

# **St. Andrew's Presbyterian Church Cobourg, Ontario**



## **Reports for 2015**

**Annual Meeting – February 28, 2016**

### **Congregational Statement of Purpose**

**To Know Jesus Christ and Make God Known**

*To Serve*

*To Provide*

*To Inspire*

## 2015 Annual General Meeting

### Order of Worship

Call to Worship

Hymn – In Christ there is no east or west – 480

Prayer

Scripture – Acts 2: 43-47

In Memoriam

Prayer

Hymn – Take my life, and let it be consecrated – 637

Benediction

Hymns:

### In Christ there is no east or west 480

In Christ there is no east or west,  
in him no south or north,  
but one great fellowship of love  
throughout the whole wide earth.

Join hands, companions  
in the faith, whate'er your race may be!  
Who loves and serves the living God  
is surely kin to me.

In Christ shall true hearts everywhere  
their high communion find;  
his service is the golden cord  
close binding human kind.

In Christ now meet both east and west;  
in him meet south and north;  
all Christly souls are one in him,  
throughout the whole wide earth.

### Take my life, and let it be consecrated 637

Take my life and let it be  
consecrated, Lord, to thee;  
take my moments and my days:  
let them flow in ceaseless praise

Take my silver and my gold:  
not a mite would I withhold;  
take my intellect, and use  
every power as thou shalt choose.

Take my hands and let them move  
at the impulse of thy love;  
take my feet and let them be  
swift and beautiful for thee.

Take my will and make it thine;  
it shall be no longer mine;  
take my heart; it is thine own;  
it shall be thy royal throne.

Take my voice and let me sing  
always, only for my King;  
take my lips and let them be  
filled with messages from thee.

Take my love; my Lord, I pour  
at thy feet its treasure store;  
take myself and I will be  
ever, only, all for thee.

# TABLE OF CONTENTS

## **SECTION 1: The Year in Review**

Message from the Minister.....	1-1
In Memoriam, Baptisms, Transfer of Memberships.....	1-1
Kirk Session, Trustees.....	1-2
Branches of Ministries.....	1-2
Report from the Kirk Session.....	1-3
Congregational Statistics 2015.....	1-4
Narrative Summary of St. Andrew's in 2015.....	1-5
(Cont.) .....	1-6

## **SECTION 2: Branches of Ministry**

Worship.....	2-1
Nurture	
Church School.....	2-1
Mission and Outreach	
Presbyterian World Service and Development .....	2-2
Presbyterians Sharing .....	2-4
NeighbourLink .....	2-4
Soup Kitchen.....	2-4
Finance and Operations	
Finance.....	2-5
Trustees .....	2-5
Fundscrip .....	2-6
Pastoral Care .....	2-6
Women's Association .....	2-7
Marce L. Wood, Women's Missionary Society.....	2-7

## **SECTION 3: Financial Statements**

2015 Financial Statement.....	3-1
2016 Proposed Budget & Comparative 2015 .....	3-2
(Cont.).....	3-3
Notes for 2015 Financial Statements.....	3-4
Financial Statements – Groups	
Trust Fund Account .....	3-5
Trust Fund – Manse .....	3-5
Youth Group.....	3-5
Church School.....	3-5
Women's Association .....	3-6
Marce L Wood, WMS .....	3-6
Fundscrip .....	3-6
Hope & Opportunities Fund .....	Appendix 1
2015 Annual Congregational Meeting minutes .....	Appendix 2

## **SECTION 1**

-----

### **The Year in Review**

## **MESSAGE FROM THE MINISTER**

I borrow from the apostle Paul's words to the church in Corinth: In the name of God the Father and Jesus Christ our Lord, grace and peace to you.

Over the past year we have witnessed God at work among us. As a community of faith we continue to grow in our walk with Christ. Deepening our relationship with God our creator. It has been a joy to get to know each of you and I look forward to continued opportunities of fellowship. A true sign of a Christian community is the way we care for one another and those we meet. I give thanks to God for the way in which the congregation of St. Andrew's welcomes and cares for people.

Hospitality is at the root of Jesus' ministry. He loved to spend time at people's homes, enjoying food and good conversation. Over this past year I have seen the ministry of hospitality on display at St. Andrew's. Events such as Pancake Tuesday, the Irish Dinner, the Tea & Bazaar. However, St. Andrew's extends this further by continuing to partner with Neighbourlink as a Soup Kitchen sponsor. This program has expanded allowing St. Andrew's to be a warming centre during the cold months.

Our hospitality is further on display by the willing engagement of the Better Together Refugee Sponsorship. In taking on this mission the congregation demonstrates to the world Christ's call of compassion. As Christians we believe that all people should be afforded the opportunity to live a life free from conflict and terror.

In the year to come we will continue to live together in Christ. Strengthening the bonds of love that we share as a Christian community. I give thanks to God for each of you. For your faith, your willingness to engage with scripture and the testimony which your lives represent. Lives which point to the love of God, revealed in the Son and shared in the company of the Spirit.

The grace of the Lord Jesus be with you,

Rev. Neil Ellis

### **In Memoriam**

Nancy Aird	Ruth Balderstone
David Patterson	James Butchart

### **Baptisms**

Avery Rose McAuley	Isla Carrol
Wyatt Neutel	Rhett Carrol

### **Transfer of Members to St. Andrew's**

Jean and Bert Coull  
Pearl Durant  
Kate Ellis  
Trevor Gillman  
Special Resolution of Session: Elizabeth Parken

### **New Members**

Gordon Montgomery  
Katie Hoogendam  
Jordan Hoogendam  
Rob Lenters  
Saskia de-Lang-Lenters

1-1  
**KIRK SESSION**

**Term Eldership 2015 – June 2016**

Bryan Armstrong (4) ningham (0)	Bob Cleland (4)	Derrick Cun-
Lynda Forbes (2) (0)	Dave Jones (0)	Ross Johnson
Joan Kemp (4)	Justin Kerr (6)	Bob Kerr (2)
John McDougall (2)	Cecilia Morris (0)	Joy Randall (2)
Ross Robertson (4)	Henk Van Goch (0)	John Vickers (2)

**Trustees 2015**

Joan Kemp (Acting Chair)** (Treasurer)	Margaret Bell (Secretary)**	Gordon Forbes
Jennie Herniack	Alex Irvine	Art Jeninga
David Randall** (** ending Nov 2015)		

**Branches of Ministries**

I. **Worship:** Lynda Forbes, Ross Johnson, Douglas Carruthers  
Chancel: Margaret Greenwood  
Music: Carolyn Hyma

II. **Nurture:** **Christian Education:**  
Church School: Ruth Kerr, John McDougall, Justin Kerr  
Nursery: Mary Jones  
Leading with Care: Ruth Kerr

III. **Mission and Outreach:**  
PWS&D: Bryan Baxter  
Presbyterian Sharing: Dave Jones  
Mission Awareness  
NeighbourLink Representative: Janette Johnson  
Soup Kitchen: Mary Jane Pocock, David Randall

IV. **Finance and Operations:**  
Chair: John Vickers

Operations: Bryan Armstrong, John Baines, Justin Kerr, Bob Cleland, Ross Robertson

Treasurer: Henk Van Goch

Fundscrip: Bob Cleland

Personnel: Bob Kerr, John Vickers, Audrey Wilson

#### **V. Pastoral Care:**

Chair: Joy Randall

Valerie Baines, Douglas Carruthers, Pauline Green, Ruth Kerr, Marg Johns, John McDougall, Carol Van Goch, John Vickers

1-2

### **THE KIRK SESSION**

The Kirk Session had a very busy year, attending regular session meetings with the Rev. Neil Ellis as our moderator and branch meetings of session. The term of our elders were extended to June of 2016 in order to allow the election of term elders to be held in the spring, and inducted in June to be ready to take on their responsibilities to begin the new church year in September.

In 2015 we had five (5) members that transferred to St. Andrew's, one (1) by special resolution of Session, and four (4) Infant Baptism. There were three (3) death of our members and one (1) adherent. As of December 31, we have a total of 162 members, 114 households of communicant members, 36 adherents, 22 youth and children in church school and in the Nursery. We have 15 elders as part of our term eldership.

Holy Communion was served six times during the past year with the average number of 80 communicants, adherents, youth and children receiving communion. It was served by intinction on Maundy Thursday.

Lynda Forbes continued as our Representative Elder to Presbytery and Joy Randall as the alternate. Joy Randall was the representative for the W.M.S of Peterborough Presbyterial. We all participate in the Ministry and Personnel Committee. Lynda Forbes is the chair of this committee at present. Lynda was previously a representative to PCC General Assembly Administrative Council. Lynda served as a commissioner to the 141<sup>st</sup> General Assembly in June 2015. Joy, is on the Regional Consultative Committee and Synod Executive as representative of the Synodical of CNOB WMS.

We re-organized our committee structure from four branches to five. These include: Worship, Nurture, Mission & Outreach, Finance & Operations, and Pastoral Care. Our elders are sharing in these areas and we encourage our congregation members and adherents to become involved. We look to the future for our church, to promote more effective communication with everyone and for mission and outreach to the community.

St. Andrew's Newsletter endeavors to keep our members, adherents and friends informed of the news, various activities and groups that meet in our church. The St. Andrew's Website has been well received by our members and others in the community. Rev Neil Ellis shares the weekly preparation for the topics with questions to think about before our worship service, the sermon is

put on the following Monday in order to reach members who are not able to attend. Out news items and aspects of our ministry and outreach are being provided to a wide number of recipients.

We greatly appreciate our staff for all their hard work and dedication to the church. Carolyn Hyma, the music director, has worked with the choir and all the new members to be more involved in our worship services and special music at Christmas.

Mary McPhee, the Administrative Assistant, is faithful in her responsibilities in the office, assisting the minister and others that help our church and its ministry in our community.

Richard Melfo worked as our custodian part time during most the year and Finance and Operation and members assisted in many areas required during the year. There is a new custodian, David Leonard, started part time work in January 2016.

Thank you to the many volunteers around the church who help with maintenance and operations, greeters at the door, coffee and conversation, counting the offering, gardening and for many of the unknown tasks that everyone carries out in a cheerful way.

We appreciate all who have been faithful in the work and ministry of St. Andrew's and would ask all to pray for the church.

St. Andrew's supports many activities in our area by allowing several groups use of the building. VON, Guiding Programmes, AA and the SONG Group meet on a regular weekly basis. We work closely with Neighbour Link in providing personal needs supplies and Soup Kitchen on Thursdays. We support Food Share and other local programmes as needed.

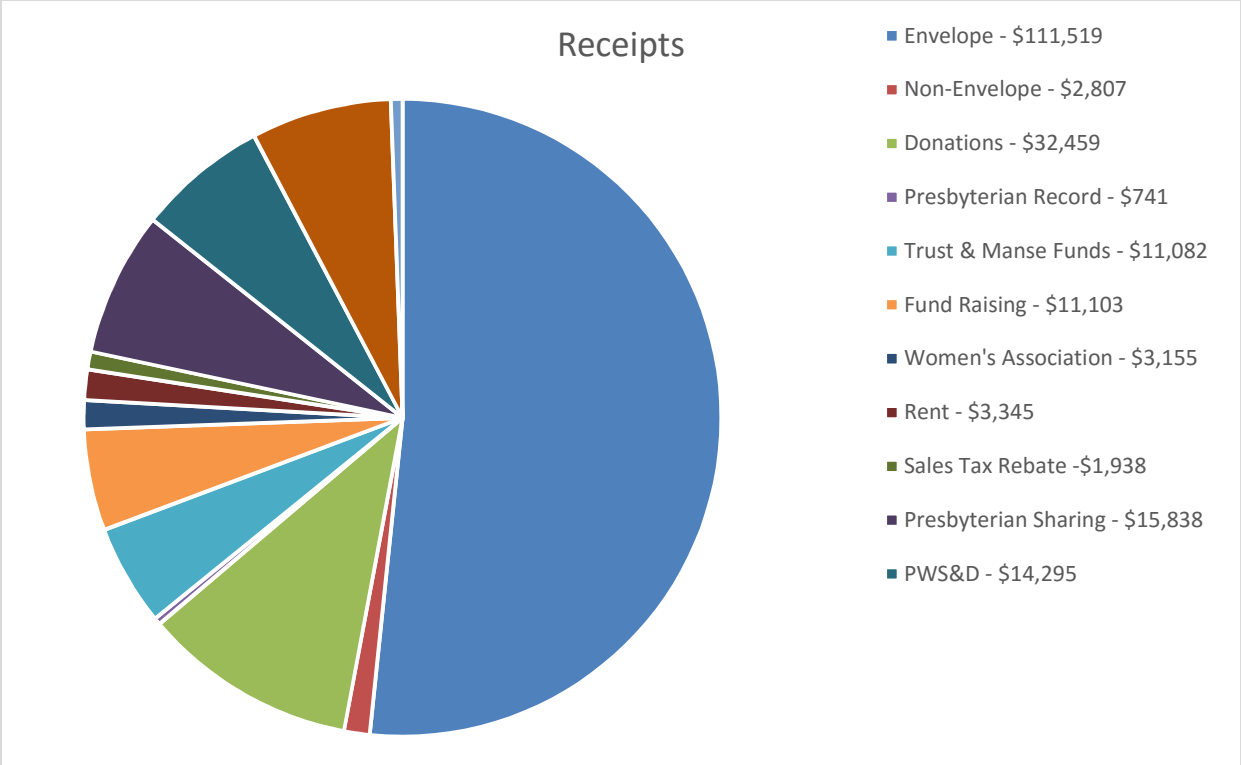
As we, at St. Andrew's continue to be faithful in supporting our church both locally, nationally and internationally accept the challenges before us. We look forward to the coming year with new strength and courage to reach out in Mission and Ministry.

In His Service,  
Joy Randall, Clerk of Session

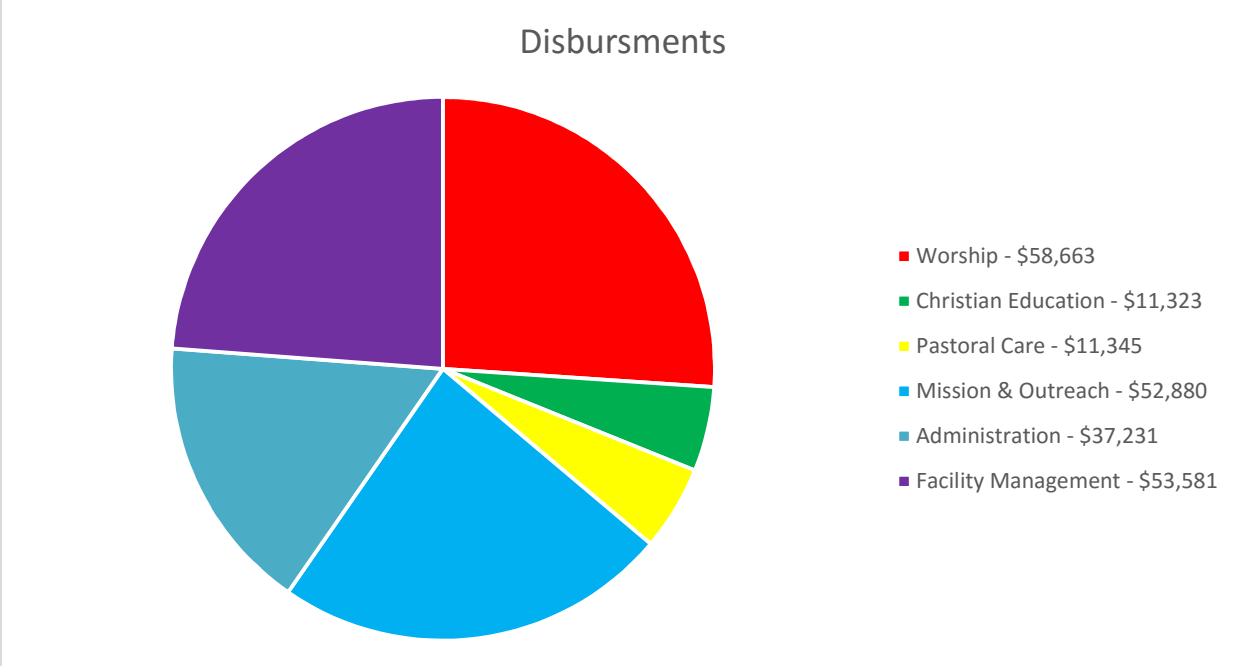


**Congregational Statistics 2015**

Communicant Membership:	164
New Members	5
Transfer to St. Andrew's	5
Deaths	3 members 1 adherent
Baptisms	4
Adherents	36
Church School Enrolment	12
Nursery	5
Youth & Assistants	6
University Students	10
Households	136



Total revenue for 2015 (including bank funds) \$179,515  
 Presbyterian Sharing - \$15,838  
 PWS&D - \$14,295  
 Better Together Refugee Sponsorship - \$15,375  
 Total from all sources - \$225,023



Total disbursements for 2015 \$225,023

**Worship**  
**\$58,66326%**

Worship continues to be a vital aspect of ministry at St. Andrew's. It is the time when we all gather to hear the gospel, to offer praises to God and deepen our own walk of faith.

**Christian Education**  
**\$11,3235%**

Christian Education and faith formation are important aspects of the ministry at St. Andrew's. Over the past year we have developed an additional class room to better meet the needs of our children. This ensures that they are able to learn at the appropriate level. As our church school program continues to grow we will adjust to meet the needs of our children.

Bible study continued this past year with three different studies on the subjects of *What Does it Mean to be a Christian*, *Doctrines of Atonement* and *Vanishing Grace*. Bible studies are offered in the morning and evening to accommodate people's schedules. Please consider signing up for future studies.

**Pastoral Care**  
**\$11,3455%**

The Pastoral Care Branch at St. Andrew's is a very active group. Visits occur with great frequency. These include visits at home, hospital and phone calls. How we care for one another speaks volumes about us as a Christian community. Pastoral Care is a responsibility of the

whole congregation to ensure that we are all being cared for. Rev. Ellis continues to visit members of the congregation regularly and makes hospital and extra visits when required. If you would like a visit please let Rev. Ellis or Joy Randall know.

**Mission and Outreach**  
**\$52,88023%**

Over the past year the Session and the congregation both identified that mission should be an area of focus. The mission branch met last year and has begun to investigate ways that St. Andrew's can better partner with the community.

We continue to support Presbyterian Sharing and Presbyterian World Service and Development (PWS&D). These two organizations which are part of the Presbyterian Church in Canada allow our offerings to have a global reach. Be sure to read information about both of these organizations on the bulletin boards located outside of the sanctuary.

In 2015 St. Andrew's became a mission partner in the Better Together Refugee Sponsorship. This project is a collection of eight churches, local businesses and individuals with a stated goal of sponsoring up to seven refugee families and settling them in Northumberland. Our fundraising efforts and support of this project through prayer and action speak to the deep

commitment St. Andrew's has of living out Christ's commission to love all people as we love ourselves.

**Administration**  
**\$37,23117%**

St. Andrew's is a large church and it requires administrative oversight. During this past year we hired a new administrator in the person of Mary McPhee. We updated the congregational photo directory and have begun to create a database of members in the hope that we can streamline communication.

Additionally, as an executive of Presbytery Rev. Ellis is required to attend several meetings a month which deal with issues of the wider church. Rev. Ellis, along with our elder representative Lynda Forbes, sits on the Ministry & Personnel Committee of Presbytery. This committee deals with candidates for ministry and congregations which are vacant and who do not presently have a minister.

**Facility Management**  
**\$53,58124%**

The physical building of St. Andrew's requires upkeep. This includes everything from paying the hydro bill to keeping the building clean and presentable. In 2014 it was identified that the boilers which heat the church required significant maintenance. In 2015 an appeal was launched and these repairs were undertaken.

## **SECTION 2**

### **Branches of Ministry**

**Worship**

**Nurture**

**Mission and Outreach**

**Finance and Operations**

**Pastoral Care**

**The Women's Association**

**Marce L. Wood, Women's Missionary Society**

## **Branch of Ministry – Worship**

Worship at St. Andrew's continues to be vibrant and faithful. Over the past year we have been blessed with wonderful music which includes members of the congregation sharing their musical gifts. We have invited Safe Harbour and the St. Mary's Singers to join us for worship and have been blessed by their musical ministry. In December the choir offered the Cantata *Were You There on that Christmas Night?* which was a wonderful reminder through music of the Christmas story.

In 2015 we held a Maundy Thursday Communion service which was well attended. We invited our friends from Calvary Baptist to join us for that service. Once again on Christmas Eve we offered a Family/Children's service and an evening service. Both were well attended and shared the message of Christ's birth and what that means for us today.

## **Branch of Ministry – Nurture**

Over the past year the Nurture Branch has been very busy. The team meets several times a year to discuss Sunday School and other aspects of Christian Education. These meetings help us plan special events for the Sunday School. Our primary focus is to continue to provide a good foundation for the faith of our children. Over the coming year we hope to be able to continue this mission and also to equip parents with tools that will be helpful in answering questions their children have about their faith.

### **CHURCH SCHOOL**

It has been an eventful year for St. Andrew's Church School. Because of the diversity of ages, we refurbished an additional room for children. The Nursery continues under the leadership of Adam Frybort, Mary Jones teaches younger children in the Laing Room and Ruth Kerr has the older group in the Rhodes Room. During the summer the renovated room hosted a well-attended Sunday Program, organized by our Youth. We also appreciate the extra assistance of Helen McDougall when needed.

One focus in 2015 has been to prepare the children to participate in Worship. This entailed learning the Lord's Prayer (older group), taking Communion in the sanctuary, supporting Pastoral Care projects, contributing an offering and singing during the Christmas Eve service. Thanks to Carolyn Hyma and Janet Leadbeater for distributing music and lyrics to parents and teachers and preparing a children's choir. The accompaniment of Maggie McDougall and Emma Sandziuk assured the success of the presentation.

The children, with some guidance, have contributed money to Evangel Hall for clothing, the Gideons for New Testaments, the Better Together Refugee Sponsorship Project and Presbyterian World Service and Development for medicine. It has been exciting to watch the older children make some decisions around finances and the younger ones help hand in envelopes of offering during Story Time. We have also been surprised and grateful when other congregation members match our donations.

Thank you to such groups as the W.A., W.M.S and Coffee and Conversation leaders for always providing juice and treats for us on Sundays and at Congregational meals. We feel appreciated and included.

Ruth Kerr

Three adult Bible studies were held under the leadership of Rev. Ellis. These studies focused on:

### **What Does it Mean to be a Christian**

Exploring ideas around what does a Christian believe. How different Christian Creeds were formulated. Questions were asked about the Bible itself, what to do when we find contradictions or verses which seem problematic. The study also examined whether it is appropriate to question God.

## **Doctrines of Atonement**

This study which was held just after Easter asked three questions: Who was Jesus? Why did he die? Why does it matter? The study looked at the theological question of Jesus' death and resurrection. We examined several different theologies including: Ransom Theory, Satisfaction Theory, Christus Victor, Calvin, Feminist positions and other modern interpretations of atonement. The study was enhanced through music. Each week a hymn was considered and the message of atonement found in it was questioned.

## **Vanishing Grace**

In the Fall we studied Phillip Yancey's book *Vanishing Grace*. This was a five week study which used a video component to help guide our conversations. The focus of the study was how can we as a Christian community demonstrate and share God's love with a world which desperately needs to hear it.

Look for more opportunities to gather together for Bible Study in the coming year.

## **Branch of Ministry – Mission and Outreach**

The Mission Branch began meeting this past year. Our focus has been on how we can partner with local organizations to carry out God's work in Cobourg. This work is in the initial stages at this point. We hope to have more to share in the coming months.

The congregation has also partnered with the Better Together Refugee Sponsorship. This is an ecumenical partnership with many churches, community organizations, business and individuals. Two members of our congregation agreed to serve on a 'Core Team' which will work directly with the families which arrive in Cobourg. Expect to hear more information about the Better Together Refugee Sponsorship in the coming year.

## **PRESBYTERIAN WORLD SERVICE & DEVELOPMENT**

For over 65 years, PWS&D has been working with partners overseas and Canadians here at home to make positive changes in our global village. PWS&D has a wide variety of programs that work to help communities overcome poverty, recover from emergency situations and provide new futures of hope for vulnerable people. PWS&D works with churches and organizations seeking to transform their communities by promoting justice, peace and the integrity of creation. PWS&D supports people and communities according to their need and regardless of faith.

### **Community Development**

PWS&D works with international partners to carry out long-term community development programs that empower vulnerable people to overcome root causes of poverty and create lasting change. We undertake holistic programs in the areas of food security, livelihoods, health and human rights.

Current program countries include

Latin America & Caribbean: El Salvador, Guatemala, Nicaragua & Haiti

Africa: Ghana, Kenya, Malawi, Mozambique & Tanzania

Asia: Afghanistan, India, Nepal & Pakistan

### **Emergency Relief**

PWS&D responds to emergencies around the world to help provide immediate assistance (in the form of food, shelter and medical attention), emotional support and long-term rehabilitation for those most affected.

The majority of responses are carried out through the ACT Alliance, a global network of churches and organizations following disaster and conflict. We also work with Canadian Foodgrains Bank (CFGFB) to provide immediate food assistance and Canadian Churches in Action (CCA) to provide a unified non-food response from Canadian churches to disaster situations.

Many families in developing countries rely on small-scale subsistence farming for survival. Soil erosion, prolonged drought and rising prices for seeds and commercial fertilizers make it difficult to increase crop production or purchase a variety of foods to balance their diets, leading to high rates of malnutrition. Working with partners in Afghanistan, Guatemala, Malawi, Nicaragua and Tanzania, PWS&D is helping farmers increase crop yields, improve their nutrition and raise livestock as an additional source of protein and income.

### **Agriculture**

Through PWS&D's agriculture and livestock programs, farmers are receiving seeds, tools and training in improved farming practices to increase their crop yields, as well as adapt to climate change. As water becomes increasingly scarce for many communities, farmers are learning how to protect and improve soil fertility, conserve water and incorporate natural, locally available resources to make compost. Farmers are establishing community "seed banks" by contributing a portion of their seeds to use for the next planting season. Seeds are replenished after each harvest. Demonstration plots show farmers how to use new farming practices and how to plant new seed and crop varieties. Village "Recipe Days" are an opportunity to strengthen the social fabric of communities by teaching participants how to incorporate the newly-introduced foods into traditional dishes, in order to enrich household diets.

### **Livestock**

Men and women are also receiving livestock, as well as training in their proper care. Acquiring pigs, rabbits and chickens helps increase household incomes as families are able to sell excess meat, milk and eggs in the market. Families use the additional money to buy more animals and expand their business, access healthcare and send their children to school. Families also improve their nutrition by adding protein to their diets, and the animal manure is valuable fertilizer for fields and kitchen gardens.

### **Your Gifts Make a Difference!**

Through your generous support of PWS&D, famers are accessing agricultural training, small loans and livestock to improve their quality of life. Make a donation today!

### **St. Andrew's**

During February we enjoyed the company of Susan James, a part-time Program Coordinator with PWS&D and Francois Ndirwami a development coordinator in Africa who led our celebration of PWS&D Sunday. Their experiences in international development was both educational and inspiring.

In December the members of our Church School donated sixty dollars to purchase medicines with the Gifts of Change program. Under the leadership of our Church School, members of the congregation donated an additional one hundred and forty dollars for a total of two hundred dollars for their project.

Our Treasurer reports contributions to PWS&D last year amounted to \$14,295.00. This amount includes \$1,796.00 for the Syria Relief Fund which qualifies for matching funds from the Government of Canada.

The historical record for contributions is as follows:

2011	\$18,255.00
2012	\$11,298.00
2013	\$11,278.00
2014	\$10,042.00
2015	\$14,295.00

On behalf of Presbyterian World Service & Development, I express appreciation to the members of St. Andrew's for your financial contributions and encouraging support during the past thirteen years. As a reminder you can donate through the weekly givings envelope or through our PAR program or special envelopes which are available beside the bulletin board.

For further information please contact the undersigned.

Bryan Baxter  
PWS&D Representative

## **PRESBYTERIANS SHARING**

We are most thankful that St. Andrew's surpassed the accepted goal for the Presbyterian Sharing this year for a total of \$15,838.00. Together we share the good news of the gospel across Canada and alongside our international partners in various areas of the world. We are committed to supporting the work through out the whole Presbyterian Church in Canada to help in the ministries and work for human rights, peace and justice.

We have a bulletin board with information and several pamphlets highlight the work of Presbyterian Sharing. The bulletin board is located across from the Minister's Study. We encourage you to read the pamphlets that explain the difference between Presbyterians Sharing and PWS&D.

By the power at work within us God can accomplish abundantly more than all we can ask for or imagine.

As we set our goal for 2016 we are challenged to meet the needs of the coming year. The Kirk Session recommends the suggested amount for Presbyterians Sharing be \$15, 893.00 for 2016.

Dave Jones

## **NEIGHBOURLINK**

St. Andrew's is an active participant in Neighbourlink Northumberland, an association of Cobourg and Port Hope churches which assists those in need in our communities. Mary Thomson from our congregation answers the Neighbourlink phone on a monthly basis. Your personal needs donations to the Neighbourlink box in the Narthex are welcome. Food Vouchers from No Frills or donations to Neighbourlink to purchase food vouchers are most needed. Volunteers to spend a morning answering the Neighbourlink telephone are needed as well. Please let me know if you could help. I attend the meetings of the Neighbourlink Board as the St. Andrew's representative. At the moment there are no upcoming meetings. Through active participation in Neighbourlink, St. Andrew's is expanding its presence into our local community.

Janette Johnston, Neighbourlink representative for St. Andrew's Presbyterian Church

## **SOUP KITCHEN**

St. Andrew's Soup Kitchen runs from September to the end of May each year. Our clients enjoy a variety of soups, sandwiches and desserts. Once a month our team serves a hot meal that ranges from a turkey dinner to homemade macaroni and cheese. Our soup is kindly supplied by CJ's restaurant.

From January to December of 2015, we served approximately 962 meals and 189 meals were sent home. This totaled 1152 meals served.

We currently have 19 volunteers including the core group of 4. Five of our rotational volunteers provide dessert in addition to the core group of 3. Some of our clients arrive early and enjoy tea, coffee or juice before lunch is served. Lunch is served starting at 11:00 am and continues until 12:00.

We appreciate all of the support that we receive from the members of St. Andrew's and our local community.

Mary Jane Pocock



## Branch of Ministry – Finance and Operations

We have had a very good year and the F&O Branch thanks the congregation for its support in 2015. We started the year with \$30,352 in the bank. Planned a deficit budget and ended the year with \$29,067. This was done with a combination of weekly offerings on the plate, PAR giving's, large one time giving's and work from events like the Waterfront festival, etc. And we cannot forget the WA as they continue to be our back bone and number one support group.

In 2015 we performed a boiler room upgrade. Our original estimate has been far exceeded as we found more problems as we proceeded. We raised \$9,500 with direct appeals to the congregation, have spent \$10,848 on repairs and, thanks to volunteers doing plumbing and testing are almost done. We will be moving the project close to completion during 2016.

I would encourage people to consider the PAR system. This system will automatically handle your donations on a monthly basis. Use of PAR helps the F&O manage cash flow and budget for projects.

John Vickers, Chair  
Finance and Operations Branch

### TRUSTEES

The Trustees continue to invest the assets of the trust fund in a safe a prudent manner. The interest earned is transferred to the managers on a semi-annual basis to assist with the operation of our church. In 2015 we were able to give a total of \$11,082.00; \$8,388.00 from the Trust Fund investments and \$2,694.00 from the Manse Investments. This goes a long way to help pay for operating expenses.

We ask that you consider St. Andrew's Trust Fund with a memorial donation or a donation through your estate. By doing this you are ensuring the financial longevity of your church. *Peter 4:10 As each has received a gift, use it to serve one another, as good stewards of God's varied grace.*

The sample cheque below shows how to make your cheque out.

Please feel free to speak to any one of the Trustees if you require any further information.

Joan Kemp, Chairperson

_____	Cheque No. _____
_____	Date: _____
Pay to <u>St. Andrew's Presbyterian Church</u>	\$ _____
_____	<input type="text"/>
Memo <u>"Trust Fund"</u>	
0000000000 00000 00000000	

## **FUNDSCRIP**

The Fundscrip has earned over \$12,000 in the 5 ½ years since inception. Sales of \$85,900 this past year has earned us \$2,600 of which \$1,500 has been given to the church. If sales continue as such, a further \$1,000 will be paid in March.

We appreciate the continued support we receive weekly from all the patrons who see the ongoing value of this fundraiser.

Bob Cleland

## **Branch of Ministry – Pastoral Care**

The Pastoral Care Branch met three times during the year to plan and carry out our mandate: to share concerns of pastoral care of our members and adherents. The minister and Joy Randall visit our people in the hospital, and lead worship services in the Retirement Residents and Nursing Homes. Team members our visitors visit there as well as with others in their home.

The Women's Association on behalf of St. Andrew's sent 30 plants and some cakes at Christmas time. Our church school students prepared little cards to go with them. Many thank you notes and phone calls were made to say how much this was enjoyed.

Marg Johns sends card to people on behalf of St. Andrew's on special occasions, illness, sympathy and birthday cards to children on the Nursery Roll. Pastoral Care sends notes, makes phone calls as well as visit and pray with members of the congregation.

If you know of someone who would like a visit either from the minister or a pastoral care person please call the church office and let the minister or Joy Randall know.

Young at Heart meets regularly on Friday mornings. This group cares for our seniors who come and is an important part of our ministry. We have had programmes related to lifestyle, health and concerns of society today. We held a Coffee Party again this year for the Alzheimer's Society and raised over \$225.00. We invited other members to our Pot Luck Lunches.

Coffee and Conversation is a time of fellowship after our morning services. We appreciate the volunteers who help and in October we began a roster and it seems to work well. If you are not on a team yet and would like to help please let us know.

We also have some lunches during the year and on special occasions. We also wish to extend appreciation for the donation of Fair Trade Coffee each Sunday. Other donations help cover the costs of this ministry

Joy Randall, Convener

## **WOMEN'S ASSOCIATION**

Another busy year has passed for the Women's Association. We appreciate all the extra help from the congregation.

The W.A. catered 2 funerals in 2015 and helped at a Special Christening Reception and a few other receptions. We supplied desserts for the Pancake Supper and helped at the Waterfront Festival booth.

The Coffee Morning was held April 25<sup>th</sup> and the Christmas Tea & Bazaar November 21<sup>st</sup>. They were both well attended.

Again, we catered to a lunch June 10<sup>th</sup> for the Northumberland Monthly Diners Club. It is always a pleasure.

A reception was given to the "SONG" group after their wonderful performances May 31<sup>st</sup> and December 12<sup>th</sup>.

There were 2 potluck lunches for the group held at Joy Randall's home with Associate Members invited in June and December.

Please keep donating used stamps, coins and Campbell soup labels for our projects. Containers are in the narthex. Cobourg Stamp Club purchased the 2015 stamps.

The W.A. donated \$1,500 to the Better Together Refugee Sponsorship Program and \$3030 was given to the Church. Some of this money was used to purchase new card tables.

The W.A. purchased 30 poinsettias from the Youth Group and were delivered to the shut-ins at Christmas along with small cakes which were donated to the Church by Weston Co.

Our group welcomes new members. We meet the 2<sup>nd</sup> Tuesday each month at 7:30 pm in the Parlour.

Please remember the shut-ins with a phone call or card.

Respectfully submitted  
Marg Johns President

## **MARCE L. WOOD, WOMEN'S MISSIONARY SOCIETY**

The Marce L. Wood WMS Auxiliary met 7 times in 2015 under the leadership of Cecilia Morris and Joy Randall. We have 8 members and 2 associate members. The group meets once a month in the Allen Room. New members are always welcome.

The World Day of Prayer was held at St. Peter's Anglican Church on March 6<sup>th</sup>. Our members took part in the service written by the Committee of Bahamas and shared with others in Cobourg.

Four members attended CNOB Synodical on April 17-18<sup>th</sup> in Scarborough where the theme was "Abundant Living – Abundance for all" with Rev. Kristine O'Brien as the speaker.

Mission Awareness Sunday was on May 11<sup>th</sup> and Joy Randall was the speaker. Mention was made of our own mothers and how they participated in WMS over the years. The WMS is part of the Presbyterian Prayer Chain which prays for members, their families and church friends when there is a special need.

Peterborough Presbyterian Annual Meeting was held in Norwood n May 13<sup>th</sup>. Joan Smith of St. Paul's, Port Hope, became the new President. Our WMS group sent \$ 1700 to Presbyterian for the work of the WMS. We appreciate your sharing in our offerings during the year to help us with this amount.

Our Presbyterial Fall Rally at St. Paul's, Peterborough was a workshop "Will our Faith have Children" led by Tori Smit, Regional Minister for Faith Formation. Carol Higgs and Joy Randall from WMS and 3 from Church School attended this event and learned many helpful ideas and are using some of them with our children in Church School now.

In June and December we enjoy pot luck lunches at the home of Joy Randall and sharing with our associate members at that time. We also contribute to the Fellowship of the Least Coin each year and forward the money and shared in the prayer for women in other parts of the world.

Marian Currelly encouraged our members and friends to receive the Glad Tidings and this year we had 10 regular copies and one large print one for us.

Jean Butchart, our Sunshine Secretary sent cards to members of the church during the year.

We appreciate the other members Marg Johns secretary, Louise Baxter treasurer and others. In order for more of our members to attend we are changing our meeting to noon on the 4<sup>th</sup> Thursday of the month. Bring your own lunch and we hope to be finish our meetings by 2:30pm.

Marg Johns, Secretary

# **SECTION 3**

## **Financial Statements**

**2014 Financial Statement  
2015 Budget with  
Comparative 2014, 2013  
Financial Statements - Groups**

**ST. ANDREW'S PRESBYTERIAN CHURCH - 2015 FINANCIAL STATEMENT**

REVENUE		DISBURSEMENTS		
<b>Bank Balance December 31, 2014</b>		\$ 30,351.79	Employees	\$ 115,536.72
Receipts as per collections	\$ 182,559.65		Pulpit Supply	\$ 1,005.60
Other Receipts			Organ Supply	\$ 1,045.00
Trust Fund Interest	\$ 8,388.09		<b>Total-Renumeration</b>	\$ 117,587.32
Presbyterian Record	\$ 740.69			
Manse Fund Interest	\$ 2,693.63		Heating	\$ 7,289.85
Rentals	\$ 3,345.00		Utilities	\$ 3,447.18
Tax Rebate	\$ 1,938.41		Insurance	\$ 5,367.96
Fund-Raising (general)	\$ 11,103.45		Maintenance & Supplies	\$ 20,513.95
Women's Association	\$ 3,155.00		<b>Total-Facilities</b>	\$ 36,618.94
<b>Total Revenue</b>	\$ 213,923.92	\$ 213,923.92		
<b>Total Funds Available</b>		\$ 244,275.71		
<b>Less Transfers Out</b>				
Presbyterians Sharing	\$ 15,838.00		Music	\$ 2,767.67
PWS&D	\$ 14,295.00		Christian Education	\$ 2,792.60
Trust Fund	\$ 50.00		Office & Administration	\$ 5,757.41
Refugee Sponsorship	\$ 5,510.00		Synod Assessment	\$ 2,700.00
<b>Total Transfers</b>		\$ 35,693.00	Cost of fundraising	\$ 5,885.08
<b>Total of funds available for disbursement</b>		\$ 208,582.71	Bank Interest & Charges	\$ 509.00
<b>Total disbursements</b>		\$ 179,514.80	Donations to Others	\$ 2,896.78
<b>Bank Balance-December 31, 2015</b>		\$ 29,067.91	<b>Total-Programs</b>	\$ 23,308.54
<b>Bank Loan due December 31, 2014</b>		\$0.00	<b>Total Church Programs</b>	\$ 177,514.80
Bank Payment		\$0.00	<b>Debt Reduction</b>	
<b>Bank Loan due December 31, 2015</b>			Manse Trust Fund	\$ 2,000.00
			Royal Bank	\$ -
<b>Owing to Manse Trust Fund Dec. 31, 2014</b>	\$ 14,000.00		<b>Total Reduction</b>	\$ 2,000.00
Loan Repayment	\$ 2,000.00		<b>Total disbursements</b>	\$ 179,514.80
<b>Owing to Manse Trust Fund Dec. 31, 2015</b>		\$ 12,000.00		
<b>Total Liabilities December 31, 2015</b>		\$ 12,000.00		

**ST. ANDREW'S PRESBYTERIAN CHURCH**  
**2016 Budget with Comparative 2015, and 2014-2015 Actual**

<b>Bank and Loan Reconciliation</b>	<b>2014</b>	<b>2015</b>	<b>2015</b>	<b>2016</b>
	<b>Actual</b>	<b>Budget</b>	<b>Actual</b>	<b>Budget (Proposed)</b>
<b>Bank Balance as at January 1</b>	\$5,286	\$30,352	\$30,352	\$29,067
Total of all receipts	\$161,413	\$156,500	\$178,230	\$167,000
Total of all disbursements	\$136,347	\$175,601	\$179,515	\$177,900
<b>Bank Balance as at December 31</b>	<b>\$30,352</b>	<b>\$11,251</b>	<b>\$29,067</b>	<b>\$18,167</b>
<b>Bank loan debt principal due January 1</b>		\$0		\$0
(Loan proceeds during the year)		\$0		\$0
Bank loan due December 31	\$0	\$0	\$0	\$0
<b>Manse Trust Fund debt due January 1</b>	\$16,000	\$14,000	\$14,000	\$12,000
Loan repayment	-\$2,000	-\$2,000	-\$2,000	-\$2,000
Manse Trust Fund debt due December 31	\$14,000	\$12,000	\$12,000	\$10,000
<b>Total Liabilities December 31</b>	<b>\$14,000</b>	<b>\$12,000</b>	<b>\$12,000</b>	<b>\$10,000</b>
<b>RECEIPTS AND DISBURSEMENTS</b>	<b>2014</b>	<b>2015</b>	<b>2015</b>	<b>2016</b>
	<b>Actual</b>	<b>Budget</b>	<b>Actual</b>	<b>Budget (Proposed)</b>
<b>RECEIPTS</b>				
<b>Collections</b>				
Envelopes (incl. PAR Plan)	\$97,094	\$100,000	\$111,519 *1	\$105,000
Non-Envelope (not receipted)	\$2,456	\$1,500	\$2,807	\$2,500
Donations other than by envelope	\$20,491	\$20,000	\$32,490 *2	\$19,500
Presbyterian Record	\$877	\$1,000	\$741	\$1,000
<b>Sub-Total</b>	<b>\$120,918</b>	<b>\$122,500</b>	<b>\$147,557</b>	<b>\$128,000</b>
<b>Other Receipts</b>				
Donations for transfer to Trust Fund	\$290		\$50	
Trust Funds: St. Andrew's	\$9,614	\$10,000	\$8,388	\$10,000
Manse	\$2,842	\$3,500	\$2,694	\$3,500
Fund-raising (general)	\$10,635	\$13,000	\$11,103 *3	\$18,000
Women's Association	\$10,000		\$3,155	
Rent	\$5,498	\$6,000	\$3,345	\$6,000
Sales Tax Rebate	\$1,616	\$1,500	\$1,938	\$1,500
<b>Sub-Total</b>	<b>\$40,495</b>	<b>\$34,000</b>	<b>\$30,673</b>	<b>\$39,000</b>
<b>Total Church Receipts</b>	<b>\$161,413</b>	<b>\$156,500</b>	<b>\$178,230</b>	<b>\$167,000</b>
Shortage //(overage)	(\$25,066)	\$19,101	\$1,285	\$10,900
<b>Total Receipts to Balance Disbursements</b>	<b>\$136,347</b>	<b>\$175,601</b>	<b>\$179,515</b>	<b>\$177,900</b>
<b>Missions and Outreach</b>				
Presbyterians Sharing	\$14,862	\$13,693	\$15,838	\$15,893
PWS&D	\$10,042	\$0	\$14,295	\$0
Better Together Refugee Sponsorship			\$15,375	
Hope & Opportunities Fund			\$200,000 *4	

\* - See Notes

**ST. ANDREW'S PRESBYTERIAN CHURCH**  
**2016 Budget with Comparative 2015, and 2014-2015 Actual**

DISBURSMENTS

	2014	2015	2015	2016
	Actual	Budget	Actual	Budget (Proposed)
<b>Salaries &amp; Benefits</b>				
Salaries	\$59,578	\$101,163	\$96,931	\$103,200
Pension, Health Plan, CPP, EI	\$18,179	\$17,634	\$18,606	\$19,300
<b>Total Salaries &amp; Benefits</b>	<b>\$77,757</b>	<b>\$118,797</b>	<b>\$115,537</b>	<b>\$122,500</b>
<b>Branches of Ministry</b>				
Worship Committee		\$500	\$80	\$200
Pulpit Supply	\$5,494	\$1,303	\$1,006	\$1,600
Nurture	\$1,055	\$1,400	\$1,597 *5	\$1,000
Presbyterian Record	\$947	\$1,000	\$874	\$1,000
Pastoral Care		\$500	\$354	\$500
Mission Outreach		\$1,100	\$192	\$200
<b>Total Branches of Ministry</b>			<b>\$4,103</b>	<b>\$4,500</b>
<b>Finance and Operation</b>				
Heating	\$8,565	\$8,660	\$7,290	\$8,000
Utilities	\$4,100	\$4,500	\$3,447	\$3,500
Insurance	\$5,477	\$5,340	\$5,368	\$5,500
Maintenance & Supplies	\$12,425	\$12,000	\$20,514 *6	\$13,500
<b>Total Finance and Operation</b>	<b>\$38,063</b>	<b>\$36,303</b>	<b>\$36,619</b>	<b>\$30,500</b>
<b>Music</b>				
General Operating	\$1,638	\$2,300	\$1,813	\$2,300
Organ/Piano Tuning, Maintenance	\$726	\$800	\$954	\$800
Organ supply		\$800	\$1,045	\$800
<b>Total Music</b>	<b>\$2,364</b>	<b>\$3,900</b>	<b>\$3,812</b>	<b>\$3,900</b>
<b>Office</b>				
General Expenses	\$3,013	\$2,600	\$2,202	\$2,200
Telephone & Internet	\$1,426	\$1,500	\$1,403	\$1,400
Copier	\$1,892	\$1,600	\$1,798	\$1,800
<b>Total Office</b>	<b>\$6,331</b>	<b>\$5,700</b>	<b>\$5,403</b>	<b>\$5,400</b>
<b>Other</b>				
Synod Assessment	\$2,871	\$2,701	\$2,700	\$2,600
Fund-raising Expenses	\$5,935	\$5,200	\$5,885 *7	\$5,500
Transfer to Trust Fund	\$290		\$50	
Bank Interest & Service Charges	\$486	\$500	\$509	\$500
Donations	\$250	\$500	\$2,897 *8	\$500
<b>Total Other</b>	<b>\$9,832</b>	<b>\$8,901</b>	<b>\$12,041</b>	<b>\$9,100</b>
Loan Payment to Manse Trust Fund	\$2,000	\$2,000	\$2,000	\$2,000
<b>TOTAL DISBURSEMENTS</b>	<b>\$136,347</b>	<b>\$175,601</b>	<b>\$179,515</b>	<b>\$177,900</b>

\* - Note - see notes



## Notes

1. This amount includes \$9,500 for the Boiler Room (See note 6)
2. These donations include:  
Shares donated via Provisionaries \$14,949 (avoiding capital gains taxes)  
From Maple Syrup sales \$670

3. Fund-Raising	Waterfront Festival	\$ 7,138
	Irish Dinner	\$ 1,608
	Fund Scrip	\$ 1,500
	Pancake Dinner	\$ 730
	Calendar Sales	\$ 87
	Sale of chairs	<u>\$ 40</u>
	<b>Total</b>	<b>\$11,103</b>

4. Hope & Opportunities Fund.  
The Church received \$197,613.92 (including \$909.42 interest) from the estate of David Patterson. The fund was invested at \$200,000 as per October 1, 2015, with a National Church investment account in Toronto. Consequently, our Church has donated the difference, \$2,386.08 towards this fund (see note 8).
5. Nurture (incl. C.E.)  
A one-time cost of \$740 for the purchase of a new projector is included in this amount, so that the budgeted amount of \$1,000 is reasonable.
6. Maintenance and improvement of the Boiler Room amounted to \$10,848 in 2015. However, \$9,500 was collected for this project in response to a special appeal in May. At this time, there is more work to be done, so \$3,800 is included in the 2016 Maintenance budget for this purpose.
7. The cost of the Waterfront Festival was \$5,410.
8. Donations to:

Transition House	\$ 240.35
Salvation Army	\$ 240.35
Hope & Opportunities	\$2,386.08
Other	<u>\$ 30.00</u>
<b>Total</b>	<b>\$2,897</b>

**FINANCIAL REPORTS - GROUPS**

<b><u>Trust Fund Account</u></b>			
<b>RECEIPTS</b>		<b>EXPENDITURES</b>	
Bank Balance Dec 31, 2014	\$10,629.00	Bank Service Charges	\$ 27.00
Investment Income - Interest	\$ 8,248.00	Purchase of Investments	57,000.00
Investment Income - Preferred Dividends	\$ 1,069.00	Payments to Board of Managers	\$ 8,388.00
Bank Interest	\$ 10.00	Payments - Manse	\$ 2,694.00
Investments Matured	\$ 57,000.00	Bank Balance Dec 31, 2015	\$13,831.00
In Memoriam / Donations	\$ 290.00		
Received Donations	\$ 2,000.00		
Bequests	\$ -		
Dividend Income owed to Manse Acct	\$ -		
Transfer from Manse acct	\$ 2,694.00		
	\$ 81,940.00		81,940.00
<b>Total Investments</b>	<b>325,921.00</b>		

Submitted by Gordon Forbes

<b><u>Trust Fund Account - Manse Account</u></b>			
<b>RECEIPTS</b>		<b>EXPENDITURES</b>	
Bank Balance Dec 31, 2014	\$ 4,508.97	Purchase of Investments	\$63,000.00
Bank Interest	\$ -	Transfer to Trust Fund for pymnts to St. A's	\$ 2,693.63
Investment Revenue	\$ 2,293.63	Bank Balance December 31, 2015	\$ 6,508.97
Preferred Dividend Income	\$ 400.00		
Maturity of Investments	\$63,000.00		
Loan Repay't from St. Andrew's Church	\$ 2,000.00		
	\$72,202.60		\$72,202.60
<b>Total Investments</b>	<b>\$116,396.00</b>		

Submitted by Gordon Forbes

<b><u>Youth Group/Church School</u></b>			
<b>RECEIPTS</b>		<b>EXPENDITURES</b>	
Bank Balance Church Sch Dec31,2014	\$ 315.90	Better Together	\$ 500.00
Bank Balance Youth Group Dec 31,2014	\$ 1,403.94	Statement Fees	\$ 30.00
Donation Church School	\$ 75.00	Pointsettia Costs	\$ 658.62
Pointsettia Sales	\$ 1,050.00	Donation	\$ 300.00
Hot Chocolate Sales	\$ 280.00	Misc	\$ 70.00
Chili Lunch Sales	\$ 340.00	Bank Balance Dec 31, 2015	\$ 1,906.22
	\$ 3,464.84		\$ 3,464.84

Submitted by John McDougall

**Women's Association**

<b>RECEIPTS</b>		<b>EXPENDITURES</b>	
Bank Balance Dec 31, 2014	\$ 602.72	Service charges	\$ 28.77
Coins	\$ 34.48	Advertisements	\$ 40.45
Misc	\$ 65.00	Refugee Fund	\$ 1,500.00
Donations	\$ 530.00	Supplies	\$ 1,483.49
Spring Bazaar	\$ 1,053.55	Misc	\$ 247.86
Misc. Catering	\$ 1,928.00	Board of Managers	\$ 3,000.00
Christmas Bazaar	\$ 2,981.72	Bank Balance Dec 31, 2015	\$ 894.90
	\$ 7,195.47		\$ 7,195.47

Submitted by Leota Dewell

**Marce L. Wood WMS**

<b>RECEIPTS</b>		<b>EXPENDITURES</b>	
Bank Balance Dec 31, 2014	\$ 117.88	Peterborough Presbyterian Fund	\$ 1,754.00
Offering	\$ 1,079.25	G. Fund \$1,700	
Donations	\$ 685.00	Expense \$54	
2nd Mile	\$ 110.10	Synodical dues	\$ 32.00
Synodical dues	\$ 32.00	Fellowship of the Least Coin	\$ 32.00
Fellowship of the Least Coin	\$ 32.00	Bank Balance Dec 31, 2015	\$ 238.23
	\$ 2,056.23		\$ 2,056.23

Submitted by Louise Baxter

**Fundscrip**

<b>RECEIPTS</b>		<b>EXPENDITURES</b>	
Bank Balance Dec 31, 2014	\$ 2,504.67	Purchase of Gift Cards	\$91,150.00
Sales of Gift Cards	\$ 88,420.00	Bank Charges	\$ 73.03
Commission of Gift Card Sales	\$ 3,113.48	Finance and Operations	\$ 1,500.00
Inventory Balance of Gift Cards \$4000		Bank Balance Dec 31, 2015	\$ 1,315.12
	\$ 94,038.15		\$94,038.15

Submitted by Bob Cleland

## **St. Andrew's Presbyterian Church Hope & Opportunities Fund**

1. The name of the fund shall be the St. Andrew's Presbyterian Church Hope and Opportunities fund (hereafter referred to the Hope & Opportunities Fund). The Hope & Opportunities Fund was established in 2015 by the generous gift of David and Esther Patterson.
2. The purpose of the Hope & Opportunities Fund is to support the work of St. Andrew's Presbyterian Church, Cobourg. To provide an opportunity for the members and friends of St. Andrew's to make bequests or gifts with knowledge that these gifts will be used in a manner in keeping with the mission of St. Andrew's.
3. The money in the Hope & Opportunities Fund is not designated to any one purpose. Nor are the funds to be restricted.
4. The Hope & Opportunities Fund will be administered by the Hope & Opportunities Fund Committee. This committee will consist of three members from St. Andrew's, one of which will be an elected elder of the congregation. In addition the Treasurer and Minister will sit on the committee in an Ex-Officio capacity. Each member shall be elected for a three year term.
5. The Hope & Opportunities Fund Committee will meet at least annually and as needed.
6. A financial statement for the Hope & Opportunities Fund will be communicated to the congregation annually at the Annual Congregational Meeting.
7. The Hope & Opportunities Fund is not intended to compete with or replace the St. Andrew's Trust Fund. Rather it is seen to complement the St. Andrew's Trust Fund by providing another avenue to do God's work.
8. The funds of the Hope & Opportunities Fund will be invested in the Consolidated Portfolio of the Presbyterian Church in Canada, which is administered by the Trustee Board of the Presbyterian Church in Canada.
9. The annual disbursement of the Hope & Opportunities Fund will be 5% of the assets on December 31.
10. Money disbursed from the Hope & Opportunities Fund will be designated for use by the congregation in the following way:
  - a. 50% Church Facilities
  - b. 50% Mission
11. Principal from the Hope & Opportunities Fund may be withdrawn for large projects or emergencies. A request to do so will come to a duly called congregational meeting with a recommendation from session and there must be at least an 80% affirmative vote of members in attendance approving the use of such funds.
12. Any revision to the terms of reference for the Hope & Opportunities Fund may only occur at a duly called congregational meeting.
13. The Hope & Opportunities Fund will be dissolved in the event of the dissolution of the congregation of St. Andrew's Presbyterian Church, Cobourg. Should the congregation of St. Andrew's Presbyterian Church amalgamate or cease to exist all assets held by the fund will be disbursed in accordance with the provision as set out by The Book of Forms of the Presbyterian Church in Canada. In the event of the dissolution of the fund, care needs to be taken that the designation of the gift/donation does not contravene with the intended designation of the donor.

St. Andrew's Presbyterian Church, Cobourg  
Annual Congregational Meeting  
Sunday, February 22, 2015

OPENING WORSHIP/PRAYER

Rev. Neil Ellis opened the meeting with scripture and prayer. A memorial moment of remembrance and reflection was observed, followed by the singing of a hymn. Rev. Neil Ellis was the moderator of the meeting.

A VISION FOR ST. ANDREW'S

What is the mission of St. Andrew's? A questionnaire/survey, as constructed by Rev. Neil Ellis, was handed out and discussed in small groups before feedback was shared with the entire group present.

NOMINATION OF SECRETARY

Moved by Tom Robinson, seconded by Ross Robertson that Ruth Kerr be secretary. Motion carried.

APPROVAL OF AGENDA

Moved by Margaret Bridges, seconded by Ross Robertson that the Agenda be accepted. Motion carried.

APPROVAL OF MINUTES FROM MARCH 2, 2014

Moved by Roberta Armstrong, seconded by Margaret Bridges that the minutes be accepted as corrected (10.1 replace the word "remuneration" with "an increase"). Motion carried.

BUSINESS ARISING

Donation from Trust Fund Proceeds: Transition House & Salvation Army- moved by Joan Kemp, seconded by John Vickers that \$480 be split between the community services. Motion carried.

REPORTS FOR INFORMATION-"THE YEAR IN REVIEW" (pg.1-1 to 2-7)

Moved by Joy Randall, seconded by Lynda Forbes that the Reports be accepted with corrections. Motion carried.

GROUP FINANCIAL REPORTS-(pg.3-5 to 3-6)

Moved by Ross Johnson, seconded by Carol Van Goch that the Reports be accepted as reviewed by the examiner. Motion carried.

PRESBYTERIAN SHARING GOAL FOR 2015

Moved by Bob Kerr, seconded by Ross Robertson that we accept the goal of \$13 637. Motion carried.

PRESENTATION OF 2015 CONGREGATIONAL BUDGET (pg. 3-1 to 3-4)

Presented by John Vickers, moved by Barry Bridges, seconded by Bryan Armstrong that the budget with the exception of salaries be accepted. Question by Gordon Forbes re: wording on pg.3-2; "bank loan covering deficit" changed to "shortage/overage". Motion carried. Question re: weekly newspaper ad; moved by Henk Van Goch, seconded by Bob Cleland that we drop the ad (cost of \$1100 annually with no proven result), with exemptions for special events. Motion carried with two opposed.

Salaries for 2015 presented by Bob Kerr, recommended by Session: Custodian Richard Melfo officially began January 2015 at a salary of \$17 500 per annum for 20 hours a week, to be reviewed January 2016. Administrative Assistant Mary McPhee began February 18, 2015 at \$15 per hour for 12 hours a week, from September 1 to June 30, 10 months a year, Monday to Thursday 9 am to noon with a generous donation of \$5000 from a member of the congregation to start this process. Appreciation was expressed to those involved in hiring these two new employees. Director

of Music Carolyn Hyma to have her hours increased from 10 to 11 hours per week and that she be paid at the RCCO Level 5 due to her 25 years of experience as a choir director, resulting in an increase spread over two years of \$838 in 2015 and \$838 in 2016. Moved by Bob Kerr, seconded by Ross Robertson. Motion carried.

Minister Rev. Neil Ellis to have his salary increased by 2% retroactive to January 2015 which would be an increase of \$1542 per annum. Moved by Bob Kerr, seconded by Ross Robertson. Motion carried.

#### TRUSTEES' REPORT (pg. 2-5 & 3-5)

Moved by Joan Kemp, seconded by Gordon Forbes that \$2842.35 be transferred to St. Andrew's operating budget. Motion carried.

#### EXAMINER'S REPORT

Written by Derrick Cunningham, read by Rev. Neil Ellis that we accept that the accounts are in good order. Moved by Margaret Bridges, seconded by Ross Johnson. Motion carried. A note of appreciation will be written by Joy Randall to Derrick who has resigned as Examiner.

#### NOMINATION OF EXAMINER FOR 2015

Moved by David Randall, seconded by Bryan Armstrong that Session appoint an Examiner for the Financial Reports of 2015. Motion carried.

#### NEW BUSINESS

Lynda Forbes expressed her appreciation for the presentation that Rev. Neil Ellis made to Presbytery about church web sites. The General Assembly of the Presbyterian Church in Canada will be held in Victoria, B.C. in 2015. Lynda Forbes will be attending.

#### DATE OF 2016 ANNUAL CONGREGATIONAL MEETING – February 28, 2016

Moved by Tom Robinson, seconded by Roberta Armstrong that our ACM be the last Sunday in February each year. Motion carried.

#### WORD OF THANKS

Rev. Neil Ellis thanked the congregation on behalf of his family for a warm reception and Joy Randall for her support; also Laurie Carroll for her final task of compiling the Annual Reports.

#### ADJOURNMENT

Moved by Ross Robertson that the meeting be adjourned. Motion carried.

#### BENEDICTION

Rev. Neil Ellis closed the meeting with a benediction.

Rev. Neil Ellis, Moderator

Ruth Kerr, Secretary