

St. Andrew's Presbyterian Church Cobourg, Ontario



Reports for 2018

Annual Meeting – February 24, 2019

Congregational Statement of Purpose

To Know Jesus Christ and Make God Known

To Serve

To Provide

To Inspire

**St. Andrew's Presbyterian Church, Cobourg
Annual Congregational Meeting – Sunday February 24, 2019**

Agenda

Words of Welcome	Rev. Ellis
1. Nomination of Secretary	
2. Adoption of Agenda	
3. Approval of Minutes from February 25, 2018 and May 18, 2018	
4. Ministry Highlights from 2018	Rev. Ellis
5. Business Arising:	
a. Donation from Trust Fund Proceeds	
6. Salaries for 2018	Harry Knapper
7. Presbyterians Sharing Goal for 2019	
a. Suggested allocation amount of \$15,750	
8. Presentation of 2018 Congregational Budget	Rob Lenters John Vickers
9. Reports for Information	
10. Group Financial Reports	
11. Examiner's Report	Jon Saunders
12. Nomination of Examiner for 2019	
13. Election of Hope & Opportunity Fund Administrators	
14. New Business	
a. Congregational Meeting in November for Budget Approval	
Words of Thanks	
Adjournment	
Benediction	Rev. Neil Ellis

Date of 2019 Annual Congregational Meeting – February 23, 2020

TABLE OF CONTENTS

SECTION 1: The Year in Review

Message from the Minister.....	1-1
In Memoriam, Baptisms, Transfer of Memberships.....	1-2
Elders, Trustees, Branches of Ministries.....	1-2
Report from the Kirk Session.....	1-3
Congregational Statistics 2018.....	1-3
Narrative Summary of St. Andrew's in 2018.....	1-4
(Cont.)	1-5

SECTION 2: Branches of Ministry

Worship.....	2-1
Stewardship	2-1
Nurture.....	2-1
Mission and Outreach.....	2-2
Presbyterian World Service & Development (PWS&D).....	2-2
Soup Kitchen.....	2-3
Finance and Operations.....	2-3
Pastoral Care.....	2-4
St. Andrew's Trust Fund.....	2-4
Fundscrip.....	2-5
Hope and Opportunities Fund	2-5
Women's Association.....	2-5
Marce L. Wood, Women's Missionary Society	2-5

SECTION 3: Financial Statements

2018 Financial Report	3-1
Trust Statement 2018	3-2
Manse Trust Statement 2018	3-2
Manse Trust Statement 2018	3-2
2019 Budget.....	3-3
2019 Budget.....	3-4
Financial Reports – Groups	
Women's Association.....	3-5
Marce L Wood, WMS	3-5
Fundscrip.....	3-5
Hope & Opportunities Fund	3-5
Hope & Opportunities Fund Terms.....	Appendix 1
2018 Annual Congregational Meeting minutes Feb 25/2018	Appendix 2
2018 Annual Congregational Meeting minutes May 27/2018	Appendix 2

Minister's Message

Thank you to all members and friends of St. Andrew's for doing the work of God's kingdom and believing in the mission of God's church. Your generosity has allowed us to maintain and expand the ministry of the church within our community. You have given faithfully of your money, time, energy and most importantly your prayer to the ministries of St. Andrew's.

An annual meeting is an exciting time. It allows us to look back on the year that was and given thanks for the many blessings we have been part of. We continue to expand our reach within Cobourg, reminding our community of God's presence. I pray that you will take the time to read through the reports found within, gaining a sense of the various activities that St. Andrew's is engaged in.

This past year we celebrated 185 years as a community of faith. This was celebrated with a wonderful congregational dinner and worship led by the Rev. Barry Van Dusen. It has been wonderful to see how far we have come as a community of faith and to reflect on what God has in store for us.

Annual meetings are also an opportunity to look to the year to come. To move forward faithfully, trusting in the mission which God has put before us. A mission which is inspired by the life, death and resurrection of Jesus Christ. Our goal is nothing less than a celebration of the Good News we have received in Christ. Let all that we do reflect our love of God, made known in Christ Jesus.

I have full confidence that 2019 will be a year which sees us welcoming new people with the good news. The work we do as a community of faith will have an impact, not only in our own community, but will be felt around God's good Earth.

I consider it a blessing and a privilege to serve as the minister at St. Andrew's. I am thankful to you for your prayer and support in all that we do together.

Yours in Christ,
Rev. Neil Ellis

In Memoriam - Members

Allison Blare Bert Coull Helga Klein

In Memoriam – Adherent

Marilyn Ball

Professions of Faith

Gwen Coleman

Transfer of Members

Joan and Bob Ivers

Term Eldership

2020

Bryan Armstrong
Bob Cleland
Joan Kemp
Ross Robertson
Justin Kerr

2022

Carol Higgs
Katie Hoogendam
Robert Lenters
Harry Knapper

2024

Janet Leadbeater
Carol Ann MacInnes
Nancy Williams
John Vickers

Trustees

Brian MacInnes
Bryan Armstrong
Art Jeninga
Saskia de Lang-Lenters

Treasurers

Rob Lenters

Envelope Secretary

Mary McPhee

Branches of Ministry

Worship: Joan Kemp, Harry Knapper, Carolyn Hyma

Stewardship Rob Lenters, Suzanne Kerr, Joan Kemp, Jenny Neutel and Rev. Ellis

Nurture: Ruth Kerr, Mary Jones, Diana Carr, Taryn Frybort, Adam Frybort, Braden Saunders, Katie Hoogendam, Justin Kerr and Jenny Neutel.

Mission and Outreach: Margaret MacKenzie, Joy Randall, John Vickers, Janet Leadbeater, Valerie Baines.

Soup Kitchen: Mary Jane Pocock, David Randall

Finance and Operations: John Vickers, Bryan Armstrong, John Baines, Bob Cleland, Ross Robertson and Rob Lenters

Pastoral Care: Joy Randall, Valerie Baines, Pauline Green, Ruth Kerr, John McDougall, Carol Van Goch, John Vickers and Carol Higgs

Leading with Care: Ruth Kerr

Personnel: Harry Knapper, John Vickers and Janet Leadbeater

Sunday School Teachers

Saskia deLang-Lenters, Gwen Coleman, Ross Robertson, Katie Hoogendam, Nancy Williams, Linda Robertson, Jordan Hoogendam, John McDougall, Helen McDougall, Margaret Greenwood, Diana Carr, Taryn Frybort, Adam Frybort, Karen Toope, Justin Kerr, Janet Leadbeater

ST. ANDREW'S KIRK SESSION

"Give thanks to the Lord, for he is good; his love endures forever." – Psalm 107:1

The Session of St. Andrew's gives thanks to God for the many good things we have experienced this past year. It was a year which saw our community of faith reach new milestones in its desire to serve the community of Cobourg and the wider world.

A highlight of 2018 was the celebration of the congregation's 185th anniversary in May. The weekend featured some of the history of the congregation on display. A congregational dinner was held where we celebrated with one another and enjoyed wonderful entertainment. On Anniversary Sunday the Rev. Barry Van Dusen preached the word with passages of scripture which were used when the congregation formed 185 years ago. It was a wonderful evening and the Session is prayerful that as a community of faith we will continue to celebrate other milestones in the future.

The Session of St. Andrew's adopted Term Eldership several years ago. This meant that 2018 was a year where we saw membership in the Session change. The Session thanked Bob Kerr, John McDougall, Joy Randall and Jean Wilson for their service on the Session. The congregation elected Janet Leadbeater, Carol Ann McInnes, Nancy Williams, John Vickers and Harry Knapper to serve on the Session. We give thanks for these individuals and their desire to serve and lead.

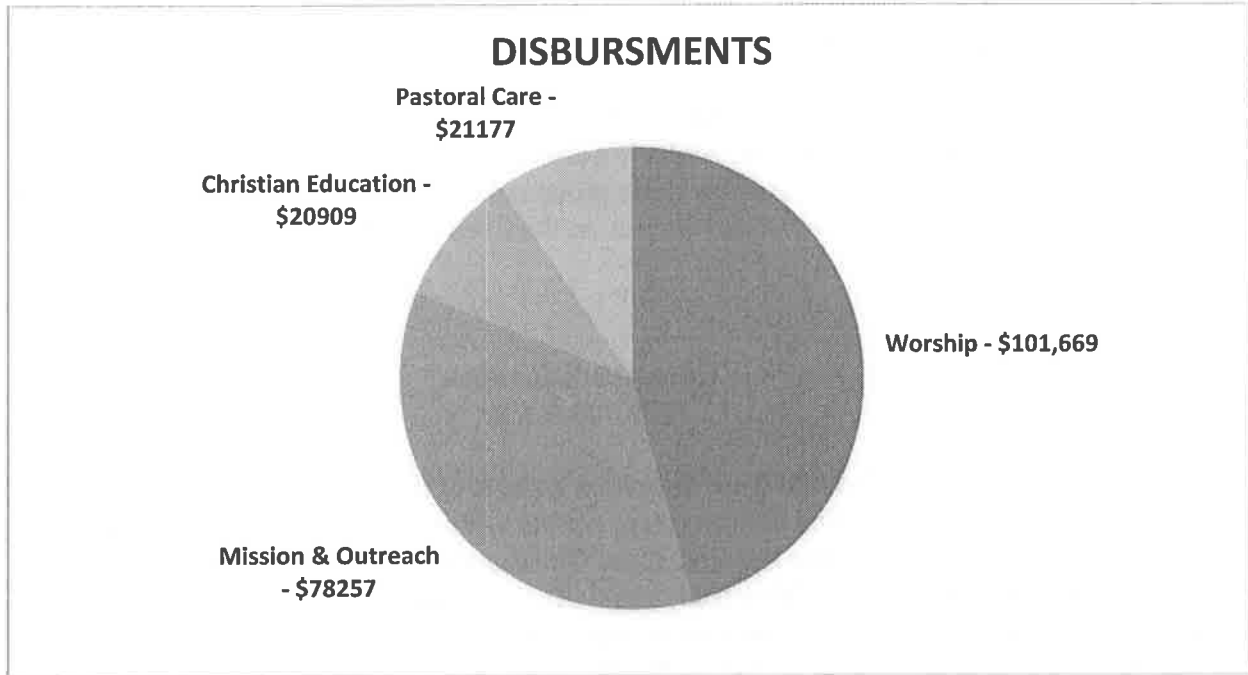
The Session is deeply grateful for the work of Carolyn Hyma, Mary McPhee and David Leonard. They are dedicated and hard working, keeping St. Andrew's running well. We are also deeply appreciative to the many volunteers who serve on committees, maintain the building, teach Sunday School, visit members, serve during Coffee and Conversation and assist with the many other hidden tasks which keep St. Andrew's going.

We look forward to 2019 and what God has in store for us.

Rev. Ellis
Clerk, Pro-Tem

<u>CONGREGATIONAL STATISTICS FOR 2018</u>	
Communicant Members	163
New Members	1
Transfers	2
Deaths	4
Adherents	38
Church School	17
Nursery	3
Youth and Assistants	0
University Students	12
Household of Members	103
Adherents	23

Narrative Summary of St. Andrew's 2018



Total disbursements for 2018 \$222,013

Worship
\$101,669 45%

As a community of faith, we are called to gather and worship God, our Creator. This past year St. Andrew's held fifty-four services of worship. The average attendance, including children, during worship was 95. As worship is central to our lives as followers of Christ, it encompasses the largest part of where our resources are allocated. Worship is the one time during the week that the entire body of Christ gathers to be with one another. It is where we are fed and equipped to go out and love the world which God called 'good'.

We are thankful for the dedication of the choir under the direction of Carolyn Hyma for the inspirational anthems and leadership through song. Additionally, the many guest musicians from within and without the congregation who inspire us. Your financial gifts to St. Andrew's enable us to have meaningful worship.

Mission and Outreach

\$78,257 35%

Mission & Outreach is an important part of our Christian calling. At St. Andrew's we support mission in a variety of ways: by connecting with denominational partners and through developing relationships within our 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 organizations on the bulletin boards located outside of the sanctuary.

Rev. Ellis represents the congregation on the Northumberland Affordable Housing Committee and various other activities within the community. St. Andrew's also hosts many community outreach programs, offering discounted rent in an effort to allow these groups to expand their reach and effectiveness. Your financial gifts to St. Andrew's have a direct impact on the lives of people in our community and internationally.

Christian Education

\$20,909 9.5%

Christian Education and faith formation are important aspects of the ministry at St. Andrew's. The most visible aspect of Christian Education are the young people within the congregation. They are an enthusiastic and bright group that are learning about God together. Adult Bible Study is another component of Christian Education. Bible study normally sees a dozen individuals come together to learn about various aspects of our Christian faith as scripture informs it. Your financial gifts to St. Andrew's have a direct impact on how the next generation will come to know and understand God.

Pastoral Care

\$21,177 9.5%

Pastoral Care is an active ministry at St. Andrew's. Visits occur with regular frequency. These include visits at home, hospital and phone calls. Rev. Ellis also leads worship services at The Golden Plough as part of our pastoral care in the community. The Pastoral Care Branch distributes Prayer Shawls to those who are in special need of prayer.

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, makes hospital visits and crisis visits as required. If you would like a visit please let Rev. Ellis or Joy Randall know. Your financial gifts to St. Andrew's assist the community in knowing that they are cared for and loved.

SECTION 2

Branches of Ministry

Worship

Stewardship

Nurture

Mission and Outreach

Finance and Operations

Pastoral Care

St. Andrew's Trust Fund

Fund Scrip

Hope and Opportunities Fund

The Women's Association

Marce L. Wood, Women's Missionary Society

Worship

No formal meetings have taken place since our last report.

We are fortunate to have a very dedicated group of greeters and should anyone wish to join in or help with collection, please speak to Joan Kemp and she will discuss the details with you.

In celebration of Family Day, treats were handed out to all at service, as we are all one family.

Yours in faith

Harry Knapper and Joan Kemp

Stewardship

The Stewardship Team has been busy over this past year. The primary goal of the Stewardship Team is to ensure that the congregation is meeting its financial commitments and that the gifts of congregation are well used. The team has primarily focused on ensuring that the financial health of the congregation is sound. The members of the team are Rob Lenters, Suzanne Kerr, Joan Kemp, Jenny Neutel and Rev. Ellis

As we approached the congregations 185th anniversary the team organized an anniversary offering which was well supported. In the Fall the team organized the Harvest Dinner which saw over 100 members of the congregation enjoy a meal and one another's company.

Nurture

In 2018 we continued with our new approach to Sunday School with Team Based teaching. The young people seemed to enjoy this new approach and it provided them with the opportunity to connect with a wide variety of adults in the congregation. It is wonderful that the children have been able to develop meaningful relationships with adults as they explore their faith.

For the Family Christmas Eve Service the children performed a Christmas Pageant. The children worked hard learning lines and where they needed to be during the pageant. The service was a wonderful celebration of the Nativity Story and was well attended by the congregation and members of the community. Special thanks to Diana Carr, Gwen Coleman, Justin Kerr and Karen Toope for working with the children for the pageant.

Bible Study

Over the past year two Bible Studies were held. These studies focused on:

Human Sexuality

The General Assembly of the Presbyterian Church in Canada requested that congregations study the issue of Human Sexuality. This is a debate that is currently before the General Assembly as the church seeks to determine the role of LGBTQI individuals within the church. The primary materials that were studied were the guides written by the Church Doctrine Committee of the Presbyterian Church.

The study considered the following major themes and passages of scripture:

1. The historic statements regarding human sexuality made by the Presbyterian Church in Canada.
2. Review the current practice of the PCC.
3. Gain understanding of the terms 'traditional' and 'revisionist'.
4. Consider the following passages of scripture from the traditional and revisionist point of view:
 - a. Genesis 19
 - b. Leviticus 18:22 and 20:13
 - c. 1 Corinthians 6: 9-10 and 1 Timothy 1: 9-10
 - d. Romans 1: 16-2:11

Nativity

In December we embarked on a three week study of the Nativity Story that we find in scripture. This was an engaging look at scripture as we sought to understand what Matthew and Luke were trying to convey with their gospel accounts of the birth of Jesus.

Some items that were discussed included:

- Where exactly was Jesus born? A stable, the inn's barn or in Joseph's ancestral home?
- Who were the three wise men?
- The significance of the gifts.

Mission and Outreach

It has been a busy year for Mission and Outreach at St. Andrew's. We have continued to support Transition House up to their emergency closure in December. The funding for the Mission Branch is done through a portion of the money received from the Hope & Opportunities Fund. This year the Mission Branch used money to assist the following projects:

- \$1000 – Salvation Army
- \$1000 – Cornerstone Family Violence Prevention Centre
- \$500 – Food Vouchers for Soup Kitchen Guests
- \$400 – Christmas Radio Ad
- \$250 – Community screening of *Pushback* a documentary on housing issues

In September Rev. Ellis, along with Meaghan Macdonald of Habitat for Humanity Northumberland, moderated an all-candidates meeting for the municipal election. This was an initiative of the Northumberland Affordable Housing Committee, which meets at St. Andrew's. The focus of the all-candidates meeting was the issue of affordable housing in our community.

Rev. Ellis also represents St. Andrew's on the Northumberland Affordable Housing Committee. This group is comprised of organizations and individuals who advocate on behalf of those who are in vulnerable situations and living in precarious housing situations.

Rev. Ellis sits on the Northumberland County Homelessness enumeration count advisory team. This role grew out of the 20K Homes survey conducted in 2016. The Government of Ontario has mandated that homelessness counts must now happen every two years. In the Spring a homelessness count of the community was conducted. Rev. Ellis also served as a survey taker in the community.

In 2018 we hope to continue and expand our work. Looking at other initiatives, both local and international, that St. Andrew's may find as cause for concern. In the Spring we hope to organize a conference on the subject of housing and homelessness. This will be an educational event for the faith communities in Northumberland.

Presbyterian World Service & Development (PWS&D)

St. Andrew's is a very active partner with PWS&D, which is the emergency development and relief agency of the Presbyterian Church in Canada. PWS&D has a wide variety of programs and is present in many parts of the world. Funds donated to PWS&D assist in disaster relief, poverty reduction, justice promotion and providing hope for vulnerable individuals throughout the world. On the 1st Sunday of February we promote the work of PWS&D during worship.

Our historic giving to PWS&D is as follows:

2014	\$10,042
2015	\$14,295
2016	\$13,597
2017	\$12,452
2018	\$10,436

Thank you for continuing to support this important part of our ministry. The financial contributions to PWS&D make a difference around the world.

Soup Kitchen

St. Andrew's Soup Kitchen runs every Thursday from mid-September to the end of the following May of each year. Our guests enjoy a wide variety of soups and sandwiches and once a month, a hot meal is served. Homemade desserts are always a highlight and well anticipated. Our soup is kindly donated by CJ's Bar and Grill.

In the fiscal year January to December 2018, we served 866 meals and sent 354 meals home. This totaled 1220 meals served. Meals sent home may be for someone who is infirm and cannot get out, may be for someone who is homeless or simply represents an extra meal for a particular guest.

We thank the volunteers of whom there were 19 in total at one time or another during 2018 for helping to serve the meals and a special thanks to those who made the wonderful desserts. While lunch is served from 11:00 am until 12:00 pm, our doors are open and some of guests take advantage and arrive early and enjoy tea, coffee, juice and comradery before lunch is served.

Courtesy of donations from among our volunteers, parishioners and our membership at Food 4 All we were able to provide an array of extras including packaged food with a stress on items for personal care and, when available mitts, hats and socks.

We appreciate the help and support from the community and members of St. Andrew's.

Mary Jane Pocock

Finance and Operations

During the year the Finance and Operations Team engaged in the following projects:

- the water line replacement project was completed early in the year
- the installation of the new boilers was completed last year. By altering the core of the system, the supporting parts needed to be fine tuned/adjusted to bring the system into balance. Several of the thermostats needed to be replaced. This will be an on-going item over the next couple of years.
- During the spring, the roof drain became plugged and the resultant leak caused major damage to the office, one of the Sunday school rooms and the halls both upstairs and down. After several months of negotiations with the insurance company, the building repairs have been completed. Repairs to the office furniture have yet to be done. The insurance company authorized \$10,000 to go to the contractor for the repairs. The F & O branch received permission from the session to identify a specific budget item of \$3310 to complete the repairs.
- The north wall in both the Rhodes room and the back hall developed a major leak. This project will be looked at during this winter.
- During the year, the church maintained several "legal requirements".
 - The annual fire drill
 - The back entrance to the parking lot was closed for 24 hours.
 - The back and side parking lots were posted with "Church Use Only" signs.
- The provincial elevator inspector was in on September 13th. Three problems were identified with the elevator; one of which is major. The shaft has settled, causing the box to rub against the inside of the shaft. This will require the elevator company to repair the unit this winter. Unless they run into any unforeseen problems, the lift will be out of commission for three days while this is happening. The congregation will be notified when this is occurring as soon as we know.

The new year sees several projects on the drawing board, all which are contingent upon available funding.

- The office computer needs to be upgraded.
- Software is required for the recording of donations.
- The north wall in the Rhodes room needs to be sealed.
- The floor in front of the elevator in the basement needs to be re-tiled.

We are looking forward to another good year and appreciate all the help given to us by the congregation.

Pastoral Care

Our Pastoral Care Visitors have met 2-3 times during the year to plan and carry out our mandate; share concerns of pastoral care of our members and adherents.

Our visitors: Joy Randall, Convener, Val Baines, Pauline Green, Carol Higgs, Ruth Kerr, John Vickers. John McDougall completed several years as our visitor to the Golden Plough joined by his dog that everyone loved.

Rev. Neil Ellis and Joy Randall visit our people in the hospital, and lead worship services in the Retirement Residents and Nursing Homes. Many of those visited are over 90 and appreciate time with our visitors in their homes. Ruth Kerr looks after those in Port Hope and they wait for her visits. Some keep contact with them by telephone, delivering the devotional books and other church news. They forward prayer requests to us and we ask the congregation to remember them through prayer

At our meetings we continue to share new ways of caring, sharing our faith and to help our visitors be supportive of members and friends on their journey in life.

The WA on behalf of St. Andrew's sent 25 plants at Christmas time. Our church school students prepared little cards to go with them. These were appreciated by many.

Joy Randall sends cards to people on behalf of St. Andrew's on special occasions, illness, and sympathy. Ruth Kerr sends birthday cards to children on the Nursery Roll.

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.

If you would like to be part of this team please talk with the minister or Joy Randall.

The Young at Heart Group meets regularly on Friday mornings at 10 a.m. Our concern of caring for our seniors who come is an important part being of our church family. Our numbers are less but many still want to continue to meet together. We have had programmes related to lifestyle, health and concerns of society today. We invited other members to our Pot Luck Lunches. We keep in touch with other seniors on important days in their life. Everyone enjoys a time of sharing in our conversations and praying for our members, the church and the community.

Coffee and Conversation is a time of fellowship after our morning services. We appreciate the volunteers who help prepare and host this time. The teams seem to be working well but we can always use a few more hands. Our numbers are growing and the children like the contact with others and one highlight of their time after church school is "juice and cookies. If you are not on a team yet and would like to help, please contact our Church Administrator Mary. Each team does this about three times in half the year and not required over the summer.

We also have some lunches and BBQs during the year on special occasions. The Chili Contest always brings crowds and such fun! We continue to use Fair Trade Coffee each Sunday. We appreciate donations to help cover the costs for these times together.

Joy Randall, Convener

St. Andrew's Trust Fund

The Trustees of St. Andrew's PC are Art Jeninga (Member), Saskia de Lang-Lenters (Treasurer), Bryan Armstrong (Secretary), and Brian MacInnes (Convener). All holdings have been reviewed and found to be in proper order. We must acknowledge our appreciation for Gordon Forbes who assisted with portions of this process. During this year, and as several investments matured, monies for the most part, have been reinvested in the Consolidated Fund (PCC) held by the Presbyterian Church in Canada. The PCC fund has previously invested monies from the Hope and Opportunities Fund and this action of the Trustees is in keeping with the consent of the Members of Session responsible for directing the Hope and Opportunities Fund.

All other responsibilities for transferring earnings from investments to the General Fund from the Manse Fund and the St. Andrew's Trust will be completed in accordance with the Trusts' terms and directions.

Respectfully

Brian W. MacInnes, Convener

Fundscrip

This past year with 2 orders a month we earned commissions of \$1410 on sales of \$63,200. We try to maintain a steady inventory which is declining due to a slow decrease in our loyal purchasers.

We ask parishioners to consider supporting the fund. It costs you nothing and helps the church. Everyone has to eat and gas up the car so give it a go.

Bob Cleland – Fund Operator

Hope and Opportunities Fund

The Hope & Opportunities Fund was founded by the generous gift of David and Esther Paterson. To provide a source of funds for the church to use towards its mission and maintenance of its building. The Hope & Opportunities Fund is invested in the Consolidated Portfolio of the Presbyterian Church in Canada. We continue to be pleased with the performance of this fund. At September 30, 2018 the Hope & Opportunities Fund had a value of \$199,929.78. There were no major withdrawals to the Hope & Opportunities Fund during 2018. The year end value of the Hope and Opportunities Fund was not available at the time of printing. We hope to receive this information in time for the congregational meeting.

Ross Robertson, Bryan Armstrong and Dave Jones

Women's Association

Welcome 2019, a year for new adventures and a repeat of others.

The W.A. catered 9 events in 2018, anything from tea's, funerals, meetings, markets, choirs and seniors dinners. Thank you for all the help and support you have given to these events.

Our Spring Craft Market raised \$2,388.61 and our beautiful Christmas Tea was \$3164.96. It is our challenge each year to increase these figures and with your help and continued support we do pretty good. In 2018 we were able to contribute \$6,000 to the 185th Anniversary collection.

We welcomed some new members in 2018 bringing our group up to 16 ladies strong. We always have open arms for anyone who would like to join us or just come out to a meeting to see what it is all about. We meet the second Tuesday of each month in the Allen Room at 7:30 pm.

Thank you again, and I am sure we will be calling on you in the future for those cookies, pies and squares.

Joan Kemp, Pres. W.A.

Marce L. Wood, Women's Missionary Society

The Marce L. Wood WMS Auxiliary was under the leadership of Cecilia Morris in 2018. We have 6 members and 1 associate member. The group met once a month (Sept- June). We meet on the fourth Thursday at 12 noon in the Allen Room. We first enjoy lunch time fellowship and then our meeting/study follows. New members are always welcome.

The Mission Studies were taken from the Glad Tidings articles entitled **Palestine and Stories of Mission.**

The World Day of Prayer was held at the Christian Reformed Church on Friday March 2nd, 2018. This service was shared with the various churches in Cobourg.

Mission Awareness Sunday was on October 21st, 2018 with the theme: The Reconciliation Tour. Joan Smith, Peterborough Presbyterial President was the speaker. The offering that day was for the WMS General Fund.

During 2018 our WMS group sent \$ 1415 to Presbyterial for the work of the WMS. We appreciate your sharing in our offerings during the year to help us to achieve this amount.

We are part of our Presbyterial Prayer Chain that prays for members of their families and church friends when there is a special need.

Our Presbyterial "Spring Fling and Annual Meeting" was at Cobourg on May 16th 2018 with Bob and Ruth Kerr sharing their experiences on their Camino de Santiago de Compostela Walk, in Spain. The Executive was installed and the annual reports were given. Members from our church joined us that day to hear the Kerrs.

In June and in December we enjoyed our pot luck lunches at the home of Joy Randall and sharing with our associate members at that time.

Our members and friends receive the Glad Tidings and this year we had 8 regular subscriptions.

We appreciate our president Cecilia Morris, Carol Higgs as secretary, Louise Baxter- treasurer, and Joy Randall (Glad Tidings) who help our group. Our group is getting smaller but we still continue to enjoy our special times together in prayer, study, service, and fellowship as part of our WMS purpose.

Cecilia Morris, President

SECTION 3

Financial Statements

2018 Financial Report
Trusts Statement of Change in Investments 2018
Trust Income and Cash Flow 2018
Manse Trust Income and Cash Flow 2018
2019 Budget
Financial Reports - Groups

ST. ANDREW'S PRESBYTERIAN CHURCH, COBOURG - 2018 FINANCIAL REPORT

DISBURSEMENTS		
Bank Balance December 31, 2017		-\$5,368
RECEIPTS		
Envelopes and plate offerings	\$73,924	
PreAuthorized Remittances	70,967	
Special donations	34,668	
Hope & Opportunity Trust transfers	9,826	
St. Andrew's Trust transfers	3,142	
Manse Trust transfers	75	
Various fund-raisers	13,911	
Rentals	10,240	
Sales Tax Rebates	8,327	
Line of Credit Adjustment	27	
Fundscrip	1,000	
Women's Association	6,050	
Sunday School & Youth Group	1,891	
Donations to Hope & Opportunities	100	
Donations to Music Program	3,715	
Donations to Soup Kitchen	<u>1,045</u>	
Total Revenue	\$238,909	\$238,909
Total disbursements		<u>222,041</u>
Net Income 2018		16,869
Bank Balance-December 31, 2018		\$11,500
RBC Overdraft as of December 31, 2017	\$0	
Total overdraft loans for 2018	57,000	
Overdraft payments made in 2018	<u>57,000</u>	
RBC Overdraft as of December 31, 2018	\$0	\$0
Owing to Manse Trust Fund Dec. 31, 2017	\$8,000	
Loan Repayment	<u>2,000</u>	
Owing to Manse Trust Fund Dec. 31, 2018	6,000	
Total Liabilities December 31, 2018		\$6,000
DISBURSEMENTS		
Employees expenses, salaries & benefits		
Office		\$130,281
General expenses	\$1,519	
Telephone & Internet	1,342	
Photocopier	<u>1,807</u>	4,668
Branches		
Worship	817	
Pulpit Supply	1,200	
Nurture	810	
Pastoral Care	<u>542</u>	3,369
Fin & Op		
Heating	8,520	
Lakefront Utilities	3,691	
Insurance	5,819	
Maintenance & supplies	20,929	
Bank service fees	181	
Line of credit Interest	<u>124</u>	39,263
Music		
General operating	2,184	
Tuning & maintenance	1,011	
Organist Supply	<u>840</u>	4,035
Other		
Presbytery Assessment	2,493	
Fund-raising expenses	5,864	
Transfer to Hope & Opp	100	
Manse fund loan payment	2,000	
Women's Association	<u>75</u>	10,532
Total Operating Expenses		\$192,148
Mission & Benevolence		
Presbyterians Sharing	15,455	
P.W.S & D.	10,436	
Mission & donations	3,561	
Soup Kitchen	350	
Outreach Advertising	<u>90</u>	29,892
Total disbursements:		\$222,041

Trusts Statement of Change in Investments and Total Value 2018

	St. Andrew's		Manse	Total
Total value at cost Dec 31, 2017	\$335,920		\$122,497	\$458,417
Adjustment to market value	<u>-4,551</u>		<u>-2,452</u>	<u>-7,003</u>
Total value at market Dec 31, 2017	\$331,369		\$120,045	\$451,414
Change during the year				
matured Scotia GIC's	-\$39,000		-\$24,000	
matured TD GIC	-10,279		-6,152	
value preferred shares	-2,404		-1,212	
cash equivalent investments	<u>-86,061</u>	<u>-137,744</u>	n/a	<u>-31,364</u>
Total value of Scotia investments*	\$193,625		\$88,681	\$282,306
Investment in PCC Fund**	<u>125,860</u>		<u>24,000</u>	<u>149,860</u>
Total investments Dec. 31, 2018	\$319,485		\$112,681	\$432,166
Bank account	<u>24,088</u>		<u>12,586</u>	<u>\$36,674</u>
Total value of Trusts	<u>\$343,573</u>		<u>\$125,267</u>	<u>\$468,840</u>
*investments composition				
	St. Andrew's		Manse	Total
cash	\$192		\$0	\$192
fixed income	178,000		82,001	260,001
preferred shares	<u>15,333</u>		<u>6,680</u>	<u>22,013</u>
Total	<u>\$193,525</u>		<u>\$88,681</u>	<u>\$282,206</u>

**Presbyterian Church of Canada Consolidated Portfolio

St. Andrew's Trust Income and Cash Flow

Manse Trust Income and Cash Flow

Bank Dec. 31, 2017		\$7,189	
Income:			
interest	\$6,994		
dividends	<u>665</u>	<u>\$7,659</u>	
other deposits:			
TD GIC maturity	10,000		
transfer from Manse Trust	<u>3,799</u>	<u>\$21,458</u>	
		\$28,647	
Less:			
Transfer to St. Andrew's church	\$3,217		
Bank fees	22		
Reduction in Scotia cash equivalent	<u>1320</u>	<u>-\$4,559</u>	
Bank Dec. 31, 2018		<u>\$24,088</u>	

Bank Dec. 31, 2017		\$4,509	
Income:			
interest	\$3,553		
dividends	<u>434</u>	\$3,987	
other deposits:			
TD GIC maturity	6,000		
Loan repayment	<u>2,000</u>	<u>11,987</u>	
		\$16,496	
Less:			
Transfer to St. Andrew's Trust		<u>-3,910</u>	
Bank Dec. 31, 2018		<u>\$12,586</u>	

St. Andrew's 2019 budget based on 2018 year-end numbers

	2018 budget	2018 actual	2019 budget
Bank balance at Jan. 1	-\$5,368	-\$5,368.31	\$11,500
Total all receipts	\$167,000	\$238,882.19	\$186,500
Total all expenditures	\$225,026	\$222,013.54	\$227,237
Bank balance Dec. 31	-\$63,394	\$11,500.34	-\$29,237

Net Income:	-\$58,026	\$16,868.65	-\$40,737
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RECEIPTS:

Collections:			
envelopes & loose	\$58,000	\$73,923.58	\$65,000
Pre-Authorized (P.A.R.)	\$60,000	\$70,967.40	\$70,000
special gifts	\$10,000	\$34,668.10	\$10,000
Receipts sub-total:	\$128,000	\$179,559.08	\$145,000

Other receipts:

Hope & Opportunities fund receipts	\$8,500	\$9,826.20	\$9,500
St. Andrew's Trust Fund receipts	\$6,000	\$3,141.98	\$4,000
Manse Trust Fund receipts	\$2,500	\$74.94	\$1,000
Miscellaneous Fund Raising	\$12,000	\$14,911.30	\$12,000
Rental Income	\$6,000	\$10,240.44	\$10,000
82% PST and 50% GST tax rebate	\$4,000	\$8,327.36	\$5,000
Women's Association	\$0	\$6,050.00	\$0
Youth Group and Sunday school	\$0	\$1,890.62	\$0
Donations to St. A Trust Fund	\$0	\$0.00	\$0
Donations to Hope & Opp. Fund	\$0	\$100.00	\$0
General Music Fund	\$0	\$3,715.27	\$0
Soup Kitchen donations	\$0	\$1,045.00	\$0
Other receipts sub-total:	\$39,000	\$59,323.11	\$41,500
Total church receipts:	\$167,000	\$238,882.19	\$186,500

A combination of things in 2018 resulted in St. Andrew's ending up so well this year:

1. Most of the various branches and committees stayed within their budgets.
2. We received about \$3,600 more rent than expected (thanks, in part, to Mary).
3. We received about \$40,000 in gifts thanks to the generosity of the congregation.

Operating expenses:	2018	2018	2019
Employee expenses:	budget	actual	budget
Total salaries and benefits:	\$134,800	\$130,280.64	\$139,000
Office:			
General office expenses	\$1,900	\$1,519.05	\$2,000
Telephone & Internet	\$1,400	\$1,342.34	\$1,100
Photocopier	\$1,600	\$1,806.73	\$1,800
Total Office:	\$4,900	\$4,668.12	\$4,900
Branches of Ministry:			
Worship committee	\$1,200	\$817.18	\$1,000
Pulpit supply	\$1,440	\$1,200.00	\$1,500
Nurture	\$1,000	\$809.51	\$750
Pastoral Care	\$700	\$542.17	\$600
Total for Branches of Ministry:	\$4,340	\$3,368.86	\$3,850
Finance and Operations:			
Heating (gas)	\$8,000	\$8,519.99	\$9,000
Lakefront Utilities (electricity, water)	\$4,600	\$3,690.52	\$4,000
Insurance	\$5,443	\$5,818.55	\$6,200
Maintenance & supplies	\$16,000	\$17,618.82	\$15,000
Bank service fees	\$180	\$180.85	\$200
Line of credit interest	\$120	\$97.42	\$100
Flat ceiling leak insurance claim	\$0	\$3,310.00	\$0
Total for Finance and Operations:	\$34,343	\$39,236.15	\$34,500
Music:			
General operating	\$2,300	\$2,184.36	\$2,300
Tuning and maintenance	\$800	\$1,011.00	\$1,000
Organ supply	\$800	\$840.00	\$800
Total Music:	\$3,900	\$4,035.36	\$4,100
Other Expenses:			
Presbytery assessment	\$2,493	\$2,493.00	\$2,637
Fund-raising expenses	\$5,500	\$5,864.26	\$5,500
Transfer to St. Andrew's trust fund	\$0	\$0.00	\$0
Transfer to Hope & Opp. trust fund	\$0	\$100.00	\$0
Manse Fund loan payments	\$2,000	\$2,000.00	\$2,000
Women's Association	\$0	\$75.00	\$0
Total Other:	\$9,993	\$10,532.26	\$10,137
Total operating expenses:	\$192,276	\$192,121.39	\$196,487
Missions and Benevolence:			
Presbyterians Sharing	\$15,750	\$15,455.00	\$15,750
P.W.S.&D.	\$12,000	\$10,436.10	\$10,000
Mission & Outreach	\$5,000	\$3,561.07	\$5,000
Soup Kitchen	\$0	\$350.00	\$0
Outreach advertising	\$0	\$89.98	\$100
Total Missions and Benevolence:	\$32,750	\$29,892.15	\$30,750
TOTAL EXPENDITURES:	\$225,026	\$222,013.54	\$227,237

FINANCIAL REPORTS - GROUPS

Women's Association			
RECEIPTS		EXPENDITURES	
Bank Balance Dec 31, 2017	\$ 4,985.62	Bank Service charges & purchase cheques	\$ 35.39
Coins	\$ 20.37	D&H Cheque purchase	\$ 33.38
Stamp Sales	\$ 50.00	Floats	\$ 935.00
Donations	\$ 255.00		
Spring Coffee Party	\$ 1,970.10	Supplies	\$ 1,337.32
Misc. Catering	\$ 2,143.00	Donations	\$ 6,000.00
Christmas Bazaar	\$ 3,584.45	St. Andrew's Poinsettia Purchase	\$ 125.00
Float Redeposited	\$ 935.00		
Bank Service charges reversed	\$ 10.89	Bank Balance Dec 31, 2017	\$ 6,546.85
Table Rentals	\$ 1,058.51		
	\$ 15,012.94		\$ 15,012.94
Submitted by Leota Dewell			

Marce L. Wood WMS			
RECEIPTS		EXPENDITURES	
Bank Balance Dec 31, 2017	\$ 78.68	Peterborough Presbyterian Fund	\$ 1,415.00
Offerings	\$ 689.00	Expenses	\$ 56.00
Donations	\$ 755.00	Synodical dues	\$ 36.00
2nd Mile	\$ 236.15	Special Project	\$ 200.00
Synodical dues	\$ 36.00	Bank Balance Dec 31, 2017	\$ 87.83
	\$ 1,794.83		\$ 1,794.83
Submitted by Louise Baxter			

Fundscrip			
RECEIPTS		EXPENDITURES	
Bank Balance Dec 31, 2017	\$ 2,518.00	Purchase of Gift Cards	\$ 63,025.00
Sales of Gift Cards	\$ 63,200.00	Bank Charges	\$ 67.00
Commission of Gift Card Sales	\$ 1,410.00	Finance and Operations transferred to church	\$ 1,000.00
Inventory Balance of Gift Cards \$625	\$ -	Bank Balance Dec 31, 2017	\$ 3,036.00
	\$ 67,128.00		\$ 67,128.00
Submitted by Bob Cleland Earned commisions not yet received \$584.72 Cash on hand \$800			

Hope & Opportunites Fund			
RECEIPTS		EXPENDITURES	
Balance Dec 31, 2017	\$ 196,524.07	5% of Dec 31, 2017 balance	\$9,826.20
Q1 Income	\$ 1,071.33		
Q2 Income	\$ 1,267.57	Balance September 20, 2018	\$190,103.58
Q3 Income	\$ 1,066.81		
	\$ 199,929.78		\$199,929.78
The year end balance was not available at the time of the report and will be made available at the Annual Meeting.			

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 25, 2018

Words of Welcome

Rev. Ellis opened the meeting with scripture and prayer. A memorial moment of remembrance and reflection was observed.

Nomination of Secretary

Roberta Armstrong and Brian MacInnes - That Margaret Greenwood serve as secretary for the meeting. **CARRIED.**

Adoption of Agenda

Bob Cleland and Suzanne Kerr - That the Agenda be accepted. **CARRIED.**

Approval of Minutes from February 26 and May 14, 2017.

David Jones and Bryan Armstrong - That the minutes from the congregational meetings held on February 26, 2017 and May 14, 2017 be accepted as printed. **CARRIED.**

Ministry Highlights

Rev. Ellis shared ministry highlights from the past year.

Business Arising

Donation from Trust Fund Proceeds

Bryan Armstrong and Bob Kerr - That the percentage of funds received from the St. Andrew's Trust Fund in the amount of \$317.55 be used to support Sounds of the Next Generation (SONG). **CARRIED.**

Salary Recommendations for 2018 Budget

Neil Ellis – Minister

Bob Kerr and Rob Lenters – That Rev. Neil Ellis' salary be increased to \$43,233 in 2018, to be on the 6th step of the Presbyterian Church of Canada's scale. In addition, his housing allowance be raised by 1.7% (COLA) to \$20,158. This is a total increase of \$2,411, which includes salary and housing for 2018. **CARRIED.**

Carolyn Hyma – Music Director

Bob Kerr and Brian MacInnes – That Carolyn Hyma be placed at 13 hours per week on the RCCO scale, bringing her 2018 salary to \$20,176, from \$19,716 and increase of \$460. **CARRIED.**

Mary McPhee – Administrative Assistant

Bob Kerr and David Jones – That the church make a 2018 salary adjustment for Mary McPhee from \$15.84 an hour to \$20 per hour. **CARRIED.**

David Leonard – Custodian

Bob Kerr and Ross Robertson – That David Leonard remain at his 2017 salary of \$19.23 per hour for 2018. **CARRIED.**

Presbyterian Sharing

David Jones and Brian MacInnes - That St. Andrew's accept a Presbyterian Sharing goal of \$15,750 for 2018. **CARRIED.**

Budget Presentation

Ross Robertson and David Jones - That the 2018 budget be approved as presented. **CARRIED.**

Reports for Information

Roberta Armstrong and Carol Anne MacInnes - That the reports be accepted as presented. **CARRIED.**

Group Financial Reports

Bob Kerr and Ross Robertson - That the reports be accepted as reviewed by the examiner. **CARRIED.**

Examiner's Report

John Saunders provided a verbal report that he was satisfied with that status of the financial records at St. Andrew's.

Nomination of Examiner for 2018

Ross Robertson and Brian MacInnes - That John Saunders examine the 2018 financial records for St. Andrew's Presbyterian Church, Cobourg. **CARRIED.**

Trustees

Bob Kerr and Jean Wilson – That Bryan Armstrong, Brian MacInnes and Saskia de Lang-Lenters augment the trustees for the congregation of St. Andrew's. **CARRIED.**

- **Dissent:** Linda Forbes – I believe it is imprudent to place an individual who is acting as a church treasurer on the Trust Fund which controls funds within a designated trust – especially when she would likely be called to act as Trust Fund Treasurer.

Gordon Forbes provided a letter of resignation as congregational trustee, which was received with regret.

New Business

There was no new business.

Words of Thanks

Rev. Ellis shared words of thanks to the many individuals within the congregation who work on committees, care for one another and make St. Andrew's a welcoming community.

Katie Hoogendam and Brian MacInnes both expressed gratitude to the congregation for welcoming them as new members.

Ross Robertson provided words of thanks to Rev. Ellis for his work.

Adjournment

Bryan Armstrong and Kate Elis - That the meeting be adjourned. **CARRIED.**

Benediction

Rev. Ellis closed the meeting with a benediction.

Rev. Neil Ellis
Moderator

Margaret Greenwood
Secretary

Appendix 2

St. Andrew's Presbyterian Church, Cobourg
Congregational Meeting, May 27, 2018

The Moderator constituted the meeting with prayer.

R. Robertson & R. Lake - That Joan Kemp serve as the secretary for the meeting. **CARRIED.**

R. Robertson & J. Lake - That Janet Leadbeater be ordained as a Ruling Elder and inducted into the Session of St. Andrew's Presbyterian Church, Cobourg. **CARRIED.**

J. Randall & B. Armstrong - That Harry Knapper be inducted for two years and that John Vickers, Carol MacInness and Nancy Williams be inducted for six years into the Session of St. Andrew's Presbyterian Church, Cobourg. **CARRIED.**

R. Robertson & B. Armstrong - That the Church Administrator be named the new Envelope Secretary for St. Andrew's Presbyterian Church, Cobourg. **CARRIED.**

A motion to adjourn the meeting was made, all showed their agreement by standing for the Benediction as pronounced by the Moderator and the court was adjourned.

Appendix 3

