

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



**ANNUAL
REPORT
2018**



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Annual report cover pages designed by Derek Stott.

Report compiled by Karen Gooch.



Canadian Shield Regional Council

Engaging with the Spirit to Inspire,
Connect and Empower
Communities of Faith

Connecting with local ministry in our congregations in a new way...

Our family stretches across a large piece of geography, from Katrine in the south to Hearst in the north; from Val d'Or Quebec in the east to Thunder Bay in the west. Despite the vast geography we share a common identity as United Church communities of faith (congregations) and we share a common purpose to live faithful lives and serve the Gospel. The vision statement of the Canadian Shield Regional Council affirms that the primary purpose of this governance body of the Church is to empower you as you undertake local ministry.



Regional Council staff are part of that connection. Some of you will know many of the staff who have transitioned from previous Conference and presbytery positions into the new Regional Council. Will Kunder (1/2 time Congregational Support & Justice Animation), Melody Duncanson-Hales (Congregational Support, Youth, Stewardship), Susan Whitehead (Administrative support) and Lillian Roberts (Pastoral Relations) are continuing as familiar faces into the new structure though there are some changes in job descriptions and they are being joined by others less known

to you; Peter Hartmans (Executive Minister), Joan Bailey (part time Administrative Support Thunder Bay), Rachel Howes (Administrative support shared with Shining Waters) and as May 1, 2019 Rob Smith (Congregational Support part-time west). The Regional Council main office is located at Omond United Church and you are always welcome to call or drop in.

The Inaugural meeting of the Canadian Shield Regional Council will gather folks May 31 – June 2 in Sault Ste. Marie. Each community of faith (congregation) is to elect representative(s) at your Annual meeting.

Representatives are your connection with the ministry we share as a Regional Council. Make sure you name a connector to share the stories of what others are doing.

A number of you ask, or perhaps more accurately comment that whether they call it Presbytery or Conference or Regional Council, it still names a part of Church Structure that seems rather remote and unattached to congregational life. So here's a commitment, the Regional Council and its staff are ready to respond to any requests for support, resources, information or a listening ear. If you need to know how your youth can find a United Church camping experience, or want to apply for a Capital Assistance Grant call Melody; need worship material for Sunday because your minister has fallen ill, Will is coordinating a week-by-week worship project; need information because the pastoral relations process or one of the staff is on medical leave, Lillian can walk you through the process; need to understand more about the denominational policies, Peter can share his wisdom; need general information about how things work or communication, give Susan a call; want to know about Ontario licenses to marry, Joan is your person; need some staff support to try getting a cluster of folks together from neighbouring congregations to talk about how to share outreach ministry, call Will, Rob, Melody or Lillian- we can all help.

We need each other to be the best and most faithful we can be! Don't let the fact that the structure has a new name make you apprehensive about reaching out. Let's build connections that help us to encourage each other (and maybe even have some fun!) as we live into new relationships within this "family of God" we call the United Church.

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FROM THE CHAIR OF ST. ANDREW'S COUNCIL

What a challenging year to serve on St. Andrew's Council. The Council has met monthly from September to June to guide and oversee the ministry of our church community. Our guideline for these efforts remains our mission statement powered by our Christian Love:

*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.*

The past year was filled with activity in our church. The reports from all our committees and groups will make good reading. This church is a very busy place when you consider all the activities we undertake to fulfil our mission statement. You, the congregation, and our dedicated staff, work diligently to make St. Andrew's a truly inclusive and caring place. Our location here at the heart of the city gives us wonderful opportunities to serve. Please read the reports to ensure you are aware of all the initiatives your church has undertaken. As I might have said fifty years ago, "This is a happening place." Surely I didn't talk like that.

This year we heard from our beloved minister Jane that she has decided to retire. The news though not unexpected was hard to take. Jane has been a major and loved part of this congregation for a long time. We have only a few months more of Jane's loving ministry. As you are aware, we will miss Jane's whole-hearted, caring and wise ministry. We will celebrate Jane's time with us and try to express our gratitude for her dedicated love of and service to St. Andrew's.

As a consequence of our minister retiring, we have appointed a Visioning Committee (formerly a Joint Needs Assessment Committee) to determine our current needs as a congregation and to plan for our future. This group is active in determining our current ministry needs and asking each of us to contribute to planning the next phase of St. Andrew's mission. I encourage each of us to share our vision, values and hopes for St. Andrew's.

As we move into new territory, I am mindful of the presence our church has in our community. You are bringing Christ's love to the people. I thank all of you for your very, very dedicated and selfless giving. In my experience I find it rare and encouraging that a dedicated group can live the mission statement as you do. The mission statement is what you do.

May God continue to bless and guide us in the future.

Bill Ingwersen

FROM JANE HOWE'S DESK

It's been a strange few months for me since the beginning of this New Year. So many "last things", as I prepare for my retirement after twenty-two years in ministry with you. To be honest with you, ministry folks often struggle with these annual meeting missives. What approach will be helpful? Is it affirming to share and celebrate all the activities of the past year or is it more helpful to share insights and reflections for the year ahead?

My pending retirement relieves me of the responsibility of saying something profound! Aren't you happy! Perhaps it is enough to simply say "thank you" for twenty-two eventful years.

But perhaps you will permit me some parting reflections. When I first arrived at St. Andrew's to work with Jim Sinclair, the church had a full time staff contingent, including two program ministers, a full time secretary and a full time caretaker. What an energized place it was, not only in terms of the programming offered but also the number of groups and community folks who came through our doors for purposeful work and for fun! Even way back then, we had our challenges. Finding the dollars necessary to keep up this building and to pay for staff is not a new problem.

What we have seen here at St. Andrew's as well as in many mainline churches across the country, is the steady, but slow decrease in the numbers of folks on our role and consequently a drop in givings. This has meant making some difficult decisions, including significant reductions in staffing hours.

What hasn't shifted significantly is the level of activity in this place. A smaller and smaller number of people work diligently to meet our budgetary obligations in big events like Turkeyfest, Teas and Bazaars and other fund raising events through the year. And with the exception of a few things, our programming and pastoral care requirements haven't changed significantly either, though our staffing levels certainly have.

My prayer for this community is that you will take some time over the next weeks and months to think about where God is calling this community to go. Check in with one another. I have a sense there are some very tired people at St. Andrew's, both staff and volunteers. I hope this time of transition will allow for some heartfelt and honest conversations about the future. Maybe you can't afford to keep things the way they have always been, either financially or spiritually. Maybe who you were two decades ago is not who you are today. Maybe the status quo isn't tenable anymore? What do you need to release in order to move into the future energized and hopeful? Who might help you on the way?

I hope you will also do some honest sharing about this building. I love this quirky old place but it is old. It will continue to require major investment if the decision is made to stay here. A planned strategy for funding needed renovations would be very important and perhaps a conversation about how the building might be re-purposed or shared more generously with the wider community might be in order as you think about the days ahead.

I pray your conversations about the future will be care-full, respectful and hope filled, as you have always been. I am so grateful for your faithfulness and your commitment to this place. The following pages bear witness to our life together. You will be in my prayers as you make your way into the days ahead.



FROM TRACY DAVIS' DESK

Thank you for taking time to read this report and all the others which offer such a great snapshot of our life together. I serve St Andrews as a paid accountable minister in an equal, collaborative team. Together we work as partners alongside each other, other paid staff members and many volunteer leaders of our church to encourage and grow the ministries and programs this congregation strives to provide. Building meaningful faith relationships within our faith community are high priorities for our team ministry. We feel honoured to fulfill these roles and take seriously our responsibilities. I am more deeply thankful for each and every one of you than I can adequately express.

I have had several opportunities this past year to offer leadership within our own community of faith as well as within the wider church. I was the Chairperson of North Bay Presbytery and worked hard as we moved through significant structural changes within the United Church of Canada.

I am so grateful for our staff team. Star in the office, our dear Lucy who continues to keep this very old building shiny, Ralph who plans and plays and offers music leadership, and Jane who continues to lead us and offers me great friendship.

We are heading into a time of great transition as Jane retires from her years of Ministry. These times are filled with both challenge and gift. There is grief for what is left behind, and there is excitement mixed with some trepidation about what lies ahead. I am jumping into the future; I am scared, and thrilled. The present is yesterday's future. Even as we try to hold on to now, we all move inexorably into the future. Are we prepared? Are we well-prepared? Are we preparing ourselves for the future and moving forward to it with knowledge, discernment, goals and visions? I will do my very best to help us be prepared, ready, and open to what God brings next. My goal for the months ahead is to nurture and care for the soil of our church, so that you may feel confident and hopeful as you engage in the search process for your new minister. I encourage you, and ask you to be open to the future and to anticipate all the good things that God holds for us. Please give of your best to your beloved Church.

Let us keep moving forward in the journey that is with us and ahead of us, leading us all to grow from the inside out.

HISTORIAN'S REPORT

THE TIMES THEY ARE A-CHANGIN'

Bob Dylan wrote a song about them in 1965 and though the changes we are facing are far different from the ones he wrote about, the title rings through the halls of the United Churches right across the country and right here at St. Andrew's today.

We first caught wind of a major change at St. Andrew's when we received with regret at our Council meeting April 24th, 2018 a letter from Rev. Jane Howe that she would be retiring the end of June 2019. Jane came on board at St. Andrew's in 1997 when she served for one year as our Pastoral Associate and then moved into the position of Minister of Word and Sacrament when Rev. Jim Sinclair moved on to other positions in the United Church. The total of 22 years served in a ministerial position at St. Andrew's is the record that Jane holds.

Jane will be missed in the halls of St. Andrew's. She knew how to celebrate the special seasons and make them come alive for all ages. Jane knew us all as if we were family. Any family who had to deal with a tragic loss, knew that she was there for us, helping us through the difficult time with caring and attention to our needs. Funerals were one of Jane's great strengths. When people come up to you after a family funeral and tell you they have never been at such a wonderful funeral, you know Jane's planning and presentations were behind it all. Even though Sunday was a very busy day for Jane she was always fine with having a book study Sunday mornings from nine till ten for readers in the congregation who like to discuss what they read in order to gain new insights. We all wish Jane many happy days in her retirement.

And as if this change here at St. Andrew's isn't big enough we were faced in 2018 with the commencing of change in the United Church structures right across the country. From eliminating the Presbyteries and Conferences to having one court replace them in the name of Regions. Instead of being part of the North Bay Presbytery and Manitou Conference we are now a part of Canadian Shield Regional Council. When the first General Meeting of the new configuration is held this May we will learn more about how this restructuring will work.

One thing that changes often over the years is the make-up of the congregation. There are the life time members who were born into this congregation that have kept us going for so many years. You see their children grow up in this church and keep coming back when they are home for holidays. Or some come back to stay. There were four generations of my family here at the same time and I believe there were others like that. Then there are newcomers coming in and before long they are regulars, contributing time and talents to the work of St. Andrew's.

Well indeed *the times they are a-changin'*. Are we ready for them? Ready or not – there is no stopping them.

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	New Maryland 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	Peninsula Pastoral Charge, Surrey BC
6. Rev. Gordon McFadyen	1984/85	Edmonton AB
7. Rev. Kim Gilliland	1985/86	Cottam Pastoral Charge, Cottam ON
8. Rev. Ria Van Holten	1986/87	Burnaby BC
9. Rev. Catherine Moore	1987/88	London ON
10. Rev. Kevin Annett	1988/89	Vancouver BC
11. Rev. Kate Crawford	1989	Huron Shores Pastoral Charge, Grand Bend ON
12. Rev. Marietta Marshall	1990/91	Guelph ON
13. Rev. Elizabeth Frazer	1992/93	North Bay ON
14. Rev. Deborah Elliott	1993/94	Heritage Pastoral Charge, Colborne ON
15. Rev. Meridith Marple	1994/95	Forbes Memorial Pastoral Charge, Antigonish NS
16. Rev. Toni Birtch	1995/96	Smithville ON
17. Rev. Gary Jones	1996/97	Tamworth ON
18. Rev. Jan Schenell	1997/98	Sault Ste. Marie ON
<u>LAY INTERNS</u>		
1. Gerri (Preston) Butler	1986/87	Retired Lay Pastoral Minister, Rutherglen ON
2. Cindy Floyd	1989/90	Lay Pastoral Minister, Sudbury ON
3. David Melhorn-Boe	1991	Music Director, Chalmers United, Kingston ON
4. Rev. Mary (Rowe) Tingley (ordained 2002)	1997	Sheffield Pastoral Charge, Lakeville Corner NB

CANDIDATES FOR MINISTRY FROM ST. ANDREW'S

CANDIDATE	DATE RECEIVED	ORDAINED/COMMISSIONED/RECOGNIZED	SERVED
Cecil Hobin	June 10 th , 1973	Ordained June 5 th , 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 28 th , 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, 1988-2016 ▪ Retired
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 24 th , 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 28 th , 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, Lakeville Corner NB 2015-
Teresa Jones	October 14 th , 2001	Commissioned Diaconal Minister 1986 Saskatchewan Conference Ordained May 25 th , 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, 2006-2019

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

2019 ANNUAL MEETING AGENDA

Sunday, March 3rd, 2019
after worship

1. Opening and Welcome
2. Appointment of Chair and Secretary
3. Adoption of Agenda
4. Adoption of Minutes
Annual Congregational Meeting, March 4th, 2018
5. Appointment of Auditor for 2019
6. Financial Report for 2018
7. Operating Budget for 2019
8. Mission & Service Goal for 2019
9. Inclusivity Committee Terms of Reference
10. Two Representatives to Canadian Shield Regional Council
11. Slate of Officers for the 2019-2020 Council
12. Ministry & Personnel Committee Affirmation
13. Trustees Affirmation
14. Visioning Report
15. In Memoriam
16. New Business
17. Courtesies
18. Closing

ST. ANDREW'S MISSION STATEMENT

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

2018 ANNUAL CONGREGATIONAL MEETING MINUTES

2018-21-AM

Minutes of the Annual Congregational meeting of St. Andrew's United Church
held Sunday, March 4, 2018, 12:00 p.m. in the gym

Welcome

Bill Ingwersen welcomed the forty-five participants attending the meeting and offered a prayer.

Appointment of Chair and Secretary

MOVED by Frankie Syme and SECONDED by Elizabeth Brownlee that Bill Ingwersen be the Chair of the Annual Meeting. CARRIED

MOVED by Jeff Archambeault and SECONDED by Natalie Wilson that Karen Gooch be the Secretary for the Annual Meeting. CARRIED

Adoption of Agenda

MOVED by Karen Gooch and SECONDED by John Balfe that the following agenda be adopted for this Annual Meeting. CARRIED

- | | |
|---|---|
| 1. Opening and Welcome | 10. Mission & Service Goal 2018 |
| 2. Appointment of Chair and Secretary | 11. Planned Gifts Proposal |
| 3. Adoption of Agenda | 12. Slate of Council Officers 2018/2019 |
| 4. Adherents Vote | 13. Ministry & Personnel Affirmation |
| 5. Adoption of Minutes from March 5, 2017 | 14. Trustees Affirmation |
| -Business arising from the minutes | 15. In Memoriam |
| 6. Table Group Discussions | 16. New Business |
| 7. Appointment of Auditor 2018 | 17. Courtesies |
| 8. Financial Report 2017 | 18. Closing |
| 9. Operating Budget 2018 | |

Adherents

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

Adoption of Minutes

MOVED by Jeff Archambeault and SECONDED by Rod Desjardins that the minutes of the March 5, 2017 Annual Meeting be accepted as presented. CARRIED

Business Arising

At last year's meeting it was suggested that the names of those who became members of St. Andrew's be added to the *Our Life Together* page in the Annual Report (page 16). This was overlooked during the preparation of this year's report so for information, the following people became members of St Andrew's by transfer in 2017: Judy Borden, Rev. Gailand MacQueen and Joyce MacQueen

Table Group Discussions

*We gather as friends, to listen deeply to each other with goodwill and to speak
frankly with each other out of our own understanding.*

People were divided randomly into groups and asked to appoint a scribe to record the discussions. Jane and Tracy asked people to keep the above quote in mind as we proceeded. They spoke about our significant debt challenge and said that sometimes when we place our focus on what's wrong, it leaves us feeling powerless. We were asked to go into the group discussions with an attitude of appreciation and gratitude and to focus on appreciative inquiry and storytelling. We were reminded that our congregational 'star word' for this year is feeling

2018-22-AM

Minutes of the Annual Congregational meeting of St. Andrew's United Church
held Sunday, March 4, 2018, 12:00 p.m. in the gym

We began by describing a memorable experience that we have had at St. Andrew's or by talking about what keeps us coming to the church. Next, everyone was encouraged to come up with a word or phrase to describe the congregation. Finally, each group was asked to come up with 3 wishes for St. Andrew's and provide a suggestion about how to fulfill each wish.

A representative from each group presented a summary of their group's wishes to everyone. The following are some of the ideas brought forward:

- More youth and young families
- Outreach to the wider community through websites
- Share who we are beyond our walls
- Make more of an effort to check in with our own members
- Join forces with other like-minded organizations
- Find novel ways to encourage participation at church events
 - perhaps a dishwasher would mean less time in the kitchen for some
- Provide a balcony to cry in
- Offer a clear articulation of our purpose
- More partnerships with the arts community
- Offer acceptance of others without trying to change them
- Offer workshops that might be of interest to youth
- Coordinate transportation to church events
- Find innovative ways to share our time, treasure and talent
- Make more use of volunteers to perform routine building maintenance
- Keep reviewing our reasons for being here
- Make use of outside resources such as EGDE, which is a network for ministry development focusing on new and renewing ministries across The United Church of Canada <http://www.edge-ucc.ca/>

Appointment of Auditor 2018

Peter Finch has been our auditor since 1998 and has never raised his very reasonable fee. Since he retired, he has received help performing this task from his son-in-law Claude Daigle, LLP. Lois Carey has written letters of thanks that will be sent to them. (See pages 47-56, 2017 Annual Report for their report.)

MOVED by Margaret Reid and SECONDED by Julia Morton that Peter Finch be appointed to perform a review of our financial statement for 2018. CARRIED

Financial Report 2017

Julia Morton, Chair of the Finance Committee presented the financial statement for the period ending December 31, 2017 (Appendix A/pages 2018-27-AM to 29-AM or pages 40-42, 2017 Annual Report) which indicated the following:

Budget for 2017	260,458.00	Deficit for 2017	5,482.00
Total Income 2017	248,992.00	Carry-over from 2016	32,449.00
Total Expenses 2017	254,474.00	Total Deficit 2017	37,931.00

Money in specific funds end of 2017

Capital Fund	9,864.00	Loaves & Fishes Fund	39,216.00
Planned Gifts Fund	93,429.00	Choir Fund	36,132.00
Building Restoration Fund	1,413.00	Mission & Service Fund	0.00

2018-23-AM

Minutes of the Annual Congregational meeting of St. Andrew's United Church
held Sunday, March 4, 2018, 12:00 p.m. in the gym

Julia made note of the following:

- Our income and expenses were both more than in 2016, but less than the 2017 budget.
- Fuel costs were higher than in 2016.
- Insurance costs were also higher. (See Trustees Report on page 35, 2017 Annual Report)
- Everything else was on budget.
- Due to a bequest from Marylyn Mitchell, the Planned Gifts Fund has over \$93,000. However, the approximately \$32,000 in the Building-Capital portion of the fund will be used towards the new gym roof.
- Loaves & Fishes spends close to \$36,000 a year with a large portion of the funding coming from the *John Carl MacIsaac Foundation* in Sudbury. The rest comes from local donations.
- The Choir Fund also received a bequest from Marylyn Mitchell, which must be spent by the choir.

MOVED by Julia Morton and SECONDED by Lucian Masson that the financial statement as of December 31, 2017 be accepted as presented. CARRIED

Budget 2017

Margaret Reid presented a proposed budget for 2018 of \$260,674.00, as recommended by Council, which is an increase of \$216.00 from the 2017 budget (Appendix B/page 2018-30-AM also pages 43-45, 2017 Annual Report).

Margaret highlighted the following:

- In the last 2 years we have received over \$20,000 from several movie production companies that used our space. If not for that money we would be much further in debt, but this money cannot be counted on in the future.
- The budget is in line with last year's revenue and expenses, but there are added expenses for things such as shovelling, which are not part of our new maintenance contract.
- The presbytery assessment has increased to \$7,526 and is expected to be close to \$10,000 in the next couple of years.
- Most of our revenue comes from donations and 75% of the donated money comes from 25% of our donors. (This is a usual situation for most charities.) Our Fundraising Committee is doing all that it can. Rental money could be increased, but it will still not be a large proportion of our revenue.
- It is very difficult to decrease expenses since our committees are already very good at keeping expenses within budget.
- The largest portion of our expenses is for staffing at 66%. Our Office Administrator and Janitor are paid minimum wage (\$14/hr) and are only working 15-20 hours per week. Our Music Director received the mandated increase of 1.4%. Most churches pay their Treasurer, however Margaret does not generally take the \$900 that is part of the budget and uses that money for expenses she may incur. The pulpit supply budget of \$836 will likely not be fully used. Our Designated Lay Minister is paid at scale and our Minister is currently paid \$10,813 above the pay scale. We should be looking at options around salary reduction. Any change in salaries would likely involve a Joint Needs Assessment (JNAC). This process will take some time to work through and the Conference Office has staff that can help guide us.
- It was pointed out that it is difficult to fundraise for more money to pay staff.
- There was a question about the housing allowance. Starting in 2017, it was rolled into the salary calculations and is no longer listed separately. Ministry Personnel are still able to claim a housing deduction for income tax purposes.

MOVED by Margaret Reid and SECONDED by John Balfe that the budget for the year 2018 of \$260,674.00 be accepted. CARRIED

2018-24-AM

Minutes of the Annual Congregational meeting of St. Andrew's United Church
held Sunday, March 4, 2018, 12:00 p.m. in the gym

Mission & Service Objective 2017

MOVED by Will Kunder and SECONDED by Margaret Fleming that our Mission & Service objective for 2018 be \$18,000.00, as recommended by Council. CARRIED

Planned Gifts Proposal

Frankie Syme made a proposal to allocate ten (10) percent of any undesignated gifts to St. Andrew's to the General Fund before they are added to the Planned Gifts Fund. She provided the following background information:

- In the last 10 years, St. Andrew's has received over \$145,000 in undesignated gifts. The way this money is dealt with is laid out in the *Planned Gifts Fund of St. Andrew's United Church Enabling Resolution* (June 5, 2005).
- A number of people have left St. Andrew's money in their wills or have named St. Andrew's as the beneficiary of a life insurance policy.
- The Planned Gifts Fund is only for undesignated money. People are free to leave designated gifts. However, caution is advised since such gifts can only be used for the designated purpose. If the terms of use are too specific this could lead to a situation where the money is not able to be spent at all since needs of the congregation may change over time.
- It was pointed out that this proposal may be a good idea, but it is part of a patchwork solution to our debt problem and in reality a long term plan is needed.

MOVED by Frankie Syme and SECONDED by Elizabeth Brownlee that the terms of reference for the Planned Gifts Fund be changed so that future undesignated gifts be divided as follows: ten (10) percent of the gift will be allocated to the General Fund and the remaining balance will be split, where fifty (50) percent is allocated to the Building-Capital portion of the fund and fifty (50) percent is allocated to the Outreach-Worship-Education portion of the fund. CARRIED

Slate of Officers for Council 2017/2018

Bill Ingwersen presented the following slate of officers for Church Council for 2018/2019

EXECUTIVE

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

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

2018-25-AM

Minutes of the Annual Congregational meeting of St. Andrew's United Church
held Sunday, March 4, 2018, 12:00 p.m. in the gym

Finance	Julia Morton
Fund Raising	Frankie Syme
Inclusivity	Elizabeth Frazer
Memorial	Greg Wright
Ministry & Personnel	John Balfe
Outreach	Stuart Bailey
Pastoral Care	Will Kunder
Planned Gifts	Rotating
Property	Vacant
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 new Chair of the Inclusivity Committee will be Elizabeth Frazer with Rod Desjardins reporting to Council. There are two vacant positions: Vice Chair of Council and Chair of the Property Committee. Will Kunder stressed the importance of having a Vice Chair, as evidenced by our experience last year when Gail Thomsen was unable to take on the duties of the Chair due to health concerns.

Bill Ingwersen asked if there were any further nominations. None were forthcoming.

MOVED by John Balfe and SECONDED by Elizabeth Brownlee that the Slate of Officers for 2018/2019 be accepted as presented. CARRIED

Ministry & Personnel Committee Affirmation

MOVED by Margaret Fleming and SECONDED by Rod Desjardins that the members of the M&P Committee for 2018/2019 are John Balfe (Chair), Garth Goodhew, Elaine Hamden, Todd Horton, Joyce MacQueen and Ian Martyn. CARRIED

Trustees Affirmation

MOVED by Greg Brewer and SECONDED by Elizabeth Brownlee 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

Jane Howe and Tracy Davis read the In Memoriam list of eleven persons as we remembered what a gift they were to this community of faith. (See page 16, 2017 Annual Report.)

New Business

There was no new business.

2018-26-AM

Minutes of the Annual Congregational meeting of St. Andrew's United Church
held Sunday, March 4, 2018, 12:00 p.m. in the gym

Courtesies

Bill Ingwersen offered thanks to all those who have taken on a leadership role at St. Andrew's, especially those that have taken a position on the church council. He encouraged people to not be modest about their contributions and to take pride and strength in what they are doing for our community. Joyce MacQueen thanked all those who supported the Amnesty Write-a-thon that was held recently.

Closing

Rev. Jane Howe thanked everyone for taking the time to attend the meeting and then closed the proceedings with prayer at 2:00 p.m.

Karen Gooch, Secretary

Bill Ingwersen, Chair

OUR LIFE TOGETHER

The following names are part of the story of 2018 at St. Andrew's.

BAPTISMS

Paisley Gwendolyn Burley
Samuel Douglas Smith



Silas Blake Smith

Jackson Robert James
Ethan Jeffrey Carriere

MEMBERSHIP TRANSFERS

Trish Schweitzer

Stephanie Larstone

IN MEMORIAM



Edgar Chenier
Olga Evelyn Rizzo
Joan Irene Euler
Ian Armstrong Hobbs
Lorraine Hobin
Rose Miranda Pauline Minor

Debra Jane Rich
Helen Laurine MacFarlane
Earl Sherman
Michael Ross Gauthier
Allan Daniel Borden

Erma Downey-Fay
Harold Peter Cole
Elizabeth Ann Rice
Donna Krouse
Pauline Miranda Thornton

MARRIAGES

John Edward Mounce
Jeffrey Walter Ryan
Denis Lorenzo Doiron
Joshua Frederick Hodgson
Rodney David Désjardins
Roch Roland Prevost
Fraser Lee Sprague
Lynette Carol O'Donnell
Justin David Jackson
Nicholas Brandon Martin
Nicholas Raymond Edward Callaghan



Donna Bernice Howe
Stephanie Lynn Barber
Natalie Diane Jeanneault
Kelsey Andrea Scott
Peter John Haddow
Sarah Anne Bocock
Eileen Marie Berwick
Lindsay An Seguin
Dawn Marie Ford
Frances Mary Elizabeth Loney
Jenna Leigh Buckley

PASTORAL CHARGE INFORMATION FOR 2018

	<u>2016</u>	<u>2017</u>	<u>2018</u>
1. Number of households under pastoral care			
Member and Adherent	468	500	478
2. Number of people under pastoral care			
Adults	610	644	613
Children	n/a	n/a	n/a
Totals	610	644	613
3. Number of baptisms			
12 Years of age and over	0	0	0
Under 12 years of age	4	7	5
4. Number of Marriages	11	21	11
5. Number of funerals and memorial services			
Members	2	4	3
Adherents	2	2	7
Other	3	5	6
Totals	7	11	16
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	3	2
Otherwise (reaffirmation & clerical update)	3	0	2
8. Members removed by death	2	4	3
9. Members removed by Certificate of transfer	0	0	0
Otherwise	0	0	0
10. Total confirmed membership*			
Resident	244	247	246
Non-Resident	76	76	73
11. Number of identifiable givers to local expenses**	192	193	184
12. Number of households giving to local expenses**	185	187	176
13. Number of identifiable givers to Mission & Service fund**	52	58	53
14. Number of PAR givers	74	74	75
15. Number of new Households	0	32	0
Number of new Adults	74	34	0
16. Average weekly attendance Sunday services (Oct & Nov)	98	111	99

* 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. Gail Thomsen	September 2018 – August 2018	2 years
25. Bill Ingwersen	November 2018 –	

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> and looking under the "Inclusivity" menu choice.

In 2018, St. Andrew's United Church, in partnership with the *Alzheimer Society Sudbury-Manitoulin North Bay & Districts*, established our place of worship as being a "Blue Umbrella" community. This means that St. Andrew's recognizes the challenges faced by people living with dementia (and their care partners) and is aware of their special needs.

Also in 2018, additional hearing-aid loops were purchased for the hearing-assist system in the Sanctuary. This sound-amplification system is available to anyone who wishes to enhance their listening experience, whether they are using a personal hearing-aid or not.

The Committee always 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. Most of this work falls to our Office Administrator. Star (Tracey) McGregor took over this position at the beginning of 2018. She has provided a warm welcoming presence in the office. Next time you're in the church during the week, take the time to stop and offer her your thanks. Star has become an important part of our community and has become actively involved with *Loaves and Fishes*. Thanks to Jane Howe and Tracy Davis who are involved in some of the administrative work.

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 has a lot going on besides our Sunday morning worship. Every week we have committee meetings and other church related functions such as dinners, study groups, Wednesday Worship 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 maintain a link with the larger community by inviting outside groups to 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. 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. We have also hosted fundraising dinners for other groups such as the synagogue, the Special Olympics and L'Arche North Bay. This has led to other collaborations such as the involvement of members of the L'Arche community in our Christmas pageant or the Special Olympians helping with Linger Lunch.

If you know of anyone who may be interested in using our space, have them contact the church office to arrange a booking. Our Building Use Policy and rental rates are available on our church website.

<https://standrews-northbay.ca/about-st-andrews/renting-space-at-st-andrews/>

The committee meets on an as needed basis to review policy or deal with issues around the use of the building. We sometimes are able to resolve issues through the use of email. If you would have any questions or suggestions or, if you would like to be part of the Committee, please speak with any of our members.

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 and we offer prayers that inspire us to work towards being an enlightened Christian.

We are very fortunate to have very dedicated people to help with teaching our children. Judi Brewer, Jillian Hewitt, and Bella Barbeiro offer quality lessons to our growing number of children. Margaret Reid and Tim Robertson continue to lead amazing weekly bible study groups.

*Yours in faith,
Tracy Davis*

FOUR INITIATIVES OF THE CHRISTIAN DEVELOPMENT COMMITTEE

The Sunday Morning Reflection Group meets every Sunday morning at 9 a.m. in the parlour. In 2018, we finished reading *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, and his daughter, Reverend Mpho Tutu. This book is a manual on the art of forgiveness. And then we started *The More Beautiful World Our Hearts Know Is Possible*, by Charles Eisenstein. It's a book about embracing and practicing the principle of interconnectedness, which allows us to be more effective agents of change in the world.

Adult Theological Re-education Initiatives: In winter and spring of 2018 we finished the DVD-based series *Reading Biblical Literature, Part III* by Craig R. Koester, where we delved into the literary structures and symbolism of the Old and New Testaments in our Monday evening courses. Then in the fall we did *Uppity Women of the Bible*, a nine-week DVD-based course, featuring Hebrew Bible professor Dr. Lisa Wolfe, whose careful scholarship combined with humour yields fresh insights into the books of Ruth, The Song of Songs, Esther and Judith. Anyone can join us at any time.

The Pema Group is a Buddhist book study group that meets in the parlour on the first and third Fridays of the month. In 2018, the Pema Group completed the books *Shambhala: The Sacred Path of the Warrior* by Chögyam Trungpa, and started *The Places that Scare You: A Guide to Fearlessness in Difficult Times* by Pema Chödrön. We also held our annual August Movie Nights. This year we watched two movies: *Among White Clouds: Buddhist Hermit Masters of China's Zhongnan Mountains*, directed by Edward A. Berger, a documentary from 2005, and *Walk with Me*, narrated by Benedict Cumberbatch, a documentary from 2017. For more information on our current activities, please visit www.shieldsangha.org.

The Saturday Morning Meditation Group: 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). We also offer The Saturday Morning Teaching Sessions on an occasional basis throughout the year from 9 a.m. to 10:45 a.m. to provide helpful information about meditation. This year we did a CD set from Pema Chödrön called *When Pain is the Doorway: Awakening in the Most Difficult Circumstances*, and a five-part audio series from DarmaSeed.org called *The Collection: Self no-Self*.

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

The choir had a full and busy year singing through the liturgical seasons of 2018. The year begins, of course, with Epiphany – the first Sunday of January when the magi arrive from the east – and runs its course through Lent, Easter, summer, autumn, Advent and then Christmas. This involves getting at least two choir anthems ready to sing every Sunday – with more on special occasions such as Palm/Passion Sunday or our Christmas Candlelight Music and Readings service. They are a very dedicated group, coming out to practice weekly, brushing up and re-learning familiar music as well as tackling new and challenging music until it pulls together and comes alive. There's a lot that goes on behind the music that can seem to flow so easily on Sunday mornings, and I am incredibly grateful for all they bring and do to help make the music happen at St. Andrew's! Each person and each voice adds something special.

I'm also grateful for how versatile they are, tackling a variety of music and styles – unison, harmony, challenging, easy, works with unusual harmonies, ancient, modern – trusting that even pieces that are an unpromising struggle at first can surprise us and blossom into something powerful and beautiful with time and practice.

This year Easter fell on April 1st – April Fool's Day. This rarely happens – the last time was 1956 – so we used the opportunity theologically to capture some of the surprise and confusion that preceded the AHA! of the first Easter. Our tradition of a reader quietly reading from the front of the darkened sanctuary was interrupted by the choir excitedly bursting in juggling and making bold gestures in the air – which was slowly translated by the reader and congregation via charades to be (AHA!) *Jesus Christ is Risen Today*, at which point the black-out curtains on the windows fell, the light poured in and we burst into our traditional opening Easter hymn of hope and resurrection.

In June the choir premiered a song written by Julia Burke (a talented poet and St. Andrew's attendee) – *May God Bless Our Turning Paths*. It's an evocative thoughtful piece we are happy to have in our repertoire. In November we celebrated Reign of Christ Sunday with *St. Brigit's Kitchen Party*, a service full of joy, hospitality, story and music – enriched by the musical talents of Gord Hamden, Kay Heuer and Bradley Delarosbel. It was also the premiere performance of *I'd Like to Throw a Party* for choir with a congregational refrain. A final special moment of the year was having Bradley Delarosbel (fresh from singing in a tour of *Cats* in China and the Orient) join the choir for the late Christmas Eve service to sing *O Holy Night*. All in all, it was a busy, full, and interesting year. Thanks for all the support you give us!

Submitted by Ralph Johnston, Music Director



CONGREGATIONAL LIFE COMMITTEE

The Congregational Life Committee provides support for St. Andrew's folks in a social way. The team consists of Tracy Davis, Velma Yackobeck and Liz Brownlee, supported by Liz Westbrook and Shannon Johnson, with Janyce Robinson and Lane Waldon taking responsibility for making sure there is coffee in the sanctuary each Sunday morning. Thank you! 2018 saw a Rally Back BBQ and Linger Lunches about once a month, as well several congregational potlucks, including one for the Moderator. The group also hosted the Maundy Thursday Potluck with about 85 people from four United Churches attending. We are hosting 2019's first congregational potluck on March 17 (break out the green!) and look forward to gathering with other churches for this year's Maundy Thursday meal and the Table Communion which will follow!

Card-making in the Clubroom continued to be a popular activity, resulting in six workshops scattered throughout the year. Most of the classes were led by our friend Cassie Rogerson, but two took place with in-house instruction and went very well! Participants came from the congregation and the community, and some lovely cards were created!

As we are a very small group, we would really appreciate hearing from folks who might be willing to organize/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 any member of the team.

Submitted by Elizabeth Brownlee



FRIENDSHIP GROUP

The Friendship Group meets the 3rd Thursday of each month from September to May.



The group enjoyed the following activities in 2018:

January

- Kim Robinson reflected on her journey of family, native heritage and teachings

February

- Kim Robinson continued her reflections on her life journey

March

- Our guest speaker was Mary Marrs who gave a wonderful talk on her experiences in a Syrian refugee camp
- Anna purchased three card tables for the parlour on our behalf.

April

- Joyce McQueen spoke about Amnesty International Canada. Joyce also invited anyone at the meeting who wanted to write a letter to Amnesty International Canada to do so.

May

- The annual spring potluck dinner was held.

September

- The fall potluck dinner was held.
- We remembered long time member Lois Gilmer who passed away in Brockville on September 11th, 2018.

October

- We gave \$25.00 to the Memorial Fund in memory of Lorraine Hobin who passed away on October 8th, 2018.
- We decided to have our 2019 January and February meetings in the afternoon due to the very cold weather.

November

- We held our annual Christmas potluck dinner following which we played some games and socialized with each other.
- We gave a cheque to the church deficit and one to a church family.

Respectfully submitted by Olive Cote, President on behalf of Debbie Lee, Secretary

FRIENDSHIP GROUP FINANCIAL STATEMENT

For Year ending December 31st, 2018

Balance January 1st, 2018 \$264.40

Income

Offerings	259.45	
Bakeless Table	<u>170.21</u>	
Total Income	429.66	<u>\$429.66</u>

Disbursements

Donation Church	200.00	
Bank Charges	23.40	
Sunshine	26.75	
Anna Cake	118.62	
Speakers' Gifts	45.00	
Memorial Committee	25.00	
New Cheques	33.38	
Other	<u>59.86</u>	
Total Expenses	532.01	<u>\$532.01</u>

Bank Balance December 31st, 2018 \$162.05

Respectfully submitted by Olive Cote on behalf of Marg Barton, Treasurer (deceased)

Olive Cote

FUN(D) RAISING COMMITTEE

2018 was the 15th 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 FUNd Raisers took it in stride and enjoyed providing hospitality to all who requested it. Our crew consists of Liz Brownlee, Liz Westbrook, Lois Carey, Janet Crites, Betty Hurley, Jane Howe, Velma Yackobeck, Frankie Syme and our newest member Reid Milne.

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, 2018, we hosted receptions for Irma Fay Downey and Cristal Markowitz.

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 snacks for the wind-up of Manitou Conference.

This year we partnered with the Property Committee to host a spaghetti dinner to raise funds for a new tool shed.

We helped water the Sinclair's gardens in the summer. This was most enjoyable as we enjoyed their beautiful flowers and grounds.

In June, we hosted the wedding reception for Peter Haddow and Rod Desjardins.

In early July, we provided a lovely strawberry social and in late July, we had a summertime picnic supper on offer.

We helped out at Turkeyfest, Kids Only bazaar and again had Christmas Fancy cookie tins.

We certainly weren't twiddling our thumbs very often. Our Muffin Lady (Liz Brownlee) and our Turkey-pot-pie Lady (Betty Hurley) were ongoing with their respective projects throughout the year.

We were able to raise \$13,194.00 in 2018, 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

On May 5th, 2013 St. Andrews voted to become An Affirming Congregation of the United Church of Canada. At that time the congregation adopted the following statement:

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

We delight in God's goodness as expressed through variations in gender, sexual orientation, gender identity and family configuration – even as such rich diversity may challenge us.

On behalf of the congregation, the Inclusivity Committee has been actively initiating and organizing numerous opportunities during the year to fulfill our commitment to be An Affirming Congregation.

We continue to host Pot Luck suppers for LGBTQ2S folk and their allies.

We participated in Pride North Bay 2018 by hosting Prom Night for LGBTQ2S youth and their friends and carrying a *St. Andrew's Celebrates Pride* banner in the Pride Parade on July 21st, 2018.

We celebrated Affirming Sunday Anniversary on May 6th. Donna Sinclair was our guest preacher and we continued our celebrations with *Cake and Conversation* in the parlour. We shared stories about what it means to be an affirming congregation.

We hosted a second hour forum in October 2018 on the theme of becoming an identified Blue Umbrella community. Kathy Gaudaur from the North Bay and District Alzheimer's Society was our guest speaker who shared information on how to embrace and include people in our church community who are living with dementia.

We have written a draft revision of the committee Terms of Reference which will be discussed and voted on at the Annual Meeting.

Looking ahead the committee is planning a P.I.E. (Public, Intentional, Explicit) second hour forum this spring and we have plans to host CMHA speaker Margie Clarke for a second hour forum on welcoming people in our midst who are living with mental illness.

Thanks to Rod Desjardins who has represented the Inclusivity Committee at Church Council meetings and the other committee members who have offered their time and their wisdom so generously: **Gailand McQueen, Donna Sinclair, Nathalie Wilson, Treanor Delarosbel, Jennifer Barnett, Elizabeth Frazer and Jane Howe**

*On behalf of the Inclusivity Committee,
Elizabeth Frazer*



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-four 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 2018 in memory of the following people:

Evelyn Lefevre	Erma Downey-Fay	Michael Gauthier	Elizabeth Rice
Lorraine Hobin	Marilyn Parker	Christel Markiewicz	

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 \$1,644.00 in donations; \$1,360.54 for Memorial projects and \$283.46 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.

Looking back you will find that in the last twenty-four years projects and improvements at St. Andrew's covered by the Memorial Fund totaled \$165,558.00

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 114 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.

Members of the Memorial Committee

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

Submitted by Lois Carey, Secretary



MEMORIAL FUND FINANCIAL STATEMENT

Balance forward from 2017 \$4,857.32

Income

Donations	1,650.00	
Easter Flowers	900.00	
Christmas Poinsettias	744.00	
HST Rebate	477.18	
Bank Interest	<u>.82</u>	
Total Income	3,772.00	<u>\$3,772.00</u>

Expenses

Easter Flowers	136.14	
Christmas Poinsettias	147.32	
Material for Risers	<u>207.76</u>	
Total Expenses	491.22	<u>\$491.22</u>

Bank Balance December 31st, 2018 \$8,138.10

*Submitted by Joan Wurster, Treasurer
January 20th, 2019*



MINISTRY AND PERSONNEL COMMITTEE

The Ministry and Personnel Committee (M&P) is a consultative support group that nurtures healthy relationships within the pastoral charge 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 staff and consults with the staff to encourage professional development.

With the new denominational structures, our ministry personnel are members in Canadian Shield Regional Council; their oversight and accountability is in the Office of Vocation. New under this system, is a separation between the functions of discipline and support. Matters of discipline are under the Office of Vocation Minister, Marlene Britton, DM. Matters of support (medical leaves, restorative care, long term disability) are with the Pastoral Relations Minister, Rev. Lillian Roberts.

This year we completed upgrading the job descriptions. The Designated Lay Minister and Music Director job descriptions have now been approved by Council.

Members of the committee have met with Jane Howe to discuss her retirement and we recommended to Council that Jane be given 5 weeks vacation and 3 weeks study leave prior to her final retirement date of June 30, 2019. This was approved by Council.

We approved study leave for Tracy Davis. She will be taking a certificate course in Contemplative End of Life Care in Toronto which is held one weekend a month for six months. There is money in the budget allocated for her continuing education.

We continue to meet annually with ministry and personnel employees to review their activities and satisfaction.

Members: John Balfe (chair), Garth Goodhew, Elaine Hamden, Todd Horton, Ian Martyn, Joyce MacQueen (secretary)

Prepared by Joyce MacQueen, M&P secretary

OBSERVER REPORT

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

2018 brought us another year of good reading on articles that stretch our minds and hearts to see things in a different light. 2018 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 190 years. In this day and age, when printed publications are disappearing at a rapid rate, it is encouraging to see our church magazine continue to hum along. Award winning journalism focused on issues of faith, justice and contemporary living encourages folks like us in the pews and beyond to broaden our understanding of what it means to be Christian in Canada today. St Andrew's has a special connection to the work of the Observer through our own Donna Sinclair who was a Senior Writer for the Observer before her retirement and her husband, Jim Sinclair, who has been an Observer board member.

I find many articles that enlighten and enrich me. January started with a wonderful tribute to David Wilson, the former editor listing all the wonderful journalistic visions he brought to the Observer. Then on through the year we were treated to and exposed to many wonderful and thought-provoking ideas from On Walden Pond, Jehovah's cover-up, the plastic menace, #MeToo in the United Church, Angels on call, meet the new Moderator, and the complex history of the Huron carol.

Now more changes are coming to the Observer. It originally started as the Christian Guardian in 1829, changed to the New Outlook in 1925, the Observer in 1939 and now in the spring it will have a new name, with a refreshed design and 16 more pages. Instead of serving the members of one denomination, we're opening our space to welcome the curious, the seekers and all those who yearn to be part of a thoughtful community of like-minded souls. Wow! Talk about stepping out in faith and believing that God is doing a new thing!

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 2019.

Frankie Syme..... Observer Rep



OUTREACH COMMITTEE

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

One consequence of living with a three year old grandchild is being exposed to lots of superheroes on the briefs he wears; sometimes on top of each other because he cannot decide which ones he likes best- Spiderman, The Incredible Hulk, and The Transformer. Sometimes being chair of Outreach has been like that.

Over the past year some exceptional actors in matters environmental have come to speak at Outreach/Transition Town monthly potlucks. We have had an electrical engineer, formerly from a mining contracting company, who shape shifted himself into a solar power contractor, and a First Nations guy who is helping remote First Nations bulk up on locally available biomass rather than satisfy their electrical needs from polluting diesel powered generators, to name but two.

Over the past years our church has possessed powers over its weight in environmental and social justice issues thanks to our soon to be retired minister, of course. From Missing and Murdered Aboriginal Women actions, to food security summits, to pipeline protests, to Blanding's turtle habitat protection we were there; last year was no exception.

Transition Town, which urges ways of being that are less carbon reliant, thereby combatting the existential threat of Global Warming, was a group that the Outreach committee worked with closely. Two members of Outreach, Meg Goodwin and I, met several times with people from T.T. to put on an all candidates meeting for the recent municipal election. Unfortunately, the protection of turtle habitat was not on our agenda. After an initially tepid response from those seeking municipal office, we were overwhelmed with participants, and attracted lots of interest.

We also sponsored Prisoner of Conscience letter writing event for Amnesty International. All of the work for this recurring event was done by Amnesty International activists Joyce and Gailand McQueen and some helpers. And we worked with Bee City to become a pollinator friendly place; the perennial garden behind our retaining wall on Algonquin Ave. resulted.

Our Loaves and Fishes vegetable garden, at two locations on the church's front yard, produced bumper crops of beans, beans, some of which danced on poles. All of us on the Outreach Committee helped with that, especially the fun planting part, where some watering of parents was done by enthusiastic and not at all vengeful small children. Jane and Elizabeth did tedious weeding, and too many set ups and take downs and dishes for the pot lucks that accompanied our monthly meetings.

But it all came together in something that was in the planning stages as I write this-our annual Ecofair and Seed Exchange. Lucy Emmott, our cheerful, energetic and visionary custodian (just don't get her started on corpse mushrooms) joined the planning committee for that February event. This will be the second time it has been held on a Sunday afternoon after church in our gym. We managed to get back a lot of the Farmer's Market vendors last year, some of whom are busy at the market's Saturday location. I always feel like this event banishes winter and makes green possible, a fit task for super heroes.

Stuart Bailey, Chair of Outreach

PASTORAL CARE COMMITTEE

Throughout our lives we develop many relationships. This includes relationships within our family, friends, colleagues and the church family. These relationships keep us engaged, socially active and contribute to happiness and better emotional, mental and physical health. Sadly for a variety of reasons relationships break down and many people live alone with no contact with the outside world. This social isolation can affect so many people including the elderly or disabled living in nursing homes. It also affects the bereaved who have lost a spouse or other family member and the elderly still living at home who are unable to leave their homes easily. People who experience mobility issues find it difficult to get out and around. Those who are hospitalized, or sick at home and people experiencing crisis in their lives are all vulnerable to being socially isolated.

A small group of St. Andrew's members continue to reach out to those in our church community who are experiencing social isolation. In December there were new co-chairs appointed to continue with the outreach work.

Christmas cards were sent to members of the church who are unable, for a variety of reasons, to join the Sunday worship. Cards were also sent to the caretakers of the elderly and those who are going through a difficult time. The cards were well received and we plan to reach out during other occasions such as Valentine's Day, Easter and Thanksgiving.

At this time, we have continued to do home visits with people who find it difficult to get to the church. Committee members plan on taking Sunshine Notes to leave with people they visit. The visitors are also taking the weekly Sunday bulletins and Together Sheets to keep the members being visited informed and in touch. These short friendly visits are much appreciated by the church members.

It was discussed at our Committee meeting to have regular meetings every two to three month. One member of St. Andrew's attended a Pastoral Care Workshop in January, and he will share some of his experiences with the Committee members at our next meeting.

If you know of any church members who would appreciate a visit, please let Rev. Jane or Tracy know or leave a message with Star at the office. There are different ways a visit may take place. It may be an actual visit or a phone call, or a combination, depending on what is most comfortable for the church member.

Thank you to all of you who have extended your hand to helping our socially isolated friends feel connected to St. Andrew's. We are looking forward to continuing this important work.

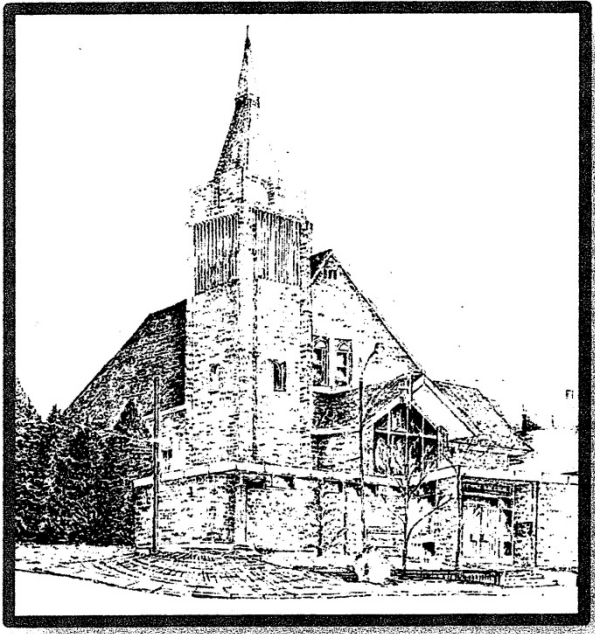
A special thank you to the members of the Pastoral Care Committee headed and organized by Rev. Jane Howe and Tracy Davis. Also on the team are Dianne Barnes, Joyce Boston, George and Doris Cole, Janie and Bill Holmes, Debbie Lee, Mary Marrs, Janet Crites, Greg Brewer and Kathy Payne

In conclusion, the bible refers to taking care of one another. A wonderful act of giving that we do here at St. Andrew's United Church. Acts 20:35 'In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, 'It is more blessed to give than to receive.'"

Respectfully submitted by Co- Chairs, Margie Howard and Barbara Van Herk

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; 10% of each gift is used to meet the current year's operating expenses.

In 2018 the Planned Gifts Fund paid for half the cost of replacing the roof over the gym and the parlour. We were very thankful to have this money available to help with this major expense.

In life, in death, in life beyond death, these beloved members of our church family continue to support their faith community. We remember with gratitude their lives and their legacy of generosity and faithfulness.

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. We helped with other volunteers to clean the whole church. We painted the NA room downstairs. We had a new roof put on the gym and refurbished the gym floor. The outside wall in the gym was repaired along with the inside wall, as the crack was getting bigger and was becoming a safety concern. We painted Star's office, had a new floor put in and replaced one of the windows. We also put in a wood paneling over the archway in the McIntyre hallway.

Unfortunately, we lost two active members in the past year: Camille Lavellee and Lucien Masson.

Projects for 2019 include putting a new handrail on the stairs on the Cassells Street side of the church. We also plan to put new windows in Tracy's office in July.

Committee Members: Chairperson Olive Cote, Reid Milne, George Etches, Mike Morrison, Mack Treanor Greer-Delarosbel, Robert Morton

Submitted by Olive Cote, Property Committee Chair

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 need basis.

The only concern that arose this year dealt with the property adjacent to the gym on McIntyre Street. Malmac Construction purchased the property some time ago and demolished the building. They wanted to pave a parking lot there and wanted reassurance that we were familiar with the extent of our property and had no concerns regarding their intentions. We assured them that there is no problem.

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 2018



Friday, November 16th

This year's dinner was our 32nd annual TURKEYFEST. We served close to 515 delicious suppers and received many compliments about the supper.

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 and 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 and her daughter Teri-Lynn for organizing and running the Silent Auction. Thanks to all who donated articles for the auction, which raised close to \$970.

This year, the Committee was able turn over the total sum of **\$10,400** 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 15th, 2019 as the date for our 33rd annual TURKEYFEST!**

REVENUE:

	2014	2015	2016	2017	2018
Tickets	7,451	7,797	7,452	7,504	7556
Food sales	231	55	175	162	851
Donations	3,945	5,576	5,740	4,848	4733
Bank Interest		1	1	1	—
(A) TOTAL REVENUE	11,627	13,429	13,268	12,515	13,140

EXPENSES:

Turkeys	1,524	1,429	1,472	1,439	1651
Other Food	625	657	571	588	355
Supplies & rentals	510	260	125	281	817
Miscellaneous	417	106	352	67	—

(B) TOTAL EXPENSES:	3,076	2,452	2,520	2,375	2,823
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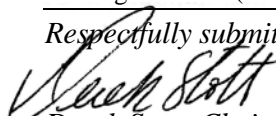
SUMMARY:

Opening Balance	117	118	145	93	233
(+) Profit (A-B)	8,551	10,977	10,748	10,140	13140
(-) Equipment Purchased	nil	350	nil	nil	nil
Total Available	8,668	10,745	10,893	10,233	10,550

TO CHURCH FUNDS	8,550	10,600	10,800	10,000	10,400
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Closing Balance: (December 31)	118	145	93	233	150
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Respectfully submitted,


Derek Stott, Chair, TURKEYFEST 2018

WORSHIP COMMITTEE

The Worship Committee oversees St. Andrew's two branches of worship – Wednesday Worship in the chapel and Sunday and other services in the sanctuary.

Wednesday Worship noon services, followed by a bag lunch in the parlour, are doing well. Attendance is often around 20, and the wide range of speakers, pulled from both inside and outside our congregation, present interesting and creative services that attract a dedicated group of attendees. Tracy Davis organizes the services and speakers through most of the year, while Tim Robertson organizes Profession of Faith Month twice yearly, when guest speakers share their spiritual outlooks and journeys.

Our sanctuary services follow the Common Lectionary through the church year. The Worship Committee meets regularly to brainstorm with Jane the broader themes and creative ways of making the liturgy alive and meaningful, plus arrange that all the practical details get done – decorating the sanctuary, buying and cutting up bread for Communion (and making sure there are gluten free options), finding readers and people to do Prayers of the People for each week, purchasing poinsettias and keeping them watered so they survive through to Christmas, etc.

Many things are important in planning our services. We aim for worship that has integrity and comes from the heart. It's important to involve our children as part of our community, and indeed all the varied parts of our community. We need the familiar, comfortable and traditional – but we also need the new, interesting and different. Worship has its emotional side and its intellectual side – both are important. And then there's the intangible – that which takes all our planning, preparation and best efforts, and sweeps us along in unexpected ways that are powerful and meaningful.

There were many interesting moments this year. During Holy week the church was open for people to come through and spend time at eight Interactive Prayer Stations that had been set up – such as a 'Wailing Wall' with the invitation, 'Are there things on our heart you need to pray about?' Please write them on the 'Wailing Wall' or a tray of sand to draw or write something on, then brush it away. We celebrated Affirming Sunday with Donna Sinclair as our guest speaker, and National Indigenous Sunday with Dwayne Nashkawa and the Rainbow Drum Circle as our guests.

In June, Manitou Conference met in North Bay for their last conference before being dissolved into the new regional system of the United Church – and St. Andrew's and the Manitou Youth Forum shared communion on this significant Sunday. In April the Children's time involved 61 bananas! Why? Because Tracy had bought 61 bananas to give to Loaves and Fishes as her gift for Jane's 61st birthday – a creative reminder of ways we can share with those who need. For July we left the lectionary to enjoy Jane's summer series *The Wisdom of the World* based on five rich and interesting stories from a variety of spiritual traditions.

In November we celebrated Reign of Christ Sunday with *St. Brigid's Kitchen Party* – a joyful music filled service based on St. Brigit's vision of generous hospitality. We not only had communion, but food and drink laid out too! The first Sunday in Advent we had a new service – the Hanging of the Greens – to transform the church with decorations for the Christmas season. For our pageant the L'Arche community joined us to present their Christmas pageant. It was wonderful! Having Mary roll down the aisle in a wheelchair was an amazingly powerful statement in a pageant that was remarkable in so many ways.

Such were a few of our worship highlights in 2018!

Submitted by Ralph Johnston, Chair of Worship Committee



FINANCE COMMITTEE

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

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

It is part of our responsibility to keep the council and the congregation at large informed as to our financial situation. It is not the mandate of the Finance Committee to raise the money. However, some members of this committee wear second (and third) hats. They are an integral part of the Stewardship, Building Use, Fund Raising and Visioning Committees.

The story of our financial position is getting to be an old one, but the positive side is that at the end of 2018 we had a deficit of only \$2 000 for the year. The bad news is that we are still carrying a debt of \$38 000 from the last several years. Bottom line, is that we have started 2019 with a debt of \$40 000.

Good news, (and I must whisper this) is that we have covered the latest roof costs and the gym wall repairs. Hopefully the energetic property committee will not find too many new problems in the foreseeable future. This year holds many changes for us as a congregation and as a community and family. As we look at where we have been and where we want to go from a staffing standpoint it is very important that we continue to try to pay down the debt and find the resources to finance whatever staffing changes may be ahead of us.

Submitted by Julia Morton

ST. ANDREW'S UNITED CHURCH
GENERAL FUND
FOR THE YEAR ENDING DECEMBER 31ST, 2018

	2017 ACTUAL	2018 BUDGET	2018 ACTUAL
INCOME			
Offerings	189,733	220,000	192,989
Offerings for deficit	12,801		13,341
Fund Raising Committee	3,550		3,077
Interest-Manse	2,354		2,280
Other	40,554	41,000	35,418
TOTAL INCOME	248,992	261,000	247,105
EXPENSES			
Salaries	125,720	125,217	125,007
Benefits and Pensions	24,311	26,000	24,468
Telephone	540	540	540
Car	3,150	3,150	3,150
Library and Education Allowance	0	2,264	500
Cleaning Contract & Other	15,736	15,277	14,833
TOTAL PERSONNEL	169,457	172,448	168,498
Fuel	16,182	16,000	17,054
Utilities	9,918	10,000	6,521
Repairs	11,671	12,000	12,151
Insurance	10,184	10,200	5,160
Maintenance Contracts	4,130	4,000	3,343
Special Property Projects			1,315
Janitorial Supplies	4,330	3,000	3,665
Union Cemetery	200	200	200
TOTAL PROPERTY	56,615	55,400	49,409
Office, Postage	3,965	4,300	4,771
Presbytery Dues	5,258	7,526	7,526
Office Equipment	2,814	2,800	2,682
Telephone/Internet	2,415	2,400	2,477
TOTAL ADMINISTRATION	14,452	17,026	17,456
Advertising	1,596	1,800	1,542
Worship expenses	1,409	1,700	1,419
TOTAL WORSHIP	3,005	3,500	2,961
CHRISTIAN DEVELOPMENT	2,854	3,000	3,157
OBSERVER	2,028	2,000	1,954
FINANCE	2,060	2,500	1,668
OUTREACH	0	200	0
PASTORAL CARE	0	0	0
CONGREGATIONAL LIFE	230	300	133
INCLUSIVITY	173	200	459
ALLOCATION FOR CAPITAL	3,600	3,600	3,600
CONTINGENCY FUNDS	0	500	0
TOTAL EXPENSES	254,474	260,674	249,295
SURPLUS (DEFICIT) FOR YEAR	(5,482)		(2,190)
SURPLUS (DEBT) - BEGINNING OF YEAR	(32,449)		(37,931)
GENERAL FUND - DECEMBER 31ST	(37,931)	0	(40,121)

Prepared by Margaret Reid



CAPITAL FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2018

	<u>2017</u>	<u>2018</u>
Balance - Beginning of Year	6,196	9,864
Plus: Transferred from Operating Fund	3,600	3,600
Interest	68	136
Less: Disbursements	0	0
Transferred to Building Restoration Fund	0	11,000
BALANCE - END OF YEAR	9,864	2,600

PLANNED GIFTS FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2018

	<u>2017</u>	<u>2018</u>
<u>PGF OUTREACH-WORSHIP-EDUCATION</u>		
Balance - Beginning of Year	21,185	61,590
Plus: Receipts	42,205	0
Less: Disbursements	300	0
Transferred to Loaves and Fishes	1,500	0
BALANCE - END OF YEAR	61,590	61,590

PGF BUILDING-CAPITAL

Balance - Beginning of Year	7,950	31,839
Plus: Receipts	42,205	0
Less: Disbursements	16,816	31,839
Transferred to Building Restoration Fund	1,500	0
BALANCE - END OF YEAR	31,839	0
TOTAL PGF - END OF YEAR	93,429	61,590

BUILDING RESTORATION FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2018

	<u>2017</u>	<u>2018</u>
Balance - Beginning of Year	(4,235)	1,413
Plus: Transferred from other funds	1,500	11,000
Offerings	26,143	26,790
Other revenue	1,688	206
Less: Expenses	23,683	38,438
BALANCE - END OF YEAR	1,413	971

Prepared by Margaret Reid



LOAVES & FISHES

FOR THE YEAR ENDING DECEMBER 31ST, 2018

	<u>2017</u>	<u>2018</u>
Balance - Beginning of Year	35,996	39,216
Plus: Receipts	26,669	28,032
Transferred from other funds	1,575	0
Less: Disbursements	25,024	27,315
BALANCE - END OF YEAR	39,216	39,933

CHOIR FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2018

	<u>2017</u>	<u>2018</u>
Balance - Beginning of Year	789	36,132
Plus: Receipts	35,941	0
Less: Disbursements	598	159
BALANCE - END OF YEAR	36,132	35,973

MISSION AND SERVICE FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2018

	<u>2017</u>	<u>2018</u>
Balance - Beginning of Year	0	0
Plus: Receipts	19,497	18,350
Less: Forwarded to United Church M & S	19,497	18,350
BALANCE - END OF YEAR	0	0

Prepared by Margaret Reid



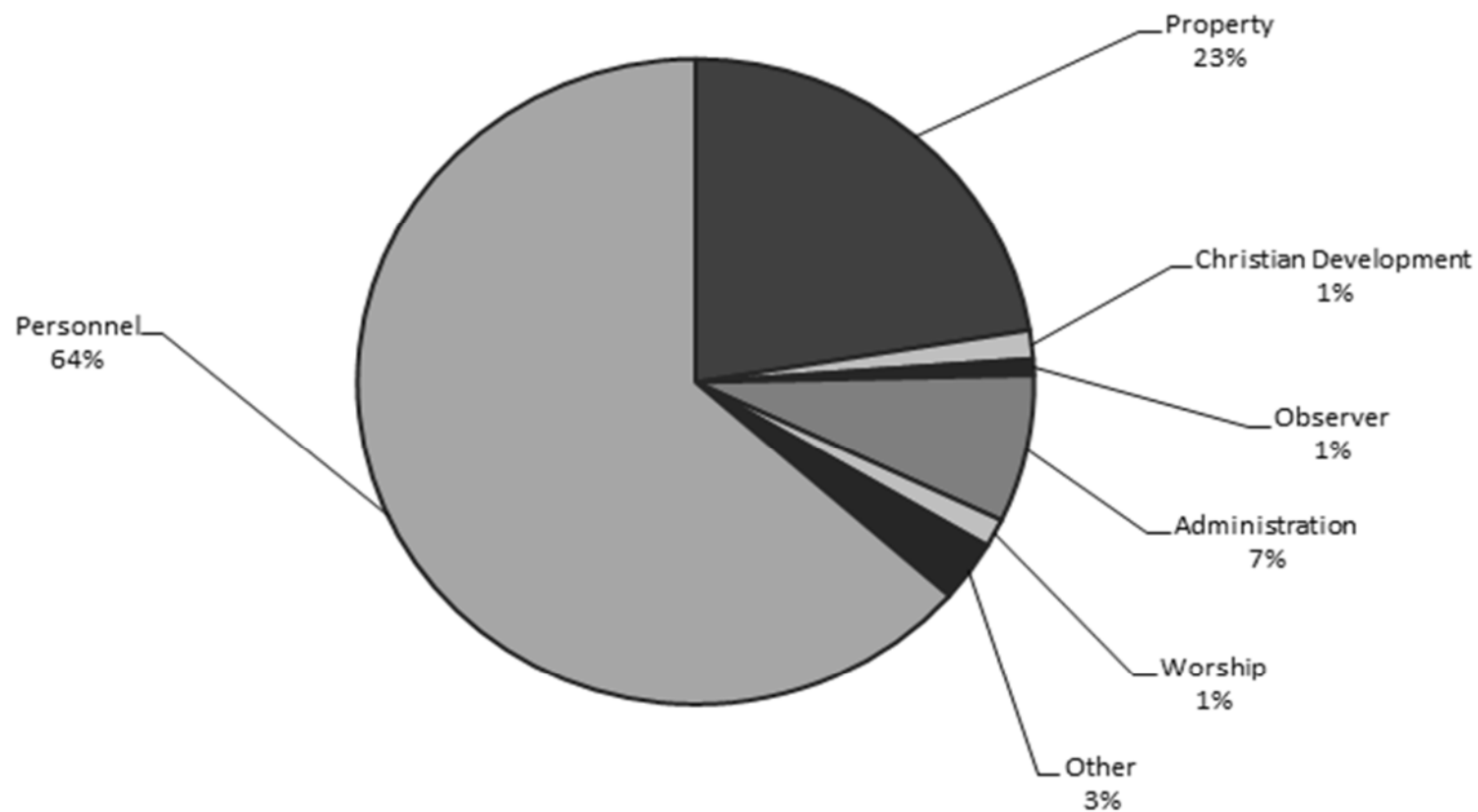
**ST. ANDREW'S UNITED CHURCH
OUR PRAYER OF COMMITMENT FOR 2019
OPERATING BUDGET – GENERAL FUND**

	2017 Actual	2018 Budget	2018 Actual	2019 Budget
REVENUE				
Offerings	203,408	220,000	206,330	220,000
Other Income	45,583	41,000	40,775	41,000
TOTAL REVENUE	248,991	261,000	247,105	261,000
EXPENSES				
Salaries	125,720	125,217	125,007	107,559
Benefits and Pensions	24,311	26,000	24,468	23,000
Housing and Telephone	540	540	540	810
Car Allowance	3,150	3,150	3,150	2,850
Continuing Education	0	2,264	500	1,946
Cleaning contract and other	15,736	15,277	14,833	20,652
TOTAL PERSONNEL	169,457	172,448	168,498	156,817
Fuel	16,182	16,000	17,054	16,000
Utilities	9,917	10,000	6,521	10,000
Repairs	11,671	12,000	12,151	12,000
Insurance	10,184	10,200	5,160	10,200
Maintenance Contracts	4,130	4,000	3,343	4,000
Supplies	4,330	3,000	3,665	3,000
Maintenance upgrades			1,315	
Union Cemetery	200	200	200	200
TOTAL PROPERTY	56,614	55,400	49,409	55,400
Office, Postage	3,965	4,300	4,771	4,800
Presbytery dues	5,258	7,526	7,526	8,279
Office Equipment	2,814	2,800	2,682	2,800
Telephone/Internet	2,415	2,400	2,477	2,400
TOTAL ADMINISTRATION	14,452	17,026	17,456	18,279
Advertising	1,596	1,800	1,542	1,800
Worship Expenses	1,409	1,700	1,419	1,700
TOTAL WORSHIP	3,005	3,500	2,961	3,500
CHRISTIAN DEVELOPMENT	2,854	3,000	3,157	3,500
OBSERVER	2,028	2,000	1,955	2,000
FINANCE	2,060	2,500	1,667	2,500
OUTREACH	0	200	0	225
PASTORAL CARE	0	0	0	200
CONGREGATIONAL LIFE	230	300	133	300
INCLUSIVITY	174	200	459	200
ALLOCATION FOR CAPITAL	3,600	3,600	3,600	3,600
CONTINGENCY FUNDS	0	500	0	500
TOTAL EXPENSES	254,474	260,674	249,295	247,021

Prepared by Margaret Reid



**ST. ANDREW'S UNITED CHURCH
BUDGET - GENERAL FUND
2019**



2019 PERSONNEL BUDGET

	2017	2018	2019
MINISTER			
Salary	67,012	67,797	34,354
Car Allowance	1,200	1,200	600
Continuing Education	1,374	1,393	708
	69,586	70,390	35,662
DESIGNATED LAY MINISTER			
Salary	34,244	34,723	35,277
Car Allowance	750	750	750
Telephone Allowance	540	540	540
Continuing Education	859	871	884
Overtime payout	3,366		
	39,759	36,884	37,451
TEMPORARY STAFF			
Half time for 1/2 year			14,447
Car Allowance			300
Telephone Allowance			270
Continuing Education			354
			15,371
EXTRA PULPIT SUPPLY			
24 extra pulpit supply			5,088
OFFICE ADMINISTRATOR	10,404	10,962	¹ 11,354
CONTRACT JANITORIAL	19,029	12,516	12,766
MUSIC DIRECTOR			
Salary	11,573	11,735	² 12,127
Travel Allowance	1,200	1,200	1,200
	12,773	12,935	13,327
OTHER			
Treasurer	900	900	900
Organist Supply	125	125	150
Courses, Gifts	600	600	600
Pulpit Supply	824	836	848
Payroll Costs	300	300	300
TOTAL	154,300	146,448	133,817

¹ 15 hours per week @ \$14.50

² Same \$ increase as Office Administrator

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FINANCIAL STATEMENTS
ST. ANDREW'S UNITED CHURCH
FOR THE YEAR ENDED DECEMBER 31, 2018



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, 2018** and the statements of continuity of general and other funds, schedules of other receipts and funds held in trust and statement of cash flows for the year then ended.

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

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

North Bay, Ontario
February 11, 2019

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

ST. ANDREW'S UNITED CHURCH
STATEMENT OF FINANCIAL POSITION

AS AT DECEMBER 31, 2018

(With comparative figures as at December 31, 2017)

	<u>2018</u>	<u>2017</u>
<u>ASSETS</u>		
Current		
Cash	\$ 119,915	\$ 143,459
Investments	2,600	9,864
Accounts receivable	<u>3,954</u>	<u>3,782</u>
	126,469	157,105
Long term		
Term deposits - Manse (Note 1)	<u>126,909</u>	<u>126,909</u>
	<u>\$ 253,378</u>	<u>\$ 284,014</u>

LIABILITIES

Current		
Accounts payable	\$ 17,235	\$ 9,890
Funds held in trust (Note 2)	<u>75,905</u>	<u>75,348</u>
	<u>93,140</u>	<u>85,238</u>

EQUITY (DEFICIENCY)

General fund	(40,121)	(37,930)
Manse fund (Note 1)	126,909	126,909
Capital fund	2,600	9,864
Planned gifts fund (Note 3)	62,561	94,842
Memorial fund	8,138	4,857
Turkey fund	<u>151</u>	<u>234</u>
	<u>160,238</u>	<u>198,776</u>
	<u>\$ 253,378</u>	<u>\$ 284,014</u>

UNAUDITED - SEE NOTICE TO READER

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

FOR THE YEAR ENDED DECEMBER 31, 2018

(With comparative figures for 2017)

	<u>2018</u>	<u>2017</u>
Revenues		
Offerings	\$ 206,330	\$ 202,533
Other (Schedule 1)	40,776	46,458
Outreach	<u>18,350</u>	<u>19,497</u>
	<u>265,456</u>	<u>268,488</u>
Expenses		
Salaries and benefits	150,515	150,571
Outreach	18,350	19,497
Heat	17,054	16,182
Repairs and maintenance	15,494	15,801
Outside services	11,270	14,154
Utilities and telephone	8,998	12,332
Presbytery dues	7,526	5,258
Insurance	5,160	10,184
Janitorial supplies	4,979	4,330
Postage and office supplies	4,772	3,965
Christian development	3,158	2,854
Vehicle expense	3,150	3,150
Other personnel	2,730	1,337
Office equipment	2,682	2,814
Observer	1,955	2,028
Advertising	1,542	1,596
Worship	1,419	1,409
Other expenses	1,033	445
Bank charges and interest	940	1,332
Professional fees	728	728
Congregational life programs	<u>592</u>	<u>403</u>
	<u>264,047</u>	<u>270,370</u>
Excess of revenues over expenses for the year	1,409	(1,882)
Balance (deficiency) beginning of year	<u>(37,930)</u>	<u>(32,448)</u>
	<u>(36,521)</u>	<u>(34,330)</u>
Transfer to capital fund	<u>(3,600)</u>	<u>(3,600)</u>
Balance (deficiency) end of year	<u>\$ (40,121)</u>	<u>\$ (37,930)</u>

UNAUDITED - SEE NOTICE TO READER

ST. ANDREW'S UNITED CHURCH
STATEMENT OF CONTINUITY OF OTHER FUNDS
FOR THE YEAR ENDED DECEMBER 31, 2018
(With comparative figures for 2017)

	<u>2018</u>	<u>2017</u>
<u>Memorial Fund</u>		
Revenues		
Donations	\$ 3,294	\$ 3,854
Interest	<u>1</u>	<u>1</u>
	<u>3,295</u>	<u>3,855</u>
Expenses		
Building restoration	(269)	5,927
Loaves and Fishes		75
Office		2
Flowers	<u>283</u>	
	<u>14</u>	<u>6,004</u>
Excess (deficiency) of revenue over expenses for the year	3,281	(2,149)
Balance beginning of year	<u>4,857</u>	<u>7,006</u>
Balance end of year	<u>\$ 8,138</u>	<u>\$ 4,857</u>
<u>Turkey Fund</u>		
Revenues	\$ 13,140	\$ 12,515
Expenses	<u>2,823</u>	<u>2,375</u>
Excess of revenues over expenses for the year	10,317	10,140
Balance beginning of year	<u>234</u>	<u>94</u>
	10,551	10,234
Transfers – general fund	<u>10,400</u>	<u>10,000</u>
Balance end of year	<u>\$ 151</u>	<u>\$ 234</u>
<u>Capital Fund</u>		
Revenues - interest	\$ 136	\$ 68
Expenses	<u> </u>	<u> </u>
Excess of revenue over expenses for the year	136	68
Balance beginning of year	<u>9,864</u>	<u>6,196</u>
	<u>10,000</u>	<u>6,264</u>
Transfers - from general fund	3,600	3,600
- to planned gifts funds	<u>(11,000)</u>	<u> </u>
	<u>(7,400)</u>	<u>3,600</u>
Balance end of year	<u>\$ 2,600</u>	<u>\$ 9,864</u>

UNAUDITED - SEE NOTICE TO READER

ST. ANDREW'S UNITED CHURCH
STATEMENT OF CONTINUITY OF OTHER FUNDS
FOR THE YEAR ENDED DECEMBER 31, 2018
(With comparative figures for 2017)

	<u>2018</u>	<u>2017</u>
<u>Planned Gifts Fund</u>		
Revenues		
Donations and bequests (Note 3)	\$ 26,997	\$ 112,241
Expenses		
Outreach		300
Building restoration	70,278	40,499
	<u>70,278</u>	<u>40,799</u>
Excess (deficiency) of revenue over expenses for the year	(43,281)	71,442
Balance beginning of year	94,842	24,900
	<u>51,561</u>	<u>96,342</u>
Transfers from (to) – loaves and fishes		(1,500)
– capital fund	11,000	
	<u>11,000</u>	<u>(1,500)</u>
Balance end of year	\$ <u>62,561</u>	\$ <u>94,842</u>
<u>Manse Fund</u>		
Revenues - interest (Note 1)	\$ 2,281	\$ 2,354
Balance beginning of year	126,909	126,909
	129,190	129,263
Transfers - general fund	2,281	2,354
Balance end of year	\$ <u>126,909</u>	\$ <u>126,909</u>

UNAUDITED - SEE NOTICE TO READER

ST. ANDREW'S UNITED CHURCH
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED DECEMBER 31, 2018
(With comparative figures for 2017)

	<u>2018</u>	<u>2017</u>
Cash was provided by (used for):		
Operating activities		
Net excess (deficiency) for the year - memorial fund	\$ 3,281	\$ (2,149)
- turkey fund	(83)	140
- general fund	(2,191)	(5,482)
- capital fund	(7,264)	3,668
- planned gifts fund	<u>(32,281)</u>	<u>69,942</u>
	(38,538)	66,119
Changes in non-cash working capital		
(Increase) decrease in:		
Investments	7,264	(3,668)
Accounts receivable	(172)	1,954
Increase (decrease) in:		
Bank Loan		(2,000)
Accounts payable	7,345	(6,946)
Funds held in trust	<u>557</u>	<u>38,563</u>
Increase (decrease) in cash	(23,544)	94,022
Cash beginning of year	<u>143,459</u>	<u>49,437</u>
Cash end of year	<u>\$ 119,915</u>	<u>\$ 143,459</u>

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ST. ANDREW'S CHURCH
SCHEDULE OF OTHER RECEIPTS
FOR THE YEAR ENDED DECEMBER 31, 2018
(With comparative figures for 2017)

	<u>2018</u>	<u>2017</u>
Donations re building	\$ 17,534	\$ 25,876
Turkey fund	10,400	10,000
Sundry	3,360	693
Fundraising committee	3,077	3,550
Weddings and funerals	2,775	2,960
Manse fund	2,281	2,354
Observer	770	645
Envelopes	349	230
Administration	210	150
Christian development	<u>20</u>	<u> </u>
	<u>\$ 40,776</u>	<u>\$ 46,458</u>

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ST. ANDREW'S UNITED CHURCH
SCHEDULE OF FUNDS HELD IN TRUST
FOR THE YEAR ENDED DECEMBER 31, 2018
(With comparative figures for 2017)

	<u>2018</u>	<u>2017</u>
<u>Other</u>		
<u>Loaves and Fishes</u>		
Balance beginning of year	\$ 39,216	\$ 35,996
Add: receipts	<u>28,031</u> 67,247	<u>26,744</u> 62,740
Deduct: disbursements	<u>27,315</u> 39,932	<u>25,024</u> 37,716
Transfer from planned gifts fund	<u> </u>	<u>1,500</u>
Balance end of year	<u>39,932</u>	<u>39,216</u>
 <u>Choir</u>		
Balance beginning of year	36,132	798
Add: receipts	<u> </u> 36,132	<u>35,941</u> 36,730
Deduct: disbursements	<u>159</u>	<u>598</u>
Balance end of year	<u>35,973</u>	<u>36,132</u>
Total	<u>\$ 75,905</u>	<u>\$ 75,348</u>

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ST. ANDREW'S UNITED CHURCH
NOTES TO FINANCIAL STATEMENTS
DECEMBER 31, 2018

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	2.00%	August 8, 2019
	25,000	1.50%	August 4, 2020
	25,000	1.60%	August 8, 2021
	26,909	1.60%	August 2, 2022
	25,000	2.50%	August 24, 2023
	<hr/>		
\$	<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

\$70,278 (2017 — 40,499) in building restoration expenses were paid from the planned gift fund for 2018.

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MEMORIALS THAT LIVE AND SERVE

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 place. Gifts in memory of family and friends are "memorials that live and serve" and lovingly commemorate peoples' lives and their contributions to St. Andrew's of time, talent and treasure.

The stained glass window in the Chapel was dedicated on October 8, 1994 to the Glory of God and in Memory of James Wesley McNutt (1909-1993) from his wife Edith (Milne) McNutt, son Fred and daughter Shirley Priolo and their families.

The window reflects Wes's love of nature and his life-long career in forestry. The inscription under the striking design created by artist David Morgan reads *I Am The Vine - Ye Are The Branches* from John 15:5. It is a fitting tribute to Wes's faithfulness and his active and loving participation in the life of this community of faith.

I am the vine, ye are the branches:
He that abideth in me, and I in him,
the same bringeth forth much fruit:
for without me ye can do nothing.

John 15:5



EDITH AND WES McNUTT
NORTH BAY
1992



JAMES WESLEY McNUTT
B. SC. FORESTRY
U. OF TORONTO 1932



ST. ANDREW'S UNITED CHURCH

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