

**MINUTES OF THE ANNUAL CONGREGATIONAL MEETING
St. Andrew's Presbyterian Church
Sackville, New Brunswick**

Sunday, February 10, 2019

Place and Time

The Congregation of St. Andrew's Presbyterian Church, Sackville, New Brunswick held its annual meeting at the church on Sunday, February 10, 2019 at 12:30 in the afternoon. In gathering to meet, we acknowledge that the land on which we gather is the traditional unceded territory of the Mi'kmaq peoples.

Attendance:

Present: Anne and Art Miller, Jerry Ward, Debbie Stewart, Barb and Lewis Clarke, Jean Cameron, Mitch and Eileen Smith, Matthew Sommers, Kirk and Mona Meldrum, Ed and Terrlynn Allen, Becky Crossman, Johnathan Dores, Linda Trentini, Elizabeth Craig, David Torrance, Brian Neilson, Mary and Paul Bogaard, Robert and Lise Corkerton, Elizabeth Millar, Richard and Bertha Fillmore, Laura Snyder, Richie Folkins, Alex Whitla and Jeff Murray.

Regrets: Julie Comeau

Rev. Murray, Chair, opened the meeting with the reading of 1 Corinthians 12: 4-7, followed by prayer.

Secretary:

It was moved by Paul Bogaard, seconded by Mary Bogaard, that Alex Whitla serve as Recording Secretary for the Annual Congregational Meeting. Carried.

Agenda:

It was moved by Art Miller, seconded by Laura Snyder, that the Agenda be adopted as circulated. Carried.

Minutes:

It was moved by Richard Fillmore, seconded by Art Miller, that the minutes of the Annual Congregational Meeting held on February 11, 2018 be adopted as distributed. Carried.

2018 Reports:

It was moved by Mona Meldrum, seconded by Mary Bogaard, that the following 2018 reports be adopted as distributed: Atlantic Mission Society and Ladies' Aid, Atlantic Mission Society Financial Report, Board, Church School, Flower Committee, Food Bank,

Greeting & Reading, Ladies' Bible Study, Music Support, Publications Committee, Session, St. Andrew's Library, Social Committee, and Teddies for Tragedies. Carried.

Nominating Committee Report:

It was agreed to consider the following recommendations for the board of managers appointments under one motion.

It was moved by Linda Trentini, seconded by Laura Snyder, that the Recommendations 1 to 7 be adopted. Carried.

1. That Barbara Jardine and Alex Whitla be appointed to the Board of Managers for a three-year term (2019-2021).
2. That Art Miller be re-appointed as Chair of the Board of Managers for 2019.
3. That Anne Miller be re-appointed as the church Treasurer for 2019.
4. That Alex Whitla be re-appointed as Secretary of the Board of Managers for 2019.
5. That Elizabeth Millar be re-appointed Envelope Secretary for a one-year term (2019).
6. That Brian Johnstone be re-appointed as the Financial Reviewer for 2019.
7. That Richard Fillmore be re-appointed as a Trustee for St. Andrew's for a three-year period (2019-2021).

It was moved by Mary Bogaard, seconded by Ed Allen, that all other nominations as amended and the report as a whole of the Nominating Committee be adopted. Carried.

Financial Reports and Review:

It was moved by Art Miller, seconded by Paul Bogaard, that the review letter from Brian Johnstone, Financial Reviewer, be received. Carried.

Rev. Murray called upon Anne Miller to present the financial statements. The financial summary for the B&R account was not reproduced in the annual report available for distribution, but was presented on the screen to the meeting. A revised copy of the financial statements and budget submission for 2019 will be appended to the annual reports to correct for this oversight.

It was moved by Paul Bogaard, seconded by Art Miller, that all Income and Expense statements and the Balance Sheet for 2018 be adopted as presented. Carried.

It was moved by Art Miller, seconded by Ed Allen, that the session recommendations for donations totalling \$1,500 and Presbyterians Sharing allocation of \$9,500 be approved. Carried.

In the presentation of the proposed budget for 2019, Anne Miller noted the need to rebuild the reserve balance for the B&R account. Although there was a loss of \$3276 for 2018, the \$5000 remaining in the debenture account was paid off during 2018.

It was moved by Mary Bogaard, seconded by Laura Snyder, that the Budget for 2019, totalling \$123,580 be approved. Carried.

Anne Miller expressed her thanks to Art Miller, Dary Tower and Brian Johnstone for their assistance throughout the year.

Jeff Murray express thanks to Anne Miller for her efforts as treasurer and her clear presentation of the financial summaries for the year.

Jeff Murray reported on discussions within the session to broaden participation by the congregation in communion services and invited anyone who may be interested in helping serve the communion elements to express their wish to assist to him.

There being no further business, Rev. Murray called for a motion to adjourn.

It was moved by Elizabeth Millar, seconded by Mona Meldrum, that the meeting be adjourned.

Rev. Murray closed the meeting with prayer at 1:15p.m.

Respectfully submitted,

Overview of Income 2018 and Budget 2019, St. Andrew's Presbyterian Church

2018	total	for budget	2019	Budget
Total Revenue (Main + B&R):	116077	111301	Total Revenue (Main + B&R):	123580
Total Expenses (Main + B&R):	119353	114197	Total Expenses (Main + B&R):	118264
Net gain/loss:	-3276	-2896	Net gain/loss:	5316
Approved Budget (Main + B&R):	\$122,533		Proposed Budget (Main + B&R):	\$123,580

Income Statement - Main Operating Account

St. Andrews Presbyterian Church
For the Year January 1 - December 31, 2018

REVENUE	2019 Budget	2018 Actual	2018 Budget	2017 Actual
Local Givings	100080	96556	99163	96637
Presbyterian Sharing	9500	3875	9368	5055
Rental of Facilities	1000	1350	1000	1190
Loose Offering	1000	965	1000	859
Subtotal (budget)	111580	102746	110531	103741
PWS&D	n/a	2600	n/a	2955
AMS	n/a	1796	n/a	1696
Foodbank	n/a	380	n/a	365
Subtotal(non-budget)	0	4776	0	5016
TOTAL REVENUE	111580	107522	110531	108757
TOTAL FOR BUDGET:	111580	102746	110531	103741

EXPENSES	2019 Budget	2018 Actual	2018 Budget	2017 Actual
Synod Assessment	1983	1874	1874	2200
Pres. Assessment	992	937	937	957
Church School	400	290	1000	1142
Fruit & Flower Fund	300	0	300	106
Pulpit Supply	1500	600	1500	916
Caretaking	2300	2160	2500	2160
Library	200	0	200	0
Kitchen Sup. & Hosp.	300	225	300	224
Printing Services	800	897	1000	833
Advertising	150	107	100	54
Ins.(church & manse)	2923	2824	2823	2716
Liturgical Materials	100	50	100	0
Music Expenses	9280	8672	9280	8724
Present., Honor., Gifts	200	16	200	50
Elder Education	400	0	400	0
Sundry	400	471	400	100
Office Supplies	150	232	300	219
Bank Fee	150	123	200	139
Financial Consultant	1200	1200	1200	1199
Org./Piano Tuning etc	600	0	600	606
Subtotal Expenses:	24328	20678	25214	22345

EXPENSES (cont.)	2019 Budget	2018 Actual	2018 Budget	2017 Actual
CHURCH UTILITIES				
Electricity	1800	1707	1700	1580
Furnace Oil & Service	4100	4078	3700	3697
Telephone	950	934	950	935
Water	500	352	325	315
Snow Removal				
Total Church Utilities	7350	7071	6675	6527
MANSE UTILITIES				
Electricity	2100	2029	2100	2026
Gas, Fuel Oil & serv.	3000	2824	2500	1960
Telephone	1800	1668	1600	1517
Water	800	584	600	565
Total Manse Utilities	7700	7105	6800	6068

PAYROLL				
Total Stipend	46031	46031	46031	45162
Payroll Expenses	3500	3307	3307	3233
Cong. Pension Assess.	4957	4684	4684	4749
*Continuing Ed.	1000	0	1000	1000
Med. & Dent. Ins.	4414	4327	4327	4319
Professional Dev.	500	182	500	473
Communications Allow	800	678	1000	928
Total Support of Min.	61202	59209	60849	59864

DONATIONS				
Presbyterian Sharing	9500	9368	9368	9566
Camp Geddie	900	725	725	400
Sack. Comm. Assoc.	200	200	200	200
Teen Challenge	0	300	300	300
Knox Coll. Cap/Concilio	400	400	400	400
Open Sky	0	0	0	325
Subtotal (budget)	11000	10993	10993	11191
PWS&D	n/a	2600	n/a	2955
AMS	n/a	1796	n/a	1696
Foodbank	n/a	380	n/a	365
Subtotal (nonbudget)	0	4776	0	5016
Total Charitable Don.	11000	15769	10993	16207

TOTAL EXPENSES	111580	109832	110531	111011
TOTAL FOR BUDGET:	111580	104676	110531	105630
NET GAIN/LOSS	0	-2310	0	-2254

Updated to include Building and Reserve Fund

Income Statement - Building and Reserve Fund

St. Andrews Presbyterian Church

For the Year January 1 - December 31, 2018

REVENUE	2019 Budget	2018 Actual	2018 Budget	2017 Actual	EXPENSES	2019 Budget	2018 Actual	2018 Budget	2017 Actual
Special Offerings					Church Annual Mainten.	1000	2686	1000	376
Env. Offering (w.PAR)	12000	8554	12000	11721	Contingency fund	2750	1030	2750	70
Interest		1	2	3	Property Assess't	1000	0	1000	
Total Revenue B&R	12000	8555	12002	11724	Debenture interest	0	37	50	127
					Elevator expenses	1184	1184	1300	1184
					Manse Annual Mainten.	750		750	1853
					Manse bathroom		4584	4500	
					Total Expenses B&R	6684	9521	11350	3610
					NET GAIN/LOSS	5316	-966	652	8114

Income Statement - Memorial Fund

St. Andrews Presbyterian Church

For the Year January 1 - December 31, 2018

REVENUE	2019 Budget	2018 Actual	2018 Budget	2017 Actual	EXPENSES	2019 Budget	2018 Actual	2018 Budget	2017 Actual
**Benevolent Fund		1410			**Benevolent Fund		500		
In Memoriam		360		20	SRRC(United Church)				
Elevator/memorial					Elevator (separate acct)				
Interest		1		1	Total Exp. Memorial		500		
SRRC held in Mem.					NET GAIN/LOSS		1271		
Total Rev. Memorial		1771		21					

**Benevolent Fund (held here since 2013) is \$1610

Balance Sheet

St. Andrews Presbyterian Church

As at December 31, 2018 (compared with December 31, 2017 & 2016)

ASSETS	2018	2017	2016	LIABILITIES	2018	2017	2016
<u>Current</u>				<u>Short Term</u>			
Bank				Accounts Payable/Accruals	2438	1760	1513
Operating Account	6082	11771	11806	<u>Long Term</u>			
Building & Reserve Acct.	5726	10024	8779	Debentures	0	5000	10000
Memorial Account	5723	4578	4577	Total Liabilities:	2438	6760	
*\$1,610 Benevolent fund held in Memorial				ASSETS OVER LIABILITIES:	1031414	1035072	1040492
Prepaid Expenses	2923	2704	2597				
Account Receivable	1198	555	533				
Total Bank Accounts:	21652	29632	28292				
<u>Fixed</u>							
Church (book values)							
Building	439400	439400	439400				
Furnishings	55000	55000	55000				
Land, 36 Bridge St.	30000	30000	30000				
Memorial Window	26700	26700	26700				
Organ	223400	223400	223400				
Piano	10700	10700	10700				
Elevator (Sept., 2016)	55000	55000	55000				
Manse (book values)							
Manse	136000	136000	136000				
Manse Contents	11000	11000	11000				
Land, 13 West Avenue	25000	25000	25000				
Total Fixed Assets:	1012200	1012200	1012200				
Total Assets:	1033852	1041832	1040492				

*Continuing Education Fund(maximum \$5000)	
Total available for 2018	2259
Withdrawals in 2018	1714
Balance Dec. 31, 2018	545
Budget 2019	1000
Total available for 2019	1545