



ST. ANDREW'S  
UNITED CHURCH  
111 LARCH STREET  
SUDBURY, ON P3E 4T5  
705-674-0721



## 2017 Lola McNaughton Bursary Recipients

# 2017 ANNUAL REPORT

*Growing Spiritually*

*Building Community*

*Transforming Lives*

## **VISION STATEMENT**

*St. Andrew's United Church ~  
Growing Spiritually,  
Building Community,  
Transforming Lives*

## **MISSION STATEMENT**

St. Andrew's United Church is a welcoming, compassionate and inclusive Christian community of faith in downtown Sudbury.

We offer meaningful and engaging worship, and provide leadership and support for mission-oriented programs and initiatives that are spiritually and socially relevant.

## **VALUES**

We live out our core Christian values and practice responsible stewardship by:

- Being in relationship with God
- Encouraging life-long learning
- Caring for our neighbours
- Extending hospitality
- Working for peace and justice in our community and throughout the world
- Respecting the environment
- Maintaining honest and open communication
- Cultivating an atmosphere of mutual respect and trust
- Managing our resources efficiently, responsibly and effectively
- Practising principled decision-making and leadership

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### **Leadership Team 2017**

Ministers:	Rev. Catherine Somerville Rev. Dr. Bill Steadman
Music Director:	Dr. Robert Hall
Office Manager:	Alison Warner-Smith
Treasurer:	Jill Bennett
Youth Leader:	Nissah Sleik
Church School Leader:	Kate Barber
Church School Teachers:	Connor Ross Jacqueline Warner-Smith
Nursery Leader:	Shanda Mese
Chair of Church Council:	Dr. Phil Thurston

Deep appreciation is also extended to the many volunteers who add their leadership, gifts and skills to the life and mission of St. Andrew's.

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ST. ANDREW'S  
UNITED CHURCH

## AGENDA

### **ANNUAL MEETING FOR THE YEAR 2018**

**St. Andrew's United Church**

**Sunday March 25, 2018**

1. Opening
2. Adoption of the agenda
3. St. Andrew's Place Business Meeting
4. Acceptance of the Minutes of Congregational Meeting of March 26, 2017
5. In Memoriam, Baptisms, Marriages, New Members
6. Appreciation of the Staff
7. Ministers' Reflection
8. Staff Reports
  - a) Music Director
  - b) Office Manager
  - c) Youth Ministry
  - d) Church School
9. Committee Reports
  - e) Church Council
  - f) Congregational Life Committee
  - g) Sharing our Resources
  - h) Board of Trustees
  - i) Ministry and Personnel
  - j) Benevolent Fund
  - k) Refugee Assistance
  - l) Out of the Cold
  - m) Sudbury Presbytery
10. Review of Audited Financial Statements and Presentation of the Budget
11. Nominations
12. New Business
  - a) Search Committee
  - b) Welcoming Initiative Discussion
  - c) Other
13. Adjournment
14. Closing

## MINUTES

### ANNUAL MEETING FOR THE YEAR 2017 St. Andrew's United Church Sunday March 26, 2017

Chair: Phil Thurston      Recording Secretary: Joanne Ross

#### 1. **Opening**

The meeting was called to order by Phil Thurston, Chair of Council, at 12:55 p.m. Opening prayer was led by The Rev. Dr. Bill Steadman.

#### 2. **Adoption of the Agenda**

*MOTION: Moved by S. Carscadden, Seconded by J. Dickson, that the agenda be adopted as presented. Carried.*

#### 3. **St. Andrew's Place Business Meeting**

Led by Scott Darling, Chair of St. Andrew's Place Board. See page 53.

#### 4. **Acceptance of the Minutes of the Congregational Meeting of March 20, 2016**

*MOTION: Moved by S. Darling, Seconded by S. McClure, to accept Minutes of the March 20, 2016 Annual General Meeting. Carried.*

#### 5. **In Memoriam, Baptisms, Marriages, New Members**

The "In Memoriam" list was read into the record by P. Thurston, who subsequently led a prayer for the departed. N. Gerolami was inadvertently not included as a new member, and the correction has been noted.

#### 6. **Appreciation of the Staff**

P. Thurston extended thanks on behalf of B. Brankley to the staff.

#### 7. **Ministers' Reflection**

The Ministers' Reflection was offered by C. Somerville and B. Steadman.

#### 8. **Staff Reports**

P. Thurston noted the staff reports in the Annual Report. No questions were asked.

#### 9. **Committee Reports**

- a) Refugee Project Update: T. Sanders extended thanks for the financial and volunteer support for the Qarqouz family. She noted that Council passed a motion at the most recent meeting approving \$15,000 of funding for the 2017 year for refugee support.

#### 10. **Review of Audited Financial Statements and Presentation of the Budget**

R. McIntosh spoke to the report, and welcomed C. Crawford, Auditor, to our meeting.

*MOTION: Moved by J. Bennett, Seconded by A. Pile, that the audited statements for St. Andrew's United Church, Sudbury, for the fiscal year 2016 as prepared by the firm of McLelland Crawford Topp be accepted as presented. Carried.*

*MOTION: Moved by S. Darling, Seconded by D. Trollope, that the firm of McLelland Crawford Topp be appointed as Auditors for St. Andrew's United Church Sudbury, for the fiscal year 2017. Carried.*

*Moved by S. Carscadden, Seconded by S. McClure, to approve the budget for 2017 as printed in the 2016 Annual Report. Carried.*

P. Thurston noted that renovations to the 4<sup>th</sup> floor for Réseau ACCESS Network are underway, and as a consequence of these renovations, the Bischoff Lounge will once again be available for church use, along with the rooftop garden.

## **11. Nominations**

P. Thurston noted that historically, staff led the nomination process, and in later years this task was assigned to the Ministry and Personnel Committee. Currently, the nomination committee consists of the Chair and past Chair of Council, along with assistance from the Chair of the Place Board. Council is now smaller, and is more mission-oriented. He noted that volunteers are more interested in short-term commitments, and as a consequence, coffee and greeting, for example, are scheduled on short term basis. Nominations for the 2017 year include:

F. Wilson: Trustee

J. Bennett: Treasurer

M. & A. Oldham: Coffee in April

A. & R. Pile: Coffee in May

P. Thurston noted that he has completed 3 years as Council Chair, and is willing to serve an additional 3 years.

P. Thurston thanked J. Ross for serving as secretary for the past 3 years, and noted that this position is open. A request for nominations, including self-nominations, was made.

*MOTION: Moved by J. Dickson, Seconded by T. Sanders, that the slate of nominations be accepted as presented. Carried.*

D. Trollope noted that congregants can continue to step forward during the year to volunteer.

## **12. Affirming Ministry**

P. Thurston reported that Council has spent a significant amount of time on this issue, and feels that it is important to obtain input from the congregation at this time. J. Warner-Smith led a discussion in this regard. He reviewed the process that has occurred to date, including 3 options that were considered. J. Warner-Smith reported that 25 survey responses, and 3 individual letters were received by

Council in response to an earlier request for feedback. He also outlined a 4<sup>th</sup> option for consideration, which would involve stepping back from the Affirming Process and investigate what our current welcoming statement means. C. Burns, N. Gerolami and C. Somerville from the Affirming Committee were present and available to answer questions. For clarification, no motions will be received from the floor, and Council will make the final decision regarding which option to pursue. Discussion ensued. The following points were made:

- we can be an “affirming” church without belonging to “Affirm” United
- we couldn’t use the rainbow logo of Affirm United if we aren’t part of Affirm United
- some of our policies and official statements are already consistent with the language of Affirm United, for example marriage, while some are not (baptism, for example)
- a verse was read from the Bible that clearly states that all are equal, united as the children of God
- we can make a point of specifically inviting the LGBT community to our church
- we can separate the welcoming and support of LGBT community from actually joining Affirm United
- there are 6 major requirements that must be confirmed and approved by Affirm United in order to secure membership – Affirm United is perceived by some members as being prescriptive and controlling, although a member of the committee noted that she did not ever feel that Affirm United is dictatorial
- there is a potential for divisiveness within our church over this issue
- it is important to extend our hand of friendship to many groups, not just LGBT. However, many of these other groups have not been persecuted by the church, compared to the LGBT community. Indigenous people have been persecuted, and the United Church logo now includes the colours of the native medicine wheel in order to specifically endeavor to reach out to native people with this symbol of welcome. It was stated that some people who are LGBT are still being persecuted by the church and some have committed suicide
- there is room for all of us to grow through compassion and if we shut down the education process at this time it would be rejecting the possibility of growth
- OOTC had intense opposition initially, and it has become very successful but it took time so perhaps we need to proceed slowly

- it is so important that people who are LGBT feel welcome and that St. Andrew's is their home
- Affirm United has a tremendous amount of resources available to support educating and being welcoming
- our church should be a place where we challenge how we engage and have the courage to do difficult things

J. Warner-Smith asked for a non-binding show of hands for each of the 4 options.

1. Continue education process - much support
2. Stop the education process - minimal support
3. Put the education process on hiatus - no support
4. Examine mission statement - much support.

**13. New Business**

None.

**14. Adjournment**

*MOTION: Motion to adjourn by J. Warner-Smith at 2:40 pm. Carried.*

**15. Closing**

Closing prayer: C. Somerville

Respectfully submitted,

Joanne Ross, Secretary  
St. Andrew's United Church Council

## MEMBERSHIP STATISTICS

### **In Memoriam**

Leanna Wahamaa Malefant - January 8, 2017  
 Nigel James Robbins - January 30, 2017  
 Françoise Arbuckle - February 2, 2017 \*  
 Lois Emeline Davies - February 12, 2017  
 Barbara Jean Tebbutt - March 4, 2017  
 Audrey Eileen Chapman - March 6, 2017 \*  
 Herbert Steinbach - April 2, 2017 \*  
 Frank Carbone - April 23, 2017 \*  
 Rayda Groves McVittie - April 23, 2017 \*  
 Anne Soutar Duval - May 12, 2017 \*  
 Jaako Elias Tyynela - November 17, 2017  
 Ivy Mae Douglas - November 27, 2017

\* denotes member of St. Andrew's United Church

### **Weddings**

Michael Mallet and Ellen Mesimaki - April 18, 2017  
 Shawn Lenard Joseph Lowe and Tania Lisa Diana Sheridan - May 6, 2017  
 Robert Lucien Berthiaume and Michelle Nicole Lavigne - June 3, 2017  
 Mary Johnson and Heidi Melloh - August 12, 2017  
 Michael Jason Jameus and Jessica Dianna Gisela Kappes - September 30, 2017

### **Baptisms**

Cohen Mario Bergeron, son of Saunders Bergeron and Lorie-Anne Trapasso - March 5, 2017  
 Leo Thompson Hall, son of Andrew Hall and Patricia LaPierre - November 26, 2017

### **New Members Received**

David Barber - June 11, 2017  
 Brennan Maag - June 11, 2017  
 Debby Laporte - November 19, 2017  
 Graham Laporte - November 19, 2017

**Reaffirmation of Faith**

Lachlan Duncanson-Hales - June 11, 2017

**Total Membership, December 31, 2016**

Resident members: 202

Non-resident members: 40

**Official Members Removed**

By death: 6

Françoise Arbuckle, Audrey Chapman, Herbert Steinbach, Frank Carbone,  
Rayda McVittie, Ann Duval

**TOTAL MEMBERSHIP, DECEMBER 31, 2017**

Resident members: 201

Non-resident members: 38

Adherents: 100

Number of households financially supporting the church: 120

Number of households under pastoral care: 185

Total resident and non-resident members: 239

Respectfully submitted,

Bev Chapman,  
Membership Records

## MINISTERS' REPORT

As this report will be presented to our final annual meeting as a ministerial team, we thought we should put our report in the context of what we sought as a congregation and a ministerial team when we began this journey together almost four years ago. Our involvement in the ministry here at St. Andrew's United Church has been a rich and varied experience, and we hope that what we have offered has been helpful to the congregation and to the community.

A strong commitment by us in applying to St. Andrew's four years ago was to undergird the ways that the congregation, as a downtown church, was seeking to make connections to its neighbours and fellow agencies in the downtown. We attended a meeting of the Downtown Churches in August of 2014, before our contracts began, in order to get a sense of the work in which the congregation was engaged.

The Downtown Churches group has grown to six congregations being active in the group: St. Andrew's United, Church of the Epiphany Anglican, Christ the King and St. Anne des Pins Roman Catholic Churches, Trinity Evangelical Lutheran Church, and All Nations Baptist Church.

This past year we had a walk team in the Coldest Night of the Year fundraiser to support the Samaritan Centre (including Catherine and Bill), served lunch in front of Church of the Epiphany in June, received informative reports from other agencies including the Off the Street Shelter, and shared in Advent projects in the community. At St. Andrew's we provided many mitts to All Nations for their outreach, a multitude of red scarves for Réseau ACCESS Network, and also had so many items for the Off the Street Shelter it filled an SUV.

We also had close connection with the Louis Street community (led by Rhodine White), including helping with their after school crafts and inviting them to our Santa Parade party. Catherine helped engineer a movie afternoon over the Christmas holidays.

The Out of the Cold teams continue to do an amazing job on Friday evenings, and we appreciate the leadership given to that program, and the financial support through the fall concert program.

Over the years we also have made connection with APANO (Aboriginal People's Alliance of Northern Ontario), and Voices for Women Sexual Assault Counseling. In 2018, we will support the local jail through providing funds for needed books for inmates seeking to upgrade their education.

We also promised to have an integrated pastoral care system where one of us would be available on a 7 days a week basis. That has meant that we could cover each other on holidays and leaves. Catherine has taken the lead in pastoral care and the Connex group, and both of us have been involved in weddings, funerals, home visitations, and crisis support. Each one of us has been called upon by residents of the Place, as more and more they see us as their pastoral support. Even residents who are active in other churches feel comfortable seeking us out for support when the weather means they are unable to attend their own congregation or parish.

Our original plan was to try to keep our hours close to 20 hours a week. Bill covers from Monday to Wednesday morning, and Catherine from Wednesday morning to Friday morning, but in truth, the hours spread over almost all days of the week. Each of us has taken one Sunday off a month which does allow for a bit of rejuvenation in a very busy schedule. Bill has taken the lead in worship preparation and preaching for three Sundays in the month and Catherine preaches and leads the whole service once a month. Special times of the year, and special services, are jointly planned and presided by both of us (usually).

We have had special services over the years that focused on Right Relations, Indigenous teachings, Reformation Sunday, history of hymnody, and confirmation Sunday. This past year we had extra services in Holy Week with Church of the Epiphany, and our usual joint United Church Service on Good Friday, in which we both took part. We also held an Ash Wednesday Service and a Longest Night Service. With Christmas Eve on a Sunday, we had our communion service at 10:30 a.m. and our family service at 5:00 p.m. Catherine also does a regular worship service at the Kirkwood Site of the Hospital.

Over the course of our time here, we have shared in attending ministerial meetings. Now that the southeast ministerial meets at noon on Tuesdays, Bill has picked up that role the last two years.

Body and Soul has been an important outreach to the residents of the Place, and continued in 2017. As ministers, we make it a point to attend and support One-Eleven Senior Citizens' Centre activities. We provide fresh vegetables to residents who come to the office on Thursday morning after the Good Food box delivery (the church buys three boxes to share with residents). Bill also has run the One-Eleven Senior Darts group for the last 4 years (and despite Catherine's claim the scores are rigged, he does not always win).

This year was an off year for confirmation classes, though Catherine has met with individual adults seeking membership.

All congregations seek the involvement of youth, and while we do not have a huge number of children and youth in our congregation, we have worked hard to integrate them into our activities and help them feel at home here at St. Andrew's. Over our time here youth have read scripture, led in prayer, provided Time Up Front leadership, served on committees and Council, taught Sunday School, and held major roles in the work of the wider church. This past year we held a pancake brunch where youth helped serve, and we raised over \$1,100 dollars to help three of our youth attend Rendezvous in Montreal. It also was a day to acknowledge the 70 years of ministry we have achieved together. Worshiplude in Ottawa also has been a place where our youth have been involved over the years.

Both ministers have been involved in the wider church – Catherine has provided oversight for a congregation, and Bill has run a couple of presbytery workshops. Bill has also been a member of the Theology and Inter-Church InterFaith Committee of General Council (GC) since 2012, as well as a Commissioner to the GC in Corner Brook, NL in 2015 and the upcoming GC meeting is Oshawa, 2018.

Our thanks go to the many people who see St. Andrew's as their church home, and to the volunteers who make this congregation a busy, productive, and faithful place in the downtown core of the city. Our thanks to Bob Hall for his musical leadership, and to Alison Warner-Smith for her support in the office, as well as thanks to our large core of volunteers who help with collating material for Sunday worship, or who come forward for special decorating needs. Thanks, as well, to those who participate in many of the tasks needed to conduct a Sunday worship service week by week – from greeting to handling hearing assists to taking up the offering to scripture reading to sound booth assistants to offering counters and envelope stewards to coffee makers to chair and table movers, just to name a few. Many thanks also go to our current Treasurer, Jill Bennett.

As we move into the closing months of our ministry here, we look forward to continuing to live the mission this congregation has determined for itself, and to share in opportunities with all of you as we seek to live the way of Christ in our time and in our way. We have been blessed to share in the ministry here, and we look to the end of our time here with mixed emotions. Blessings to your future as a congregation.

Sincerely,

Catherine Somerville

Bill Steadman

## **MUSIC DIRECTOR'S REPORT**

All of us live in a world where we hear a great deal of music. Think of all of the music you've heard in the last week; then realize how much of it came through a speaker.

At church, we still believe that live music is special. Almost all of our music is from soundwaves that come from the air moving through pipes, the vibrations of strings moved by a hammer, the oscillations of larynxes powered by human lungs, joined together in song. What could be a more fitting way to worship?

Words are good, but music is even better. Keep coming to hear our music! Sometimes we even combine both music and words. Better still!

Respectfully submitted,

Robert Hall  
Director of Music

## **OFFICE MANAGER'S REPORT**

2017 was another busy year at St. Andrew's United Church and I feel immeasurably blessed to be able to play a part in all the many activities.

My main role, of course, is to support Rev. Dr. Bill Steadman and Rev. Catherine Somerville, preparing worship-related materials, researching and disseminating information, corresponding and communicating with other agencies, groups, and individuals, and generally doing whatever is asked of me. I thoroughly enjoy working with them, and, along with our Music Director, Dr. Bob Hall, we enjoy a camaraderie that makes it easy to provide the administrative support needed.

My other role is to support and co-ordinate the volunteer staff. A tremendous number of volunteer hours go into every aspect of church life - worship service, sanctuary and narthex preparation, including bulletins, the News, and posters; children's activities such as church school and youth events; Out of the Cold and Community Kitchen; catering and Fun-D-Raising events; community outreach and support; St. Andrew's Place tenant events such as the Body & Soul lunches and the monthly Vegetable Share; advertising St. Andrew's United Church activities; scheduling meetings and booking space; pastoral care and financial management; website and Facebook page updating and maintenance; and the list goes on. Working with so many dedicated and kind-hearted people is challenging, but only in that there never seems to be enough time to

do everything I need to. However, it's very rewarding working with the volunteers and knowing that somehow, with "the team," it all gets done.

As you are likely aware, we have a great deal of music at St. Andrew's, and another important task of mine is to report all of the music we use in worship services and other church events to ensure composers and publishers are appropriately compensated. We must hold a music license in order to sing or print all the music we use, which we have through "One License." Through this service, we have access to thousands of congregational hymns, songs, and service music to use in our projections, worship aids, and bulletins. This past year, there have been changes to how we report our music, and I have attended two training sessions on how to use the new reporting formats and systems to ensure there is no copyright infringement.

I also work closely with St. Andrew's Place and One-Eleven Senior Citizens' Centre to help ensure all three "branches" of The Place tend to and meet the needs of congregation members, tenants, visitors, and the downtown community. The Downtown Churches Group has grown to six member churches, and I have the privilege of being the person who formats letters, creates posters, and disseminates information to the media and community.

One of the things I have been working on is a procedure manual for future office managers and others who may need to fill in for me from time to time. This is still a work in progress, but much progress has been made. During my extended leave of absence in the spring, it was gratifying to know the manual was helpful to Debbie Holson, the temporary office manager.

I have updated our church website with recent information about St. Andrew's, and I do a weekly update of current events such as the e-current, News, church events and activities, family news, and articles of interest, such as Rev. Bill's regular article in the Sudbury Star and other articles regarding St. Andrew's church or congregational members in the news. More updates are needed, but good progress has been made.

There is certainly never a dull moment in the church office. It is immensely satisfying, knowing I have been able to contribute to church family life at St. Andrew's. And the best part is working with all of you. Thank you for making St. Andrew's the incredible place it is.

Respectfully submitted,

Alison Warner-Smith  
Office Manager

## YOUTH MINISTRY REPORT

The youth here at St. Andrew's had another great year, focusing not only on building our faith, but building stronger friendships. It was a year filled with learning, exploring and sharing. It started off with three new youth exploring their faith and learning the ways of the United Church through our year-long Confirmation Classes. During each class, these three young men took a line from the United Church Creed and together asked questions, explored the Scriptures and related it back their own personal journey. We as a Congregation had the honour of listening to their journey and welcoming them into our Church during their Confirmation and Reaffirmation of Faith last June.

There were many moments when the youth here at St. Andrew's got together with the other Youth from around Manitou Conference. The first journey was in January 2017, when the annual trip to Worshiplude in Ottawa was held. A bus full of Youth made their way, where they got to take part in games, workshops and help lead worship during the Sunday service. Another big event was our Manitou Youth Forum that was held the first weekend of June in New Liskeard. Our Youth all came together and gathered for a weekend of meetings, worship, games, workshops, and, of course, plain old fun. The last big event (and it was a big one) was three Youth travelling to Montreal for Rendez-vous 2017. They, along with over 500 other United Church Youth from across Canada, came together for a time of faith exploration. Your generosity as a congregation helped them to pay their way.

May the 2017-2018 Church year bring more fun, faith and growing together.

Yours in faith,

Nissah Sleik  
Youth Leader

## **CHURCH SCHOOL REPORT**

The kids of Church School are a fun bunch and we have had a great year together.

In 2017, we were pleased to hire on two youth leaders who run our church school program for us, with support from the Church School Coordinator, as well as the Nursery and Youth Leader staff. Connor and Jacqueline have been building their leadership skills through leading the church school classes.

Over the year we have had about eight regular attendees aged 6-13, as well as some visitors who have joined us throughout the year.

We follow the Seasons of the Spirit Multi-Age Church School Curriculum which is lectionary based and always includes a story version of the week's scripture readings as well as lots of fun, and thought-provoking ideas for games, crafts, puzzles and good works in our church community.

We also put lots of energy into our mission work: choosing projects to support, coming up with ways to raise money, and following up on our projects. This year we supported St. Andrew's fundraising through selling our Paper Star Crafts, Rhodine's beautiful bracelet making, and the sundae bar at the Christmas Mini Fair. Many of the children also participate in Out of the Cold dinners, helping out with serving and clearing.

Our special events like the Santa Claus Parade Party and Camp Wilabosca Family Camp provide more opportunities for the kids to build bonds and connection to St. Andrew's.

Kids in our class have a strong sense of community and of belonging at St. Andrew's. This is supported by the fun, learning and friendship we share in class, the wonderful time up front opportunities that are provided by Rev. Bill and Rev. Catherine, the opportunities that kids have to serve others, and by the interest that you all show towards the children and their activities. Thanks!

Looking forward to another year of fun, faith and friendship with the kids at St. Andrew's.

Kate Barber  
Church School Coordinator

## CHURCH COUNCIL REPORT

The year 2017 has been a good year for St. Andrew's with a good flow of new faces. I take this opportunity to thank all of you who have served on committees and task groups. It is your commitment that makes St. Andrew's the strong entity that it is. This past year we had the departure of Joanne Ross as Council secretary and welcomed Barb Maki to the post. There are many volunteers who make St. Andrew's the strong congregation we are, whether it is in the Out of the Cold program, or preparing the pre-service PowerPoint (James Warner-Smith), to the weekly preparation of the PowerPoint with the hymns and other elements of the service (Bev Chapman).

The faithful audiovisual operators in the sound booth help our services work well. At the considerable risk of forgetting someone, the AV volunteers are Roger Pile, Kelly McCaw, Eric and Torrin Maag, Scott and Lillian McClure, Wayne and Avery Cassidy, Ralph McIntosh, and me (Phil Thurston). St. Andrew's continues to show our strength in local mission and other projects, all characterized by a goodly number of partnerships. In this report, I will identify the highlights and direct the reader to individual reports for details, such as the Out of the Cold report, the St. Andrew's Place report, etc.

The Downtown Churches Group is a relatively informal banding together of an assortment of downtown churches to provide mission projects to our neighbourhood. The members of the group are: St. Andrew's, Sainte-Anne-des-Pins and Christ the King Roman Catholic Churches, Anglican Church of the Epiphany, All Nations Church (Baptist), and Trinity Evangelical Lutheran church. The group has been very active over the last four years. The ministers/priests and representative lay people of the individual churches meet periodically to create and watch over the various programs. The programs run by the group centre upon our relationships with our neighbours, raising awareness within our congregations on areas of concern to the downtown, building relationships among churches and agencies, and finding joy in working together.

The Louis Street project, spearheaded by Rhodine White of our congregation, has a multitude of activities, all working to improve the situation of residents in that area. Examples of the activities in that project include: after school snacks for the children, invitation to the Santa Claus Parade event at St. Andrew's, a movie day for 18 kids over the holidays, building garden boxes by Marcel Lapalme, and planting gardens in the summer. Rhodine is co-ordinating a Friday afternoon craft group for children; and plans are in the works to develop a sewing circle, teaching people how to sew.

Providing approximately 150 senior's apartments is most definitely a form of mission to the downtown and is a partnership between the congregation and the St. Andrew's Place Board of Directors. The Place is run by the St. Andrew's Place Board, but there are some areas of overlap between the Place Board and the congregation. Examples of this overlap include the replacement of padding in the 425 chairs used in the sanctuary both for worship and for community events such as Bel Canto concerts. More detail on this project is available in the Sharing Our Resources report. The Out of the Cold project is a church program, however, security of the apartment tenants is a shared responsibility. From the perspective of Church Council, we are pleased to see the continued effort going into the modernising and upgrading of the common spaces (hallways, etc.) and the individual apartments. Our congregation is also seeing a small increase in the number of tenants attending worship. We are finding new partnerships with the tenants, e.g., the vegetable share program, a community kitchen where kitchen skills and nutrition are emphasized, Body and Soul (a mix of food and prayer), and supporting One-Eleven Senior Citizens' Centre activities (as they support church events).

The financial relationship between the Church and the Place is evolving. Most of you will recall that in 2005 an agreement was struck between St. Andrew's Place and the Ontario Ministry of Municipal Affairs and Housing (MMAH) in which the Place no longer pays a mortgage; instead the revenues go to maintaining the building. The terms of our agreement with MMAH mean that the rental income from the apartments cannot be subsidising the church and its programs. The fees for use of the sanctuary and the rental for the office space had not been revised since 2012. Therefore, a joint task force met in November and December 2017 and revised the amounts that the church pays for its office space used 24/7 and the fee per use for the sanctuary, gym, etc. The details of that revision of fees are discussed in the Place Board report and in the Sharing Our Resources report.

The Out of the Cold (OOTC) program began in 1997 and has gone from strength to strength over the years. It is one of the best examples of partnership in mission for our congregation. They have brought a strong sense of organization and connection amongst all players (churches, Place, guests, tenants). The important details are in the OOTC report. We have new leadership for the program shared between Natasha Gerolami of our congregation and Gillian Schell of St. Peter's United Church. The new leadership has clarified how the program works and, importantly for both the congregation and the apartment tenants, they have brought about a clear delineation of how the security aspect is to work. As can be seen in the OOTC report, this program is an excellent example of cooperation between individual congregations and external organisations to minister to the downtown. Details are provided in the OOTC report.

The program continues to serve large numbers of guests who seem as appreciative and cooperative as they have ever been – what we do matters and is respected.

The character of the downtown is changing rapidly: there are more drug issues and many face transitions in housing and economic stability, yet we are coping very well with the need for careful security.

We are enjoying enhanced connection with our next door neighbour, the Church of the Epiphany. There are expanded opportunities for joint programs (e.g., the Ash Wednesday service and shared services in Holy Week and at Christmas). We see a steady flow of our ecclesiastical neighbours coming to each other's events.

### **2017 Council Members**

The Rev. Dr. Bill Steadman, Minister

The Rev. Catherine Somerville, Minister

Phil Thurston, Chair

Joanne Ross, Secretary (to March 2017)

Barb Maki, Secretary (since September 2017)

Sylvia Carscadden, Past Chair

Bert Brankley, Ministry & Personnel

Ralph McIntosh, Sharing Our Resources

Jill Bennett, Treasurer

Donna Mese, Chair of Trustees and Presbytery Representative

Maureen Oldham, Presbytery Representative

Connor Ross, Presbytery Representative (since October 2017)

Tracey Sanders, Member-at-Large

Scott Darling, Place Board Representative

Respectfully Submitted,

Phil Thurston, Chair

## WELCOMING INITIATIVE TASK GROUP REPORT

(A project overseen by Church Council)

Following last year's discussion at the Annual Meeting regarding whether to proceed with our Affirming Ministry process, it was agreed that we would continue with an education initiative examining our Mission Statement and how we might grow in our awareness of being welcoming as a congregation. At the Council meeting held April 25, 2017, Council voted not to continue with the Affirm United education process.

Interested people were asked to join a series of four conversations about welcoming. Thanks are offered to Jim Smith, Donna Mese, Tracey Sanders, Maureen Oldham, Sylvia Carscadden and Jane Baggs for sharing their insights and offering good suggestions. Catherine Somerville acted as staff support to the committee.

The group has overseen the development of many new initiatives to help with our welcome. We hope you have noticed some of the changes, which include:

- A sandwich board sign in the lobby, directing people to the sanctuary and the washrooms. The idea came from Iain and Lisa Buchanan. Thanks to Alison Warner-Smith for developing the "look" and to Bob Humphries for making the sign;
- A sign is now placed by our greeters on Larch Street each Sunday morning, informing the public that St. Andrew's United Church meets in this space and that they are welcome. Thanks again to Bob for the sign;
- The lobby TV screen has been updated with information about church times, events and contact information;
- Weekly updates about Out of the Cold numbers (guests and volunteers) are appearing in the NEWS;
- A verbal invitation to "after church coffee" is being given by one of the ministers each week;
- The bulletin now has words of welcome in the top left hand corner;
- A reminder at communion services, that ours is an open table--all are welcome;
- An invitation to newcomers to complete contact information (name, email, phone number) is included in each week's bulletin;
- Having "fun" coffee hours. We recently had a hot dog Sunday on January 28, 2018;
- Creating an enhanced coffee hour roster, so that the work can be shared;
- A request has been forwarded to The Place Board, requesting permission to put better church signage outside the building.

As part of the information gathering, two mystery worshipers attended two separate services, one in October, and one in January. We received many comments, both

positive and negative. The biggest challenge we were offered from these visits is the realization that one of the visitors felt largely invisible. While people said hello and welcomed her to worship, few people offered their names (e.g., “Hi, I’m Catherine. Welcome to our church.”), no one asked to sit with her in worship nor invited her to join them for coffee following the service. This visitor was brave, in that she actually ventured upstairs by herself, but she characterized the experience as drifting from person to person, waiting for someone to engage her in conversation.

This visitor’s experience is one that we are actively working through as we consider how we might move forward in our welcoming journey. We plan to have more conversations, and we would welcome your ideas. This is proving to be a critical piece of work for our council and congregation.

Respectfully Submitted,

Rev. Catherine Somerville

## CONGREGATIONAL LIFE COMMITTEE REPORT

The Congregational Life Committee (CLC) continued to meet until the end of April. The Council began conversations about restructuring, seeing as the nominations group found no one willing to lead some of the facets or chair the committee as a whole. Two meetings were held in January and in April. The work has continued with a great score of volunteers picking up pieces and carrying things forward through ad hoc task groups and generous gifts of time.

Members of the committee worked well together. They were Myfawny McIntosh, Margaret Winckel, Colleen Burns, and Leslie Cassidy as Members-at-Large, and facet leaders Jeannine Zadow, Kate Barber, James Warner-Smith and Sylvia Carscadden. Ralph McIntosh joined the meetings as the link to the Sharing our Resources team. The work was supported by staff, Dr. Bob Hall, The Rev. Dr. Bill Steadman and The Rev. Catherine Somerville.

Celebrate God's Presence was the facet that co-ordinated worship and decorating. Jeannine Zadow continues to function in this capacity, and gets good help from Anne Pile and Betty Tooley. Myfawny McIntosh organizes the roster of readers, and Alison Warner-Smith, our office manager, keeps everything connected. This year 150 More Voices hymn books were recovered with laminated plastic and rebound at a cost of approximately \$1000, funded by the K. Legge Fund. Special services were organized for Ash Wednesday, Longest Night and Christmas Eve. Services were shared with Church of the Epiphany during Holy Week. We asked for help with decorating at Christmas and we were so pleased with the response. Thanks to Leigh Cook and Margaret Winckel, the sanctuary looked beautiful for the season. We celebrated the baptisms of Cohen Mario Bergeron, son of Saunders and Lorie-Anne, and Leo Thompson Hall, son of Andrew and Patricia and brother to William and Henry. Five marriages were performed in 2017. Twelve funeral services were conducted. We welcomed Debby and Graham Laporte to St. Andrew's by Transfer of Membership.

Journey With the Spirit co-ordinated the Christian Education and life-long learning opportunities for our members. Kate Barber has continued as the liaison between the Church School and the Youth. While Kate has stepped back from the actual teaching, we are pleased to have two new teachers on this team; Jacqueline Warner-Smith and Connor Ross take turns leading the lessons with our group of mostly boys. Shanda Mese oversees the nursery and younger children's program. Nissah Sleik meets with our youth two Sundays a month and keeps youth members connected to Presbytery and Conference events. Under Nissah's leadership three youth took part in this year's confirmation program, and we celebrated on May 28 with David Barber and Brennan

Maag as they made their profession of faith, and with Lachlan Duncanson-Hales, who made a reaffirmation of his faith.

We had a winter fun afternoon at the Capreol Ski Club on February 12. In May, the congregation enjoyed pancakes and with such generosity, we were able to send three of our youth members to Montreal for Rendez-Vous. Thanks to Dave, Sylvia, the Church School folks and our youth for co-ordinating this event.

Again in August we went to camp. Close to 30 people came and went over the three days. Marcel brought the boat and Sylvia went water-skiing, Rhodine led a session on beading, we shared a drum circle with Ray, and we played! So much fun – thanks to Dave Battaino and Kate Barber who organized this wonderful event.

We hosted a Santa Party prior to the Parade in November, and this year we feasted on pizza made by Hussein Qarqouz. Sylvia and Terry, Jacqueline, James and Alison, Rhodine and Marcel, Marian, Jesse and Samuel, and our ministers helped with this event. We welcomed friends from Louis Street, and Alicia helped everyone make bags to collect their parade treats.

The Monday Night Study group numbers continue to grow and they had such good conversations around *An Audacious Invitation: A study of The Book of Revelation* by Walter Farquharson and Jeff Cook, the *United Church Lenten Study*, and *Embers* by Richard Wagamese.

Rev. Iain Buchanan led two sessions on meditation and prayer, one during the season of Lent and one around Thanksgiving. These sessions gave participants practical ideas for ways to incorporate prayer and meditation into daily life. Thank you to Iain, and to The Rev. Diane Trollope who helped with communion for the sessions.

The Belonging Facet organizes special luncheons and special events like the Bel Canto post-concert receptions (now handled by the Fun-D-Raising team) and lunch for the Annual General Meeting. Many hands made light work, and we thank Jane Baggs, Sandra Simpson and Lucette Schneider for acting as the co-ordinators. We have volunteers take turns each Sunday to make coffee after service. Thanks to all who help, especially Peter Penttila, with setting up the tables and chairs each week. Our pre-service coffee cart has proved to be an excellent gathering place for people who come early to church and find a chance to visit with their friends.

The kitchen is professionally cleaned three times each year to meet compliance standards with the Health Unit.

The Welcoming Facet is co-ordinated by Alison Warner Smith through the office. Each week we find greeters, offering leaders and sound booth volunteers. We always need new faces with friendly handshakes to take on these welcoming duties. Please contact Alison if you can help.

Telling Our Story continues to be facilitated by James Warner-Smith. Each week, James creates pre-service power points to share news of the community. The NEWS is our weekly newsletter/announcement list and volunteers Leigh, Freda and Peter help to get things ready for Sunday. Bev Chapman deserves a huge shout-out for making slides of hymns and responses that enhance the worship life of the community each Sunday.

Our Website and Facebook pages continue to see much activity.

Sermons and Upper Room Devotional booklets are mailed to our shut-ins regularly.

Reaching Out is led by Sylvia Carscadden, and the stellar team of Rhodine White, Kathy Brankley, Natasha Gerolami, Michael Kamau, Colleen Burns, Freda Wilson, Marian McKnight, and Kate White. They collected carloads of supplies for the Off the Street Shelter during Advent, delivered by James and Alison, continued the oversight of the Larch Street Community Kitchen project, set up a soup-making project, attended meetings to learn more about Community Hubs, and made relationships with our closest hub at Louis Street through helping with planting of the community garden, sharing in their after school craft program, and even taking 18 children to the movies during the Christmas holiday. They organized three Body and Soul lunches for tenants in the building. We enjoyed the One-Eleven Senior Citizens' Choir who brought the gift of music to these lunch time gatherings.

The Connex visiting program keeps people connected to our community, through friendly visits, Advent cards, and phone calls. We hosted a delightful Valentine's Coffee Hour and invited members to sit with their Connex partners. The group of Connex visitors met twice to review lists and make plans. Special appreciation is offered to this team of caring souls – Jane Baggs, Sylvia Carscadden, Pat Martin, Betty McFarlane, Marian McKnight, Maureen Oldham, Roger Pile, Barb Ritchie, Anne Smith, Jim Smith, Rhodine White and Jeannine Zadow.

Seeing that the committee disbanded half way through the year, I didn't think there would be much to report. And look what happened... The work we do continues and it grows stronger and stronger. God is so good!

Respectfully submitted,

The Rev. Catherine Somerville, Interim Chair, CLC

## SHARING OUR RESOURCES REPORT

The Resources Committees are responsible for the temporal matters of the congregation. The Resource teams oversee: the annual budget and monthly financial statements; administrative and policy matters; Stewardship initiatives; Memorial Gift funds; fundraising; and property maintenance.

The Board of Trustees oversees all matters related to insurance and the church's investments (covered in a separate report).

The following report includes: each team's mandate; a list of contributing members; a summary of their work in 2017; and some of our plans for 2018 and beyond.

### **Financial Oversight and Administration**

Ralph McIntosh (coordinator), Jill Bennett (treasurer), Susan Darling, Debby Laporte (January 2018), Sandra Simpson, and Rev. Dr. Wm. Steadman

The Financial Oversight team provides oversight of the operating budget and the Memorial Gifts Fund, according to the policies developed by the United Church of Canada. While the Treasurer and Accountant administer the monthly operating revenue and expenditure activity, and the Memorial Gifts team administers the activities of the various other Memorial Funds, the Finance team also reviews these activities and develops new policies for Council's approval when required. Members also contribute to the development of rental agreements and fee structures, and draft the annual operating budget for the approval of Church Council and the congregation.

### **Stewardship**

Rev. Dr. William Steadman, Maureen McGuinness, Alison Warner-Smith, Diane Trollope, Phil Thurston, Ralph McIntosh

The Stewardship team provides the congregation with information related to a variety of giving opportunities, encouraging us to share our time, talent and money in support of local and global mission initiatives. The team also oversees a comprehensive annual financial campaign, shares updates related to mission and ministry, and promotes stewardship-oriented learning opportunities.

A number of people from St. Andrew's attended a Stewardship Workshop held in Sudbury in April, 2017. Those who participated found it both informative and stimulating.

The 2017 Stewardship Campaign was based on resources provided by the National Church on the theme of "We Sing Thanksgiving", adapted to suit our needs. Week one

was the focus on our partnerships through Mission and Service, a theme that is consistent with our focus on the world at large on World Wide Communion Sunday, the first Sunday of October. On Thanksgiving Sunday we highlighted items we are thankful for, and had presenters for that week and each week thereafter. Included this year were two video presentations: one from the Moderator, the Rt. Rev. Jordan Cantwell, on the third Sunday where our focus was local mission, and one on the fifth Sunday, the first Sunday of November, when we heard a “thank you” from David Armour, Executive Minister of the Philanthropy Unit of the United Church. We spoke about living our faith in thankful and generous ways during each worship service.

On the last Sunday of October, October 29<sup>th</sup>, Dr. Christopher Duncanson-Hales spoke on the 500<sup>th</sup> anniversary of the Reformation, bringing his unique perspective as a Catholic lay scholar and a member of a United Church-Roman Catholic family. We felt this occasion too important to miss, and so we took a pause in the Stewardship focus for one week to lift up an important part of our church history. On November 5<sup>th</sup>, the end of the program, a “thank you” cake was shared over coffee.

We received over 40 responses by the end of the year. People were generous in the commitments they made, reflecting an overall increase of 2.7%, with some individual increases much higher. These responses represented approximately 80% of our total member givings in 2017. As a result, the 2018 budget reflects an increase in givings of approximately 1.0%, as we factor in the loss in member revenue due to deaths and transfers.

All of those who made a commitment for 2018 received a thank-you card designed by members of the committee and signed by at least two members. We appreciated the generosity shown, and the willingness to make a commitment for the year ahead. Special thanks from the Stewardship Committee go out to Anne Pile and Donna Mese who were immensely helpful in recording the pledges received, and providing the aggregate total for our report.

We also thank those who indicated their willingness to help with tasks and projects within the church. We always can use help for worship activities such as greeting, ushering, decorating, and making of coffee. The office would be pleased to hear from you as potential volunteers, and will make sure your talents and interests are utilized. New volunteers are welcome with great interest and enthusiasm.

*Thank you* to everyone who stepped forward to contribute to the work of the church in 2017, and for your continued commitments in 2018.

## Memorial Gifts

Kathy Brankley, Susan Darling, and Alison Warner-Smith

The Memorial Gifts (MG) committee focuses on educating the congregation about planned givings (bequests) and our Restricted and Endowment Funds. It oversees the activity of our Memorial Gifts fund as well as the awarding of scholarships.

In 2017 the Committee undertook a scheduled review of the Planned Giving Policy (from 2014), and added a Tangible Gift Acceptance Guideline. Council approved the updated policy May 23, 2017.

The MG team prepares a mission focus for a **Celebration of Gifts** service each spring. It prepares a bulletin insert, a Power Point slideshow and an *In Memoriam* segment to honour those in whose memory we have received gifts. At the April 30, 2017 service we acknowledged the loss of:

*Marguerite Cook – May 19, 2016*

*Aileen Morrison – July 31, 2016*

*Alan Ritchie – May 22, 2016*

*William Thornley – August 9, 2016*

*Desmond Stubbs – May 29, 2016*

*Jessica Ntahoturi – September 4, 2016*

*Lucille Hall – July 22, 2016*

*Xenia Macdonald – September 25, 2016*

*John Dodge – July 27, 2016*

*Jacqueline Scott – October 9, 2016*

We also received Memorial Gift donations in memory of:

Francoise Arbuckle

Elwin Hall

Susan Newfeld

Bill Babij

Martha Harper

Nigel Robbins

Eleanor Brault

Murray Low

Herb Steinbach

Frank Carbone

Leanna Malenfant

Jack Tyynela

Audrey Chapman

Marlene McLaren

Wilhemina Wright

Nan Duval

Don Mulloy

Robert Zadow

Thank you to volunteers Betty McFarlane, Gloria Oldenburg, Maureen Oldham, Barb Ritchie, Doreen Sanders, Betty Tooley and Freda Wilson who continue to receive donations and provide receipts at funerals held at St. Andrew's.

We received \$4,800 in donations to the Memorial Gifts Fund in 2017, as well as \$2,500 to our Endowment Funds and \$1,300 in donations to support Out of the Cold. In January 2018, we received \$10,000 from the 2017 OOTC Concert Series.

## Memorial Bursaries and Scholarships awarded in 2017

**The Reverend Earl and Elizabeth Lautenslager Memorial Scholarship** was established in 1983 by St. Andrew's United Church, to be awarded to a Huntington University student with high academic achievement. Other factors such as volunteerism with the Huntington or Sudbury community and financial need are considered. Sydney Franc was the 2017 recipient of the \$750 scholarship. Kathy Brankley participated on Huntington's Selection Committee.

**The Lola McNaughton Bursary** was established in 1998 with a portion of the funds donated by St. Andrew's member Lola McNaughton to the Church. The bursary is intended for one or more members or adherents of St. Andrew's who are in good academic standing and entering their second year of study in a post-secondary program. Three \$1,000 bursaries were awarded in 2017: Douglas Bennett who is studying Ecosystem Management at Sir Sanford Fleming College; Sidney Cassidy, working toward a Bachelor of Fine Arts and a Bachelor of Education at Laurentian University; and Sierra Peskett from Smith's Falls, working towards a Bachelor of Science in Forensic Science and Chemistry at Laurentian.

## Fundraising

Sandra Simpson (chair), Donna Mese, Betty Tooley, Alison Warner-Smith

The Fundraising team coordinates and promotes fundraising activities in support of the mission of the congregation. They review fundraising applications to ensure that all proposals are in keeping with St. Andrew's United Church mission, and coordinate the submission of financial reports following each activity or event. They also review/approve requests for charitable receipting following United Church of Canada and Revenue Canada guidelines, including writing of receipts.

Thanks to the generosity and support of our church family, we are pleased to report that we have had another successful Fun-D-Raising year. None of this would have been possible without the tremendous volunteer support we have had before, during and after each event, including your generous gifts of time and talent in making and/or donating food for receptions, after church coffee hour and many other events in our church life. We sincerely thank you!

In the spring of 2017, we asked the congregation to complete a fundraising survey designed to help us prioritize/identify the types of events you would like to see us hold at St. Andrew's. From the 41 surveys returned, we identified and held four new events:

an Indoor Garage Sale (May), a No-Bake Bake Sale and Afternoon “High” Tea (October) and a Nativity Walk (November).

All were successful; however, the Nativity Walk was an event that stood out from all the others with over 200 people attending and leaving behind their written thoughts on a “board of reflection.” Their touching and inspiring tributes have encouraged us to hold the event again in 2018.

Other successful events were: Ladies Clothing Sale (June), Bel Canto Concert Receptions (May, December) and a Mini Fair (December). Collectively, we raised over \$7,000 to support the work of the Church - all made possible through your continued support!

We look forward to another successful year in 2018, which we kicked off with a Valentine’s Day Spaghetti Supper and Silent Auction. If you have a fundraising idea, or would be interested in coordinating or helping out with an existing event, please contact Sandra Simpson.

### **Property**

Susan Darling, Janey Hall, Maureen Oldham and Jane Baggs

The Joint Property Committee (JPC) was established by Church Council and Place Board in the fall of 2016, following the completion of the mandate of the ad hoc Joint Property Task Group (2013-16). The Committee oversees the purchasing and maintenance of church furnishings and equipment, and the disposal of surplus items. It makes recommendations to Council and to the Place Board related to the usage, maintenance, storage and replacement of property, and contributes ideas for space improvements as per the Joint Space Improvement Protocol.

The JPC takes responsibility for creating a welcoming feel to our sanctuary entrance by creating seasonal displays in the narthex planter. Items are purchased from the W. Wright Fund which targets planter updates and which was augmented this year by \$1000 thanks to the McGuire family.

The JPC is indebted to Janey Hall for her many years of providing wise counsel, creativity and sound advice. Thank you also to Jane Baggs for joining the team in November of 2017.

### *2017 highlights*

Acquisitions this year included a Peace Pole from St. Paul’s On The Hill in Kagawong; Stan Panamick’s “Eagle Message” from the Manitou Art Collection (dedicated January

2018); and a stained glass window from the estate of Pat McDonald. A new mixer/amplifier was purchased for the sound booth.

The JPC was consulted in finalizing details for the purchase of new sanctuary chairs, and made recommendations to the Place Board regarding the furnishings for the newly renovated Bischoff Lounge/Meeting Room.

### **Administrative Volunteers**

**Office:** Jill Bennett, Bev Chapman, Leigh Cook, Pat Martin, Myfawny McIntosh, Peter Penttila, Roger Pile, Doreen Sanders, Betty Tooley, James Warner-Smith and Jeannine Zadow

**Envelope Stewards:** Donna Mese and Anne Pile

Our hard-working office volunteers and envelope stewards give generously of their time to assist with various aspects of church finances and office administration, including: counting, recording and tracking weekly offerings; answering the phone; assisting with the preparation of the church bulletins; sending weekly bulletins and sermons to congregants who are unable to attend church on a regular basis; preparing the pre-service and in-service power point slides; and taking care of other clerical tasks as needed.

The congregation extends our sincere gratitude and thanks to all of these dedicated volunteers for their work on behalf of St. Andrew's United Church.

Our church is indeed blessed to have so many talented and capable volunteers – but there's always room for a few more! If you are interested in volunteering your time to support the work of one or more of the Resource teams, please contact Ralph McIntosh at [mcintor@gmail.com](mailto:mcintor@gmail.com).

Respectfully submitted,

Ralph McIntosh  
Coordinator, Resources Committees

## BOARD OF TRUSTEES REPORT

St. Andrew's Board of Trustees has as its immediate mandate insurance and investment matters. We meet at the beginning of each year to review our work and to meet with a representative from RBC Dominion Securities. Other meetings are called as necessary at the discretion of the chair.

**Insurance:** This past year the Trustees approved the payment of church insurance and insurance for our families attending the Camp Wilabosca camping weekend. We also continued to secure the insurance for the Qarqouz Family home owner's policy as per the Refugee Family Committee's request. Insurance rates continue to be competitive. There was a very modest increase in our rates for 2018. We purchase our church insurance through the United Church of Canada - HUB; the provider continues to be Royal Sun Alliance.

**Investments:** Our church's funds are invested through RBC Dominion Securities and Fiera Capital through The United Church of Canada Foundation. We continue to be prudent following the policy which governs investments. 2017 realized an 8.07% interest with funds held at Fiera and 3.31% interest with funds held at RBC Dominion Securities. Our goal over the last few years has been to rebalance the due dates of our fixed investments so there are investments coming due each year in January and June. We have achieved that goal. \$20,000 was removed from a fixed income GIC when it came due. These funds were used by the church to loan to The Place.

**Members:** Bert Brankley, Wayne Cassidy, Donna Mese (chair), Ralph McIntosh, Freda Wilson, and The Rev Dr. Bill Steadman (staff resource). It is with regret that in January 2017, the Trustees formally accepted the resignation of Barry Tooley. Barry was a long-term trustee and deeply respected for his knowledge and the well-balanced approach he brought to the committee. We welcome Freda to her new role and look forward to having her as part of the Trustees.

I want to thank the hard-working members of the Trustees for their care and concern over the matters entrusted to them.

Respectfully submitted,

Donna Mese, Chair  
Board of Trustees

## **MINISTRY and PERSONNEL COMMITTEE REPORT**

The Ministry and Personnel (M&P) Committee is a confidential consultative body with two main responsibilities. The first is to support the pastoral relationship by overseeing all paid staff and volunteer leaders. In doing this, the M&P Committee plays a supportive and mentoring role while at the same time carrying out supervisory functions. The second responsibility of the M&P is to mediate congregational and staff concerns as well as inter-committee functional overlaps and issues.

The year started out relatively uneventfully for the M&P Committee. We continued the practice of working with and supporting the staff where necessary. This is part of the role of individual members each of whom acts as a liaison for one staff member. While doing this, the committee continued with other routine functions such as intervening in problem areas, drawing up contracts, cooperating with the Treasurer and conducting the Annual Performance Reviews with staff. We completed the changes to the Annual Staff Review Process which we had started in 2016 and implemented in 2017. The M&P Committee was also represented on the committee that negotiated the new lease with The Place. Then last spring we received the resignation of our Ministers as of the spring of 2018. The Committee immediately began the work of replacing the irreplaceable. We got input from the Ministers as to their experience with the current job description. This was forwarded to the Joint Needs Assessment Committee (JNAC). Anne Pile is serving on the JNAC and we have liaised with her to provide support as requested. We will continue to work with the Search Committee as required.

This year, Cheryl Murray, a long time member of the M&P Committee, was forced to step down because of medical concerns. Cheryl attended meetings faithfully, took her responsibility as a staff liaison very seriously and brought wisdom gained through years of membership. Cheryl will be sorely missed by us all.

As a committee responsible, in part, for the operation of the “business” of the Church, we see that there is so much to be thankful for. We are so fortunate to have dedicated staff and the many volunteers who give so much of their time and energy to supporting the Church and its ministry. Without them, St. Andrews would be so much the poorer. As Chair, I would also like to highlight the M&P Members themselves. Every member contributes in many other ways to St. Andrew’s serving on other committees and in volunteer positions. I am so fortunate to be working with these fine people and I thank them for the support they provide to the Church and to me.

M&P Committee: Cheryl Murray, Leslie King, Freda Wilson, Anne Pile, Jim Smith, Bert Brankley (Chair)

## BENEVOLENT FUND REPORT

St. Andrew's United Church's Benevolent Funds are made available to help with emergent needs that come to the attention of the church from members of the community. The fund is administered by our ministers, and our office manager often is called upon to provide first response and forward requests.

Thanks to your ongoing generosity, the Benevolent Fund was able to provide snacks to the Louis Street after-school program, clothing, bedding, groceries, bus fare, access to a mental health counselor, help to a stranded motorist, funds for the downtown church's June BBQ, blessing bags (bags of toiletries and personal care items available to people who come to the office seeking assistance), good food boxes to tenants through the Vegetable Share program, payment of a cable bill, help with rent, and support to the soup project for the Off the Street Shelter. We made cash donations of \$2000 towards the work of the Samaritan Centre, which provides downtown outreach, \$600 to the Keeping Seniors Warm Program, and \$400 to Lansdowne and Queen Elizabeth Public Schools so that running shoes could be purchased for gym classes. We received about 80 free bus tickets from the Greater City of Sudbury, which were given to people needing help getting to church-sponsored programs, and to people who came into the office seeking transportation assistance.

The balance of the fund as of December 31, 2017 is \$14,895.16.

Disbursements in 2017 totaled \$6,949.87

Generous donations of \$9,019.00 were gratefully received.

We also build partnerships through our Reaching Out Committee and our involvement with the Downtown Churches Group. Downtown Churches membership has grown to include representation from Christ the King, Sainte-Anne-des-Pins, Church of the Epiphany, All Nations, Trinity Evangelical Lutheran Church and St. Andrew's. There is such good energy to the many projects we undertake. We offer thanks to Rhodine White, who comes to the meetings and offers both wisdom and practical support to the projects and ideas.

With the other Downtown Churches, we support the Louis Street after-school program by providing funds to help purchase snacks for the children. Rhodine leads a Friday craft group there. Rhodine and Marcel were instrumental in helping with the planting of the community gardens, which was part of a city-wide focus called "Elevate." This year, the citizens at Louis Street grew "space tomatoes" from seeds germinated on the Space Shuttle. They grew much taller than regular tomato plants and yielded a bumper

crop. The gardens also saw harvests of beets, carrots, peppers and celery. Marcel built a couple of accessible vegetable boxes that the senior residents enjoyed working.

Downtown Churches held a June Barbeque on Larch Street and hundreds of people enjoyed a free community lunch. It was a wild and fun afternoon. We took part in the Coldest Night of the Year Walk, and many people from St. Andrew's walked in support of the Samaritan Centre. We met to hear presentations on homelessness, the Off the Street Shelter, and the Community Drug Strategy. Kate and Rhodine are making soup and delivering it to the Off the Street Shelter every couple of weeks.

We offer thanks to the congregation for helping us address the needs of our neighbours and be a voice of hope.

Respectfully submitted,

Bill Steadman, Alison Warner-Smith and Catherine Somerville

## REFUGEE COMMITTEE REPORT

The second year of our sponsorship of the Qarqouz family began with Hussein working at Regency Bakery, Sawsan at home with a very busy Omar, Mohammad, Ousama and Nabil at MacLeod School, and Grandfather desperately trying to get himself back to Lebanon. The committee, with the approval of Church Council, determined that another year of support would be important to the family.

In March, the family moved to a different house in the same neighbourhood, which better fit their needs. We were able to facilitate much needed major dental work for Hussein and Sawsan. The boys have enjoyed their second winter much more than their first. Mohammad added skiing to his winter repertoire. All three boys entered the entrepreneurial world with their lucrative snow shoveling business. As the weather turned warmer, basketball, soccer, fishing, and swimming kept all the boys happy.

September found Mohammad enrolled at Lockerby Composite School, Ousama entering Grade 7 and Nabil Grade 6. English as a Second Language (ESL) lessons were now centered on preparing Hussein and Sawsan for their Canadian citizenship test. In December, the family moved to a house provided by Sudbury Housing. Hussein was able to apply the savings in rent to his pursuit of opening his own restaurant. As 2017 drew to a close, he had a line on a small downtown restaurant. Much work is needed to get it up and running, but the potential is there. The Refugee Committee determined that it was now time to end the formal sponsorship of the Qarqouz family and the committee was disbanded. We all feel satisfied that the family has integrated very well into Canadian society and has been given the tools necessary to be successful. St. Andrew's folks will always keep the Qarqouz family in our thoughts and prayers and we can look back at the last two years and feel that we truly did "Go Make a Difference".

Roger Pile on behalf of the Refugee Committee

## OUT OF THE COLD REPORT

The Out of the Cold (OOTC) program was run once again this year. The program offers meals and hospitality to all those that come through the doors of St. Andrew's or Church of the Epiphany on Friday nights in the winter. The program runs from the beginning of November to the end of April. There are six different teams with a multitude of volunteers that make these meals possible. Each Friday the volunteers welcome 175 to 250 people for the meal.

The teams are lead by a number of churches in the city: St. Andrew's United, St. Peter's United, Trinity United Lively, Church of the Ascension and Church of the Epiphany. United Churches around the community also assist, including St. James in the Valley, Grace United (the former St. Luke's and Trinity Garson churches), St. Stephen's and Copper Cliff. We have also welcomed some new partnerships this year with volunteers coming from All Nations Church, Christ the King and Holy Redeemer. Volunteers also come from the community at large. The Holiday Inn continues to donate meals for one of the teams. A great thank you goes out to all the volunteers who make these evenings possible.

Out of the Cold is also blessed with the continued support of the concert series organised by Bob Bale, which ran three separate concerts this year attracting large audiences. The Sponsors of this year's series were: CIBC (Southridge Mall), Pioneer Power Industries, Huntington University, Laking, Sudbury Integrated Nickel and Travelodge Hotel Sudbury. The ongoing support from this series provides important financial support for the program.

The Out of the Cold Program created a new partnership with Réseau ACCESS Network. An outreach worker from this organisation attends all of the meals and offers information to our guests on harm-reduction strategies. The outreach worker has found herself very busy offering necessary counsel. Many of the guests know her and will often stop to chat. This partnership provides valuable services to our guests and also helps to maintain relationships in the community.

At an information night in October, OOTC volunteers heard from Gail Spencer, City of Greater Sudbury Coordinator of Shelters and Homelessness, and Cindy Rose, Manager, Off the Street Shelter. While it is heartening to hear that new programs are available to address issues of poverty and homelessness in our community, and while we were inspired by the stories told by these dedicated workers, their presentations also highlighted for us the extent of the need. We ask that as individuals and as a congregation we continue to discern ways to respond to these needs as we try to live out our calling to "seek justice" and "to love and serve others."

The number of guests that attend the meals has grown over the years. At times, we can be discouraged knowing that there is so much need in our community and that there are people in our community with insufficient food or lack of companionship. There are stories that are inspiring too, though. One volunteer from the Cambrian College Justice Association has come out to assist at many of the meals. She remembers fondly being one of the guests at the meals when she was young and has been very dedicated in giving back to the community. Similarly, another young woman interested in saying thank you for the meal offered to help when she finished eating. The youth of St. Peter's also offer us an inspiring story. They issued a challenge to their congregation. If members of the St. Peter's congregation donated three hundred pairs of socks to be given away to OOTC guests, Rev. Dawn would dye her hair. The response was overwhelming, and since six hundred and forty pairs were donated, Rev. Dawn's hair remained bright shades of pink, purple and blue throughout the Christmas season.

The numbers of individuals that come out for the meal and the "thank yous" that we receive are evidence of the importance of the Out of the Cold Program.

Respectfully submitted,

Gillian Schell and Natasha Gerolami  
Co-Chairs, Out of the Cold

**OUT OF THE COLD FINANCIAL REPORT**

<b>2430 Out of the Cold Deferred</b>	<b>Balance on January 1, 2017</b>	<b>\$6,657.33</b>
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(Used for food purchases only – funded by OOTC Concert Series and donations)

Revenue	Donations	\$1,140.00	
Expenses	Food		\$7,112.26
<b>Balance on December 31, 2017</b>			<b>\$685.07</b>

\*The revenue from the fall 2017 Concert Series of \$10,000 was deposited in January 2018 and will appear in next year's report.

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<b>3230 Out of the Cold Fund</b>	<b>Balance on January 1, 2017</b>	<b>\$62,233.36</b>
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(Used for all other OOTC expenses – funded by donations)

Revenue	Donations	\$150.00	
	Interest	\$2,554.59	
Expenses	Kitchen cleaning		\$100.00
	Supplies		\$678.98
	Occupancy & Insurance		\$1,631.35
<b>Balance on December 31, 2017</b>			<b>\$62,527.62</b>

- - - - -

<b>National Grocers Account</b>	<b>Balance on January 1, 2017</b>	<b>\$1,422.58</b>
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(Used for food purchases – funded primarily by the Sudbury Food Bank)

Revenue	Sudbury Food Bank	\$5,611.31	
	Other revenue	\$ - - - - -	
Expenses	Food purchases		\$6,849.44
<b>Balance on December 31, 2017</b>			<b>\$187.45</b>

Submitted by Jill Bennett  
February 19, 2017

## SUDBURY PRESBYTERY REPORT

The Mission Statement of Presbytery, "Seeking Justice, Offering Hope, Celebrating Faith," is the foundation for all discussions and decisions at the Presbytery level.

This year St. Andrew's appointed Connor Ross as our 3<sup>rd</sup> representative to Sudbury Presbytery. *Welcome Connor*. Donna Mese and Maureen Oldham are the other two representatives. Our two ministers, along with Sylvia Carscadden and Diane Trollope, are also members.

### **Conference / Presbytery Highlights**

#### **"Oh, the Places We'll Go"**

The above theme directed a lot of our discussion at Conference and Presbytery this year as we prepared for the restructuring of the United Church of Canada that will be implemented on Jan 1, 2019. Eight Remits were presented and voted on by everyone. The United Church will go from a four court format to three courts with the current Conference/Presbytery format replaced by a new model, subject to final approval by the 43<sup>rd</sup> General Council this coming summer. The Boundaries Commission releases their final report on March 15, 2018.

Manitou Conference and the three Presbyteries within this conference will cease at the end of 2018. Final remit decisions will be voted on at the 43<sup>rd</sup> General Council in August 2018. Rev. Dr. Bill Steadman has been elected as a General Council commissioner from Manitou Conference. Connor Ross and Torrin Maag will attend as St. Andrew's representatives at the Youth Forum. The incoming year will focus on how communities of faith will interact, the resources needed, the important functions that need to be carried on within the new governance model, and addressing stressors.

Manitou Conference was hosted by Spirit Dancing Presbytery in Haileybury and at Judith Visser's St. Paul's United Church in New Liskeard. Maureen Oldham and Bill Steadman attended along with Connor Ross, Torrin Magg and Lachlan Duncanson-Hales who were part of the Youth Forum group.

The motion that Manitou Conference become an Affirming Ministry and seek designation by Affirm United was passed through secret ballot by 94% of delegates. This motion has no bearing on individual congregations.

In closing, we offer a poem by the Manitou Conference Affirming Ministry Discernment Team:

Oh, the places we'll go when we have courage to talk  
and embrace our differences as part of the walk.  
We may not all agree on the direction to take,  
but ignoring the choice is a big mistake.  
God's radical welcome is not easy, you see.  
It's about risking new roads that includes you and me.  
There's bound to be bumps in the road as we go,  
but bumps only serve to help us to grow.  
The places we go are not so clearly marked;  
we may find ourselves stumbling in a place that is darked.  
Do we dare to stay out? Do we dare to go in?  
How much can we lose? How much can we win?  
But then those aren't the questions to ask at all;  
the question is whether we answer God's call.  
Oh the places we'll go, when spirit led,  
are place where angels have feared to tread.

Respectfully submitted

Connor Ross

Donna Mese

Maureen Oldham

**ST. ANDREW'S UNITED CHURCH**

**BUDGET 2017**

**Operating Fund – 2017 Actual Revenues/Expenditures and 2018 Budget**      Approved by Council - March 6, 2018

REVENUES	2014 Actual	2015 Actual	2016 Actual	2017 Budget	2017 Actual	2018 Budget
Offering Envelopes & PAR	165,336	170,011	158,564	161,735	171,216	175,045
Other Donations from Members	3,724	970	711	700	30	50
Loose Offering	4,337	4,726	4,660	4,600	5,387	5,000
Miscellaneous	2,414	746	1,038	1,000	993	1,000
Donations from Events & Flowers	404	230	700	250	190	250
Fundraising & Catering	9,912	Fundraising 9,581 Catering 900	6,715 1,020	7,000 1,000	7,939 950	8,000 1,000
Fees for Service	4,000	2,645	2,200	2,500	3,504	3,000
Interest: General Fund	18	36	38	35	42	35
Interest: Capital Fund (Housing)	2,917	2,137	1,806	1,800	3,876	3,700
Interest: Thornton (Pastoral Care)	1,603	1,174	992	990	2,130	2,000
Interest: Memorial Gifts Fund	1,903	7,876	7,869	7,850	15,081	11,000
Trsfr: OOTC Memorial Fund	1,350	--	--	--	--	--
<b>SUB-TOTAL</b>	<b>197,918</b>	<b>201,032</b>	<b>186,313</b>	<b>189,460</b>	<b>211,338</b>	<b>210,080</b>
Trsfrs: Youth Leader	1,757*	3,040*	3,387*	1,784*	1,656*	1,784*
MG Trsfr: Ch. Sch. Staff	1,647	1,507	1,507	1,507	451	2,100
MG Trsfr: Nursery Staff	2,807	2,284	2,361	2,361	2,135	2,361
MG Trsfr: Innovation Fund	0	1,281	96	??	0	??
<b>TOTAL REVENUE</b>	<b>204,129</b>	<b>209,144</b>	<b>193,664</b>	<b>195,112</b>	<b>215,580</b>	<b>216,325</b>
EXPENDITURES	2014 Actual	2015 Actual	2016 Actual	2017 Budget	2017 Actual	2018 Budget
Ministry and Personnel	136,809	158,413	155,736	154,601	147,625	162,554
Occupancy Costs	20,002	18,944	17,852	19,000	20,013	22,725
Fees for Service	2,234	2,865	2,513	2,500	2,148	2,500
Presbytery Dues	5,187	3,885	4,343	4,285	4,285	6,330
Church Council	334	463	1,028	1,000	312	1,000
<b>SUB-TOTAL</b>	<b>164,566</b>	<b>184,570</b>	<b>181,472</b>	<b>181,386</b>	<b>174,383</b>	<b>195,109</b>
CONGREGATIONAL LIFE						
Celebrating God's Presence	3,238	2,901	1,778	2,300	2,199	2,300
Journeying with the Spirit	1,164	959	854	1,400	591	700
Welcoming & Belonging	1,226	585	1,075	700	595	600
Reaching Out	663	628	503	500	470	700
Staying Connected (Connex)	111	84	0	100	38	100
Telling our Story	476	97	0	400	205	600
<b>SUB-TOTAL</b>	<b>6,878</b>	<b>5,254</b>	<b>4,210</b>	<b>5,400</b>	<b>4,098</b>	<b>5,000</b>
RESOURCES						
Office/Administration	6,716	6,753	7,979	8,000	7,314	8,500
Audit, Insurance & Fees	7,327	4,415	6,930	8,500	6,881	7,800
Communications	4,315	1,662	2,032	2,100	1,986	2,100
Capital Purchases	4,629	216	862	1,000	0	1,000
Property Supplies/Repairs	787	131	1,239	1,000	294	1,000
Musical Inst. Repairs/Main.	1,501	2,008	708?	1,500	1,716	3,400
Technology Supplies/Repairs	1,875	340	161	400	693	500
<b>SUB-TOTAL</b>	<b>27,150</b>	<b>15,525</b>	<b>19,911</b>	<b>22,500</b>	<b>18,884</b>	<b>24,300</b>
Fundraising & Catering	2,112	Fundraising 1,777 Catering 288	677 750	700 750	751 225	750 500
Innovation Fund	0	1,281	96	??		??
Miscellaneous Expenses	3,423	449	575	750	764	6,000
<b>SUB-TOTAL</b>	<b>5,535</b>	<b>3,795</b>	<b>2,098</b>	<b>2,200</b>	<b>1,740</b>	<b>7,250</b>
<b>TOTAL EXPENDITURES</b>	<b>204,129</b>	<b>209,144</b>	<b>207,691</b>	<b>211,086</b>	<b>199,105</b>	<b>231,659</b>
<b>SURPLUS (DEFICIT)</b>	<b>0</b>	<b>0</b>	<b>(14,027)</b>	<b>(15,974)</b>	<b>16,475</b>	<b>(15,334)</b>
<b>Transfer (Return): Memorial Gifts Fund</b>	<b>0</b>	<b>0</b>	<b>14,027</b>	<b>15,974</b>	<b>(16,475)</b>	<b>15,334</b>
OTHER INCOME	2014 Actual	2015 Actual	2016 Actual	2017 Goals	2017 Actual	2018 Goals
Mission and Service & World Relief	24,090	22,435	23,321	25,000	23,447	23,000
Benevolent Fund & Other	8,417	7,365	7,735	6,000	9,019	5,000

**NOTES**

- All Revenue transfers from the Memorial Gifts Fund are equal to related expenses under Expenditures.
- \*Youth Leader funding: 2014 - \$1,757 UCC Grant / 2015 - \$1,243 Grant + \$1,217 Innovation + \$1,796 Elliot Endowment / 2016 - \$2,495 Elliot Endowment + \$892 Presbytery Grant / 2017 - \$727 Elliott Endowment + \$892 Presbytery Grant
- Innovation Funds available in 2018: \$14,983 - Funding requests must be approved through an application process.
- The Miscellaneous Expenditures line includes potential moving expenses related to the Search process.
- The target goals for the Mission & Service Fund and Benevolent Fund are suggestions, to be approved by the congregation.

## 2018 Budget Notes – March 6, 2018

REVENUE LINE ITEMS	2017 Actual	2018 Budget	REASON(S) FOR DIFFERENCE (where applicable)
Envelopes + PAR	171,216	175,045	pledges to date indicate a 1% increase over last year
Other Donations from Members	30	50	
Loose offering	5,387	5,000	
Miscellaneous	993	1,000	
Donations: Events & Flowers	190	250	
Fundraising	7,939	8,000	
Catering	950	1,000	
Fees for Service	3,504	3,000	wedding/funeral/rental fees
Intrst: General (operational)	42	35	
Intrst: Capital Fund (housing)	3,876	3,700	
Intrst: Thornton (pastoral care)	2,130	2,000	
Interest: Memorial Gifts Fund	15,081	11,000	Annual transfer of MG interest was not required in 2017
Trsfrs: Youth Leader	1,656	1,784	funded by Elliot Endowment & Presbytery Grant in 2017
Trsfr MG: Ch. Sch. Staff	451	2,100	from former L. McNaughton Fund
Trsfr MG: Nursery Staff	2,135	2,361	from former L. McNaughton Fund
Trsfr MG: Innovation Fund	0	?	all requests must go through an application process
<b>SUB-TOTAL</b>	<b>\$215,580</b>	<b>\$216,325</b>	<b>Anticipated increase of \$745 (.03%)</b>
EXPENDITURES	2017 Actual	2018 Budget	REASON(S) FOR DIFFERENCE (where applicable)
Ministry & Personnel	148,625	162,554	lower than expected in 2017 – additional staff in 2018
Occupancy Costs	20,013	22,725	higher annual occupancy fees as of January 2018
Fees for Service	2,148	2,500	generally offset by Fees for Service revenue above
Presbytery Dues	4,285	6,330	no longer subsidized by Manitou Conference
Church Council	312	1,000	anticipated continuation of Welcoming education events
<b>Congregational Life</b>	<b>4,098</b>	<b>5,000</b>	
Celebrating God's Presence	2,199	2,300	some related costs will be funded from other sources
Journeying with the Spirit	591	700	several activity costs are offset by donations
Welcoming & Belonging	595	600	
Reaching Out	470	700	several Outreach projects are funded from other sources
Staying Connected	38	100	
Telling Our Story	205	600	new projects planned for 2018
<b>Sharing our Resources</b>	<b>18,884</b>	<b>24,300</b>	
Administration/Office	7,314	8,500	New copier lease agreement as of December 2017
Audit/Insurance	6,881	7,800	Increased insurance costs as of January 2018
Communications	1,986	2,100	Lower than usual in 2017
Property – Capital purchases	0	1,000	
Property Supplies/Repairs	294	1,000	
Musical Inst. maintenance	1,716	3,400	Disklavier repaired February 2018
Technology supplies/repairs	693	500	
Fund-raising	751	750	
Catering	225	500	
Innovation Fund	0	?	expenditures are offset by Innovation transfer above
Miscellaneous Expenses	764	6,000	Includes costs related to JNAC and Search processes
<b>TOTAL EXPENDITURES</b>	<b>\$199,105</b>	<b>\$231,659</b>	<b>Anticipated increase of \$32,554 (16.3%)</b>
<b>TOTAL REVENUES</b>	<b>\$215,580</b>	<b>\$216,325</b>	<b>Anticipated increase of \$745 (.03%)</b>
<b>SURPLUS (DEFICIT)</b>	<b>16,475</b>	<b>(\$15,334)</b>	<b>Projected deficit is @ 2.1% of the Church's net assets</b>

\*Mission & Service Fund and World Relief Fund – see Audited Financial Statements, pg. 3 (Donations = Disbursements)

\*Benevolent, First Nations Reconciliation, OOTC, Community Kitchen & Syrian Family Funds - Financial Statements, pg. 7

**ST. ANDREW'S UNITED CHURCH**  
**FINANCIAL STATEMENTS**  
**YEAR ENDED DECEMBER 31, 2017**

**ST. ANDREW'S UNITED CHURCH**  
**YEAR ENDED DECEMBER 31, 2017**  
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**McLelland Crawford Topp LLP**

Chartered Professional Accountants

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Lora A. McBain, CPA, CA

Richard J. Lindquist, CPA, CGA  
Member • Canadian Tax Foundation**INDEPENDENT AUDITOR'S REPORT**To the Members of **St. Andrew's United Church**

We have audited the accompanying financial statements of **St. Andrew's United Church**, which comprise the statement of financial position as at **December 31, 2017**, and the statements of operations and changes in restricted net assets and cash flows, for the year then ended, and a summary of significant accounting policies and other explanatory information.

**Management's Responsibility for the Financial Statements**

Management is responsible for the preparation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

**Auditor's Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audits in accordance with Canadian generally accepted auditing standards. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by Management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

**Opinion**

In our opinion, these financial statements present fairly, in all material respects, the financial position of **St. Andrew's United Church** as at **December 31, 2017**, and the results of its operations and changes in restricted net assets and cash flows for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

Sudbury, Ontario  
March 6, 2018

*McLelland Crawford Topp LLP*  
**CHARTERED PROFESSIONAL ACCOUNTANTS**  
Licensed Public Accountants

**ST. ANDREW'S UNITED CHURCH**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT DECEMBER 31, 2017**

**ASSETS**

	<u>General Fund</u>	<u>Investment Fund</u>	<u>Total 2017</u>	<u>Total 2016</u>
<b>CURRENT</b>				
Cash	\$ 39,521	\$ -	\$ 39,521	\$ 256,613
HST Rebate Receivable	1,870	-	1,870	6,079
Other Amounts Receivable	-	2,991	2,991	2,336
Prepaid Expenses	2,276	-	2,276	2,948
Note Receivable - Related Party (Note 10(d) - page 9)	<u>83,609</u>	<u>-</u>	<u>83,609</u>	<u>-</u>
	<u>127,276</u>	<u>2,991</u>	<u>130,267</u>	<u>267,976</u>
<b>INVESTMENTS</b> (Note 3 - page 6)				
Mutual Funds	-	253,897	253,897	146,459
Guaranteed Investment Certificates	-	235,154	235,154	204,591
Canadian Equities	<u>-</u>	<u>95,098</u>	<u>95,098</u>	<u>89,298</u>
	<u>-</u>	<u>584,149</u>	<u>584,149</u>	<u>440,348</u>
	<u>\$ 127,276</u>	<u>\$ 587,140</u>	<u>\$ 714,416</u>	<u>\$ 708,324</u>

**LIABILITIES**

<b>CURRENT</b>				
Accounts Payable and Accrued Liabilities	\$ 18,314	\$ -	\$ 18,314	\$ 16,043
Due to Related Party (Note 10 - page 9)	3,639	-	3,639	2,607
Inter-Fund Payable (Receivable)	82,226	(82,226)	-	-
Deferred Revenue (Note 8 - page 7)	<u>23,097</u>	<u>-</u>	<u>23,097</u>	<u>32,075</u>
	<u>127,276</u>	<u>(82,226)</u>	<u>45,050</u>	<u>50,725</u>

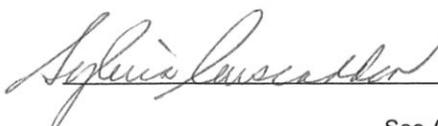
**NET ASSETS**

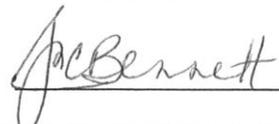
<b>RESTRICTED</b>				
Capital Funds	-	91,000	91,000	91,000
Endowments and Others	<u>-</u>	<u>202,472</u>	<u>202,472</u>	<u>204,293</u>
	<u>-</u>	<u>293,472</u>	<u>293,472</u>	<u>295,293</u>
Memorial Gifts	<u>-</u>	<u>375,894</u>	<u>375,894</u>	<u>362,306</u>
	<u>-</u>	<u>669,366</u>	<u>669,366</u>	<u>657,599</u>
	<u>\$ 127,276</u>	<u>\$ 587,140</u>	<u>\$ 714,416</u>	<u>\$ 708,324</u>

**COMMITMENT** (Note 4 - page 6)

**FINANCING** (Note 6 - page 7)

**APPROVED BY THE COUNCIL**

 Member

 Member

See Accompanying Notes to the Financial Statements

**ST. ANDREW'S UNITED CHURCH**  
**STATEMENT OF OPERATIONS AND CHANGES IN NET ASSETS**  
**YEAR ENDED DECEMBER 31, 2017**

	<u>General Fund</u>	<u>Investment Fund</u>	<u>Total 2017</u>	<u>Total 2016</u>
<b>REVENUE</b>				
Local Offerings	\$ 171,436	\$ 8,408	\$ 179,844	\$ 231,382
Loose Offerings	5,387	-	5,387	4,660
Fee for Service	3,504	-	3,504	2,200
Fundraising	7,939	-	7,939	6,715
Catering	950	-	950	1,020
Investment Income (Note 3 - page 6)	-	27,346	27,346	13,735
Unrealized Gain (Loss) in Fair Value of Investments	-	(860)	(860)	19,551
Other Income	1,035	-	1,035	1,076
Investment Fund Income to General	21,087	(21,087)	-	-
	<u>211,338</u>	<u>13,807</u>	<u>225,145</u>	<u>280,339</u>
<b>EXPENSES</b>				
Committees				
Ministry and Personnel	147,625	-	147,625	155,736
Sharing Our Resources	18,884	10,028	28,912	26,068
Congregational Life	4,098	-	4,098	4,210
Presbytery Dues	4,285	-	4,285	4,343
Church Council	312	-	312	1,028
Fee For Service	2,148	-	2,148	2,513
Fundraising Expenses	751	-	751	677
Catering Expenses	225	-	225	750
Miscellaneous Expenses	764	-	764	671
Maintenance and Occupancy	20,013	-	20,013	17,852
	<u>199,105</u>	<u>10,028</u>	<u>209,133</u>	<u>213,848</u>
Excess of Revenues Over Expenses Before Other Items and Transfers	<u>12,233</u>	<u>3,779</u>	<u>16,012</u>	<u>66,491</u>
Other Revenue				
Mission and Service	23,447	-	23,447	23,321
Benevolent Fund and Other	6,628	-	6,628	4,270
Out of the Cold - Food	7,112	-	7,112	7,988
Refugee Assistance	13,346	-	13,346	48,428
	<u>50,533</u>	<u>-</u>	<u>50,533</u>	<u>84,007</u>
Other Expenses				
Mission and Service	23,447	-	23,447	23,321
Benevolent Fund and Other	6,628	-	6,628	4,270
Out of the Cold - Food	7,112	-	7,112	7,988
Refugee Assistance	13,346	-	13,346	48,428
	<u>50,533</u>	<u>-</u>	<u>50,533</u>	<u>84,007</u>
Transfers				
Authorized (Note 5 - page 7)	4,242	(4,242)	-	-
(Surplus) Deficit (Note 6 - page 7)	(16,475)	16,475	-	-
	<u>(12,233)</u>	<u>12,233</u>	<u>-</u>	<u>-</u>
<b>EXCESS OF REVENUES OVER EXPENSES FOR THE YEAR</b>				
	-	16,012	16,012	66,491
<b>Net Assets, Beginning of Year</b>				
	-	657,599	657,599	591,108
Syrian Refugee Fund Transfer (Note 5)	-	(4,245)	(4,245)	-
<b>NET ASSETS, END OF YEAR</b>	<u>\$ NIL</u>	<u>\$ 669,366</u>	<u>\$ 669,366</u>	<u>\$ 657,599</u>

See Accompanying Notes to the Financial Statements

**ST. ANDREW'S UNITED CHURCH**  
**STATEMENT OF CASH FLOWS**  
**YEAR ENDED DECEMBER 31, 2017**

	<u>2017</u>	<u>2016</u>
<b>CASH PROVIDED BY (USED IN)</b>		
<b>OPERATIONS</b>		
Excess of Revenues over Expenses	\$ 16,012	\$ 66,491
Add: Unrealized (Gain) Loss in the Fair Value of Investments	<u>860</u>	<u>(19,551)</u>
	16,872	46,940
Changes in Non-cash Operating Working Capital		
Amounts Receivable	3,554	8,499
Prepaid Expenses	672	(78)
Accounts Payable and Accrued Liabilities	2,277	(738)
Due to Related Party	1,031	(113)
Deferred Revenue	<u>(8,978)</u>	<u>(29,053)</u>
	15,428	25,457
<b>FINANCING</b>		
Note Receivable from Related Party	<u>(83,609)</u>	<u>-</u>
<b>INVESTING</b>		
Purchase of Investments	(497,064)	(23,359)
Proceeds from Maturing Investments	<u>348,153</u>	<u>148,135</u>
	(148,911)	124,776
<b>(DECREASE) INCREASE IN CASH</b>	(217,092)	150,233
<b>Cash, Beginning of Year</b>	<u>256,613</u>	<u>106,380</u>
<b>CASH, END OF YEAR</b>	<u>\$ 39,521</u>	<u>\$ 256,613</u>

See Accompanying Notes to the Financial Statements

**ST. ANDREW'S UNITED CHURCH**  
**NOTES TO FINANCIAL STATEMENTS**  
**YEAR ENDED DECEMBER 31, 2017**

**1. ORGANIZATION**

St. Andrew's United Church (The Church) is a religious and benevolent organization with its congregation in Sudbury, Ontario. It is unincorporated and is a registered charity under the Canadian Income Tax Act and is therefore not subject to either federal or provincial income taxes.

**2. SIGNIFICANT ACCOUNTING POLICIES**

**(a) Basis of Accounting**

These financial statements have been prepared in accordance with Canadian Accounting Standards for Not-for-Profit Organizations and includes the significant accounting principles set out below.

These financial statements have been prepared for statutory and internal reporting purposes.

**(b) Fund Accounting**

The Church follows the restricted fund method of accounting for contributions. As the Church receives funding for special as well as operational purposes, the financial statements are presented in a manner which segregates the following fund balances:

- (i) The general fund, which accounts for program delivery and administrative activities and represents the day-to-day operations of the Church; and,
- (ii) The investment fund, which represents those funds set aside by the Church for investment purposes. The expendability of these funds, which consist of internally restricted capital, externally restricted endowments, and internally restricted memorial gift funds are restricted to specific purposes as prescribed by the benefactors or, as set out at the discretion of the Church. Investment income earned on the resources of these funds are included in the investment fund income.

Interest earned on the Capital fund, the restricted Thornton fund, and the restricted Memorial Gifts fund has been authorized for annual transfer to the operating fund in order to offset specific expenses.

**(c) Revenue Recognition**

Donations and other contributions are recognized as revenue in the year of receipt. Investment income is comprised of interest, dividends, realized gains and losses on the sale of investment, and unrealized gains and losses in the fair market value of investments. Interest on guaranteed investment certificates is recognized over the term of these investments using the effective interest rate method.

**ST. ANDREW'S UNITED CHURCH**  
**NOTES TO FINANCIAL STATEMENTS**  
**YEAR ENDED DECEMBER 31, 2017**

**2. SIGNIFICANT ACCOUNTING POLICIES (Cont'd)**

**(d) Financial Instruments**

The Church initially measures its financial assets and financial liabilities at fair value and then subsequently measures all of its financial assets and liabilities at amortized cost except for investments in equity instruments that are traded in an active market, which are measured at fair value. Changes in fair value are recognized in the statement of operations in the period incurred.

**(e) Capital Assets**

The Church meets the criteria that allows for capital assets to be expensed in the period incurred. Capital assets are accounted for as an expense when acquired and charged to the committee or fund to which it relates. Any specific funding received related thereto is recorded as revenue of the fund.

**(f) Contributed Services**

Volunteers contribute hundreds of hours annually to assist St. Andrew's United Church in carrying out its service delivery activities. Due to the difficulty of determining their fair value, contributed services are not recognized in these financial statements.

**3. INVESTMENTS**

Mutual funds consist of a combination of an investment savings account and an investment in a capital balanced fund. Guaranteed investment certificates have effective interest rates ranging from 1.9% to 2.00% and maturities of no longer than two years. For 2017, Canadian equities paid out dividends averaging 7.87% of their original cost of \$52,734.

For 2017, investment income of \$27,346 included dividend income of \$4,152 interest and other income of \$5,607 and \$17,587 of Fierra fund income distributions on the investments.

**4. COMMITMENT (RELATED PARTY)**

The Church renewed and extended the lease of its premises from the Place at an annual cost of \$12,000 for 2017, \$14,400 for 2018, \$15,600 for 2019 and \$16,800 for 2020 & 2021 (plus any applicable HST). The Church also rents additional facilities within the building on a fee for service, per occasion, basis.

**ST. ANDREW'S UNITED CHURCH**  
**NOTES TO FINANCIAL STATEMENTS**  
**YEAR ENDED DECEMBER 31, 2017**

**5. OTHER AUTHORIZED TRANSFERS**

During the year, one time expenditures were incurred which were partially financed by transfers from the Investment fund. The details are as follows:

	<u>Cost</u>	<u>Fund Transfer</u>
Church School wages	\$ 451	\$ 451
Nursery wages	2,135	2,135
Youth wages	<u>1,656</u>	<u>1,656</u>
	<u>\$ 4,242</u>	<u>\$ 4,242</u>

All fund transfers were from the Memorial Gifts Fund with the exception of the fund transfer for the Youth wages which was from the Elliot Endowment.

Direct Fund Transfer from Memorial Gifts Fund:

Syrian Refugee Fund Shortfall Transfer - Memorial Gift Fund	<u>\$ 4,245</u>
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**6. FUND FINANCING TRANSFERS**

As in past years and when required, the Church has provided for annual general fund deficits or surpluses through the use of funds allocated annually from the Memorial Gifts fund.

**7. CAPITAL ASSETS**

As noted in the significant accounting policies, the Church expenses capital asset purchases in the period incurred. The amount of capital asset purchases expensed in 2017 was \$NIL.

Major categories (or specific capital assets) owned and safeguarded by the Church include; the Casavant pipe organ, the sanctuary and chapel doors, various pieces of stained glass, the sound and lighting systems, pianos, oak chairs in the Church, chapel furniture and fixtures (including marble podium and altar) as well as various other fixtures, equipment, office furniture, art works and other accoutrements.

**8. DEFERRED REVENUE**

Deferred revenue represents receipts that specifically relate to expenses to be incurred in the period subsequent to the current fiscal year.

	<u>2017</u>	<u>2016</u>
Benevolent Fund Revenue	\$ 14,895	\$ 12,826
First Nations Reconciliation Fund	3,977	3,977
Community Kitchen Revenue	3,539	4,751
OOTC Fund Revenue	686	6,657
Syrian Refugee Fund (Note 5)	-	2,993
Other	<u>-</u>	<u>871</u>
	<u>\$ 23,097</u>	<u>\$ 32,075</u>

**ST. ANDREW'S UNITED CHURCH**  
**NOTES TO FINANCIAL STATEMENTS**  
**YEAR ENDED DECEMBER 31, 2017**

**9. FINANCIAL INSTRUMENTS**

**(a) Fair values**

The Church's financial instruments consist of cash, amounts receivable, investments, accounts payable and accrued liabilities.

Cash is reported at fair value in the statement of financial position. Amounts receivable, accounts payable and accrued liabilities are reported at amortized cost which approximates fair value due to their short-term nature.

Investments are reported at their fair market value.

**(b) Risks arising from financial instruments**

**Credit Risk**

The Church's cash and investments are all held at major financial institutions.

**Interest Rate Risk**

The guaranteed investment certificates that are held by the Church do not have maturity dates of greater than one year.

**Market Risk**

Market risk is the risk that the fair value of a financial instrument will fluctuate because of changes in market prices. The Canadian equity securities that are held by the Church would be subject to market risk.

It is Management's opinion that The Church is not exposed to significant credit, interest rate or market risk arising from these financial instruments.

**10. RELATED PARTY TRANSACTIONS**

**(a) Relationship**

St. Andrew's Place, Sudbury ("The Place") is a corporation, incorporated without share capital, whose Board of Directors is made up entirely of members of St. Andrew's United Church.

**ST. ANDREW'S UNITED CHURCH**  
**NOTES TO FINANCIAL STATEMENTS**  
**YEAR ENDED DECEMBER 31, 2017**

**10. RELATED PARTY TRANSACTIONS (Cont'd)**

**(b) Significant Transactions**

These related party transactions were made at exchanged values.

For 2017, the Church made lease payments (including parking) and ancillary rental payments to St. Andrew's Place, Sudbury in the amount of \$27,523 plus HST (2016 - \$25,507 plus HST).

During the year, The Place also made payments to the Church for miscellaneous piano rentals in the amount of \$2,305 plus HST (2016 - \$1,825 plus HST) .

**(c) Due to Related Party**

At year end, \$3,639 (2016 - \$2,607) of the above mentioned transactions was due to The Place from the Church.

**(d) Note Receivable to Related Party**

In October 2017, The Church loaned \$100,000 to The Place. The loan bears interest at 4%, is repayable in blended interest and principal payments of \$8,515, and matures in October 2018.

**11. ENDOWMENTS AND OTHER RESTRICTED FUNDS**

Endowment funds are restricted for a variety of purposes including audio and visual, scholarships, bursaries, organ, pastoral care, capital, youth education, music, and student ministry.

Internally restricted net assets include the Capital fund and the Memorial Gifts fund. The Capital fund arose from the sale of the church manse. Church Council set aside these funds and only the interest is to be used to cover housing costs of the minister. The Memorial Gifts fund results from individuals making donations "in memory" of someone who has passed away. These funds are not restricted by the donors, but Church Council has restricted the use of both the actual funds and the interest for several purposes, including deficit financing.

Within the Memorial Gifts fund is a balance set aside as the Innovation fund. This is calculated as 5% of the uncommitted balance of the Memorial Gifts fund as of January 1 of that year.

**12. OTHER INFORMATION**

Certain prior year information has been restated to conform to the presentation adopted for the current year.

**ST. ANDREW'S UNITED CHURCH**  
**SCHEDULE OF OPERATIONS AND CHANGES IN RESTRICTED FUND BALANCES**  
**YEAR ENDED DECEMBER 31, 2017**

	<u>Balance</u> <u>Jan. 1, 2017</u>	<u>Revenue</u> <u>Donations</u>	<u>Investment</u> <u>Income</u>	<u>Expenses</u>	<u>Transfers</u>	<u>Balance</u> <u>Dec. 31, 2017</u>
<b>ENDOWMENTS</b>						
James Taylor	\$ 7,008	\$ -	\$ 271	\$ 644	\$ -	\$ 6,635
Lautenslager	19,317	-	791	750	-	19,358
Out of the Cold	62,233	150	2,555	3,112	-	61,826
McNaughton Bursary	31,045	-	1,195	3,000	-	29,240
Griffin	6,254	-	254	290	-	6,218
Thornton	50,000	-	2,130	-	2,130	50,000
Wright	2,021	1,000	110	435	-	2,696
Martin	2,979	-	127	-	-	3,106
Elliot	991	892	10	-	1,656	237
Brault	3,015	1,562	160	832	-	3,905
Legge	7,915	-	296	965	-	7,246
Scott	11,515	-	490	-	-	12,005
	<u>204,293</u>	<u>3,604</u>	<u>8,389</u>	<u>10,028</u>	<u>3,786</u>	<u>202,472</u>
<b>CAPITAL</b>	<u>91,000</u>	<u>-</u>	<u>3,876</u>	<u>-</u>	<u>3,876</u>	<u>91,000</u>
<b>MEMORIAL GIFTS</b>	320,731	4,804	15,081	-	5,437	335,179
Unallocated (Depreciation)						
Appreciation of Investments	41,575	-	(860)	-	-	40,715
	<u>362,306</u>	<u>4,804</u>	<u>14,221</u>	<u>-</u>	<u>5,437</u>	<u>375,894</u>
<b>TOTAL FUNDS</b>	<u>\$ 657,599</u>	<u>\$ 8,408</u>	<u>\$ 26,486</u>	<u>\$ 10,028</u>	<u>\$ 13,099</u>	<u>\$ 669,366</u>

**RECAP OF ANNUAL TRANSFERS :**

	<u>2017</u>	<u>2016</u>
Authorized Transfers to the General Fund - Interest and Income Distributions		
Endowments	\$ 2,130	\$ 992
Capital	3,876	1,806
Memorial Gifts	15,081	7,869
	<u>21,087</u>	<u>10,667</u>
Other Authorized Transfers (Note 5 - page 7)	<u>4,242</u>	<u>7,351</u>
	25,329	18,018
Syrian Refugee Fund Shortfall Transfer (Note 5 - page 7)	4,245	-
General Fund (Surplus) Deficit Transfer (Note 6 - page 7)	<u>(16,475)</u>	<u>14,027</u>
<b>TOTAL ANNUAL TRANSFERS</b>	<u>\$ 13,099</u>	<u>\$ 32,045</u>

See Accompanying Notes to the Financial Statements

