

St. Andrew's River Heights United Church

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ANNUAL REPORT

DECEMBER 31, 2016



FOR PRESENTATION AT THE ANNUAL MEETING

SUNDAY, FEBRUARY 26, 2017

**Annual General Meeting
St Andrews River Heights United Church
Sunday, February 26, 2017**

Agenda

- | | |
|--|----------------------------|
| 1. Call to order and declaration of quorum | Joan Stevenson |
| 2. Opening prayer and time of remembrance | Cathy Kinsman/Karen Lumley |
| 3. Motion allowing adherents to vote | |
| 4. Acceptance of agenda | |
| 5. Acceptance of minutes of AGM, February 21, 2016 | |
| 6. Acceptance of interest group reports | |
| 7. Report of the chair of the service team | Joan Stevenson |
| a) Introduction of the service team | |
| 8. Governance working model review | Rob Siddall |
| 9. Foundation report | Deborah Metcalfe |
| 10. Finance report | Paul Webster/Bill Craddock |
| a) Independent reviewer's statement | |
| b) Finance Committee | |
| c) 2016 budget | |
| 11. Nominations | Linda Paul |
| 12. New business | |
| 13. Expressions of appreciation | Paul Webster |
| 14. Closing prayer and adjournment | Karen Lumley |

Our Vision Statement

*To live as Christ would have us live, in love, with compassion
and seeking justice, by sharing God's grace, learning from scripture,
growing through the Spirit and being transformed by faith.*

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A Message from Cathy

It has been another busy year here at St. Andrew's River Heights United Church. Amidst the everyday busyness of meetings, planning and preparing for weekly worship, there have been some wonderful tender moments of learning, caring and growth this past year. I would like to highlight a few that particularly moved me to know that the Spirit is indeed at work here at St. A's.

- ~ A newly formed **Stewardship Interest Group** that is on fire to develop a year-round approach to stewardship that is based on the stewardship of time, talent, treasure, creation and care of the other in our midst.
- ~ Worship services based on Centering Prayer, understanding outreach (1Just City Initiatives) and wonderful music from Mendelssohn (Elijah) and Vivaldi (Gloria) offered as gifts to God's glory.
- ~ A newly formed "**service team**" which continues to work together in new ways to liaise with the interest groups within the church. (Yay Joan, Linda, Ellen and Rob for working so hard with this process of change!)
- ~ A **Good Friday** service which included a walk to a former residential school in the neighbourhood and a solid worship teaming effort alongside Westworth United. Issues of injustice and inequality, with joint choirs and moving stories shared, made for a powerful and Spirit filled worship.
- ~ Gatherings for the **Circle of Care** visitors and facilitators continue to help us know who and whose we are - a church of many connections that cares for all ages and stages within her.
- ~ **Josh Ward and Margaret Pratt** – both students in different ministry streams sharing their learning and gifts with all of us at St. A's.
- ~ **Kathy Knowles** given Honour Award by the Africana Children's Book Award jury for writing *Nana and Me*, an OCLF publication.
- ~ Letter writing with words of encouragement and support for the community of **Attawapiskat First Nation**, on remote James Bay, after declaring a state of emergency notice over the overwhelming number of suicide attempts.

- ~ Serving as a **search headquarters** for Maggie Lui, a River Heights resident who went missing in November, and remains unfound. Lorelie Leslie-Cole and Vernon Cole initiated this work on our behalf.
- ~ A **junior choir** that has formed under the direction of Derek Morphy and Martha Graham.
- ~ The beginning of “**observations,**” a monthly gathering for those who want to better connect to each other and the issues written about in the United Church award winning magazine, The Observer.
- ~ Sharing in the “**blanket exercise**” with Indigenous leader Connie Budd and staff from North End Stella Community Ministries.

And so, despite budget shortfalls, building and maintenance issues putting us into a larger than expected deficit, we did manage to replace almost every “steam trap” in the place, buy a grand piano and continue to work and serve God in some innovative and exciting ways.

I look forward to the stewardship interest group and their long range plans and vision. I also look forward to another year working alongside my light-hearted partner in ministry, Karen Lumley, our talented office administrator Andrea Moffatt, as well as all other staff and congregants who call St. Andrews home!

Peace,

Rev. Cathy Kinsman

A Message from Karen

After the Wise Ones came to see the Baby Jesus we are told that Mary pondered many things in her heart. I feel the same way about this past year! There are many things I want to ponder in my heart, mind, body and soul. I will share some of those with you...

One of the highlights of the past year was the special Messy Church intergenerational event we hosted with the families of South Sudan and the families from St. Andrew's. We ate together, sharing in a traditional feast from both groups. We enjoyed games, beading, crafts, and story time, as well as an opportunity to learn about the Women's Centre in South Sudan. What a wonderful opportunity to learn together and to share together. Messy Church continues to be a vital part of the ministry at St. Andrew's for families as well as the community.

The church picnic in May 2016 was the first we had held for many years. It was a huge success, with families lugging chairs and blankets to the school grounds across the street from the church. Cathy and I planned activities and worship around the theme of Pentecost. It was a time of celebration!

St. Andrew's annual Celebration Sunday held in September is always a highlight of the year for me! The church service is held outside – with games, bouncy castles, an outdoor barbecue, as well as a 100-foot banana split – making this an informal intergenerational worship celebrating together. We have seen the numbers grow for this event each year, especially from the surrounding community.

This year, Christine Adamson stepped down as the Sunday School superintendent and we thank her for her years of service. We then welcomed Jan Demeduk as the incoming superintendent. In a short period of time, Jan has been a breath of fresh air!

The children at St. Andrew's bring such joy not only to our Christian Education program, but during worship as well. They respond to questions with such openness and honesty. Their responses during the children's time in worship will sometimes surprise me, as well as everyone else present. The youth continue their service hosting soup and sandwich lunches, ushering and greeting at church, helping with the Harvest Supper, selling wreaths and swags, fundraising for the Guatemala Mission Experience, as well as the many other events and activities they support. They are an inspiration and example to us all.

There have been opportunities for many outreach activities this past year, such as the visit to the Human Rights Museum, serving at Agape Table, joining Sisters in the Spirit Walk, walking in the pride parade, meeting at the Bell Tower, serving at Siloam Mission, taking part in the blanket exercise with North End Stella Community Ministry, and walking in the Hustle for Hunger for Agape Table. These are activities the Outreach Interest Group participated in, and the activity and experience were reflections of justice and our faith in action.

The Circle of Care program is a year old and continues to offer opportunities for people in our congregation to care for one another through visiting others or being visited. It is such a privilege and honour to visit people from the congregation in their homes and to be a part of people's lives.

St. Andrew's continues to be a place where all are welcome and where we all work together in the life, work and ministry of the church. A special thank-you to all of our volunteers who work relentlessly serving our Creator, and to all the staff who serve faithfully so that the mission of our church is fulfilled. It is my prayer that, like Mary, we will ponder all of these things in our hearts, minds, bodies and souls.

In service together,

Rev. Karen Lumley

ST. ANDREW'S RIVER HEIGHTS UNITED CHURCH

Church staff

Ministers	All the people of the congregation
Clergy	Cathy Kinsman Karen Lumley
Ministry of Music	Derek Morphy Wes Elias
Office Manager	Andrea Moffatt
Treasurer	Bill Craddock
Church Caretaker	Kirk MacDonald
Sunday School	Jan Demeduk

The Church Service Team

Executive

Chair	Joan Stevenson
Past Chair	Linda Paul
Vice Chair	Paul Webster
Secretary	Kelvin Koots
Chair, Finance	Vacant
Treasurer	Bill Craddock

Interest Group Chairs (as of December 31, 2016)

Christian Education	Tara McCallum
Fellowship & Pastoral Care	Betty Jubinville
Finance	Vacant
Ministry and Personnel	Fred Cross
Nominating	Linda Paul
Outreach	Nancy Hodgson
Property and Administration	Vacant
Stewardship	Vacant
Worship	Rita Swan

Church Trustees

John Barber, Bernard Boland,
Bruce Burrow, Ellen Bruneau,
Marjorie Eckert, Gord Shawcross,
Hartley Stinson

Presbytery Representatives

Vinny Ashton, Peter Brehaut,
Heather Mian, Rita Swan

St. Andrew's River Heights United Church Foundation

Chair

Deborah Metcalfe

Secretary/Treasurer

David Wreford

Anna Blair Circle

Brenda Kennedy

Basement Bookstore

Betty Lorimer

Statistical Information

Number of baptisms	7
Number of confirmations/reaffirmations.....	0
Number of transfers	0
Number of marriages	4
Number of deaths, funerals, memorial services.....	9
Number of supporting households as at December 31, 2016	218

Baptisms:

Rylan A. D. Anderson	January 10, 2016
Caroline E. Enns	January 10, 2016
Annabel E. Darracott	May 8, 2016
Meaghan E. D. Cole	June 12, 2016
Charles E. W. Hodgson	June 12, 2016
Pascale O. G. Pelka	July 3, 2016
Elise Lauren Bennett	November 6, 2016

Marriages:

David Caughlin & Sandra Brown	July 29, 2016
Matthew R. Manness & Lauren E. Stone	July 30, 2016
Paul J. Sellwood & Melinda C. Jubinville	September 3, 2016
Corey M. W. Gallagher & Marlee A. Forsyth-Beaupre	November 12, 2016

Deaths, Funerals, Memorial Services:

Diana Sigrid Hodgson	March 22, 2016
Margaret Pearl Langer	April 16, 2016
Matilda Phalen	April 26, 2016
Mark Tooley	September 16, 2016
Janet Ringer	July 8, 2016
Una Frances Bowles	July 5, 2016
John Lamont	July 14, 2016
Gordon Law	October 17, 2016
Katherine Constance Cheater	November 15, 2016

From the Service Team (Board) Chair

This has been a year of change. In May 2016, the service team (board) began a process on a trial basis of making changes to the governance framework of St. Andrew's River Heights United Church. Please refer to the Governance Interest Group report elsewhere in this AGM booklet wherein specific details of the changes have been presented.

I am grateful for the many people that thus far have helped advance the governance work. Not all of the work has been completed and there have been some issues especially regarding communication along the way that we will continue to work to overcome. Nevertheless, I feel that for the most part we have been able to continue God's work during this time of flux.

Many thanks to the following:

- the congregation of St. Andrew's for supporting the notion of change
- Cathy and Karen for their leadership and support
- the governance group for their behind-the-scenes support
- the service team for helping flesh out the details of the new structure and the patterns of communication
- the interest groups for their patience and understanding as they carried on in the spirit of 'business-as-usual'
- Andrea Moffatt who did extra work when required

As a congregation we are blessed by the fact that our dedicated staff helped maintain status quo in the midst of change. I acknowledge the following:

- our amazing ministerial team, Karen and Cathy who so ably provided leadership and support throughout the year for the entire congregation
- our talented and flexible music leaders, Derek and Wes who continued to awe and inspire us Sunday by Sunday
- the very capable Carolyn Lutes who set up a fine array of hand bell musical offerings for three worship services last year
- Bill Craddock for his diligence and attention to detail regarding the treasury
- Kirk McDonald for his caretaking of the building
- Andrea Moffatt for her dedication to the job as office administrator

It has been my privilege to serve as chair of the board for one year and then of the service team for the past year. I know that I couldn't have done it without the patience, encouragement and support of each and every one of our St. Andrew's church family members. We know that there is much more work to be done. I trust, however, that by working together thus far we have had a year of productive and worthy service. May God continue to be with us and lead us in our work at St. Andrew's River Heights United Church and the wider community.

Respectfully submitted,

Joan Stevenson

Service Team Chair

Finance Reports

Treasurer's Report

Member givings in 2016 were again favorable relative to our projections being only \$559 under budget at \$284,972 (Table 1). As was the case last year, we received some very much appreciated significant extra givings near year end from several members.

Notwithstanding the favorable member gifts, the year 2016 was a challenge for the financial management of our church's operating account. Repairs to our building infrastructure were at a record high. In late January and early February last year, we had a total of 23 steam traps and several radiators replaced which were an unusual number. Total maintenance and repairs were \$70,891 compared to what we thought was exceptionally high last year at \$50,497.

On the revenue side, our fundraising was \$6,153 less than expected and investment income was \$3,660 below budget. Total revenue was \$12,732 less than projected and total expenses were \$22,514 greater, resulting in net revenue being \$35,246 worse than the projected deficit of \$3,319. Adding these last two numbers together gives the \$38,565 deficit we experienced in 2016. (All above numbers shown in Table 1.)

In addition to the operating account, our church maintains a number of other accounts which we label as allocated accounts. These accounts include all of the Guatemala missions, Anna Blair Circle, Right to Housing, and a number of others. In 2016, these accounts had total revenues of \$186,332 and expenses or disbursements of \$175,558. Part of the revenue included \$23,541 of investment income which was transferred to the church's operating account. Also included was \$38,774 from a special fundraiser to purchase the new chancel piano.

Table 1 is the consolidated income statement for the operating account. Our complete balance sheet is in Table 2. It includes the ending balances for the allocated accounts and detailed year-end balances for all of our assets and liabilities.

The daily financial operations of the church are very much dependent on our investment income. The foundation and church investments contributed a total of \$63,540 to the operating account total revenue of \$430,025.

I believe that all of our financial statements accurately portray our church's financial position at year-end and that our accounting procedures are in good order. The

independent review this year is being under taken by Howard Rempel, an accountant with a charitable organization.

It has been a privilege and an honour to again serve as your church treasurer throughout the past year.

Respectfully submitted,

Bill Craddock, Treasurer

Table 1**SUMMARY OPERATING ACCOUNT:****INCOME & EXPENSES 2016, COMPARISON 2015 & BUDGET 2017**

Ordinary Income/Expense		Actual	Variance		Actual	
		2015	2016	Budget-16	2016	Budget-17
INCOME						
3100 - COLLECTIONS						
	3101 - REGULAR OFFERINGS	\$280,531	-\$559	\$285,531	\$284,972	\$281,200
	3103 - OPEN COLLECTIONS	\$6,003	-\$523	\$5,200	\$4,677	\$4,500
	3105 - Sunday School	\$129	\$155	\$150	\$305	\$300
	3109 Mission & Service	\$1,900	-\$604	\$2,000	\$1,396	\$4,000
	3113 Easter Memorial Flowers	\$1,485	-\$360	\$2,000	\$1,640	\$1,700
	3174 Fundraising	\$16,336	-\$6,153	\$27,800	\$21,647	\$27,300
	Other Income	\$1,934	\$705	\$4,190	\$4,895	\$3,670
	3150 - OPERATIONS INCOME	\$52,150	-\$856	\$44,686	\$43,830	\$45,700
	3124 - MONEY TRANSFERS	\$27,877	-\$3,660	\$29,200	\$25,540	\$24,500
	3190 - FOUNDATION GRANT	\$45,000	\$0	\$40,000	\$40,000	\$35,000
	3160 - MISCELLANEOUS REVENUE	\$1,613	-\$877	\$2,000	\$1,123	\$1,300
TOTAL INCOME		\$434,958	-\$12,732	\$442,757	\$430,025	\$429,170
EXPENSES						
	30502 - OTHER EXPENSES	\$2,679	\$545	\$3,245	\$3,790	\$3,455
	4000 - STAFFING COSTS		\$0			
	4010 - Ministerial	\$165,513	-\$428	\$169,000	\$168,572	\$169,800
	4030 - Clerical	\$41,023	-\$414	\$41,700	\$41,286	\$41,900
	4050 - Caretaking	\$13,086	-\$1,175	\$15,800	\$14,625	\$15,500
	4090 - Music	\$39,880	\$48	\$40,700	\$40,748	\$41,300
	40901 - C.E. Coordinator	\$2,074	-\$5	\$2,115	\$2,110	\$2,130
	40902 - ADP	\$305	-\$35	\$350	\$315	\$325
	TOTAL STAFFINGS COSTS	\$261,881	-\$2,009	\$269,665	\$267,656	\$270,955
	6000 - OPERATIONS					
	6230 - EQUIP./FURNITURE	\$722	\$2,695	\$700	\$3,395	\$700
	6520 - MAINTENANCE & REPAIRS	\$50,497	\$29,820	\$41,071	\$70,891	\$43,000
	6940 - UTILITIES, TAXES, INSURANCE	\$48,893	-\$4,203	\$49,367	\$45,164	\$48,351
	Total 6000 - OPERATIONS	\$100,112	\$28,312	\$91,138	\$119,450	\$92,051
	6100 - ADMINISTRATION					
	6540 - OFFICE EXPENSE	\$4,902	\$2,511	\$5,200	\$7,711	\$7,200
	6630 - FINANCE	\$7,925	-\$1,517	\$4,410	\$2,893	\$3,549
	66301 - MINISTER'S LOCAL TRAVEL	\$1,859	-\$663	\$2,800	\$2,137	\$2,600
	Total 6100 - ADMINISTRATION	\$14,686	\$331	\$12,410	\$12,741	\$13,349
	6601 - COMMITTEE EXPENSES					
	6610 - CHRISTIAN EDUCATION	\$5,570	-\$205	\$6,800	\$6,595	\$6,800
	6620 - FELLOWSHIP/PASTORAL CARE	\$1,462	-\$545	\$2,000	\$1,455	\$1,625
	6640 - MINISTRY & PERSONNEL	\$2,824	-\$482	\$3,018	\$2,536	\$3,148
	6650 - OUTREACH	\$0	-\$200	\$200	\$0	\$200
	6695 - FARMER'S MARKET	\$68	-\$100	\$100	\$0	\$0
	6670 - STEWARDSHIP	\$0	-\$96	\$200	\$104	\$200
	6680 - WORSHIP	\$4,147	-\$699	\$4,500	\$3,801	\$4,780
	6700 - MUSIC	\$9,684	-\$1,756	\$10,500	\$8,744	\$10,230
	Total 6601 - COMMITTEE EXPENSES	\$23,755	-\$4,083	\$27,318	\$23,235	\$26,983
	66932 - Affirming Ministry Circle	\$194	-\$100	\$200	\$100	\$100
	6900 - MISSION & SERVICE	\$18,732	-\$648	\$19,132	\$18,484	\$15,248
	6914 - OUTREACH	\$5,038	\$685	\$5,000	\$5,685	\$6,500
	6911 - WINNIPEG PRESBYTERY	\$16,784	\$0	\$16,968	\$16,968	\$17,236
	6999 - OTHER EXPENSE	\$1,003	-\$519	\$1,000	\$481	\$1,000
TOTAL EXPENSES		\$444,864	\$22,514	\$446,076	\$468,590	\$446,877
NET ORDINARY INCOME		-\$9,906	-\$35,246	-\$3,319	-\$38,565	-\$17,707

Table 2

ST. ANDREW'S RIVER HEIGHTS
Balance Sheet Prev Year Comparison
As of 31 December 2016

	31 Dec 16	31 Dec 15	\$ Change
ASSETS			
Current Assets			
Chequing/Savings			
1010 · PETTY CASH	0.00	78.17	-78.17
1011 · FLOAT	141.25	161.25	-20.00
1015 · Quetzels Currency - Cdn \$	126.30	126.30	0.00
1017 · Potential CDN/US Gain	124.62	101.77	22.85
1041 · RBC TOTAL CHEQUING BALANCE			
1040 · RBC Checking, Regular Funds	-33,291.06	19,092.33	-52,383.39
1050 · Checking, Allocated Accts.			
1044 · Youth Fundraising	48,064.44	19,787.44	28,277.00
10441 · Hungarian Interest Group	20,947.49	0.00	20,947.49
1046 · Anna Blair Circle	202.03	0.00	202.03
1047 · Guatemala - Adult	1,488.03	1,182.32	305.71
1048 · "Other" Allocated Funds	-870.54	0.00	-870.54
1055 · Building Imp.	250.00	0.00	250.00
1058 · Accumulated Interest	0.00	-1.13	1.13
10593 · Deferred Givings	17,278.00	20,310.00	-3,032.00
10596 · Other Financial	1,002.83	0.00	1,002.83
Total 1050 · Checking, Allocated Accts.	88,362.28	41,278.63	47,083.65
Total 1041 · RBC TOTAL CHEQUING BALANCE	55,071.22	60,370.96	-5,299.74
10600 · INVESTMENTS - CIBC-WG			
1060 · BONDS			
10624 · Barclays Bank	30,300.00	30,300.00	0.00
10626 · Killam Properties	25,075.00	25,075.00	0.00
10630 · Extendicare Inc.	30,630.00	30,630.00	0.00
10631 · Invest Real Estate	0.00	15,000.00	-15,000.00
10634 · Canexus	30,000.00	30,000.00	0.00
10637 · Chemtrade Logistics	15,000.00	15,000.00	0.00
10638 · Athabaska Oil Corp.	14,400.00	0.00	14,400.00
Total 1060 · BONDS	145,405.00	146,005.00	-600.00
10601 · EQUITIES, CANDADIAN FUNDS			
10991 · TRUSTS			
1069 · SCITL Income Trust	73,742.43	74,618.49	-876.06
10692 · Blue Ribbon Trust	28,909.96	30,460.00	-1,550.04
10708 · Argent Energy Trust	0.00	15,599.50	-15,599.50
Total 10991 · TRUSTS	102,652.39	120,677.99	-18,025.60
10992 · ETF's			
10706 · BMO Cov'd Calls, Utilities ZWU	14,760.00	0.00	14,760.00
10715 · Ishares Financial ETF	14,550.00	14,550.00	0.00
10730 · BMO ETF ZWH	15,366.00	0.00	15,366.00
Total 10992 · ETF's	44,676.00	14,550.00	30,126.00
10993 · PREFERREDs			
10695 · Fairfax Financial (Preferred)	15,116.00	30,232.00	-15,116.00
10700 · Pembina Pipeline C (Preferred)	22,500.00	22,500.00	0.00
10710 · Laurentian Bank (Preferred)	15,000.00	15,000.00	0.00
10714 · Husky Energy (Preferred)	15,000.00	15,000.00	0.00
10734 · GMP Capital Inc. (preferred)	15,130.00	0.00	15,130.00
Total 10993 · PREFERREDs	82,746.00	82,732.00	14.00
10994 · REITS			
10733 · Dream Global REIT DRG.UN	14,662.00	0.00	14,662.00
Total 10994 · REITS	14,662.00	0.00	14,662.00
10995 · OTHER			
10698 · Man. Telephone	0.00	16,390.00	-16,390.00
10703 · Crescent Pt. Energy	0.00	14,796.00	-14,796.00
10704 · Royal Bank	8,553.00	0.00	8,553.00

ST. ANDREW'S RIVER HEIGHTS
Balance Sheet Prev Year Comparison
As of 31 December 2016

	31 Dec 16	31 Dec 15	\$ Change
10709 · Canexus Corp.	0.00	15,270.00	-15,270.00
10719 · TransCanada Corporation	0.00	4,459.20	-4,459.20
10721 · Diversified Royalty Corp.	0.00	14,621.00	-14,621.00
10732 · Ivanhoe Mines Ltd. IVN	5,324.00	0.00	5,324.00
10736 · Chorus Aviation	14,982.00	0.00	14,982.00
10738 · Western Forest Products	9,771.00	0.00	9,771.00
Total 10995 · OTHER	38,630.00	65,536.20	-26,906.20
Total 10601 · EQUITIES, CANDADIAN FUNDS	283,366.39	283,496.19	-129.80
106011 · EQUITIES, U.S. FUNDS			
10717 · Ford Motor Co. (US \$)	0.00	15,239.73	-15,239.73
10718 · Ishares US Prefs. (US \$)	0.00	15,222.78	-15,222.78
10723 · Metlife Inc. (US \$)	0.00	15,560.68	-15,560.68
10724 · Royal Dutch Shell (US \$)	10,150.00	0.00	10,150.00
10725 · WPT Industrial REIT WPTIFUS\$)	11,180.00	0.00	11,180.00
10727 · General Motors (US \$)	10,965.00	0.00	10,965.00
10728 · AllianceBernstein Global (US\$)	12,670.00	0.00	12,670.00
10737 · CITIGROUP Inc.	11,204.68	0.00	11,204.68
10799 · US. Equities US \$ to CDN \$ Adj.	18,639.00	3.00	18,636.00
Total 106011 · EQUITIES, U.S. FUNDS	74,808.68	46,026.19	28,782.49
106013 · CURRENCY GAIN OR LOSS	1,529.93	0.00	1,529.93
10610 · CIBC-WG CASH, SEG. FNDS, MUTUAL			
1062 · CIBC-WG, Cash	10,836.91	44,068.97	-33,232.06
10633 · Undistributed Div. & Int. CDN\$	3,901.08	3,824.54	76.54
10635 · B2B Trust High Income	0.00	17,181.39	-17,181.39
10639 · P.H. & N. Vintage Mutual	1,028.04	1,978.42	-950.38
Total 10610 · CIBC-WG CASH, SEG. FNDS, MUTUAL	15,766.03	67,053.32	-51,287.29
Total 10600 · INVESTMENTS - CIBC-WG	520,876.03	542,580.70	-21,704.67
106012 · US \$ CASHadj. to CDN \$			
106211 · CIBC-WG US Cash	0.00	-3.00	3.00
106214 · Undistributed US Int. & Div US\$	437.10	0.00	437.10
106220 · Adj. to CDN \$	149.49	0.00	149.49
Total 106012 · US \$ CASHadj. to CDN \$	586.59	-3.00	589.59
10602 · SAVING ACCOUNT- STEINBACH C.U.			
10661 · Music Endowment	6,140.10	6,042.89	97.21
1067 · Regular Operating Account	912.69	10,780.20	-9,867.51
10671 · Other Allocated. Accts.	13,102.41	12,894.96	207.45
10672 · Anna Blair Circle	4,040.45	3,976.48	63.97
Total 10602 · SAVING ACCOUNT- STEINBACH C.U.	24,195.65	33,694.53	-9,498.88
9000 · INVESTMENT ADJUSTMENT ACCOUNT			
9001 · Bonds	3,492.00	1,190.00	2,302.00
9002 · Equities & Trusts, CDN \$	-49,539.04	-121,973.79	72,434.75
9003 · Realized Capital Gains CDN\$	-26,256.36	12,554.18	-38,810.54
9004 · U.S. Equities @CDN \$	0.00	414.11	-414.11
9005 · Gain/Loss on Currency	1,529.93	0.00	1,529.93
9006 · Realized Capital Gains US \$	-1,098.11	0.00	-1,098.11
Total 9000 · INVESTMENT ADJUSTMENT ACCOUNT	-71,871.58	-107,815.50	35,943.92
Total Chequing/Savings	529,250.08	529,295.18	-45.10
Accounts Receivable			
10701 · G.S.T. (Regular Fund Asset)			
1070 · G.S.T. (all except major renov)	7,309.89	3,117.55	4,192.34
Total 10701 · G.S.T. (Regular Fund Asset)	7,309.89	3,117.55	4,192.34
1071 · Accounts Receivable (Other)	486.70	1,447.22	-960.52

ST. ANDREW'S RIVER HEIGHTS
Balance Sheet Prev Year Comparison
As of 31 December 2016

	31 Dec 16	31 Dec 15	\$ Change
10781 · CIBC-WG Accrued Interest	806.20	965.86	-159.66
Total Accounts Receivable	8,602.79	5,530.63	3,072.16
Total Current Assets	537,852.87	534,825.81	3,027.06
TOTAL ASSETS	537,852.87	534,825.81	3,027.06
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities			
Other Current Liabilities			
2100 · Payroll Liabilities			
2102 · *Payroll Liabilities (Rev. Can.	0.00	-316.28	316.28
2103 · *Payroll Liabilities (UCC)	0.00	1,182.28	-1,182.28
2245 · Accts. Payable, Other	2,027.22	6,125.56	-4,098.34
Total 2100 · Payroll Liabilities	2,027.22	6,991.56	-4,964.34
2710 · ALLOCATED FUNDS			
27111 · Deferred Regular Givings	17,278.00	20,310.00	-3,032.00
27421 · BEQUESTS & OTHER GIFTS			
2737 · Margaret Tyler Fund - Bequest	357,572.26	357,572.26	0.00
27423 · Betty Barkwell Bequest	2,000.00	2,000.00	0.00
27424 · Dorothy Rogerson Bequest	500.00	500.00	0.00
27425 · Katherine Riehl Bequest	1,000.00	1,000.00	0.00
27426 · Donald Brooking Bequest	54,579.00	54,579.00	0.00
27427 · Joan McMorris Bequest	5,000.00	5,000.00	0.00
274271 · Dr. Jean McFarlane Bequest	10,000.00	10,000.00	0.00
274272 · Bruce MacMillan Memorial Fund	1,653.40	1,653.40	0.00
274273 · Margaret Gourley Bequest	5,000.00	5,000.00	0.00
274274 · Pearl & Don Leslie Mem. Fund	12,044.01	11,544.01	500.00
274275 · Catherine Anderson Bequest	5,000.00	5,000.00	0.00
274276 · Ruby & James Ashdown Mem. Fund	3,920.00	3,920.00	0.00
274277 · John Hunter Cordner Memorial	539.93	539.93	0.00
274278 · Audrey Arnett Bequest	1,000.00	1,000.00	0.00
274279 · Jan Mildren Memorial Fund	4,067.90	2,867.90	1,200.00
27428 · Reesor & Norma Bingeman Mem. Fd	7,030.00	7,030.00	0.00
274280 · Jean MacDonald Memorial Fund	1,000.00	1,000.00	0.00
274281 · Dorothy Gage Memorial Fund	1,025.00	1,025.00	0.00
274282 · Jean Potter Memorial Fund	350.00	350.00	0.00
274283 · Lorna O'Brien Memorial Fund	4,000.00	4,000.00	0.00
274284 · Rob't Parrish Spear Mem. Fund	10,000.00	10,000.00	0.00
274285 · Anonymous Gift	10,000.00	10,000.00	0.00
274286 · Other Memorial Gifts	1,350.00	1,350.00	0.00
274287 · Fred Code Memorial Fund	500.00	500.00	0.00
274288 · Mariene Websdale Bequest	1,500.00	1,500.00	0.00
Total 27421 · BEQUESTS & OTHER GIFTS	500,631.50	498,931.50	1,700.00
27430 · Accumulated Interest & Dividend	0.00	-1.13	1.13
274301 · Accrued Interest	806.20	965.86	-159.66
274302 · Banking Errors	1,000.90	0.00	1,000.90
274303 · Realized Capital Gains	-26,256.36	12,553.58	-38,809.94
274304 · Earnings for Capital Recovery	1,703.69	1,703.69	0.00
274305 · MUSIC ENDOWMENT	6,140.10	6,042.89	97.21
274306 · Shelter (roof)	250.00	0.00	250.00
274310 · Gain/Loss US Currency in CDN\$	1,529.93	0.00	1,529.93
274311 · Realized Capital Gains US \$	-1,098.21	0.00	-1,098.21
2744 · ANNA BLAIR CIRCLE	4,242.48	3,976.48	266.00
27445 · Hungarian Mission	20,947.49	0.00	20,947.49
2748 · OTHER ALLOCATED FUNDS			
2712 · Sundry Alloc. Funds	1,775.45	1,566.07	209.38
2713 · Public Address System	931.81	931.81	0.00
2720 · Refugee Fund	202.05	148.00	54.05
2722 · Working Capital	3,686.91	3,686.91	0.00
27234 · Basement Bookstore	500.00	500.00	0.00
27236 · Fridge Fund	1,157.28	737.28	420.00

ST. ANDREW'S RIVER HEIGHTS
Balance Sheet Prev Year Comparison
As of 31 December 2016

	31 Dec 16	31 Dec 15	\$ Change
272362 · Special Projects Fund	3,516.29	1,516.29	2,000.00
272363 · Centennial	631.46	609.46	22.00
27237 · Safe Passage	-404.72	-404.72	0.00
27238 · Piano Fund	-270.00	50.00	-320.00
27271 · Memory Tree	133.18	1,518.18	-1,385.00
2731 · Handbells	425.00	425.00	0.00
27313 · Prayer Shawl	20.00	20.00	0.00
2735 · Choir	1,629.02	3,805.18	-2,176.16
27351 · Choir Bursary	4,290.02	4,075.02	215.00
27481 · Right to Housing Coalition	1,977.89	1,678.32	299.57
Total 2748 · OTHER ALLOCATED FUNDS	20,201.64	20,862.80	-661.16
2760 · YOUTH FUNDRAISING			
2768 · Wreaths & Swags	5,518.92	5,632.76	-113.84
27694 · Guatemala Tuition	5,494.40	2,437.42	3,056.98
27695 · St. And. - Youth in Need	5,100.00	2,600.00	2,500.00
2774 · Guatemala Trip & School Exp.	31,951.12	9,117.26	22,833.86
Total 2760 · YOUTH FUNDRAISING	48,064.44	19,787.44	28,277.00
2790 · GUATEMALA - ADULT	1,488.03	1,182.32	305.71
Total 2710 · ALLOCATED FUNDS	596,929.83	586,315.43	10,614.40
Total Other Current Liabilities	598,957.05	593,306.99	5,650.06
Total Current Liabilities	598,957.05	593,306.99	5,650.06
Total Liabilities	598,957.05	593,306.99	5,650.06
Equity			
3000 · OPENING BAL EQUITY	59,241.51	73,603.16	-14,361.65
3050 · INVESTMENT ADJUSTMENTS	-71,871.58	-107,815.50	35,943.92
3900 · RETAINED EARNINGS - PRIOR YEAR	-9,907.19	-14,361.65	4,454.46
Net Income	-38,566.92	-9,907.19	-28,659.73
Total Equity	-61,104.18	-58,481.18	-2,623.00
TOTAL LIABILITIES & EQUITY	537,852.87	534,825.81	3,027.06

Finance Report

The treasurer's report indicated an operating account deficit of \$38,565 in 2016. This follows deficits in 3 of the 4 previous years totaling \$42,992 (Table 3 overleaf). As a result, our retained earnings of \$91,949 on January 1, 2012 are now \$10,770. To emphasize this situation, in the past five years we have spent \$81,179 more than we have received in revenue. We are projecting another significant deficit in 2017. At the end of this year, 2017, all of our retained earnings will be gone and we will be expending our investment capital.

It should be noted that these numbers are end of year balances. It is normal throughout any year for the monthly deficits to be significantly higher than the year-ends. For example, this past year our November 30 deficit was \$76,349. These are monies which represent expenses on our operating account which had to be paid as invoices are received. When it becomes necessary to liquidate investments for cash needs, investment income obviously declines. In 2017, it will be more difficult to source funds throughout the year because of our 2016 year-end deficit of \$38,565, these monies being no longer available.

We need to address this deficit situation. Left unresolved, our investment capital will soon disappear and of course the associated investment income. Balancing the financial statement will become increasingly more difficult. Unless, we can increase our revenues or reduce our expenses, our current church structure is not sustainable.

Over the past few years, we have reduced expenses wherever possible. For example, our caretaking salary is less than half of what it was a few years ago (Table 3). We have moved from an accounting firm reviewing our financial statements to an individual accountant and a saving of \$3,700. It is becoming very difficult to find other ways to reduce our expenses.

Our major rental agreements with the daycare and nursery are scheduled to be renewed in the summer of 2018. At that time, we might be able to negotiate significantly higher rates, but that is not guaranteed. We continue to pursue increased rental opportunities for any other available space.

The reality is that in order to have a sustainable church under the present structure, we need more offerings from our congregation. Many members have been very generous

over many years. We need more of our congregation to financially support our church so that we can continue and expand our ministry and missions.

Respectfully submitted,

Bill Craddock, on behalf of the Finance Interest Group

Table 3

SELECT REVENUE, EXPENSES, & SURPLUS/DEFICIT & RETAINED EARNINGS 1996 - BUDGET 2017																	(Revenue & Ex. #2)																																			
REVENUE																	EXPENSES																																			
Selected Revenue Items																	Staffing Costs																	Operations Costs																		
Member	Give %	Fund	Rentals	Invest.	Found.	Total	Ministers	Office	Care-taking	Music	Maint. & Repairs	Major Repairs	Clean. Serv.	Utilities & Ins.	Out-reach	Surplus/Deficit	Retained Earnings																																			
Givings	Total	Raising		Income		Revenue																																														
\$	%	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$																																			
Budget 2017	281,200	65.5%	27,300	45,700	23,000	35,000	169,800	41,900	15,500	41,300	43,000	0	0	48,351	21,748	-17,707	-6,937																																			
2016	284,972	66.3%	21,646	42,309	23,548	40,000	168,571	41,286	14,625	40,747	70,891	0	0	45,163	24,106	-38,565	10,770																																			
2015	280,530	64.5%	16,336	50,988	26,077	45,000	165,513	* 41,023	13,086	39,880	47,080	3,418	0	48,894	23,769	-9,907	49,335																																			
2014	271,808	64.9%	18,354	42,824	29,120	40,000	129,296	40,131	27,914	39,111	38,176	20,227	0	47,251	22,424	-14,362	59,241																																			
2013	283,016	63.0%	20,657	50,944	32,506	40,000	144,976	42,428	32,410	38,817	24,454	16,602	10,756	41,059	28,951	368	73,603																																			
2012	268,696	60.1%	19,081	57,081	50,302	30,000	154,997	* 46,377	31,479	37,463	22,874	17,639	21,158	39,446	26,888	-18,723	73,226																																			
2011	271,222	67.7%	18,029	55,402	1,574	30,000	104,544	34,864	26,499	37,007	24,604	11,722	20,212	43,213	27,866	633	91,949																																			
2010	265,621	64.9%	19,266	54,708	18,554	30,000	108,806	31,154	27,189	35,980	28,043	17,980	19,520	43,329	25,277	10,011	91,315																																			
2009	281,597	63.9%	19,575	51,948	35,708	30,000	115,594	36,740	33,051	35,268	25,342	34,692	18,269	55,081	26,825	390	81,304																																			
2008	292,735	70.5%	13,542	50,032	4,486	36,000	115,497	31,227	36,302	33,652	21,774	13,895	17,578	51,494	27,167	36,733	80,915																																			
2007	288,629	66.3%	18,074	47,724	19,625	37,000	119,589	51,372	35,505	34,169	20,188	2,570	15,450	51,944	28,489	18,759	44,181																																			
2006	279,570	65.4%	21,208	39,671	20,451	40,000	134,432	* 41,446	34,984	34,083	20,295	6,244	15,450	52,797	25,720	2,158	25,423																																			
2005	282,742	68.0%	9,088	35,786	28,107	40,000	131,710	40,957	34,131	33,402	18,061	6,621	15,525	53,609	28,013	-8,310	23,264																																			
2004	282,389	67.0%	16,158	32,790	13,696	45,000	129,959	39,186	27,904	32,181	28,709	1,793	15,525	42,817	29,822	746	31,574																																			
2003	283,193	70.1%	11,436	26,457	9,045	45,000	123,981	39,057	31,854	32,199	20,529	6,849	15,367	45,115	26,823	8,473	30,828																																			
2002	260,114	65.6%	9,399	27,719	6	45,000	119,638	41,502	44,314	33,210	23,521	0	0	39,025	28,149	-21,536	22,355																																			
2001	264,172	77.0%	2,164	25,910	2,268	35,000	117,202	* 39,519	57,304	30,715	14,618	286	0	38,961	28,077	-37,326	43,892																																			
2000	284,724	78.1%	22,606	1,237	35,000	364,604	77,105	36,922	55,304	30,739	17,213	421	0	31,654	36,982	24,979	83,360																																			
1999	233,964	68.2%	22,494	1,268	40,000	342,817	90,534	38,754	55,318	30,554	16,391	13,451	0	32,237	30,246	1,779	58,381																																			
1998	261,390	72.7%	19,080	1,281	65,000	359,660	105,715	38,422	49,971	24,767	15,044	26,111	0	30,508	41,550	-7,860	56,601																																			
1997	246,654	75.8%	21,645	1,531	40,000	325,372	110,704	* 35,070	48,310	22,801	19,182	0	0	31,268	27,830	-1,284	64,462																																			
1996	249,471	74.9%	19,155	3,234	39,000	333,140	109,395	32,144	46,591	22,809	16,879	11,605	0	29,272	29,253	-17,177	81,639																																			
* Designates either ending or starting year when we had two full time ministers for the entire year.																																																				
Major Repairs - 2013 includes \$8,564 to complete roof renewal, 2010 includes \$7,156 to complete Sanctuary renovation.																																																				
Major Repairs - 1998 includes at least \$54,363 for a boiler. The amount of \$52,825 from A. Riehl bequest was transferred to major repairs. Also, \$25,000 from the Foundation was also transferred. These transfers do not show as Revenue in the financial statements.																																																				
Also in 1998 \$11,812 was transferred from "Tyler" monies to regular repairs. This does not show in the revenue area. It is embedded in repairs.																																																				
Between 2009 & 2013 the congregation donated \$109,711 to the roof renewal of \$118,275. These monies were in allocated accounts.																																																				
Between 2004 & 2010 the congregation donated \$609,977 to the Living in the Image of God fundraising campaign. These monies were in an allocated account together with their expenditure.																																																				

Interest Group Reports

Affirming Report

As a part of our involvement with Affirm United to maintain and implement St. Andrew's River Heights United Church's affirming initiatives, the affirming group will continue to focus on the following items from our original plan:



1. Using affirming language; set up “basic training” for those who wish to learn about what is meant by “affirming language”.
2. Expand the pool of involvement in church activities and or worship services, e.g., Scripture reading, music to be open to all.
3. Continue to work with the caring circles interest group in order to expand the pool of people who might assist the ministers in visitations or community contacts.
4. Include our affirming symbol in all public communications.

The congregation at the AGM in February 2015 unanimously supported the above items. We are able to report the following:

- We participated in the Winnipeg PRIDE parade for 2016 under the umbrella of the United Church affirming banner.
- Members of our affirming group attended the first ever PRIDE parade held in Steinbach, Manitoba. It was inspiring!
- We spoke with a local company to raise questions about getting our new affirming symbol on our current outdoor sign.
- We have requested that the new outdoor signage be part of the discussion at service team meetings.
- The outdoor sign is still in the works, so in the meantime we have simply added a rainbow flag to the sign.
- We attempted to find specific gender-neutral signage for the family washroom in the basement. After many long and thoughtful discussions, we now have a sign on the family washroom that is inclusive to all.
- The caring circles teams are now operative and are involved in ongoing training. The pool of participants in worship has expanded and there is an ongoing attempt to maintain and increase participation in this area.

- The group came up with a plan to meet on the third Monday of each month and have started to plan for a few different information sessions to be held throughout 2017, as well as to possibly start thinking of setting further priorities.

Respectfully submitted by,

The Affirming Interest Group

Christian Education Report

The year 2016 started out with our group packing up the nativity pieces that graced the entranceway to St. Andrew's throughout Advent 2015. Luba and Bruce Scott are an amazing couple and they are the reason that we work together as a team each fall to add a new piece or two. They work very hard to get the pieces ready for the kids and then they add a few final touches and voila! As you can imagine when Baby Jesus went missing on Christmas Eve everyone was understandably devastated. Thankfully he was miraculously returned in the first week of January. We are hopeful that this kind of silly prank won't become a yearly thing. The pieces happily served as a beautiful reminder of how teamwork can accomplish a huge and challenging feat. The experience of all the ages coming together is always an amazing one. We spend our Sundays learning about our community, so it is wonderful to be able to share a few moments bonding as a group.

In the past, Mother's Day has been the official end to the Sunday school session. This was the first year that we tried something new. We held a church picnic at the school across the street. "Lug a Lawn" chair was the slogan and it seemed to work very well. We had a bunch of fun games for the families to play after the service and the amazing Fellowship team hosted a fun BBQ luncheon too. Ralph Milton Family Story Bibles were presented to grade 1 students and Teen Devotional Bibles were presented to grade 6 students. We had four students who graduated from grade 12 and they were given a devotional book. Our annual Sundae Sunday event has evolved a bit but it seems like a brand new tradition that will certainly last for a few years.

The CE Interest Group is especially grateful to the many very devoted Sunday School teachers who are so committed to their calling to provide support for the spiritual journey of our children and youth. As a small token of our thanks we gave each of them a few flowers, but they each deserve a whole garden's worth.

September 2016 brought us back together as a group for “Celebration Sunday”. This was the eighth year that we have held the service outdoors and once again it was a huge success that brought a number of new families to St. Andrew’s. Many extra hands offered their assistance throughout the morning and lots of little feet really enjoyed the family-friendly atmosphere. We had the pleasure of partnering with the Oak Street Block Party group once again this year. Their help getting the petition to close the street is much appreciated.

Sunday School was offered from September – December with approximately 50 students registered. On average, the attendance has been between 20 and 30 students per week. Attendance is such that we still require classes from toddler care to senior youth. We are able to offer different aged classes again – nursery and kindergarten aged children, grades 1-3, 4-8 and 9-12.

The 2016 Advent season brought us together as a group again for the final time this year. We started the year outdoors so we thought we should end it that way too. We gathered together outside once more to set up our beautiful nativity scene. This fall we added a cow and a donkey. We had big plans to carol in the neighbourhood on the final Sunday of Advent, but the weather did not cooperate and we had to cancel those plans at the last minute.

Members of the CE Interest Group in 2016 were Christine Adamson, Jan Demeduk (Sunday School superintendent) Megan Dyck, Anne Grewar, Elly Hoogterp-Hurst and Tara McCallum. Karen Lumley was our ministerial support.

Respectfully Submitted,

Tara McCallum

Chairperson, CE Interest Group

Basement Bookstore Report:

After 5 years of operation, the Basement Bookstore had its best year yet and contributed **\$2000** in 2016 to the church. Thanks must go to my friends and contacts for their ongoing support. I do also appreciate the daycare/nursery parents, grandparents and staff for their support. Support from the congregation is still sadly lacking.

All books are donated. The Basement Bookstore provides a service to the church and the community by recycling these books to the customers.

I especially thank Karen Lumley for her continued support, encouragement and enthusiasm.

Respectfully submitted,

Betty Lorimer

Basement Bookstore Manager

Fellowship and Pastoral Care Report

Fellowship & Pastoral Care consists of three major components: the Fellowship Interest Group, the Caring Community and the Prayer Shawl Ministry.

The Fellowship Interest Group:

This very active group consists of Diane Bowles, Karen Carswell, Verla Cleland, Maxine Hannam, Marilyn Muir, Brenda Kennedy, Marion Kozak, Roberta Popoff, Laura Regier, Kay Shawcross, and chairperson Betty Jubinville.

The fellowship group prepares and serves refreshments after each service. This time following the service gives newcomers and members an opportunity to visit. We serve coffee as well as tea, juice and popcorn for the children. The group would like to thank all those who made coffee during the summer months as well as the kind donations of cookies for Sunday mornings throughout the year.

Our first event of the year was the Shrove Tuesday pancake supper on February 9, 2016 from 5:00 to 6:30pm. This year we held the dinner in the auditorium. Dinner was \$5.00 per person and pancakes, sausages and fruit were served. There was an excellent turnout of approximately 70 people for this informal gathering.

The Easter breakfast was held at 9:00am on March 27, 2016 and was attended by approximately 50 people. This breakfast consisted of the traditional scrambled egg dish, ham, waffles and hot cross buns. The Easter breakfast is held to help make Easter morning less stressful for our church families. After the Easter bunny has visited your

home, all you need to do is get ready for church and we will look after making a special Easter breakfast. We look forward to seeing everyone this upcoming Easter morning.

Many members of the congregation helped with the annual Bridge Luncheon on April 25, 2016, by donating salads and dainties, as well as assisting in the preparation, serving and cleanup. As always it was a sellout crowd. Excellent job!

This year saw the revival of the church picnic on May 15, 2016. It was held on Robert H. Smith School grounds, with a short outdoor service followed by a BBQ lunch, ice cream sundaes and games. This picnic was such a success that we are sure there will be a repeat in 2017.

Our group held our wind-up at The Grove restaurant on June 15, 2016. It was a nice evening, as we didn't have to cook!

Celebration Sunday took place on Sunday, September 11, 2016 with an outdoor service.

The fellowship group prepared the outdoor lunch consisting of hot dogs, popcorn, cotton candy and the 100ft sundae. More than 100 people from the congregation and neighbourhood joined the celebration.

The Hustle for Hunger was held on September 17, 2016 and this year Bill Muir and Rose van der Hooft took the lead on this amazing fundraiser. St. Andrew's is a proud sponsor of this event and the fellowship group helped prepare the food. All proceeds were donated to the Agape Table. Excellent work Bill and Rose! We look forward to assisting with the 2017 Hustle.

Doreen Craddock coordinated the annual Harvest Supper once again and this event was held on October 2, 2016. It was well supported by all members of St. Andrew's with their preparation of food, set-up, cleanup and attendance. A huge thanks to everyone! Although this is not part of the fellowship group's activities, we would like to thank Doreen and her committee for all their time and hard work for this event.

The fellowship group took on the leadership of the cookie walk held on December 3, 2016. Service team members and the congregation supported this fundraising event by baking approximately 450 dozen cookies. In less than one hour, all 119 boxes of cookies were sold! This year a boutique was included at the cookie walk. The net profit for this event was \$1,900.00. Thank you to everyone who baked, folded boxes, wrapped and took the cash and, of course, the shoppers.

Maxine Hannam again took on the lead of the memory tree on Oak Street. This event took place on December 11, 2016 with a reception and short service in the lounge prior to the lighting of the tree. About 40 people attended and everyone enjoyed the time together. The memory book was on display that day and is now in the narthex for all to view throughout the year. Again, \$1,500.00 will be donated to Jocelyn House, which is a privately owned palliative care facility. A huge thanks to Gord & Kay Shawcross for putting the lights on the tree, Martha Graham for her beautiful music and Maxine Hannam for organizing this very meaningful event!

The group prepared small loaves and delivered them to the 50 homes on Oak Street. A thank-you card for sharing their street accompanied these gifts. It also included the times of the Christmas Eve services.

We continue to collect Canadian Tire money. Thank you to everyone who has put any spare Canadian Tire money in the box! These funds are usually used to update equipment in the kitchen.

Our group would like to thank our friends and family for their continued support and help. We couldn't do this without you!

Respectfully submitted,

Betty Jubinville

Chairperson, Fellowship & Pastoral Care Interest Group

Caring Community and Rose Ferries Prayer Shawl Ministry:

The Caring Community is an interest group under the umbrella of Fellowship & Pastoral Care.

The excellent communication we have between our interest group, Cathy, Karen and Andrea continues to grow. We keep each other informed of bereavement, hospitalization, illness and changes of address. Connecting with the homebound is vital.

Colette continues to keep us supplied with the beautiful cards we send to the bereaved, the "Thinking of You" for those who are ill, and Christmas cards to the shut-ins. We receive many appreciative responses not only for the card, but the message that is included on behalf of St. Andrew's.

In 2016, 34 Christmas cards were sent to our shut-ins, 30 sympathy cards and 31 "Thinking of you" cards.

From Easter 2015 to Easter 2016, many in our congregation experienced the loss of a family member or very close friend. During Holy Week of 2016, 26 mum plants were delivered by many of our members to those who had suffered a loss. The plants were again purchased from Vic's Fruit Market on Pembina Highway and were accompanied by beautiful cards, handmade by Brenda Trevenen. Not only are the recipients touched by this remembrance, but it is also a meaningful experience to those who deliver.

We have changed our format slightly for 2017. In previous years, plants were delivered to anyone who had lost someone close to them. The new format is: the loss of a spouse, parent, sibling, child or grandchild.

Sincere thanks to our 2016 deliverers – John Barber, David Bergman, Bruce & Ardelia Burrow, Verla Cleland, Barbara Coombs, Brenda Kennedy, Tara McCallum, Nancy Ann Parkhill.

The bookmarks, in the narthex, continue to be used when visiting someone on behalf of the church so, again, a ministry well received.

The Rose Ferries Prayer Shawl Ministry is also a very integral part of our mandate. Andrea continues to keep all the records of the incoming and outgoing prayer shawls. In 2016, two prayer shawls were knit and given to the church, and only two were given away to those in need of comfort and warmth in time of need. There are no criteria for who does and does not receive a prayer shawl. Just call the church office to arrange a time for Andrea to give you one. We currently have an inventory of nine prayer shawls, therefore we would welcome any donations. If you are new to knitting a prayer shawl and would like the pattern, please see Andrea in the church office.

The Plus 55 Spring Fling did not take place in 2016. It has now been permanently cancelled.

The presentation of a baptism blanket to those being baptized has been a great success. The parents of the children baptized are extremely appreciative of receiving the blanket. We have a roster of knitters who are presently taking a sabbatical since we have accumulated a supply, which will be used for the next few baptisms.

Brenda Kennedy retired from our interest group this past year. We thank her for her years of dedication and support of the Caring Community. She will be sorely missed. We welcome a newcomer to St. Andrew's - Lara Kuzyk - who is anxious to become involved in the life and work of the church. It is good to have you join us.

Thank you to each and every member in the interest group (Vinny Ashton, Bruce & Ardelia Burrow, Verla Cleland, Marjorie Eckert, Cathy Kinsman, Lara Kuzyk, Maxine Hannam, Lorilee Leslie-Cole, Karen Lumley, Andrea Moffatt, Roberta Popoff, Luba Scott) for your concern for those who are unable to be with us for Sunday worship. Keeping in contact with them is vital for their connection with St. Andrew's and keeps them in touch with their faith community.

Respectfully submitted,

Ardelia Burrow

Coordinator, Caring Community

St. Andrew's River Heights United Church Foundation

The St. Andrew's River Heights United Church Foundation was established in 1975 and was initially funded with funds derived from special gifts transferred over from the church in the original amount of \$12,217.63, and then added to with the sale of the church manse. Since its inception the foundation's assets have grown as a result of bequests, memorial gifts and donations. A minimum of 80% of the annual and/or accrued income derived from the foundation's investments is distributed annually to St. Andrew's River Heights United Church to be employed in the ongoing mission and work of the church.

Over the past many years the foundation's capital has been invested in a diversified portfolio, with the majority invested in fixed income investments such as money market funds, bonds and deposit notes. As at December 31, 2016, 64% of the market value of the foundation's assets were invested in fixed income or equivalent investments (comprised of guaranteed investment certificates and provincial, municipal and corporate bonds ranging in duration from 1 to 6 years, and preferred shares) and with 35% being invested in equity mutual funds, common stocks, real estate trust units (primarily comprising large cap Canadian companies, US and international growth and

dividend funds and a Canadian real estate investment trust). The remaining balance, approximately 1%, was held in cash at December 31, 2016.

Over the past number of years, due to relatively high percentage of fixed income investments, the foundation's balance sheet and rate of return has been quite stable. The table below indicates the *approximate* market value of the foundation * (inclusive of accrued interest) as at December 31 in each of the past 5 years:

2012	\$864,000
2013	\$886,000
2014	\$899,000
2015	\$854,000
2016	\$869,000

The market value of the foundation portfolio has recovered in value slightly over the past year due primarily to a few factors. Firstly, the portion of the portfolio, approximately 13%, invested in re-set preferred shares has increased in value slightly in the market over the past year from where they had fallen to due to the anticipation of the re-setting of the dividend yields during a lower interest rate environment. Most of our preferred shares in the portfolio do not re-set for a few years yet, so I believe our preferred shares will continue to move back up in value. We also still receive a very good dividend yield on the preferred shares. Secondly, the rate of return was considerable better this past year at 6.514% versus the return in 2015 of just .428%. Thirdly, the annual donations to the foundation have stabilized somewhat over this past year, down just slightly from \$3,150.00 in 2015 to \$2,921.20 in 2016.

The foundation's investment advisors (CIBC Wood Gundy) have confirmed that the annualized rates of return for the foundation investment portfolio as at December 31, 2016 were as follows:

From 1998 to 12-2016	5.472%
01-2011 to 12-2015 (5 year)	4.404%
01-2014 to 12-2016 (3 year)	4.142%
01-2016 – 12-2016 (1 year)	6.514%

During the 2016 calendar year, foundation investments earned interest and dividend income of approximately \$36,000.00. This income made up part of the \$40,000.00 contributed from the foundation to the operation of St. Andrew's during the 2016 calendar year. These contributions were paid during June and in early December 2016. During the 2017 calendar year, the foundation projects earnings of slightly over \$34,000.00 on investments. At the foundation annual meeting held in November of 2016, the Board committed to make a gift of \$35,000.00 to the operation of the St. Andrew's during the 2017 calendar year. Audit costs and income tax filing costs for 2016 (payable in 2017) are anticipated to be in the neighborhood of \$4,000.00 plus taxes.

The specific gifts received by the foundation during 2016 are set forth in Schedule 'A' to this annual report, and were in the total amount of \$2,921.20. Once again, the foundation expresses sincere thanks to all who gave so generously during the 2016 calendar year.

As chair, I would encourage all members of the church and other individuals or organizations who utilize the church building for the advancement of community objectives and activities, to make annual donations as well as planned gifts to the foundation. All gifts receive a charitable donation tax receipt, which reduces the out of pocket cost of the gift. It is particularly useful in estate planning to consider gifting registered investments such as an RRSP or RRIF to a charity. In situations where the registered investment cannot be gifted or 'rolled over' to a surviving spouse, the donor's estate will receive a significant reduction in tax that would otherwise be payable to Canada Revenue Agency upon collapse of the registered investment. Money that would otherwise go to Canada Revenue Agency may thereby find its way into the foundation to serve the broader purposes of the foundation and the church. Please speak with your investment advisor, accountant or lawyer for more information in planning your charitable estate gifts. Your gifts enable the foundation to contribute financially to the ability of St. Andrew's River Heights United Church to serve both the community of faith within the church and the broader outreach work of The United Church of Canada. Gifts to the Foundation truly are gifts that 'keep on giving' - while you are alive and after you have departed this world. The foundation encourages gifts made at any time during your lifetime or as a charitable bequest under your will or as a beneficiary of a life insurance policy. Please direct any enquiries or questions to any member of the foundation board or to Deborah Metcalfe at 204-470-3051.

As chair of the board of the foundation I wish to thank all the members of the board for their valuable assistance. Again, this year, I wish to express thanks for the tireless efforts and contributions of David Wreford as secretary of the foundation and to thank Mark Braun of CIBC Wood Gundy for his investment counsel.

As at December 31, 2016 the following persons were members of the board of the foundation:

Rev. Karen Lumley, Rev. Cathy Kinsman, David Wreford, Bill Craddock, Deborah Metcalfe, Joan Stevenson, Ross Johnston, Tom Brown, John Barber and Rob Siddall.

Respectfully submitted,

Deborah Metcalfe
Chair

*cash + interest receivable + market values of investments

Schedule “A”

St. Andrew’s River Heights United Church Foundation Annual Report 2016

NATURE OF GIFT:

DONOR:

SPECIFIC GIFTS:

Ross Johnston
Pat & Roy Drewitt
Ellen Peel
Vinny Ashton
Connie Drybrough
Iris McKay
Fred Cross
Deborah Metcalfe
Canada Helps

Governance Report

At the AGM in February 2016, the board announced its intention to use a new governance model on a trial basis beginning in April and running to the AGM in 2018. Briefly stated, the model contains the following elements:

- Renaming the board to become the service team (ST)
- Reducing the number of members to 9, plus the ministers
 - Members to include:
 - Chair
 - Vice chair
 - Past chair
 - Secretary
 - Treasurer
 - M&P chair
 - Presbytery rep
 - Two members-at-large
- Renaming the committees as “interest groups”
- Distinguishing interest groups that are “**official**”, viz., those that were committees and were represented on the board and are regulated by the constitution and the regulations documents and “**unofficial**”, viz., those that exist, have existed or are formed strictly around an interest and not governed by the constitution or regulations documents. (There are many, but one example is the book club.)
- Using the model for approximately 2 years, but at least until the AGM of 2018
- Evaluating the model in time for the 2017 AGM and further as warranted
- Making adjustments to the model as needs arise
 - Governance, nominating and the service team have all agreed to reduce the terms of the vice-chair and past chair in order to reduce a commitment for service from 6 years to 4 years
 - Instead of adding a vice-chair for 2017 a third member-at-large is being added
 - As much as possible select the vice-chair from within the service team
 - This allows for continual renewal of the team as members who agree to become vice-chair are replaced on the service team. If no one from the ST wishes to commit to vice-chair, then a vice-chair would be

recruited from outside the team. This ensures “new blood” is added regularly.

- Instituting a permanent change to the governance model, with the input of Presbytery, if and when the trial period ends
- Ongoing communication between ST members and official Interest groups
- Ongoing support from the governance group

To date the ST has been functioning well. In the case where an interest group has not named a chair a member of the group has stepped forward to call and/or chair meetings. Reports from the official groups were submitted once in the fall and will be submitted again in the AGM report and then again in April and June. This allows for the work of each group to become public and to be supported by the ST.

It is exciting to be a part of a venture as large as this which substantively changes the governance model at St. Andrew’s. It is important to note that there has been virtually no change in the functions of the various Interest groups. Those who are/were in these groups and who assume leadership did so before this model and continue to do so now.

We want to thank the congregation of St. Andrew’s for supporting this venture. If you need or want more detailed information about the various elements of the governance model, these are available from any ST member.

We are always in need of your gifts and talents to help support the governance of St. Andrew’s. If there is an interest group that you would like to be a part of and to which you would like to offer your gifts and talents, please do not hesitate to contact the ministers, any service team member, members of the various interest groups, especially nominating and governance.

Respectfully submitted,

The Governance Interest Group – Joan Stevenson, Ellen Bruneau, Rob Siddall, Linda Paul

Ministry and Personnel Report

The Ministry & Personnel Interest Group is a confidential consultative body that supports the pastoral relationship. In the United Church, we describe ourselves as, “being in ministry together”, recognizing that the work of the paid ministry personnel is only part of the work of the ministry. There are also a number of other staff positions for which M&P is responsible including the office manager, caretaker, choir director, organist and financial administrator.

Duties of the M&P group include:

- Provide a consultative and supportive agency
- Review working conditions and remuneration
- Oversee the relationship of staff members among themselves and with the congregation
- Conduct annual staff evaluations
- Review regularly the responsibilities of staff and revise position descriptions when required
- Monitor continuing education

As a group we have three main areas of responsibility: administration, personnel and ministry.

Administration

Andrea Moffatt, our office manager, is responsible for organizing, coordinating, and supervising office operations and procedures. Andrea tracks membership, manages calendars, coordinates events and facility management and maintains an email database that enables electronic communication with our congregation and community partners. Her office hours are Monday to Friday, 9:00 am to 3:00 pm.

Personnel

We continue to be supported by a group of talented and dedicated staff members.

Music is of great importance to our congregation. Our director of music, Derek Morphy, provides leadership in the ministry of music – most visibly through his direction of the senior choir and youth choir. Wes Elias is our organist. In addition to providing accompaniment for hymns and anthems, Wes plays preludes, offertories and postludes as well as music for weddings and funerals.

As financial administrator and treasurer and reporting to the finance group, Bill Craddock manages the financial affairs of St. Andrew's. For 40 years, Bill has served on many committees including the board.

Kirk McDonald is our caretaker, with the responsibility of maintaining the church building – a challenging task for a building that is 65 years old and in use most days from early in the morning until late in the evening.

Ministry

Operating in a team ministry, Karen Lumley and Cathy Kinsman support the mission of St. Andrew's. This is accomplished by their two distinct roles. Cathy's priorities are worship with a focus on preaching and sacraments in addition to pastoral care and adult education. Karen's focus is Christian education, youth programs, outreach, and pastoral care. We are very fortunate to have two highly respected and gifted individuals ministering in our community.

Conclusion

The M&P group would also like to offer a special thank-you to the St. Andrew's team of volunteers for the many hours spent performing countless tasks and projects. If you are interested in joining our interest group, I would be pleased to speak with you.

The M&P group is always available to handle comments or questions from the members of our congregation. All enquiries will be handled in a confidential manner.

Diane Bewell	204-489-4023	cbewell@mymts.net
Ellen Bruneau	204-489-2718	nbruneau2@shaw.ca
Roger Kane	204-257-2975	rakane@mymts.net
Jack Palmer	204-253-2443	Palmerjack17@gmail.com
Fred Cross	204-488-4559	fcross@mymts.net

Sincerely,

Fred Cross

Chairperson, M&P Interest Group

Nominating Report

The Nominating Interest Group is composed of the past chair of the service team Linda Paul, the service team chair Joan Stevenson, vice-chair Paul Webster, and Clark Brownlee, a member-at-large. The ministers, Cathy Kinsman and Karen Lumley, act as resources to the interest group as do members of the service team. Linda Paul is completing her term on the service team/board as of this AGM.

At the AGM last February we presented a slate of officers that left a number of positions vacant. In light of the fact that we were beginning a new working model for governance we decided that this was not a big problem. All of the committees/interest groups have continued to function with or without a chair.

Reverend Cathy has taken leadership in establishing a stewardship group. Property & Administration is meeting with members calling and chairing meetings. Finance continues its work without a formal chair.

After the board agreed to a new governance model we were able to add two members-at-large to what we now call the service team. We were very pleased to have Anne Grewar and Shari Bertram join the service team in May of 2016.

We received, with regret, the resignation of Rita Swan as worship chair in December. This is effective as of this AGM. We want to thank Rita for her long, dedicated and loyal service.

After careful consideration, three groups – nominating, governance and the service team – agreed to reduce the terms of both the vice-chair and the past-chair during the time that we are using the working model of governance. It is our hope and our belief that reducing the terms may make it somewhat easier to have people agree to serve God and the church in these positions. To that end we are not filling the vacant vice-chair position this year, but we are adding a third member-at-large. Under the working model for governance, which is scheduled to continue for another year, we will be trying to recruit a vice-chair from within the ranks of the service team next year. (See governance report).

We will reduce the position of past-chair to one year as well. This leaves the work of nominations, in year 2, open for new ideas and structures in order to fill positions as they become vacant.

Gift discernment is a huge part of the nominations process. There may be people in the congregation who not only have gifts and talents to serve, but who also have a willingness to step forward to assume leadership roles. Often we do not know of these gifts and talents and we neglect to call on these people to serve.

The service team serves this congregation in devoting time and energy in service to the Kingdom of God. The time spent is an act of stewardship. We are always in need of people who see their service to Christ in service team positions or on committees/interest groups. If you feel called to serve, please contact any of the committee/interest group members directly or any member of the nominating group or the ministers. The need is great and ongoing and rewarding. I want to thank the nominating group for its creativity and commitment to the gift discernment process.

The slate of service team members will be presented at the AGM.

I take this opportunity to thank St Andrew's for allowing me to serve the congregation in a variety of roles for the past 7 years.

Respectfully submitted,

Linda Paul

Chairperson, Nominating Interest Group

Outreach Report

St. Andrew's has continued to be actively involved in outreach opportunities as they have arisen. We support several ministries; North End Stella Mission, Agape Table, St. Matthew's Maryland Ministry, West Broadway Community Ministry, Rainbow Ministry, Oak Table and Siloam Mission.

In January and February the group explored and discussed several ideas including making connections with Connie Budd and North End Stella Mission, Meet Me at The Bell Tower, The Canadian Human Rights Museum and Siloam Mission.

In February, our group signed up to volunteer at Siloam Mission.

We also supported the S.N.O.W. (Safe Night Off Winnipeg Streets), that offers support in a non-judgemental manner for women who are involved in the sex trade.

In March, Connie Budd from North End Stella Mission came to speak at our Sunday service, which was followed by The Blanket Exercise in the auditorium.

In April our group attended the Sacred Circle service, with Connie Budd, at The Indigenous Family Centre. Our group brought food and we shared a meal with all who attended.

In May, several of us went to 'Meet Me at The Bell Tower' as another opportunity to make connections.

Karen also informed us of an opportunity for us to be involved with a group organizing a reunion for the Assiniboia Residential School Survivors in September 2016. Our group decided to become involved, and the service team was able to help secure some financial assistance. Two of our group were able to attend a meeting in July where plans were discussed, however, in August we learned that this event has been deferred until June of 2017, as there was not enough time to be ready for September. We will continue to be involved as we are able.

In October we learned that Karen Lumley had become the chair of 1JustCity, which will help our group learn of more outreach opportunities with the groups we already support.

Several members of our group attended the interfaith anniversary at Meet Me at The Bell Tower.

Several of us were able to hear a presentation about Rooster Town, which was a Metis settlement until Grant Park School and Shopping Centre were built in the '60's.

October 23, 2016 was Outreach Sunday and many of our group took part in the service.

Tessa Blaikie Whitecloud was the speaker at the service, and she stayed for the Soup and Sandwich lunch to meet the members of our congregation.

In November there was an intergenerational gathering for Messy Church, with South Sudanese families and several members of our group able to participate. This event was well attended.

In December the mitten tree was up in the narthex, once again receiving warm accessories knitted or purchased. These items will be distributed to groups where there is a need.

There are two other extremely important aspects of St. Andrew's Outreach Interest Group.

The first is Meals On Wheels, co-ordinated by Ardelia and Bruce Burrows. Ardelia has submitted her report.

The second is the Right to Housing with Clark Brownlee at the helm. He has now retired after many years of dedicated service, and he has submitted the following for our report:

"St. Andrew's outreach has for years supported the Right to Housing's work to advocate for more social and affordable housing for Manitobans. St. Andrew's has also been the entity that accounted for the Right to Housing's modest income and expense account. Our Outreach group continues to support this advocacy as we can, attending demonstrations and educational events and signing petitions."

We thank Clark for his tireless dedication on our behalf.

Thank you to all of the volunteers who have participated in the many outreach opportunities this past year.

Thank you to the Outreach Interest Group members: Karen Lumley, Joan Stevenson, Kelvin Koots, Sonja Lundstrom, Peter Brehaut, and Vinny Ashton.

Respectfully submitted,

Nancy Hodgson

Chairperson, Outreach Interest Group

Meals on Wheels:

For well over 50 years, St. Andrew's River Heights United Church has been responsible for coordinating Route 4 for the Meals on Wheels out of the Misericordia Hospital.

We are very fortunate to have the route covered every Thursday and Friday each month. Another group staffs the route two Tuesdays per month. We, then, require our spares to help us every Monday, two or three Tuesdays a month, every Wednesday, and, of course, when there are holidays, illnesses or other situations where our regulars are unable to do the route.

The meals are picked up at the Misericordia Hospital around 11:00am. Our route consists of homes in the South River Heights area and we usually return to the hospital at noon - so this is not a huge time commitment.

Ellen & Neil Bruneau now do the route every Thursday. Epic Opportunities does the route two Tuesdays a month and Arcane Horizon do every Friday.

We have an extremely enthusiastic group, most of whom are a part of St. Andrew's. An e-mail or phone call to our spares – after they check their calendars – usually gives us the okay to put them down to do the route on the days they are available.

With the way things work now - we schedule the route in two month periods. No one does the route more than 3 or 4 times in the two months except, of course, those who staff the route once a week during each month.

We have lost some of our volunteers this past year. After years of delivering on the route, Hartley Stinson retired at the end of October. We thank him most sincerely for his dedication and always being available. Gerry & Janet Hirose are also no longer available and they, too, are thanked for their years of participation. We also send our sincere thanks to Eldred Mancer who, also, did the route for many years.

This is a very meaningful and rewarding volunteerism and our job is made so much easier by the willingness and dependability of all who are a part of this organization. We now welcome Glenn Neufeld, who has joined the team and is doing an excellent job of fitting in with the rest of us.

We owe a debt of gratitude to the willingness of: Arcane Horizon, David Bergman, Don & Diane Bewell, Clark Brownlee & Joan Stevenson, Neil & Ellen Bruneau, Bruce & Ardelia Burrow, Donna Earl, Epic Opportunities, Margot Kalinowsky, Glenn Neufeld, Jim & Pat Richtik, Gord & Kay Shawcross.

Respectfully submitted,

Bruce & Ardelia Burrow

Co-coordinators

Meals on Wheels – Route 4 – Misericordia Hospital

Property and Administration Report

As evident in the financial statements for 2016, it has been another year of substantial over-budget expenses for maintenance and repairs, especially for the heating system which is showing clear signs of old age.

In the spring the boiler was dismantled for cleaning and inspection by the provincial authorities. This is a normal annual event. Additionally, however, modifications were made to the boiler condensate tank in the sub-basement to facilitate removal of sediment. As well, repair and replacement work was required on several radiator drain traps that were seized and therefore passing steam instead of using it to heat the building. As an alternative to costly replacement of several leaking radiators, it was determined that they could be bypassed without significant impact on the internal environment of the building, so this was done. Lines serving these radiators were plugged. Ongoing heating and ventilation problems in the office area were also addressed – again at considerable cost.

Deterioration of the flat roof over the CE building continued, with the roofing contractor's services required several times. One major leakage incident during a heavy rainfall resulted in damage to nursery premises and possessions, with subsequent involvement of insurance and repair services. It is becoming more evident that complete replacement of the flat roof is a job that cannot be delayed for many more years.

Another area of concern is plumbing system deterioration. The water meter and seized main valve, along with associated rusted-out plumbing (in the small men's washroom downstairs), were replaced in 2016. This work revealed the very poor state of the original galvanized plumbing, and probable need for extensive replacement elsewhere in the building before long. A burst water pipe in the electrical room ceiling also had to be repaired, and one of the two hot water tanks replaced (partly under warranty) after it failed.

In addition to addressing the above major repair and maintenance issues, the seven members of the property group dealt with innumerable routine and minor matters. To name a few in no particular order of importance or time/personnel requirement:

- Identifying and labeling electrical outlets with reference to their respective circuit breakers, and adding additional electrical outlets.

- Installation of kickboards and protectors to prevent damage to auditorium walls and steam/water pipes by tricycles and furniture.
- Liaising with long-term renters and arranging opening/closing etc. with occasional renters.
- Responding to mice and silverfish infestations in the daycare/nursery areas.
- Liaising with the snow-removal contractor.
- Patching and painting damaged walls.
- Arranging installation of energy-saving and long-lasting light bulbs.
- Ongoing review and renewal of insurance policies.
- Arranging gradual replacement of old wooden trestle tables with new plastic units.
- Streamlining and digitalizing record-keeping and purchase-order procedures.
- Keeping meeting minutes and maintaining job-priority lists.

In conclusion, the group wishes to emphasize its three main areas of concern, namely the heating system, the plumbing network, and the flat roof over the CE building. They are near the end of their life expectancies. In our opinion, all three will require significant expenditure (in the near- to medium-term future) of money which is not evident in the regular budget/income projections of the church. In our further opinion, extraordinary fund-raising plans to meet these costs should be put in place with minimum delay.

During the year your property group comprised Bob Barr, Murray Cameron, Bruce Scott, Gord Shawcross, John Swan, Sue Wiste and Dave Wreford. All shared in carrying out the group's many responsibilities, with Gord and John in particular doing much of the "heavy lifting". Ten regular monthly meetings were held, along with informal meeting of some members to deal with special situations as they cropped up from time to time.

Respectfully Submitted,

David Wreford

On behalf of the Property & Administration Interest Group

Stewardship Report

The re-constituted stewardship “team” comprises nine members. We have been meeting regularly since September 2016.

Our goals were to:

- Increase total givings from \$285,000 to \$325,000.
- Increasing our PAR participants numbers from 79 to 100.
- To increase the number of family units who contribute to 110.

Unfortunately our goals were not reached.

Our message was responded to quite positively by those that attend church on a regular basis and many people who increased their pledged givings by 5-15%. To these people we say a heartfelt “thank-you”. Your increased financial support has been noted and appreciated. However with normal attrition through deaths and changes in life situations, there was no net gain.

Our plan for next year is to look at implementing a year-round stewardship plan. We believe that people will give generously from what they have, when they feel welcomed, loved and appreciated within their church community. In this regard we are all answering the call to be good stewards when we reach out to newcomers, people we don’t yet know or whose names we have forgotten. This is everyone’s responsibility in a loving Christian community. Meanwhile our team will be consulting with other groups within the church and with individual family units as these plans develop. We will promise only one thing and that is that you will continue to hear from us.

Respectfully submitted,

The Stewardship Interest Group – Iris McKay, Lenore Miller, Cathy Kinsman, Bill Craddock, Rob Siddall, Lorne Hurst, Josh Ward, Greg Fearn, Clark Brownlee

Worship Report

The Worship Interest Group provides support and assistance to the ministerial staff in connection with worship services. The interest group arranges for the weekly scripture readers and ushers, decorates the church for special services, prepares the communion elements, arranges for communion servers and assists with the baptisms. The group also discusses matters of policy regarding worship services, baptisms, weddings, funerals and music.

The music program in our church continues to thrive under the direction of music director Derek Morphy; organist Wes Elias, and handbell choir director Carolyn Lutes. The worship interest group wishes to thank Derek, Wes and Carolyn for their commitment and talents as well as the members of the handbell choir, senior choir, soloists and the music bursary students who give of their time and skill during rehearsals, worship services, concerts and recitals. To the youth under the direction of Derek and Martha, whose angelic voices enlighten us with growing talent, thank-you.

The congregation of St. Andrew's River Heights United Church is blessed with our two ministerial staff: Karen Lumley and Cathy Kinsman. We thank Cathy and Karen for sharing their gifts of inspiration, guidance, humour and spirituality with us under team ministry. They are both able to challenge and cheer us. We are very thankful for their leadership.

A big thank-you goes out the ministerial staff, the Christian Education Interest Group, our senior youth and the Fellowship Interest Group for their hard work in welcoming all back to worship in early September with our Celebration Sunday. It takes a lot to organize an outdoor service, send out invitations to the St. Andrew's River Heights' community, set up games and activities, and plan a hot dog lunch with a very long ice cream sundae.

Many people give of their time and talents to ensure that worship at St. Andrew's River Heights is a meaningful, mindful experience and that all feel valued and included in these services. As outgoing chair of this group, I would like to thank the members of the Worship Interest Group: Ruth McKenzie, Barbara MacDonald, Jason Dyck and ex-officio members Karen Lumley, Cathy Kinsman, Derek Morphy, and Wes Elias for the work they do.

I also wish to thank Colleen Watters for organizing the scripture readers on Sunday mornings; Allison Koots for arranging the greeters at the doors; Dolores Jardine for organizing aisle ushers and the youth who help out with ushering and collection on soup

and sandwich Sundays. Thank you also to trustworthy side usher Robert Maxwell and all that get called upon at the last minute to fill in ushering when found short of help. Special thanks to Ruth McKenzie who orders and picks up flowers, prepares and arranges the servers of the communion elements, and decorates the church for each new season. To Barbara MacDonald, thank you for your helping hands on Communion Sunday with set up. Thanks also to Pat and Jim Richtik who continue to assist with decorating the sanctuary through special services.

To Tyler Craddock who has taken on the sound monitoring with back up from the Property & Administration Interest Group members, those who read scripture, collect the offerings, decorate the sanctuary, serve communion and perhaps most importantly, greet a newcomer with a handshake and a smile, a Very Big Thank You.

The Worship Interest Group welcomes your comments about our worship services. Please feel free to speak with any of the members or write to the group. We take all suggestions to discernment to come up with an agreeable conclusion. We would also welcome new members to the group or people who would like to assist with any of the group's tasks.

Respectfully submitted,

Rita Swan

Chairperson, Worship Interest Group

Winnipeg Presbytery – Highlights of 2016

February – Our general meeting was held at The United Church in Meadowood with co-hosts of the meeting being Trinity United Church, Charleswood United Church, McClure United Church and Oak Table Community Ministry. We were very fortunate in having Rita Chahal, executive director of the Manitoba Interfaith Immigration Council, as a guest speaker. Rita highlighted the many services of the MIIC, who welcome and assist refugees in their settlement and integration into Canadian society.

March – The general meeting was held at Windsor Park United Church with co-hosts of the meeting being Transcona Memorial United Church, Grey Street United Church, Westminster United Church and Rainbow Ministry. In response to the priorities that

Winnipeg Presbytery set at its meeting in the fall, Richard Manley-Tannis, the Presbytery Minister and Lesley Harrison from EDGE, were invited to present some resources available to congregations. Patrick Woodbeck reported on the initial meetings of the City-Wide Worship Service Organizing Committee which is being planned for April 23, 2017.

April – Our general meeting was an all-day meeting that was held at St. Mary's Road United Church. The co-hosts of the meeting were Churchill Park United Church, Korean United Church and St. Matthew's-Maryland Community Ministry. Judy Bradley gave a presentation on Rock Lake United Church Camp and the recent renovations that had taken place. Table talk time was spent sharing what was happening in each person's place of worship – what is the gift, the highlight that keeps you going to church and to share what is a challenge. The meeting adjourned at 10:45am. At 11:00am, we had a brief workshop on governance models. Following a pizza lunch, we had a workshop on the remits, facilitated by the Winnipeg Presbytery GC Commissioners: Tim Crouch, Bill Millar and Patrick Woodbeck.

May - The May general meeting was held at Broadway Disciples United Church with co-hosts of the meeting being Knox United Church, Young United Church, Chinese United Church, Augustine United Church and West Broadway Community Ministry. Remit 2: Elimination of Transfer & Settlement and Remit 3: Office of Vocation, were voted on by Winnipeg Presbytery and were approved. Winnipeg Presbytery thanked Patrick Woodbeck for his ministry as Rainbow Minister for the past six years. It was observed that he was dedicated to the church and had taken this ministry beyond Winnipeg Presbytery. Due to cuts to Mission & Service grants, regrettably the position of Rainbow Minister had been eliminated effective the end of June. The ongoing work of the five community ministries was also presented.

June – Our General Meeting was held at St. Andrew's River Heights United Church with co-hosts of the meeting being Atlantic-Garden City United Church, Sparling United Church, Kildonan United Church and Fred Douglas Lodge. Remit 1: Three Council Model was voted on by Winnipeg Presbytery and was approved. Sharon Wilson presented highlights from her trip to China as part of the United Church delegation that visited China in 2015. We also recognized the retirees – Terry Hidichuk, Barb Janes and Sharon Wilson.

September – The general meeting was held at John Black Memorial United Church with co-hosts of the meeting being Immanuel United Church, Gordon King Memorial United Church, North Kildonan United Church and North End Stella Community Ministry. Remit

5: Ministry Partners with Mutual Recognition of Ministry Agreements, Remit 7: Candidacy Pathways and Remit 8: Towards a New Model of Membership, were voted on by Winnipeg Presbytery and were approved.

October – Our general meeting was held at St. Mary's Road United Church with co-hosts of the meeting being Churchill Park United Church, Korean United Church and St. Matthew-Maryland Community Ministry. The 2017 Mission & Service (M&S) Fund Block Grant was approved. Richard Manley-Tannis, the Winnipeg Presbytery minister, updated Presbytery on the initiatives he is working on. Lesley Harrison from EDGE, gave a presentation highlighting Embracing the Spirit.

November – The general meeting was held at Windsor Park United Church with co-hosts Transcona Memorial United Church, Grey Street United Church and Westminster United Church. The court approved the 2017 budget and referred the congregational assessments to the executive to be finalized. Niigaan Sinclair, the invited guest speaker of the Presbytery Truth & Reconciliation Response Group, gave an informative presentation.

Other Reports

Anna Blair Circle Report

Anna Blair Circle members continue to meet on a monthly basis, with our annual get-together in January to plan the upcoming year's events. It is a pleasure to plan as we have great fun discussing all the options for activities we could do. Last year we started with the annual Valentine's bake sale which was a success not only raising money for the church but great fun selling out all the wonderful baked goodies donated by the Anna Blair members. We organize and prepare the food for the annual church meeting in February.

In March Kathy Knowles invited her niece to speak to our group on bipolar disease which was interesting and very well presented. We all came away with a better understanding of the disease and the resources available. Thank you very much Kathy for organizing the evening.

Only 5 members were able to come out for movie night at Grant Park Mall in April. We chose different movies of interest to each of us and then shared dessert at Prairie Ink. If you were not able to be there last year put it on your calendar for next year.

May was "A Bloomin' All Over". Several members were able to get together to enjoy a spring dinner out. A very popular event. Thanks to Diane and Doreen for organizing the dinner.

Every ABC event involves food! Iris McKay treated the members to an evening of Daphne Odjig. Daphne had recently passed away which made the viewing of the documentary and the discussion more meaningful. Thank you Iris, and Doreen. November 28, 2016 again found us enjoying food at the annual potluck dinner. The lounge was festively decorated, the food was fabulous and the company was exceptional. It was a great year. We encourage everyone to try and come out to some of our events. You are promised a good time.

Respectfully submitted,

Brenda Kennedy

Senior Choir Report

It was an exceptional year for St. Andrew's Choir. This year a new grand piano was purchased. The improvement in the quality of sound has been greeted with rave reviews. We have just over 55 singers with a list of occasional members that join us when they are able.

The choir is fortunate to have such dedicated and talented performers as our section leads: Judith Oatway, soprano; Diane Wreford, contralto; Aaron Hutton, tenor lead for the first half of the year, and Fred Cross, bass. Thanks as well to Craig Kremer who periodically filled in for Aaron's tenor section lead duties when Aaron has had other musical commitments. We now welcome the addition of our new tenor lead, Chris Donlevy. We appreciate our section leads' immense contributions that help the choir maintain its high standards.

Much appreciation is to be extended to our four participants in the choir bursary program. These bursaries have proven very successful for encouraging new, young talent. Sarah Cory, Suzanne Reimer, Nathan Glowach and Nick Urquhart have provided inspirational solos as part of worship and are key in enhancing the quality of the sound of the choir in their respective sections. Thanks to each one of you. Nathan has now gone on to pursue his medical studies and he will be missed. Our new bursary program participant is Elliot Lazar, tenor.

Our exceptional director Derek Morphy continues to encourage and conduct our choir. We appreciate the enthusiasm, humour and dedication that Derek displays each practice and service. We enjoy performing familiar pieces as well as challenging new works. We are so lucky to have Derek's skillful direction and amazing bass voice. The choir is pleased to share in the presentation of inspirational music each Sunday of the year and at other special occasions such as Good Friday service and Christmas Eve service. Our accompanist, Wes Elias, is a talented musician, and the choir and congregation are blessed to hear him play each and every Sunday, as well as all other occasions. His postludes at the end of each service send us out to face our week inspired. Thank you as well to Audrey Belyea, who accompanies the choir on the piano and organ and performs amazing duets with Wes Elias. Also much appreciated is Martha Graham, who shares in the piano accompaniment for our choir shows and conducts the junior choir. Thank you Derek, Wes, Audrey and Martha, you make an amazing team and we are blessed to have

you. As well, several talented musicians in the choir share their talent throughout the year and greatly enhance the service. Thank you.

An enjoyable contribution to the choir was made by Jan Van der Hooft and his mother, Rosemary. Both performed concerts at the church and contributed some of the proceeds to the church fund. An exciting musical event entitled Opera Idol was organized by Judith Oatway and show-cased young talent.

This year, the choir performed the annual fund-raising concert titled “Those were the days!” The music was a collection of singers such as ABBA, Elton John, Beatles, and Simon and Garfunkel. This concert was a great success! The proceeds were distributed between the church general budget and the choir designated fund.

Our 2017 concert will be presented on March 3 and 4, 2017. The concert will feature selections from musicals, including Fiddler on the Roof. There will be a wine and cheese reception. Further information will be in the weekly service bulletin and the St. Andrew’s News e-mails. Please get your tickets early!

Thank you to the choir for their professionalism and support and to the hard working choir executive who are diligent in handling all of the choir affairs.

Respectfully submitted,

Sue Bolton

Choir President

Senior Youth Report

The senior youth continued as a strong group of faithful, committed volunteers. We shrank in size a little this year as we saw Thomas McCallum, Jack Maier, Sarah Roche and Kim Hurst graduate. More than ever this year we have counted on the “junior” youth that volunteer so many hours to support the group as a whole.

The senior youth group has continued to use the slogan “Building Leaders Here and There”, to emphasize the opportunities we seek to provide both through scholarships in Guatemala and through the opportunity to develop the strengths of our own youth. The youth group has become more visible and active within the congregation and the growing multi-generational connection is beneficial for all.

The youth worked extremely hard throughout the year to support scholarships in Guatemala and to raise funds for our mission trip to Guatemala in 2017. The success of these efforts depends not only on hard work on the part of the youth but also on the continued support of the congregation and of our families. Our thanks go out to all those that have opened their hearts to us and kept us in their prayers.

Respectfully submitted,

Pat McCallum

APPENDIX A

**St. Andrew's River Heights United Church
Annual General Meeting
February 21, 2016
Attendance: 82**

1. **Call to order and declaration of quorum.** Chair Joan Stevenson called the meeting to order at 12:14 pm followed by a declaration that a quorum had been attained. It was noted that this is the first congregational meeting going into its second century of service of St. Andrew's River Heights United Church
2. **Opening prayer and time of remembrance.** Karen Lumley opened the meeting with prayer.

Those present were asked to reflect & remember as Cathy Kinsman and Karen Lumley read out the names of those whose funerals were conducted during the past year at St. Andrew's.
3. **Motion to allow adherents to vote. Moved:** Clark Brownlee/Fred Cross that adherents be permitted to vote during this meeting. **Carried**
4. **Motion to accept the agenda. Moved:** Deborah Metcalfe/Jo Brown that the agenda is accepted as written and circulated in the AGM Booklet. **Carried**
5. **Motion to accept minutes. Moved:** Glen Neufeld/Tara McCallum that the minutes of the annual general meeting, February 22, 2015 are accepted as presented. **Carried**
6. **Acceptance of committee reports. Motion:** Bob Barr/Don Hodson that the committee reports are accepted with one amendment; that the names of John Barber, Marjorie Eckert, Ellen Bruneau, Gord Shawcross and Hartley Stinson will be added to the list of the church trustees in the annual general meeting report document. **Carried**
7. **Report of the chair of the board.**

- In addition to her report, Joan Stevenson asked members of the board who were present to stand as she read out the names of all of the board Members stating their respective chair positions. She then thanked everyone for the work that they have done over the past year(s).
- Joan Stevenson then introduced the church trustees.

8. Foundation report. Deborah Metcalfe (full report, page 28)

- Committee members are: Rev. Karen Lumley, Rev. Cathy Kinsman, David Wreford, Bill Craddock, Deborah Metcalfe, Joan Stevenson, Tom Dunn, Ross Johnston, Tom Brown and John Barber.
- Deborah expressed sincere thanks to all who gave generously to the foundation during the 2015 calendar year.
- As chair, Deborah encourages members of St. Andrew's River Heights United Church and other individuals or organizations who utilize the church to make annual donations to the foundation.

9. Finance report:

a. Independent reviewer's statement. Tom Dunn reported that the statement of the financial position of St. Andrew's for the year ending December 31, 2015 has been reviewed by Howard Rempel, an accountant with a charitable organization.

b. Finance committee report: Tom Dunn (full report, page 15)

- Tom thanked the following members of the finance committee for their work: David Bergman, Diane Bowles, Paul Webster, David Wreford and Rev. Cathy Kinsman. Special recognition was given to St. Andrew's treasurer, Bill Craddock for his dedication beyond the call of duty to controlling expenses and keeping our books in order.

c. Treasurer's report: Bill Craddock (full report, page 16)

Comments:

- Regular givings were on budget and operations income was over budget due to exceptional rentals and more weddings than usual. Investment income, however, was under budget.

- Salaries were under budget due to extra hours being budgeted for the caretaker which were not needed. Unusual repair and maintenance costs caused our expenses to be over budget.
- We ended the year with a deficit of \$9,909 which was greater than initially projected.

Moved: Tom Dunn/Bill Craddock that the congregation accept the financial statement for the year ending December 31, 2015 as presented and circulated. **Carried**

d. Presentation of 2016 budget. Moved: Tom Dunn/Bill Craddock that the congregation accept the operating budget as written for the year 2016. **Carried**

10. Constitutional amendments/policies. Joan Stevenson

- Joan reported that there were no constitutional amendments to discuss.
- The communication protocol is a new document which was developed within the last year. This protocol recognizes the following:
 - That all persons regardless of race, colour, creed, sexual orientation, gender identity, economic status, physical or mental ability or age have the right to receive and read material emanating from our church that is inclusive and respectful.
 - That all communication items, be they print, verbal or electronic which emanate from our church are a reflection of our beliefs as Christians and of the policies that we have in place to live out those beliefs.

11. Report of the nominating committee: Linda Paul

- The members of this committee are: Linda Paul, Joan Stevenson, Paul Webster, and Clark Brownlee. The ministers, Cathy Kinsman and Karen Lumley, act as resources to the committee.
- Linda stated that although the committee has approached many people in an effort to fill all board positions, there remain vacancies in Stewardship and Property & Administration.
- The Slate of Officers for the term February 2016 – February 2017 with two vacancies is listed as follows:

Board Chair – Joan Stevenson

Past Chair/Nominating – Linda Paul

Board Vice-Chair – Paul Webster
Secretary – Kelvin Koots
Ministry & Personnel – Fred Cross

Fellowship – Betty Jubinville

Stewardship – vacant

Christian Education – Tara McCallum

Presbytery rep to the board – Peter Brehaut

Other Presbytery Representatives: Rita Swan, Linda Paul, and Vinny Ashton

Trustees: Bernard Boland, Bruce Burrow, Marjorie Eckert, Hartley Stinson,
Ellen Bruneau, Gord Shawcross and John Barber

Treasurer – Bill Craddock

Finance – Thomas Dunn

Outreach – Nancy Hodgson

Property & Administration – vacant

Worship – Rita Swan

Foundation – Deborah Metcalfe

Moved: Linda Paul/Clark Brownlee that the slate of board officers is approved as presented. **Carried**

12. New Business

- a. The board has passed a motion to use an alternative governance model on a trial basis, starting in April or May 2016, with a preliminary report to be presented to the congregation at the AGM in 2017. Concern was expressed about whether changes to the governance structure were allowed by the constitution. Members of the Governance Interest Group explained that no permanent changes would be made without the consent of the congregation. One of the intents of the proposed change is to lessen the burden on committee chairs in order to encourage more people to become involved in the group of their interest without adding a monthly meeting to attend.
- b. Cathy Kinsman noted that her report did not mention all the names of those involved in planning the centennial events, and she asked members of the centennial committee who were present to stand.
- c. Cathy Kinsman implored anyone who is interested in stewardship or property & administration, even if they do not wish to chair a committee, to talk to someone and consider becoming involved in one of these two areas.

13. Expressions of appreciation: Paul Webster

The life and work of St. Andrew's would not happen without the dedication of many talented individuals. Paul thanked the following:

- Joan Stevenson and all members of the board
- Derek Morphy and Wes Elias for their gift of music

- Carolyn Lutes and the hand bell choir
- Karen Lumley and Cathy Kinsman for their spiritual leadership
- Andrea Moffatt for providing support to so many groups/individuals
- Bill Craddock and Tom Dunn for their dedication to managing the church finances
- Tara McCallum and the Sunday School teachers for leading the children and youth in Christian education
- Kirk MacDonald for his effort in maintaining the building
- Lorilee Leslie-Cole for her term serving as chair of stewardship
- All the ladies who make coffee every Sunday morning
- Doreen Craddock and the Anna Blair Circle for preparing and serving the lovely lunch for the AGM
- All committee chairs for the work they do each month
- All members of the congregation for attending St. Andrew's every Sunday
- Fred Cross and Iris McKay for all their effort in planning a successful centennial celebration
- Colleen Watters expressed gratitude to David Wreford for going beyond the call of duty in his role of property & administration chair. David was instrumental in opening and closing the church each day.
- Joan Stevenson expressed appreciation to Gord Shawcross for updating the security system call list.

14. Closing prayer and adjournment: The meeting was closed with a prayer led by Cathy Kinsman. The meeting was adjourned at 1:20 pm.

Respectfully submitted by
Kelvin Koots,
Recording Secretary

If you would like additional copies of this report, please contact
St. Andrew's River Heights United Church office at 204-488-1130.