

St. Andrew's Council Meeting
Lois E. Carey Parlour
Wednesday September 18th, 2024 at 7:00 p.m.

Welcome and Opening (7:00 p.m.)	Doug McCausland welcomed everyone to the meeting. Diane Matheson-Jimenez, CSRC Minister, Community of Faith Support joined this meeting by <i>Zoom</i> .
Attendance	Elizabeth Brownlee, Kim Delarosbel, Lorie Fairburn, Marg Fleming, Karen Gooch (Secretary), Bill Ingwersen, Doug McCausland (Chair), Kathie Smith (Pastoral Charge Supervisor), Caitlin Smithers (Minister), Derek Stott (10)
Regrets	William Downey, Ed Mounce, Stephen Park
Land Acknowledgement	Doug McCausland acknowledged that we meet on Indigenous land and we offer thanks for the gifts of the people from the Nipissing First Nation as we work towards reconciliation.
Opening/ Touchstones	Doug McCausland read our Council Touchstones aloud. Caitlin Smithers opened the meeting a reading from Richard Wagamese about moving forward in truth individually and collectively.
Agenda	Motion 061/24 Elizabeth Brownlee/ Lorie Fairburn moved that the agenda be accepted as presented. Carried
Minutes of Previous Meeting	Motion 062/24 Karen Gooch/ Kim Delarosbel moved that the minutes from July 17 th , 2024 be accepted as circulated. Carried
Correspondence	Elizabeth Brownlee that she received a note from Glen Tunnock informing his St. Andrew's friends that he was ill with terminal cancer. Unfortunately, Glen passed away on September 11 th , 2024 in Perth ON.
Wisdom Activity	Before the meeting began, Caitlin Smithers invited Council members to participate in a "wisdom activity" which was provided by Diane Matheson-Jimenez. We were provided with 22 cards that each had one word printed on it. Our job was to work together to construct a poem. After laying the cards on a table we were able to determine the poem was: The road to wisdom? Well, it's plain and simple to express: Err and err and err again, But less and less and less.
Business Arising	
Retreat Proposal	Caitlin Smithers had a discussion with Diane Matheson-Jimenez about the proposed Council retreat. <ul style="list-style-type: none"> • Since it has been difficult to find a date for a retreat when everyone can attend, it was proposed that Diane share time with Council members at the beginning of our next 4 or 5 Council meetings and plan to hold a retreat day some time in the spring. In order to accommodate Diane's schedule. It was agreed that we will move our October and November meetings to the last Wednesday of the month

(October 30th and November 27th). The January and February meeting will be held the 3rd Wednesday of the month as usual.

- It was suggested that we invite an equity monitor (someone from outside of St. Andrew's) to attend these meetings to help keep things on track. A couple of names were suggested and Caitlin will follow-up with Dinae about this.

- Loaves & Fishes Committee There are a number of people who have expressed interest in being part of the Loaves & Fishes Committee. Currently the following people have agreed to be members - Treanor Delrosabel-Greer, Stuart Bailey, Judy Campbell, two food bank clients and a representative from the AIDS Committee of North Bay & Area. The Committee has not yet met since no one has agreed to be the Chair. Kim Delarosbel agreed to speak with Treanor to see if he would agree to chair meetings for a few months until a permanent chair can be found. Perhaps there are two people who would agree to be Co-chairs of the Committee.
- Walsh Bequest Plans are being made to use the \$15,000 from the Walsh family to update to chapel. Kim Delrosabel and Jean Jamieson have been gathering some quotes for paints, flooring and fabrics. The congregation will be updated on the project once plans have been firmed up.
- Belfry Update Bill Ingwersen stated that more information about the belfry project will be presented at the October meeting.

New Business

- Financial Report **Appendix I**
The following financial information was offered.
- Month-end Statement – A statement dated August 31st, 2024 (Appendix I) was presented by Finance Committee Chair, Lorie Fairburn showing total revenue of \$199,246.18 and expenses of \$194,240.72 for a surplus of \$5,005.46. The current General Fund bank balance \$27,144. General revenue is about the same last year, but expenses are also up mainly due to the fact that we are paying for a full-time minister for a full year.
 - General Fund Shortfall
 - The money in the General Fund account includes the \$15,000 Walsh bequest money, and \$550 that was donated to the choir after Bruce Flemings death (which will be use to pay for a music rights subscription). That leaves about us about \$900 short to cover the monthly payroll of about \$12,500.
 - There are some outstanding deposits and monthly PAR donations are currently about \$6,500 but we have recently lost 3 donors because of death.
 - It was agreed that we should temporarily transfer \$20,000 from the Loaves & Fishes account to meet the immediate need of the General Fund, but that we need to think about a plan for future. This money will be used to offset future expenses of the food bank.

Motion 063/24

Elizabeth Brownlee/ Kim Delarosbel moved St. Andrew's Council approve that \$20,000 be transferred from the Loaves & Fishes bank account to the General Fund account as soon as possible to ensure that the next payroll expense can be met.

Carried

- The congregation has always responded well when an appeal letter is sent out and one will be prepared to send later in the fall.
- The Finance Committee will hold a meeting to discuss possibilities to make sure that payroll can be met for the next few months. This could include accessing money from the Planned Gifts Fund. In order to access this fund for this purpose, the congregation needs to approve a change in the designation of this money. It was agreed that a congregation meeting will be called for October 20th, 2024 to consider a recommendation from the Finance Committee regarding use of the money in the Planned Gift Fund.

Motion 064/24

Elizabeth Brownlee/ Kim Delarosbel moved that a congregational meeting be called for after worship on Sunday October 20th, 2024. The purpose of this meeting will be to approve the re-designation of some of the money in the Planned Gift Fund that is currently designated for Worship, Education and Programing if money is required to meet payroll expenses. An amount will be recommended by the Finance Committee at the Congregational meeting.

Carried

Motion 065/24

Lorie Fairburn/ Kim Delarosbel moved that the financial report be accepted as presented.

Carried

Liaisons

Appendix II

All written committee reports were emailed to Council members ahead of this meeting for review.

Administration – Derek Stott offered the following.

- There have been four computers donated to replace the ones currently in use in the Church Office. Karen Gooch will be working on installing and setting these up.
- The Bell Canada phone plan has been updated and this will result in a drop in price. The second phone line is now directed to Caitlin Smithers' office.

Facility – Bill Ingwersen offered the following items from the Property Committee.

- The Committee is still evaluating the short and long term needs relating to the upkeep of the property and will provide a list at a future date.
- The Committee is still trying to come up with a practical way for minor maintenance items to be reported and tracked.
- Lorie Fairburn reported that mice have been found in the Loaves & Fishes food storage room. A pest control company was consulted and it appears the mice may have entered the building through a gap under the Cassells Street door. Lorie requested that the weather stripping be repaired. All the food is currently being stored in sealed plastic tubs.

Spiritual Life – Elizabeth Brownlee provided the following update from the Worship Team, Congregational Life/Fundraising and the Pastoral Care Team.

- The Worship Team will be meeting next Sunday for a planning meeting.
- A 5th Sunday Worship will be held outdoors at Carmichael United on September 29th when those in attendance will be invited to wear an orange shirt in recognition of the Nation Day of Truth and Reconciliation. (September 30th).
- Plans are ongoing for the Fall Bazaar on Saturday November 2nd. Donations are being accepted for a silent auction.

- The Pastoral Care has prepared 40 cards to be sent out ahead of Thanksgiving to those who may not be able participate in in-person church events. People who received these cards have expressed their gratitude and the Pastoral Care Team is trying to expand this ministry beyond seasonal cards.

Living Our Mission – Derek Stott highlighted the following.

- The garden on the front lawn has been harvested with produce going to the Gathering Place.
- The recent North Bay Pride March was not well attended by United Church members and others. Some of this was due to the fact that the organizers were hit by funding cuts, which affected the publicity budget for the event. A Trans March is being organized for October 26th.
- St. Andrew's has supported a recent event for Ukrainians living in North Bay by loaning them some of our tables.
- The re-formed Inclusivity Committee will be meeting soon for a planning session. There has been ongoing conversation with the Friendship Centre about issues facing 2-spirited people.

Loaves & Fishes - Lorie Fairburn provided a written Loaves & Fishes report for July (Appendix II) for Council members to review.

M&P Committee Bill Ingwersen reported that the M&P Committee is working on some communication issues between the Committee and staff and the following motion related to the October 1st increase in the Ontario minimum wage to \$17.20 was presented:

Motion 066/24

Bill Ingwersen/ Derek Stott moved that St. Andrew's Council affirms that, as has been our practice if the past, the hourly staff receive a raise that will maintain their salaries at the same percentage above minimum wage as they had before the rise the Ontario minimum on October 1st, 2024. **Carried**

Minister's Report **Appendix III**
Caitlin Smithers provided a written report outlining her activities for August 2024 (Appendix III) for members to review. We are celebrating Catlin Smithers first year at St. Andrew's. She has performed her first wedding and has two more scheduled in October. She stated that a couple of people have taken advantage of her open office hours on Wednesdays to drop in for a visit and will be encouraging more people to consider this opportunity to learn more about St. Andrew's

Trustees' Report **Appendix IV**
Ed Mounce provided a written recommendation (Appendix IV) from the Trustees regarding the renewal of our property insurance for 2025. After reviewing everything, the Trustees are recommending that we use the replacement cost option, which will provide us with full coverage, rather than the less expensive agreed value method. The Council members agreed by consensus that the recommendation of the Trustee be accepted.

Policy Review Council discussed setting up a small group to review the policies that are in place for our congregation with the goal of establishing a complete policy binder. Kim Delrosabel, Karen Gooch and Doug McCausland agreed to work on this.

Other Business

Thanks Elizabeth Brownlee presented a copy of an Anne Richarson book to Kathie Smith, our Pastoral Charge Supervisor, to thank her for the work she has done for the Council.

Round Table

Members of Council were invited to speak about anything they would like. Caitlin Smithers thanks everyone for participating in the wisdom activity. Lorie Fairburn pointed out that there is a lot of interesting material in the latest 195th anniversary edition of *Broadview* magazine (October/November 2024). Marg Fleming offered her thanks for the support she has received throughout Bruce's illness and since he died.

Adjournment

Kathie Smith offered a closing prayer before the meeting adjourned at 9:30 p.m.

Next Council Meeting

Wednesday October 30th, 2024 at 7:00 p.m.

Lois E. Carey Parlour

Chairperson, Doug McCausland

Secretary, Karen Gooch

Appendix I

**St. Andrew's United Church
 Financial Comparative Statement January - August 2024**

	Actual 2023/01/01 to 2023/08/31	Actual 2024/01/01 to 2024/08/31	Budget 2024	Notes
REVENUE				
General Fund Revenue				
Offerings - General Fund	\$81,520.46	\$114,593.23	\$185,366.00	\$15,000 Bequest & \$9,300 tax rebate
Offerings - Envelopes	\$80.00	\$59.05	\$0.00	
Offerings - Broadview	\$320.00	\$485.00	\$0.00	
Offerings - Church School	\$180.00	\$200.00	\$0.00	
Offerings - Renovations	\$4,555.00	\$815.00	\$0.00	
Fund Raising Comm Revenue	\$0.00	\$610.00	\$0.00	
Rent for Use of Church	\$22,734.00	\$11,763.50	\$0.00	
Congregational Life Income	\$200.00	\$2,710.00	\$0.00	
Manse Interest	\$2,029.33	\$2,391.83	\$0.00	
Other Revenue	\$1.50	\$822.00	\$56,300.00	\$247.00 Worship Revenue
Total General Fund Revenue	\$111,620.29	\$134,449.61	\$241,666.00	
Total M & S Fund Revenue	\$11,047.88	\$10,900.96	\$0.00	
Total L & F Fund Revenue	\$6,361.38	\$28,369.00	\$0.00	\$20,000 from L&F for cheques written from General Account
Misc. Other Revenue	\$0.00	\$24,786.61	\$0.00	Refund of overpayment of property Insurance (\$3,675) & HST Rebate
Total Memorial Comm Revenue	\$310.00	\$30.00	\$0.00	
Total Inclusivity	\$0.00	\$710.00	\$0.00	
Total Other Revenue	\$17,719.26	\$64,796.57	\$0.00	
Total Revenue	\$129,339.55	\$199,246.18	\$241,666.00	
EXPENSES				
PERSONNEL				
Salaries	\$26,130.96	\$74,088.81	\$117,355.00	
Vehicle Allowance	\$1,303.40	\$1,600.00	\$3,600.00	For Ralph and Caitlin
Telephone Allowance	\$0.00	\$600.00	\$900.00	
Book/Educ Allowance	\$0.00	\$1,695.36	\$0.00	
Employers EI Exp	\$755.22	\$1,796.98	\$0.00	
Employers CPP Exp	\$740.73	\$3,335.42	\$0.00	
WSIB Expense	\$19.34	\$376.59	\$0.00	
Honoraria Expense	\$0.00	\$275.00	\$0.00	
Pension - United Church	\$0.00	\$3,308.00	\$0.00	
Benefits - United Church	\$0.00	\$3,666.08	\$6,351.00	
Other Personnel Expenses	\$0.00	-\$2,826.73	\$2,500.00	Caitlin's moving expense
Total Personnel Expenses	28,949.65	\$81,915.51	\$130,706.00	

**St. Andrew's United Church
 Financial Comparative Statement August - June 2024**

	Actual 2023/01/01 to 2023/08/31	Actual 2024/01/01 to 2024/08/31	Budget 2024	Notes
PROPERTY				
Heating Fuel	\$19,549.93	\$13,616.83	\$22,000.00	
Utilities	\$4,866.54	\$4,962.37	\$6,500.00	Hydro rebates (\$568.47)
Mtce Contracts	\$2,202.31	\$1,444.84	\$0.00	
Security Contract	\$337.60	\$1,665.22	\$0.00	
Repairs & Mtce	\$4,200.65	\$8,741.89	\$13,500.00	
IT Support	\$0.00	\$72.76		
Property Supplies	\$596.24	\$1,475.89	\$3,000.00	
Insurance	\$18,188.43	\$11,700.48	\$19,000.00	Refund from overpayment (\$3,674.96)
Special property purchases	\$10,772.53	\$613.25	\$4,500.00	
Union Cemetery	-\$200.00	\$0.00	\$0.00	
Total Property Expenses	\$60,514.23	\$44,293.53	\$68,500.00	
ADMINISTRATION				
Office Supplies	\$2,616.89	\$3,715.83	\$4,000.00	
Telephone/Internet	\$1,829.14	\$2,000.43	\$3,000.00	
Postage/Courier	\$0.00	\$483.28	\$1,900.00	
Office Equip Lease	\$1,720.00	\$1,720.00	\$3,000.00	
Office Equipment Mtce	\$0.00	\$0.00	\$1,400.00	
Office Equip Purchase	\$0.00	\$0.00	\$1,600.00	
Regional Dues	\$9,413.00	\$6,773.00	\$10,000.00	
CSRC Supervisor Fee	\$0.00	\$360.00	\$360.00	
Total Administration Expenses	\$15,579.03	\$15,052.54	\$25,260.00	
WORSHIP				
Pulpit Supply	\$2,088.00	\$741.00	\$1,000.00	
Worship Supplies	\$166.93	\$0.00	\$1,500.00	
Other Worship Expenses	\$0.00	\$0.00	\$0.00	
Total Worship Expenses	\$2,254.93	\$741.00	\$2,500.00	
CHRISTIAN DEVELOPMENT				
Church School Expenses	\$0.00	\$126.00	\$3,000.00	
Nursery Care	\$0.00	\$0.00	\$0.00	
Church School Assistant	\$0.00	\$0.00	\$0.00	
Adult C.D. Expenses	\$0.00	\$0.00	\$0.00	
Total Christian Dev. Expenses	\$0.00	\$126.00	\$3,000.00	

**St. Andrew's United Church
 Financial Comparative Statement January – August 2024**

	Actual 2023/01/01 to 2023/08/31	Actual 2024/01/01 to 2024/08/31	Budget 2024	Notes
FINANCE				
Professional Fees (Audit)	\$0.00	\$0.00	\$700.00	
Bank Service Charges	\$799.95	\$940.25	\$1,100.00	
Interest/ Finance Expense	\$56.83	\$0.00	\$0.00	
Total Finance Expenses	\$856.78	\$940.25	\$1,800.00	
OTHER GENERAL FUND				
Outreach Comm. Exp.	\$0.00	\$67.17	\$400.00	
Pastoral Care Exp.	\$0.00	\$228.67	\$1,000.00	
Congregational Life Exp.	\$0.00	\$0.00	\$0.00	
Inclusivity Comm Exp	\$102.00	\$100.00	\$600.00	
Broadview	\$1,175.00	\$1,410.00	\$1,300.00	
Allocation for Capital Exp.	\$2,400.00	\$2,400.00	\$3,600.00	
Contingency Expenses	\$0.00	\$0.00	\$3,000.00	
Covid loan exp	\$167.61	\$0.00	\$0.00	
Total Other General Expenses	\$3,844.61	\$4,205.84	\$9,900.00	
MISC				
Mission & Service Exp.	\$2,289.56	\$8,764.96	\$0.00	
Loaves & Fishes Expense	\$34,083.78	\$28,535.39	\$0.00	
Capital Fund Expenses	\$0.00	\$0.00	\$0.00	
Choir Fund Exp	\$0.00	\$0.00	\$0.00	
Building Restoration Expenses	\$0.00	\$0.00	\$0.00	
CRA	\$0.00	\$3,665.70	\$0.00	Overpayment paid back
Total Misc. Expenses	\$36,373.34	\$40,966.05	\$0.00	
TOTAL EXPENSES	\$148,372.57	\$194,240.72	\$241,666.00	
NET INCOME	-\$19,033.02	\$5,005.46	\$0.00	
Bank Account Balances				
General	\$27,143.86			
Building Fund	\$1,893.90			
Loaves & Fishes	\$57,063.71			
Memorial Savings	\$22,693.88			
RBC GIC	\$129,520.47			
Assante Investments	\$98,120.90			
Total	\$336,436.72			

Appendix II



Loaves & Fishes Community Food Bank Report to Council September 18, 2024 Meeting

July Statistics

Volunteer Hours – 268

Food Bank Total Number of Clients – 360 (July/August)

<u>Total</u>	<u># of guest</u>	<u>#of Students</u>
July 4	53	26
July 11	67	10
July 18	75	10
July 25	66	9
August 1	42	2
	303	57

In-Kind Donations	\$3,708
Food Rescue	\$2,050
Donations	\$1,658

Overview of Activities

- Food Bank was closed on August 8, 15, 22, & 29
- On August 8th, volunteers cleaned Food Bank rooms, kitchens, fundraising room, and refrigerators, as well as defrosted all the freezers
- John Carl MacIsaac grant was submitted on August 31st, 2024, requesting \$25,000
- North Bay Recycle Bike Program – matched three Loaves & Fishes Clients to bikes
- Received a \$1,000 donation in response to our *facebook* post (the donor, Barbara had once been addicted to alcohol, knew first-hand what it meant to be hungry, and went to a café at a church for a piece of pie. Now Barbara is well-off she wants to give back)
- Received a \$250 donation from Assante - Brott Wealth
- In October, the Food Bank will change the hours back to closing at 10:30 a.m., as we are not seeing the large number of students compared to last September.
- For Thanksgiving, we will provide our clients and students with a Happy Thanksgiving greeting card, small chocolate bars, 3 extra points, and offer fresh produce
- Selected volunteers plan on attending the Anti-Racism 2 sessions sponsored by North Bay Parry Sound District Health Unit and North Bay and District Multicultural Centre
- The Connections Programs: Upstairs Café and Thursday Worship continue to be offered during the Food Bank. We are working on lining up the next Lunch & Learn

Respectfully submitted by Lorie Fairburn,
Loaves & Fishes Community Food Bank Manager

Appendix III

Minister's Report August 2024

As I look back at August, I can't help but remember so much of July, and I hope the feelings of community, and being a part of our wider community, continued throughout the month of August. As I heard from many, about a strong feeling of community with Trinity and St. Andrew's worshipping, offering Church school, nursery, and coffee time together.

I was away and off for the month of August, so I don't have much to report, other than a thank for the time off of respite and adventure. It was exactly what I needed! I am looking forward to being back though, and to some of our plans for this fall and winter as a council and community. Plans like how our council can come together, to strengthen our relationships, have safer conversations, and foster a common language, that I will continue to work with Diane and Rob from the Region, as well as with all of you. As we try to find a way for as many to participate in as is possible, and for the conversations which begin in our time together to continue throughout our year together, as a council and as a community.

I know we have had some challenges over the last year, and over the years, and as I mentioned in my sermon Sunday, September 8th, I am hoping we can take this opportunity to come together and do the sometimes hard work of healing as a community. As we work to learn and grow together, to learn ways to communicate effectively and support one another, to ask questions and get curious first, and above all else to remember we are a community of people who respect and care about one another so much. Let's work to reflect that in how we live in community with one another, and embrace the sting of the salt and how it can bring us closer to who we commit to be, as a community of faith focused on nurturing one another and creating space where people can feel safe to live a life of faith together.

If any of you want to chat any time over the next year about your hopes, your concerns, or whatever is going on for you, please reach out. I am dedicated to working with you on hearing each of you, and seeing what we can do together to reflect who we commit to being as a community of faith. Let's take a chance on each other and see what we can do to build on the deep faith and love already so evident in this community.

All my best, Caitlin Smithers

Appendix IV

Trustees' Report

UCC Protect United – Insurance Program – Dec 1/24-25 Renewal

St. Andrews has been insured in this UCC Protect United program for the past year. They estimate that this plan has saved United Churches in Canada around \$2,000,000 since it's introduction a couple of years ago. St. Andrew's insurance costs which were \$27,675 in the year 2023 will be reduced to around \$19,000 for year 2024. We plan to renew our insurance policy with UCC Protect again for year 2025.

By September 23, 2024 we are required to inform our insurance providers, UCC Protect United, whether or not to value our property for insurance purposes at (1) replacement cost or (2) agreed value when preparing their insurance quote for Jan 1- Dec31, 2025.

(1) Replacement Cost Method

The insured cost calculated using replacement cost last year (2024) was around \$19000. Assuming we use the same replacement cost for year 2025 our insurance cost will increase by 5.00% to (19000 x 1.05) \$19,950

(2) Agreed Value Method

For churches who know that they would not replace the buildings with the same size footprint in the event of a major loss, UCC Protect United will offer an "agreed value" option. If the footprint is reduced to 50% they offer reduction in premiums of 15% or, in our case, (\$19,950 x .15) \$2992.50
If we wanted the footprint reduced only to 75%, the reduction in our premiums would be only 7.5% or (\$19,950 x .075) \$1496.25.

We recommend that we use the Replacement Cost method for our insurance quote for 2025. At the moment, there has been no question of reducing our church's foot print for any reason. If we try to save money by taking advantage of the Agreed Value method, we would merely be under insured in the event we really did have a major disaster. The trustees are supposed to be making sure that our property is always adequately insured.

In any event, the two reductions of insurance premiums by using the "agreed value" are not particularly large when compared to the risk the insurers are avoiding and passing back to us.

Ed Mounce
Garth Goodhew
John Wallace

September 15, 2024