

**St. Andrew's United Church Community of Faith Board Meeting**

**MINUTES**

**Tuesday, OCTOBER 19, 2021, 7:00 P.M.**

**PRESENT:** Donna Dunlop, Alain Beaudin, Janis Peters, Joan Cooke, Doris Coulter, John Lennox, Lenore Lennox, Bob Thomas, Rev. Debbie McMillan

**GUESTS:** Cindy Juriga, Margaret Thomas, Rich Cooke

**REGRETS:** Nate Best, Diane Cowley, Barbara Brockway, Tom Allin

1. **WELCOME & OPENING** – Janis Peters
2. **LIGHTING OF THE CHRIST CANDLE** – John Lennox
3. **DEVOTION** – Janis Peters
4. **OPENING PRAYER:** Rev. Debbie McMillan

5. **AGENDA REVIEW:**

**Additions** - Rick Hansen Foundation (Arising)                      **Deletions** - None  
Re-Opening Before Church Coffee Hour

6. **MOTION TO APPROVE PREVIOUS MINUTES –**

**MOTION was made by Joan Cooke, that “the September 21, 2021, Board Minutes be approved as distributed.” Seconded by Donna Dunlop.  
Carried**

7. **BUSINESS ARISING FROM PREVIOUS MINUTES**

**(NOTE - Board Sub-Committee Reports refer #11 below)**

- a) **ST. ANDREW'S VISIONING** – Janis reached out to the YWCA and Indwell. Indwell sent a book they wrote called “Making Houses Affordable”, which includes a questionnaire that can be completed by the church making the inquiries as a starting point of a possible partnership. The YWCA calls crossed each other, therefore, report next month.

**Horseshoe Falls Regional Council, UPTC Program** – was discussed. This program works with Community partners as well to help United Churches to expand and reach out to help the community through building and renovating, ensuring the church's theological perspective and church life are seriously taken into consideration in a new build. Bob Thomas will forward further information to be read for discussion at the November 2021 meeting.

**St. James United Church, Waterdown** – Invited Board members to visit their site currently under renovation through the Regional UPTC renovation Program. Debbie thinks it would be a good exercise to see a church under construction to better understand the path ahead should St. Andrew's decide to proceed with a Visioning Building Project. Tuesday, October 26<sup>th</sup>, at 7:00 p.m.

- b) **LIVE STREAMING** – is up and running and the volunteers are getting the kinks and wrinkles out.
- c) **HFRC COVENANTING AGREEMENT** – No word from the Region.
- d) **REFUGEE PROJECT** – This meeting had to be rescheduled for Tuesday October 26<sup>th</sup>.
- e) **RICK HANSEN FOUNDATION REPORT** – There were short-term and long-term accessibility improvements suggested. The report will be forwarded to Building & Grounds for review and decision-making regarding what can and cannot be accomplished at this time and in the future within the current building.

#### **CORRESPONDENCE**

- a) **Congregant Request** - A congregation member's request to share her contact information was addressed.
- b) **Food In Places of Worship** - Joan Cooke made an inquiry to the City of Hamilton and the information that came back pertained to for-profit caterers, not to not-for-profit, etc. casual bake sales.

#### **8. DEFERRED & FUTURE BUSINESS (These items are either deferred or are pending future action.)**

- a) Fresh Start Program – ongoing
- b) Photo Directory – Spring/Fall 2022

#### **9. NEW BUSINESS**

- a) **CARETAKER CONTRACT AND RESPONSIBILITIES** – George Spencer and Janis Peters met today with the Dural Rep to review their responsibilities, and our expectations. Further discussion took place at the Board meeting regarding comparing current costs with other providers. Follow up will take place by B&G.
- b) **Staff Report** – M&P – Margaret Thomas in Camera. The issue presented was resolved. Motion under separate in-camera minutes. M&P were instructed by the Board to revisit all 2022 Staff Contracts in consultation with the specific staff person.

c)

#### **10. BOARD STANDING COMMITTEE REPORTS**

##### ***Affirming Team (Tawnya Johnston)*** –

There will be an official unveiling of our new Affirm United banner on October 24<sup>th</sup>. Debbie is excited to tie it to the liturgy of the service. We are so excited to have this official reminder of our affirmation journey and the continued work that we wish to do, to be open and inclusive. When board members attend in person worship, we encourage them to include their preferred pronouns on their name

tags. In our upcoming meeting, the Affirm Team will address how we might follow our continuing plan of action this year to meet the current guidelines for in person worship.

**Buildings and Grounds (Evan Wilson & George Spencer)** – Routine maintenance and security checks continue. The Board is reminded that all parking lots and active doors are covered by the seven security cameras, including a camera covering the stairs to the lockable door at the entrance to the Church offices. A B&G Sub-committee is scheduled to meet on October 18<sup>th</sup> regarding the possibility of rehabilitating the existing outside sign.

**Outdoor Sign** – The recommended quote (out of three) and picture were presented to the Board for consideration. It was noted that there is no way to access the 20–25-year-old base for future endurance; however, to date no problems and the contractor is confident in the structure. Cost will be split between 2021 and 2022 Budgets, including approximately \$10,000 from the Memorial Fund.

**MOTION was made by Bob Thomas that, “the Board approve a sum not to exceed \$24,000 to retrofit the outdoor sign.” Seconded by Joan Cooke. Carried.**

### **Christian Development (Jen Harwood)**

- a) **October 30<sup>th</sup>** – Youth visit to a corn maze. All congregation members were invited. Jen Harwood has details.
- b) **November 19, 7:30 – 9:30 p.m. – ONE-STOP SHOPPING** - We’re having our beloved shopping night for the first time since Fall 2019. We already have 18 vendors signed up, and we’re excited to have this event. It will be in the CE Hall and will be following COVID protocols.
- c) **Giving Gardens** – Liz McLean from New Vision church has been working on some of our gardens, with the produce grown going to N2N. We have received a \$200 grant from N2N for supplies, which will be used to purchase replacement lumber and deck screws, as the beds are in need of repair. We are hoping to have the beds shored up next spring. Note that we would like to review these gardens in the new year, as the number of beds we have are not sustainable given our volunteers available, and we will be looking for guidance/recommendations from the Board as to how we move forward (fewer beds, “rent” to community members, other ideas?).
- d) **Sunday School Coordinator Position** – We are still waiting for the Region to review this for us. Hopefully they will by the end of this month.

### **Finance - Rich Cooke**

#### FINANCE COMMITTEE REPORT TO THE BOARD - OCTOBER 2021

#### 2021 Budget Performance 1<sup>st</sup> Nine Months

Budgeted Revenue was under by \$22,000 which was more than offset by under Budget Expenses of \$43,000 in B & G, Human Resources, & Utilities.

In addition, we have received CEWS subsidy payments of \$30,000 ytd. & small business provincial grants of \$20,000. The bottom line is that we have a \$38,400 **surplus** ytd Vs a planned deficit of \$33,600 ytd. - a \$71,000 improvement over budget.

It should be noted that current Offerings continue to run approx. \$4,000 per month less than pre-pandemic levels.

The CEWS claim for period 20 was filed on October 14th in the amount of \$1,687.24. Currently October is the final claim period for CEWS.

### 2022 Budget

The biggest challenge in developing the 2022 Budget is to determine a realistic estimation of what our Revenue will be as we emerge from Covid (hopefully).

How long will it be before we resume full services? End of Q1?

Will attendance ever return to pre-pandemic levels?

Will givings ever return to pre-pandemic levels?

Will our new minister have a positive effect on membership?

What other factors might affect our financial recovery to pre-pandemic levels?

Our plan is to take the following conservative approach:

#### Offerings

Q1 2022 - use the 8 months average from 2021 - no change in Q1 = \$40,500

Q2 2022 - use Q1 2020 which included the initial effect of Covid = \$45,000

Q3 & Q4 - use 50% of 2019 actual - our last full "normal year" = \$105,500 for the 6 months.

This will give us a budgeted offering income of \$191,000 for 2022 VS:

2019 at \$211,000

2018 at \$216,000

2017 at \$211,000

#### Other Income

2022 - use 50% of 2019 actual = \$14,000

There will be no allowance for government grants in 2022

#### Total Revenue

2022 Budget = \$205,000 VS  
2019 at \$239,000  
2018 at \$242,000  
2017 at \$234,000

### Expenses

#### Human Resources

Since it is unknown at this point when we will hire the 1/2-time minister & there is ongoing discussion to hire a Sunday School assistant in the interim, we are suggesting the budget be based on the 1/2 time minister salary for the full year which will cover either situation.

In addition, when a decision is made by the Board, we will add a line item for Technical Assistance.

#### Other Expenses

Other Expenses will be based on Committee submissions & historical data.

There is no doubt that with the lower revenue stream than historical averages, we will be presenting a **Deficit** budget for 2022. My guesstimate is \$30,000+

We generated a \$45,000 surplus in 2020 & are projecting a surplus in 2021. The total grants of over \$100,000 have placed us in a favourable position & will protect us **only in the short term** as we emerge from Covid

Our plan is to have a preliminary budget available for Board review at the November Board Meeting followed by a Final Budget for Board approval at the December Board meeting.

**Horseshoe Falls Regional Council (Bob Thomas)** - There will be an in-person meeting scheduled in the spring of 2022. Board members were encouraged to read through the monthly Regional Newsletter that will be sent by Bob and Janis.

**Ministry and Personnel (Tom Allin)** - It was agreed that the Technical Position needed to be in place by December 31, 2021.

**Outreach (Chair vacant currently)** – No Report

**Pastoral Care/Friendly Visitors (Norm Jarvis & Donna & Bev Dunlop)** – No Report

**Treasurer's Report** – Alain Beaudin presented the St. Andrew's United Church Income Statement for the year 2021, the Building Fund Statement and the Balance Sheet as of Sept 30, 2021. If you would like copies, please contact Janis Peters 905-389-7428.

**Trustees (Rich Cooke)**

**MEMORIAL FUND**

Revenue for the 9 months totaled \$6,446 consisting of \$6,432 in gifts in memory plus \$14 in interest. Expenses were nil.

The balance in the fund is \$10,643.

The Board approved the motion to reallocate Memorial Fund monies to help offset the cost of a new digital electronic sign.

**TRUSTEES FUND**

Revenue for the 9 months was \$46,217, consisting of \$6,173 in GIC interest, \$44 in bank interest, & \$40,000 of Operating Fund Entrusted Monies to be invested.

Expenses for the period were \$49,598, consisting of \$5,783 for insurance, the \$3,667 in Manse GIC income transferred to the Operating Fund, \$148 interest on the Operating Fund GIC rolled over, & the \$40,000 Operating Fund monies invested in a new GIC for \$30,000 plus \$10,000 into the High Interest Savings account.

The balance in the fund is \$266,315, plus the Building Fund Entrusted Monies of \$146,467 plus Operating Fund Entrusted Monies of \$80,166 for a grand total of \$492,952.

The next GIC to mature is GIC #26, the 180-day Operating Fund GIC, which matures on 25 October 2021. As agreed by the Investment group, this will be re-invested at Meridian in a 1 yr cashable GIC at 0.85%.

**MOTION was made by Alain Beaudin that “the 2022 insurance premium of approximately \$9,500 be paid from the Operating Fund.” Seconded by Donna Dunlop. Carried.**

Background: Several years ago, GIC rates were in the 5% range & the Trustees Fund was growing annually. At the same time, St. Andrew’s Operating Fund was struggling to break even. A motion was made & approved by the Board to transfer payments to the Trustees Fund.

Currently, GICs are only generating approx. \$2,000 per year in interest income VS Insurance premiums of over \$9,000 per year. The Operating Fund currently has a surplus, primarily due to government grants. To avoid cashing a GIC, it is recommended the Board support the motion to pay the premium from the Operating Fund for 2022.

**UCM (Leon Mitchell) – No Report**

**UCW (Diane Cowley) – No Report**

**Worship (Paul Holder)** – We're back! Last Sunday, October 10 was our first Sunday worship back in the sanctuary since March 15, 2020. Wow!

Everything went very well as we had ushers and check in personnel lined up, and about 55 people showed up to worship in person and see and hear Rev. Debbie "live" for the first time.

There were a few mistakes, and that is to be expected as we get reacquainted with live worship again, and we are working on adjusting procedures as we learn.

This was also our first service using live streaming technology. Again, there were some bugs and this is a "work in progress", but on the whole it went amazingly well; an auspicious beginning. Things will only get better. Thanks to all who made this happen!!

## 11. BOARD SUB-COMMITTEE REPORTS

**Church Committee Structure** – Next meeting is Thurs., October 21, 2021, at 7:00 p.m., Zoom

**Church Electronic Sign** – Refer to Building & Grounds Report #11 above

**Re-Opening** – Debriefing of the first COVID Sunday Service, and COVID issues around Marriages and Funerals were discussed at the October 14<sup>th</sup> Re-Opening Committee meeting. Results:

- Effective October 24<sup>th</sup>, there will be no need for designated ushers.
- Because name tag preparation and pick up caused congestion at the back of the Sanctuary, name tags will not be asked for until socializing is opened before and after the services.
- Wedding parties must be vaccinated, but guest in the pews do not.
- Funeral guests hopefully will be vaccinated, but not mandatory to enter the building.
- 1<sup>st</sup> contact for marriages and funerals will be the Church Administrative Assistant and 2<sup>nd</sup> contact will be Rental Coordinator and on down the line depending on what the family wants provided during the service and/or reception.
- Building Coordinator will open and lock the doors, receive the flowers, and work with funeral home if there is a casket, etc.

**Before Church Coffee Hour** - will begin again on Sunday, October 24 at 9:30 a.m., in the CE HALL, with the following COVID rules: bring your own coffee, P of V must be provided, and Registration is mandatory before entering hall.

**Search** – No further applications have been received for the half-time Minister position. Alternative advertising will be researched.

## 12. MINISTER REMARKS – Rev. Debbie McMillan

- 1) Hybrid Bible Study is in the works, but full details YTC.
- 2) Youth, Debbie, and volunteers took part in a climbing evening.
- 3) Debbie expressed that this is a time of experimentation with services, youth events, Sunday School, and adult programs.

- 4) Christian Flag in the Sanctuary – Debbie suggested that it is time to replace this flag with the Affirming Flag.
- 5) **Saturday, November 27, 2021**, - Rev. Debbie has arranged for a labyrinth event at the church. Leslie and John Wright, from Stratford, will provide a presentation in the Sanctuary followed by the opportunity to walk a labyrinth in the CE Hall. There is no fee for the event. **MARK YOUR CALENDARS!**

**PRAYERS AND BENEDICTION – CLOSING PRAYER – Rev. Debbie McMillan**

**In-Camera Items:** The September 2021 M&P item was denied. The October 2021 M&P item was approved. Separate Minutes created.

**ADJOURNMENT - 8:50 p.m.**

**NEXT BOARD MEETING: Tuesday, October 19, 2021, 7:00 pm, CE Hall**