

**ST. ANDREW'S
UNITED CHURCH
NORTH BAY, ONTARIO**

**ANNUAL
REPORT
2016**



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COVERS

Annual Report covers designed by Derek Stott

A Message from the Chair of Council

Annual meeting is here again. I chaired my last Council meeting in June 2016. It seems like a long time ago but I will update you on some past /present events here at St. Andrews.

You may remember the wonderful Annual Meeting we had in 2016. The congregation participated in group discussions. There were two questions to discuss: What is it that we celebrate about being part of this community of faith? What could we do better? We received many positive ideas. I particularly liked the feedback on what we can do better. Council committees had the chance to implement many of your valuable comments. Thank you for being involved.

Jane has returned from her Sabbatical -refreshed, renewed and rejuvenated. She had a wonderful trip to a part of the world that she had never seen before and shared some interesting stories. Tracy kept the home fires burning while she was away, with help from so many in our church community. Now that they are both sharing their expertise with us, the stars are aligned once again.

Ralph continues to keep wonderful music "floating through St. Andrews". Each Sunday my body dances to a variety of tunes. Ralph has been here for 25 years and I told him he MUST be still here to play "songs and dances" for 25 more!

We have had a few "hiccups" in our building this fall. We had a flood in our basement in late December. The coil burst which helped to heat the gym. As a result, we were not able to use the gym for anything including Linger Lunch. I missed Linger Lunch but all the parts are now in and the work is expected to be completed by Annual Meeting.

The Fire Department paid us a visit and looked over the entire building. They found a variety of areas that were not entirely safe from fire. Many things had to be changed to meet the present day Fire Code. The building needed fire doors which are expensive items. The work is almost completed and the congregation will be fundraising shortly to acquire funds for these fire improvements. Our building is much safer now and thanks to the many hands that have helped.

Thank you once again to Council (always supportive), Staff (always so helpful and ready to share) and the whole wonderful Congregation. Special thanks to Lois for her wisdom and always making herself available.

I love this wonderful, inclusive faith community of St. Andrews -Blessings to all

JOYCE BOSTON

From Jane's Desk

I went into the Chapel the other day to light a candle and sit in the quiet for a few moments before I got to the task of writing this message for the Annual report.

I looked up at the quilt hanging on the wall in the Chapel and began to read the names, many of them known to me and some known only by the stories you have told. There was Ivan and Joy Clysdale, Janet Pilgrim, Barb and Roy Males, Cindy and Derek, there was Jane and Tony Limina and Ed and Jean Capstick and so many more. That quilt is an interesting "document" of sorts, for many reasons, but most particularly because it celebrates the stories and contributions of so many of the members of this congregation both past and present.

As you read through the pages of this Annual Report, I hope you will keep at the forefront of your minds the legacy and witness of those who have served this congregation in previous generations and the energy and witness each of you continues to offer as the body of Christ here at St. Andrew's. Though we love this old building, being church is more than bricks and mortar, it the energy and spirit of the Christ within each of us as we go about living into our Mission Statement both here in this place and outside our doors. Here is what we have said about ourselves: "Inspired by 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." I celebrate all the way you continue to honour our shared ministry with grace and joy and a deep and abiding commitment to this place. It made my sabbatical leave this past year possible and it gives me great hope as I reflect on the challenges of our shared ministry in the year ahead.

And there are certainly challenges! This past year included some sensational building break downs including a flood of biblical proportions in the downstairs of the church. An ancient heating coil in the heat exchanger servicing the gym sprung not one but four holes. A visit from the Fire Department also produced a list of fairly expensive fire retrofits including the necessity of building a wall (fire screen) across the McIntyre Street hallway. There were lots of jokes bandied around this place about building a "wall someone else would pay for", but alas the bill is ours!

Along with these ongoing repairs necessary in an aging building, our faithful Finance folks reported an operating deficit at the end of last year. Before my sabbatical, I might have felt overwhelmed by all this! Fortunately, my time away allowed me to breathe and re-connect with the Spirit who, I believe, lives and moves and creates new beginnings even in the most challenging times.

So here's what I am pondering as we focus on the year ahead. Maybe you want to ponder along with me?

Are we telling the story of St. Andrew's in a way that might encourage others to join us? I officiated at a wedding at the Osprey Links Golf course last summer and the wedding photographer said to me, "how are things at St. Andrew's? I hear you have big financial problems." When I asked him where he heard this, he said, "the coffee shop." "Ah, the coffee shop, source of reliable information." Here's a thought: maybe our coffee shop conversations need to focus on a heartfelt sharing of what we love about this

place: the fine music, the opportunities in study groups and in worship to feed our brains and speak to our hearts; the outreach through Loaves and Fishes; a commitment to an Affirming ministry that continues to challenge us to draw the circle wide. You can add your own I am sure. How we speak about ourselves, especially out in the community really does matter. Who wants to come to a community concerned solely about its own survival! I certainly wouldn't! But I would certainly be interested in being part of a community where grace and forgiveness are celebrated and room made for all who might come. Let's start telling those stories to people outside our doors and better yet, let's invite them to join us!

I wonder too about our building. Our hard working property committee, headed by Lu Masson has begun to make a list of dreams for refurbishing the building. For example, at some point we would like to make a slow and steady replacement of our single pane glass windows. Others dream about solar panels as a way of living with respect in creation and eventually generating income. It's a fun and rather daunting list and an ongoing project for the Property folks!

If we see this building as integral to our ministry, can we imagine how we might raise the funds to maintain it? Is it possible to re-purpose our space in a way that honours our mission statement and helps us carry the expense? Could we share our office spaces with mediation services or with another non profit? What would we lose by sharing our space? What might we gain? It's worth pondering, don't you think?

The other large expense in any church operating budget is the staff. That's a more difficult conversation for sure. As I quickly approach my 60th birthday and I watch my Seminary colleagues announce their retirements, I've begun to think about it too. How I will know when it is time to retire? Part of this is driven by practicalities for Elizabeth and myself as we think about what it might mean to have two pensioners in our house and not just one! But it is also a process of discernment for me, for which I value your prayers, I might add!

But perhaps this time of slow transition is a good time for St. Andrew's to do some dreaming about where we are and where we might like to go with our ministry and what we think we might need in terms of ministry staffing. Is it time to ask the Presbytery for a Joint Needs Assessment Process or are there other tools that might help us look at where we are and where we might like to go?

I hope our Annual meeting this year will be a time to celebrate the fine and wonderful ministry of this place which comes from the hearts and energies of each one of us, but I hope it will also be the beginning of a "family conversation" where we might share our dreams, our hopes and our ideas in respectful and spirit led way.

Holding you in love and in care,

Jane

From Tracy's Desk

Annual report time is a wonderful opportunity for me to be quiet for a few moments and reflect upon the life, work and ministry at St Andrews. The year 2016 was very unique for me. It marked my 15th year of ministry with you and it was one that offered many wonderful opportunities for me to stretch and grow with you. I believe many positive factors are required in order for a group of people to work together hand-in-hand for such an extended period of time. There is a need for people to work together with a common vision. There is the willingness to listen, be in dialogue with each other, express our opinions and forgive each other when mistakes are made. There is a need to simply love each other as brothers and sisters in Christ. I am indeed grateful to all of you who have enabled me to grow, learn and serve Christ here in this place.

As I reflect upon all that has taken place during this year the words that come to my mind most predominantly are – Thank you God!

-I am so thankful for the individuals in leadership within our congregation and the endless hours they invest in our congregation. As you read the ministry section of this report, you will see all the amazing things that take place both within the congregation and outside the building.

-I am thankful for everyone who comes and participates in worship each week. Without a strong worshipping congregation, we would not have the energy that the Spirit provides for us to carry out our ministry. Your presence each week is more important than you could possibly imagine. Just simply coming and being part of worship, through singing, prayer and listening to God's Spirit strengthens our congregation.

-I am thankful for an incredible staff team. I offer thanks for Jane, Ralph, Eunice, Pete and Carole. I am always amazed by the efforts of our staffing group who pick up pieces of work because they need to be done, not necessarily because they fall into the job description and who stay until the job is done because they care about this community and want to see it thrive.

-I am thankful for the volunteers within St Andrews who work throughout the week usually unnoticed by anyone. They volunteer because they have a sincere desire to strengthen the ministry and to add their significant mark upon our congregation. What an amazing gift you have been to our congregation. I thank God for your presence.

I look forward to the amazing things that God has planned for us in the year 2017. I invite you to join with me in the ministry God has placed before us, as we continue to be the light of Christ to all the people.

MANY CHALLENGESCAN WE HANDLE THEM?YES WE CAN!

Coming up with what I might say in an Historical Annual Report the first thing that came to mind was “challenges” and in 2016 we have indeed had some.

When I look back I see that the major challenges that I remember were all about financial matters, such as having to make all kinds of improvements to the building to meet fire safety requirements and then a major breakdown in our heating system that left us without use of the gym for a while, then concern about what kind of deficit we would face at year end.

But St. Andrew’s is not just all about finances, important as they may be.

St. Andrew’s is about gathering in this place for fellowship, worship, taking part in a variety of activities, support when we most need it, meeting new people, being there for those grieving, giving people an opportunity to serve in many ways, being able to host large events and I could go on and on, but just check the Snapshot of St. Andrew’s in this report to see some of the things that happen here.

And how do all these things come about? What it takes is dedicated staff members and dedicated volunteers. There is no end to the possibilities if you are looking for something meaningful to do with your time. The challenge is to step up and find out where your interests and skills would best fit in.

So can we meet and handle difficult challenges that come our way? As a very famous person said more than once in the last few years – “*yes we can*”. And we can because we have all these wonderful things happening here that support and encourage us to move forward as a community of faith.

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.

<u>Theological Interns</u>	<u>St. Andrew's</u>	<u>Present Pastoral Charge or Location</u>
1. Rev. Rod Sykes	1980	St. Andrew's P.C., Calgary AB
2. Rev. Bob McDowell	1980/81	New Maryland NB
3. Rev. Sharyl Marriott Lowry	1981/82	Hamilton ON
4. Rev. Dawn Vaneyk	1982/83	St. Peter's P.C., Sudbury ON
5. Rev. Louise Cummings	1983/84	White Rock:First P.C., White Rock BC
6. Rev. Gordon McFadyen	1984/85	Edmonton AB
7. Rev. Kim Gilliland	1985/86	Cottam P.C., Cottam ON
8. Rev. Ria VanHolten	1986/87	Burnaby BC
9. Rev. Catherine Moore	1987/88	London ON
10. Rev. Kevin Annett	1988/89	Vancouver BC
11. Rev. Kate Crawford	1989	Huron Shores P.C., Grand Bend ON
12. Rev. Marietta Marshall	1990/91	Guelph ON
13. Rev. Elizabeth Frazer	1992/93	North Bay ON.
14. Rev. Deborah Elliott	1993/94	Cobourg ON
15. Rev. Meridith Marple	1994/95	Forbes Memorial P.C., Goshen NS
16. Rev. Toni Birtch	1995/96	Smithville ON
17. Rev. Gary Jones	1996/97	Tamworth ON
18. Rev. Jan Schenell	1997/98	Sault Ste. Marie ON

Lay Interns

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	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 Arnill	1987	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.

NURSERY

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

PRAYERS OF THE PEOPLE

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

LINGER LUNCH

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

CHOIR

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

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. 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 including Near North Voices, Choral Society and Interlink Choir as well as instrumental groups to perform their annual concerts. Visiting choirs from as far away as Czechoslovakia have also performed in the St. Andrew's Concert Hall.

FRIENDSHIP GROUP

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

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. For several years the Eco Fair and Seed Exchange have been held at St. Andrew's, featuring community people who promote local products.

LIVING YOGA

Living Yoga is a new program at St. Andrew's with teacher Mary Merchant. Classes are held twice a week, day or evening. Mary teaches in the Kripalu tradition, rooted in mindfulness and meditation in motion, a spiritual practice that emphasizes compassion and acceptance. Living Yoga provides a meeting place for body, mind and spirit to come together and share a space apart, an oasis from the concerns of the outside world.

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.

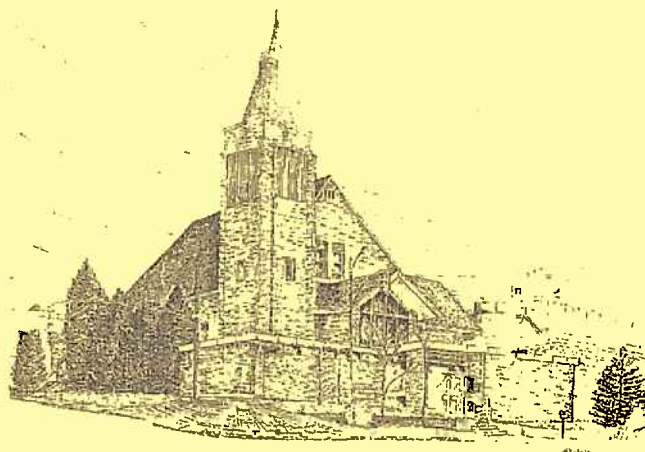
FUN(d) RAISING

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 5, 2017 After Church Service

1. Opening and Welcome
2. Appointment of Chair & Secretary
3. Adoption of Agenda
4. Adoption of Minutes:
 Annual Congregational Meeting, March 6, 2016
5. Appointment of Auditor for 2017
6. Financial Report – 2016
7. Operating Budget – 2017
8. Mission & Service Goal – 2017
9. Slate of Officers – Council 2017/2018
10. Ministry & Personnel Committee Affirmation
11. Trustees Affirmation
12. In Memoriam
13. New Business
14. Courtesies
15. 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.*

2016-19-AM

Minutes of the Annual Congregational Meeting of St. Andrew's United Church
held Sunday, March 6, 2016, 12 noon in the gym

Welcome

Rev. Jane Howe welcomed the sixty participants attending the meeting and pointed out that watching the video Why Do You Come To St. Andrew's? at the end of the service was a wonderful introduction to the meeting.

Discussion Groups

The participants were invited to form groups of seven in circles and discuss two questions: What is it that we celebrate about being part of this community of faith? and What could we do better? After fifteen minutes feedback was given to the whole group. This information will be valuable for Council. Rev. Jane Howe pointed out that Council meetings are open to anyone who wishes to attend.

Concerns & Celebrations Box

Frankie Syme introduced the Concerns & Celebrations Box that will be available for people to deposit ideas that they would like to bring to Council for attention.

Appointment of Chair

MOVED by Elizabeth Brownlee and SECONDED by Rod Desjardins that Joyce Boston be Chair of the Annual Meeting. CARRIED.

Appointment of Secretary

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

Welcome

Joyce Boston welcomed everyone to the meeting and directed their attention to the Annual Report.

Agenda

MOVED by Karen Gooch and SECONDED by Derek McIntyre that the following agenda be accepted for the Annual Meeting. CARRIED

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

2016-20-AM

Minutes of the Annual Congregational Meeting of St. Andrew's United Church
held Sunday, March 6, 2016, 12 noon in the gym

Adoption of Minutes

MOVED by Olive Cote and SECONDED by Rod Desjardins that the minutes of the March 8, 2015 Annual Meeting be accepted as presented. CARRIED

Adherents

MOVED by Elizabeth Brownlee and SECONDED by Judy Brewer that adherents can vote on motions at this meeting. CARRIED.

Governance

Joyce Boston made a presentation on governance and the improvements Council has made over the past year. They reviewed committee mandates and recruited people to be part of committee work that interested them. The study and work to be the best we can be continues.

Appointment of Auditor

MOVED by Margaret Reid and SECONDED by Derek McIntyre that Peter Finch be appointed to perform a review of our financial statement for 2016. CARRIED

Financial Report 2015

Margaret Reid, Treasurer, presented the Financial Statement for the period ending December 31, 2015 which indicated:

Budget for 2015	\$255,806.00	Deficit for 2015	\$ 4,978.00
Total Income 2015	\$248,348.00	Carry-over from 2014	\$14,160.00
Total Expenses 2015	\$253,326.00	Total Deficit 2015	\$19,138.00

Money in specific funds end of 2015

Capital Fund	\$14,477.00	Loaves & Fishes	\$35,216.00
Planned Gifts Fund	\$18,688.00	Choir Fund	\$ 789.00
Building Restoration Fund	\$ 2,080.00	Mission & Service	\$0

MOVED by Margaret Reid and SECONDED by Frankie Syme that the Financial Statement as of December 31, 2015 be accepted as presented. CARRIED.

Budget 2016

Julia Morton, Chair of Finance, presented a proposed budget of \$261,868.00, as recommended by Council, which is an increase of \$6,062.00 over the 2015 budget. The Personnel Budget increase reflects an amount of \$6,790.00 for the Minister's sabbatical in 2016.

MOVED by Julia Morton and SECONDED by Velma Hickey that a budget for the year 2016 of \$261,868.00 be accepted. CARRIED

2016-21-AM

Minutes of the Annual Congregational Meeting of St. Andrew's United Church
held Sunday, March 6, 2016, 12 noon in the gym

Mission & Service Goal – 2016

MOVED by Stuart Bailey and SECONDED by Kay Heuer that our M&S goal for 2016 be \$20,000.00. CARRIED

Slate of Officers for Council 2016/2017

(taking office September 2016)

The Chair presented the following slate of officers for Church Council for 2016/2017:

EXECUTIVE	Chair	Gail Thomsen
	Vice Chair	
	Past Chair	Joyce Boston
	Secretary	Lois Carey
	Treasurer	Margaret Reid
	Minister	Rev. Jane Howe
	Designated Lay Minister	Tracy Davis
CHAIRS OF COMMITTEES	Accessibility	Derek Stott
	Administration	Karen Gooch
	Building Use	Karen Gooch
	Christian Development	Tracy Davis
	Communications	
	Congregational Life	Elizabeth Brownlee, Tracy Davis Kim Robinson, Velma Yackobeck
	Finance	Julia Morton
	Fund Raising	Frankie Syme
	Inclusivity	Peter Haddow
	Memorial	Greg Wright
	Ministry & Personnel	Carolyn Morland
	Outreach	Stuart Bailey
	Pastoral Care	Greg Brewer, Tracy Davis
	Planned Gifts	Rotating
	Property	Lucian Masson
	Worship	Ralph Johnston
REPRESENTATIVES	Choir	Marg Fleming
	Friendship Group	Joyce Boston
	Youth	
	Presbytery	Peter Haddow, Lorraine Hobin
MEMBERS AT LARGE	Doris Cole	Rod Desjardins
	George Cole	Liz Westbrook

2016-22-AM

Minutes of the Annual Congregational Meeting of St. Andrew's United Church
held Sunday, March 6, 2016, 12 noon in the gym

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

MOVED by Carolyn Morland and SECONDED by Bruce Fleming that the slate of officers for the 2016/2017 Council be accepted as presented. CARRIED

Ministry & Personnel Committee Affirmation

MOVED by Donna Sinclair and SECONDED by Peter Haddow that the members of the Ministry & Personnel Committee for 2016/2017 are Carolyn Morland (Chair), Jennifer Barnett, Garth Goodhew, Todd Horton and Ian Martyn. CARRIED

Trustees Affirmation

MOVED by Greg Brewer and SECONDED by Stuart Bailey that the Trustees are Bill Morland, Eunice Phillips and E.J. Roche (appointed for life); Garth Goodhew, Juilia Morton and Ed Mounce (appointed for 5 year renewable terms, March 8, 2015) and Rev. Jane Howe, ex officio.

In Memoriam

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

New Business

Frankie Syme, Chair of Fund Raising and creator of Easter eggs, advised that she is supplying Easter egg baskets to the Pastoral Care visitors to bring to the people they visit.

Courtesies

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, our tireless fund raisers and choir members.

Closing

Rev. Jane Howe closed the meeting with prayer at 1:10 p.m.

Secretary

Chair

OUR LIFE TOGETHER

The following names are part of the story of 2016 at St. Andrew's.

BAPTISMS

Aubree Lynn Celia Peterson-Saunders

Aiden John Bailey

Alexis Jaylan Bailey

Ezra Ryan Vaughan Goodwin

IN MEMORIAM

Lorena Edna Aiton

Beatrice Patricia Cole

June Lee

Eunice Philips

'Marty' Harry Wesson

Barbara Elaine White

Glen Elwin Maxwell



MARRIAGES

Alfred Allan Bruce McMahon

Richard Joseph Ranger

Ken Man Yue Huen

Meddy Yuon Houle

Theodore Kenneth Douglas Mills

Gary Gordon Frost

Michael George Burge

Daniel Julien Doucette

Cyn Riley

Benjamin Joseph Carriere

Alain Patrick Joseph Lagassie



Amy Varonica Doyle

Karin Elizabeth O'Reilly

Aarin Christine Milne

Melodie Marie Smith

Sabrina Lynn Seymour

Sylvie Brenda Lamothe

Erika Kristin Carlson

Shilo Lee Ann Mitchell

Heather Lynn Esch

Alexandra Taylar Bondett

Kayla Bernadette Goodship

PASTORAL CHARGE INFORMATION FOR 2016

	<u>2014</u>	<u>2015</u>	<u>2016</u>
1. Number of households under pastoral care			
Member and Adherent	484***	513	468
2. Number of people under pastoral care			
Adults	517***	536	610
Children	n/a	n/a	n/a
Totals	517	538	610
3. Number of baptisms			
12 Years of age and over	0	0	0
Under 12 years of age	3	3	4
4. Number of Marriages	12	8	11
5. Number of funerals and memorial services			
Members	1	6	2
Adherents	2	6	2
Other	7	3	3
Totals	10	15	7
6. Members received by profession of faith (confirmation)			
Under 18	0	0	0
Age 18 or older	0	0	0
7. Members received by Certificate of transfer	0	0	0
Otherwise (reaffirmation & clerical update)	0	0	3
8. Members removed by death	1	6	2
9. Members removed by Certificate of transfer	0	0	0
Otherwise	56***	3	0
10. Total confirmed membership*			
Resident	258	251	244
Non-Resident	114	112	76
11. Number of identifiable givers to local expenses**	202	201	192
12. Number of households giving to local expenses**	194	195	185
13. Number of identifiable givers to Mission & Service fund**	59	54	52
14. Number of PAR givers	74	76	74
15. Number of new Households	0	29	0
Number of new Adults	0	19	74
16. Average weekly attendance Sunday services (Oct & Nov)	94	105	98

* 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.)

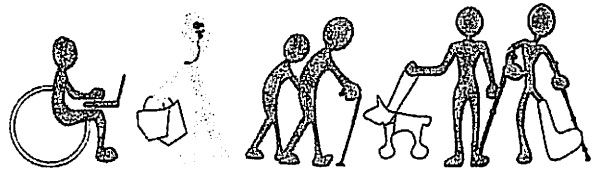
CHAIRS OF COUNCIL

1. 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 - August 2016	2 years
24. Gail Thomsen		

ACCESSIBILITY AT ST. ANDREW'S

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

In fulfilling its 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>.



Thanks to the Memorial Committee, a set of five new "state of the art" hearing assistive headphones were purchased in the fall of 2016. These will allow those who are hearing-challenged to "hook into" the church's sound system. The headphones receive an infra-red signal that is sent from several transmitters located around the sanctuary. A special feature of these headphones is that they can also be used along with most hearing aids to deliver a better quality sound. The old headsets were refurbished by Howard Wurster, and will be kept for backup if needed.

The Committee 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

Christian Development Report - 2016

Christian Development sounds very formal but it is what we do naturally as part of worship on Sunday. We listen to educating and encouraging reflections, we enjoy the children's time, great music to take us to new heights and prayer that inspires us to work toward being an enlightened Christian.

However, there are times when Christian Development can be very structured and intentional. We are very fortunate to have two very dedicated people, Margaret Reid and Tim Robertson that lead fantastic weekly programmes. In 2016 they led a very faithful group in completely reading the bible on a daily basis for a whole year and meeting once a week to discuss it. For more information, please see Tim's report in this Annual Report document. Rev. Jane has encouraged folk in the congregation to read many theological books and have discussion before church service each week for many years.

Sunday School has also continued with the leadership of Jillian Hewitt, Margie Howard, Judi Brewer and Tracy Davis. They use the rotation workshop concept that repeats the biblical story for two or three weeks and comes at the story from a different learning style. Cooking is always popular! 2016 found the age group change to a much younger set of children which changes how we teach Sunday School.

Tracy Davis

ADMINISTRATION

Keeping the computers up and running is an important part of helping the office run smoothly. The past year has been particularly busy in this regard. All the computers needed work, as Windows 10 was installed. As usual, any time you do major upgrades, there were a few glitches. We also were required to update the software that our treasurer uses to keep the books. There is always ongoing work to ensure that software is up to date and that the data is backed up on a regular basis.



Eunice Laporte, is the person who makes sure the office runs smoothly on a daily basis. There are the highly visible things such as answering the phones and putting together the weekly bulletins. And there are also important things, such as record keeping that are unseen by most in the congregation. Thank you to the Eunice. Thanks also to Tracy and Jane for their part in the administrative tasks required to keep the church going.

Volunteers are an integral part of our life as a congregation and if you feel you can spare some time to help with any of the office activities, please contact the church office. Thanks to those who offer their time. Special thanks to Bruce Fleming who assembles the *Together* newsheet every week.

Karen Gooch,
Chair, Administration



BUILDING USE

St. Andrew's is known as a welcoming place and we have a wide variety of non-church organizations making use of the space including self-help groups and the *Special Olympics*. Choirs such as The North Bay Choral Society, The Baytones, Gateway Harmony and the Near North Voices from Nipissing University practice here and perform in our beautiful sanctuary. Making a safe, reasonably priced place available is a form of outreach which brings people from all walks of life into the building.

There are also many groups and activities that are part of our life as a congregation that make use of the space. There are study groups, the choir, the Friendship Group, the Loaves & Fishes Food Bank, fundraising events, and outreach projects such as Transition Town and the Eco Fair/Seed Exchange. Church council and various committees meet regularly to oversee all this activity. There are some new initiatives started this year to help enrich our bodies and minds such as yoga and art classes.

Contact the church office for information about using the space.

Submitted by Karen Gooch

2016 CHOIR REPORT- 2016

In 2016, the choir sang a lot -- like 300 times!

That's what three hymns, two choir pieces, and a psalm or response every service, at 50 services a year adds up to! And that's on top of the 2 hour rehearsals every Saturday – the equivalent of 2 ½ 40 hour work weeks a year, just getting ready for what you hear on Sundays!

When you think about it, the dedication of our choir is truly wonderful. Our reward, of course, is that music and singing are a joy. Lots of learning and hard work go into making what happens on Sunday seem easy – but the magical moments when everything works “just right” are SO worth it – for the choir and those listening. Not to mention scientific studies show singing and music improve physical health and mental well being. Win-win!

This year has been good. We were happy to have Dana Murphy join our dedicated crew in the Bass section. We had our annual “EAT” Fund Dinner to get together over good food – named after Elizabeth Ann Tripe, a wonderful devoted choir member who sang Alto. She passed away 21 years ago now – yet here we are still dining out on her generosity and love of choir fellowship!

In April, Julia Glenn, a visiting solo violinist performing with the North Bay Orchestra, gave an interesting presentation on the violin and the differences in violins, bows, and tuning needed to play 17th Century Baroque music versus 19th and 20th Century music.

2016 also marks the 10th year St. Andrew's has been collaborating with Adam Adler and his exciting Near North Voices choir, based out of Nipissing University. His concerts of amazing quality bring new and interesting works to North Bay, and tap into the depth of talent we have in North Bay and area. Not only do some of our choir sing in Near North Voices, but it's developing the musical experience of our own Raymond Gauthier, who sings, organizes, and has been Assistant Conductor for four years!

We also were part of an inter-church choir concert sponsored by the Church of Latter day Saints, showcasing choirs from various churches around North Bay. It was exciting to experience the favourite music of other church choirs that we normally wouldn't have a chance to hear. Several of the choirs were small and working with limited resources, but with ingenuity and creativity were producing amazing church music that ranged from fun to rich and deep.

In our own fun and creative department, the choir premiered “The Prodigal Son in the Key of F” – a whimsical telling of the story of the prodigal son done almost entirely in words beginning in “F”. Probably our favourite service of the whole year is the Candlelight Lesson and Music service, when we plunge the church into darkness and tell the Christmas story in song and readings in gradually growing candlelight. Despite somewhat dubious weather, attendance at this by people in the broader community continued to grow from previous years. Thanks to Lois Carey and helpers for promoting it as part of our community outreach.

Thanks for all your support of what we do! Ralph Johnston, Music Director.

AGM Report 2016

Four Initiatives of 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 2016 we finished *Falling Upward: A Spirituality for the Two Halves of Life* by Richard Rohr; *Help Thanks Wow: The Three Essential Prayers* by Anne Lamott; and *An Altar in the World* by Barbara Brown Taylor.

Adult Theological Re-education Initiatives: This past year Margaret and Tim offered *Challenge 2016: Read the Bible in One Year*, which we last undertook in 2005. Every week, ten or fifteen of us meet in the Parlour and worked our way through the Old and New Testaments simultaneously from Beginning to End. We had helpful DVD study aids, plenty of conversation, and much laughter. As they used to say of 19th C socials: A good time was had by all!

The Pema Group is a Buddhist book study group that meets in the Parlour on the first and third Fridays of the month. In 2016, the Pema Group completed the book *The Wise Heart: A Guide to the Universal Teachings of Buddhist Psychology* by Jack Kornfield, and began the book *Going Home: Jesus and Buddha as Brothers* by Thich Nhat Hanh.

We generally read a chapter per session and we have a rotating facilitator. Also, in August 2016, as is our August custom, the Pema Group met on every Friday night of the month for Buddhist-themed movies, on a mixture of comic, documentary and dramatic themes. This year we viewed five movies: *Perfect Sense* (2011), a science-fiction drama; *Kung Fu Panda* (2008), an animated action adventure; *Happy* (2011), a documentary about the psychology of happiness; *Heart of a Dog* (2015), a documentary about death; and *Inside Out* (2015), an animated comedy. For more information on our current activities, please visit www.shieldsangha.org.

That which you
want, you must first
give up.

Zen Buddhist Saying

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 a five minute walking session halfway through). 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 2016, the Saturday Morning Teachings included half-a-dozen episodes from the CBC series *Ideas* and *Tapestry* about various religious issues, and in March we began the 24-week video series *Practicing Mindfulness: An Introduction to Meditation* by Professor Mark W. Muesse. 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 at any time!

Submitted by Karin and Tim Robertson

Congregational Life Team Report – 2016

This small but mighty team is presently comprised of Velma Yackobeck, Kim Robinson, Tracy Davis and Elizabeth Brownlee, with a possible new person in the wings. We would heartily welcome new folks to join us!

In general, our mandate is to ensure that the church kitchen is equipped with basic supplies, and to facilitate some of the social aspects of church life. This has mainly involved organizing Linger Lunches - a time of eating and sharing in the gym after Sunday worship. This time of community and fellowship has been enriched by the sharing of the meals with our downtown neighbours. We are grateful to Janyce Robinson and Shannon Johnson who work tirelessly behind the scenes to ensure a smooth operation, and to all those who pitch in to help, especially the Special Olympians who have become regulars in the kitchen.

Linger Lunch happens when a volunteer group sets up the space, prepares and serves the meal, and cleans up afterwards. We are so grateful to groups who offer this hospitality! We try for two Linger Lunches a month; having more volunteer host teams would help us attain this goal. We would be delighted to help your group make a Linger Lunch happen!

This past year, under the leadership of Tracy Davis, our team focussed on building community within and beyond the congregation. Activities included a 60th birthday party for Ralph, a Games Night in the Club Room, ice cream on the lawn, send-off and welcome back celebrations for Jane's sabbatical, a Hobby Lobby Saturday, a paint night and a congregational potluck supper in December. All events were well received and well attended, but the smash hit was the potluck! We had set up for 45 people, and the crowds pouring in had us scrambling to put up extra tables! In the end, 65 hearty souls had braved the frigid temperatures and blowing snow to partake in a veritable feast – roast turkey, St. Andrew's stuffing, mashed potatoes, corn, and all manner of other delicious culinary contributions! You will be delighted to know that your demands for a repeat event have been heard!

Should you be at all interested in contributing to this vital ministry in any way, please speak to one of us!

Respectfully submitted,

Elizabeth Brownlee

☺ ☺ 2016 FUN(d) RAISING COMMITTEE REPORT ☺ ☺

2016 was the 12th 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 busy one with events in every month. Our fearless, fun-loving FUNd Raisers took it in stride and enjoyed providing hospitality to all who requested it. Our crew consists of Liz Brownlee, Liz Westbrook, Lois Carey, Janet McLean, Betty Hurley, Jane Howe, Velma Yackobeck and Frankie Syme.

Here is a breakdown of our year.

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

February: The Eco-Fair/Seed Exchange was held at the end of February. They provided the lunch and we served it.

March: 400 Easter Eggs were fashioned for the Easter Bunny.

April: A second dessert reception was provided for the Near North Voices concert. A luncheon was prepared and served to the hard-working North Bay Presbytery reps. We provided a funeral reception for Lorena Aiton (beloved wife of Jack Aiton.)

May: Mother's Day Tea and Bazaar kept us busy and on the go.

June: Betty Hurley and Liz and Bethany Brownlee held a bake sale before church.

July: We provided lunch and supper for A Special Olympics Bocce tournament. (70)

August: We provided bag lunches for a Special Olympics softball tournament. (200)

September: We provided a funeral reception for Margaret Garant (mother of Liz Westbrook.)

October: held our annual Fall Tea, Bazaar, Silent Auction and Cookie Walk.

November: provided help at the Turkeyfest dinner. 3 of our bakers provided goodies for the silent auction items at Turkeyfest.

December: We helped with the Kid's Only Bazaar.

Throughout the year we assisted wherever 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 \$14,233.00 in 2016, which went towards the church's deficit.

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

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

Respectfully Submitted, Chairperson, Frankie Syme 😊😊😊😊😊😊😊😊😊😊

Friendship Group Annual Report - 2016

Members of the Friendship Group meet in the parlour on the third Thursday of the month, except in May and November when they meet in the Club Room for a pot luck supper. Velma Hickey has been President of the group since 2013 and there are presently twenty-five members.

Our guest speakers in 2016 were:

January 21: Francine Noiseux spoke on the art of story telling. She is a member of a writers group and read three of her stories - Celebration of Life, The Widow Trudel and In The Blink Of An Eye.

February 18: Debbie Lee provided a book of interest on The Craft Of Rug Hooking Through Guilds In Ontario.

March 17: Mary Marrs spoke on her volunteer mission to Brazil. Cross Cultural Solutions is the name of the group and Mary follows all the safety rules and has never had any problems! She worked with children doing physiotherapy, in daycare and also taught basic English.

April 21: Donna Sinclair spoke on "Elder Women's Work". Our job is to remember the past and to speak out on issues that are dear to us because we know how to complain effectively. Our inner life needs to be healthy so we can offer hope to the next generation and we are in charge of making memories, so we are to listen well and listen for words that cannot be articulated. Our own inner dream work happens through coming to church, through prayer and through talking with a small child. **Make a list of things we are grateful for and try to bring more justice into the world by becoming an "activist elder"!

October 20: Nicole Bamford spoke on events at the Empire Retirement Centre. A monthly calendar is available and the centre offers respite care. She gifted us with a table book of the Empire.

We welcome new members to the fellowship of the Friendship Group. Bring your ideas for events, speakers and teachings. Please join us in friendship.

Submitted by: Debbie Lee, Secretary.

FRIENDSHIP GROUP FINANCIAL SUMMARY

For Year ending December 31, 2016

Balance January 1, 2016	\$240.00
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Income:

Christmas Bazaar	194.50
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Buck Basket	370.05
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<u>Total Income</u>	\$804.55
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Disbursements

Donation Church	300.00
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Bank Charges	23.40
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Family for Christmas	100.00
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Other expenses	39.51
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Speakers	45.00
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<u>Total expenses</u>	\$ 507.91
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Bank Balance as of December 31, 2016	\$ 296.64
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Respectfully submitted by Treasurer Olive Cote

Inclusivity Committee Report - 2016

“A lot of different flowers make a bouquet.”— *Muslim Origin*

When hundreds of people march together to show solidarity for the victims of the Orlando shooting that is amazing. It is more wonderful when they enter the doors of St. Andrews because they know they are safe here. That is who we are as a church.

The Inclusivity Committee strives to promote a variety of activities that celebrates our uniqueness. This year on Remembrance Day we placed 200 Canadian flags on the lawn in memory of all those who fought for our freedom. We thank MPP Anthony Rota for supplying the flags.

We are so happy about the increase of LGBT and Allies coming out to our monthly potlucks. We asked what kind of activity they would like in the future so we started a monthly LGBT Book Club. Which is open to all.

None of this would be possible without the hard work of our committee - Jane Howe, Elizabeth Frazer, Donna Sinclair, Gailand MacQueen, Tracy Davis, Jennifer Barnett and Rod Desjardins.

Thank you for all your support - Peter Haddow, Chair

Outreach Committee Annual Report - 2016 Stuart Bailey

Members of the Committee - Stuart Bailey/Chair, Karin Robertson, Margaret Goodwin, Kay Heur, 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.

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.

Ministry and Personnel Committee Annual Report 2016

The Ministry and Personnel Committee is a consultative support group that aids communication among members within the pastoral charge ministry, employees of St. Andrew's and the congregation of St. Andrew's. The committee is charged with reviewing responsibilities, working conditions and effectiveness of the staff, and consulting with the staff to encourage professional development.

The M&P committee was actively involved with assisting Jane in planning her sabbatical and in keeping the Church Council and committees informed about the details for and planning of the sabbatical. There were numerous discussions with staff members dealing with church issues as they arose.

The sabbatical was a success with all the stakeholders growing from the experience. A special thanks to Tracy whose ministry was exceptional in Jane's absence and to all who filled in including especially Ralph, Eunice and all our pulpit supply ministers.

We welcomed John Balfe to the committee in December and are looking forward to additional members early in 2017.

In 2017 we look forward to continuing our efforts in defining staff roles and responsibilities and working with Jane, Ralph, Tracy and Eunice to assist them in the already great performances of their duties.

The committee is grateful for the contributions of Carolyn Morland and Jennifer Barnett as their appointments expire.

The M&P committee has a responsibility to improve communications among staff and congregation, so if anyone has contributions to help us move forward, please talk to a committee member.

Current committee members are:

Garth Goodhew, Ian Martyn, Todd Horton, John Balfe and Bill Ingwersen

THE MEMORIAL COMMITTEE REPORT – 2016

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-two 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 2016 in memory of the following people.

Lorena Aiton	Evelyn Lefevre	Beatrice Cole	Eunice Phillips
Catherine McCallum	Gerrie Lefevre	Helen Wesson	Ruth Bolan

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 \$1,522.00 in donations; \$1,263.73 for Memorial projects and \$258.27 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 2016 we were happy to fund the improvement of our sound system in the sanctuary. Chuck Haskins, a sound technician was called in to assess our system which he advised was good, but we should purchase new headphone receivers. With his advice and research by Derek Stott and Howard Wurster it was decided to purchase new state of the art headphones. Five new receivers, a charger for them and one neck induction loop were received in December from Sound Associates in the U.S., plus a speaker for the choir loft purchased locally, for a total of \$1,841.57. We also funded some flooring to reinforce a level in the choir loft, which was installed by members of the Property Committee.

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 112 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, Secretary

Memorial Fund Financial Statement – 2016

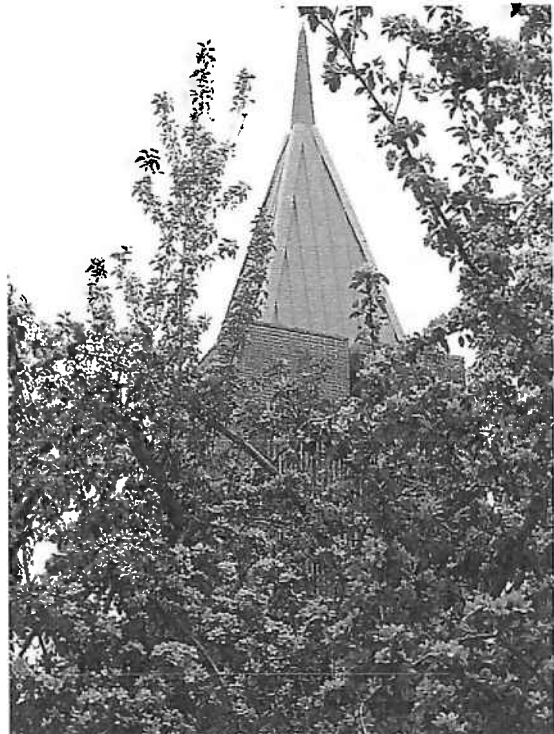
Balance forward from 2015		4,139.38
Donations	4,957.63	
Bank interest	.99	
Total income	4,958.62	<u>4,958.62</u>
		9,098.00
Expenses:		
Postage	96.05	
Flooring, choir loft	113.90	
Hymnal repair	40.23	
Hearing devices	<u>1,841.57</u>	
Total Expenses	2,091.75	<u>2,091.75</u>
Bank Balance Dec. 31, 2016		<u>7,006.25</u>

*Submitted by Marg Barton, Treasurer
January 29, 2017*

* * * * *

Members of the Memorial Committee

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



Observer Report 2016

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

2016 brought us another year of good reading on articles that stretch our minds and hearts to see things in a different light. 2016 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 188 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. I am enjoying the new column by broadcaster, author and journalist Michael Coren. Once a scathing critic of liberal Protestantism, he has undergone a highly public transformation in the past few years. What hasn't changed is his sharp intellect and ability to turn a memorable phrase. December's issue also had an interesting article on "Holy Doodles". We have such a person in our congregation who doodles and turns out wonderful pictures from his creative mind.

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 available in the back hallway that you can take to read and see if this magazine is for you.

The cost to receive it is \$25.00 per year for 11 issues. That's \$2.25 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 2017.

Frankie Syme..... Observer Rep

PASTORAL CARE

LOVE

Love is a friendship that has caught fire. It is quiet understanding, mutual confidence, sharing and forgiving. It is a loyalty through good and bad. It settles for less than perfection and makes for allowances for human weaknesses.

Love is content with the present, it hopes for the future and it doesn't brood over the past. It's the day-in and day-out chronicle of irritations, problems, compromises, small disappointments, big victories and working toward common goals.

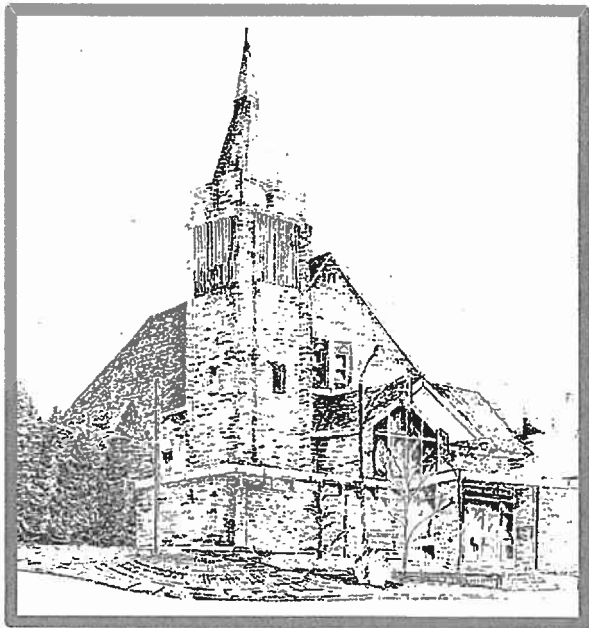
If you have love in your life, it can make up for a great many things you lack. If you don't have it, no matter what else there is, it's not enough.

Pastoral care provides love through a number of ways. Visiting in the hospital, in the retirement home, with the shut in, through phone calls, and cards. The minister provides love through visits to the bereaved and to folks in crisis situations.

The Pastoral Care team consists of Rev. Jane Howe, Tracy Davis, Joyce Boston, Will Kunder, Diane Barnes, Doris and George Cole, Helen Cole, Marilyn Goodhew, Debbie Lee, Janet McLean, Kathy and Dave Payne, Greg Brewer.

If you are in need of a visit call any member of the Pastoral Care Team.

Dreams of our Faith Community Planning Today For Tomorrow



St. Andrew's United Church
North Bay, Ontario

Prepared by Margaret Reid

Planned Gifts Fund

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

This year the Planned Gifts Fund received two bequests. June Lee, mother of Debbie, enjoyed special events with us and left \$1,000 to the church. Archie Soule left St. Andrew's a \$15,000 bequest. We remember Archie with his white hair, sitting at the back of the church, always willing to help with the collection, and ever ready to buy a ticket to any St. Andrew's event. They also leave a legacy of generosity and faithfulness.

This year Planned Gifts provided startup money for Yoga, purchased a projector for the sanctuary, and paid half the cost of the new McIntyre Street doors.

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

Edith Mick
Catherine Shields
Tracy Shelp
Betty Steele
Jean Wilson
June Lee
Archie Soule

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

Queenie Buchanan
Stanley Hunnisett

The will stipulates how designated bequests 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 honour their generosity to us. We are grateful.

Property Committee Report – 2016

There were two large projects taken on by our committee this year. The first was the re-decking of the choir loft. The second major project was the painting of the large kitchen which included the complete removal and refinishing of all cupboard doors.

All the fire alarm stations were replaced as well as the installation of both smoke and heat detectors in both rooms above the stage area.

Carole Livie painted all baseboards and railings in the office area and the lower level as well as the wall by the men's washroom. Plaster work is ongoing all around the church. A large crack in narthex was repaired and painted.

A new chime was installed by the Algonquin Street lift and a door bell in the lower level Club Room to notify the lift operator of those wanting to use the lift from the lower level. The existing bell only rings in the office area and the lift operator was not aware that there were people needing to come up from the Club Room area to street level.

The North Bay Fire Marshal, Mr. Gardiner, came and made an inspection of the church and cited the church with many fire code violations. Some of the smaller areas have been addressed. The coat racks between the gym and the men's washroom have been removed and the walls were painted. Some of the major work such as the partition in the office area and some of the fire door and fire-glass replacements are still in progress. We have until the spring to have these finished.

Just before Christmas the heating coil in the heat exchange unit in the men's washroom rusted through and caused a flooded lower level. Due to the fact there was no after-market unit to be purchased, this coil unit had to be manufactured. Due to the lack of heat in the gym alternative heat sources needed to keep the pipes from freezing were looked into and we decided to have Dom's Electric install temporary electric heaters. Due to the lack of free breakers in all of our electric panels a new panel box was installed in the gym as well as a distribution box in the furnace room. All the electrical cable as well as the boxes are now ours and we now have room to expand if the need ever arises as well as the material to do so. As of this date the heating unit will be installed, hopefully by week of February 13th or sooner.

Due to the changes in the church a revamping of cleaning duties is being looked at and will be presented to council when finished. All in all we have had a very productive year and we are looking forward to the up-coming year with other projects to be done as needed.

The Committee members are Olive Cote, George Etches, Reid Milne, Mike Morrison and Bob Morton,

Lucien J. Masson, Chair

THE STEWARDSHIP COMMITTEE

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

2 Corinthians 9:6-7



Christian stewardship includes all aspects of our lives. It is about our personal, work, and family life. It is about the good management of donations, including those made to our church. It is important to be prayerful and intentional as we consider God's generosity in our own lives and how we might say "Thank You"

Officially a committee of the St. Andrew's Council, the Stewardship Committee was re-established in the spring of 2016. The main objective of the Committee is to raise the awareness of the Congregation's stewardship needs so that its full financial potential may be realized to meet the total financial objectives of the congregation. The second goal is to encourage individuals to provide a ministry of service and financial support to the Church.

The group of Marg Reid, Jeff Archambeault, Rod Desjardins and Bethany Brownlee began the planning of a campaign centred on the upcoming Advent season.

During each of the Sundays of Advent, a member of the congregation gave their response to the question: "What do I cherish about St. Andrew's and why do I give?" These speakers represented four different generations and each one shared with us how important this church is to them and why they support its mission and ministry.

In addition to the "Why I Give" presentations, the Committee also initiated the following ways to inspire giving:

- increasing awareness of Stewardship through bulletin inserts at several times throughout the year
- inclusion of "A Stewardship Second" reminders in the weekly *TOGETHER* news sheet
- an all-household mailing of a special Stewardship letter brochure that highlighted:
 - the meaning of Stewardship - the components of Time, Talent and Treasure
 - the state of our Church's financial health (not healthy!)
 - a request to members to consider jumping up a step on the "Staircase of Giving"
 - promotion of the PAR (Pre-Authorized Remittance) program for regular giving

Fortunately there are helpful program resources dealing with stewardship that have been developed by the Philanthropy Unit of the United Church of Canada. As a committee we are thankful for this support. As Stewardship planning evolves over time, these resources will be of great value. An invitation is extended to anyone who would like to join the Stewardship Committee. If you have time and talent to share, you are welcome to join us!



The Stewardship Committee
St. Andrew's United Church, North Bay

Trustees Report 2016

Present Trustees of St Andrew's United Church, North Bay

Bill Morland, Julia Morton, Ed Mounce, E.J.Roche, Garth Goodhew

In 2016 we lost a dedicated long time Trustee of St. Andrew's with the passing of Eunice Phillips in August. Eunice served in this position for many years and she is missed in this community of faith.

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

A special trustees meeting was held in October to deal with a request from the lawyers for Malmac Enterprises, the purchasers of the adjoining property on McIntyre Street. The new owners requested assurance that St Andrew's did not have any concerns regarding the line between the two properties, or claims on the adjoining property. We examined the survey included with the request and signed off.

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.

Worship Committee Report - 2016

“From small worship meetings great services grow” – or at least that’s where ideas often germinate and first pop their heads out for a quick look around. At our (approximately) monthly meetings the Worship Committee looks ahead to what’s coming up in the near future for worship themes and needs, and lays out a rough groundwork of where our Sunday services might go.

From there, of course, a lot of hard work, pruning and nurturing from all sides goes into growing the worship we experience Sunday mornings and at Wednesday Worship. Jane largely develops each week’s liturgy and reflection, Tracy brings in the children’s side, Ralph and the choir nurture the musical voice, Elizabeth Brownlee gently organizes the rich input from Prayers of the People and scripture readers, and the whole is nourished by announcements reminding us of upcoming activities and opportunities in our community, those taking casual part in the service, ushers greeting at the door, and those producing and folding the bulletins that so magically appear every Sunday to guide us.

And what are some of the things that germinated in 2016 at St. Andrew’s? One never quite knows what will show up on a Sunday – from Jane peering out through giant sunglasses to bring to life “seeing things differently” in Kid’s Time, to shoes on the communion table thoughtfully provoking what our journey through Lent might look like – the theology of sandals, glitzy high heels, kid’s running shoes and a walking stick.

Our 2016 Annual General Meeting began with a video put together by the genius of Tim Robertson and Tracy Davis, showing congregation members talking about why they come to St. Andrew’s – an interesting thoughtful reminder of all that goes on here.

Lent also saw a stunning new banner hanging from the front – a gift from Marg Paul for the Easter season, with Jesus in the middle offering communion and bookended on either side by poignant images of his crucifixion and resurrection in the shimmering colours of a large exquisitely done needlepoint tapestry she designed and worked herself. It’s a work of art with depth and subtlety that draws us in to the Easter story.

In June for First Nation’s Sunday, we did the “blanket exercise” – blankets spread out, representing the land lived on by First Nations, that were then folded up smaller and smaller during a telling of the history of European settlement of North America – a vivid visual image of its effect on the lives and freedom of North America’s first peoples.

In June was also one of the most incredible moments of our year. A vigil at City Hall to mourn the shootings at a gay bar in Orlando was followed by a procession to St. Andrew’s. The sight of 300 grieving people filing into the church with the rainbow banner quietly hanging on the wall, a palpable symbol of the decades of LGBT support here at St. Andrew’s, was an incredibly powerful testament to the spirit of our place.

In terms of some of the sweat equity that keeps St. Andrew’s going and nurtures the practical needs of a church building, two important contributions were Rob Morton and crew adding maple plywood to the choir loft risers to strengthen the boards and unify it with the top

level that had already been done – and Derek Stott & Howard Wurster looking into our hearing assist system and upgrading it with new headsets and amplification loops.

From July through October Jane was off on a well deserved sabbatical. Tracy took on the role of pulling together the services and being the liturgist, while guest speakers generously shared their many talents and visions to give the reflections – culminating in Tracy reflecting on what the time had meant to her and the church, and the gifts and insights that came with it.

Then it was on into Advent and Christmas. Jane introduced us to “body prayer” – the power of body gestures during prayer that she had experienced at Findhorn in Scotland. Trish Schweitzer used her card making skills to create several hundred Advent symbols that people wrote prayers or thoughts on and hung on the garland around the church.

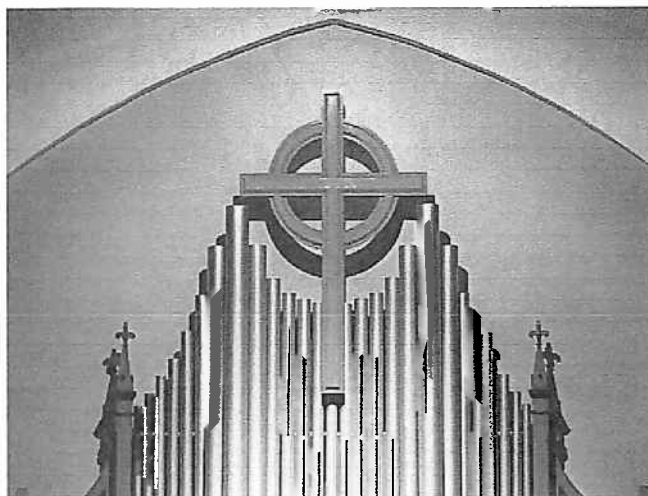
We had our yearly pageant – this year “Twas the Night of First Christmas”, with Dr. Seuss style poems taking us through the surprises and familiarity of the Christmas story, complete with innkeeper, angels, shepherds, animals, magi and the holy family coming up from the congregation (including baby Jesus’ older brother. Well okay, Soren was disguised as a lamb. But remember paragraph 3? Grin!)

And so, with our annual Candlelight Lessons & Music service and Christmas Eve services, we finished our year’s growth to happily sit back and relax with goodies and cider at our New Year’s day service, grabbing our breath before heading off into 2017 and all it’s bringing.

Thanks to everyone who helped make everything happen! It wouldn’t happen without you!

Members of the Committee are Rev. Jane Howe, Tracy Davis, Liz Brownlee, Lois Carey, Kim Robinson and Carole Sawyer

Ralph Johnston
Worship Committee Chair





TURKEYFEST 2016

FRIDAY, NOVEMBER 18th

This year's dinner was our 30th annual TURKEYFEST. We served close to 525 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 connect with St. Andrew's. Our TURKEYFEST is one of the traditional threads in the fabric of our faith community and those who join us on this special "feast day" feel a sense of belonging 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 \$1,400 and was very successful. Thanks as well to all who donated articles for the auction.

This year, the Committee was able to turn over the total sum of **\$10,800** to the St. Andrew's general operating fund. This is the highest amount that has ever been raised by our TURKEYFEST event.

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, and Jean Jamieson. The dedicated 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 17th, 2017** as the date for our **31st Annual TURKEYFEST!**

<u>REVENUE:</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>
Tickets	7,796	7,399	7,451	7,797	7,452
Food sales	111	193	231	55	175
Donations	3886	3,921	3,945	5,576	5,740
Bank Interest	1	1		1	1
(A) TOTAL REVENUE	11,794	11,514	11,627	13,429	13,268
<u>EXPENSES:</u>					
Turkeys	1,306	1,241	1,524	1,429	1,472
Other Food	561	578	625	657	571
Supplies & rentals	458	329	510	260	125
Miscellaneous	227	315	417	106	352
(B) TOTAL EXPENSES:	2,552	2,463	3,076	2,452	2,520
<u>SUMMARY:</u>					
Opening Balance	224	266	117	118	145
(+) Profit (A-B)	9,242	9051	8,551	10,977	10,748
(-) Equipment Purchased	nil	nil	nil	350	nil
TOTAL AVAILABLE:	9,466	9,317	8,668	10,745	10,893
TO CHURCH FUNDS	<u>9,200</u>	<u>9,200</u>	<u>8,550</u>	<u>10,600</u>	<u>10,800</u>
Closing Balance: (Dec. 31)	266	117	118	145	93

Respectfully submitted,

Derek Stott
Chair
TURKEYFEST 2016

Finance Committee Report - 2016

Members: Margaret Reid (Treasurer), Julia Morton (Chair), Frankie Syme (Secretary), Bob Syme (Usher Captain)

The Finance committee meets towards the end of each month to approve the paying of each month's bills. We authorize the paying of bills generated by the many activities of the church committees. We oversee the Loaves and Fishes money and we ensure that all donations to Mission and Service are forwarded to the head office of the United Church. We backstop the Treasurer. We offer assistance to anyone new to ushering or tellering.

While our responsibility is to inform council and the congregation at large as to our financial situation it is not in the mandate of the finance committee to raise the money. However I must point out that the members of this committee wear second (and third) hats. They are an integral part of the Stewardship, Building Usage and Fund Raising Committees.

This past year, 2016, has left our church in a precarious position. We began the year with a carry-over debt of about \$19,200. The year 2016 itself, had a shortfall between expenses and income of \$13,300. This means that 2017 began with a debt of \$32,500.

We have and are having a series of unexpected expenses in the form of fairly expensive changes to the building in order to satisfy the North Bay Fire Department. We are also dealing with the age of the building and the unique parts of our heating system which gave way in January. While the property aspect of St Andrew's continues to drain our budget we continue to minister to the congregation and the community. It will take each and every one of us doing our part to keep the lights on and the ministry continuous this year.

We are always looking for new members so if you have a mathematical, money kind of mind we would love to have you join us. For information contact any of the present members or the council executive.

Prepared by Julia Morton

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

	2015 ACTUAL	2016 BUDGET	2016 ACTUAL
INCOME			
Offerings	201,626	228,000	185,783
Offerings for deficit	10,988		10,795
Fund Raising Committee	4,823		6,852
Interest-Manse	2,674		2,462
Other	28,237	37,000	29,882
TOTAL INCOME	248,348	265,000	235,774
EXPENSES			
Salaries	99,148	120,992	115,954
Benefits and Pensions	25,311	25,717	24,753
Housing & Telephone	20,601	3,884	5,555
Car	3,150	3,150	3,150
Library & Educ. Allowance	864	3,540	720
Cleaning Contract & Other	21,075	23,752	22,211
TOTAL PERSONNEL	170,149	181,035	172,343
Fuel	16,340	16,000	12,255
Utilities	9,089	9,000	8,903
Repairs	9,604	11,000	12,394
Insurance	6,089	6,500	6,089
Maintenance Contracts	2,957	3,000	3,842
Special Property Projects	4,578		
Janitorial Supplies	2,519	3,500	2,949
Union Cemetery	200	200	200
TOTAL PROPERTY	51,376	49,200	46,632
Office, Postage	4,420	4,000	4,355
Presbytery dues	5,828	5,933	5,933
Office Equipment	2,674	3,000	2,677
Telephone/Internet	2,303	2,500	2,181
TOTAL ADMINISTRATION	15,225	15,433	15,146
Advertising	1,512	2,000	1,571
Worship expenses	1,636	1,500	1,700
TOTAL WORSHIP	3,148	3,500	3,271
OBSERVER	1,674	2,000	1,996
CHRISTIAN DEVELOPMENT	5,758	3,000	2,715
FINANCE	1,742	3,000	2,060
OUTREACH	260	200	0
PASTORAL CARE	0	0	0
CONGREGATIONAL LIFE	294	300	222
INCLUSIVITY	100	100	100
ALLOCATION FOR CAPITAL	3,600	3,600	3,600
CONTINGENCY FUNDS	0	500	1,000
TOTAL EXPENSES	253,326	261,868	249,085
SURPLUS/(DEFICIT) FOR YEAR	(4,978)		(13,311)
SURPLUS/(DEBT) - BEGINNING OF YR.	(14,160)		(19,138)
GENERAL FUND - DECEMBER 31	(19,138)	0	(32,449)

Prepared by Margaret Reid

M Reid Feb. 11, 2017

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

	2015	2016
Balance - Beginning of Year	10,764	14,477
Plus: Transferred from Operating Fund	3,600	3,600
Interest	113	114
Less: Disbursements	0	0
Transferred to Building Restoration Fund		12,000
Balance - End of Year	14,477	6,191

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

	2015	2016
<u>PGF OUTREACH-WORSHIP-EDUCATION</u>		
Balance - Beginning of Year	20,238	14,738
Plus: Receipts	0	8,000
Less: Disbursements	5,500	1,553
Balance - End of Year	14,738	21,185
<u>PGF BUILDING-CAPITAL</u>		
Balance - Beginning of Year	3,950	3,950
Plus: Receipts	0	8,000
Less: Disbursements	0	4,000
Balance - End of Year	3,950	7,950
Total PGF - End of Year	18,688	29,135

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

	2015	2016
Balance - Beginning of Year	4,580	2,080
Plus: Transferred from other funds	0	12,000
Offerings	100	181
Other revenue	101	0
Less: Expenses	2,701	18,496
Balance - End of Year	2,080	-4,235

Prepared by Margaret Reid

M. Reid Feb 11, 2017

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

	2015	2016
Balance - Beginning of Year	34,409	35,216
Plus: Receipts	30,346	28,355
Less: Disbursements	29,539	27,575
Balance - End of Year	35,216	35,996

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

	2015	2016
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,**

	2015	2016
Balance - Beginning of Year	0	0
Plus: Receipts	16,348	17,644
Less: Forwarded to United Church M & S	16,348	17,644
Balance - End of Year	0	0

Prepared by Margaret Reid



Feb 11, 2017

ST. ANDREW UNITED CHURCH
OUR PRAYER OF COMMITMENT FOR 2017
OPERATING BUDGET - GENERAL FUND

	2015 ACTUAL	2016 BUDGET	2016 ACTUAL	2017 BUDGET
<u>REVENUE</u>				
Offerings	213,786	228,000	197,941	228,000
Other Income	34,562	37,000	37,833	37,000
TOTAL REVENUE	248,348	265,000	235,774	265,000
<u>EXPENSES</u>				
Salaries	99,148	100,909	115,954	126,599
Benefits and Pensions	25,311	25,000	24,753	25,000
Housing & Telephone	20,601	20,601	5,555	540
Car Allowance	3,150	3,150	3,150	3,150
Library & Study	864	2,208	720	2,233
Sabbatical Costs		6,790		
Cleaning contract & Other	21,075	22,377	22,211	21,778
TOTAL PERSONNEL	170,149	181,035	172,343	179,300
Fuel	16,340	16,000	12,255	16,000
Utilities	9,089	9,000	8,903	9,000
Repairs	9,604	11,000	12,394	12,000
Insurance	6,089	6,500	6,089	6,500
Maintenance Contracts	2,957	3,000	3,842	3,500
Supplies	2,519	3,500	2,949	3,000
Mtce upgrades	4,578			
Union Cemetery	200	200	200	200
TOTAL PROPERTY	51,376	49,200	46,632	50,200
Office, Postage	4,421	4,000	4,355	4,500
Presbytery dues	5,828	5,933	5,933	5,258
Office Equipment	2,674	3,000	2,677	2,700
Telephone/Internet	2,302	2,500	2,181	2,300
TOTAL ADMINISTRATION	15,225	15,433	15,146	14,758
Advertising	1,512	2,000	1,571	1,700
Worship Expenses	1,636	1,500	1,700	1,800
TOTAL WORSHIP	3,148	3,500	3,271	3,500
CHRISTIAN DEVELOPMENT	5,758	3,000	2,715	3,000
OBSERVER	1,674	2,000	1,996	2,000
FINANCE	1,742	3,000	2,060	3,000
OUTREACH	260	200	0	200
PASTORAL CARE	0	0	0	0
CONGREGATIONAL LIFE	294	300	222	300
INCLUSIVITY	100	100	100	100
ALLOCATION FOR CAPITAL	3,600	3,600	3,600	3,600
CONTINGENCY FUNDS	0	500	1,000	500
TOTAL EXPENSES	253,326	261,868	249,085	260,458

Prepared by Margaret Reid

M. Reid Feb 11, 2017

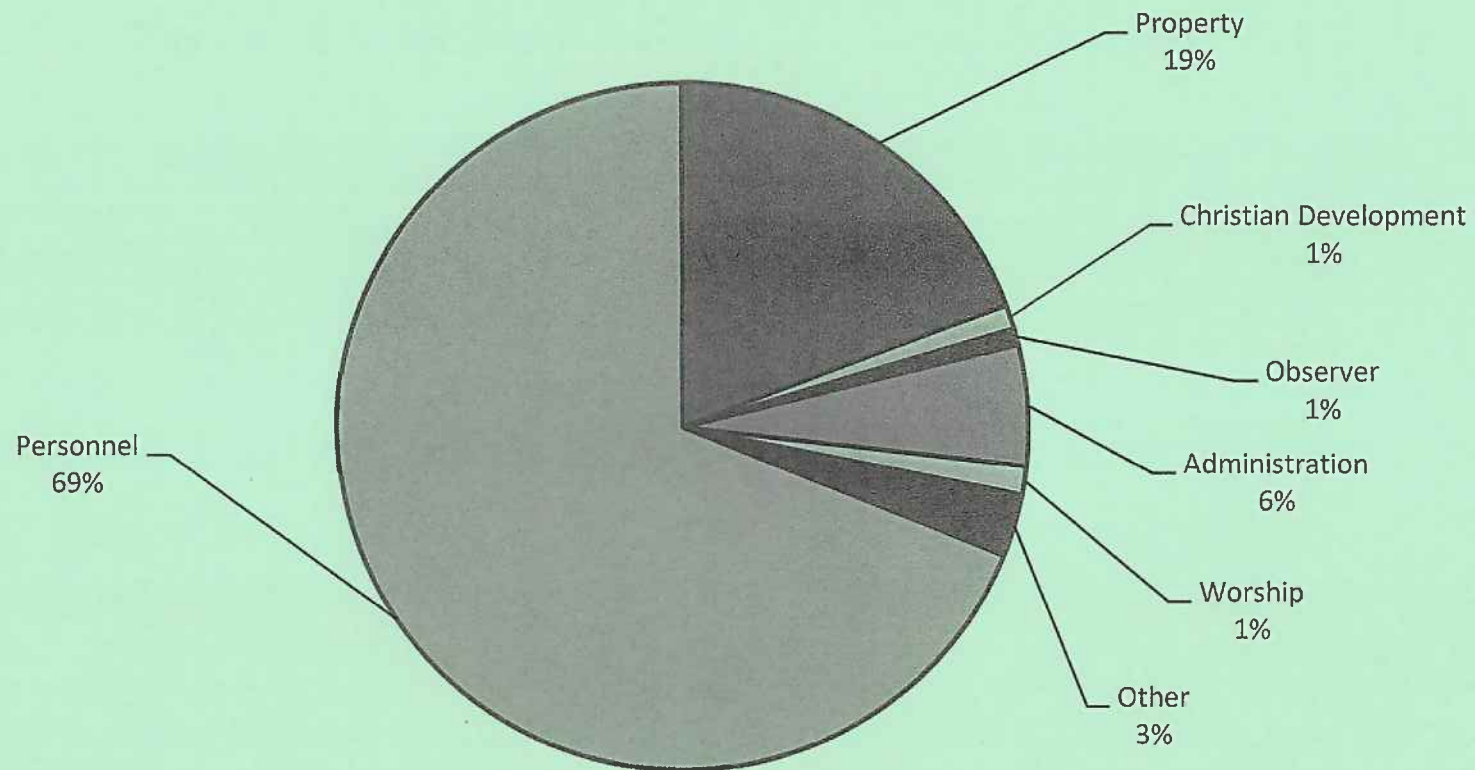
PERSONNEL BUDGET

	2015	2016	2017
Minister			
Salary	53,209	54,057	67,012
Car Allowance	1,200	1,200	1,200
Housing Allowance	12,345	12,345	
Library & Study	1,332	1,359	1,374
	68,086	68,961	69,586
Lay Minister			
Salary	24,703	25,196	34,244
Car Allowance	750	750	750
Housing Allowance	7,716	7,716	
Telephone Allowance	540	540	540
Library & Study	833	849	859
Overtime payout			3,366
	34,542	35,051	39,759
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	10,012	10,209	10,404
Contract Janitorial	19,952	19,952	19,029
Music Director			
Salary	11,223	11,447	11,573
Travel Allowance	1,200	1,200	1,200
	12,423	12,647	12,773
Other			
Treasurer	900	900	900
Organist Supply	125	125	125
Courses, Gifts	600	600	600
Pulpit Supply	582	500	824
Payroll Costs	300	300	300
TOTAL	147,522	156,035	154,300

Prepared by Margaret Reid

 Feb 11, 2017

**ST. ANDREW'S UNITED CHURCH
BUDGET - GENERAL FUND
2017**



ST. ANDREW'S UNITED CHURCH
FINANCIAL STATEMENTS
FOR THE YEAR ENDED DECEMBER 31, 2016

KENDALL, SINCLAIR, COWPER & DAIGLE LLP

CHARTERED PROFESSIONAL ACCOUNTANTS

237 MAIN STREET EAST
NORTH BAY, ONTARIO
P1B 1B2PHONE: (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, 2016** and the statements of continuity of general and other funds, schedules of other receipts and funds held in trust and statement of cash flows for the year then ended.

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

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

North Bay, Ontario
February 2, 2017

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

ST. ANDREW'S UNITED CHURCH

STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2016

(With comparative figures as at December 31, 2015)

	<u>ASSETS</u>	<u>2016</u>	<u>2015</u>
Current			
Cash		\$ 49,437	\$ 54,910
Investments		6,196	14,477
Accounts receivable		5,736	3,667
		<u>61,369</u>	<u>73,054</u>
Long term			
Term deposits - Manse (Note 1)		126,909	126,909
		<u>\$ 188,278</u>	<u>\$ 199,963</u>
	<u>LIABILITIES</u>		
Current			
Bank loan		\$ 2,000	
Accounts payable		16,836	\$ 14,902
Funds held in trust (Note 2)		36,785	36,005
		<u>55,621</u>	<u>50,907</u>
	<u>EQUITY (DEFICIENCY)</u>		
General fund		(32,448)	(19,138)
Manse fund (Note 1)		126,909	126,909
Capital fund		6,196	14,478
Planned gifts fund (Note 3)		24,900	20,768
Memorial fund		7,006	5,894
Turkey fund		94	145
		<u>132,657</u>	<u>149,056</u>
		<u>\$ 188,278</u>	<u>\$ 199,963</u>

UNAUDITED - SEE NOTICE TO READER

ST. ANDREW'S UNITED CHURCH

STATEMENT OF CONTINUITY OF GENERAL FUND

FOR THE YEAR ENDED DECEMBER 31, 2016

(With comparative figures for 2015)

	2016	2015
Revenues		
Offerings	\$ 196,578	\$ 212,614
Other (Schedule 1)	39,196	35,733
Outreach	17,644	16,348
	<u>253,418</u>	<u>264,695</u>
Expenses		
Salaries and benefits	146,982	145,924
Outside services	19,638	19,952
Outreach	17,644	16,348
Repairs and maintenance	16,236	12,561
Heat	12,255	16,340
Utilities and telephone	11,084	11,392
Insurance	6,089	6,089
Presbytery dues	5,933	5,827
Postage and office supplies	4,355	4,420
Vehicle expense	3,150	3,150
Janitorial supplies	2,949	2,519
Christian development	2,715	5,758
Office equipment	2,677	2,674
Observer	1,996	1,674
Worship	1,700	1,636
Other expenses	1,575	760
Advertising	1,571	1,512
Bank charges and interest	1,332	1,014
Other personnel	1,197	823
Professional fees	728	728
Congregational life programs	322	394
Special property purchases		4,578
	<u>262,128</u>	<u>266,073</u>
Excess (deficiency) of revenues over expenses for the year	(8,710)	(1,378)
Balance (deficiency) beginning of year	(19,138)	(14,160)
	<u>(27,848)</u>	<u>(15,538)</u>
Transfer to planned gifts fund	(1,000)	
Transfer to capital fund	(3,600)	(3,600)
	<u>(4,600)</u>	<u>(3,600)</u>
Balance (deficiency) end of year	<u>\$ (32,448)</u>	<u>\$ (19,138)</u>

UNAUDITED - SEE NOTICE TO READER

ST. ANDREW'S UNITED CHURCH

STATEMENT OF CONTINUITY OF OTHER FUNDS

FOR THE YEAR ENDED DECEMBER 31, 2016

(With comparative figures for 2015)

	2016	2015
<u>Memorial Fund</u>		
Revenues		
Donations	\$ 4,958	\$ 7,468
Interest	1	3
	<u>4,959</u>	<u>7,471</u>
Expenses		
Hearing devices	1,842	
Loaves and fishes	1,755	
Office	250	485
Organ repairs		8,419
	<u>3,847</u>	<u>8,904</u>
Excess (deficiency) of revenue over expenses for the year	1,112	(1,433)
Balance beginning of year	<u>5,894</u>	<u>7,327</u>
Balance end of year	<u>\$ 7,006</u>	<u>\$ 5,894</u>
<u>Turkey Fund</u>		
Revenues	\$ 13,223	\$ 13,429
Expenses	<u>2,474</u>	<u>2,802</u>
Excess of revenues over expenses for the year	<u>10,749</u>	<u>10,627</u>
Balance beginning of year	<u>145</u>	<u>118</u>
	<u>10,894</u>	<u>10,745</u>
Transfers - general and planned gifts fund	<u>10,800</u>	<u>10,600</u>
Balance end of year	<u>\$ 94</u>	<u>\$ 145</u>
<u>Capital Fund</u>		
Revenues - interest	\$ 118	\$ 114
Expenses		
Excess of revenue over expenses for the year	<u>118</u>	<u>114</u>
Balance beginning of year	<u>14,478</u>	<u>10,764</u>
	<u>14,596</u>	<u>10,878</u>
Transfers - from general fund	3,600	3,600
- to planned gifts fund	(12,000)	
	<u>(8,400)</u>	<u>3,600</u>
Balance end of year	<u>\$ 6,196</u>	<u>\$ 14,478</u>

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ST. ANDREW'S UNITED CHURCH

STATEMENT OF CONTINUITY OF OTHER FUNDS

FOR THE YEAR ENDED DECEMBER 31, 2016

(With comparative figures for 2015)

	<u>2016</u>	<u>2015</u>
<u>Planned Gifts Fund</u>		
Revenues		
Donations and bequests (Note 3)	\$ 15,181	\$ 201
Expenses		
Outreach	1,553	5,500
Building restoration	22,496	2,701
	<u>24,049</u>	<u>8,201</u>
Excess (deficiency) of revenue over expenses for the year	(8,868)	(8,000)
Balance beginning of year	20,768	28,768
	<u>11,900</u>	<u>20,768</u>
Transfers from - capital fund	12,000	
- general fund	1,000	
	<u>13,000</u>	
Balance end of year	<u>\$ 24,900</u>	<u>\$ 20,768</u>
<u>Manse Fund</u>		
Revenues - interest (Note 1)	\$ 2,462	\$ 2,674
Balance beginning of year	126,909	126,909
	<u>129,371</u>	<u>129,583</u>
Transfers - general fund	2,462	2,674
Balance end of year	<u>\$ 126,909</u>	<u>\$ 126,909</u>

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ST. ANDREW'S UNITED CHURCH

SCHEDULE OF OTHER RECEIPTS

FOR THE YEAR ENDED DECEMBER 31, 2016

(With comparative figures for 2015)

	<u>2016</u>	<u>2015</u>
Donations re building	\$ 13,933	\$ 9,210
Turkey fund	10,800	10,600
Fundraising committee	6,852	4,822
Manse fund	2,462	2,674
Sundry	2,459	2,793
Weddings and funerals	1,325	2,125
Observer	965	760
Administration	174	130
Envelopes	148	152
Christian development	78	2,467
	<u>\$ 39,196</u>	<u>\$ 35,733</u>

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ST. ANDREW'S UNITED CHURCH

SCHEDULE OF FUNDS HELD IN TRUST

FOR THE YEAR ENDED DECEMBER 31, 2016

(With comparative figures for 2015)

		<u>2016</u>	<u>2015</u>
	<u>OTHER</u>		
<u>Loaves and Fishes</u>			
Balance beginning of year		\$ 35,216	\$ 34,409
Add: receipts		<u>28,354</u>	<u>30,346</u>
		63,570	64,755
Deduct: disbursements		<u>27,574</u>	<u>29,539</u>
Balance end of year		<u>35,996</u>	<u>35,216</u>
<u>Choir</u>			
Balance beginning of year		789	789
Add: receipts		<u>789</u>	<u>789</u>
Deduct: disbursements		<u> </u>	<u> </u>
Balance end of year		<u>789</u>	<u>789</u>
Total		<u>\$ 36,785</u>	<u>\$ 36,005</u>

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ST. ANDREW'S UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2016

1. **Manse**

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

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

<u>Amount</u>	<u>Interest Rate</u>	<u>Maturity Date</u>
\$ 26,909	2.15%	August 2, 2017
25,000	2.20%	August 24, 2018
25,000	2.00%	August 8, 2019
25,000	1.50%	August 4, 2020
25,000	1.60%	August 8, 2021
<u>\$ 126,909</u>		

2. **Funds Held In Trust**

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

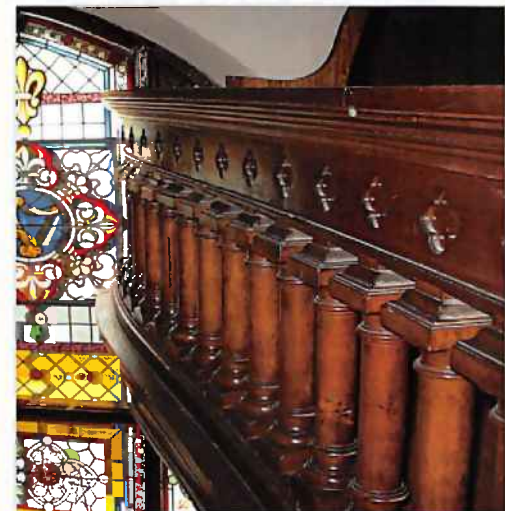
3. **Planned Gifts Fund**

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

4. **Capital Expenses**

\$22,496 in building restoration expenses were paid from the planned gift fund for 2016.

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We at St. Andrew's are truly blessed to be surrounded by the splendour of wood. Its natural beauty embraces us from the timbered rafters high above our heads, to the oak pews below. Skillfully crafted by chisel, saw and lathe, these many wooden elements create a warm and inviting ambience that simply says, "Welcome!" It is indeed a fitting way to beautify our church home, a place where we share the love and ministry of a long-ago carpenter... from Galilee.



**ST. ANDREW'S
UNITED CHURCH**

**399 CASSELLS STREET
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