

St. Andrew's United Church 2023 Annual General Meeting

Held in the sanctuary

Sunday April 16th, 2023 at 11:45 a.m.

Welcome (11:45 a.m.)	Doug McCausland welcomed everyone and called the meeting to order.
Attendance	There were 35 members and adherents from St. Andrew's attending this Annual General Meeting.
Chair/ Secretary	A motion to appoint a Chair and Secretary for this meeting was presented for a vote: Motion 018/23 Judith Ingwersen/ Garth Goodhew moved that Doug McCausland act as Chair and Karen Gooch as Secretary for this Annual General Meeting. Carried
Voting Procedure	The voting procedure was explained by Doug McCausland. Members will vote by raising their hands and holding them up until the count is complete. Anyone moving or seconding a motion should clearly state their name so the secretary can record it correctly. People were asked to use the mic to ask a question or make a comment.
Opening Worship/ In Memorium	Kathie Smith offered a brief opening worship. Prayers were offered for those from our Community of Faith who passed into spirit in 2022: Olive Cote, Marjorie Gardiner and Bill Gibson.
Voting Privileges	Motion 019/23 Elizabeth Brownlee/ Bill Ingwersen moved that in accordance with <i>The Manual 2022</i> (Section B.3.7.2) voting privileges be extended to all those who are adherents of St. Andrew's United Community of Faith and participating in this in-person Annual General Meeting. Carried
Agenda	Motion 020/23 Ralph Johnston/ Kim Delarosbel moved that the agenda (as printed on page 7 in the 2022 Annual Report) be approved as the agenda for this meeting. Carried
Minutes of Previous Congregational Meetings	Motion 021/23 Lu Masson/ Bethany Brownlee moved that the minutes from the 2022 Annual General Meeting on March 27 th , 2022 (as found on pages 10-19 of the 2022 Annual Report) be approved as printed. Carried Motion 022/23 Lu Masson/ Monique Peters moved that the minutes from the Congregational Meeting held on January 16 th , 2022 (as found on pages 20-25 of the 2022 Annual Report) be approved as printed. Carried Motion 023/23 Karen Gooch/ Donna Landry moved that the minutes from the Congregational Meeting held on June 5 th , 2022 (as found on pages 26-28 of the 2022 Annual Report) be approved as printed. Carried

Motion 024/23

Karen Gooch/ Garth Goodhew moved that the minutes from the Congregational Meeting held on October 2nd, 2022 (as found on pages 29-31 of the 2022 Annual Report) be approved as printed.

Carried

New Business

Acceptance of
Committee Reports

Motion 025/23

Kim Delarosbel/ Elizabeth Brownlee moved that the written reports of the committees with the exception of the Financial Reports be accepted for information.

Carried

2022 Financial
Report

Appendix I

Lorie Fairburn, Finance Committee Chair presented the financial statements from December 31st, 2022. (Appendix I or pg. 57-60 of the 2022 Annual Report).

- The total revenue for 2022 was \$191,639 with expenses of \$161,812 leaving a surplus of \$29,827 for the year. Adding the debt from previous years, the total debt at year-end was \$4,152.
- At the end of the year, the Outreach-Worship-Education portion of the Planned Gift Fund \$33,089 and the Building-Capital portion had \$0 as this money was used to pay for the belfry demolition.
- Due to an oversight, there was a \$6,538 overpayment to the Mission & Service Fund. This will be allocated to offset our 2023 contribution to the fund.
- The Loaves & Fishes had a balance of \$68,621 at year end thanks to many generous donations including \$20,000 from the *MacIsaac Foundation*.
- Our federal government COVID loan (CEBA) stands at \$60,000 (interest free). If \$40,000 is repaid by December 31st, 2023, the remaining \$20,000 will be forgiven. Currently, \$20,000 has been placed in a GIC until December 2023 and this money is designated for loan repayment. If we do not meet the repayment deadline, the loan will convert to a regular loan with interest.
- There was a question about the small amount of the fuel expense shown for 2022. This is due to the fact that the boilers were not operational for a large percentage of the winter due to the basement flooding.

Motion 026/23

Lorie Fairburn/ Bethany Brownlee moved that the December 31st, 2022 financial statement (as found on pages 53-57 of the 2021 Annual Report) be accepted as presented.

Carried

Budget

Appendix II

Lorie Fairburn presented the proposed budget for 2023. (Appendix II or pg. 61-63 of the 2022 Annual Report)

- The budget has estimated expenses of \$207,487 and it is hoped that \$206,550 can be raised through offerings and other revenue. This leaves a projected deficit of \$937.
- The budget includes paying for a full-time minister from September to June at the highest pay scale. This allows for more options as the Search Committee continues its work.

- There was a question about the high cost of property insurance - \$35,000 has been budgeted for 2023. Our Trustee Garth Goodhew explained the United Church's plans for property insurance moving forward. We are currently insured through HUB which is a partnership of several insurance companies. Options for church insurance are limited because of items such as stained-glass windows and pipe organs. In addition, there have been problems dealing with HUB such as delays in getting quotes which makes budgeting difficult. The United Church has begun a new insurance program in partnership with AIG. Although premiums will still likely rise, it is hoped that rates will generally be lower than through HUB. St. Andrew's rates will further be affected by the \$326,000 claim for last year's basement flood. Council has voted to enroll in this new plan when our current policy expires in June 2023. All churches will have their policies run from January to December which will better align with our fiscal year. The reception of churches to this new program has been positive to date.

Motion 027/23

Lorie Fairburn/ Betty Hurley moved that the 2023 budget with a projected deficit of \$937 (as found on pages 61-63 of the 2022 Annual Report) be approved as presented.

Carried

M&S Objective The year-end statement includes an overpayment of M&S contributions in 2022 which will be used to offset payments for 2023.

Motion 028/23

Donna Landry/ Bill Ingwersen moved that our Mission & Service objective for 2023 be \$14,000.00, as recommended by Council.

Carried

Slate of Officers The proposed Slate of Officers for St. Andrew's for 2023-2024 was presented by the Nomination Committee and was circulated before this meeting.

Elected Members of Council:

Chair (until 2024 AGM)	Doug McCausland
Co-Vice Chair	Kim Delarosbel
Co-Vice Chair	Bill Ingwersen
Secretary	Karen Gooch
Treasurer	Patricia Kirton-Bailey
Ministry & Personnel	Donna Landry
Administration Liaison	Derek Stott (Acting)
Facility Liaison	Howard Wurster
Finance Liaison	Lorie Fairburn
Living Mission Liaison	Derek Stott
Spiritual Life Liaison	Elizabeth Brownlee
Member-at-Large	Marg Fleming
Member-at-Large	Kimberly Robinson
Regional Council	Karen Gooch
Regional Council	Bill Ingwersen

Current Trustees:

Garth Goodhew (March 8th, 2025) *Current Trustee Representative on Council
 Ed Mounce (March 8th, 2025)
 John Wallace (November 26th, 2025)
 Kathie Smith (Ex Officio)

Doug McCausland asked for nominations from the floor and there were none. The following motion was presented for a vote:

Motion 029/23

Bethany Brownlee/ Marilee O'Neil moved that the Slate of Officers for 2023-2024 be approved as presented. **Carried**

The following motions were presented for a vote of affirmation.

Motion 030/23

Bill Ingwersen/ Lorie Fairburn moved that the members of the St. Andrew's Church Ministry & Personnel Committee for 2023-2024 will be Donna Landry (Chair), Lu Masson and Donna Sinclair. **Carried**

Motion 031/22

Kim Delarosbel/ Lu Masson moved that the Canadian Shield Regional Council Representatives for St. Andrew's Church for 2023-2024 will be Karen Gooch and Bill Ingwersen. **Carried**

The Council will be empowered to fill any Council vacancies that occur before the next AGM.

Motion 032/23

Renee Michaud/ Betty Hurley moved that the Church Council have authority to fill Council vacancies during 2022-2023. **Carried**

A list of those who served as members of our committees and teams in 2021 can be found on pages 36-37 of the 2022 Annual Report. Thanks was offered for those who will not be carrying on with their roles in 2023.

North Bay United Churches Work Group

Bill Ingwersen spoke about the North Bay United Churches Work Group. Representatives from all the United Churches in North Bay began meeting before COVID-19 to discuss the future of the United Church in the city. The talks were put on hold due to pandemic restrictions but began again about a year ago. Bill, Doug McCausland and Lorie Fairburn have been representing St. Andrew's. The goals of this initiative include getting to know one another better and sharing ideas about how our congregations can work together. The discussion is moving towards contemplating the future and thinking about what the presence of the United Church in the North Bay area will look like 5 years down the road. A big part of this process will be to identify the challenges we may face in these uncertain times. Helen Rose offered to provide help looking at things from the indigenous perspective and stressed the importance of working together.

Courtesies

Doug McCausland offered thanks to the members of the Worship Team with special thanks to Elizabeth Brownlee, Derek Stott, Kim Delarosbel along with Ralph Johnston and members of the choir. Thanks to Karen Gooch for her work putting together the Annual Report. He also thanked all those who have served on Council over the last year and offered gratitude for the many others who have volunteered their time to keep the church running through these difficult times. Our Office Administrator Jan Ross and our cleaners Andrea Church and Kelly Jackson deserve recognition for all they have done to keep things running smoothly.

Other Business

None

Held in the sanctuary

Sunday April 16th at 11:45 a.m.

Adjournment

Kathie Smith offered some closing thoughts. She reminded us that we are called to serve each other and our neighbours. The AGM provides an opportunity to discern where we are and to invite people in to hear God's word. We are encouraged to listen for the call to serve as a disciple and to look for opportunities to grow and change together. Kathie offered a prayer based on Philippians 4:4-9 – Rejoice in the Lord always. The meeting adjourned at 12:30 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

**ST ANDREW'S UNITED CHURCH
INCOME STATEMENT – GENERAL FUND
FOR THE YEAR ENDING DECEMBER 31ST, 2022**

	2021 ACTUAL	2022 BUDGET	2022 ACTUAL
INCOME			
Offerings	143,872	175,000	155,818
Offerings for Deficit	100		10,307
Fund Raising Committee	0		0
Interest-Manse	1,942		1,518
Other	38,930	39,900	23,996
TOTAL INCOME	184,844	214,900	191,639
EXPENSES			
Salaries	88,633	85,732	62,720
Benefits and Pensions, CPP, EI	9,623	7,449	3,868
Telephone	860	600	642
Car	1,200	1,200	1,200
Library and Education Allowance	614	1,358	553
Treasurer/Accountant	4,695	0	350
Janitorial/ Honoria/ Other	2,528	0	225
TOTAL PERSONNEL	108,153	96,339	69,558
Fuel	15,056	14,000	281
Utilities	5,061	6,000	10,835
Repairs	5,593	6,000	6,405
Insurance	15,844	22,244	21,686
Maintenance Contracts	3,100	0	5,639
Special Property Projects	0	0	260
Janitorial Supplies	472	1,000	947
Union Cemetery	0	200	400
TOTAL PROPERTY	45,126	49,444	46,193
Office, Postage	3,586	4,000	3,183
Regional Council Assessment	10,349	7,940	7,940
Pastoral Charge Supervisor	0	0	180
Computer upgrades	0	800	0
Office Equipment	2,751	3,000	2,640
Telephone/Internet	2,627	3,000	2,550
TOTAL ADMINISTRATION	19,313	18,740	16,493
Advertising	0	100	0
Worship Expenses (incl. pulpit supply)	990	4,500	3,168
Christian Development	51	2,000	23
TOTAL WORSHIP/CHRISTIAN DEVELOPMENT	1,041	6,600	3,191
BROADVIEW	1,375	1,375	1,225
FINANCE	965	1,300	1,241
OUTREACH	0	100	0
PASTORAL CARE	0	200	37
CONGREGATIONAL LIFE	0	200	0
INCLUSIVITY	115	600	125
ALLOCATION FOR CAPITAL	3,600	3,600	3,600
CONTINGENCY FUNDS	0	500	149
COVID-19 LOAN	0	20,000	¹ 20,000
TOTAL OTHER	6,055	27,875	26,377
TOTAL EXPENSES	179,688	198,998	161,911
SURPLUS (DEFICIT) FOR YEAR	5,156		29, 827
SURPLUS (DEBT) - BEGINNING OF YEAR	(39,135)		(33,979)
GENERAL FUND - DECEMBER 31ST	(33,979)		(4,152)

CAPITAL FUND
 FOR THE YEAR ENDING DECEMBER 31ST, 2022

	<u>2021</u>	<u>2022</u>
Balance - Beginning of Year	3,678	7,285
Plus: Transferred from Operating Fund	3,600	3,600
Interest	7	162
Less: Disbursements		
Transferred to Building Restoration Fund	0	0
BALANCE - END OF YEAR	7,285	11,047

PLANNED GIFTS FUND
 FOR THE YEAR ENDING DECEMBER 31ST, 2022

	<u>2021</u>	<u>2022</u>
<u>PGF OUTREACH-WORSHIP-EDUCATION</u>		
Balance - Beginning of Year	32,456	32,554
Plus: Receipts	0	
Interest	98	535
Less: Disbursements	0	
BALANCE - END OF YEAR	32,554	33,089
<u>PGF BUILDING-CAPITAL</u>		
Balance - Beginning of Year	0	0
Plus: Receipts	0	0
Interest	0	0
Less: Disbursements	0	0
BALANCE - END OF YEAR	0	0
TOTAL PGF - END OF YEAR	32,554	33,089

BUILDING RESTORATION FUND
 FOR THE YEAR ENDING DECEMBER 31ST, 2022

	<u>2021</u>	<u>2022</u>
Balance - Beginning of Year	0	(17,496)
Plus: Transferred from other funds	0	
Offerings	41,398	
Other revenue	17,098	
Less: Expenses	75,992	1,923
BALANCE - END OF YEAR	(17,496)	(19,419)

LOAVES & FISHES

FOR THE YEAR ENDING DECEMBER 31ST, 2022

	<u>2021</u>	<u>2022</u>
Balance - Beginning of Year	58,762	70,538
Plus: Receipts	12,690	11,435
John Carl McIsaac Foundation Grant	20,000	20,000
Less: Disbursements	20,914	33,352
BALANCE - END OF YEAR	70,538	68,621

CHOIR FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2022

	<u>2021</u>	<u>2022</u>
Balance - Beginning of Year	39,040	39,157
Plus: Receipts	0	0
Interest	117	644
Less: Disbursements	0	961
BALANCE - END OF YEAR	39,157	38,840

MISSION & SERVICE FUND

FOR THE YEAR ENDING DECEMBER 31ST, 2022

	<u>2021</u>	<u>2022</u>
Balance - Beginning of Year	¹ 7,684	19,924
Plus: Receipts	15,784	15,935
Less: Forwarded to United Church M & S	3,487	³ 42,433
BALANCE - END OF YEAR	² 19,924	(6,517)

¹There was an oversight in remitting the last quarter of the Mission & Service Fund in 2020. The amount was added to the congregation's 2021 contribution.

²There was an oversight in remitting the last quarter of the Mission & Service Fund in 2021. It will be forwarded and the amount will be added to the congregation's 2022 contribution.

³There was an oversight in remitting the last quarter of the Mission & Service Fund in 2022. It will be allocated to our 2023 contribution.

Appendix II

**ST. ANDREW'S UNITED CHURCH
 OUR PRAYER OF COMMITMENT FOR 2023
OPERATING BUDGET – GENERAL FUND**

	2021	2022	2022	2023
	Actual	Budget	Actual	Budget
REVENUE				
Offerings	143,872	175,000	155,818	167,000
Other Income	40,972	39,900	35,812	39,550
TOTAL REVENUE	184,844	214,900	191,630	206,550
EXPENSES				
Salaries	88,633	85,732	62,720	62,111
Benefits and Pensions	9,623	7,449	3,868	10,086
Telephone	860	600	642	100
Car Allowance	1,200	1,200	1,200	2,400
Continuing Education	614	1,358	553	515
Treasurer	4,695	0	350	0
Honoraria/ Other	2,528	0	225	6,251
TOTAL PERSONNEL	108,153	96,339	69,558	81,463
Fuel	15,056	14,000	281	16,000
Utilities	5,061	6,000	10,835	7,500
Repairs	5,593	6,000	6,405	4,000
Special Projects	0	0	0	500
Insurance	15,844	22,244	21,686	35,000
Maintenance Contracts	3,100	0	5,639	6,000
Supplies	472	1,000	947	600
Union Cemetery	0	200	400	200
TOTAL PROPERTY	45,126	49,444	46,193	69,800
Office, Postage	3,586	4,000	3,183	5,000
Regional Council Assessment	10,349	7,940	7,940	10,500
Pastoral Charge Supervisor	0	0	180	624
Office Equipment	2,751	2,200	2,640	3,000
Computer Upgrades	0	800	0	800
Telephone/Internet	2,627	3,000	2,550	3,000
TOTAL ADMINISTRATION	19,313	17,940	16,493	22,924
Advertising	0	100	172	0
Worship Expenses	0	500	0	500
Pulpit Supply	990	4,000	2,996	4,000
Christian Development	51	2,000	23	1,000
TOTAL WORSHIP/ CHRISTIAN	1,041	6,600	3,191	5,500
BROADVIEW	1,375	1,375	1,225	1,300
FINANCE	965	1,300	1,241	1,300
OUTREACH	0	100	0	100
PASTORAL CARE	0	200	37	200
CONGREGATIONAL LIFE	0	200	0	200
INCLUSIVITY	115	600	600	600
ALLOCATION FOR CAPITAL	3,600	3,600	3,600	3,600
CONTINGENCY FUNDS	0	500	149	500
COVID-19 LOAN	0	20,000	20,000	20,000
TOTAL	6,055	27,875	26,377	27,800
TOTAL EXPENSES	179,688	198,198	161,812	207,487