartered Professional Accountants
Licensed Public Accountants

d'énoiall, 5

STATEMET OF FINANCIAL POSITION

AS AT DECEMBER 31, 2015

(With comparative figures as at December 31, 2014)

Current Cash Investments Accounts receivable Long term Term deposits - Manse (Note 1)	ASSETS	\$ 54,910 14,477 3,667 73,054 126,909 \$ 199,963	\$ 63,950 10,764 3,452 78,166 126,909 \$ 205,075
Current Accounts payable Funds held in trust (Note 2)	<u>LIABILITIES</u>	\$ 14,902 36,005 50,907	\$ 10,151 35,198 45,349
General fund Manse fund (Note 1) Capital fund Planned gifts fund (Note 3) Memorial fund	EQUITY (DEFICIENCY)	(19,138) 126,909 14,478 20,768 5,894	(14,160) 126,909 10,764 28,768 7,327 118
Turkey fund		145 149,056 S 199,963	118 159,726 \$ 205,075

STATEMENT OF CONTINUITY OF GENERAL FUND

FOR THE YEAR ENDED DECEMBER 31, 2015

(With comparative figures for 2014)

	2015	2014
Revenues		
Offerings	\$ 212,614	\$ 189,098
Other (Schedule 1)	35,733	41,855
Outreach	16,348	18,092
	264,695	249,045
Expenses		
Salaries and benefits	145,924	145,254
Outside services	19,952	19,681
Outreach	16,348	18,092
Heat	16,340	17,425
Repairs and maintenance	12,561	13,527
Utilities and telephone	11,392	10,358
Insurance	6,089	5,542
Presbytery dues	5,827	6,536
Christian development	5,758	3,057
Special property purchases	4,578	
Postage and office supplies	4,420	3,617
Vehicle expense	3,150	3,150
Office equipment	2,674	2,382
Janitorial supplies	2,519	2,807
Observer	1,674	1,674
Worship	1,636	1,140
Advertising	1,512	1,542
Bank charges and interest	1,014	911
Other personnel	823	855
Other expenses	760	1,169
Professional fees	728	728
Congregational life programs	394_	158
	266,073	259,605
Excess (deficiency) of revenues over expenses for the year	(1,378)	(10,560)
Balance (deficiency) beginning of year	(14,160)	2,009
	(15,538)	(8,551)
Transfer to planned gifts fund		(2,009)
Transfer to capital fund	(3,600)	(3,600)
	(3,600)	(5,609)
Balance (deficiency) end of year	\$ (19,138)	\$ (14,160)

STATEMENT OF CONTINUITY OF OTHER FUNDS

FOR THE YEAR ENDED DECEMBER 31, 2015

(With comparative figures for 2014)

	2015	2014
Memorial Fund		
Revenues		
Donations	\$ 7,468	\$ 4,805
Interest	3	9
	7,471	4,814
Expenses		
Organ repairs	8,419	
Equipment		2,312
Office	485	197
Building restoration		7,681
	8,904	10,190
Excess (deficiency) of revenue over expenses for the year	(1,433)	(5,376)
Balance beginning of year	7,327	12,703
Balance end of year	\$ 5,894	\$ 7,327
Turkey Fund		
Revenues	\$ 13,429	\$ 11,627
Expenses	2,802	3,076
Excess of revenues over expenses for the year	10,627	8,551
Balance beginning of year	118	117
2	10,745	8,668
Transfers - general and planned gifts fund	10,600	8,550
Balance end of year	\$ 145	\$ 118
C 'ALE I		
<u>Capital Fund</u>	ф. 114	ф 11 2
Revenues - interest	\$ 114	\$ 113
Expenses	114	112
Excess (deficiency) of revenue over expenses for the year	114	113
Balance beginning of year	10,764	7,051
	10,878	7,164
Transfers from general fund	3,600	3,600
Balance end of year	\$ 14,478	\$ 10,764

STATEMENT OF CONTINUITY OF OTHER FUNDS

FOR THE YEAR ENDED DECEMBER 31, 2015

(With comparative figures for 2014)

Planned Gifts Fund	2015	2014
Revenues Donations and bequests (Note 3)	\$ 201	\$ 3,860
Expenses Outreach Building restoration	5,500 2,701 8,201	880 239 1,119
Excess (deficiency) of revenue over expenses for the year	(8,000)	2,741
Balance beginning of year	28,768 20,768	24,018 26,759
Transfer from general fund		2,009
Balance end of year	\$ 20,768	\$ 28,768
Manse Fund		
Revenues - interest (Note 1)	\$ 2,674	\$ 2,949
Balance beginning of year	126,909 129,583	126,909 129,858
Transfers - general fund	2,674	2,949
Balance end of year	\$ 126,909	\$ 126,909

ST. ANDREW'S CHURCH

SCHEDULE OF OTHER RECEIPTS

FOR THE YEAR ENDED DECEMBER 31, 2015

(With comparative figures for 2014)

	2015	2014
Turkey fund	\$ 10,600	\$ 8,550
Donations re building	9,210	6,713
Fundraising committee	4,822	9,496
Sundry	2,793	9,934
Manse fund	2,674	2,949
Christian development	2,467	
Weddings and funerals	2,125	3,210
Observer	760	680
Envelopes	152	155
Administration	130	85
Congregational life		83
	\$ 35,733	\$ 41,855

SCHEDULE OF FUNDS HELD IN TRUST

FOR THE YEAR ENDED DECEMBER 31, 2015

(With comparative figures for 2014)

			2015		2014
Loaves and Fishes	OTHER				
Balance beginning of year		\$	34,409	\$	35,866
Add: receipts		_	30,346 64,755		27,861 63,727
Deduct: disbursements			29,539		29,318
Balance end of year			35,216		34,409
Choir					
Balance beginning of year			789		789
Add: receipts					
*			789		789
Deduct: disbursements					
Balance end of year			789	#	789
Total		\$	36,005	\$	35,198

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED DECEMBER 31, 2015

(With comparative figures for 2014)

		2015	2014
Cash was provided by (used for):			
Operating activities Net excess (deficiency) for the year	- general fund - memorial fund	\$ (4,978) (1,433)	\$ (14,160) (5,376)
	- turkey fund	27	1
	- capital fund	3,714	3,713
	- planned gifts fund	(8,000) (10,670)	$\frac{2,741}{(13,081)}$
Changes in non-cash working capital (Increase) decrease in:			
Investments		(3,713)	(3,713)
Accounts receivable Increase (decrease) in:		(215)	8,422
Accounts payable		4,751	3,592
Funds held in trust		807	(1,457)
Increase (decrease) in cash		(9,040)	(6,237)
Cash beginning of year		63,950	70,187
Cash end of year		\$ 54,910	\$ 63,950

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2015

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.

	Inter	est	
 Amount	Ra	te	Maturity Date
\$ 25,000	1.95	5%	August 8, 2016
26,909	2.15	5%	August 2, 2017
25,000	2.20)%	August 24, 2018
25,000	2.00)%	August 8, 2019
25,000	1.50)%	August 4, 2020
\$ 126,909			

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

\$8,201 in building restoration expenses were paid from the planned gift fund for 2015.

ST. ANDREW'S PIPE ORGAN, CHIMES AND CARILLON







A. E. Breckels

Both 16 Years with the Late S. R. WARREN & SON

CHURCH ORGAN BUILDERS

Cubular and Electric Pneumatic Actions

Ro. Ruilding Po. Volcing Rosels a Specialty

Re-Building, Re-Voicing Reeds a Specialty Electric and Water Motors Supplied Also Repaired

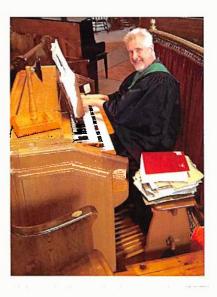
106-108 ESTHER ST., TORONTO











The current pipe organ at St. Andrew's was installed in 1907, a couple of years after the main part of present church building was erected in 1904. The organ was provided by the Toronto firm of *Breckels and Matthews* for a cost of \$2,380. A grand organ recital was held at St. Andrew's in February 1908 to introduce the new instrument to the North Bay community.

In 1956, the organ was rebuilt by *Wm. Hill & son and Norman and Beard* of London, England. A plaque indicates that the organ was dedicated to the fallen of both World Wars in April 1956. The important undertaking of

tuning and regulation of the organ was originally provided by the T. Eaton Company, but beyond our sanctuary wall. A carillon in the beyond our sanctuary wall. A carillon in the old bell tower of the church rings out two son, the Munro Pipe Organ Service of North
Bay, and currently the Brisson Pipe Organ company of Embrun, Ontario.

St. Andrew's ministry of music also extends beyond our sanctuary wall. A carillon in the old bell tower of the church rings out two times a day with seasonal selections that have become part of the downtown "soundscape". The carillon was made by the

At the urging of pipe organ expert John Munro, a set of chimes was installed in 2007 and the Memorial Committee provided the funding for them. These chimes are mounted on the rear balcony wall, but are controlled by the organ keyboard. The total appraised value of the organ system and chimes is currently in the neighbourhood of \$400,000.

St. Andrew's ministry of music also extends beyond our sanctuary wall. A carillon in the old bell tower of the church rings out two times a day with seasonal selections that have become part of the downtown "soundscape". The carillon was made by the Schulmeric Company of Pennsylvania, the world's largest producer of handbells. Even though the bell sounds of the carillon are electronically produced, the resulting sound and effect is the same as the real thing. The carillon was installed in 1956 in memory of Mr. & Mrs. E.H. Young and Mr. & Mrs. Thomas Wallace by their families.



ST. ANDREW'S UNITED CHURCH

399 Cassells Street North Bay Ontario P1B 3Z4 (705) 472-7680

e-mail: standrewschurch@cogeco.net website: www.standrews-northbay.ca

