

# **St. Andrew's River Heights United Church**

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## **ANNUAL REPORT**

**DECEMBER 31, 2020**



**FOR PRESENTATION AT THE ANNUAL MEETING  
SUNDAY, FEBRUARY 28, 2021**

**Annual General Meeting  
St Andrew's River Heights United Church  
Sunday, February 28, 2021**

**Agenda**

- |  |                  |
|--|------------------|
| 1. Call to order and declaration of quorum         | Anne Grewar      |
| 2. Election of meeting chair and secretary         |                  |
| 3. Opening prayer and time of remembrance          | Karen Lumley     |
| 4. Motion allowing adherents to vote               |                  |
| 5. Acceptance of agenda                            |                  |
| 6. Acceptance of minutes of AGM, February 23, 2020 |                  |
| 7. Acceptance of interest group reports            |                  |
| 8. Report of the chair of the church council       | Anne Grewar      |
| a) Introduction of the church council              |                  |
| 8. Revised Governance Statement                    | Rob Siddall      |
| 9. Foundation report                               | Deborah Metcalfe |
| 10. Finance report                                 | Bill Craddock    |
| a) Independent reviewer's statement                |                  |
| b) Finance Interest Group                          |                  |
| c) 2021 budget                                     |                  |
| 11. Nominations                                    | Glenn Neufield   |
| 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 Karen

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*"You who dwell in the shelter of our God, who abide in the shadow for life,  
say to the Lord: My Refuge, and my Rock in whom I trust.  
And I will raise you up on eagle's wings and hold you in the palm of my hand."  
Psalm 91*

This past year has been unlike any others we have experienced, God was my Rock and Refuge and was who I trusted in. We began the year with worship in the sanctuary at church with some special services such as the Beatles and the Gospel, the Wise One Apprentice and the four family baptismal service in January. These were especially meaningful given what was soon to come.

With COVID restrictions and safety concerns, March 22 church was not in the sanctuary but was the first service online. It was not that the church was closed, rather it was we simply stopped worshipping in our building for a time to protect the health and well-being of one another and our communities. The Church is not a building it is the people!

All that is required is love, compassion and the presence of God. Even amidst COVID restrictions we found ways to worship and be Church. As the church we adapt to the situation in the best ways we can.

From March 22 until September 20, we were online in various ways with an iPad, laptop, Mac and finally recorded in church until November 1 when we began to record and then pre-record the service for viewing Sundays at 10:30am. Thanks to Noelle, Fred Cross, Michael Cuthbert and Charlotte Lindsay who all made this happen.

Noelle Bowles was with us for the past few years offering worship two Sundays a month which were creative and thought provoking. She is the part time minister for Spirit Path and went back to the Louis Riel School Division with her counseling position, their gain was our loss.

Some of the other highlights for me this year has been the Remembrance Day Service in which we honored our veterans reflecting on women and their involvement in the wars. All Saints Day Service in which we honored Saints past and present including two members from our congregation Mary Campbell and John Standing. Both of these services were creative and meaningful.

We were able to find new and innovative ways to continue partnering with Westworth by sharing summer services in July with Westworth and August with St. Andrew's. We invited Westworth to our Affirming Sunday, we shared a Bible Study together with us both studying the same materials *for Thriving Churches: A Lenten Challenge*. We worshipped together with Westworth for Carols and Stories at the end of December and Epiphany Westworth worshipped with us online. Partnering together in these ways is important to both faith communities.

Some projects we were able to do during COVID was the Youth and Young Adult list of where our youth are, cards were sent out to the whole congregation and Easter packages were made for the children. We continue to try to find new ways to connect with one another. COVID truly dictated a lot of what we could and could not do however, Fellowship Committee still found ways to reach our shut-ins and elderly by making up dainty boxes and delivering them to their homes, in institutions and wherever they were bringing joy and comfort. What a gift it was thanks to all who were involved in that special connecting with the church community.

It was with sadness that we ended our partnering with Guatemala and Rotary in the youth scholarship programs in Guatemala. It was a difficult heart wrenching decision but a necessary one given the change in safety issues, COVID restrictions for travel, finances and less youth than in previous years.

A special thanks to Kim Hannam who began this ministry with Janet Walker and Jeff Ward, to our own Pat McCallum, Stu Roche, Lorne Hurst, Elly Hoogterp, Tara McCallum and Sharri Bertram, parents, chaperones and of course the many youth who have been to Guatemala we thank you. "Building leaders Here and There", was the theme and successfully accomplished. This was ministry at its best.

I have been working at home and in case you wonder what that might look like here is a snapshot of a week with Karen working at home.

**Sunday**, I join the online service, then I begin researching, reflecting and working on the next week's sermon and service.

**Monday** I work on the liturgy for the service and write the bulletin.

**Tuesday** is spent writing the sermon.

**Wednesday** morning is announcements and writing the reflection for the New/E Blast

and the afternoon is phone calls, finishing up the sermon, finishing up the liturgy, meetings and odds and ends.

**Thursdays** are going over the service ensuring I am ready for the recording which happens in the late afternoon.

**Friday and Saturday I am off.** Sometimes there are ZOOM meetings such as Church Council, Worship, Worship planning, Sunday School and United Church District meetings. I always try to make some pastoral care calls and emails to keep in touch with St. Andrew's members during the week.

It has been a challenging year but a year in which I am thankful for our new Administrator Charlotte Lindsay who has a cheerful, positive, upbeat presence who is always willing to help and ensures all of the administrative work of the church is maintained. Jeff Kremer who keeps the church clean, Bill Craddock who keeps all the finances in order, Derek Morphy and Wes Elias who ensure we have music each Sunday that is meaningful and worshipful in spite of the constant changing church rules due to COVID.

Thanks to Noelle Bowles who I had the privilege of working with these past years. Thanks to all the committees and group such as Fellowship, Church Council, Ministry & Personnel, I wish you the best in all your work and ministry. Thanks to Committees such, Christian Education, Outreach, Worship and Community of Care and Fellowship who continue to do the work of the church in these different times.

Last but not least of all I want to thank Rita Swan for sharing her gifts of writing liturgy and her willingness to lead worship twice a month. Rita has been called to the ministry of Lay Worship Leader and is presently taking courses. The Council of St. Andrew's River Heights had voted at the beginning of 2020 to support Rita Swan in enrolling in the online courses for the Licensed Lay Worship Leader program. This is offered through United in Learning. The courses consist of 4 Forums over a period of 2 years. Rita has started her second Forum on "Liturgy."

One of the pre-requisites was to have a group of 5 lay people from the congregation who would be willing to provide feedback on any of their worship leadership opportunities. Those who have been chosen are: Fred Cross, Iris McKay, Vinnie Ashton, Bill Muir, Kay & Gord Shawcross. Another prerequisite is to have the opportunity to participate and lead in various worship experience's which she is doing today.

Rita thanks the congregation for their support through this path of her life. A lot of prayer and soul searching have taken place to take this different path.

Thank you for your patience in a year when our patience was truly tested and tried.  
Thank you for your willingness to journey together into the unknown unsure of what lay ahead. Know that:

**We are not alone  
We are called to be the Church.  
And in Life, in death, in life beyond death,  
God is with us.  
We are not alone.  
Thanks be to God.**

In Service Together:

***Rev. Karen Lumley***

# ST. ANDREW'S RIVER HEIGHTS UNITED CHURCH

## Church staff (as of December 31, 2020)

Ministers	All the people of the congregation
Clergy	Karen Lumley Noelle Bowles
Ministry of Music	Derek Morphy, Wes Elias
Office Manager	Charlotte Lindsay
Treasurer	Bill Craddock
Church Caretaker	Jeff Kremer
Sunday School	Jan Demeduk

## The Church Council (as of December 31, 2020)

Chair	Anne Grewar
Vice Chair	<b>Vacant</b>
Secretary	Noreen Mian
Treasurer	Bill Craddock
Ministry + Personal	Michael Duncan

## **Members at Large**

Rob Siddall	Sarah Cory
Glenn Neufeld	Lisa Richards

## Group Chairs

Christian Education	<b>Vacant</b>
Fellowship & Pastoral Care	Betty Jubinville
Finance	Paul Webster
Ministry and Personnel	Michael Duncan
Nominating	Anne Grewar
Outreach	<b>Vacant</b>
Property and Administration	Gord Shawcross/John Swan
Stewardship	Greg Fearn
Worship	Ruth McKenzie acting Chair
Church Trustees	John Barber, Bernard Boland, Ellen Bruneau, Gord Shawcross,



Prairie2Pine Representative

Rita Swan

**St. Andrew's River Heights United Church Foundation**

Chair

Deborah Metcalfe

Secretary/Treasurer

David Wreford

**Anna Blair Circle**

Kay Shawcross

**Statistical Information**

Number of baptisms .....	5
Number of confirmations/reaffirmations.....	0
Number of marriages .....	0
Number of deaths, funerals, memorial services.....	13
Number of supporting households as at December 31, 2020 .....	171

**Baptisms:**

Kian Jasper Delaronde	January 24, 2020
Hailey Madison Fediuk	January 24, 2020
Elle Loren Ems	January 24, 2020
James Allen Ronolfsan	January 24, 2020
Lily Olivia Sinclair	August 15, 2020

**Deaths, Funerals, Memorial Services:**

Norman Charles Hill	January 24, 2020
Jean Cannon	April 4, 2020
Nora Konantz	April 22, 2020
Mary Campbell	April 23, 2020
Rose Lenart	July 10, 2020
Jean Lillian Challis	August 5, 2020

Alan Livingstone Crossin	August 11, 2020
Nora Abbott	August 12, 2020
Doris Hearne	August 19, 2020
Kingsley Arnett Bowles	August 31, 2020
Mary Lutes	September 19, 2020
Ross Johnston	October 31, 2020
Ishbel Isaacs	December 21, 2020

## ***From the Church Council Chair***

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It is a beautiful, sunny, mild, winter afternoon in early January that I am writing this message as I reflect on the past year.

Our first meeting of the church year with the new Council and as it turned out the last in person Council meeting for 2020. We continue to meet monthly via Zoom.

The first item on the agenda was the United Church Emergency plan – Protocol for St Andrews. We decided to suspend the next 3 in person Sunday services and reevaluate.

Next, we got to know the new Council, a small but efficient group who has many gifts that they voluntarily share. The role of the council is to oversee the business and finance of the church. We decided it would be a good idea to introduce the Council during worship with a prayer when we were once again able to gather.

November 2019 with the help of Kem Consulting we established five priorities and associated steps for moving forward in the next twelve to eighteen months. We continue to work on the ones that we are able to from afar.

The last event held at St Andrews in 2020 was the fabulous choir show which generated \$8,814. Like many of you I long for the days when we can gather again for worship and other events. I really missed getting my Christmas baking from the cookie walk this past year. Members continue to work on behalf of St Andrew's but in a different way. One example was the virtual Christmas concert in support of Oak Table initiated by Heather Kozak.

A special committee led by Glenn Neufeld was established to work on a re-opening plan. Four in person services were held but effective November 1st we moved to a virtual service model.

June 2020, we said farewell to Noelle who after careful consideration she decided not to continue in her role.

It was noted; *this time has allowed us to start using technology for worship without the pressure of getting it right.*

A special thank you to Karen Lumley for not only her moral guidance but also leading by example; such as working from home, leading worship from her kitchen, the virtual Christmas Eve services and continuing to connect with the membership.

We are fortunate that our very own and talented Charlotte and her husband Michael now record and edit all the services. Response has been positive and there is an increase in the number of people viewing our services from near and far.

The Region Council approved St Andrew's updated covenant and was recognized during their Zoom worship October 7, 2020. A special thank you to the Governance Group; Rob Siddall, Joan Stevenson, Ellen Peel (Bruneau) and Linda Paul for their work on this.

It would also like to give a special mention and thank you to Noreen Mian who will be finishing her two-year term as secretary with the Council. Noreen has been a gentle voice whispering in my ear from near and far offering reminders and keeping us (especially me) focused. She brought a lot of experience and wisdom and will be truly missed.

May God continue to bless us all at St Andrews and I look forward to gathering with you again in person.

***Anne Grewar***

*Chair, Church Council*

## ***Strategic Priorities***

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- I. Create a comprehensive maintenance and building plan
- II. Develop a “radical hospitality vision” for St. Andrew’s to ensure that both new and existing visitors and members feel engaged with the church
- III. Explore amalgamation processes and engage in initial conversations with Westworth United Church
- IV. Develop a revision of a thriving youth and children’s ministry program that is based on the needs of existing and new families
- V. Revision and clarify internal communication structures and interest group structures

### **Treasurer's Report**

Despite the pandemic and the necessary closing of our church building for much of the year, we survived quite well financially. This was possible with thanks to you, our congregation, for fully maintaining your financial support when Sunday services were not being held. Also, our principal renters, R.H.S. Child Care Inc. and Oak Street Nursery Inc., honored their lease payments even when closed during the early days of the pandemic, and later when operating at less than full capacity. We received significant monies from the Federal Government under the C.E.W.S. program. This was designed to cover 75% of most of our staff's salaries. However, we had intended to maintain all salaries prior to the announcement of the C.E.W.S. program.

The net financial result for 2020 was a surplus of \$2,686 compared to a projected deficit of \$9,207, (Table 1). We used \$17,828 of the C.E.W.S. monies to help achieve this surplus. Our revenue was impacted by having only the choir show as a fundraiser. Also, after mid-March our ad hoc rentals more or less disappeared. The reduction of some of our revenue sources was offset by lower expenses in some areas. The cost of operating our building was significantly reduced, particularly during the periods when the Daycare and Nursery were either closed or functioning at less than full capacity. Committee expenses which cover the cost of the faith needs of our church, were significantly reduced without Sunday services.

In 2021, we are budgeting for a small surplus. Member givings are projected to be slightly less than in 2020. There is likely to be little fundraising this year. We are planning for few ad hoc rentals. We will have \$40,000 of the C.E.W.S. monies received in 2020, which was saved in an Allocated Account. We again expect building operations expenses to be somewhat less than normal. We will maintain all salaries as in 2021. Based on all of these expectations, we are budgeting for a surplus of \$1,509 in 2021. This would be our fourth consecutive year of surplus, increasing our retained earnings to \$26,256.

The value of our investment portfolio improved slightly compared to 2019, notwithstanding the turbulence in the equity markets in 2020, (Table 2).

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. Howard Rempel has again undertaken an Independent Review of our finances.

I enjoy doing the financial accounting for our church. I would like to thank everyone that provides me with assistance and guidance in doing this work. I would particularly like to thank the Finance committee, Paul Webster, David Wreford, Rob Siddall, Deborah Metcalfe, David Bergman and Diane Bowles. Also, thank you to Karen and Charlotte for their assistance, wisdom and wit.

Respectfully submitted,

***Bill Craddock***

Treasurer

**Table 1**

<b>Table 1</b>		<b>ST. ANDREW'S RIVER HEIGHTS UNITED CHURCH</b>					
		<b>Consolidated Profit &amp; Loss</b>					
		December	Budget to	Variance	Actual	Annual	Annual
		2020	December	December	2019	Budget-20	Budget-21
<b>INCOME</b>							
3100	OFFERINGS						
3101	REGULAR OFFERINGS	238,153	244,000	-5,847	266,151	244,000	232,500
3103	OPEN COLLECTIONS	538	3,200	-2,662	3,488	3,200	200
3105	SUNDAY SCHOOL	20	200	-180	74	200	20
3109	MISSION & SERVICE	880	2,500	-1,620	1,670	2,500	1,000
3113	Memorial Easter Flowers	0	1,700	-1,700	1,710	1,700	0
3174	Fundraising	8,470	21,000	-12,530	20,150	21,000	2,000
	Other Income	68,496	6,880	61,616	9,257	6,880	4,350
3150	OPERATIONS INCOME	57,828	68,931	-11,103	70,600	68,931	56,250
3124	INVESTMENT INCOME	-40,000	21,000	-61,000	14,231	21,000	58,000
3190	FOUNDATION GRANT	29,000	29,000	0	30,000	29,000	30,000
3160	MISCELLANEOUS REVENUE	690	900	-210	968	900	700
<b>TOTAL INCOME</b>		<b>364,075</b>	<b>399,311</b>	<b>-35,236</b>	<b>418,299</b>	<b>399,311</b>	<b>385,020</b>
<b>EXPENSES</b>							
30502	OTHER EXPENSES	279	3,020	-2,741	2,854	3,020	0
4000	STAFFING						
4010	Ministerial	96,928	101,605	-4,677	95,891	101,605	92,000
4030	Administration	44,195	47,947	-3,752	43,936	47,947	47,500
4050	Caretaking	9,608	11,000	-1,392	11,066	11,000	11,000
4080	Pandemic Extra Staffing	4,950	0	4,950	0	0	6,500
4090	Music	42,346	42,230	116	41,510	42,230	42,500
40901	Youth	2,479	11,000	-8,521	5,406	11,000	2,500
40902	ADP	352	340	12	1,185	340	350
	<b>TOTAL 4000 STAFFING</b>	<b>200,858</b>	<b>214,122</b>	<b>-13,264</b>	<b>198,994</b>	<b>214,122</b>	<b>202,350</b>
6000	OPERATIONS						
6230	Equipment/Furniture	0	800	-800	36	800	800
6520	Maintenance & Repairs	46,042	57,832	-11,790	63,764	57,832	58,445
6940	Utilities, Taxes, Insurance	42,969	47,606	-4,637	44,808	47,606	45,012
	<b>TOTAL 6000 OPERATIONS</b>	<b>89,011</b>	<b>106,238</b>	<b>-17,227</b>	<b>108,608</b>	<b>106,238</b>	<b>104,257</b>
6100	ADMINISTRATION						
6540	Office Expenses	5,976	7,600	-1,624	8,489	7,600	6,700
6630	Finance	4,098	4,800	-702	4,888	4,800	6,215
66301	Minister's Local Travel	626	1,700	-1,074	1,473	1,700	1,200
	<b>TOTAL 6100 ADMINISTRATION</b>	<b>10,700</b>	<b>14,100</b>	<b>-3,400</b>	<b>14,850</b>	<b>14,100</b>	<b>14,115</b>
6601	COMMITTEE EXPENSES						
6610	Christian Education	3,242	6,100	-2,858	6,177	6,100	3,950
6620	Fellowship	266	1,850	-1,584	1,918	1,850	1,050
6640	Ministry and Personnel	750	2,103	-1,353	1,781	2,103	1,774
6650	Outreach	200	500	-300	572	500	500
6670	Stewardship	394	500	-106	0	500	600
6680	Worship	1,004	3,950	-2,946	3,048	3,950	3,300
6700	Music	10,859	12,575	-1,716	10,336	12,575	11,430
	<b>TOTAL 6601 COMMITTEES</b>	<b>16,715</b>	<b>27,578</b>	<b>-10,863</b>	<b>23,832</b>	<b>27,578</b>	<b>22,604</b>
66932	Affirm Min. plus wreath purchase	1,666	600	1,066	125	600	300
6900	MISSION & SERVICE	12,760	14,700	-1,940	16,000	14,700	12,625
6914	OUTREACH	9,844	8,700	1,144	19,939	8,700	8,000
6911	UCC ADMINISTRATION	18,959	18,960	-1	18,960	18,960	18,960
6999	OTHER EXPENSES	597	500	97	5,338	500	300
<b>TOTAL EXPENSES</b>		<b>361,389</b>	<b>408,518</b>	<b>-47,129</b>	<b>409,500</b>	<b>408,518</b>	<b>383,511</b>
<b>NET ORDINARY REVENUE</b>		<b>2,686</b>	<b>-9,207</b>	<b>11,893</b>	<b>8,799</b>	<b>-9,207</b>	<b>1,509</b>



**Table 2**

**ST. ANDREW'S RIVER HEIGHTS**  
**Balance Sheet Prev Year Comparison**

Accrual Basis

As of 31 December 2020

	31 Dec 20	31 Dec 19	\$ Change
<b>ASSETS</b>			
Current Assets			
Chequing/Savings			
1010 · PETTY CASH	49.90	53.60	-3.70
1011 · FLOAT	121.25	121.25	0.00
1018 · BANK ACCOUNTS			
1041 · **** RBC TOTAL CHEQUING BALANCE			
1040 · RBC Checking, Regular Funds	-44,652.95	-80,729.29	36,076.34
1050 · Checking, Allocated Accts.			
1044 · Youth Fundraising	0.00	42,310.22	-42,310.22
1046 · Anna Blair Circle	1,734.48	1,856.93	-122.45
1048 · "Other" Allocated Funds	0.00	39,404.16	-39,404.16
1049 · Bequests & Other Gifts	25,080.04	20,886.70	4,193.34
1055 · Building Imp.	0.00	250.00	-250.00
1058 · Accumulated Interest	0.00	20,486.07	-20,486.07
10593 · Deferred Givings	9,594.25	-3,339.60	12,933.85
10596 · Other Financial	0.00	-51.28	51.28
10597 · Spirit Path	46,413.15	3,150.51	43,262.64
1050 · Checking, Allocated Accts. - Other	0.00	-10,000.00	10,000.00
Total 1050 · Checking, Allocated Accts.	82,821.92	114,953.71	-32,131.79
Total 1041 · **** RBC TOTAL CHEQUING BALANCE	38,168.97	34,224.42	3,944.55
10411 · **** CIBC BANK ACCOUNT	19,577.69	1,283.61	18,294.08
10413 · **** STEINBACH CREDIT UNION			
10661 · Music Endowment	11,609.91	6,503.40	5,106.51
10663 · Building Fund	250.00	0.00	250.00
1067 · Regular Operating Account	25,382.73	122,644.24	-97,261.51
10671 · Other Allocated. Accts.	101,553.22	0.00	101,553.22
10674 · Youth Fundraising	28,884.68	0.00	28,884.68
1090 · Accumulated Intere	23,831.92	0.00	23,831.92
Total 10413 · **** STEINBACH CREDIT UNION	191,512.46	129,147.64	62,364.82
Total 1018 · BANK ACCOUNTS	249,259.12	164,655.67	84,603.45
1019 · INVESTMENTS			
10600 · **** CIBC-WG CANADIAN FUNDS	189,643.86	255,805.26	-66,161.40
10603 · **** CIBC-WG U.S. \$ ACCTS.	85,769.03	57,350.84	28,418.19
10607 · **** CIBC INVESTOR'S EDGE	115,793.34	118,872.32	-3,078.98
10608 · **** CIBC INVEST. EDGE US\$ ACCT	93,444.38	46,369.95	47,074.43
Total 1019 · INVESTMENTS	484,650.61	478,398.37	6,252.24
9000 · INVESTMENT ADJUSTMENT ACCOUNT			
9001 · Bonds	-980.00	-80.00	-900.00
90021 · Equities CDN Accts.	-30,520.33	-44,615.64	14,095.31
90022 · Equities US Accts.	-19,337.38	-15,196.74	-4,140.64
90031 · Realized Cap. Gains CDN Accts.	-70,678.23	-72,177.88	1,499.65
90032 · Realized Cap. Gain US Accts.	969.37	3,118.53	-2,149.16
9005 · Gain/Loss on Currency	2,370.36	2,370.36	0.00
Total 9000 · INVESTMENT ADJUSTMENT ACCOUNT	-118,176.21	-126,581.37	8,405.16
Total Chequing/Savings	615,904.67	516,647.52	99,257.15
Accounts Receivable			
10701 · G.S.T. (Regular Fund Asset)			
1070 · G.S.T. (all except major renov)	2,737.39	5,341.39	-2,604.00
Total 10701 · G.S.T. (Regular Fund Asset)	2,737.39	5,341.39	-2,604.00
1071 · Accounts Receivable (Other)	1,036.80	1,076.48	-39.68
10781 · CIBC-WG Accrued Interest	806.20	806.20	0.00

**ST. ANDREW'S RIVER HEIGHTS**  
**Balance Sheet Prev Year Comparison**  
**As of 31 December 2020**

Accrual Basis

	31 Dec 20	31 Dec 19	\$ Change
Total Accounts Receivable	4,580.39	7,224.07	-2,643.68
Total Current Assets	620,485.06	523,871.59	96,613.47
<b>TOTAL ASSETS</b>	<b>620,485.06</b>	<b>523,871.59</b>	<b>96,613.47</b>
<b>LIABILITIES &amp; EQUITY</b>			
Liabilities			
Current Liabilities			
Other Current Liabilities			
2100 · Accounts Payable..			
2245 · Accts. Payable, Other	6,662.89	8,430.88	-1,767.99
Total 2100 · Accounts Payable..	6,662.89	8,430.88	-1,767.99
2710 · EQUITY - ALLOCATED FUNDS			
27111 · Deferred Regular Givings	9,594.25	9,904.80	-310.55
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	12,694.01	12,694.01	0.00
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 · Josephine Brown, Gift, Bequest	12,600.00	12,600.00	0.00
274286 · Other Memorial Gifts	5,643.34	1,450.00	4,193.34
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	1,690.00	0.00
274291 · Eleanor Gibson Bequest	3,000.00	3,000.00	0.00
274292 · Ina Frances Bowles Bequest	3,000.00	3,000.00	0.00
274293 · Philip Langlois Ashdown Bequest	10,100.00	10,100.00	0.00
274300 · Anonymous.	2,500.00	2,500.00	0.00
Total 27421 · BEQUESTS & OTHER GIFTS	528,464.84	524,271.50	4,193.34
27430 · Accumulated Int. & Div. CDN \$	39,567.81	25,534.63	14,033.18
2743001 · Accumulated Int. & Div. US \$	6,093.40	5,496.40	597.00
274301 · Accrued Interest	806.20	806.20	0.00
274302 · Banking Errors	0.49	-9.83	10.32
274303 · Realized Capital Gains CDN \$	-70,678.23	-72,177.88	1,499.65
2743031 · Realized Capital Gains US \$	946.31	3,118.53	-2,172.22
2743032 · Trading Gains CDN	0.00	-634.21	634.21
2743033 · Trading Gains US \$	0.00	-23.06	23.06
2743034 · Holding Account	500.00	500.00	0.00
274304 · Earnings for Capital Recovery	0.00	1,703.69	-1,703.69
274305 · MUSIC ENDOWMENT	11,609.91	6,503.44	5,106.47
274306 · Shelter (roof)	250.00	250.00	0.00
274310 · Gain/Loss US Currency in CDN\$	2,639.92	2,639.92	0.00
2744 · ANNA BLAIR CIRCLE	1,734.78	1,376.48	358.30
27446 · SPIRIT PATH	46,413.15	35,840.34	10,572.81
2748 · OTHER ALLOCATED FUNDS			

**ST. ANDREW'S RIVER HEIGHTS**  
**Balance Sheet Prev Year Comparison**  
**As of 31 December 2020**

Accrual Basis

	31 Dec 20	31 Dec 19	\$ Change
27110 · Gov't Support Funds C.E.W.S.	57,803.15	0.00	57,803.15
2712 · Sundry Alloc. Funds	1,713.60	-16.77	1,730.37
2713 · Public Address System	931.81	931.81	0.00
2722 · Working Capital	3,686.91	3,686.91	0.00
27234 · Basement Bookstore	2,480.00	2,105.00	375.00
27236 · Fridge Fund	1,157.28	1,157.28	0.00
2723601 · Electrical Fund	350.00	350.00	0.00
2723602 · Heating Reserve Fund	10,125.00	5,125.00	5,000.00
272362 · Special Projects Fund	7,141.09	7,141.09	0.00
272363 · Centennial	924.79	889.79	35.00
27271 · Memory Tree	608.18	608.18	0.00
2731 · Handbells	425.00	425.00	0.00
2735 · Choir	4,246.75	3,767.40	479.35
27351 · Choir Bursary	7,139.47	7,139.47	0.00
27481 · Right to Housing Coalition	2,820.19	2,470.19	350.00
<b>Total 2748 · OTHER ALLOCATED FUNDS</b>	<b>101,553.22</b>	<b>35,780.35</b>	<b>65,772.87</b>
<b>2760 · YOUTH FUNDRAISING</b>			
27694 · Guatemala Tuition	50.00	11,372.24	-11,322.24
27695 · St. And. - Youth in Need	2,242.50	2,242.50	0.00
2774 · Guatemala Trip & School Exp.	26,542.18	26,542.18	0.00
2775 · Guatemala Holding Acct.	50.00	50.00	0.00
<b>Total 2760 · YOUTH FUNDRAISING</b>	<b>28,884.68</b>	<b>40,206.92</b>	<b>-11,322.24</b>
<b>Total 2710 · EQUITY - ALLOCATED FUNDS</b>	<b>708,380.73</b>	<b>621,088.22</b>	<b>87,292.51</b>
<b>Total Other Current Liabilities</b>	<b>715,043.62</b>	<b>629,519.10</b>	<b>85,524.52</b>
<b>Total Current Liabilities</b>	<b>715,043.62</b>	<b>629,519.10</b>	<b>85,524.52</b>
<b>Total Liabilities</b>	<b>715,043.62</b>	<b>629,519.10</b>	<b>85,524.52</b>
<b>Equity</b>			
3000 · OPENING BAL EQUITY	13,254.00	13,254.00	0.00
3050 · INVESTMENT ADJUSTMENTS	-118,176.21	-126,581.37	8,405.16
3900 · RETAINED EARNINGS - PRIOR YEAR	7,679.86	-1,128.06	8,807.92
Net Income	2,683.79	8,807.92	-6,124.13
<b>Total Equity</b>	<b>-94,558.56</b>	<b>-105,647.51</b>	<b>11,088.95</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>620,485.06</b>	<b>523,871.59</b>	<b>96,613.47</b>

## Church Group Reports

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### **Affirming Report**

Because the Affirming Group does not have a group leader and because of the restrictions of the Covid Virus for church gatherings, we were unable to have meetings to plan events.

We did have two events in 2020. The first one was celebrating St. Andrew's fifth Affirming anniversary on Sun. April 26. It was broadcasted live on Facebook and repeated on U-Tube.

The second event was a joint Affirming service between St. Andrew's and Westworth United Churches on Sun. June 28. The service presented reflections from each affirming group. The service was broadcasted live at Westworth United Church on Facebook and repeated on U-Tube. Participants from St. Andrew's included Karen Lumley, Peter Brehaut and Rita Swan.

As an Affirming church we welcome all who enter our church. We welcome all sexual orientations and gender identities. We support the LGBTQ+ community by providing workshops and learning sessions and also participate in yearly Pride Parades. We use gender-inclusive language and we support justice-making and outreach.

Affirming is about accepting those who are marginalized in society. In parts of Canada and the United States, the LGBTQ+ community are bullied & threatened. Asians have been harassed and blamed for the Covid Virus. Black and Indigenous people have experienced systemic racism in organizations. Affirming may also be applied to abstract concepts that have been marginalized such as Truth, safe & free Elections, Democracy, etc.

Dr. Martin Luther King Jr. has said: "Injustice anywhere is a threat to justice everywhere".

Respectfully Submitted,

***Peter Brehaut***

On behalf of the Outreach Group

## **Christian Education Report**

This year has been difficult to say the least. After New Years in January and February the numbers in the Nursery and Sunday School historically are quite a bit lower, averaging 10-15 children in Sunday School and 3-5 in the Nursery.

Junior Choir was suspended as well as Sunday School and Nursery as of March 22 2020. Special thanks to Megan Dyck, Khal Sherriff, Jeffrey Kremer and myself who took turns teaching those few months. Thanks to Catherine Adamson and Evan Demeduk who were in the Nursery room.

September also brought us challenges; opening for in church services September 20, Sunday School moved to the auditorium and Nursery to the lounge. Predictably, through our time open the numbers were low to nonexistent. Three children in total on two different occasions. All Health orders were followed. During this time, Evan Demeduk was the sole person in the Nursery and myself in Sunday School.

Every Sunday, lessons, craft ideas and colouring pages are emailed to our Sunday School families to keep them engaged and to let them know that we are here for them and are committed to their Christian Education.

Respectfully Submitted,

***Jan Demeduk***

*Sunday School Superintendent*

## **Fellowship and Pastoral Care Report**

As I prepare this year's Annual Report, I want the Fellowship and Caring Committee Interest Group to know how important they are and how much they are missed!

The Fellowship Interest Group consists of Diane Bowles, Karen Carswell, Verla Cleland, Maxine Hannam, Marilyn Muir, Marion Kozak, Roberta Popoff, Laura Regier, Kay Shawcross, Sandra Walker, and chair-person Betty Jubinville.

The Caring Community Ministry consists of Vinny Ashton, Ellen Bruneau, Verla Cleland, Marjorie Eckert, Maxine Hannam, Karen Lumley, Andrea Moffat, Roberta Popoff and Ardelia Burrow.

The Prayer Shawl Ministry is maintained by Charlotte Lindsay.

For this report, each committee will report individually.

### **The Fellowship Committee:**

The Fellowship Committee 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 as well as juice and popcorn for the children in the auditorium. The committee would like to thank all those who donated cookies for Sunday mornings. This time together had to be suspended when St. Andrew's made the correct decision to suspend services due to COVID-19.

On February 16, 2020 our Interest Group once again stepped out into the community and prepared and served tacos to over 100 youth for the Zeebu conference held at Westworth United. What an amazing group of young people!

Although many of this year's activities were suspended, we were able to host the Shrove Tuesday pancake supper on February 25, 2020. Dinner was \$5.00 per person and pancakes, sausages, and fruit were served. There was an excellent turnout of approximately 65 people.

Much to our disappointment, we were unable to prepare and serve a St. Patrick's Day lunch for Oak Table at Augustine United church, due to the COVID-19 restrictions. Hopefully we will be able to continue with this important commitment in 2021.

We were also unable to hold the Easter Breakfast, Church Picnic hot dog lunch, Celebration Sunday hot dog lunch, annual June wind-up, or the Cookie Walk and we were unable to deliver gifts to our Oak Street neighbours.

Our interest group decided we needed to reach out to members of our congregation who were isolated in their residences due to the restrictions. We prepared cookies for approximately 30 people and dropped them off at residences and care facilities. These tokens of friendship were very appreciated as we received many positive responses. Our group really enjoyed reaching out to everyone. Our only disappointment was that we were unable to visit.

Maxine Hannam again took the lead of the Memory Tree on Oak Street. This event took place on December 15, 2020 with a short virtual service prior to the lighting of the tree. The Memory Book was on display that day and will continue to be displayed in the Narthex (back of the church) for all to view throughout the year. A donation of \$1,500.00 was sent 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 evergreen tree near the outdoor manger scene and to those who prepared the service. There was no reception.

Since the COVID-19 restrictions, our meetings have been Zoom meetings. As a group, we are working and laughing through the “technical difficulties”.

We continue to collect Canadian Tire money. Thank you to everyone who donates their spare Canadian Tire money!

Our Committee 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***

*Chair, Fellowship & Pastoral Care 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 contact (either by visit or by phone) with those who are homebound. With the involvement of the Circle of Care, we hope to keep in touch with those who are unable to be with us on a regular basis.

2020 was a busy year for Ellen Bruneau sending Thinking of You cards to those who are in hospital or are recuperating at home due to an illness or other medical problems, Sympathy cards to those who have suffered a bereavement and Christmas cards to those who no longer attend our worship services.

In 2020, 31 Thinking of You cards were sent, as were 27 Sympathy cards and 36 Christmas cards.

Colette Berriault continues to make cards for us and we receive many appreciative responses - for the card and also for the personal message that Ellen includes on behalf of the congregation of St. Andrew's.

Every year, during Holy Week, a plant is delivered by our dedicated team of deliverers to those in our congregation who have who have lost a family member from Easter to Easter. Due to the pandemic, there were no plants delivered in 2020.

We continue to provide Ruth McKenzie with our list of homebound. 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.

We are so grateful to have excellent communication with Karen and Charlotte who provide us of all the incidents of health problems and/or bereavements, enabling us to send the appropriate cards.



The gift of a Baptism Blanket to each child on the occasion of his/her baptism continues to be extremely successful and is very much appreciated by the families of the children who are baptized. At the moment, we have a fairly good supply of blankets. Many of these have been knit by Doreen Morrow and our sincere thanks have been extended to her. We currently have 10 baptism blankets in our possession.

The Rose Ferries Prayer Shawl Ministry brings 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. We currently have 6 prayer shawls and one was gifted in 2020.

A sincere "thank you" is extended to each of our volunteer knitters for the lovely work they do. Please know we are so grateful for their dedication.

Thank you to each member of the Caring Community for your support and dedication to the ministry we provide (Vinnny Ashton, Ellen Bruneau, Verla Cleland, Marjorie Eckert, Maxine Hannam, Charlotte Lindsay, Karen Lumley and Roberta Popoff.) 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***

*Past 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, however with the majority invested in fixed income investments such as money market funds, bonds and deposit notes. As at December 31, 2020, 56.5% 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 43% 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 .5%, was held in cash at December 31, 2020.

Over the past number of years, due to relatively higher 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:

2016	\$869,000
2017	\$891,000
2018	\$834,000
2019	\$886,000
2020	\$892,000

Given the wild fluctuations of the market earlier on in 2020, the value of the Foundation portfolio has maintained its value nicely over the past year due primarily to a few factors. Firstly, when the market corrected in the Spring we were sitting with over \$100,000.00 in cash so we were able to add to the equity portion of the portfolio at very attractive valuations.

Secondly, the overall rate of return was positive for a conservative portfolio this past year at 3.0%. Thirdly, the annual donations to the foundation have stayed higher in line with the increase we saw last year at \$13,993.56, as compared to \$14,196.45 in 2019.

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, 2020 were as follows:

From 2013 to 12-2020	4.3%
01-2016 to 12-2020 (5 year)	4.6%
01-2018 to 12-2020 (3 year)	3.4%
01-2020 - 12-2020 (1 year)	3.0%

During the 2020 calendar year, Foundation investments earned interest and dividend income of approximately \$30,000.00. This income covered the \$29,000.00 contributed from the Foundation to the operation of St. Andrew's Church during the 2020 calendar year. This contribution was paid in December 2020. During the 2021 calendar year, the Foundation projects earnings will be approximately \$33,000.00 on investments. At the Foundation annual meeting held in November of 2020, the Board decided to set the gift to the church for this year to 3.5% of assets at the year end to comply with CRA minimum for Foundations for the 2021 calendar year, as determined by our auditors. Audit costs and income tax filing costs for 2020 (payable in 2021) are anticipated to be in the neighborhood of \$4,500.00 plus taxes.

The specific and memorial gifts received by the Foundation during 2020 are set forth in Schedule 'A' to this Report, which were in the total amount of \$13,993.56. Once again, the Foundation Board expresses sincere thanks to all who gave so generously to the Foundation during the 2020 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 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, 2020 the following persons were members of the Board of the Foundation:

Rev. Karen Lumley, David Wreford, Bill Craddock, Deborah Metcalfe, Anne Grewar, Tom Brown, John Barber, Rob Siddall, Robert Barr, and Allison Koots.

Respectfully submitted,

***Deborah Metcalfe***

Chair

\*cash + interest receivable + market values of investments

## ***Schedule "A"***

St. Andrew's River Heights United Church Foundation Annual Report 2020

### **NATURE OF GIFT**

#### SPECIFIC GIFTS:

#### DONOR:

Fred Cross

Deborah Metcalfe

Strategic Foundation

3 Donations Canada Helps (No Donor ID)

#### MEMORIAL GIFTS:

In Memory of Jo Brown

Iris McKay

In Memory of Dr. Hill

Joyce Cumming

Patricia and Douglas Binns

Stefan Carter

Canadian Metal Health Association

E. Labun

In Memory of Fern Morris

Barbara Morris

Graham Morris

In Memory of Ross Johnston

Robert Barr

## **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 several 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**

Charlotte Lindsay, our office manager, is responsible for organizing, coordinating, and supervising office operations and procedures. Charlotte tracks membership, manages calendars, coordinates events and facility management and maintains our website and 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 42 years, Bill has served on many committees including the Service Team.

Jeff Kremer is under contract for cleaning work in the church building - a challenging task for a building that is in use most days from early in the morning until late in the evening.

### Ministry

Our Ministry is led by Full Time Minister Karen Lumley whose focus is worship including preaching and sacraments, pastoral care, adult education, and attracting and retaining members.

Noelle Bowles appointment with St. Andrew's came to an end on June 30. In September, she returned to her permanent position in Louis Riel School Division and continued her appointment as the Minister of Spirit Path. For reasons related to COVID-19, this position remains open.

The Youth & Young Adult Coordinator is responsible for the planning, implementation, evaluation and support of programs, including, Youth & Young Adults, and Messy Church-type activities, which lift up the place of Youth & Young Adults. This position is currently open, pending the completion of the Strategic Planning Process.

### Conclusion

2020 came at us all with many new challenges. As the pandemic forced suspension of in-person worship and most other gatherings at St. Andrew's River Heights United Church, our Ministry staff immediately began to address the safety and health issues related to COVID-19, as well as determining which programs and services they could continue to provide during this challenging time. They have been on the front lines in our congregation and community with pastoral care, supporting new ways to reach out to and care for each other and to "meet" for worship and reflection. Through tremendous teamwork and with the help of some key volunteers, they have introduced engaging new practices to our congregation to ensure continued connection with one another including a first-class web streaming of services. Karen has shown true talent in front of the video camera while embracing the new format. Derek, Wes and the choir have provided beautiful and inspiring music. Fred Cross has lent his time, skills and equipment to this cause. Tyler Craddock has managed the sound board during production. Charlotte Lindsay and her fiancé Michael Cuthbert have been responsible for the filming and editing of the services. We know these productions are not easy to put on, especially under the current circumstances. We appreciate their tremendous effort and are grateful for all that they have done and will be doing as we continue to move through the uncertain paces of this unique and challenging time. Peace and grace to each and every one of you who has contributed to this amazing effort.

The M&P Interest Group would like to offer a special thank you to all the additional St.

Andrew's volunteers for the many hours spent performing countless tasks and projects throughout the year.

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.

Ellen Bruneau - nbruneau2@shaw.ca

Heather Kozak - hkozak@live.com

Michael Duncan - mduncan@nhpi.ca

Roger Kane - rakane@mymts.net

Tara Snider – tbrous@aol.com

Sincerely,

***Michael Duncan***

*Chairman, M&P Interest Group*

### **Outreach Report**

Because the Outreach Group does not have a group leader and because of the restrictions of the COVID Virus on church gatherings we did not have any meetings to plan events.

The one Outreach activity that St. Andrew's members continues to support on a regular basis either financially or by volunteering is 1Just City and its Ministries. The Ministries include Oak Table, St Matthew's Maryland and West Broadway. 1Just City has become very successful in providing the basic needs for people who are homeless and hungry.

Another Outreach activity that St. Andrew's supports is the Truth and Reconciliation Report. The TRC report includes 10 principles of reconciliation, 94 calls to action and 46 articles of the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP). UNDRIP is a framework for the establishment and maintenance of mutually respectful relationships. It represents the minimum standard for the survival, dignity and well-being of Indigenous Peoples.

The 94 "Calls to Action" are an appeal to mobilize all levels of government, organizations (including churches) as well as individuals to make concrete changes in society. They list specific actions to redress the legacy of residential schools and advance the process of Canadian reconciliation.



The Outreach Group was considering studying parts of the 94 "Calls to Action."

The Outreach Group celebrated Black History month on Feb.16/20 with scripture, hymns, solos and choir music.

Respectfully submitted,

***Peter Brehaut***

*On behalf of the Outreach Group*

### **Meals on Wheels:**

As many of you know, for well over 50 years, St. Andrew's River Heights United Church has been responsible for co-ordinating Route 4 for Meals on Wheels out of the Misericordia Hospital. The route is in south River Heights, with about 3 deliveries in east Tuxedo.

For most of 2020, we were very fortunate to have the route covered every Tuesday, Thursday and Friday of each month. We, then, require our very dedicated spares to help us each Monday and Wednesday plus, of course, when there are holidays, illnesses or other situations where our regulars are unable to do the route.

This year, when the pandemic made some changes to working conditions, our regular Tuesday group (Epic Opportunities) had their Government funding withdrawn and, without it, it left Tuesdays needing our spares to fill in. Then, toward the end of the year, two of our long-time volunteers retired. Again, a sincere "thank you" to Neil Bruneau and David Bergman for their many years with us.

Neil Bruneau (our volunteer who did the route every Thursday) and David Bergman (a long time spare) both retired. With their leaving, we have given our thanks for their many years of service.

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. With the meals being picked up from the hospital around 11:00, and approximately 8 meals to be delivered, we usually return to the hospital around noon so it is not a huge time commitment.

"Clients express thanks for the warm-hearted generosity of volunteers. 'Meals on Wheels' volunteers mean much more to me than food. They help me to stay connected to my community and they tell me every day, by their presence, that this community cares. I am eternally grateful for the work they do."

As previously mentioned, 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 Bruneau, Donna Earl, Epic Opportunities, Glenn Neufeld, Jim Richtik, Gord & Kay Shawcross.

Respectfully submitted

***Ardelia Burrow***

*Co-ordinator*

*Meals on Wheels - Route 4 - Misericordia Hospital*

### **Property and Administration Report**

Your 2020 P&A group comprised acting chairs: Gord Shawcross and John Swan, secretary Sue Wiste and members Murray Cameron, Bruce Scott, Dave Wreford, and Cam Regier. We do thank them all for their hard work and advice. We also thank Jeff Kremer, Karen Lumley, Charlotte Lind-say, Michael Cuthbert, Bill Craddock and others too numerous to mention who provided invaluable back-up assistance in many different ways.

Due to the pandemic, P&A's normal "first Tuesday" monthly meeting were suspended after March. The council was, however, kept informed of any significant developments related to P&A responsibilities.

As always, the group's door is open to new members. Especially if you have skills or interests that you would like to put to use in maintaining or improving our building and its physical plant, please contact Gord Shawcross or John Swan. They would be delighted to hear from you.

As in 2019, P&A used Jeff's firm for janitorial services along with minor maintenance and repairs. Gord and John handled the more major jobs, and really significant projects were handled by out-side contractors.

In fact, only one job fell into the "really significant" category. That was (what else is new?) related to the heating system: the boiler required extensive welding work combined with custom fabrication of some replacement components. This work was successfully completed in the late summer. Also, in the major category, though not entailing high cost, was conversion of the bookstore into office space for the child care administrators. Previously, office staff had operated out of an inconvenient space under a staircase. Now they have more room as well as much improved visibility for monitoring the comings and goings of kids and parents etc. up and down the 255 Oak St. Entrance and staircase. While revenue from the bookstore has of course come to an end, the church is now able to charge rent for that space.

Otherwise, the usual succession of minor plumbing, heating, electrical, ventilation, compressor and security issues were dealt with by P&A members and by Jeff. As in 2019, the daily boiler inspections were contracted out at a considerable saving compared with the cost of hiring a full-time employee with sufficient qualification to monitor our boiler/heating system as required by the provincial government. Otherwise, the usual minor plumbing, heating, electrical, ventilation, compressor and security issues were dealt with by P&A members and Jeff. These tasks included repair of minor roof and heating system leaks, unplugging blocked drain and sewer lines, tree trimming and general external tidying, repairing auditorium chairs, installing extra electrical outlets, negotiating rental details with daycare/nursery staff and occasional renters, doing security checks and arranging access for individuals and groups at times when the building is normally closed, liaising with the snow-clearing contractor, review and renewal of insurance policies, keeping and distributing monthly meeting minutes and job priority lists, and monitoring defibrillation and first-aid kits.

As with all aspects of St. Andrew's activities through 2020, pandemic disruptions affected P&A operations in various significant ways, mostly related to our building being virtually empty for much of the year. Child care and nursery had relatively short shut-downs, but worship services and other congregational events, meetings etc. were suspended for much of the year after mid-March. This enforced and unwelcome time-out did at least

lead to modest savings in several areas. As just one example, the 2020 bill for cleaning supplies came in at about \$4,500, vs. a 2020 budgeted \$6,500 and actual \$6,800 in 2019. And natural gas, electricity and water each came in about \$1,500 under 2020 budget and significantly below their 2019 totals. Of course, there was negative financial fallout as well: due for example to strict group limits “occasional rental” income fell to about \$5,000 from almost \$13,000 in 2019. Overall, however, at a purely financial level pandemic pluses outweighed minuses.

In conclusion, the group would like to reiterate its gratitude to the congregation as a whole and to the many individual members who help us keep our much-loved but sometimes temperamental old building more or less functional.

***Dave Wreford,***

*P&A member*

### **Stewardship Report**

This year was unlike any other when it came to following a process for Stewardship! We were able to fit in two speakers, Fred Cross and Greg Fearn who delivered messages from the lectern in November. The themes were similar in that they focussed on the gifts that each of us has received in abundance from God. Although at this time worshipers were not allowed in the church building, the messages were available on-line as part of the services those Sundays.

The entire committee graciously thanks those who have returned their pledges as in these challenging times it is difficult to try and budget with so many unknowns! Any further annual pledges would be most welcome.

At the time of writing, pledges have not been finalized. However, we do have a very good sense of intent. In an interim report, Bill Craddock, treasurer for St. Andrews, reported that 73 pledges had been received. When this is combined with expected additional commitments the total for 2021 is estimated at \$232,466. This is only several thousand less than the 2020 actuals. There were 21 people who increased their pledge for 2021 which is very encouraging!

I would like to thank members of the Stewardship Committee, Clark Brownlee, Bill Craddock, Iris McKay and Glenn Neufeld for their input and guidance. Special thanks goes to Karen Lumley for her participation in the process.

Thank you to each of you that have contributed to the stewardship and mission of St. Andrews in this Covid-19 year. Let us trust that this too shall pass!

Respectfully submitted,

***Greg Fearn***

*Chair, Stewardship Group*

### **Worship Report**

This year, our watchwords have been flexible and adaptable. We started the year with services as usual but were shut down in March when the pandemic was declared. Our worship team pivoted on the spot and were able to move from our usual worship in the church to an online format. Karen Lumley rose to the occasion and became an on-line personality with little prior experience. Wes Elias provided music from his house and Derek Morphy pondered all the rules for singing and choirs. By fall, with support from Glen Neufeld and the Re-Opening Committee, we had a plan for limited in-person worship. Unfortunately, the virus outpaced us and we were back to online services.

Thanks to Fred Cross, Charlotte Lindsay, Michael Cuthbert, and Tyler Craddock we have been able to have professional-looking services online each week. This has been possible with everyone working together, on camera and off, and in church or from home. A special thanks goes out to Derek who assembled a small group of singers and researched appropriate music. Christmas was different but I hope meaningful as people joined in the services from their individual homes. Looking forward, it is our hope to once again worship in community, but until then our job is to carry on and stay safe.

This year, we have been pleased to support Rita Swan as she undertakes studies to become a Licensed Lay Worship Leader. In doing this, Rita has taken on some worship leadership duties this year and we look forward to her continued involvement in ministry at St. Andrew's.

As always, there are many people to thank as the year would not have gone as well without them. Thanks to the other member of this committee, Karen Lumley, Derek Morphy, Wes Elias, Rita Swan, Kelly McKeag, Judy Bourcier and Jason Dyck. Thanks to Gord Shawcross, John Swan and others from the Property Committee who helped in many ways, including the decorations for Christmas. Thanks to Fred, Charlotte, Michael and Tyler for their technical support. Thanks to Colleen Watters who calls and arranges for the readers. Thanks to everyone who helped out as readers, greeters and ushers.

We welcome comments and feedback from all and these can be addressed to anyone on the committee. I can be reached at 204-489-1537 or [mckenziegrst@shaw.ca](mailto:mckenziegrst@shaw.ca).

Respectfully submitted,

***Ruth McKenzie***

*Acting Chair, Worship Group*

## **Other Reports**

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### **Anna Blair Circle Report**

The Anna Blair Circle met with an attendance of twelve members on January 13, 2020, and planned a yearly agenda with a number of members in charge of the planned fund-raising and social events. The annual Valentine Bake Sale on February 9, 2020, earned \$358,30, thanks to those who generously supplied baking and the congregation that kindly supported the event.

With the arrival of the pandemic, all other planned events were cancelled, but it is our hope to resume our activities again when it is safe to do so.

Respectfully submitted,

***Iris McKay***

*On behalf of the ABC Interest Group*

### **Basement Bookstore Report**

The Basement Bookstore was closed at the end of May 2020. It was first opened Thursday, December 1, 2011 by Betty Lorimer. She had a vision for a Used Bookstore that could raise funds for St. Andrew's. It alone raised almost \$14,000 and was a wonderful recycling program for books.

She realized her vision and was faithful in ensuring books were available, re shelved and renewed regularly. The bookstore closed because Betty moved to Ontario to be with her family especially her new grandson. The books were donated to Harrow United Church and the space is now used as an office for the RHS Daycare.

## **Senior Choir Report**

As with all choirs, Covid-19 put an abrupt stop to our typical ministry of music in 2020. In the early part of 2020, the choir met as usual under the leadership of Derek Morphy and Wes Elias on Thursday evenings and Sunday mornings in preparation for worship.

The choir met additionally to rehearse for our 2020 Choir Show – “Puttin’ on the Ritz – Songs of the 1920s”. Our choir show was well received and hugely successful again, but the show presented March 6<sup>th</sup> and 7<sup>th</sup> marked the last weekend of “normal” for our senior choir group.

Thanks to the flexibility of our leadership and soloists we’ve been able to continue our ministry of music to varying degrees throughout the pandemic. Derek and Wes continue to shape the music message while soloists Judith Oatway, Sarah Cory, Heather Kozak, Nicki LeGrand, Diane Wreford, Fred Cross, Paul Forget, Chris Donlevy and new member, Nolan Kehler led hymns and presented solos each week.

This presentation of music wouldn’t have been possible without the videography and editing talent of Charlotte Lindsay and Michael Cuthbert with support from Fred Cross and Tyler Craddock. We are so very grateful.

It’s impossible to know when we’ll be able to return as a nearly 50 member collective voice, but it’s safe to say that we’re all looking forward to when we can.

***Heather Kozak***

*Sr. Choir President*

## **Senior Youth Report**

No report submitted.



**Annual General Meeting  
St Andrew's River Heights United Church  
Sunday, February 23, 2020**

1. **Call to order (11:56pm). Declaration of quorum (52 people).**
2. **Opening prayer**—Noelle Bowles & Time of remembrance—Karen Lumley  
Min Hamilton, Evelyn Louise Lamont, Margaret Jean Harrison, June Pratt , Rae  
Spear, Shirley Davidson, Sarah Jayme Wilkins , Barry Warrack , Josephine Brown ,  
James Lawrence Johnston , Betty Jo Johnston , Dr. William (Bill) Abbott , Ilse  
Schroeder , Alan Crossin and Pat Drewett.  
May we remember those people and their imprint on our lives.
3. **Motion allowing adherents to vote.** Moved by Joan Stevens. Seconded by Deborah  
Metcalf. All in favour. Carried.
4. **Motion to approve the agenda.** Moved by Martha Graham. Seconded by Iris  
MacKay. All in Favour. Carried.
5. **Motion to approve the February 29, 2019 AGM minutes.** Moved by Bernard  
Boland. Seconded by Heather Mian. All in favour. Carried.
6. **Motion to accept the interest group reports.** Moved by Jan Demeduk. Seconded  
by John Swan. All in favour. Carried.
7. **Chair's report** —Anne Grewar. See attached 2019-20 Annual Report
  - a. Motion to accept the 2019 Chair's report. Moved by Allison Koots. Seconded  
by Clark Brownlee. All in favour. Carried.
  - b. Introduction of the 2019-2020 service team:  
  
Chair: Anne Grewar  
Past Chair: Paul Webster  
Secretary: Noreen Mian  
Treasurer: Bill Craddock  
Ministry + Personal: Michael Duncan  
Members at Large: Rob Siddall, Lorne Hurst, Lisa Richards, Glenn Neufeld.

**8. Governance working model review**—Anne Grewar

In 2018, I agreed to be Vice Chair not really thinking it through that in 2019 I would actually be Chair of the Church Council. The previous Chairs made the position seem effortless. My learning curve began in March 2019. Fortunately, I have received a lot of support and guidance. I thank everyone for their patience and assistance. A special thank you to Karen for her unwavering support, moral guidance and valuable advice.

Some of the events that I feel worth noting this past year include;

- January 2019 marked the beginning of the new organizational structure for the United Church of Canada. We needed to prepare the covenant of mutual commitment, accountability and support for Prairie to Pine Region (we are region 5). A new interest group "Governance" emerged to help with this process.
- Finally, in June the record of appointment for Noelle was finalized. I thank Michael Duncan for working tirelessly through the ever changing process with our region.
- The Council felt we needed help to complete a visioning exercise and provide us with some strategic priorities and next steps. We hired Kirsten Earl McCorrister (KEM Consulting). She created, distributed and analyzed a short survey with the congregation. She then facilitated an all-day planning session with the Council creating a positive vision and establishing 5 priorities and associated steps for moving forward in the next 12 - 18 months (see November Council minutes). We started right away in November to work on the priorities.

Since 2016 we have been operating under the new governance model which is a smaller more efficient Council that works closely with the many interest groups. I thank all the volunteers who work tirelessly over the year devoting their time and talents to ensure St Andrews works so well.

May God continue to bless us all at St Andrews.

**9. Foundation report—Deborah Metcalfe**

- a. See attached 2019-20 Annual Report
- b. \$29,000 will be added to church budget from the Foundation.
- c. Questions and discussion about Charities as designated beneficiaries.
- d. Motion to accept St. Andrew's River Height United Church Foundation Report. Moved by Anne Grewar. Seconded by Sarah Cory. All in favour. Carried.

**10. Finance report—Bill Craddock**

- a. See attached 2019-20 Annual Report
- b. Independent Reviewer's Statement: Audit complete with no noted concerns.
- c. Motion to accept the treasurer's report. Moved by Bill Craddock. Seconded by Anne Grewar. All in favour. Carried.
- d. 2020-21 budget overview.
- e. Motion to approve the 2020-2021 budget with deficit of \$5,400K. Moved by Bill Craddock. Seconded by Joan Stevens. All in favour. Carried.

## **11.Nominations—Paul Webster**

- a. The 2019-20 nominations committee was: Paul Webster, Anne Grewar and Glenn Neufeld
- b. A special thank you to Linda Paul who was a member of the council 10+ years and an active member of several interest groups. Thank you for your service.
- c. A special thank you to Lorne Hurst an outgoing member of Council. He was an active and enthusiastic member with the youth and the stewardship group. Thank you for your contribution Christian Education, Stewardship and the Council.
- d. A special thank you to Paul Webster, a member of the council for 20+ years in a variety of roles including Chair. Paul will continue on the Finance Committee.
- e. Sarah Cory, Glen Neufeld will be joining the Council for 2020-2021
- f. The 2020-21 Council slate as presented:

Chair: Anne Grewar

Vice Chair: Vacant

Secretary: Noreen Mian

Treasurer: Bill Craddock

Ministry + Personal: Michael Duncan

Members-at-Large: Rob Siddall, Lisa Richards, Glenn Neufeld, Sarah Cory

### **Interest Group Chairs:**

Christen Education: Vacant

M & P: Michael Duncan

Fellowship: Betty Jubinville

Outreach: vacant

P & A: Gord Shawcross and John Swan

Stewardship: Clark Brownlee

Worship: Ruth Mackenzie

- g. Motion to approve the 2020-2021 Council slate. Moved by Deborah Metcalf. Seconded by Betty Jubinville. All in favour. Carried.

## **12.New Business**

### **13.Expressions of appreciation—Paul Webster**

The life and work of the church would not happen without the dedication of many talented individuals:

- Derek Morphy and Wes Elias for the music program;

- Karen Lumley and Noelle Bowles for their spiritual leadership;
- Andrea Moffatt in the office for providing support to everyone;
- Bill Craddock for his dedication in managing St. Andrew's finances;
- Jan Demeduk and the Sunday School teachers for leading the children in youth and Christian education;
- Gord Shawcross and John Swan for going above and beyond the call of duty, and to all the members of the Property Committee for the hands-on work they do;
- Jeff Kramer for his effort in maintaining the building;
- Alison Koots for her work on organizing the greeters every week;
- All the volunteers who make coffee every Sunday morning;
- The Anna Blair Circle for preparing the lovely lunch for today's AGM;
- All the Interest Group chairs and their members for the work they do each month;
- Tyler Craddock for operating the sound system every Sunday;
- All members of the Church Council for their hard work and dedication;
- All members of the congregation for attending and participating in the Sunday service at St. Andrew's;
- Rita Swan and David Wreford for the processing of the collections every Sunday morning
- And to all the many volunteers who give freely of their time throughout the year

Bill - Thank you to **Betty Lorimer**, Basement Bookstore Manager. In the past eight years, Betty and the Basement Bookstore have given the church \$13,400. She is moving to Ontario to be close to her newest grandchild in the spring.

Anne - Thank you to **Linda Paul** who was a member of the Church Council for 10 plus years. I first met Linda when she chaired a joint search committee. She was one of my mentors as a previous chair of the Council. She also stepped in to help as secretary when needed. Linda is an active member of many interest groups even from afar.

Anne - Thank you **Lorne** for all your contributions to the Council. Lorne is a doer, taking up the challenge to learn and grow spirituality with our youth. He will continue to be an active member with the Stewardship group and working on some of our strategic priorities.

- 14. Closing prayer and adjournment**—Karen Lumley
- a. Motion to adjourn at 12:40pm

If you would like additional copies of this report, please email  
St. Andrew's River Heights United Church office at [office@standrewsriverheights.com](mailto:office@standrewsriverheights.com)