

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

**ANNUAL
REPORT
2017**



TABLE OF CONTENTS

ST. ANDREW'S AT A GLANCE	1
From The Chair of St. Andrew's Council	1
From Jane Howe's Desk	2
From Tracy Davis' Desk	3
Historian's Report	4
St. Andrew's Interns – Where Are They Now?	5
Candidates For Ministry From St. Andrew's 1973 – 2001	6
A Snapshot of St. Andrew's	7
MINUTES AND STATISTICS	11
2018 Annual Meeting Agenda	11
2017 Annual Congregational Meeting Minutes	12
Our Life Together	16
Pastoral Charge Information for 2017	17
COMMITTEE REPORTS	19
Chairs of Council	19
Accessibility at St. Andrew's	20
Administration	20
Building Use Committee	21
Christian Development Committee	21
Four Initiatives of the Christian Development Committee	22
Choir Report	23
Congregational Life Committee	24
Friendship Group	25
Friendship Group Financial Statement	26
Fun(d) Raising Committee	27
Inclusivity Committee	28
Memorial Committee Report	29
Memorial Fund Financial Statement	30
Ministry and Personnel Committee	31
Observer Report	31
Outreach Committee	32
Pastoral Care Committee	33

Planned Gifts Fund.....	34
Property Committee	35
St. Andrew's Trustees Report	35
Turkeyfest 2017	36
Worship Committee	37
FINANCIAL REPORTS.....	39
Finance Committee	39
2017 General Fund	40
2018 Operating Budget	43
2018 Personnel Budget.....	45
Accountants' Report	47

Annual report cover pages designed by Derek Stott.

FROM THE CHAIR OF ST. ANDREW'S COUNCIL

As acting chair of Council, I have observed the inner workings of St. Andrew's United Church. The Church Council has met monthly from September through June to direct St. Andrew's goals, activities and endeavours. Our guideline for this effort is our mission statement:

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

When you read the reports of the various committees, groups, choir and ministerial staff, you will see what a busy year 2017 was. Our heritage building has received some much-needed attention and now faces 2018 with many upgrades. I am delighted each time I see our church featured in movies and TV shows. We're not the only ones to appreciate our spirit-filled place of worship. My thanks to all who worked with great diligence to maintain the beauty, safety, integrity and ambiance of our open-door church. If you haven't done so recently, I encourage you to visit the church in a quiet time; sit in the sanctuary; stop by the kitchen; check out the photos in the hallway; wander about, and as you wander, remember all the activities you've experienced in each room; I think St. Andrew's will speak to you of all the good works done by you and your friends who congregate within its walls. St. Andrew's is a loving home; its building is well maintained and well used by its caring family.

Your council has met to set and facilitate the goals of St. Andrew's and is always grateful for the spiritual guidance and the pastoral care of the ministerial staff. Jane, Tracy and Ralph and the ministry-oriented committees work very hard in their successful efforts to realize our mission statement. They are supported by our office and custodial colleagues whose jobs are crucial to the overall effectiveness of our program.

Council in 2017 has moved to review our activities and make time for proactive thought about what St. Andrew's wants to do and be in the future. We hope to devote even more time to consider our church's goals as we move further into the twenty-first century of a Christ-centered understanding. How will we serve in 2018?

Thank you all for giving me the opportunity to serve, and thank you all for your loving efforts, contributions and guidance.

May God continue to bless us as we journey together.

Bill Ingwersen

FROM JANE HOWE'S DESK

Dear Friends,

Every year at this time I sit at my computer facing a blank screen and wondering, "What shall I say in this year's annual report?" Perhaps the place to begin is with an observation about the year past.

It has certainly been a year of shifts and changes, particularly in our staffing. After a long relationship with Peter and Carole Livie, our contract caretakers and after Peter had a very bad fall at home, we made the joint decision to say thanks and farewell to Pete and Carole. We took time in worship to recognize their contributions and to wish them well in retirement. Driven by finances, the Church Council made the decision to reduce our caretaking hours and the search began. We were very pleased to welcome Lucy Emmott whose presence, hard work and diplomacy gives rich meaning to the title, "caretaker."

In the late fall of this past year, we ended our relationship with our Office Administrator, Eunice Laporte and another staffing search began. In the interim, we were blessed to have Barb Van Herk in the church office. What a wonderful and energetic presence she was and continues to be! We are blessed to have her among us!

Early in 2018, we welcomed Tracey McGregor to our staff team as our new Office Administrator. At our first staff meeting together, we noted the potential for confusion with two Tracy's on staff (one with an e and one without!). We asked our new Tracey what her middle name is and when she told us it's "Star", we knew that's what we would call her! The name suits her! If you haven't met Star, please drop in and say hello.

Along with shifts in staffing, our lovely old building continues to shift and move and require more and more attention! A large crack on the outside of the gym wall and some water damage on the floor required further investigation and the need for a new gym roof became abundantly clear. We are grateful to the Property Committee and particularly to Reid Milne, for shepherding us through the tendering process and overseeing the work which was done by Design Roofing.

As the roofers worked away, in sub-arctic conditions, our Lucy offered yummy muffins, hot coffee and an overview of how our gym is used. It's a happening place throughout the week, used for rehearsal space for various singing groups, as a spot for dry land training for the Special Olympics, and occasionally as workshop space for groups like Canadian Mental Health. It's the home to North Bay's Eco Fair and Seed Exchange and it's a warm (and now dry) space for Turkeyfest and for community potlucks and Linger Lunch.

Though our building has been and continues to be a big significant part of our outreach ministry, the repairs yet to be done to keep our building safe are daunting and expensive. Perhaps it is time to have a community conversation about the work yet to be done and how it might be financed. Some wonder whether we are "over housed" in this space and whether it is time to re-develop the building or move into a new adventure, perhaps with another congregation.

I realize these are tough conversations, particularly for those of us with long and deep roots in the St. Andrew's community. But they are important conversations as we continue to think about the ministry we share and as we set priorities for the future. As for me, I choose to root myself in the belief that the energy and spirit for ministry shared in this place will go on in ways yet to be imagined, long after the building is gone and long after each of us has passed into spirit.

In the meantime, I give thanks for so many things, among them the rather unique quality of this community of faith. Visiting with some new members this past year, I asked them what drew them to St. Andrew's. After a thoughtful pause they said, "It's because we see lots of people who look like us but lots too whose life experience is totally different from ours. We love the diversity!"

I love it too! I know it arises from a long history of reaching out beyond ourselves to make room for any who would come. But I need you all to hear that this ministry of "making room" is a rare gift in many church communities. You do it well and with grace and for that I am grateful.

...continued

I cannot end this report without saying thank you to the many volunteers who keep us connected as a church community and who work hard to keep us going by serving on Church committees and on Church Council. Sometimes, we are not very good at saying thank you. So thank you! Thanks for your sharing, your commitment, your time and your energy.

And thanks to our Church staff too. Someone once said, "You guys have great jobs, you only work one day a week! What is it that you do anyway?" Well, here's the list: we plan worship, visit the sick, sit with those in crisis, and lend a listening ear and a helpful hand to the folks in our downtown neighbourhood who visit from time to time. We prepare Church School curriculum and offer pastoral care to the younger set. We help couples plan their marriages and feel privileged to be a presence with those who are suffering loss. We try to offer wise counsel to those who feel broken by life. We pray with people, write music, rehearse choirs and labour over musical arrangements to deepen our worship life together. We answer phones, create newsletters and enter financial data, we problem solve, attend meetings, shovel sidewalks, clean up floods, tidy spaces and we wash literally tons and tons of dishes. So cheers to our Church staff too!

Together, we have a wonderful faith community bearing God's grace to a world that needs it. I thank God for each and every one of you.

Warm regards, *Jane*



FROM TRACY DAVIS' DESK

Rejoice in the Lord always again I say rejoice!

The above are words from a familiar chorus that, for me, expresses how I feel about my experiences here at St Andrew's this past year. Truly, we have so much to be thankful and to rejoice about.

We made it through the Fire Renovations and now welcome Howard Wurster as our Fire Chief!! This took much of all of our time and energy and we are all safer because of it. Thank you to everyone who remained patient and determined and who gave financially to keep us afloat.

We also hosted a few movie companies which helped with our financial situation but also created challenges that we have learned from and we are very grateful.

We can rejoice and be thankful for the children we have here at St Andrew's. Our children are present in worship as well as Church School each week. They present a wonderful energy and joyful presence in our church.

I offer my thanks to my partner in ministry, Jane and our office administrator Tracey Star, who has been a wonderful addition to our staff team. I am always amazed at the talent Ralph Johnston offers and am grateful for the ways the choir leads us. Lucy Emmott is also such a blessing as she keeps us on our toes with ways we can respect the environment and how she offers great hospitality. She's also a wizard with a mop!!

Not only are annual reports a glimpse of the year that is past, they are a springboard for the future. Your creativity, your spirit, your warmth and most of all your faith in God will sustain you and give strength as you grow in new directions in the future. I hope that in the coming year, we will ask the question 'How do we help one another feed our spiritual appetites for meaning and creative partnerships?' I think too often we underestimate the power of a touch, smile, a kind word, an honest compliment, or the smallest act of caring; all of which have the potential to turn a life around. It's amazing to consider the continuous opportunities there are to make our love felt.

As we work and play; laugh and pray, might God be with us, blending us all together: children, youth, mid-life adults and seniors. May the God of Peace and Love empower us.

Peace and Blessings, *Tracy Davis*

HISTORIAN'S REPORT

THE ANGELS HAVE SPOKEN

Remember Low Sunday, December 31, 2017. We all chose an angel card without knowing what it would say – a word to contemplate during the New Year. Some of the words were harder to figure out what the message could be for a person choosing it, but all the more reason to give it lots of thought. My word wasn't too difficult – *enthusiasm*.

Just think of all the *enthusiasm* at St. Andrew's! What about the enthusiastic crowd of approximately 150 people who put on Turkeyfest #31 to raise \$10,000.00 to help with the operation of our church home.

The *enthusiasm* of what seemed like hundreds of kids arriving at the Kids Only Bazaar to do their Christmas shopping was enthusiasm hard to beat.

Then there is the *enthusiasm* that produces interesting ideas for Sunday services such as Voices of Canada, Holy Humour Sunday, pageants that everyone can take part in, honouring the memories of our veterans who served to protect our freedom, to mention a few.

It is great to see the *enthusiasm* of the children in our midst when they take part in a service by lighting a candle or telling what they are thankful for.

How about the *enthusiasm* of a family of faith determined to welcome all equally to the family and became an Affirming Congregation of the United Church of Canada.

When you look back you will find that *enthusiasm* was part of St. Andrew's history from its beginning as a community of faith, through the building years from 1884, to this day. What a history to look back on for 134 years.

If you weren't there to pick an angel word on Low Sunday, I will share mine with you as I plan to start every day thinking of it.

Enthusiasm – what an angel word to pick!

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

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

CANDIDATE	DATE RECEIVED	ORDAINED/COMMISSIONED/RECOGNIZED	SERVED
Cecil Hobin	June 10th 1973	Ordained June 5th, 1977 Laurentian University, Sudbury	<ul style="list-style-type: none"> ▪ Lay Minister, Carmichael-Phelps-Feronia, 1971-1973 ▪ South Porcupine United, South Porcupine ON, 1977-1996 ▪ Christ The King Chapel, CFB North Bay, 2001-2005 ▪ Retired October 31st, 2005 ▪ Deceased July 8th, 2006
Kathy Toivanen	1976	Commissioned Diaconal Minister May 28th, 1978, New Liskeard	<ul style="list-style-type: none"> ▪ Northminster, Oshawa ON, 1978-1984 ▪ Streetsville United, Mississauga ON, 1984-1988 ▪ Erin Mills United, Mississauga ON, 1988-
Malcolm Huffman	May 26 th 1976	Ordained May 22 nd , 1981 North Bay/Cathedral	<ul style="list-style-type: none"> ▪ Knox United, Cobalt/Latchford, 1981-1982 ▪ Knox United, Alton/Caledon, 1983-1984 ▪ Deceased 1992
Bea Arnill	1987	Commissioned Diaconal Minister May 24th, 1992	<ul style="list-style-type: none"> ▪ St. James Centennial, Parry Sound ON, 1992-1994 ▪ Trinity United, Capreol ON, 1994-2002 ▪ Retired June 2002, Barrie ON ▪ Massey Pastoral Charge, Massey ON 2008-2009 ▪ St. Mark's, Sudbury ON, 2009- ▪ Retired, Barrie and Manitoulin Island
Gerri (Preston) Butler	1994	Recognized Lay Pastoral Minister May 28th, 1995	<ul style="list-style-type: none"> ▪ Nipissing-Restoule, Nipissing ON, 1995-1998 ▪ Dungannon Union Pastoral Charge, Dungannon ON 1999-2004 ▪ Kingscourt United, Kingston ON, 2004-2007 ▪ Spiritual Direction, Tamworth ON, 2008-2012 ▪ Retired, Rutherglen ON
Mary (Rowe) Tingley	September 21 st 1997	Ordained May 25 th , 2002 St. Andrew's, North Bay	<ul style="list-style-type: none"> ▪ Hillsborough NB, 2002-2004 ▪ River John NS, 2004-2006 ▪ Tatamagouche NS, 2006-2007 ▪ Nashwaaksis Pastoral Charge, Fredericton NB, 2008-2011 ▪ Keswick Ridge Pastoral Charge, Keswick Ridge NB, 2011-2013 ▪ Carleton Pastoral Charge, St. Catharines ON 2013-2015 ▪ Sheffield Pastoral Charge, Maquapit Lake NB
Teresa Jones	October 14 th 2001	Commissioned Diaconal Minister 1986 Saskatchewan Conference Ordained May 25th, 2002 St. Andrew's, North Bay	<ul style="list-style-type: none"> ▪ Interim Minister, St. Paul's, Sudbury ON, 2002-2003 ▪ Editor, Voyageur, 2002 ▪ Director, Camp Lorraine, 2001-2003 ▪ Powassan Pastoral Change, 2006-

A SNAPSHOT OF ST. ANDREW'S

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

SUNDAY WORSHIP

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

KID-FRIENDLY SPACE

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

CHURCH SCHOOL

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

MUSICIANS

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

REFLECTION GROUP

At 9:00 a.m. 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 and outstanding acoustics 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

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.

POTLUCK SUPPERS/ CABARET/ 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. In addition regular community potlucks are hosted at the church. 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 VEGGIES 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.

ECO FAIR & SEED EXCHANGE

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

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

Regular services are held at Cassellholme 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 and support for special events throughout the year, at the same time raising funds to help decrease the deficit/operations of the church.

HOSTING A 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

2018 ANNUAL MEETING AGENDA

Sunday, March 4th, 2018
after worship

1. Opening and Welcome
2. Appointment of Chair & Secretary
3. Adoption of Agenda
4. Adoption of Minutes
Annual Congregational Meeting, March 5th, 2017
5. Appointment of Auditor for 2018
6. Financial Report – 2017
7. Operating Budget – 2018
8. Mission & Service Goal – 2018
9. Planned Gifts Fund Proposal
10. Slate of Officers – Council 2018/2019
11. Ministry & Personnel Committee Affirmation
12. Trustees Affirmation
13. In Memoriam
14. New Business
15. Courtesies
16. 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.*

2017 ANNUAL CONGREGATIONAL MEETING MINUTES

2017-24-AM

Minutes of the Annual Congregational meeting of St. Andrew's United Church
held Sunday, March 5, 2017, 12:15 p.m. in the gym

Welcome

Rev. Jane Howe welcomed the sixty participants attending the meeting and reminded those gathered that we had started the meeting last year by breaking into small groups and discussing what we celebrate about our church and what we can do better. Points were made about how the things on the do better list were being attended to by different committees.

Discussion Groups

This year small groups addressed the question – How are things going? A number of points were made that will be compiled into a list and directed to the appropriate committee for action.

Appointment of Chair and Secretary

MOVED by Pat Kirton-Bailey and SECONDED by Olive Cote that Bill Ingwersen and Lois Carey be Chair and Secretary of the Annual Meeting. CARRIED

Adoption of Agenda

MOVED by Greg Brewer and SECONDED by Betty Hurley that the following Agenda be accepted for the Annual Meeting. CARRIED

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

Adherents

MOVED by Liz Brownlee and SECONDED by Marg Fleming that adherents can vote on motions at this meeting. CARRIED

Adoption of Minutes

MOVED by Trish Schweitzer and SECONDED by Stuart Bailey that the minutes of the March 6, 2016 Annual Meeting be accepted as presented. CARRIED

Appointment of Auditor 2017

MOVED by Margaret Reid and SECONDED by Olive Cote that Peter Finch be appointed to perform a review of our financial statement for 2017. CARRIED

2017-25-AM

Minutes of the Annual Congregational meeting of St. Andrew's United Church
held Sunday, March 5, 2017, 12:15 p.m. in the gym

Financial Report 2016

Margaret Reid presented the Financial Statement for the period ending December 31, 2016 which indicated the following:

Budget for 2016	261,868.00	Deficit for 2016	13,311.00
Total Income 2016	235,774.00	Carry-over from 2015	19,138.00
Total Expenses 2016	249,085.00	Total Deficit 2016	32,449.00

Money in specific funds end of 2016

Capital Fund	6,191.00	Loaves & Fishes Fund	35,996.00
Planned Gifts Fund	29,135.00	Choir Fund	789.00
Building Restoration Fund	- 4,235.00	Mission & Service Fund	0.00

MOVED by Margaret Reid and SECONDED by Pat Kirton-Bailey that the Financial Statement as of December 31, 2016 be accepted as presented. CARRIED

Budget 2017

Margaret Reid presented a proposed budget for 2017 of \$260,458.00, as recommended by Council, which is a decrease of \$1,410.00 from the 2016 budget. She advised that the janitorial contract will decrease the hours; pulpit supply cost will rise from \$124.00 to \$206.00 when required; Presbytery dues are down, but will rise again with a new formula.

MOVED by Margaret Reid and SECONDED by Derek McIntyre that a budget for the year 2017 of \$260,458.00 be accepted. CARRIED

Mission & Service Objective 2017

MOVED by Stuart Bailey and SECONDED by Kay Heuer that our Mission & Service objective for 2017, as recommended by Council, be \$20,000.00. CARRIED

Slate of Officers for Council 2017/2018

The Chair presented the following slate of officers for Church Council for 2017/2018:

EXECUTIVE

Chair	Gail Thomsen
Vice Chair	Bill Ingwersen
Past Chair	Joyce Boston
Secretary	Lois Carey
Treasurer	Margaret Reid
Minister	Jane Howe
Designated Lay Minister	Tracy Davis

017-26-AM

Minutes of the Annual Congregational meeting of St. Andrew's United Church
held Sunday, March 5, 2017, 12:15 p.m. in the gym

CHAIRS OF COMMITTEES

Accessibility	Derek Stott
Administration	Karen Gooch
Building Use	Karen Gooch
Christian Development	Tracy Davis
Congregational Life	Tracy Davis, Elizabeth Brownlee, Kim Robinson, Velma Yackobeck
Finance	Julia Morton
Fund Raising	Frankie Syme
Inclusivity	Peter Haddow
Memorial	Greg Wright
Ministry & Personnel	Bill Ingwersen
Outreach	Stuart Bailey
Pastoral Care	Will Kunder
Planned Gifts	Rotating
Property	Lucian Masson
Stewardship	Rotating
Worship	Ralph Johnston

REPRESENTATIVES

Choir	Marg Fleming
Friendship Group	Joyce Boston
Presbytery	Olive Cote
Presbytery	Peter Haddow

MEMBERS-AT-LARGE

Doris Cole	Liz Westbrook
George Cole	Howard Wurster
Rod Desjardins	

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

MOVED by Olive Cote and SECONDED by Lucian Masson that the slate of officers for 2017/2018 be accepted as presented. CARRIED

2017-27-AM

Minutes of the Annual Congregational meeting of St. Andrew's United Church
held Sunday, March 5, 2017, 12:15 p.m. in the gym

Ministry & Personnel Committee Affirmation

MOVED by Kathy Forth and SECONDED by Bruce Fleming that the members of the M&P Committee for 2017/2018 are Bill Ingwersen (Chair), John Balfe, Garth Goodhew, Todd Horton, Joyce MacQueen and Ian Martyn. CARRIED

Trustees Affirmation

MOVED by Stuart Bailey and SECONDED by Bob Syme that the Trustees are Bill Morland and E.J. Roche (appointed for life), Garth Goodhew, Julia Morton and Ed Mounce (appointed for five year renewable terms from March 8, 2015) and Rev. Jane Howe, Ex officio. CARRIED

In Memoriam

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

New Business

Suggestion was made by Rod Desjardins that new members joining in the year should be listed on the Our Life Together page of the Annual Report.

Courtesies

Bill Ingwersen, Chair, thanked the ministry team of Rev. Jane Howe, Tracy Davis, Designated Lay Minister and Ralph Johnston, Music Director for their dedication to their positions at St. Andrew's. He also thanked Eunice Laporte in the office and Pete & Carole Livie our custodians for jobs well done. He pointed out that so many people do exceptional work in this church to help make it a welcoming place. A request for people to pop up and thank those who work behind the scenes doing things that might not be noticed produced a steady flow of thanks around the circle.

Closing

Rev. Jane Howe closed the meeting with prayer at 1:20 p.m.

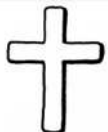
Lois Carey, Secretary

Bill Ingwersen, Chair

OUR LIFE TOGETHER

The following names are part of the story of 2017 at St. Andrew's.

BAPTISMS



Willow Rose Hearn
Michael Patrick Blais

Natalia Jolanta Lynne Hutchison
Ayden Gilles Kregar
Bronsyn Peterson-Saunders

Vander John Balfour
Stanley Easton Shine

IN MEMORIAM

Melinda Kay Penny
Matthew Jeffery Beauchamp
Lilian Ryerse
Florence Eileen Hickey

Carol Viola Tayler
Marylyn Anne Mitchell
Dorothy Louise Gifford
Joan Smith-Miklautsch

Patricia Anne Nelles
Bonnie Georgina Inch
David Garnet Mills



MARRIAGES

Barbara Lynn Wenzowski
Aaron James Mills
Chantal Mae Lacelle
Brock Elliot Wieland
Joseph Jacques Daoust
Clayton Alexander Eccles
Ryan Thomas Henry Etches
Joseph Lindsay Grasley
Chad Gerald Lacelle
Jeffrey Alexander Tipler
Kevin James Porter
Michael Raymond Arthur Gauthier
Brendan Charles Callas
Georges Kristolaitis
Kevin Hughes
Scott Roger James Atkinson
Terence Don Huston
Darryl Lee Trainer
Justin Michel Gelinas
Evan Curtis Boudreau
Derek William Harriman



Lori Anne Stockton
Meaghan Tamarr Daniel
Bea Kolher
Vickilynn Gilberte Godin
Timothy Vincent Hart
Chastity Anne Fricker
Katlyn Marie Fryer
Mariah Ellen Joye Hooton
Denise Christine Moore
Kimberly Lee Mathieson
Christine Louise Snell
Julie Nicole Lazenby
Marret Kathleen Scott
Margaret Mary Walsh Craig
Kristen Brittania Hoffman
Bonnie-Lynn Diane Dickerson
Kimberly Anne Ricci
Amanda Lee Robertson
Amanda Jean Margret Bush
Laura Joan Menchenton
Kayla Ruth Eberhardt

PASTORAL CHARGE INFORMATION FOR 2017

	<u>2015</u>	<u>2016</u>	<u>2017</u>
1. Number of households under pastoral care			
Member and Adherent	513	468	500
2. Number of people under pastoral care			
Adults	536	610	644
Children	n/a	n/a	n/a
Totals	538	610	544
3. Number of baptisms			
12 Years of age and over	0	0	0
Under 12 years of age	3	4	7
4. Number of Marriages	8	11	21
5. Number of funerals and memorial services			
Members	6	2	4
Adherents	6	2	2
Other	3	3	5
Totals	10	7	11
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	3
Otherwise (reaffirmation & clerical update)	0	3	0
8. Members removed by death	6	2	4
9. Members removed by Certificate of transfer	0	0	0
Otherwise	3	0	0
10. Total confirmed membership*			
Resident	251	244	247
Non-Resident	112	76	76
11. Number of identifiable givers to local expenses**	201	192	193
12. Number of households giving to local expenses**	195	185	187
13. Number of identifiable givers to Mission & Service fund**	54	52	58
14. Number of PAR givers	76	74	74
15. Number of new Households	29	0	32
Number of new Adults	19	74	34
16. Average weekly attendance Sunday services (Oct & Nov)	105	98	111

* 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

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CHAIRS OF COUNCIL

1. Ken Hull	September 1971 – December 1972	1½ 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	1½ years
8. Bob Hunter	July 1984 – December 1984	½ year
9. Marie Liddle	February 1985 – May 1987	2½ 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. Bill Ingwersen	November 2016 –	

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>

One physical church area that received attention in 2017 was the main entrance on Algonquin Avenue. The steps at that entrance do not have a normal rise/run pattern and there is the risk of folks making a misstep or even falling. To remedy this problem, yellow marking stripes were painted on the leading edge of each step increasing the visibility and therefore reducing the hazard. Another concern is the lack of an adequate handrail. There is a rail presently situated on the north side of the steps, but there is a need for an additional railing closer to the centre of the steps. This modification is currently being examined and the situation should hopefully be resolved in 2018.

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*

ADMINISTRATION

Administration is an important part of the life of the church, but it is usually something that happens in the background. It involves a variety of tasks such as answering phone calls, checking emails, preparing bulletins for worship, tracking donations, scheduling church and non-church activities and general record keeping. It is our job to support the staff and provide them with the tools they need to be able to do their jobs to the best of their abilities. Thanks to Jane Howe and Tracy Davis who are involved in some of the administrative work. However, most of this work falls to our Office Administrator. We had a change in this position in the fall of 2017 and special thanks go to Barb Van Herk who helped to keep us on track while we searched for a replacement for Eunice Laporte. Tracey (Star) McGregor took over at the beginning of 2018. Next time you're in the church during the week, take the time to introduce yourself to her and offer her your support.

Volunteers are also an important part of keeping the church running smoothly. Thanks to all who have taken the time to help. Two people deserve special recognition - Bruce Fleming assembles our *Together* newssheet ready every week and Derek Stott, keeps our website up to date. If you feel you can spare some time to help in any way, please contact the church office.

Submitted by Karen Gooch

BUILDING USE COMMITTEE

St. Andrew's is a busy place. Every week we have committee meetings and other church related functions such as dinners, study groups and social activities which are meant to enrich our spiritual lives and encourage the development of our community of faith.

St. Andrew's also tries to be a part of the downtown community by inviting outside groups to come and use our facilities. We have opened the building to a wide variety of activities that help us maintain that community connection and also help to pay the cost of keeping the building running. There are several choirs who regularly practice and perform here including the North Bay Choral Society, The Baytones, Gateway Harmony and The Near North Voices. We also opened our doors to a performance by the North Bay Symphony. These groups along with other occasional performers help to enrich our cultural life. The building is also used by the Special Olympics organization, several self-help groups and others hosting private functions. We encourage events that promote a healthy environment. Transistion Town meets monthly and the annual Seed Exchange and Eco-Fair has become very popular.

In 2017, we also opened our doors to several movie production companies. This provided us some much needed income, and we will continue to explore opportunities in this area as they arise while trying to work with the production companies around scheduling issues.

The committee spent some time in 2017 reviewing our building use policy. In June, the Church Council approved a revised policy for all groups using the building. Contact the church office for information about using our space.

Committee members: Karen Gooch, Frankie Syme, Julia Morton, Stuart Bailey, Tracy Davis (staff liaison)

Submitted by Karen Gooch

CHRISTIAN DEVELOPMENT COMMITTEE

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, we hear great music takes us to new heights and we offer prayers that inspire us to work towards being an enlightened Christian.

We are very fortunate to have two very dedicated people, Margaret Reid and Tim Robertson that lead fantastic weekly programs. Church School has also continued with the leadership of Jillian Hewitt and Judi Brewer. The children learn one story for four weeks and each time the story is presented in a different fashion. Cooking is always a hit!!

We are always in need of people to help with our young folks. If you are interested please feel free to talk to Tracy Davis.

*Yours in faith,
Tracy Davis*

FOUR INITIATIVES OF THE CHRISTIAN DEVELOPMENT COMMITTEE

The Sunday Morning Reflection Group meets every Sunday morning at 9:00 a.m. in the Parlour. If you like to read, please join us! In 2017, we read *The Divine Dance: The Trinity and Your Transformation* by Father Richard Rohr with Mike Morrell, after which you can never look in a mirror the same again. We also started *The Book of Forgiving: The Fourfold Path for Healing Ourselves and Our World* by Archbishop Desmond Tutu, Nobel Peace Prize Winner and chair of South Africa's Truth and Reconciliation Committee, written along with his daughter, Reverend Mpho Tutu. This book offers a manual on the art of forgiveness, and we are slow readers, so there is still lots of time to join us if you are interested in this book!

Adult Theological Re-education Initiatives: Building on the previous year's reading of the entire bible, this past year Margaret and Tim offered the DVD-based series *Reading Biblical Literature, Parts I and II* by Craig R. Koester, where we delved into the literary structures and symbolism of the Old Testament in our Monday evening courses, and engaged with its epic narratives, inspiring characters, and timeless themes in a new way. There were about fifteen participants over the course of the year. Part III is offered in 2018.

The Pema Group is a Buddhist book study group that meets in the Parlour on the first and third Fridays of the month. In 2017, the Pema Group completed the books *Going Home: Jesus and Buddha as Brothers* by Thich Nhat Hanh, and *Lovingkindness: The Revolutionary Art of Happiness* by Sharon Salzberg, and started *Shambhala: The Sacred Path of the Warrior* by Chogyam Trungpa. We also hosted a metta meditation retreat with Buddhist nun Samten Chodron and held our annual August Movie Nights. For more information on our current activities, please visit www.shieldsangha.org.

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 from 11 a.m. to 12 noon (with a five minute walking session halfway through). The Saturday Morning Teaching Sessions are offered on an occasional basis throughout the year from 9 a.m. to 10:45 a.m. to provide helpful information about meditation.



For more information about any of these initiatives, 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

CHOIR REPORT

2017 was a rich year of music for our sanctuary – not only from the music that pours out every Sunday service and Wednesday worship, but from other choirs as well. Near North Voices, the Nipissing University based community choir led by Adam Adler celebrated 10 years of its interesting and wide-ranging concerts here at St. Andrew's with two concerts – *On Life and Living* in January, and a concert featuring musical comedy duo Mary Lou Follis and Peter Tefenbach in April. The North Bay Choral Society also had two concerts -- a February concert, *Love is in the Air* and a December Christmas concert.

In June we celebrated Aboriginal Sunday, where choir member Kim Robinson showed how to braid sweet grass with the children, and Helen Rose, a talented Cree nation member, played her guitar and sang a solo during the Offertory.

In December the choir singing the world premiere of a song written by Julia Burke, arranged for choir by Ralph Johnston, *May God Bless Our Turning Tracks*. It was a powerful piece with intense poetry that received a standing ovation. Julia is a local poet and curriculum designer who has become part of our congregation.

In March Marylyn Mitchell, a long time choir member, passed away. Marylyn, who had had a glorious trained voice when she was in her prime, always loved music and being part of the choir. Her choir friends Trish, Velma and Karen loyally helped her through the various changes of life in innumerable ways. Marylyn surprised us by leaving the choir a sizeable bequest, a wonderful opportunity that we are taking our time mulling over how to best put to use.

2017 also gave us the great gift of four new choir members – Julie Faubert, Judy Borden, Jeff Archambeault, and Tom Arens. Not only are they perfectly balanced (one of each of the four choir parts -- Soprano, Alto, Tenor and Bass – a choir leader's dream) but they are a wonderfully enthusiastic addition who fit in well with the keen, adventurous and diverse singers who make up our choir and are so good at taking on all the challenges of our wide ranging repertoire!

To celebrate Canada's 150th birthday, our summer series was *Voices of Canada*, featuring works by Canadian authors, singers and song writers. It was a challenge musically. The first challenge was finding topical hymns and easy choir music (it being summer, so no Saturday practices to work on challenging music) that was Canadian. The second challenge was navigating the various versions choir members remembered of familiar songs. Do you have any idea how many different note and timing variations are floating around for *Four Strong Winds* – each of which, of course, is the original proper way to do it?! Grin!

We rounded out the year with our Candlelight Readings and Music service – *Two Journeys*. We told and sang the Christian Nativity and the Ojibwa *Gift of Life* stories side by side in a powerful telling of these two separate spiritual traditions side by side that made each more powerful and recognized the depth of spirituality that was here before Europeans arrived.

Such was 2017 in the choir loft.

Submitted by Ralph Johnston, Music Director



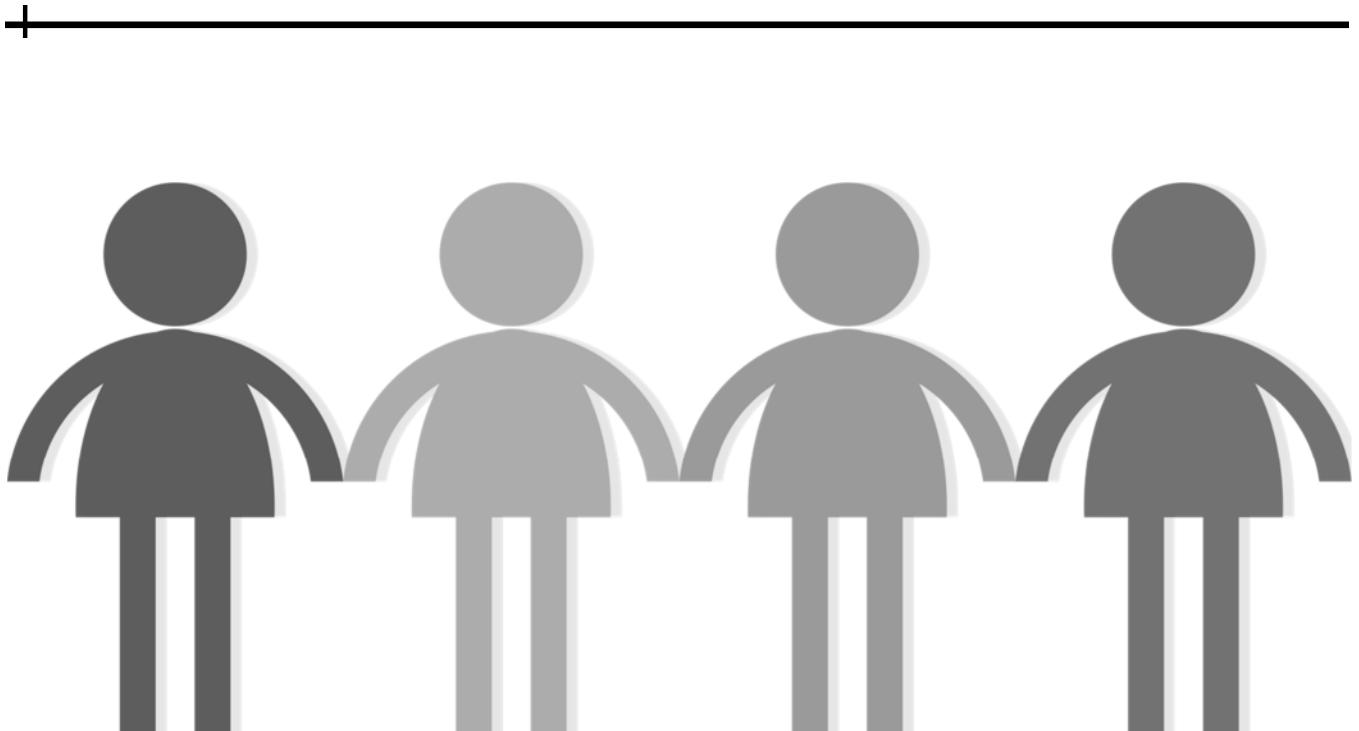
CONGREGATIONAL LIFE COMMITTEE

The Congregational Life committee had another busy year in 2017! In addition to bi-monthly Linger Lunches and the Rally Back BBQ, the group organized four congregational potlucks (February, April, November and December), each of which was attended by about 65 people. Card-making in the Clubroom continued to be a popular activity, resulting in six workshops scattered throughout the year. Participants came from the congregation and the community, and a great time was had by all!

New to our agenda this year was a garden stone workshop led by Judy Thorne. About two dozen people took part, each person making two stones, and the amazing results are adorning gardens all over northern Ontario!

As we are a very small group, we would really appreciate hearing from folks who might be willing to organize or sponsor a Linger Lunch. We would also welcome newcomers who are interested in enhancing community for St. Andrew's congregation and friends. Please feel free to speak to Tracy Davis, Velma Yackobeck, Kim Robinson or Liz Brownlee.

Submitted by Elizabeth Brownlee



FRIENDSHIP GROUP

Friends, Let Us Love Each Other
from Hymn #488, Voices United

1. *Friends, let us love each other, love is a gift God gives.
Friends, by the love within us, this world will know God lives.
Love is the gift most precious, God gives to woman and man.
We find our life is loving, that's our creator's plan.*
2. *Love is what Christ commanded, love lived out day by day.
Love bears another's burden, love walks a tender way
Friends, let us love each other, love is a gift God gives.
Friends, by the love within us, this world will know God lives.*

The Friendship Group meets the 3rd Thursday of each month.
The group enjoyed the following evenings in 2017:

January

- New President – Olive Cote
- New Treasurer – Marg Barton
- Planning for our 40th anniversary celebrations

February

- Tablet and iPad Classes with Bethany Brownlee, Librarian

March

- Downsizing and Decluttering with Elizabeth Frazer

April

- Hands-on Maze and Labyrinth with Gailand MacQueen

May

- Annual yearend potluck dinner
- \$300 given towards the church deficit

September

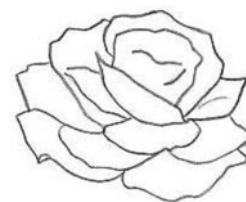
- Potluck dinner
- \$100 given to Mary Marrs for expenses related to her volunteer work with Syrian refugees in Athens

October

- 40th anniversary dinner at Manshou Gardens
- A framed multi-photo collage of Friendship Group events will be hung in the church
- Sunday worship with readings and a *Power Point* presentation to honour group members

November

- Annual Christmas potluck dinner



Respectfully submitted by Debbie Lee, Secretary

FRIENDSHIP GROUP FINANCIAL STATEMENT

For Year ending December 31st, 2017

Balance January 1st, 2017 \$296.64

Income

Offerings 546.20

Total Income 546.20 \$546.20

Disbursements

Donation Church 300.00

Bank Charges 23.40

Missionary 100.00

Sunshine 16.50

Anna Cake 44.99

Picture Frame 48.55

Other 45.00

Total Expenses 578.44 \$578.44

Bank Balance December 31st, 2017 \$264.40



Respectfully submitted by Marg Barton, Treasurer

FUN(D) RAISING COMMITTEE

2017 was the 14th 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 us involved in all kinds of events. Our fearless, fun-loving FUN(d) 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.

I had a look back at previous reports and would like to give you a little history this year. The first meeting of our erstwhile committee took place on June 23rd, 2004. Present were Frankie Syme, Rev Jane Howe, Marg Barton, Liz Brownlee and Tim Robertson. At this meeting, we talked about what attributes we would like for our committee. "Besides having fun, we want to be flexible, open honest and willing. We wanted to encourage people to submit their ideas and encourage them to take part in whatever capacity they can." In 2005, our first full year of operation we held or participated in 20 events: the largest, grandest being our bridal fashion show championed by Liz Craig. That year we raised \$7,309.00 towards the deficit. Over these many years we have hosted many, many events too numerous to mention but always we tried to instill hospitality and fun while raising much-needed funds for our church.

One of the most rewarding occasions we help with is providing receptions at funerals. This year, 2017, we hosted receptions for Carol Taylor, Marylyn Mitchell, Bonnie Inch, Lilian Ryerse (Mother of Judith Ingwersen), and Joan Smith-Miklausch.

We had a booth at the Eco-Fair, we baked goodies for the Near North dessert reception at their concert. Easter Eggs were made and assembled for Easter.

Two Tea and Bazaars were held: one in the spring and one in the fall.

We hosted a Presbytery meeting and also provide meals for a Manitou lunch and supper. We also provided a luncheon for the Special Olympics committee.

We helped out at Turkeyfest, Kids Only Bazaar and this year instituted Christmas Cookie Tins.

We certainly weren't twiddling out 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 \$13,913.00 in 2017, 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.

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

If anyone is interested in joining our committee, we would welcome you with open arms. Just talk to anyone of our members and give us a try.

Respectfully Submitted,
Chairperson, Frankie Syme ☺☺☺☺☺☺☺☺

INCLUSIVITY COMMITTEE

This is the time of the year when we get to look back and reflect on all the things we have achieved as a committee. I am very proud of all we have done.

This year was our "Coming Out". St. Andrew's has led as an example of what it means to be an Affirming church and in June Manitou Conference became an Affirming Conference. This did not happen overnight. It was a journey that started long ago in the United Church of Canada.

Manitou Conference selected St. Andrew's to host the service in which it received its Affirming Accreditation. It was an evening we can be all proud of.

As a church, St. Andrew's has shown its support as other congregations are considering becoming Affirming. I was invited to Trinity United Church in Capreol to talk about why a church should be Affirming and what it meant to me as a member of the LGBTQ community. Some of us even supported them by going to their Safe Spaces Training event.

This year North Bay had its first Pride Parade. We walked with members of Manitou Conference, North Bay Presbytery and our church family in support of the LGBTQ community. It was one of the largest gatherings in Northern Ontario.

We have hosted a monthly LGBTQ and Allies Potluck dinner which is grown over the year to include guest speakers and movie/games night. It is a safe space for dialogue and friendship.

I have been honoured to be a part of such a wonderful group of people who make up the Inclusivity Committee. I would like to also thank my church family at St. Andrew's for being an example of what a church should be.

Blessing *Peter Haddow*



MEMORIAL COMMITTEE REPORT

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-three 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 2017 in memory of the following people:

Carol Tayler
Lilliane Ryerse

Evelyn Lefevre
Roy Males

Marylyn Mitchell
Henry Ahola

Bonnie Inch

The St. Andrew's tradition of placing Christmas poinsettias and Easter spring flowers in the sanctuary in memory of loved ones continues. This plan resulted in a total of \$1,600.00 in donations; \$1,338.11 for Memorial projects and \$261.89 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 2017 we were happy to fund the replacement of the glass in the chapel and parlour doors with fire light glass at a cost of \$5,951.52 as required by the Fire Department inspection improvements to the building.

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 113 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

Balance forward from 2016 \$7,006.25

Income

HST Rebate	24.86	
Donations	3,854.11	
Bank Interest	<u>.62</u>	
Total Income	3,879.59	<u>\$3,879.59</u>

Expenses

Fire Light glass for parlour and chapel doors	5,951.52	
General Fund	75.00	
Bank Charges	<u>2.00</u>	
Total Expenses	6,028.52	<u>\$6,028.52</u>

Bank Balance December 31st, 2017 **\$4,857.32**

*Submitted by Joan Wurster, Treasurer
January 5th, 2018*



Members of the Memorial Committee

Gregory Wright, Chair
Lois Carey, Secretary
Joan Wurster Treasurer
Marg Barton
Helen Cole
Rev. Jane Howe
Rod Shemilt



MINISTRY AND PERSONNEL COMMITTEE

The Ministry and Personnel Committee (M&P) is a consultative support group that aids communication within the pastoral charge ministry between employees of St. Andrew's and the congregation of St. Andrew's. The committee is charged with reviewing the responsibilities, working conditions and effectiveness of the staff and it consults with the staff to encourage professional development.

The M&P Committee gathered in the winter of 2017 under the leadership of Bill Ingwersen. The committee focused on upgrading staff job descriptions and commenced with staff interviews. The minister and secretary job descriptions have been completed. The designated lay minister and music director have met with M&P members and are working towards completion of the descriptions. The departure of Eunice Laporte precipitated a search for a new secretary. With the assistance of *Yes Employment*, we gathered resumes and began the selection process. Our new secretary, Tracey (Star) McGregor began work January 7th, 2018. Many thanks to Barb Van Herk for her congenial, supportive work as interim secretary. Lucy Emmott our custodian reports to the Property Committee.

Bill resigned as chair of the committee and John Balfe accepted the position in the fall of 2017.

Committee Members:

John Balfe, Garth Goodhew, Elaine Hamden, Todd Horton, Joyce MacQueen, Ian Martyn.

Prepared by John Balfe

OBSERVER REPORT

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

2017 brought us another year of good reading on articles that stretch our minds and hearts to see things in a different light. 2017 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 189 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. This year we are saying goodbye to the former editor David Wilson and saying hello to the new one Jocelyn Bell. I thoroughly enjoyed David and from reading Jocelyn's op-ed in February's 2018 magazine (Linked to the Land), I know I'll enjoy her as well. An article in January's magazine really made me stand up and take notice. It was entitled "Possibilities, not Problems: building on strengths rather than dwelling on negatives has brought healthy change to many secular organizations: this approach can work for churches, too." I think this concept needs to be looked into at our church and could bring new life to our debates about our future. ...continued

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 2018.

Frankie Syme..... Observer Rep

OUTREACH COMMITTEE

Members: Stuart Bailey, Meg Goodwin, Karin Robertson, Kay Heuer, Jane Howe

The Outreach committee continued our remora relationship with *Transition Town* during the past year. *Transition Town* seeks changes which will move society to a more sustainable, less carbon intensive, way of being. It provided us with speakers on topics like encouraging the expansion of bike paths in North Bay, and workshops on local food, like bread making and home canning.

How to live on the earth more gently? We did some urban agriculture on our own in the church vegetable garden on our front lawn. Meg co-ordinated the planting of it in the spring and the garden was tended by various people during the summer. The vegetables we produced went to The Gathering Place soup kitchen.

We also fed lots of downtown people at the St. Andrew's *Loaves and Fishes* food bank throughout the year, although our members did not play an active role in this outreach effort. As I tap this out we are looking for someone to take over the task of co-ordinating the purchasing for, and the running of *Loaves and Fishes*. The person doing so now wants to retire in the next little while.

Last February committee members took part in the Saturday afternoon hosting of the Seed Exchange and Ecofair, which showcased both vendors and not for profits involved in everything green and growing. There were workshops and presentations too. However, some vendors were lost to the newly indoor and winter time North Bay Farmer's Market, and the event was smaller. This year the Seed Exchange and Ecofair will be held on a Sunday afternoon, when the Farmer's market does not operate, and it shows signs of growing again.

Stuart Bailey, Chair of Outreach

PASTORAL CARE COMMITTEE

When I needed a neighbour, were you there, were you there?

When I needed a neighbour, were you there? (Voices United #600)

Caring for the pastoral needs of our congregation is a shared responsibility. Our ministers, Jane and Tracy, tend to immediate and urgent needs. Since Tracy began serving as the Pastoral Care Coordinator at Cassellholme we have a great contact there. Looking out for one another and especially those who are shut-in, is the ministry of our whole community of faith.

Every week there is opportunity to lift the names of specific folks in need of prayers, as a regular part of worship. You are encouraged to let the ministers know if you are aware of someone who might appreciate these prayers.

In the past year we were assisted in compiling a list of all members who continue to support St. Andrew's with their gifts but are no longer able to join us on Sunday or for other activities throughout the year. We've been trying to make contact either with a visit or a telephone call to let them know that they are not forgotten and continue to be remembered by their church family.

I'd hoped that we might have been able to implement a program of taking communion to all members who can't get to church. We will work to make this happen in 2018.

Since Christmas, attention has been given during Children's Time to getting to know one another. We see this as a wonderful opportunity for fellowship and community-building and hope there will be further activities to help us broaden awareness of neighbours we don't yet know. For those who have a preferred pew, I wonder if you know the names and something about, at least one of those who tend to worship nearby. Do you notice if they are absent for a few weeks? Might you give them a call?

Listed below are members of the pastoral care committee. I want to express heartfelt thanks for all they do quietly and "behind the scenes" to share the love of Christ. Some visit regularly in one of the long-term care facilities, while others check in with folks who are still in their own homes. Others make phone calls and this, too, is valued.

I want to give a special "shout out" to Stuart Bailey, who I have learned makes more phone calls to members of the congregation than any of us – and he isn't even a named member of the committee! I'm sure that there are others who do the same – and for that we are grateful! This is ministry that we all can do. With that in mind, if you have a little time to pay a visit or make a pastoral phone call, we'd love to have your help. Please speak to any of us.

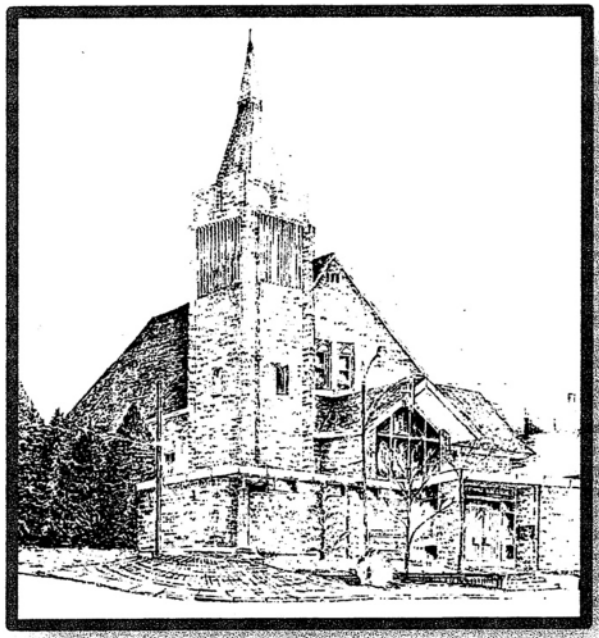
Diane Barnes	Joyce Boston	Greg Brewer	Doris Cole	George Cole	Will Kunder
Debbie Lee	Janet McLean	Dave Payne	Kathy Payne	Rev. Jim Sinclair	

Staff Liaison: Rev. Jane Howe

Prepared by (Rev) Will Kunder

Dreams of our Faith Community

Planning Today For Tomorrow



St. Andrew's United Church
North Bay, Ontario

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. Arthur Packwood who appreciated being married at St. Andrew's left us \$3,474 which supported Loaves and Fishes and The Fire Fighting Fund for upgrades required by the Fire Department. In her will Marylyn Mitchell, a longtime choir member with a soaring soprano voice, provided \$80,926 for Planned Gifts, and a designated bequest of \$35,940 for the Choir. They also leave a legacy of generosity and faithfulness.

In 2017 Planned Gifts supported a workshop led by a Buddhist nun and the refinishing of the gym floor.

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
Arthur Packwood
Marylyn Mitchell

Since 2005 St. Andrew's has also received designated bequests (where the will stipulates how the bequest can be used) from:

Queenie Buchanan
Stanley Hunnisett
Marylyn Mitchell

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

Prepared by Margaret Reid

PROPERTY COMMITTEE

We have had a very busy year. In January, the coils in the heater in men's bathroom downstairs broke down and flooded the basement. We had the coils replaced and repainted the flooded hallways. The kitchen and the room where chairs are stored were plastered and then repainted. All the switch plates were replaced with steel ones. The archway in the hall by the offices was clad in wood since replacing the plaster was too big a job. The Property Committee took over the cleaning contract when Peter and Carole Livie retired at the end of March 2017. We now have Lucy Emmott, who works 20 hours from October to May and 15 hours from June to September. The committee purchased a used lawn mower and a new garbage bin. Lucy also purchased a cart for her cleaning supplies.

Two major repairs were undertaken. The gym floor was repaired because of issues with water and mold. And the roof over the gym was replaced. Both of these repairs were very costly and needed to be done right away: the gym floor cost approximately \$13,000.00 and roof will cost close to \$70,000.

We painted the baseboards in the hallways, as well in the ladies bathroom downstairs. We continue to plaster cracks as we see them and repairing little jobs before they can become bigger jobs.

It is with regret that Lucien Masson has resigned as chairperson of the Property Committee. Tracy Davis has stepped in to fill that role.

Submitted by Olive Cote, Member of the Property Committee



ST. ANDREW'S TRUSTEES REPORT

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

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

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

This June, we were informed by Kennedy Insurance that we were underinsuring the church building and its contents. It was also explained to us that there is a special insurance clause that states that if you underinsure then a claim is made you will only receive a corresponding amount. We researched this concept and met with a representative of Kennedy's Insurance and the church council executive. We concluded that we really had no choice but to insure the church for its estimated value of \$6 million dollars. This resulted in a significant increase in our insurance premium, but we truly had no other option.

We continue to be insured through HUB International Limited who specializes 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.

Julia Morton, Recording Secretary

TURKEYFEST 2017

St. Andrew's United Church TURKEYFEST SUPPER



Friday, November 17th

This year's dinner was our 31st annual TURKEYFEST. We served over 520 delicious suppers and everything ran relatively well.

One of the great features of TURKEYFEST is the large number of volunteers that are involved in all the aspects of the dinner - preparing, serving, and cleaning up. Over 120 people offer their time and talents each year to make sure that the dinner goes as smoothly – and as deliciously as possible. This kind of active involvement builds community and creates a sense of “working together” for a common cause. Not only are St. Andrew's congregation members involved, but also folks from the community join in to help St. Andrew's for they want to support the good work that our Church does.

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 the Silent Auction. Thanks to all who donated articles for the auction, which raised close to \$1,100.

This year, the Committee was able turn over the total sum of **\$10,000** to the St. Andrew's general operating fund. Thanks go out to all who helped with the dinner – in any way. Special acknowledgement, of course, goes to this year's TURKEYFEST Committee: Elizabeth Craig, 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 one of the main reasons that we are still able to proudly host “The Best Turkey Supper in Town! ”.

➡ Circle **FRIDAY, NOVEMBER 16th, 2018** as the date for our **32nd Annual TURKEYFEST!**

REVENUE:

	2013	2014	2015	2016	2017
Tickets	7,399	7,451	7,797	7,452	7,504
Food sales	193	231	55	175	162
Donations	3,921	3,945	5,576	5,740	4,848
Bank Interest	1		1	1	1

(A) TOTAL REVENUE

11,514 11,627 13,429 13,268 12,515

EXPENSES:

Turkeys	1,241	1,524	1,429	1,472	1,439
Other Food	578	625	657	571	588
Supplies & rentals	329	510	260	125	281
Miscellaneous	315	417	106	352	67

(B) TOTAL EXPENSES:

2,463 3,076 2,452 2,520 2,375

SUMMARY:

Opening Balance	266	117	118	145	93
(+) Profit (A-B)	9051	8,551	10,977	10,748	10,140
(-) Equipment Purchased	nil	nil	350	nil	nil
Total Available	9,317	8,668	10,745	10,893	10,233

TO CHURCH FUNDS

9,200 8,550 10,600 10,800 10,000

Closing Balance: (December 31)	117	118	145	93	233
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Respectfully submitted,


Derek Stott, Chair, TURKEYFEST 2017

WORSHIP COMMITTEE

The first Sunday of the year fell on New Year's Day – so our year began with a *Come as You Were* Sunday with people invited to come as they were on new Year's Eve, whether that was formal wear or pyjamas. It was a friendly relaxed service with hot cider and goodies while pondering the year past and the year ahead. We also selected 'angel words' – random words from a basket to ponder for their meaning in our lives in the coming year.

The early months of 2017 were a worrying time, what with Donald Trump's increasingly untruthful and unhealthy leadership, international tensions, and then the shooting at the Quebec City mosque. How to find hope, and courage and ways to resist? In February, Jane began a series of *Family Conversations – Campfires of Hope*, where guest artists created something of beautiful up front, quietly working away on the top level of the choir risers.

In quiet powerful moments, Kim Robinson created a beaded feather holder, Liz Brownlee quilted, Karin Robertson and Bethany Brownlee knitted, Velma Yackobeck crocheted, Rob Morton displayed his photography and Judith Ingwersen painted. (See the back cover for a picture of Judith.)

Palm/Passion Sunday was a Reader's Theatre telling their views of people watching the action Good Friday, mixed with hymns and choir music. Easter Sunday was followed a week later by Holy Humour Sunday – a tradition that celebrates the joke God played on Death by Jesus' resurrection. It was a fun filled Sunday, with such great lines as "Blog unto others as you would have them blog unto you" and "Spam not, lest ye be spammed!"

May saw us celebrate 5 years as an Affirming Congregation with guest speaker Sylvie Vanier, teacher and staff support for the Gay Student Alliance at Odyssee School. It was also 'Wear Pink' day to show solidarity against homophobic and transphobic bullying. In the Tibetan tradition of prayer flags, we wrote prayers on strips of cloth and then hung them on trees on the front lawn, where the crab apple trees were appropriately bursting into pink flowers!

One important goal for our services is to involve people of all ages from the congregation. Having *Prayers of the People* being done by individuals from the congregation brings a depth and immediacy to them that is powerful. Organizing people to do anything takes time and effort though – so a big thanks to Elizabeth Brownlee who faithfully finds people to read scriptures and do the Prayers of the People each week, to Lois Carey and Jane who organize communion servers and preparers and to Tracy and Jane for helping young people be involved.

In June we celebrated Aboriginal Sunday. Kim Robinson had the children help her braid sweet grass, and Helen Rose, a talented Cree nation member, played her guitar and sang a solo during the Offertory.

Our summer service series *Voices of Canada* incorporated works by Canadian authors, singers and song writers Richard Wagamase, Tracey Lindberg, Ian Tyson, Leonard Cohen and Lucy Maud Montgomery. We left the lectionary behind to explore Canada's spiritual richness for Canada's 150th anniversary. A big thanks to Trish Schweitzer for making 150 maple leaf decorations to hang around the sanctuary for this season. Jane did a brilliant job taking us down interesting Canadian paths with her weekly reflections, and guest speaker Trish Mills had a powerful Sunday with her stunning photos of Canadian scenes and wildlife accompanying her rich reflection.

It was a hard choice choosing which writers and regions to focus on! Canada is incredibly wide-spread and diverse with amazing talent, and we could have done a year-long series and still not run out of interesting powerful visions to move us.

...continued

September began with Rally Back Sunday and the projected kid's story, *Otter Goes to School* followed a week later by *How Rabbit Built Her Hut*.

In November St. Andrew's hosted a Town Hall meeting and Potluck Supper, followed by a service with the Moderator, Jordan Cantwell – with the unfortunate absence of the Moderator, who flew into North Bay but couldn't land because of fog and had to fly back to Toronto, leaving with a singalong instead of the planned Town Hall meeting. Plans are to have her return in the spring of 2018.

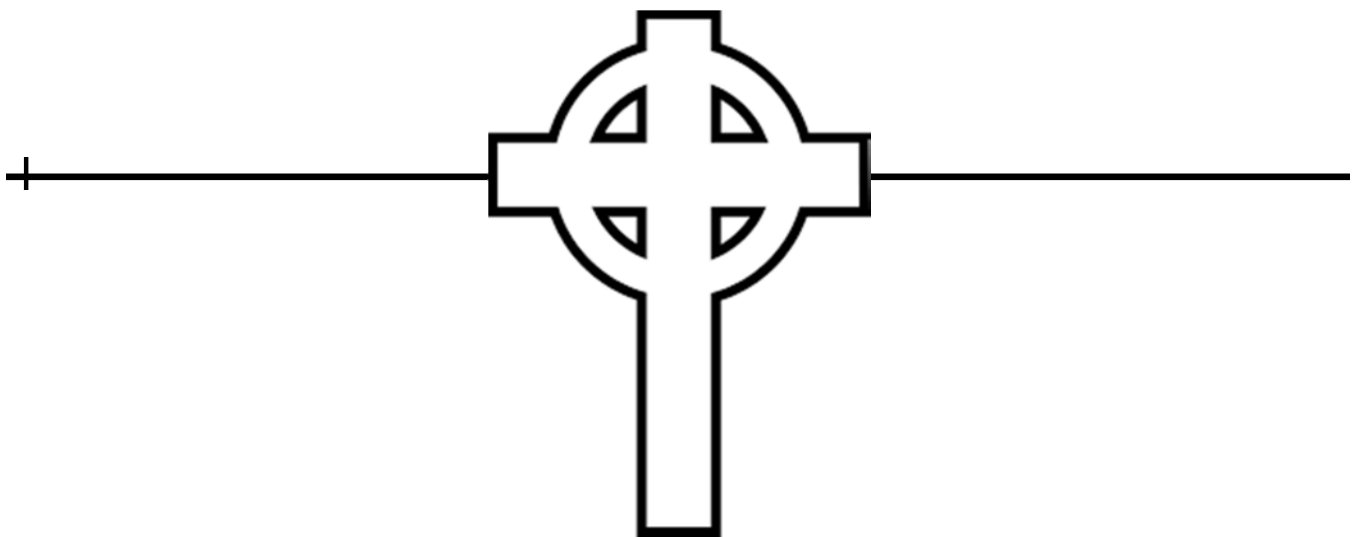
The service celebrated Manitou Conference becoming an affirming conference and hosted a re-distribution of some of the aboriginal paintings from the Manitou Collection which were being shared to other churches or passed on from churches that had closed.

Christmas involved considerable juggling for us in the Worship Committee this year. With Christmas Eve landing on a Sunday this year, the prospect of three Christmas services on the same day was too exhausting, so we decided to forego the morning service and go with just the usual two evening Christmas Eve services. The 7:00 p.m. service, our family focused one, was a Gathered Pageant for adults and kids to participate in.

The late service, which has traditionally started at 11:00 p.m., has been gradually diminishing in numbers as the congregation has aged and more people opt out of staying up so late. We decided that because there is something magical and wonderful about the quiet and serenity of the late Christmas Eve service, we would continue to have it – but moved the start time to 10:30 p.m. on a trial basis. This seemed to work well, and there was good attendance. As far as we know, St. Andrew's is the only Protestant church in North Bay that still has a late night Christmas Eve service – even most Roman Catholic churches seem to have foregone it.

And so the year wound to a close for us. The Worship Committee meets once a month to look ahead at upcoming worship services and deals with practical details and planning the broad outline of what our worship will look like. It's an interesting creative group to be part of, so if you're interested talk to me or Jane or any of the other committee members.

Submitted by Ralph Johnston, Chair of Worship Committee



FINANCE COMMITTEE

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

The Finance Committee is entrusted with the responsibility of monitoring all the monetary functions of this church. We help the Treasurer, we see that the bills are paid, we encourage and advise other committees on their budgets, we ensure that monies meant for the Loaves and Fishes program are well used and that all contributions to Mission and Service are forwarded to the head office of the United Church.

We try to encourage the usher captain with his duties. Our members all serve on other committees and this gives us a greater understanding about the needs of this community from a financial standpoint. But although we get the “less than pleasant” job of telling the congregation where we stand financially it is not part of our mandate to raise the necessary funds.

When I looked back over the last few years I found a thread that said, ‘This year was good but we failed to pay off the previous year’s debt and are now adding this year’s shortfall to that debt’. Specifically, we were about \$5,500 short on expenses over income in 2017 and when this is added to the \$32,500 from the previous years we are starting 2018 with a debt of about \$38,000.

The fall stewardship campaign was quite positive and the many events that we use, like the Turkey Fest and bazaars make a tremendous difference. We rented out the entire church at one time or another to movie companies. This brought in about \$16,000. However, while this was an excellent source of income it is not one that can be counted on. It also disrupts the lives of everyone connected to the church and many of our other church activities.

Of course, while we are busy paying for the staff and heating, the roof needed major repairs. While we can pay almost half of the repair bill it will be necessary to hold special fund- raising events to find the rest of the money. This will always be true of a building that is this old.

Thank you one and all for how you have contributed this past year, and over the many years. Thank you for the hours and sweat you have contributed to church activities. Thank you for the dollars donated large and small. Thank you for caring about this ‘historical building’. But realistically, if we can’t keep the doors open, the heat on and the staff properly recompensed then we can’t continue to provide all the other parts of being a congregation.

Prepared by Julia Morton

ST. ANDREW'S UNITED CHURCH
GENERAL FUND
FOR THE YEAR ENDING DECEMBER 31ST, 2017

	2016 ACTUAL	2017 BUDGET	2017 ACTUAL
INCOME			
Offerings	185,783	228,000	189,733
Offerings for deficit	10,795		12,801
Fund Raising Committee	6,852		3,550
Interest-Manse	2,462		2,354
Other	29,882	37,000	40,554
TOTAL INCOME	235,774	265,000	248,992
EXPENSES			
Salaries	115,954	126,599	125,720
Benefits and Pensions	24,753	25,000	24,311
Housing and Telephone	5,555	540	540
Car	3,150	3,150	3,150
Library and Education Allowance	720	2,233	0
Cleaning Contract & Other	22,211	21,778	15,736
TOTAL PERSONNEL	172,343	179,300	169,457
Fuel	12,255	16,000	16,182
Utilities	8,903	9,000	9,918
Repairs	12,394	12,000	11,671
Insurance	6,089	6,500	10,184
Maintenance Contracts	3,842	3,500	4,130
Supplies for upgrades			
Janitorial Supplies	2,949	3,000	4,330
Union Cemetery	200	200	200
TOTAL PROPERTY	46,632	50,200	56,615
Office, Postage	4,355	4,500	3,965
Presbytery dues	5,933	5,258	5,258
Office Equipment	2,677	2,700	2,814
Telephone/Internet	2,181	2,300	2,415
TOTAL ADMINISTRATION	15,146	14,758	14,452
Advertising	1,571	1,700	1,596
Worship expenses	1,700	1,800	1,409
TOTAL WORSHIP	3,271	3,500	3,005
CHRISTIAN DEVELOPMENT	2,715	3,000	2,854
OBSERVER	1,996	2,000	2,028
FINANCE	2,060	3,000	2,060
OUTREACH	0	200	0
PASTORAL CARE	0	0	0
CONGREGATIONAL LIFE	222	300	230
INCLUSIVITY	100	100	173
ALLOCATION FOR CAPITAL	3,600	3,600	3,600
CONTINGENCY FUNDS	1,000	500	0
TOTAL EXPENSES	249,085	260,458	254,474
SURPLUS (DEFICIT) FOR YEAR	(13,311)		(5,482)
SURPLUS (DEBT) - BEGINNING OF YEAR	(19,138)		(32,449)
GENERAL FUND - DECEMBER 31ST	(32,449)	0	(37,931)

Prepared by Margaret Reid



CAPITAL FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2017

	<u>2016</u>	<u>2017</u>
Balance - Beginning of Year	14,478	6,196
Plus: Transferred from Operating Fund	3,600	3,600
Interest	118	68
Less: Disbursements	0	0
Transferred to Building Restoration Fund	12,000	0
BALANCE - END OF YEAR	6,196	9,864

PLANNED GIFTS FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2017

	<u>2016</u>	<u>2017</u>
<u>PGF OUTREACH-WORSHIP-EDUCATION</u>		
Balance - Beginning of Year	14,738	21,185
Plus: Receipts	8,000	42,205
Less: Disbursements	1,553	300
Transferred to Loaves and Fishes	0	1,500
BALANCE - END OF YEAR	21,185	61,590

PGF BUILDING-CAPITAL

Balance - Beginning of Year	3,950	7,950
Plus: Receipts	8,000	42,205
Less: Disbursements	4,000	16,816
Transferred to Building Restoration Fund	0	1,500
BALANCE - END OF YEAR	7,950	31,839
TOTAL PGF - END OF YEAR	29,135	93,429

BUILDING RESTORATION FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2017

	<u>2016</u>	<u>2017</u>
Balance - Beginning of Year	2,080	(4,235)
Plus: Transferred from other funds	12,000	1,500
Offerings	181	26,143
Other revenue	0	1,688
Less: Expenses	18,496	23,683
BALANCE - END OF YEAR	(4,235)	1,413

Prepared by Margaret Reid



LOAVES & FISHES

FOR THE YEAR ENDING DECEMBER 31ST, 2017

	<u>2016</u>	<u>2017</u>
Balance - Beginning of Year	35,216	35,996
Plus: Receipts	28,355	26,669
Transferred from other funds	0	1,575
Less: Disbursements	27,575	25,024
<u>BALANCE - END OF YEAR</u>	<u>35,996</u>	<u>39,216</u>

CHOIR FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2017

	<u>2016</u>	<u>2017</u>
Balance - Beginning of Year	789	789
Plus: Receipts	0	35,941
Less: Disbursements	0	598
<u>BALANCE - END OF YEAR</u>	<u>789</u>	<u>36,132</u>

MISSION AND SERVICE FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2017

	<u>2016</u>	<u>2017</u>
Balance - Beginning of Year	0	0
Plus: Receipts	17,644	19,497
Less: Forwarded to United Church M & S	17,644	19,497
<u>BALANCE - END OF YEAR</u>	<u>0</u>	<u>0</u>

Prepared by Margaret Reid



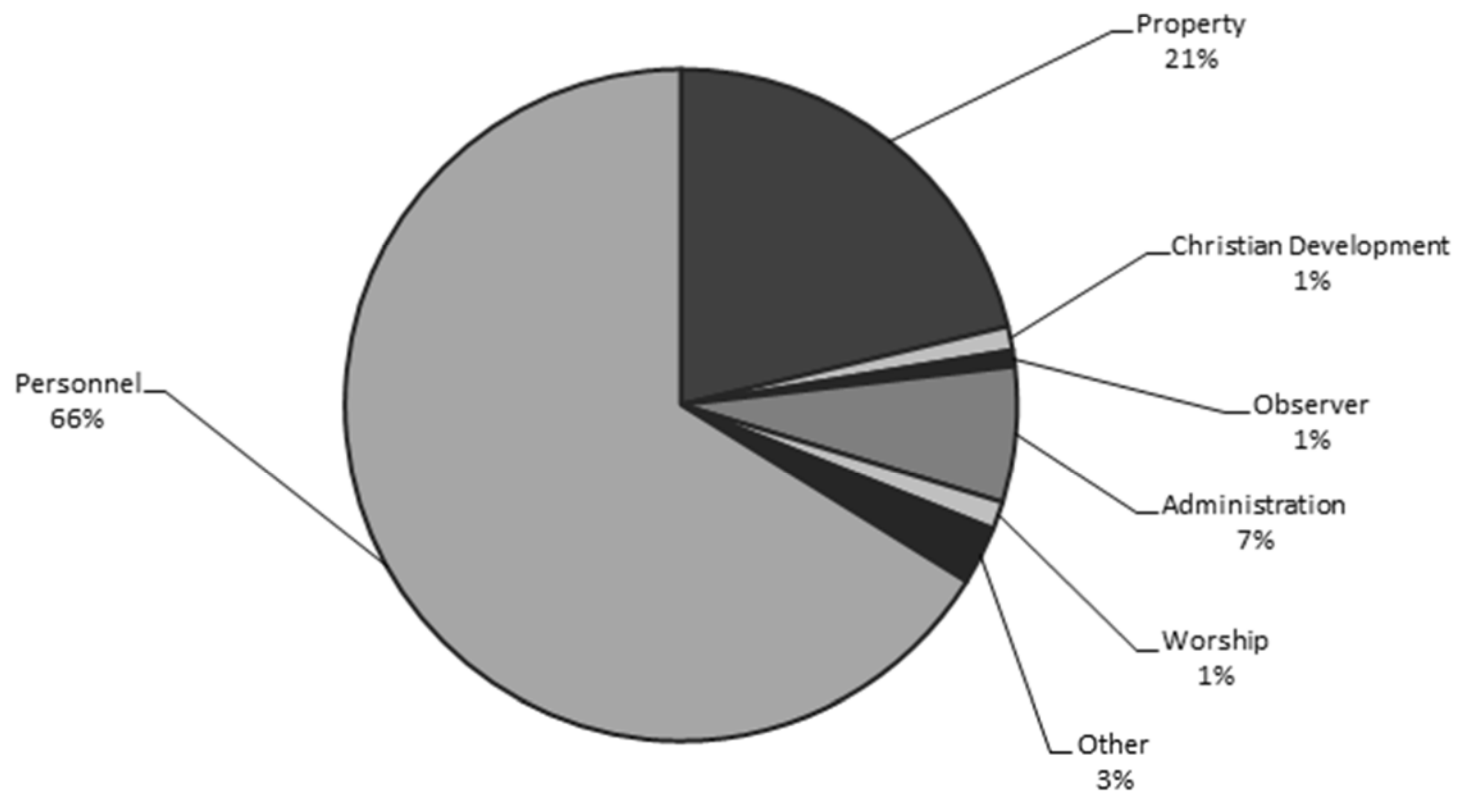
ST. ANDREW'S UNITED CHURCH
OUR PRAYER OF COMMITMENT FOR 2018
OPERATING BUDGET – GENERAL FUND

	2016 ACTUAL	2017 BUDGET	2017 ACTUAL	2018 BUDGET
REVENUE				
Offerings	197,941	228,000	203,408	220,000
Other Income	37,833	37,000	45,583	41,000
TOTAL REVENUE	235,774	265,000	248,991	261,000
EXPENSES				
Salaries	115,954	126,599	125,720	125,217
Benefits and Pensions	24,753	25,000	24,311	26,000
Housing and Telephone	5,555	540	540	540
Car Allowance	3,150	3,150	3,150	3,150
Continuing Education	720	2,233	0	2,264
Sabbatical Costs				
Cleaning contract and other	22,211	21,778	15,736	15,277
TOTAL PERSONNEL	172,343	179,300	169,457	172,448
Fuel	12,255	16,000	16,182	16,000
Utilities	8,903	9,000	9,917	10,000
Repairs	12,394	12,000	11,671	12,000
Insurance	6,089	6,500	10,184	10,200
Maintenance Contracts	3,842	3,500	4,130	4,000
Supplies	2,949	3,000	4,330	3,000
Maintenance upgrades				
Union Cemetery	200	200	200	200
TOTAL PROPERTY	46,632	50,200	56,614	55,400
Office, Postage	4,355	4,500	3,965	4,300
Presbytery dues	5,933	5,258	5,258	7,526
Office Equipment	2,677	2,700	2,814	2,800
Telephone/Internet	2,181	2,300	2,415	2,400
TOTAL ADMINISTRATION	15,146	14,758	14,452	17,026
Advertising	1,571	1,700	1,596	1,800
Worship Expenses	1,700	1,800	1,409	1,700
TOTAL WORSHIP	3,271	3,500	3,005	3,500
CHRISTIAN DEVELOPMENT	2,715	3,000	2,854	3,000
OBSERVER	1,996	2,000	2,028	2,000
FINANCE	2,060	3,000	2,060	2,500
OUTREACH	0	200	0	200
PASTORAL CARE	0	0	0	0
CONGREGATIONAL LIFE	222	300	230	300
INCLUSIVITY	100	100	174	200
ALLOCATION FOR CAPITAL	3,600	3,600	3,600	3,600
CONTINGENCY FUNDS	1,000	500	0	500
TOTAL EXPENSES	249,085	260,458	254,474	260,674

Prepared by Margaret Reid



**ST. ANDREW'S UNITED CHURCH
BUDGET - GENERAL FUND
2018**



2018 PERSONNEL BUDGET

	2016	2017	2018
MINISTER			
Salary	54,057	67,012	67,797
Car Allowance	1,200	1,200	1,200
Housing Allowance	12,345		
Continuing Education	1,359	1,374	1,393
	<u>68,961</u>	<u>69,586</u>	<u>70,390</u>
LAY MINISTER			
Salary	25,196	34,244	34,723
Car Allowance	750	750	750
Housing Allowance	7,716		
Telephone Allowance	540	540	540
Continuing Education	849	859	871
Overtime payout		3,366	
	<u>35,051</u>	<u>39,759</u>	<u>36,884</u>
MINISTER'S SABBATICAL			
Lay minister hours	3,366		
Carryover of education	1,332		
Honorarium - Sun services	1,375		
Extra employer benefits	717		
	<u>6,790</u>		
SECRETARY	10,209	10,404	10,962
CONTRACT JANITORIAL	19,952	19,029	12,516
MUSIC DIRECTOR			
Salary	11,447	11,573	11,735
Travel Allowance	1,200	1,200	1,200
	<u>12,647</u>	<u>12,773</u>	<u>12,935</u>
OTHER			
Treasurer	900	900	900
Organist Supply	125	125	125
Courses, Gifts	600	600	600
Pulpit Supply	500	824	836
Payroll Costs	300	300	300
TOTAL	156,035	154,300	146,448

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ACCOUNTANTS' REPORT

FINANCIAL STATEMENTS
ST. ANDREW'S UNITED CHURCH
FOR THE YEAR ENDED DECEMBER 31, 2017

KENDALL, SINCLAIR, COWPER & DAIGLE LLP
CHARTERED PROFESSIONAL ACCOUNTANTS

237 MAIN STREET EAST
NORTH BAY, ONTARIO
PIB 1B2

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

NOTICE TO READER

On the basis of information provided by management, we have compiled the statement of financial position of **St. Andrew's United Church as at December 31, 2017** 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
January 30, 2018

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

ST. ANDREW'S UNITED CHURCH
STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2017

(With comparative figures as at December 31, 2016)

	<u>2017</u>	<u>2016</u>
<u>ASSETS</u>		
Current		
Cash	\$ 143,459	\$ 49,437
Investments	9,864	6,196
Accounts receivable	<u>3,782</u>	<u>5,736</u>
	157,105	61,369
Long term		
Term deposits - Manse (Note 1)	<u>126,909</u>	<u>126,909</u>
	<u>\$ 284,014</u>	<u>\$ 188,278</u>

LIABILITIES

Current		
Bank Loan		\$ 2,000
Accounts payable	\$ 9,890	16,836
Funds held in trust (Note 2)	<u>75,348</u>	<u>36,785</u>
	<u>85,238</u>	<u>55,621</u>

EQUITY (DEFICIENCY)

General fund	(37,930)	(32,448)
Manse fund (Note 1)	126,909	126,909
Capital fund	9,864	6,196
Planned gifts fund (Note 3)	94,842	24,900
Memorial fund	4,857	7,006
Turkey fund	<u>234</u>	<u>94</u>
	<u>198,776</u>	<u>132,657</u>
	<u>\$ 284,014</u>	<u>\$ 188,278</u>

UNAUDITED - SEE NOTICE TO READER

ST. ANDREW'S UNITED CHURCH
STATEMENT OF CONTINUITY OF GENERAL FUND

FOR THE YEAR ENDED DECEMBER 31, 2017

(With comparative figures for 2016)

	<u>2017</u>	<u>2016</u>
Revenues		
Offerings	\$ 202,533	\$ 196,578
Other (Schedule 1)	46,458	39,196
Outreach	<u>19,497</u>	<u>17,644</u>
	<u>268,488</u>	<u>253,418</u>
Expenses		
Salaries and benefits	150,571	146,982
Outreach	19,497	17,644
Heat	16,182	12,255
Repairs and maintenance	15,801	16,236
Outside services	14,154	19,638
Utilities and telephone	12,332	11,084
Insurance	10,184	6,089
Presbytery dues	5,258	5,933
Janitorial supplies	4,330	2,949
Postage and office supplies	3,965	4,355
Vehicle expense	3,150	3,150
Christian development	2,854	2,715
Office equipment	2,814	2,677
Observer	2,028	1,996
Advertising	1,596	1,571
Worship	1,409	1,700
Other personnel	1,337	1,197
Bank charges and interest	1,332	1,332
Professional fees	728	728
Other expenses	445	1,575
Congregational life programs	<u>403</u>	<u>322</u>
	<u>270,370</u>	<u>262,128</u>
Excess of revenues over expenses for the year	(1,882)	(8,710)
Balance (deficiency) beginning of year	<u>(32,448)</u>	<u>(19,138)</u>
	<u>(34,330)</u>	<u>(27,848)</u>
Transfer to planned gift fund		(1,000)
Transfer to capital fund	<u>(3,600)</u>	<u>(3,600)</u>
	<u>(3,600)</u>	<u>(4,600)</u>
Balance (deficiency) end of year	<u>\$ (37,930)</u>	<u>\$ (32,448)</u>

UNAUDITED - SEE NOTICE TO READER

ST. ANDREW'S UNITED CHURCH STATEMENT OF CONTINUITY OF OTHER FUNDS

FOR THE YEAR ENDED DECEMBER 31, 2017

(With comparative figures for 2016)

	<u>2017</u>	<u>2016</u>
<u>Memorial Fund</u>		
Revenues		
Donations	\$ 3,854	\$ 4,958
Interest	<u>1</u>	<u>1</u>
	<u>3,855</u>	<u>4,959</u>
Expenses		
Building restoration	5,927	
Loaves and Fishes	75	1,755
Office	2	250
Hearing Devices		<u>1,842</u>
	<u>6,004</u>	<u>3,847</u>
Excess (deficiency) of revenue over expenses for the year	(2,149)	1,112
Balance beginning of year	<u>7,006</u>	<u>5,894</u>
Balance end of year	<u>\$ 4,857</u>	<u>\$ 7,006</u>
<u>Turkey Fund</u>		
Revenues	\$ 12,515	\$ 13,223
Expenses	<u>2,375</u>	<u>2,474</u>
Excess of revenues over expenses for the year	10,140	10,749
Balance beginning of year	<u>94</u>	<u>145</u>
	10,234	10,894
Transfers - general and planned gifts fund	<u>10,000</u>	<u>10,800</u>
Balance end of year	<u>\$ 234</u>	<u>\$ 94</u>
<u>Capital Fund</u>		
Revenues - interest	\$ 68	\$ 118
Expenses		
Excess of revenue over expenses for the year	<u>68</u>	<u>118</u>
Balance beginning of year	<u>6,196</u>	<u>14,478</u>
	<u>6,264</u>	<u>14,596</u>
Transfers - from general fund	3,600	3,600
- to planned gifts		<u>(12,000)</u>
	<u>3,600</u>	<u>(8,400)</u>
Balance end of year	<u>\$ 9,864</u>	<u>\$ 6,196</u>

UNAUDITED - SEE NOTICE TO READER

ST. ANDREW'S UNITED CHURCH
STATEMENT OF CONTINUITY OF OTHER FUNDS
FOR THE YEAR ENDED DECEMBER 31, 2017
(With comparative figures for 2016)

	<u>2017</u>	<u>2016</u>
<u>Planned Gifts Fund</u>		
Revenues		
Donations and bequests (Note 3)	\$ <u>112,241</u>	\$ <u>15,181</u>
Expenses		
Outreach	300	1,553
Building restoration	<u>40,499</u>	<u>22,496</u>
	<u>40,799</u>	<u>24,049</u>
Excess (deficiency) of revenue over expenses for the year	71,442	(8,868)
Balance beginning of year	<u>24,900</u>	<u>20,768</u>
	<u>96,342</u>	<u>11,900</u>
Transfers from (to) – capital fund		12,000
– general fund		1,000
– loaves and fishes	<u>(1,500)</u>	<u>13,000</u>
	<u>(1,500)</u>	<u>13,000</u>
Balance end of year	<u>\$ 94,842</u>	<u>\$ 24,900</u>
<u>Manse Fund</u>		
Revenues - interest (Note 1)	\$ 2,354	\$ 2,462
Balance beginning of year	<u>126,909</u>	<u>126,909</u>
	129,263	129,371
Transfers - general fund	<u>2,354</u>	<u>2,462</u>
Balance end of year	<u>\$ 126,909</u>	<u>\$ 126,909</u>

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ST. ANDREW'S UNITED CHURCH
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2017
(With comparative figures for 2016)

	<u>2017</u>	<u>2016</u>
Cash was provided by (used for):		
Operating activities		
Net excess (deficiency) for the year - general fund	\$ (5,482)	\$ (13,310)
- memorial fund	(2,149)	1,112
- turkey fund	140	(51)
- capital fund	3,668	(8,282)
- planned gifts fund	<u>69,942</u>	<u>4,132</u>
	66,119	(16,399)
Changes in non-cash working capital		
(Increase) decrease in:		
Investments	(3,668)	8,281
Accounts receivable	1,954	(2,069)
Increase (decrease) in:		
Bank Loan	(2,000)	2,000
Accounts payable	(6,946)	1,934
Funds held in trust	<u>38,563</u>	<u>780</u>
Increase (decrease) in cash	94,022	(5,473)
Cash beginning of year	<u>49,437</u>	<u>54,910</u>
Cash end of year	<u>\$ 143,459</u>	<u>\$ 49,437</u>

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ST. ANDREW'S CHURCH
SCHEDULE OF OTHER RECEIPTS
FOR THE YEAR ENDED DECEMBER 31, 2017
(With comparative figures for 2016)

	<u>2017</u>	<u>2016</u>
Donations re building	\$ 25,876	\$ 13,933
Turkey fund	10,000	10,800
Fundraising committee	3,550	6,852
Weddings and funerals	2,960	1,325
Manse fund	2,354	2,462
Sundry	693	2,459
Observer	645	965
Envelopes	230	148
Administration	150	174
Christian development	<u> </u>	<u>78</u>
	<u>\$ 46,458</u>	<u>\$ 39,196</u>

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ST. ANDREW'S UNITED CHURCH
SCHEDULE OF FUNDS HELD IN TRUST
FOR THE YEAR ENDED DECEMBER 31, 2017
(With comparative figures for 2016)

	<u>2017</u>	<u>2016</u>
<u>Other</u>		
<u>Loaves and Fishes</u>		
Balance beginning of year	\$ 35,996	\$ 35,216
Add: receipts	<u>26,744</u> 62,740	<u>28,354</u> 63,570
Deduct: disbursements	<u>25,024</u> 37,716	<u>27,574</u> 35,996
Transfer from planned gifts fund	<u>1,500</u>	
Balance end of year	<u>39,216</u>	<u>35,996</u>
<u>Choir</u>		
Balance beginning of year	789	789
Add: receipts	<u>35,941</u> 36,730	<u></u> 789
Deduct: disbursements	<u>598</u>	<u></u>
Balance end of year	<u>36,132</u>	<u>789</u>
Total	<u>\$ 75,348</u>	<u>\$ 36,785</u>

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ST. ANDREW'S UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2013

1. Manse

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

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

<u>Amount</u>	<u>Interest Rate</u>	<u>Maturity Date</u>
\$ 25,000	2.20%	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>26,909</u>	<u>1.60%</u>	<u>August 2, 2022</u>
<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

\$40,499 in building restoration expenses were paid from the planned gift fund for 2017.

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*Judith Ingwersen stands with her painting titled *The Spirit and the Bride say "Come"*. For over 25 years this work, which hangs below the balcony, has been a spiritual focal point reminding us that the Holy Spirit freely offers the water of life to all who thirst*

The Service of Dedication for this painting took place on Sunday, September 20, 1992. Below is a copy of the information about Judith's artwork that was specially prepared for that ceremony. Thanks go to Lois Carey, the keeper of the St. Andrew's Church history, for making it available.

The Memorial

This beautiful and meaningful piece of art was made possible by a generous donation to the St. Andrew's United Church Memorial Fund by the Capstick family - Jean, Marilyn and Lyle - in loving memory of Edwin K. Capstick.

Ed Capstick was a faithful member of St. Andrew's United Church for many years. He served as Chairperson of the Church Council, and the Finance and Personnel Committees. Ed was a generative and humble person, quietly offering his talents, support and wisdom to lay leaders and staff alike.

The congregation gratefully acknowledges this gift by the Capstick family and dedicates it to the Glory of God and in lasting memory of "Ed".

The Meaning of the Painting

The painting - *The Spirit and the Bride Say "Come"* - represents Jesus in the community of believers. It is about transformation and change, about children, and about community. It presents the mystery of Jesus as the Bridegroom and the Church as the Bride. The painting is an invitation to all:

I, Jesus, have sent my angel to you with the testimony for the churches. I am the root and the offspring of David, the bright morning star. The Spirit and the Bride say, "Come." And let the one who hears say, "Come" And let the one who is thirsty come; let the one who desires take the water of life without price.

Rev. 22:16-17

The Artist

Judith Ingwersen is a well-known fulltime professional artist of North Bay. Her talented work is represented in a number of collections including Ontario Northland, J.S. Redpath Limited, City of North Bay, Government of Ontario, and the Ontario Institution of Chartered Accountants. Many of her hangings are visible in churches in Toronto and North Bay. Judith has a Bachelor of Science degree in Mathematics and Physics and has taught for several years. She has an extensive art background having studied art at the university level and is the winner of many prizes.

The Memorial Committee of St. Andrew's United Church is very grateful to Judith Ingwersen for this excellent piece of art



Artist Judith Ingwersen at work during a Sunday service at St. Andrew's.

Photos: front cover & back cover top: Bill Ingwersen. photo above : Lois Carey