

MINUTES OF THE 178TH ANNUAL MEETING

SUNDAY, FEBRUARY 19, 2006

The 178th Annual Meeting of St. Andrew's Presbyterian Church was held at the conclusion of the morning service at 11:30 a.m. on February 19, 2006.

The Rev. Jan Hazlett began the meeting with the worship service printed on the back cover of the Annual Report: "Generations of Generosity". She asked for a motion to open the meeting with nominations for Chair and Secretary. It was **moved** by Peter Devries, **seconded** by Cindy Bray, that nominations be opened.....**CARRIED**

It was **moved** by Hugh Guthrie and **seconded** by Peter Devries, that Bob Ireland be appointed to Chair the meeting and that Anne Holman be Secretary.....**CARRIED**

The Chair welcomed the members to the 178th Annual Meeting and explained the procedure to follow. The Minutes from the 2005 meeting, business arising from the Minutes, presentation of Session Report and acceptance of organizational reports would occur in the Sanctuary, followed by a break for a light lunch in the Church Hall where the balance of the meeting would continue.

Minutes of the 2005 Meeting

It was **moved** by Nora Stoskopf, **seconded** by Karen Dimock, that the minutes of the February 13, 2005 Annual Meeting on pages 3-5 be accepted as printed, but not read. There were no errors or omissions..... **CARRIED**

Business Arising from the Minutes

There was no business arising from the minutes that was not already on the agenda for later discussion.

Session Report

It was **moved** by the Clerk of Session, Paul Pennock, **seconded** by Janet Dalglish, that the Session Report on pages 12-14 be accepted as printed but not read. Mary Fountain noted that, on page 13, under "Special Services", the Missions Sunday pulpit guest for May 1, 2005 was Rev. Rosemary Doran and the Cornshare pulpit guest on October 16, 2005 was Rev. Macdonald Lee from Monkton. The corrections were made.....**CARRIED**

Organizational Reports

It was **moved** by Clara Marett, **seconded** by Sandy Bowman, that we accept the organizational reports as printed on pages 16-41.

Discussion:

Janet Dalglish noted the omission of the "In Memoriam" list. Rev. Jan stated that it would be read before Grace is said for lunch.

There were no other comments arising from these reports.....**CARRIED**
Rev. Hazlett asked the congregation to stand, she read the "In Memorium" list, then asked God's blessing, and the congregation moved into the Church Hall for a light lunch.

The meeting reconvened in the Church Hall at 12:25 p.m.

The Chair mentioned two additions to the printed agenda: the nomination of the new members to the Board of Managers and the report on the Vision and Opportunity Fund. He also thanked those who set up the hall for this meeting -Ted Fountain, Nancy Wynen, John and Anne Holman. Thanks for the light lunch were also expressed to the Holmans.

Board of Manager's Report

- The Board Chair, on behalf of the Board of Managers, expressed thanks to our Church Administrative Assistant, May Goodwin, for producing the Annual Report on a most timely basis and to all the volunteers who assisted her in compiling it.
- He also thanked our custodians, Andrew Lesniewski and Darlene Lepage, for their efficiency in maintaining the tidiness and cleanliness of our Church. Special thanks were expressed to Mari Millar who took over Darlene's duties from time to time and also covered for May Goodwin in the summer.
- He also mentioned, as he did last year, the tremendous individual amount of work Stew Blair and John McAllister put into repairing the properties. This included roof repairs, painting, windows installed in all interior Christian Education building doors, outside windows, even exploring and identifying problems in the steeple plus doing the very much needed repairs to various properties. The work done by Mary Visser Kerr and other members of the Property Committee is also very much appreciated. There are many volunteers who gave their time to keeping our house of worship in good appearance and maintenance. Thank you from the Board of Managers for your efforts.

Treasurer's Report

Jim Rife **moved** the approval of the Financial Report, excluding the 2006 budget, on pages 48 – 58, with errors/omissions to be noted. **Seconded** by Don Bower.

Jim commented on highlights of the past year, noting that 2005 witnessed tremendous growth in givings with increases in every segment. He thanked all members of the congregation. He explained that the big difference in the GST/PST rebate is due to the large amount received in 2004 from the organ project. We began the year without that \$8,000 (approximately) but our givings were up about 3%, which took care of much of the possible shortfall.

Total disbursements were \$299,000 compared to \$305,000 in 2004.

The second line givings of about \$52,000 represents a personal best for this congregation.

Pages 50, 51. The Specified Accounts for Others (excluding "Towards a World Without AIDS") totaled \$88,377.84 which is an increase of over 30%. Jim noted he received a cheque for PWS & D of over \$1,000 from the congregation as a gift for others.

In the "Gifts to St. Andrew's", the Mite Box Tea Fund last year donated \$880.68 to repair the eaves troughs, leaving about \$1,200 which will be used to start repairs to the front foyer where water leakage has caused extensive damage.

Pages 52, 53. These funds are restricted use. Money from the Mercer Fund was used to fix the large ceiling beam. Emergency lighting was also put in place. The Preservation Fund was used to put windows in all classrooms and offices. The Archives Room was extensively renovated. The total cost is low due to volunteer labour.

Comment. John Hazlett noted that there is a difference in how interest funds are reported. Jim explained that, if not specified, the funds are invested in Altimira Money Market Funds. For consistency, all funds should follow the same pattern. The Chair noted that this is a good suggestion and we will try to adjust future reports to say "Invested in _____" for each.

Page 54. Rennie Memorial Fund. Jim explained the disbursements to C.O.R.E., Chalmers, Evangel Hall and Change Now, and that there is a balance of about \$2,400 remaining. The W.A. (now disbanded) funds will be used for stained glass windows which are presently being created by a local artist. It is hoped that these will be ready for Anniversary Sunday 2006.

Page 55. "Towards a World Without A.I.D.S" Funds totaled over \$12,000 and have been disbursed.

Page 56. Rented Properties. The expense increases reflect the maintenance needs of the apartments as they age. Many renovations are needed this year and \$15,000 has been allocated for this.

Page 57. *Corrections.* The numbers for 2004 and 2005 should be 237 and 238 respectively. Jim noted the increased average per week in givings.

Insurance coverage for the Manse is up 25%, which represents the true value of the property. Our total premium is down \$600 in spite of this due to the fact that we have made no claims. We received a rebate because of our security system and astute negotiations by the Board with the broker.

Doug Robertson noted that there appears to be no reserve fund for the rented properties and asked if this was planned. *Answer:* No. In the past, most property funds have been used for the operations of St. Andrew's. The \$15,000 previously noted is the "reserve" set aside for current year repairs to the rented properties.

Discussion: The Chair explained that the properties were acquired over the past 30 - 40 years and members at the time questioned why they were buying houses and property for a parking lot. It was not the intent to become a landlord, but it appears that they were guided to do that so, in order that today we have income to continue the operation of St. Andrew's. Helen Brisbin commented that former board members had recommended many years ago that more money be put aside for a reserve and perhaps that is how God guided us at the time.

Bob Ireland emphasized that the financial survival of this Church is due to the tremendous volunteer participation - valued at over \$20,000.

Clara Marett questioned the honoraria from other groups using the church. She thought this was too low. The Chair said there were policy guidelines. The Board will review the users and market values.

Mary Robison commented on the fact that churches have a tax free status. Should we look like a 'business' and earn income from rental accommodations? The Board assured her that the rental properties pay appropriate taxes.

Dr. Farmer asked what happened to the 'Garden Project'. The Chairman explained that repairs to our Church have priority for using funds. We will move forward on the Garden Project when funds become available. The motion to accept the Treasurer's Report was voted on at this point.....**CARRIED**

Budget Report

John Holman presented this report and directed our attention to page 45. He explained how monies were transferred to fund the operation of the Church.

John Hazlett noted the Actuals for 2005 were reversed in the report.

This will be corrected (it does not affect the overall totals).

The staff were excused at this point since the Personnel Budget was under discussion.

John Holman explained that an Ad Hoc Committee of Glen Duff, Diane Blair and himself had meetings with each staff member before setting the personnel budget. Each member of staff received a 2% increase in salary. He noted that the envelope top line total pays for personnel, but our other operating expenses are supported mainly by the income from rental properties and the Endowment Fund.

It was **moved** by John Holman, **seconded** by Glenn Duff, that we accept the proposal for personnel salaries for 2006.

Discussions:

Question. Would the Ministers mention their goals for ministry in their annual letters?

Question. Why 2% was chosen? *Answer.* The average cost of living increase in conjunction with the annual staff reviews.

The motion to accept the personnel portion of the budget was..... **CARRIED**

The staff were recalled at this point.

Moved by John Holman, **seconded** by Ted Fountain, that we accept the rest of the 2006 budget for operations and property.

John Hulman explained that Property and Office expenses will be significantly higher due to large increases in fuel cost. Glen Duff noted that hydro may be overestimated.

Doug Robertson: Will Cornshare be supported in 2006? Answer: yes-see page 50.

Presbyterian Sharing... The varying amounts for 2004 - 2006 were noted. Our requested allocation was reduced for 2006 to \$43,381 (from \$51,700 in 2005) by Presbytery. The explanation is that our "Dollar Base" showed a decrease and the reduction reflects this.

A great deal of discussion followed.

Helen Brisbin gave thanks for the generous support and encouraged the congregation to continue with generous givings.

Mary Fountain noted that Presbytery dues are no longer part of this.

Don Endicott supported Helen Brisbin's affirming comments and suggested that we should keep supporting Presbyterian Sharing at a higher level.

Moved by Peter Devries, **seconded** by John McLeod, that we accept the Presbyterian Sharing allocation of \$43,381 for 2006.

Amendment: moved by Don Endicott, **seconded** by Helen Brisbin to set a target of \$51,000 for 2006.

Discussion: The Chair commented that St. Andrew's is the largest giver and has always been asked for higher amounts. There was much further discussion about the formula used and our need to make it a priority. Mary Robison reminded us that many confuse this with PWS & D, a separate item.

The amendment was..... **CARRIED**

The motion now read that our allocation to Presbyterian Sharing be \$51,000..... **CARRIED**

The motion to accept the rest of the 2006 budget was voted on and..... **CARRIED**

Appointment of Trustees: **Moved** by Harold Faulkner, **seconded** by Don Bower, that the following be trustees: John Holman, Hugh Guthrie, Bob Ireland, Frank Farmer.....**CARRIED**

Election of Auditors: **Moved** by Don Bower, **seconded** by Malcolm McAlister, that Dianne Morrison and Barry Grant be appointed auditors for 2006.....**CARRIED**

Nominations to the Board of Managers: **Moved** by John McAllister, **seconded** by Harold Faulkner, that the following be named to the Board of Managers: Fred Ferwerda, Mari Millar, Jay Marett, Ian Millar.....**CARRIED**

Bob Ireland thanked Brian Grinwis for his three-year term. Bob noted that Brian will be working with the Board on maintenance of the deteriorating foundation on the north wall.

Vision and Opportunity Fund. Hugh Guthrie **moved**, Hugh Dimock **seconded**. a motion to approve this fund as described in the 2004 Annual Report. Upon receipt of a gift, 10% will be allocated annually to each fund as listed below. The balance (90%) will be invested.

60%- Preservation / Restoration-----Jurisdiction – Board of Managers

20%- Mission-----Jurisdiction-Session

20%- Ministry-----Jurisdiction-Session

Future bequests will be allocated to the Vision and Opportunity Fund. Funds from past bequests at present total approximately \$170,000, so about \$17,000 will be made available for use. Any group’s unused allocations for the year from the Vision and Opportunity fund will be carried forward. This amount would be added to their current year’s portion of interest and its portion of the 10% principle.

Discussion: Sharon Duff. Can the 60:20:20 be changed by the congregation in future?
Answer: Yes.

John Hazlett clarified that bequest funds now go to Vision and Opportunities Fund.

Janet Dalglish commented that this is an exciting fund and thanked the Board

The motion to approve the Vision and Opportunity Fund was voted on and..... **CARRIED**

Vision and Opportunity Fund Trustees

It was **moved** by Ross Rowat, **seconded** by Nora Stoskopf, that we appoint the following as Trustees of the Vision and Opportunity Fund for the terms of:

5 years: John Holman, Hugh Guthrie

4 years: Bob Ireland, Anne Pennock

3 years: Dr. Frank Farmer..... **CARRIED**

Clarification Note: future appointments will be for 5-year terms.

New Business

Glen Duff thanked Fred Gingrich for his professional work with the choirs. He noted that he is God’s gift to us for music ministry and that we are blessed to have him.

Peter Devries thanked St. Andrew’s for the warm welcome to he and Penny, and for making them part of the St. Andrew’s family. He also noted that St. Andrew’s is a Heritage Site and wondered if we should get it “designated” as this would give us government money to help in its restoration repairs. The Board will look into this.

Helen Brisbin thanked our Treasurer, Jim Rife, for his ministry and accurate dealing with our givings.

Paul Pennock reiterated the congregation’s thanks to our two Ministers, Rev. Borthwick and Rev. Hazlett. Both are always there for our needs, especially at times of illness and bereavement.

It was moved by Doug Robertson that the meeting be adjourned at 2:10 p.m.

Rev. Jan thanked the Chair and the Secretary. She noted that we have been blessed this year, and continued with the closing prayer and benediction.

Bob Ireland (Chair)

Anne Holman (Secretary)