

**St. Andrew's Council Meeting**  
 Lois E. Carey Parlour  
 Wednesday February 22<sup>nd</sup>, 2023 at 7:00 p.m.

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<b>Welcome and Opening (7:00 p.m.)</b>	Doug McCausland welcomed Council members and opened the meeting. Kathie Smith joined by phone.
<b>Attendance</b>	Elizabeth Brownlee, Lorie Fairburn, Karen Gooch (Secretary), Garth Goodhew, Donna Landry, Doug McCausland (Chair), Kathie Smith (Pastoral Charge Supervisor), Derek Stott, Howard Wurster (9)
<b>Regrets</b>	Kim Delarosbel, Marg Fleming, Kimberly Robinson Nelles
<b>Touchstones/ Opening</b>	Doug McCausland read our touchstones aloud and Elizabeth Brownlee offered a reading for Ash Wednesday titled <i>Blessing the Dust</i> from <i>Circle of Grace: A Book of Blessings for the Seasons</i> .
<b>Agenda</b>	<b>Motion 009/23</b> Donna Landry/ Garth Goodhew moved that the agenda be accepted as circulated. <b>Carried</b>
<b>Minutes of Previous Meeting</b>	<b>Motion 010/23</b> Karen Gooch/ Elizabeth Brownlee moved that the minutes from January 18 <sup>th</sup> , 2023 be accepted with one correction. Motion 004/23 should read as follows: Lorie Fairburn/ Pat Kirton-Bailey moved that the financial report be accepted as presented. It should also be noted the 2023 financial statement was presented as a draft for information only. <b>Carried</b>
<b>Correspondence</b>	None
<b>Business Arising</b>	
Signing Officers	The decision about who the RBC signing officers should be was deferred from the previous meeting and after a brief discussion it was agreed by consensus that the signing officers will remain unchanged at this time.
<b>New Business</b>	
Financial Report	<b>Appendix I, II, II</b> <ul style="list-style-type: none"> <li>A draft of the 2023 budget (Appendix I) was circulated by email before this meeting. The following items were noted:           <ul style="list-style-type: none"> <li>The Building Use rental income is included with the fund raising revenue. In 2022, we brought in \$13,784 in rental income. It is difficult to project a figure for 2023 based on the fact that we lost rental income in 2022 due to the basement flooding and we may lose some rental money this year if access to the church is affected by the downtown construction project.</li> <li>The Personnel budget is based on hiring a full-time minister at the highest pay rate starting in September.</li> </ul> </li> </ul>

- The Property budget is higher due in part to a large increase in our insurance premium starting in June 2023. This is due to a general price increase in premiums and the fact that we made a large claim to repair the flood damage.

**Motion 011/23**

Garth Goodhew/ Lorie Fairburn moved that the St. Andrew's Council recommends the 2023 draft budget be brought to the congregation for approval at the AGM as presented at this meeting. **Carried**

- Lorie Fairburn offered the following Loaves & Fishes report. (Appendices II,III)
  - Lorie presented the food bank budget for 2023 (Appendix II). It is hard to estimate a budget for the food bank because of in-kind donations and the contributions from the Food Rescue Program offered through the Gathering Place. Food Recue donations are estimated at retail value for our purposes. The Gathering Place estimates the amount of food by the pound. Many of the offerings through this program are perishable, but if there is any doubt in the quality of the food it is discarded.
  - Expenses are higher due to the general societal increase in grocery prices and the fact that we have been welcoming more clients.

**Motion 012/23**

Lorie Fairburn/ Derek Stott moved that the St. Andrew's Council recommends the 2023 budget for Loaves & Fishes be accepted as presented. **Carried**

- Lorie recommended that Loaves & Fishes partner with March of Dimes to take advantage of their wage subsidy program which is intended to provide a mentorship opportunity and work experience for qualifying individuals. Lorie is recommending that the food bank hire Jolene Carter to do social media promotion for Loaves & Fishes for 9 to 11 weeks. The position would be for 10 hrs/wk paid at \$15.00/hr and the March of Dimes would provide a 75% subsidy. The cost to the food bank will be \$775 for 9 weeks.

**Motion 013/23**

Lorie Fairburn/ Elizabeth Brownlee moved that the St. Andrew's Council recommends that Loaves & Fishes hire Jolene Carter to do social media promotion through the wage subsidy program offered by March of Dimes. The position will be for 10 hours weekly at \$15/hr for up to 11 weeks and be subsidized at 75% by the March of Dimes. **Carried**

- Lorie highlighted several items from the written report found in Appendix III.

Liaisons Administration – Derek Stott reported that Building Use activity will be highlighted each week in the *Together* newssheet.

Living Our Mission – Derek Stott reported the following:

- The Inclusivity Committee will lead worship on March 12<sup>th</sup> with a discussion following the service to raise awareness of P.I.E. Day which happens on March 14<sup>th</sup>.
- Derek updated the project to update the outdoor security using the \$7,500 *Ontario Grant to Support Anti-Hate Security Measures for Faith-Based and Cultural Organizations* that we received. After receiving 2 quotes, Derek is recommending that we accept the \$7,410 quote from Boyer Electronics to add cameras to the narthex and outdoor lighting in the courtyard. The work must be completed by March 31<sup>st</sup>, 2022 under the terms of the grant.

Facility – It was reported that the food bank room is now locked following an incident of food theft. Our Office Administrator has been asked to report any suspect activity in that area of the building that may show up on the security cameras.

Spiritual Life – Elizabeth Brownlee offered the following:

- The theme for lent this year is *Sand and Silence*. Each Sunday worship will include a meditation time. For the next few weeks, worship will be led by Lillian Roberts, the Inclusivity Team, Tracy Davis and the Worship Team.
- The card ministry is continuing and Valentine's Day cards were distributed to 35 to 40 people. Volunteers are always welcome to help with this program and a lot of positive feedback has been received.
- Pastoral visits have returned to the hospital following COVID restrictions, although we don't currently have anyone doing this. Visiting has also started at Marina Point and the Empire.
- The Congregational Life Committee provided food for the Celebration of Life held for George Cole.
- Soup mix sales are continuing.

M&P Committee Donna Landry reported that the M&P Committee is continuing its work to complete staff performance reviews. Currently, there is nothing else new to report.

Insurance Garth Goodhew provided an update about the property insurance for the church.

- The basement flooding highlighted the need for adequate insurance coverage. Our insurance paid \$326,000 towards the required repairs of the basement with included new boilers. We only had to pay the \$5,000 deductible. Thanks to Reid Milne who worked closely with contractors and adjusters to ensure we received all the coverage we were due.
- Many insurance companies do not want to work with churches due to special coverage for things such as pipe organs and stained-glass windows. Currently our insurance is through HUB in cooperation with all United Churches. This system has been found to be inefficient and one result is that it has been very difficult to obtain quotes before renewal time in order to help with budgeting.
- A new system of coverage for United Churches is being implemented and \$3 million has been invested by the Church in partnership with AIG Insurance. Once fully in place, all churches will have their policies renew at the beginning of the year to better align with the church fiscal year. There will also be some coverage to cover outside groups that use church buildings, but the details of this are not known yet.
- Our coverage currently renews in June and this year the recommendation will be to renew for 6 months and switch to the new system beginning in 2024. Garth will be meeting with all our trustees to apprise them of the changes that are coming.

AGM The Annual General Meeting was scheduled for Sunday March 12<sup>th</sup>, 2023, however it was suggested that since Council has not yet approved the 2022 year-end statement and that the statement has yet to be reviewed, that the meeting should be postponed. It was agreed to rescheduled the meeting for Sunday April 16<sup>th</sup>, 2023 after worship.

**Motion 014/23**

Lorie Fairburn/ Karen Gooch moved that the St. Andrew's Council recommends the AGM be postponed until Sunday April 16<sup>th</sup>, 2023.

**Carried**

## Other Business

Easter Appeal    The Easter stewardship appeal will include a mailout and the theme will be *Make a Joyful Noise*. It is hoped that members of the choir will participate in this.

## Round Table

Members of Council were each given an opportunity to speak on the topic of their choice. We were asked to make an effort more aware of United Church involvement in residential schools. We were also reminded us to hear Jolene Carter's story which is an example of what can happen when we welcome new people in our community. Kathie Smith joined the meeting by phone and she remarked about missing the warmth of an in-person meeting. Kudos were offered to the Worship Team for all the work they have done each and every week so that we can continue to have meaningful Sunday worship in the absence of a minister.

## Adjournment

The meeting adjourned with a prayer at 9:15 p.m.

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## Next Council Meeting

Wednesday March 15<sup>th</sup>, 2023 at 7:00 p.m.

Lois E. Carey Parlour

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Chairperson, Doug McCausland

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Secretary, Karen Gooch

**Appendix I**

**2023 Budget**

	Actual 2022	Budget 2023	Percent - compared to Last Year
<b>REVENUE</b>			
<b>General Fund Revenue</b>			
Offerings - General Fund	\$156,243	\$165,000	5%
Offerings - Deficit	\$10,307	\$10,000	-3%
Other Offerings - Envelopes	\$88	\$100	12%
Other Offerings - Broadview	\$457	\$450	-2%
Other Offerings - Church School	\$0	\$200	100%
Other Offerings - Renovations	\$1,303	\$800	-63%
Offerings - Misc	\$1,938	\$2,000	3%
Manse Interest	\$1,519	\$2,000	24%
Fund Raising Comm Revenue	\$13,884	\$24,000	42%
Gov. Grant	\$7,500	\$0	
<b>Total General Fund Revenue</b>	<b>\$193,239</b>	<b>\$204,550</b>	<b>6%</b>
<b>EXPENSE</b>			
Salaries	\$62,720	\$62,111	-1%
Vehicle Allowance	\$1,000	\$2,400	58%
Telephone Allowance	\$642	\$100	-542%
Book/Educ Allowance	\$553	\$515	-8%
Employers EI Exp	\$1,648	\$1,815	9%
Employers CPP Exp	\$2,191	\$2,454	11%
WSIB Expense	\$29	\$0	
Benefits - United Church	\$0	\$5,817	100%
Treasurer / Accountant	\$350		
Honoraria Expense	\$3,176		
Other Personnel Expenses	\$641	\$3,251	80%
Moving Cost		\$3,000	100%
<b>Total Personnel Expenses</b>	<b>\$72,950</b>	<b>\$78,462</b>	<b>7%</b>
<b>Property</b>			
Heating Fuel	\$281	\$16,000	98%
Utilities	\$10,835	\$7,500	-44%
Mtce Contracts	\$5,639	\$6,000	6%
Repairs & Mtce	\$6,244	\$4,000	-56%
Janitorial Supplies	\$947	\$600	-58%
Insurance	\$21,686	\$35,000	38%
Special property purchases	\$260	\$500	48%
Union Cemetery	\$400	\$200	-100%
<b>Total Property Expenses</b>	<b>\$46,292</b>	<b>\$69,800</b>	<b>34%</b>
<b>Administration</b>			
Office Supplies	\$2,574	\$4,000	36%
Telephone/Internet	\$2,550	\$3,000	15%
Postage/Courier	\$609	\$1,000	39%
Office Equip Lease	\$2,580	\$3,000	14%
Office Equipment Mtce	\$60	\$800	93%
Office Equip Purchase	\$0	\$0	
Regional Dues	\$7,940	\$10,500	24%
<b>Total Administration Expenses</b>	<b>\$16,313</b>	<b>\$22,300</b>	<b>27%</b>

<b>Worship</b>			
Advertising	\$0	\$0	
Worship Supplies	\$172	\$500	66%
Pulpit Supply		\$4,000	100%
<b>Total Worship Expenses</b>	<b>\$172</b>	<b>\$4,500</b>	<b>96%</b>
<b>Christian Development</b>			
Church School Expenses	\$23	\$500	95%
Nursery Care	\$0	\$0	
Church School Assistant	\$0	\$0	
Adult C.D. Expenses	\$0	\$500	100%
<b>Total Christian Dev. Exp</b>	<b>\$23</b>	<b>\$1,000</b>	<b>98%</b>
<b>Finance</b>			
Professional Fees (Audit)	\$0	\$200	100%
Bank Service Charges	\$781	\$1,100	29%
Interest/ Finance Expense	\$245	\$0	
<b>Total Bank Charges &amp; Interest</b>	<b>\$1,025</b>	<b>\$1,300</b>	<b>21%</b>
<b>Other General Fund</b>			
Outreach Comm. Exp.	\$0	\$100	100%
Pastoral Care Exp.	\$37	\$200	82%
Congregational Life Exp.	\$0	\$200	100%
Inclusivity Comm Exp	\$125	\$600	79%
Broadview	\$1,225	\$1,300	6%
Allocation for Capital Exp.	\$3,000	\$3,600	17%
Covid Loan repayment		\$20,000	100%
Contingency Expenses	-\$3,268	\$500	754%
<b>Total Other General Expenses</b>	<b>\$1,119</b>	<b>\$26,500</b>	<b>96%</b>
<b>TOTAL EXPENSE</b>	<b>\$137,894</b>	<b>\$203,862</b>	<b>32%</b>
<b>NET INCOME</b>			
<b>PGF Bld capital</b>	<b>\$1,923</b>	<b>\$688</b>	
<b>Mission &amp; Service</b>	<b>\$42,433</b>		
<b>Capital Fund Expense</b>	<b>\$20,600</b>		
<b>Choir Fund Exp</b>	<b>\$961</b>		
	<b>\$65,916</b>		
	<b>-\$10,571</b>		

**Appendix II**

**Food Bank Budget 2023**

**Income**

Food Bank Cash Donations	\$15,000.00
John Carl McIsaac Foundation	\$20,000.00
	<b>\$35,000.00</b>

Groceries Donated	\$30,000.00
Food Rescue (Gathering Place)	\$65,000.00
	<b>\$95,000.00</b>

<b>Total Income</b>	<b>\$130,000.00</b>
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**Expenses**

Salary	\$10,000.00
Groceries Purchased	\$37,000.00

<b>Total Expenses</b>	<b>\$47,000.00</b>
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Total Expenses	\$47,000.00
Groceries Donated	\$30,000.00
Food Rescue (Gathering Place)	\$53,000.00 *

<b>Total Costs</b>	<b>\$130,000.00</b>
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\* Most food rescue is provided for free but some is part of the 8-point total provided.

**Appendix III**



**Loaves & Fishes  
Community  
Food Bank**



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



## **Loaves & Fishes Community Food Bank Report to Council February 15, 2023**

### **January Statistics**

January Volunteer Hours – 218 hours

	# of guest	new guests
Jan. 5	24	7
Jan. 12	59	15
Jan. 19	37	3
Jan. 26	47	12

### **Breakdown of our Guests who rely on Social Assistance**

ODSP	61%
Low Income or prefer not to say	15%
OW	11%
OAP	7%
WSIB	5%
Trust Fund	1%

### **Breakdown of our Guests by Age**

19-29	1%
30-64	98%
65+	1%

### **Overview of Activities**

- Honourable Anthony Rota visited January 24, 2023
- Mayor Peter Chirico visiting Thursday, Feb 16, 2023
- Gave each guests Valentine's Card and chocolate
- RBC was so pleased with their Food Drive they have extended it for two weeks and the RBC Team are volunteering at the Food Bank on Thursday, Feb. 23
- Guy's Tires Service & Auto Repair doing a Tubes for Food promotion and I am working on a press release
- Firmed up partnership with TP North Bay
- Visited Trinity Food Bank
- Met with March of Dimes
- Started Loaves & Fishes Instagram Account **LoavesandFishesFB**
- Coldest Night of the Year Walk (cnoy) – \$2,550 has been raised so far with 5 people walking and fund raising (In third place, we are \$668 away from 2nd place)

Respectfully submitted by Lorie Fairburn, Food Bank Coordinator