

St. Andrew's Council Meeting
Lois E. Carey Parlour
Wednesday March 15th, 2023 at 7:00 p.m.

Welcome and Opening (7:00 p.m.)	Doug McCausland welcomed Council members and opened the meeting. Kathie Smith joined the meeting by <i>Zoom</i> .
Attendance	Elizabeth Brownlee, Marg Fleming, Karen Gooch (Secretary), Pat Kirton-Bailey, Doug McCausland (Chair), Kathie Smith (Pastoral Charge Supervisor), Derek Stott, Howard Wurster (8)
Guest	Ed Mounce, Trustee
Regrets	Bill Ingwersen, Donna Landry, Lorie Fairburn, Garth Goodhew, Kimberly Robinson Nelles
Opening/ Touchstones	Derek Stott was inspired to speak about transition after hearing people's stories at our Sunday forum last week. This was an opportunity to learn and grow as we all transition through life. Sometimes transition is imposed on us and sometimes it is self-initiated and it can be frightening and enlightening at the same time. Taking time to listen and learn from the experiences of others is a way to honour the in-between space we are in. Derek closed with a prayer. Doug McCausland read our touchstones aloud.
Agenda	Motion 015/23 Elizabeth Brownlee/ Howard Wurster moved that the agenda be accepted with two additions – masking policy and budget corrections. Carried
Minutes of Previous Meeting	Motion 016/23 Karen Gooch/ Elizabeth Brownlee moved that the minutes from February 22 nd , 2023 be accepted as circulated. Carried
Correspondence	None
Business Arising	
Property Insurance	Appendix I We welcomed Ed Mounce, Trustee who attended the meeting in Garth Goodhew's absence to present information about upcoming changes to United Church property insurance. He provided a brief synopsis of the information found in Appendix I. <ul style="list-style-type: none"> Many churches require specialized insurance including things such as pipe organ and stained glass windows. HUB was developed to coordinate coverage with 2 different companies through a broker. The new plan called UUC Protect United is a partnership between the United Church and AIG Insurance and there are no local brokers involved. The hope is that church insurance will generally be less than market rates under this new plan. All new policies will expire yearly on December 31st which will align with the usual church fiscal year. Our trustees are recommending that we switch to this new plan when our current insurance expires this year on May 31st. Initially, we would buy coverage until the

end of 2023 and moving forward our policy will expire at the end of December each year.

Motion 017/23

Elizabeth Brownlee/ Derek Stott moved that St. Andrew's Council accept the Trustee's recommendation that we enroll in the UCC Protected United insurance plan when our current property insurance policy expires in June 2023. **Carried**

For further information about UCC Protect United:

[UCC Protect | The United Church of Canada \(united-church.ca\)](https://www.united-church.ca/UCCProtect)

New Business

Financial Report **Appendix II**

- Pat Kirton-Bailey presented a draft of the 2022 year-end statement which shows a surplus of \$29,827 for the year leaving our year-over-year debt at \$4,152.
- We had income of \$191,639, 3.7% higher than 2021. Our expenses were \$161,812 which 9.8% lower than 2021 largely due to the fact that we were not paying for a minister for the second half of the year and the fuel bill was greatly reduced since the boilers were not running because of the basement flooding in January.
- The statement needs Council approval before it is presented to the congregation at the AGM on April 16th. Unfortunately, it was felt that there were several things missing from the material presented at this meeting, including detailed 2023 personnel budget information. Although it was recognized that a lot of work has been done, the presented statement was not reviewed by the Chair of the Finance Committee, Lorie Fairburn. Therefore, it was agreed by consensus that the 2022 year-end statement will be approved by email poll before March 31st. In addition, Pat will attempt to have the statement reviewed by April 4th. This will allow time for the completion and distribution of the Annual Report before the AGM. If these deadlines cannot be met, Council will have to consider whether to postpone the AGM so that the congregation will have a complete and reviewed statement to consider for approval at the AGM.
- We thank Pat for all the work she has put into this statement. We also thank Lorie Fairburn and Janet Ross for their efforts in getting the statement ready.
- The 2023 budget was passed at the February Council meeting. However, a couple of needed revisions have come to light.
 - Due to a glitch in the spreadsheet formula, the total Personnel Expenses should be \$81,463.
 - The cost of our Pastoral Charge Supervisor (PSC) was not included. The PSC cost is \$30 per month plus travel for a total of \$624. This brings the total Administration costs to \$22,924. With these changes, the budget will have a projected deficit of \$937.

Motion 018/23

Karen Gooch/ Elizabeth Brownlee moved that the St. Andrew's Council accepts the following corrections to the 2023 budget to be presented at the AGM – the Personnel total corrected to \$81,463 and the Administration total

corrected to \$22,924 with the addition of \$624 for our Pastoral Charge Supervisor.

Carried

- In her absence, Lorie Fairburn provided a written Loaves & Fishes report for review. (Appendix II)

Liaisons Administration – Derek Stott reported the following.

- Several movie production companies have booked space in the church over the next several weeks.
- Derek is also working on a list of who to call if there are problems at the church and a staff member is not present. This is to be posted for all groups that use the church.

Living Our Mission – Derek Stott reported the following:

- The outdoor cameras have been installed at the front of the church using the grant money that we received. The North Bay police will be informed that we have the cameras in place. It is hoped that Howard Wurster will be able to monitor these cameras through an app.
- Improvements have been made to the ramp door so that it is easier to lock.
- Outreach Chair Stuart Bailey informed Derek that the Ecofair planned for this spring has been moved from the church to the Farmer's Market space in the Kennedy building due to insurance issues.

Facility – The following items were highlighted.

- We need to be more vigilant to ensure that all doors are locked when people leave the building. Besides reminding outside groups about this, we may need to make a special effort to check the building after larger one-time events take place.
- There was a suggestion that perhaps the Memorial Committee would consider paying for indoor storm windows for the parlour to keep the heat in.

Spiritual Life – Elizabeth Brownlee offered the following:

- St. Andrew's will be hosting the joint 5th Sunday service on April 30th. Lillian Roberts has agreed to preach. St. Andrew's will pay her fee. The Worship Team is working to find leaders for the Sundays in May and June. St. Andrew's is closed in July this year.
- The card ministry is continuing and volunteers have been phoning and visiting people as they are able. Sunday Tea is being planned for residents of Marina Point and Empire Living.
- The Inclusivity Committee will host a congregational potluck dinner on Saturday March 18th.
- The Congregational Life will be organizing a lunch to follow the joint service on April 30th.

M&P Committee No report.

Other Business

Masking We discussed whether we should consider revising our masking policy. Currently we are requesting that people wear a mask when they are not seated in a pew. We agreed by consensus that, moving forward we will strongly encourage mask wearing when people are moving about the building before and after worship. Mask wearing will still be mandatory for Loaves & Fishes volunteers and clients.

Round Table

Members of Council were each given an opportunity to speak on the topic of their choice. Marg Fleming asked for prayer for Bruce and several people remarked on the great discussion that happened at the after-worship forum held last Sunday. Prayers were offered for Kathie Smith as she mourns the loss of her father-in-law.

Adjournment

Elizabeth Brownlee offered a prayer before the meeting adjourned at 9:15 p.m.

Next Council Meeting

Wednesday April 19th, 2023 at 7:00 p.m.

Lois E. Carey Parlour

Chairperson, Doug McCausland

Secretary, Karen Gooch

Appendix I

UCC PROTECT UNITED PLAN

For the past few years St. Andrew's has been involved with the Hub Plan for comprehensive property insurance. This is a plan developed by the United Church of Canada and a small number of insurance companies. On the plus side they developed a comprehensive plan covering all aspects of church property and building life. We were fortunate to have such a plan in place when our church flood occurred in January 2022. We made a \$5,000 deductible payment and the insurance covered \$326,000 in repairing the damage that was done.

There were, however, real negatives when dealing with Hub. Annual premium increases were consistently around 20%. Our current annual policy premium is just over \$28,300. A major administrative problem was the delay in getting the new policy premium cost in any given insurance year. For example, our current policy year runs from June until the next June. Our current policy began in June 2022 and we found out the actual amount of the premium in November 2022 - 5 months later.

In December 2022, the UCC launched a new insurance plan in partnership with AIG Insurance. The plan is called UCC Protect United. Our national church has invested 4 million dollars in this new relationship. In effect the UCC is now in the insurance business. The detailed insurance plan will continue to be very comprehensive. One goal of the plan is to establish sustainable long term lower than market insurance rates. Another goal will be to let us know our annual insurance rate BEFORE the start of a new insurance year. One area of saving would be found in the fact that we would deal directly with the new plan without going through a broker such as our current one, Kennedy Insurance.

Close to 1,200 churches were involved with Hub. Many had a December starting date and the many others had a March 1st starting date and the rest, including ourselves, have a starting date of June 1st. Of the December group, over 500 churches representing 98% of that group joined the UCC Protect United plan.

Our national church predicts that when the dust settles close to 100% of the United Churches will have joined the new plan.

Garth has been told that if we join, we will be informed in May what our premium for the next 6 months will be.

In January 2024 all churches involved will be on a January to January contract.

The trustees of St. Andrew's strongly recommend that we join the new insurance plan.

Thank you.

For more information:

[UCC Protect | The United Church of Canada \(united-church.ca\)](https://www.united-church.ca/ucc-protect)

Appendix II



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

February Statistics

Feb. Volunteer Hours – 212 hours

	# of guest	new guests
Feb 2	40	6
Feb 9	50	14
Feb 16	51	7
Feb 23	<u>49</u>	<u>5</u>
	190	32

Overview of Activities

- Guy's Tires Service & Auto Repair delivered \$435 cash and over \$800 in groceries – extended the TUBES for Food promotion until end of February
- February 23, we welcomed 4 volunteers from RBC
- Hired Marketing Intern, Jolene Carter for 10 hours a week with wage subsidy from March of Dimes
- North Bay Farmer's Market interested in partnering with Loaves & Fishes Community Food Bank (L&FCFB) - Jolene and Lorie developing flyer and working with Jessi Young to develop the program
- Received \$250 donation from Jim Newman from sales of his book That Dog Don't Hunt – Tales from the Hunt Camp Porch
- Presentation of large cheque from Jim Newman at North Bay Farmer's Market on Saturday, March 11, 2023 to help with Social Media exposure
- L&FCFB partnering with March of Dimes to help their clients looking for work with volunteering experience

Respectfully submitted by Lorie Fairburn, Food Bank Coordinator