

St. Andrew's River Heights United Church

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ANNUAL REPORT

DECEMBER 31, 2017



**FOR PRESENTATION AT THE ANNUAL MEETING
SUNDAY, FEBRUARY 25, 2018**

**Annual General Meeting
St Andrews River Heights United Church
Sunday, February 25, 2018**

Agenda

- | | |
|--|----------------------------|
| 1. Call to order and declaration of quorum | Paul Webster |
| 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 26, 2017 | |
| 6. Acceptance of interest group reports | |
| 7. Report of the chair of the service team | Paul Webster |
| a) Introduction of the service team | |
| 8. Governance working model review | |
| 9. Foundation report | Deborah Metcalfe |
| 10. Finance report | Paul Webster/Bill Craddock |
| a) Independent reviewer's statement | |
| b) Finance Committee | |
| c) 2017 budget | |
| 11. Nominations | |
| 12. New business | |
| 13. Expressions of appreciation | |
| 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's been an interesting year. For me, facilitating small group experiences in spiritual formation never gets old. Seeing more congregational folks seeking to deepen their faith and walk with God, is both humbling and inspiring. It's exciting to pray, listen, "be," envision, and **dialogue about possibilities that lie ahead for the people who call St. Andrew's home.** To see these small groups double in size over this year has been a great gift which has moved folks to lead and discern possibilities within their gifts and continued ministry. Keep in mind, God calls us to faith and faith requires risk, but what that involves isn't always clear. These small groups are helping to provide a sense of direction as we live into our vision. Gratefully, we have a vision statement – something we aspire to. I do sense; however, the steps to lead us into that vision are unclear. In case you have forgotten or didn't know, our vision statement reads like this;

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.

This is quite a vision statement which I continue to bring before you, in worship and smaller groups. Are we living the way Christ would have us live? Are we sharing God's grace? Are we learning from scripture? Are we growing through the Spirit and being transformed by faith? If so, how? The report before you speaks to the many goings on here at St. Andrew's. Perhaps everything enclosed in this annual report is proof we are growing into the vision? I'm not sure. God has walked with us in much of this last year, as you will read. I encourage you to discern if the "goings on" support our vision.

The year 2017 began with several deaths of long-standing members. Lives were remembered and celebrated, with family coming "home" to St. Andrew's, to be comforted and supported in their times of grief. We closed the year in a similar fashion providing touching musical remembrances for parishioners who have contributed to the care and musicianship of the church.

Throughout the year, we have been challenged to learn about several remits before us from the National Church regarding structure, ministry (one stream) and geographical boundaries. Information was presented to the congregation through the bulletins and e-blast. The Service team, along with a few congregational members cast our votes on the remits. We will see how these votes take shape with the National General Council meetings happening this summer in Oshawa Ontario.

Sunday morning worship has continued to transform and evolve at St. Andrew's. Making a joyful noise together as we worship God is something St. Andrew's does well. A new bulletin format rolled out in September has been well received. The younger members say, "it's easy to read - really tells everybody what we are all about," and "wow, I didn't know we did all that here!" As we strive to remain true to tradition, we are also looking for new ways to grow in faith and number, encouraging people to be curious about faith and how we are living it out in the world. To that end, Margaret Pratt hosted a coffee time after worship in the fall to discuss and brainstorm ideas for more "innovative worship." She also met with the Youth during worship to explore some of their ideas and how they could see themselves getting more involved with worship and the church in general. Some forty-five ideas came forward between these two groups, which staff and lay people have already started to implement.

Here are a few we are already trying:

- use of more drama, readers' theatre, tableaux (Good Friday – Advent)
- allowing congregational members to share their gifts and stories in worship time
- youth reading scripture (they read brilliantly on Christmas Eve)
- staying with a theme for worship/Sunday school for a period of time (Fruit of the Spirit – this fall)

There was also discussion of:

- more contemporary (up-beat), inclusive music, as well as classical
- Having different instruments accompany the singing – ukulele, guitar - more joyful singing
- Displaying artwork or congregational sharing from intergenerational services in the back of the sanctuary for all to see and read
- Possibility of having power-point where liturgy, hymns, images and videos could be used to support worship themes
- More interactive worship/message time

There are many possibilities for us to discuss and live in to, all of which will help us grow in faith, fellowship and ministry. Pretty soon we are also going to need to have the conversation as to how all of what we are, and what we do, will continue, in an aging building. Could the possibilities within, what some might consider being a problem, help us re-focus on living out our vision? What is really important? What are the priorities? How is God calling us to live into the vision we have? Who will get together to discuss the possibilities? Who has a sense of urgency in serving God and God's church? Or, do we continue to maintain, doing what we do and hope someone else will step up? I think we

have some pretty important conversations to have with ourselves and our God in this coming year. I pray you will consider stepping up to be a part of them.

God has helped us through much this year. Our Sunday worship numbers maintain stability and there is a continued interest in Baptism and spiritual growth opportunities. Our Sunday school is steady under the strong leadership of Jan Demeduk, and our fellowship interest group continues to entertain new ideas of welcoming newcomers. Finance, as always, remains its balanced course with Bill Craddock leading the way. The Sr. Choir, Junior Choir and small instrumental and voice ensembles lift our hearts and Spirits to new heights. The final musical selection in the Christmas Eve lessons and carols was magical, leaving the congregation to feel as if they were standing in a field of gentle falling snow. I hope there will be a repeat in the New Year, so others can enjoy the scenery the choir painted for the listeners. For all of these gifts of music we are grateful, under the careful direction of Derek Morphy and Wes Elias.

As you read the following pages, offer your own thanks to God and those who have been encouraged to grow, serve and empower others in the ministry and mission of God's church. We are not a perfect church; no church is, but we do have the power within to serve God with excellence both within and beyond her doors. I pray 2018 will be a year of discerning how we can engage more fully with the community around the church, and specifically our mission within it.

I offer my own thanks to my partner in ministry, Karen Lumley and our office administrator Andrea Moffatt, both of whom are continually patient with my lengthy process and study of all things church! Jeff Kremer has been a wonderful addition to our staff team. He has a wonderful eye for design and colour and his gentle touches are seen and felt throughout the upkeep of the building. Thank you all for your faithfulness to what God has called you to and for all you do to make this church a light in an increasingly dark world.

Peace,

Rev. Cathy Kinsman

A Message from Karen

Rejoice in the Lord always again I say rejoice!

The above are words from a familiar chorus that, for me, expresses how I feel about my experiences here at St. Andrew's this past year. Truly, we have so much to be thankful and to rejoice about.

We can rejoice and be thankful for the children we have here at St. Andrew's. Our children are present in Sunday School every Sunday, they attend our Messy Church Program, light our worship candles, presented a wonderful upbeat Christmas Pageant this past year, and are a joyful presence and energy in our church.

We can also rejoice and be thankful for the youth who are present and serving here in our church. Whether it is a Soup and Sandwich lunch, volunteering at the Fall Supper, ushering or greeting visitors, selling wreaths and swags at Christmas, helping with Celebration Sunday and the Church Picnic or serving in Guatemala on their Mission Experience, they are a very energetic and eager-to-serve group! The Guatemala Youth Mission Experience continues to be a life changing transformative time for youth, as well as the chaperones, something to truly rejoice about. We are **"Building Leaders Here and There!"**

We can rejoice and be thankful for all of the Sunday School teachers, our Sunday School Superintendent, youth leaders, volunteers and parents who faithfully help when help is needed.

We can rejoice and be thankful for our outreach in the community, whether it is a Café Dinner at St. Matthew's Maryland Community Ministry where we eat together with participants in the program, volunteering at "Just A Warm Sleep" (a safe place for people on the street to sleep for the night), serving a meal at Siloam Mission, collecting socks, gifts for S.N.O.W. Night (Safe Night Off the Streets of Winnipeg), attending the Bell Tower on Friday nights on Selkirk Avenue or participating in the reunion for the Assiniboia Residential School on Academy Street.

We can rejoice and be thankful for the people here at St. A's, those who visit as part of the Circle of Care and those who are visited. We can be thankful for the connectedness and relationships that are being built. I am always thankful for the visits I have with people in the senior residences, nursing homes and those in their own homes. It is a wonderful opportunity and gift to share in their lives.

We can rejoice and be thankful for our staff team, Cathy Kinsman, Derek Morphy, Wes Elias, Andrea Moffatt and Jeff Kremer.

We can rejoice and be thankful for all that God has done in our midst.

Rejoice in the Lord always again I say rejoice!

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	Jeff Kremer
Sunday School	Jan Demeduk

The Church Service Team

Executive

Chair	Paul Webster
Past Chair	Joan Stevenson
Vice Chair	Vacant
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	Paul Webster
Outreach	Nancy Hodgson
Property and Administration	Gord Shawcross/John Swan
Stewardship	Clark Brownlee
Worship	Ruth McKenzie

Church Trustees	John Barber, Bernard Boland, Bruce Burrow, Ellen Bruneau, Marjorie Eckert, Gord Shawcross, Hartley Stinson
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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.....	5
Number of confirmations/reaffirmations.....	4
Number of marriages	2
Number of deaths, funerals, memorial services	17
Number of supporting households as at December 31, 2017.....	207

Baptisms:

Vaughn Charlie Mason	January 8, 2017
Blake William Regier	March 5, 2017
Claire Frances Elcomb-Bowles	July 23, 2017
Callie Hope Lanyon	September 17, 2017
Joshua Carter Fediuk	November 12, 2017

Confirmations:

Olivia Demeduk	April 23, 2017
Izzy Dyck	April 23, 2017
Julia Mainprize	April 23, 2017
Emily Parks	April 23, 2017

Marriages:

Nickolaus Lawrence Gilmour & Jacqueline Nicole Phalen	June 30, 2017
Ross Gavin Brownlee & Heidi Rachel Koop	December 31, 2017

Deaths, Funerals, Memorial Services:

Jack Lutes	January 15, 2017
Sally Riley Dowler	January 27, 2017
James Hearne	February 18, 2017
Eleanor Gibson	March 10, 2017
Claude Wilson	March 22, 2017
Wesley Robert Bennett	April 21, 2017
Helga Anderson	April 21, 2017
Margaret Agness MacMillan	April 13, 2017
Kirk MacDonald	June 14, 2017
Patricia Ann Macdonald	June 28, 2017
Jean Elizabeth Coke	August 3, 2017
Dale M.E. Laird	August 21, 2017
Mary Jo Purves	September 1, 2017
Glenna Miller	October 27, 2017
Glenn Barry Anderson	November 4, 2017
Hedy Patricia Kusch	November 29, 2017
Roman James Stoyko	December 22, 2017

From the Service Team (Board) Chair

Having been a member of St. Andrew's all my life, I have seen significant changes over the years. From what was once a gymnasium and is now the Christian Education building, to many important additions such as an elevator, a new piano and new furniture. My parents were married at St. Andrew's in the previous building located at Oak and Kingsway. However, many things have not changed. St. Andrew's is still a caring church for both its congregational members, and to the wider community around us.

There are so many people that step up and make St. Andrew's work so well:

- our ministerial team of Karen and Cathy providing us with spiritual and thought-provoking sermons and support;
- our music team of Derek and Wes, backed up by a choir that is second to none;
- our Handbell Choir, led by Carolyn Lutes, who never fail to amaze me with their skill and precision;
- Bill Craddock for his countless hours of devotion to ensure that the accounting records are accurate and for his sound advice on the management of our funds;
- Jeff Kremer for his caretaking efforts to ensure we have a clean and pleasant environment to worship in;
- Andrea Moffatt for her ability to operate the administration office and at the same time keep all of us on our toes to ensure we complete the tasks we have volunteered to carry out; and finally,
- I must whole heartedly thank all the volunteers in the congregation who work tirelessly over the year, from attending interest group meetings and performing their associated work, to the serving on the various fundraising activities that occur to ensure that St. Andrew's carries on for another century. I always have said that volunteers must be treated with kid gloves and I hope we are doing that for all of you.

During the year, some notable things took place:

- in December, the Service Team approved a ministry agreement be prepared and signed between St. Andrew's and Spirit Path;
- in November, the Service team did not approve Remit 6 (One New Order of Ministry), but they did approve Remit 3 (Office of Vocation) and Remit 4 (Funding a New Model) in May, as well as Remit 1 (Three Council Model) and Remit 2 (Elimination of Transfer and Settlement) in February;
- in October, there was an affirming workshop;
- the ABC group funded new sofas for the lounge; and

- an extension of the governance trial model was approved until August 2018.

I want to thank everyone for supporting me in my role as chair of the Service team at St. Andrew's. I know that there is always a lot of work to be done to make this amazing church function as it does, and I am so grateful to all of you for your contributions.

May God continue to bless St. Andrew's and lead us to serve the church in many more ways, and to serve the wider community.

Respectfully submitted,

Paul Webster

Chair, Service Team

Finance Reports

Treasurer's Report

Member givings in 2017 were significantly over budget (\$15,457) thanks to the generosity of many members. As was the case last year, we received some very much appreciated significant extra givings from several members.

Extraordinary repairs to our building was a factor in last year's significant deficit. This year, our building repairs were within a budget which was only 42% of what was spent last year.

Most revenue and expenditures in 2017 were close to our budget with the exception of member givings which were \$15,457 over budget. As a result, the projected deficit of \$17,707 turned out to be a **surplus of \$1,529!**

(All revenue and expenses for the operating account are 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 2017, these accounts had total revenues of \$114,250 and expenses or disbursements of \$156,756. Part of the difference between revenue and expenses reflects the fact that the youth Guatemala Mission Experience took place in March.

Table 1 is a 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 year-end balances for our assets and liabilities. (Details of individual investment holdings are available at the church office.)

The daily financial operations of the church are very much dependent on our investment income. The foundation and church investments contributed a total of \$58,000 to the Operating Account total revenue of \$446,610.

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 again 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

ST. ANDREW'S RIVER HEIGHTS

Profit & Loss Prev Year Comparison

Ordinary Income/Expense		Actual	Variance	Budget	Actual	Budget
		..2016..	..2017..	..2017..	..2017..	..2018..
INCOME						
3100 - COLLECTIONS						
	3101 - REGULAR OFFERINGS	\$284,972	\$15,457	\$281,200	\$296,657	\$278,300
	3103 - OPEN COLLECTIONS	\$4,676	\$477	\$4,500	\$4,977	\$4,500
	3105 - SUNDAY SCHOOL	\$305	-\$51	\$300	\$249	\$250
	3109 - MISSION & SERVICE	\$1,395	-\$887	\$4,000	\$3,113	\$3,200
	3113 - EASTER MEMORIAL FLOWERS	\$1,640	\$225	\$1,700	\$1,925	\$1,700
	3174 - FUNDRAISING	\$21,646	-\$7,361	\$27,300	\$19,939	\$29,000
	3140 - OTHER INCOME	\$4,895	\$6,519	\$3,670	\$10,189	\$5,460
	3150 - OPERATIONS INCOME	\$43,830	\$831	\$45,700	\$46,531	\$50,000
	3124 - MONEY TRANSFERS	\$25,540	\$0	\$24,500	\$24,500	\$30,940
	3190 - FOUNDATION GRANT	\$40,000	\$0	\$35,000	\$35,000	\$50,000
	3160 - MISCELLANEOUS REVENUE	\$1,124	\$2,230	\$1,300	\$3,530	\$1,100
TOTAL INCOME		\$430,023	\$17,440	\$429,170	\$446,610	\$454,450
EXPENSES						
	30502 - OTHER EXPENSES	\$3,790	-\$605	\$3,455	\$2,850	\$3,650
	4000 - STAFFING COSTS					
	4010 - MINISTERIAL	\$168,571	-\$167	\$169,800	\$169,633	\$171,900
	4030 - ADMINISTRATION	\$41,286	-\$405	\$41,900	\$41,495	\$42,600
	4050 - CARETAKING	\$14,625	\$1,362	\$15,500	\$16,862	\$18,000
	4090 - MUSIC	\$40,748	-\$277	\$41,300	\$41,023	\$41,600
	40901 - C.E. COORDINATOR	\$2,110	\$237	\$2,130	\$2,367	\$2,400
	40902 - ADP	\$315	-\$12	\$325	\$313	\$330
	TOTAL STAFFINGS COSTS	\$267,655	\$738	\$270,955	\$271,693	\$276,830
	6000 - OPERATIONS					
	6230 - EQUIP./FURNITURE	\$3,395	-\$471	\$700	\$229	\$800
	6520 - MAINTENANCE & REPAIRS	\$70,891	\$892	\$43,000	\$43,892	\$45,100
	6940 - UTILITIES, TAXES, INSURANCE	\$45,164	-\$3,509	\$48,351	\$44,842	\$48,476
	Total 6000 - OPERATIONS	\$119,450	-\$3,088	\$92,051	\$88,963	\$94,376
	6100 - ADMINISTRATION					
	6540 - OFFICE EXPENSE	\$7,712	-\$871	\$7,200	\$6,329	\$6,900
	6630 - FINANCE	\$2,893	\$2,240	\$3,549	\$5,789	\$4,480
	66301 - MINISTER'S LOCAL TRAVEL	\$2,137	\$105	\$2,600	\$2,705	\$3,100
	Total 6100 - ADMINISTRATION	\$12,742	\$1,474	\$13,349	\$14,823	\$14,480
	6601 - COMMITTEE EXPENSES					
	6610 - CHRISTIAN EDUCATION	\$6,596	-\$640	\$6,800	\$6,160	\$6,500
	6620 - FELLOWSHIP/PASTORAL CARE	\$1,455	\$0	\$1,625	\$1,625	\$1,600
	6640 - MINISTRY & PERSONNEL	\$2,536	-\$155	\$3,148	\$2,993	\$3,086
	6650 - OUTREACH	\$0	-\$200	\$200	\$0	\$500
	6670 - STEWARDSHIP	\$104	\$386	\$200	\$586	\$200
	6680 - WORSHIP	\$3,802	-\$27	\$4,780	\$4,753	\$3,670
	6700 - MUSIC	\$8,643	-\$772	\$10,230	\$9,458	\$9,740
	Total 6601 - COMMITTEE EXPENSES	\$23,136	-\$1,408	\$26,983	\$25,575	\$25,296
	66932 - AFFIRMING MINISTRY CIRCLE	\$100	\$0	\$100	\$100	\$1,000
	6900 - MISSION & SERVICE	\$18,484	\$0	\$15,248	\$15,248	\$14,332
	6914 - OUTREACH	\$5,684	\$1,594	\$6,750	\$8,344	\$6,500
	6911 - WINNIPEG PRESBYTERY	\$16,968	\$0	\$17,236	\$17,236	\$17,236
	6999 - OTHER EXPENSE	\$482	-\$501	\$750	\$249	\$750
TOTAL EXPENSES		\$468,491	-\$1,796	\$446,877	\$445,081	\$454,450
NET ORDINARY INCOME		-\$38,468	\$19,236	-\$17,707	\$1,529	\$0

Table 2

ST. ANDREW'S RIVER HEIGHTS
Balance Sheet Prev Year Comparison
As of 31 December 2017

	31 Dec 17	31 Dec 16	\$ Change
ASSETS			
Current Assets			
Chequing/Savings			
1010 · PETTY CASH	65.80	0.00	65.80
1011 · FLOAT	141.25	141.25	0.00
1015 · Quetzels Currency - Cdn \$	0.00	126.30	-126.30
1017 · Potential CDN/US Gain	0.00	124.62	-124.62
1018 · BANK ACCOUNTS			
1041 · **** RBC TOTAL CHEQUING BALANCE			
1040 · RBC Checking, Regular Funds	-23,708.04	-33,191.06	9,483.02
1050 · Checking, Allocated Accts.			
1044 · Youth Fundraising	26,883.65	48,064.44	-21,180.79
10441 · Hungarian Interest Group	18,079.00	20,947.49	-2,868.49
1046 · Anna Blair Circle	105.03	202.03	-97.00
1047 · Guatemala - Adult	0.00	1,488.03	-1,488.03
1048 · "Other" Allocated Funds	27,271.83	-870.54	28,142.37
1055 · Building Imp.	250.00	250.00	0.00
1057 · Music Endowment	1,825.35	0.00	1,825.35
1058 · Accumulated Interest	-2,547.28	0.00	-2,547.28
10593 · Deferred Givings	14,774.00	17,278.00	-2,504.00
10596 · Other Financial	51.28	1,002.83	-951.55
Total 1050 · Checking, Allocated Accts.	86,692.86	88,362.28	-1,669.42
Total 1041 · **** RBC TOTAL CHEQUING BALANCE	62,984.82	55,171.22	7,813.60
10411 · **** CIBC BANK ACCOUNT	24.19	0.00	24.19
10413 · **** STEINBACH CREDIT UNION	4,401.05	24,195.65	-19,794.60
Total 1018 · BANK ACCOUNTS	67,410.06	79,366.87	-11,956.81
1019 · INVESTMENTS			
10600 · **** CIBC-WG CANADIAN FUNDS			
1060 · BONDS	105,930.00	145,405.00	-39,475.00
10601 · EQUITIES, CANDADIAN FUNDS	163,394.38	283,366.39	-119,972.01
106013 · CURRENCY GAIN OR LOSS	-1,529.93	1,529.93	-3,059.86
10610 · CASH CIBC-WG SEG. FNDS, MUTUAL			
106101 · Cash. CDN	22,314.49	14,737.99	7,576.50
10639 · P.H. & N. Vintage Mutual	1,028.04	1,028.04	0.00
Total 10610 · CASH CIBC-WG SEG. FNDS, MUTUAL	23,342.53	15,766.03	7,576.50
Total 10600 · **** CIBC-WG CANADIAN FUNDS	291,136.98	446,067.35	-154,930.37
10603 · **** CIBC-WG U.S. \$ ACCTS.			
10605 · EQUITIES U.S. FUNDS	35,269.92	74,808.68	-39,538.76
10606 · CASH CIBC-WG US \$	23,584.10	437.10	23,147.00
106220 · Adj. US \$ to CDN \$	15,954.66	149.49	15,805.17
Total 10603 · **** CIBC-WG U.S. \$ ACCTS.	74,808.68	75,395.27	-586.59
10607 · **** CIBC INVESTOR'S EDGE			
106078 · CIBC IE - CDN EQUITIES	82,107.65	0.00	82,107.65
10999 · Cash - CDN	15,151.95	0.00	15,151.95
Total 10607 · **** CIBC INVESTOR'S EDGE	97,259.60	0.00	97,259.60
10608 · **** CIBC INVEST. EDGE US\$ ACCT			
106020 · OTHER	23,056.33	0.00	23,056.33
106021 · Cash U.S.	9,487.50	0.00	9,487.50
106035 · CDN adj.	10,560.19	0.00	10,560.19
Total 10608 · **** CIBC INVEST. EDGE US\$ ACCT	43,104.02	0.00	43,104.02

ST. ANDREW'S RIVER HEIGHTS
Balance Sheet Prev Year Comparison
As of 31 December 2017

	31 Dec 17	31 Dec 16	\$ Change
Total 1019 · INVESTMENTS	506,309.28	521,462.62	-15,153.34
9000 · INVESTMENT ADJUSTMENT ACCOUNT			
9001 · Bonds	762.00	3,492.00	-2,730.00
90021 · Equities CDN Accts.	-30,596.58	-49,539.04	18,942.46
90022 · Equities US Accts.	-1,925.28	0.00	-1,925.28
90031 · Realized Cap. Gains CDN Accts.	-50,542.08	-26,256.36	-24,285.72
90032 · Realized Cap. Gain US Accts.	1,722.09	-1,098.11	2,820.20
9005 · Gain/Loss on Currency	-2,392.83	1,529.93	-3,922.76
Total 9000 · INVESTMENT ADJUSTMENT ACCOUNT	-82,972.68	-71,871.58	-11,101.10
Total Chequing/Savings	490,953.71	529,350.08	-38,396.37
Accounts Receivable			
10701 · G.S.T. (Regular Fund Asset)			
1070 · G.S.T. (all except major renov)	9,610.79	7,309.89	2,300.90
Total 10701 · G.S.T. (Regular Fund Asset)	9,610.79	7,309.89	2,300.90
1071 · Accounts Receivable (Other)	1,282.38	486.70	795.68
10781 · CIBC-WG Accrued Interest	806.20	806.20	0.00
Total Accounts Receivable	11,699.37	8,602.79	3,096.58
Total Current Assets	502,653.08	537,952.87	-35,299.79
TOTAL ASSETS	502,653.08	537,952.87	-35,299.79
LIABILITIES & EQUITY			
Liabilities			
Current Liabilities			
Other Current Liabilities			
2100 · Accounts Payable..			
2245 · Accts. Payable, Other	18,806.10	2,027.22	16,778.88
Total 2100 · Accounts Payable..	18,806.10	2,027.22	16,778.88
2710 · EQUITY - ALLOCATED FUNDS			
27111 · Deferred Regular Givings	14,774.00	17,278.00	-2,504.00
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	12,344.01	12,044.01	300.00
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	4,067.90	0.00
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 · Marlene Websdale Bequest	1,500.00	1,500.00	0.00
274290 · Sally Dowler Memorial	1,690.00	0.00	1,690.00

ST. ANDREW'S RIVER HEIGHTS
Balance Sheet Prev Year Comparison
As of 31 December 2017

	31 Dec 17	31 Dec 16	\$ Change
274291 · Eleanor Gibson Bequest	3,000.00	0.00	3,000.00
Total 27421 · BEQUESTS & OTHER GIFTS	505,621.50	500,631.50	4,990.00
27430 · Accumulated Int. & Div. CDN \$	-2,547.28	0.00	-2,547.28
2743001 · Accumulated Int. & Div. US \$	2,074.56	0.00	2,074.56
274301 · Accrued Interest	806.20	806.20	0.00
274302 · Banking Errors	51.28	1,000.90	-949.62
274303 · Realized Capital Gains CDN \$	-50,542.09	-26,256.36	-24,285.73
2743031 · Realized Capital Gains US \$	1,370.76	-1,098.21	2,468.97
2743032 · Trading Gains CDN	3,805.10	0.00	3,805.10
2743033 · Trading Gains US \$	869.17	0.00	869.17
274304 · Earnings for Capital Recovery	1,703.69	1,703.69	0.00
274305 · MUSIC ENDOWMENT	6,226.40	6,140.10	86.30
274306 · Shelter (roof)	250.00	250.00	0.00
274310 · Gain/Loss US Currency in CDN\$	-2,392.83	1,529.93	-3,922.76
2744 · ANNA BLAIR CIRCLE	105.03	4,242.48	-4,137.45
27445 · Hungarian Mission	18,079.00	20,947.49	-2,868.49
2748 · OTHER ALLOCATED FUNDS			
2712 · Sundry Alloc. Funds	412.50	1,775.45	-1,362.95
271201 · Retained Outreach	108.31	0.00	108.31
2713 · Public Address System	931.81	931.81	0.00
2720 · Refugee Fund	202.05	202.05	0.00
2722 · Working Capital	3,686.91	3,686.91	0.00
27234 · Basement Bookstore	600.00	500.00	100.00
27236 · Fridge Fund	1,157.28	1,157.28	0.00
2723601 · Electrical Fund	300.00	0.00	300.00
272362 · Special Projects Fund	5,516.29	3,516.29	2,000.00
272363 · Centennial	819.79	631.46	188.33
27237 · Safe Passage	-404.72	-404.72	0.00
27238 · Piano Fund	0.00	-270.00	270.00
27271 · Memory Tree	1,728.18	133.18	1,595.00
2731 · Handbells	425.00	425.00	0.00
27313 · Prayer Shawl	20.00	20.00	0.00
2735 · Choir	3,501.27	1,629.02	1,872.25
27351 · Choir Bursary	5,374.97	4,290.02	1,084.95
27481 · Right to Housing Coalition	2,892.19	1,977.89	914.30
Total 2748 · OTHER ALLOCATED FUNDS	27,271.83	20,201.64	7,070.19
2760 · YOUTH FUNDRAISING			
2768 · Wreaths & Swags	4,677.80	5,518.92	-841.12
27694 · Guatemala Tuition	3,561.42	5,494.40	-1,932.98
27695 · St. And. - Youth in Need	2,242.50	5,100.00	-2,857.50
2774 · Guatemala Trip & School Exp.	16,401.93	31,951.12	-15,549.19
Total 2760 · YOUTH FUNDRAISING	26,883.65	48,064.44	-21,180.79
2790 · GUATEMALA - ADULT	0.00	1,488.03	-1,488.03
Total 2710 · EQUITY - ALLOCATED FUNDS	554,409.97	596,929.83	-42,519.86
Total Other Current Liabilities	573,216.07	598,957.05	-25,740.98
Total Current Liabilities	573,216.07	598,957.05	-25,740.98
Total Liabilities	573,216.07	598,957.05	-25,740.98
Equity			
3000 · OPENING BAL EQUITY	49,334.32	59,241.51	-9,907.19
3050 · INVESTMENT ADJUSTMENTS	-82,972.68	-71,871.58	-11,101.10
3900 · RETAINED EARNINGS - PRIOR YEAR	-38,466.92	-9,907.19	-28,559.73
Net Income	1,542.29	-38,466.92	40,009.21
Total Equity	-70,562.99	-61,004.18	-9,558.81
TOTAL LIABILITIES & EQUITY	502,653.08	537,952.87	-35,299.79

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 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 hosted a speaker in January of 2017 to start the discussion of affirming language.
- A member of our Affirming Interest Group now takes part in the city wide Affirm United meetings.
- Once again, we participated in the Winnipeg PRIDE parade for 2017 under the umbrella of the United Church affirming banner.
- We continue to request that new outdoor signage be part of the discussion at service team meetings.
- During the May planning meeting, we confirmed specific dates for “Minutes for Affirming” as well as a couple dates for speakers.
- We hosted a workshop regarding diversity in the fall of 2017.
- Our group has had meetings a number of times this year and we will continue to meet as required.
- The group is in the process of making plans for a few different information sessions be held throughout 2018, as well as to possibly start thinking of setting further priorities.

Our members are as follows: Vinny Ashton, Peter Brehaut, Clark Brownlee, Anne Grewar, Tara McCallum, Linda Paul, Rita Swan and our ministerial support is Karen

Respectfully submitted by,

The Affirming Interest Group

Christian Education Report

The year 2017 started out with our group packing up the nativity pieces that graced the entranceway to St. Andrew's throughout Advent 2016. 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! Thankfully, baby Jesus stayed put all through the Advent season this year. Bruce used his electrician skills and added extra spot lights to the nativity this year, which may have helped deter any pranks. 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 Sunday's learning about our community, so it is wonderful to be able to share a few moments bonding as a group.

Mother's Day weekend was the official end to the Sunday School sessions. This was the second year that we held a "church picnic" at the school across the street. Our "Lug-a-Lawn" chair slogan worked 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 three 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 our group of devoted Sunday school teachers who have answered the call to provide support for the spiritual journey of our children and youth. The teachers were all given a small token of our appreciation.

September 2017 brought us back together as a group for "Celebration Sunday". This was the ninth 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 completing the petition to close the street is very 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, 4-6 and 7-12.

The 2017 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 the final piece to this group, an Angel to watch over and guide us. Our neighbourhood carolling event was able to come together this year. We had a beautiful day to bring musical joy to our friends on Oak Street.

Members of the CE Interest Group in 2017 were Jan Demeduk (Sunday school superintendent), Megan Dyck, Lisa Richards, Jennifer Parks and Tara McCallum. Karen Lumley was our ministerial support.

Respectfully Submitted,

Tara McCallum

Chairperson, CE Interest Group

Fellowship and Pastoral Care Report

The Fellowship & Pastoral Care Interest Group consists of three major components - the Fellowship Committee, the Caring Community, and the Prayer Shawl Ministry. This report will recognize each component.

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, Sandra Walker, and chair-person Betty Jubinville.

The Fellowship Interest Group prepares and serves refreshments after each service. This time following the service gives newcomers and members an opportunity to visit. Each Sunday, we serve coffee and tea at the back of the church and juice and popcorn for the children in the auditorium. The committee 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.

The Shrove Tuesday pancake supper was held on February 28, 2017 from 5:00 to 6:30pm. Dinner was \$5.00 per person and pancakes, sausages, and fruit were served. There was an excellent turnout of approximately 60 people that enjoyed many giggles as this year featured a mini carnival. Homemade cakes were given as prizes so the competition was fierce.

In March, our interest group stepped out into the community and prepared and served a St. Patrick's Day lunch for the West Broadway Senior lunch program. Lunch consisted of Irish stew, fresh rolls, mint ice cream and cookies. There were about 30 seniors in attendance and each person was given a to-go bag. There is something special about this day as each person is so thankful for this small act of kindness.

The Easter breakfast was held at 9:00am on April 16, 2017 and was attended by nearly 60 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. Special invites are sent to new families at St. Andrew's so be sure to extend a special St. Andrew's welcome to all. We look forward to seeing everyone this upcoming Easter morning.

Many members of the congregation helped with the annual Bridge Luncheon on April 24, 2017 by donating salads and dainties, as well as assisting with preparation, serving and cleanup. It was a sellout crowd as always. Excellent job!

This was the second year for the church picnic on May 7, 2017. It was held on Robert H. Smith School grounds after a short outdoor service. There was a BBQ lunch, ice cream sundaes, and games. The weather was beautiful.

The Fellowship Interest Group prepared the luncheon on June 11, 2017 to celebrate Josh Ward's call to ministry. Lunch consisted of quiche, kale salad, croissants, and fruit. This celebration was an opportunity for everyone to congratulate Josh and share in his success. Well done Josh!

Our interest group held our wind-up at Chez Sophie restaurant on June 21, 2017. It was a nice evening as the sun shone over the Red River.

Celebration Sunday took place on Sunday, September 10, 2017 with an outdoor service. The Fellowship Interest Group prepared the outdoor lunch consisting of hot dogs, chips, and watermelon. Once again, the 100 foot sundae with mounds of toppings was a big hit with the children. Over 100 people from the congregation and the neighbourhood joined the celebration.

This year, the Hustle for Hunger was held on September 16, 2017. St. Andrew's is a proud sponsor of this event, however, Agape Table arranged the main task of organizing this year's race. Many St. Andrew's folks participated as runners, as well as volunteers helping with the marshalling. All proceeds raised went to the Agape Table.

Doreen Craddock coordinated the Harvest Supper once again and this event was held on October 1, 2017. The event was well supported by all members of St. Andrew's with their preparation of food, set-up, clean-up, and attendance. A huge thank you to everyone! Although this is not part of the Fellowship Interest Group's activities, we would like to thank Doreen and her committee for all their time and hard work for this event.

The Fellowship Interest Group took on the leadership of the Cookie Walk held on December 1, 2017. Service team members and the congregation supported this fundraising event by baking approximately 400 dozen cookies. I believe we broke a record this year, selling out of our cookies in 45 minutes! Again this year, there was a boutique included at the Cookie Walk. The net profit for this event was \$1,968.52. Thank you to everyone who baked the beautiful cookies, folded boxes, wrapped, accepted payment, and of course, the shoppers. Next year our goal is to have 450 dozen cookies, so be prepared!

Maxine Hannam again took the lead of the Memory Tree on Oak Street. This event took place on December 10, 2017 with a reception and short service in the lounge prior to the lighting of the tree. There were about 40 people in attendance 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 thank you 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 committee prepared small loaves and the youth delivered them to the 50 homes on Oak Street while caroling on December 17, 2017. A thank-you card for sharing their street with us accompanies these gifts. It also includes the times of the Christmas Eve services.

We continue to collect Canadian Tire money. Thank you to everyone that has put their spare Canadian Tire money in the box! These funds are used to update equipment in the kitchen and has recently been used to purchase card tables.

Our interest group would like to thank our friends and family for their continued support and help. We could not 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.

Our main purpose is to keep in touch (either by visit or by phone) with those who are homebound. We also send "Thinking of You" cards to those who are in hospital or are recuperating at home due to an illness or other medical problem. Sympathy cards are also sent to those who have suffered a bereavement. Also, Christmas cards are sent to those who are no longer able to attend our worship services.

In 2017, 24 "Thinking of You" cards were sent, as were 33 sympathy cards and 32 Christmas cards.

The cards we send are made by Colette Berriault and we receive many appreciative responses - not only for the card, but the message that is included on behalf of the congregation of St. Andrew's.

Our committee had a couple of changes this past year. Lorilee Leslie-Cole, our long time member and the person with the responsibility of sending cards, is no longer part of our church. We welcomed Ellen Bruneau who joined us and has assumed the role of sending the necessary cards.

On another positive note, Brenda Kennedy has returned to once again participate in the work we do. So, with her and Ellen on board, plus the rest of our wonderful committee, we are busy and very active.

Another decision has been made to change the criteria of those receiving Holy Week plants. This ministry was begun several years ago, whereby a plant is delivered, in person,

to the home of a family from St. Andrew's who has been bereaved in the past year. Those now receiving the plant will have lost a spouse, a parent, a child, a grandchild or a sibling. This means that 20 plants were delivered this past Easter rather than 37 if we had continued with the previous format.

The accompanying cards are handmade by Brenda Trevenen (a former office administrator at St. Andrew's)

On the subject of plants, a list of homebound, those in personal care homes or the hospital, is given annually to Ruth McKenzie. We also include the assisted living facilities. In this case, since most of the residents are mobile, one plant is given to the front desk for all to enjoy. The flowers and plants, which so beautifully decorate the church at Easter, are then taken to those whose names are on the list - again, by volunteers on their way home from Easter Sunday service.

One further thing to add - what would we ever do without the excellent communication and total involvement of our wonderful ministers - Cathy and Karen - and Andrea in the office. They notify us of all the incidents of health problems and/or bereavements, enabling us to send the appropriate cards.

As reported last year, our committee also has a group of knitters who supply the church with **Baptism Blankets**. These were introduced a couple of years ago and, as the title implies, are given to each baby baptized at St. Andrew's. This has been an overwhelming success and so appreciated by the parents.

The Rose Ferries Prayer Shawl Ministry continues to bring caring to those in need of comfort. Please remember that the shawls are not only for those in our congregation. If you know of anyone who would benefit from receiving a shawl, a visit to our church office will provide this for you.

Thank you to each member of the Caring Community for your support and dedication to the ministry we provide (Vinny Ashton, Ellen Bruneau, Bruce & Ardelia Burrow, Verla Cleland, Marjorie Eckert, Brenda Kennedy, Cathy Kinsman, Lara Kuzyk, Maxine Hannam, Karen Lumley, Andrea Moffatt, Roberta Popoff and Luba Scott). Keeping in contact with those who are no longer able to be with us for Sunday worship 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 manses. 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 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, 2017, 63% 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 36% being invested in equity mutual funds, common stocks, real estate trust units (comprised primarily of 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, 2017.

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:

2013	\$886,000
2014	\$899,000
2015	\$854,000
2016	\$869,000
2017	\$891,000

The market value of the foundation portfolio has moved up nicely in value over the past year due primarily to a few factors. Firstly, the portion of the portfolio, approximately 14%, invested in re-set preferred shares has recovered in value dramatically 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. One of the preferred shares we

own will re-set the yield this year, two in 2019 and the other two in 2020, so the preferred shares that re-set in 2019 and 2020 should continue to move up in value. We also still receive a very good dividend yield on the preferred shares. Secondly, the rate of return was very good, for a conservative portfolio, again this past year at 6.125%. Thirdly, the annual donations to the foundation have increased this past year, to \$8,479.00 up from \$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 31st, 2017 were as follows:

From 1998 to 12-2017	5.529%
01-2013 to 12-2017 (5 year)	4.993%
01-2015 to 12-2017 (3 year)	4.023%
01-2017 – 12-2017 (1 year)	6.125%

During the 2017 calendar year, foundation investments earned interest and dividend income of approximately \$35,500.00. This income covered the \$35,000.00 contributed from the Foundation to the operation of St. Andrew's Church during the 2017 calendar year. These contributions were paid during June and in early December 2017. During the 2018 calendar year, the foundation projects earnings will be slightly over \$35,000.00 on investments. At the foundation annual meeting held in November of 2017, the board committed to make a one-time larger gift of \$50,000.00 to the operation of the St. Andrew's during the 2018 calendar year. Audit costs and income tax filing costs for 2017 (payable in 2018) are anticipated to be in the neighborhood of \$4,000.00 plus taxes.

The specific gifts received by the foundation during 2017 are set forth in Schedule 'A' following this report, and were in the total amount of \$8,479.00. Once again, the foundation expresses sincere thanks to all who gave so generously to the foundation during the 2017 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 to the foundation 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 (if such investments are not eligible to be 'rolled over' to a surviving spouse as beneficiary). 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 St. Andrew's River Heights 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, 2017 the following persons were members of the board of the foundation:

Rev. Karen Lumley, David Wreford, Bill Craddock, Deborah Metcalfe, Paul Webster, Tom Brown, John Barber and Rob Siddall.

We are at this time one member of the board short as required by our bylaws, so if any member of the congregation would be interested in serving on the foundation board please contact myself, Deborah Metcalfe.

Respectfully submitted,

Deborah Metcalfe

Chair

*cash + interest receivable + market values of investments

Schedule “A”

NATURE OF GIFT:

DONOR:

SPECIFIC GIFTS:

Ross Johnston
John Barber
Winnipeg Foundation (Fearn Family)
Murray and Darlene Cameron
Gord and Kay Shawcross
Fred Cross
Colleen Watters
Deborah Metcalfe
Canada Helps (No Donor ID)

MEMORIAL GIFTS:

In Memory of Jim Hearne
In Memory of Sally Dowler

Marjorie Eckert
Margaret Redmond

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 the M&P Interest Group is responsible including the office manager, caretaker, choir director, organist and financial administrator.

Duties of the M&P Interest 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 committee 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, 9:00am to 3:00pm.

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 and youth choirs. 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 Interest Group, Bill Craddock manages the financial affairs of St. Andrew's. For 40 years, Bill has served on many committees including the Service Team.

Jeff Kremer is under contract for cleaning and light maintenance work in 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. Andrews. 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 Interest 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 Interest 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 - cbewell@mymts.net

Ellen Bruneau - nbruneau2@shaw.ca

Michael Duncan - mduncan@nhpi.ca

Roger Kane - rakane@mymts.net

Jack Palmer - palmerjack17@gmail.com

Fred Cross - fcross@mymts.net

Sincerely,

Fred Cross

Chairperson, M&P Interest Group

Outreach Report

St. Andrews has continued to be actively involved in outreach opportunities as they have arisen, and our group is currently identifying our priorities for 2018. We support several ministries – North End Stella Mission, St. Matthew's Maryland Ministry, West Broadway Community Ministry, Rainbow Ministry, Siloam Mission, Agape Table and Oak Table.

In February, items were collected for S.N.O.W. Night (Safe Night Off Winnipeg Streets), that offers support in a non-judgmental manner for women who are involved in the sex trade.

Several members also attended St. Matthew's Maryland Café as an opportunity to become acquainted with community members for whom St. Matthew's Maryland plays an important role.

Several members signed up to sort clothes at Siloam Mission, and we also supported the Good Night's Sleep project at St. Augustine Church with a donation.

In May, the group cooked hams and attended the community feast at "Meet Me at the Bell Tower". The feast and gathering was held in support of creating a healing space in St. John's Park. This was another opportunity to become acquainted with the community with whom "Meet Me at the Bell Tower" and Michael Champaign play an important role.

The weekend of June 23/24, our group attended events at the Assiniboia School Reunion. We volunteered to serve food at the Friday night dinner. This event was well attended and well received by those who attended. It was an opportunity for us to gain some understanding of the impact that residential schools had on our indigenous community, and how that still has an impact today.

Names were submitted for Circles of Reconciliation, which will begin soon. These circles for discussion consist of five members of St. Andrew's meeting weekly with five indigenous participants, as an opportunity to develop better understanding and acceptance.

In December, we supported the postcard campaign for Bill C262, to be sure that all of our laws are in harmony with the UN Declaration of Independence.

The Mitten Tree was again set-up to collect knitted toques and scarves and good quality waterproof mittens for those in need.

Priorities for the Outreach Interest Group have been discussed and identified at meetings in November and December.

Meals on Wheels is an ongoing part of outreach, which is coordinated by Bruce and Ardelia Burrows. Many thanks to them and their dedicated team of volunteers. (Ardelia has submitted her report separately.)

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

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

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, while 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.

No one - except for our volunteers who do the route on a weekly basis - is scheduled to staff the route more than 3 or 4 times over a two month period. The approximately 10 meals to be delivered are picked up from the hospital around 11:00am, and we usually return to the hospital around noon, so it is not a huge time commitment.

As we have mentioned previously, we have an extremely enthusiastic group of volunteers, most of whom are a part of St. Andrew's. 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 owe a debt of gratitude to Arcane Horizon, David Bergman, Don & Diane Bewell, Clark Brownlee & Joan Stevenson, Neil & Ellen Bruneau, Bruce & Ardelia Burrow, Donna Earl, Epic Opportunities, 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

Thankfully, the year 2017 concluded without major issues with the heating system, plumbing network, or roofing integrity. Thus the overall repair bill was significantly less than in 2016.

That said, however, maintenance expenses were still significant, reflecting the aging infrastructure of the building, and indicating an ongoing need for substantial maintenance budgets.

In particular, the heating system required several visits (in addition to the routine maintenance schedule) from our service contractor to address radiator leaks, steam trap malfunctions, temperature control deficiencies, and so on. Plumbing services were also required, though several minor water issues were handled internally by Jeff Kremer, our

building manager. Roof leaks were less apparent than in recent years, though this may have been due more to a dry year in Winnipeg than to anything else. We remain anxious about the deteriorating state of the flat roof on the northwest corner of the building but hope that regular annual inspections and necessary patching will keep it more or less watertight for a few more years.

As a general observation, the interest group continues to be very concerned about the likelihood of heating, plumbing and roofing emergencies, and the need for possibly major expenditures to remedy these when they occur. While recognizing the tight operating budget of the church, the committee would like to see provision for funding the extensive infrastructure updates that will certainly be necessary in the not-too-distant future.

During the year your property interest group comprised Bob Barr, Murray Cameron, Bruce Scott, Gord Shawcross, Hartley Stinson, John Swan, Sue Wiste and Dave Wreford, with Jeff Kremer providing valuable back-up. All shared in carrying out the committee's many responsibilities, with Gord and John in particular doing much of the "heavy lifting". Ten regular monthly meetings were held, along with informal consultations between some members to deal with special situations as they arose from time to time. To name a few areas of responsibility, in no particular order of importance or time/personnel requirement:

- Identifying and labeling electrical outlets with reference to their respective circuit breakers, adding additional electrical outlets, and arranging for replacement of electrical panel "G".
- Liaising with long-term renters, arranging building opening/closing etc. with congregational groups and occasional renters, and performing evening 'walk-around' security checks.
- Responding to mice and silverfish infestations in the daycare/nursery areas.
- Liaising with the snow-removal contractor.
- Patching and painting damaged walls, painting external metal railings, and repairing delaminating wooden doors in narthex.
- Repairing stone steps at south end of the building.
- Ongoing review and renewal of insurance policies.
- Arranging replacement of most remaining old wooden trestle tables with new plastic units.
- Removal and sale of 8 pews from rear of sanctuary plus relocation of others to create a mingling/coffee area under the balcony.

- Replacement (with new safety glass) of hazardous cracked glass partitions between narthex and sanctuary.
- Continued replacement of incandescent light bulbs with fluorescent and LED bulbs.
- Streamlining and digitalizing record-keeping and purchase-order procedures.
- Keeping meeting minutes and maintaining job-priority lists.
- Regular checking of defibrillation package and first-aid kits.
- Trimming of trees, care of grass and general tidying-up around building perimeter.
- Minor mechanical projects, for example replacement of a defective sump pump in the sub-basement (thereby avoiding a sizeable bill from external contractors).
- Ongoing stripping and re-waxing of floor tiles in heavily trafficked areas.

In conclusion, the interest group would like to thank our congregation for their support and patience as we work through the sometimes frustrating inconveniences and delays associated with keeping our elderly building more or less functional.

Respectfully Submitted,

David Wreford

On behalf of the Property & Administration Interest Group

Stewardship Report

The stewardship team comprises Iris McKay, Lenore Miller, Cathy Kinsman, Bill Craddock, Rob Siddall, Lorne Hurst, Josh Ward, Greg Fearn and Clark Brownlee. We have been meeting regularly since early in 2017 to plan and execute this year's campaign. I want you all to know what a magnificent and hardworking team this is. Nothing that is asked of them is too much; cheerful and regular participation in the work is the norm.

Our theme this year has been "We Sing Thanksgiving." Not only is this the theme suggested by the United Church of Canada, but we believe that people are most generous when they can appreciate all for which they can be thankful. Unlike last year, we did not set any financial goals, only using notices, letters, presentations and other media to tell the story of St. Andrew's and the United Church of Canada.

When all of the increases and decreases in pledges and projections have been tallied it would appear that the total gifts to St. Andrew's will be over \$11,685 higher than they were at this time last year; \$296,657 as compared to \$284,972. We once again thank you all for your generous gifts! We also remind you that financial gifts can and do come into

our church throughout the year, so there is never a wrong time to make a gift over and above your pledge, or if you didn't make a pledge, to make a gift anyway. People do these things.

As is usually the case, there is a core of regular attendees and contributors that are the mainstay of St. Andrew's. Also, there are those who are also generous but contribute only occasionally. All contributions both financial and in terms of time and talent that support our programs and services matter and are greatly appreciated.

Respectfully Submitted,

Clark Brownlee

Worship Report

The Worship Interest Group generally assists the ministers and music leadership in the provision of worship and special services. To that end, each week there are greeters, ushers, and scripture readers; the church is decorated for special occasions; assistance is provided in support of communion services, baptisms and as needed. Current members of the interest group are Jason Dyck, Kelly McKeag, Margaret Pratt, Rita Swan and Ruth McKenzie. Cathy Kinsman, Karen Lumley, Derek Morphy and Wes Elias are ex-officio members of the Group. In addition, Allison Koots, Dolores Jardine and Colleen Watters variously phone people to arrange for greeters, ushers and scripture readers.

The Worship Interest Group also considers matters of policy related to funerals and weddings, brings forward comments and concerns from the congregation and makes suggestions for changes in our worship practices. During the year, Margaret Pratt facilitated a discussion with interested congregants on the topic of "Innovative Worship". The suggestions from this process have been reviewed and many of the suggestions have been put into practice. This year has seen several services with drama presentations. Some of the worship services had a different format, including the presentation of the Rutter Requiem as the focus of the worship service.

We are blessed to have strong worship leadership from Cathy and Karen throughout the year. Their services and sermons always offer food for thought and support St. Andrew's vision for compassion, justice, grace and growth in the Spirit. Derek Morphy offered a variety of music with the senior choir and the junior choir, all presented with a high degree of excellence. Music choices are made to enhance the theme for each worship service. The many talented choir members and musical guests have offered vocal solos

or accompaniment on a number of instruments. These offerings are always well appreciated. Our organist, Wes Elias, and the occasional fill-in, provides thoughtful music throughout the service as well as leading the congregational hymns and accompanying the choir.

As chair of the interest group, I sincerely want to thank all those mentioned above as well as the large number of folk who willingly offer their service as greeters, ushers, readers, choir members, communion preparers and servers and those who help to decorate the church for Easter, Thanksgiving and Christmas. In the latter group, special mention should be given to Pat and Jim Richtik, Kay and Gord Shawcross, Jeff Kremer and Bill and Marilyn Muir.

Respectfully submitted,

Ruth McKenzie

Chairperson, Worship Interest Group

Winnipeg Presbytery – Highlights of 2017

January – 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. Judy Hare, the Personnel Minister from The Conference of Manitoba & Northwestern Ontario, presented information contained in the Ethical Standards & Standards of Practice Document and The Manual regarding professional conduct. Winnipeg Presbytery also approved a motion to recommend the CDI Draft Investment Policy to The Conference of Manitoba & Northwestern Ontario, for implementation January 1, 2017.

February – The General Meeting was held at Westworth United Church with co-hosts of the meeting being Harrow United Church, Fort Garry United Church and Crescent Fort Rouge United Church. The General Council Commissioners (Patrick Woodbeck, Tim Crouch and Bill Millar) presented background information on Remit #4: Funding a New Model. The court listened to a presentation given by Raymond Currie and Belinda Vanden Broeck on Circles for Reconciliation.

March – Our General Meeting was an all-day meeting held at Sturgeon Creek United Church with co-hosts of the meeting being Crestview United Church, Kirkfield Park United Church, Silver Heights United Church, St. Charles United Church and Headingley United Church. Members from Augustine United Church gave a presentation on their future

development initiative – Augustine Centre. We also heard from 1JustCity, who is working towards becoming incorporated. The TRC Response Group invited Raymond Currie, who presented more information on Circles for Reconciliation and encouraged all to participate. After the presentation, Winnipeg Presbytery passed a motion of support for Circles for Reconciliation.

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, Augustine United Church and West Broadway Community Ministry. Approval was given for the amalgamation of Northend Stella Community Ministry and 1JustCity. Kathryn Hofley, Financial Development Officer, presented the 'Called to be the Church Giving Program'. Winnipeg Presbytery agreed to become a Signatory to the Winnipeg Indigenous Accord on June 20, 2017, after receiving an invitation from Winnipeg Mayor Brian Bowman. Remit #4: Funding a New Model, was voted on and passed by the court.

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. In a motion, the court recommended Patrick Woodbeck to The Conference of Manitoba & Northwestern Ontario for Ordination. We recognized Cole Grambo, who was going to Selkirk Presbytery and Connie Budd, who was leaving North End Stella Community Ministry. We acknowledged the following retirees – Dawn Ballantine-Dickson, Robert Campbell, Bruce Faurshou and Nancy Sanders.

September – The General Meeting was held at Crestview United Church with the co-hosts of the meeting being Sturgeon Creek United Church, Kirkfield Park United Church, Silver Heights United Church, St. Charles United Church and Headingley United Church. The TRC Response Group put forward an endorsement of a campaign started by the Mennonite Church called Let's Walk the Talk Campaign, which promoted awareness of Bill C-262. After a presentation on the history of Spirit Path, Winnipeg Presbytery voted in favour of its continuation. Loraine MacKenzie Shepherd was installed as the new Presbytery Chair.

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 2018 Mission & Service (M&S) Fund Block Grant was approved. A panel discussion on Remit 6: One Order of Ministry took place. Table talk time was devoted to discussing the United Church regional boundaries.

Questions and concerns from the table groups were forwarded to the Boundaries Commission.

November – 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 and Westminster United Church. Winnipeg Presbytery confirmed its ongoing support for fund development of 1JustCity. Remit #6: One Order of Ministry was voted on and defeated. CDI presented a summary of proposed changes to the CDI Loans and Grants Policies and the application form used for these funds. It was decided that Winnipeg Presbytery would provide Christmas presents for God's Lake Narrows again in 2017 with help from individuals and churches donating towards these gifts.

Report created by Winnipeg Presbytery, submitted by Peter Brehaut

Other Reports

Anna Blair Circle Report

The year began again with us planning events of interest to the group and making decisions on how to use our money wisely to support the church. Sue Wiste continued as our representative on the Property and Administration Interest Group.

In February, under the direction of Iris McKay and Sue Wiste, ABC hosted a successful bake sale. Doreen Craddock and Diane Bowles with assistance from other ABC members provided refreshments for the Annual General Meeting.

Each month throughout the year, we have an activity. In March we gathered at Grant Park Shopping Mall and attended a movie of our choice and then met at Prairie Ink for dessert, coffee and great conversation.

On April 26, 2017, a Buddhist monk spoke at the church which was very enlightening. May and September found us gathered again for food and great company during our spring dinner arranged by Nancy O'Brien and then a wine and cheese gathering at Iris McKay's. Carol Neufeld arranged for Fred Cross to entertain us with a photography show. It is amazing what he has accomplished with the magic of the camera and his patience.

ABC has over the years raised some funds even though our mandate is more to provide for an opportunity for the ladies of the church to come together. This year these funds were used to purchase three new sofas for the lounge.

Our year ended with the annual potluck dinner in the lounge. It is very festive with fine food, decorations and the comradery of the women of our church. We were able to make a donation to St. Mathew's Maryland United Church following this event.

Our first meeting of 2018 was held on January 22, 2018 at Brenda Kennedy's to plan for 2018. Many activities already planned for 2018 includes a house concert at Iris McKay's on February 10, 2018 and a bake sale on February 11, 2018 following worship.

Respectfully submitted,

Brenda Kennedy,
ABC Interest Group

Basement Bookstore Report

After 6 years, the Basement Bookstore has donated over **\$10,000** to the church.

Sales were much lower this year and by the end of November, I had sold only \$1000. But through the sale of shortbread, mincemeat, and sage and cider jelly and the support of my friends at the 6th anniversary sale, I was able to raise another \$600. The total donated to the church in 2017 was **\$1600**, the same amount as the first year.

All books are donated. The Basement Bookstore provides a service to the church and the community by recycling these books to the customers. You can help by buying books and donating ones that you think other people would want to read. Support from the congregation is still sadly lacking.

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

Respectfully submitted,

Betty Lorimer
Basement Bookstore Manager

Senior Choir Report

It was another great year for St. Andrew's Choir. We have over 50 singers, including a group 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, Chris Donlevy, tenor, and Fred Cross, baritone/bass. We appreciate their talents and their leadership.

Much appreciation is to be extended to our four participants in the choral scholar program. This program has proven very successful for encouraging new, young talent. Sarah Cory, Suzanne Reimer, Josh Bellan and Pierre Todary 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.

Our exceptional choir director, Derek Morphy, continues to encourage and conduct our choir. We appreciate the humor and dedication that Derek displays each practice and service. We enjoy performing familiar pieces as well as challenging new works. The choir is pleased to share in the presentation of inspirational music each Sunday of the year and at other special occasions such as the Good Friday and Christmas Eve services. Our accompanist, Wes Elias, is a multi-talented musician, and the choir and congregation are blessed to hear him play each and every Sunday. His postludes at the end of each service send us out to face our week inspired. Thanks to Carolyn Lutes and the amazing hand-bells group. 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.

We lost two dear members this year, Dale Laird and Barry Anderson. They were loved.

This year, the choir performed the annual fund-raising event featuring selections from musicals, including Fiddler on the Roof. This concert was a great success! The proceeds were distributed between the church general budget and the choir designated fund.

Our 2018 concert will be presented on March 9 and 10, 2018 and is titled "We'll Meet Again". The concert will feature selections from the war years. There will be wine, beer and light snacks available. 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 support and to the hard working choir executive.

Respectfully submitted,

Sue Bolton

Choir President

Senior Youth Report

This was a Guatemala travel year for our senior youth. Our group of 14 youth, 8 chaperones and one minister had an amazing trip full of hard work and laughter. Our main project was the construction of raised gardens to provide fresh vegetables for the students and staff. We also had a rewarding visit with our scholarship students in San Pedro. It is inspirational to learn of their goals and dreams and to meet and celebrate their accomplishments with their families and friends. Finally, we were able to personally deliver laptop computers to Las Victoras School in Guatemala City. There we met an amazing group of students and staff and got to see a plaque commemorating St. Andrew's role in building the school.

The youth and their families continue to work hard at home in Winnipeg as well. Soup and Sandwich luncheons, the Spaghetti Dinner, the Tacontento Dinner, and the sales of wreaths and swags are our tried and true methods for raising the funds to help with travel and the scholarships for the students in Guatemala. We have once again enjoyed tremendous support at all our events this year. The time spent bonding while working at various jobs to raise the funds needed to provide the Guatemalan scholarships is an amazing experience for all involved. Even better is the opportunity to share our passion for youth involvement with the whole congregation.

We would like to thank Megan Fry, Sam Duncan and Cate Adamson for all their hard work and passion and wish them great success in their future endeavours. We are confident that they will be great examples of our slogan in action: **"Building Leaders Here and There"**, reflecting our belief that just as surely as our support provides new opportunities to develop young leaders in Guatemala, our experiences in both Winnipeg and Guatemala also provide new opportunities to our own young leaders.

Respectfully submitted,

Pat McCallum

St. Andrew's River Heights United Church
Annual General Meeting
February 26, 2017
Attendance: 80

1. **Call to order and declaration of quorum.** Chair Joan Stevenson called the meeting to order at 12:10 pm followed by a declaration that a quorum had been attained.
2. **Opening Prayer and Time of Remembrance.** Cathy Kinsman 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:** Linda Paul/Rita Swan that adherents be permitted to vote during this meeting. **Carried**
4. **Motion to accept the Agenda. Moved:** John Barber/Kelly McKeag that the agenda is accepted with one correction under Finance report: the item "2016 budget" should read "2017 budget." **Carried**
5. **Motion to accept minutes. Moved:** Glen Neufeld/Bob Barr that the minutes of the Annual General Meeting, February 21, 2016 are accepted as presented. **Carried**
6. **Acceptance of Interest Group Reports. Motion:** Diane Bewell/Bill Muir that the Interest Group reports are accepted as presented. **Carried**
7. **Report of the Chair of the Service Team.**
 - In addition to her report, Joan Stevenson commented on:
 - her gratitude to our ministerial team, Cathy and Karen, as well as our music leaders, Derek and Wes
 - the new governance model which is being used on a trial basis. Joan acknowledged all of the official interest groups for their support throughout this process.
 - her appreciation of two interest group leaders, Bill Craddock and Gord Shawcross, for their dedication to overseeing the church finances and property
 - the resurgence of the Stewardship team

- the continued work of the Affirming group
- the centennial book which continues to be worked on by Iris McKay and Josh Beaumont
- the new piano which was acquired in the last year. Joan thanked everyone for making this possible.
- Joan then introduced members of the Service Team, leaders of the Official Interest Groups, and members of the Board of Trustees.

8. Governance working model review. Rob Siddall (full report, page 34)

- At the 2016 AGM, the board announced it would be following a new governance model on an interim basis for two years. Some of the changes include: the Board is now the Service Team; Committees are now Interest Groups; the number of members on the Service Team has been reduced; the terms of the vice-chair and past chair have been reduced from two years to one year; the method by which Interest Groups report to the Service Team has been modified.
- A survey soliciting feedback on the governance working model was recently distributed to all Service Team members and Interest Group chairs. The majority of respondents felt that the new model is working well overall. One area which could be improved upon is communication between the Interest Groups and the Service Team.
- A report on the governance working model will be presented at the 2018 AGM, at which point there will be a vote on whether or not to adopt the model on a continual basis.

9. Foundation Report. Deborah Metcalfe (full report, page 30)

- 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.
- Deborah Metcalfe encouraged 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.
- As Chair of the Board of the Foundation, Deborah thanked the members of the board for their valuable assistance.

The following question was raised: why does the Foundation continue to hire

Frostiak & Leslie Chartered Professional Accountants Inc. for its annual audit, while our church has ceased to do so due to the expense for its own finances? Deborah responded that while our church does not legally need to be audited, the Foundation does require a full-scale audit. Deborah also explained that when compared to quotes provided by other accounting firms, the cost of using Frostiak & Leslie is not any higher.

10. Finance Reports. Paul Webster/Bill Craddock

- a. Independent Reviewer's Statement:** Bill Craddock reported that the statement of the financial position of St. Andrew's for the year ending December 31, 2016 has been reviewed by Howard Rempel, an accountant with a charitable organization.
- b. Finance Report:** (full report, page 13)
 - Givings were only slightly under budget, and were the third-highest ever
 - Most expenses other than maintenance and repairs were under budget
 - Investment income and fundraising revenue were under budget
 - We ended the year with a deficit of \$38,565
- c. Presentation of 2017 Budget:** Bill Craddock presented the budget for 2017. The following was noted:
 - The budget projects a deficit of \$17,707
 - Projected givings are slightly lower than in 2016 despite many people pledging an increase in their offerings. This is due to the fact that people pass away, move, etc.
 - Maintenance and repair expenses are projected to be 40% lower than in 2016
 - Salaries have been increased by 1%
 - Mission & Service contributions have been reduced to 4% of regular offerings
 - The deficit situation indicates that our current model is not sustainable. The Service Team has asked the Finance Interest Group to develop a plan of action to address the deficit issues.
 - Our lease agreements with the daycare and nursery are scheduled to be renewed in the summer of 2018. The Property & Administration Interest Group has transferred responsibility for negotiating the contracts to the Finance Interest Group.

- Bill Craddock stated his confidence that we will be able to solve the financial issues and proposed to accept the 2017 budget.
 - i. It was noted that consideration will be given to whether or not the ministerial complement is in need of any changes. The Finance Interest Groups has no details at this time.
 - ii. It was noted that the cumulative deficit between 2012 and the end of 2017 (projected) will be nearly \$99,000. It was asked, to whom do we owe this money? Bill explained that it is not owed to anyone because we have always had retained earnings to draw from at the end of each year. If we end the year 2017 on budget, it will be the first year that we have negative retained earnings.
 - iii. A question was asked regarding how long it will take for the Finance Interest Group to develop a plan to address the deficit situation. It is expected that this will take place over the course of 4–6 months. It is not known when it will be reported back to the congregation.

Moved: Bill Craddock/John Swan that the congregation accept the Operating Budget as written for the year 2017. **Carried**

11. Nominating Report. Linda Paul (full report, page 38)

- The members of the Nominating Interest Group are: Linda Paul, Joan Stevenson, Paul Webster, and Clark Brownlee. The ministers, Cathy Kinsman and Karen Lumley, act as resources to the committee.
- Linda reported that there was consensus to reduce the terms of both the vice-chair and past chair from two years to one year. This is intended to make it easier for people to serve in these positions.
- The Slate of officers of the Service Team and Official Interest Groups for the term February 2017 – February 2018 is listed as follows:

Service Team

Chair – Paul Webster

Vice-Chair – vacant by decision

Past Chair – Joan Stevenson

Secretary – Kelvin Koots

Ministry & Personnel – Fred Cross

Presbytery Rep – Peter Brehaut

Treasurer – Bill Craddock

Member-at-large – Sharri Bertram

Member-at-large – Anne Grewar

Member-at-large – Jeff Kremer

Interest Groups

Fellowship – Betty Jubinville

Finance – vacant

Foundation – Deborah Metcalfe

Christian Education – Tara McCallum

Property & Administration – Gord Shawcross and John Swan (co-chairs)

Outreach – Nancy Hodgson

Stewardship – Clark Brownlee (Acting Chair)

Worship – Ruth Mackenzie (Interim)

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

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

Moved: Linda Paul/Clark Brownlee that the Slate of Officers is approved as presented. **Carried**

12. New Business: None

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:

- 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 for his dedication to managing the church finances
- Jan Demeduk for coordinating the Sunday School
- Kirk MacDonald for his effort in maintaining the building
- Allison Koots for finding greeters for every Sunday
- Delores Jardine for coordinating ushers for each worship service
- 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 interest group members for the work they do each month
- Tyler Craddock for managing the sound system every Sunday
- Andrew Webster for his contributions in archiving
- Betty Lorimer for running the Basement Bookstore

- All the members of the congregation and Service Team
 - Special recognition of Linda Paul for her seven years of service in various roles
 - Paul expressed his gratitude to Joan Stevenson for her dedication as chair over the past two year

14. Closing prayer and Adjournment: The meeting was closed with a prayer led by Karen Lumley. The meeting was adjourned at 1:00 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.