



# VESTRY REPORT

2020

February 21, 2021

# St. Andrew's Anglican Church

## VESTRY REPORT 2020

Church Officials

**Primate**

The Most Reverend Linda Nichols

**Bishop of the Diocese**

The Right Reverend Susan Bell

**Rector**

The Venerable Max Woolaver

**Honorary Assistant**

The Reverend John Ripley

**Deacon**

The Reverend Jean Ruttan-Yates

**People's Warden:**

Mr. Frank Ruggles

**Rector's Warden:**

Mr. Rick Morrison

Director of Music: Mr. Tom Naylor

Vergers: Mrs. Lesley Edwards, Mrs. Angela Bromley

Parish Administrator: Ms. Jessica Clout

Caretaker: Mr. Craig Hore

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# Committee and Group Chairpersons for 2020

Altar Guild – Mrs. Helen Neal

Anglican Church Women – Mrs. Gillian Wood

Cemetery Board – Mr. Mark Young

Children's & Youth Ministry– The Sunday School Team; Ms. Bea Bromley

Communications and Media – Mr. Peter Bromley

Finance Committee & Investment Committee - Chris Sherk (Chair), Gerry Straker (Head of Investments)

Friendly Visitors – Mrs. Judy Connor

Greening Committee - Ms. Kathleen Keller & Mr. Michael Edwards

Lay Delegates to Synod – Mr. Michael Edwards, Mr. Mark Young, Mrs. Gillian Wood (alternate), Mrs. MaryAnn McRae (alternate)

Youth Delegate to Synod – Ms. Bea Bromley

Members of Parish Council- Angela Bromley (elect), Patricia Stryker (appointed), Gail Robinson, Gail Hains-Campbell

Parish Outreach – The Rev. Deacon Jean Ruttan-Yates

Parish Council – Wardens Peoples: Mr. Frank Ruggles

Rectors: Mr. Rick Morrison

Parish Treasurer – Mr. Ron Martin

Prayer Shawl Ministry –Mrs. Margaret Phoenix & Mrs. Janis Kent

Property – Mr. Frank Ruggles

P.W.R.D.F. Representative – Mr. Michael Edwards

Stewardship – Mrs. Lillie Haworth

# Parish Registers for 2020

## Baptisms

Amelia Mary Rose Reynolds  
Colin Peter Woods  
Adelaide Rose Dutoy

## Weddings

Abigal O'Brien & Dallas Frost  
Carolynn Marlena Den Engelsman & Kyle James Buxton  
Brenda-Lee Henry & Matthew Thomas Letuenuk

## Burials/Funerals

Margaret Bates	Laurie Ann Field
Eve Brown	Robert Fulton
Ethel May Burton	Donald Glassco
Frank Burnett	Alfreda Jeffries
Clara Chadwick	Jane Malgo
Donna Maureen Cotterill	Iris Newbold
Peter Gordon Dendy	Keith Warner
Bryan Joseph Dodd	Judith Wazny-Piche
Eileen Ethel Violet Field (Sandford)	Ernie Yellow

# Rector's Report to Vestry 2020

Feb. 21<sup>st</sup>, 2020

Certainly, this has been one of the most remarkable years in the history of St. Andrew's. It has been almost a full year of living with the COVid-19 virus! Who, this time last year, could have expected such a turn of events. It has been a deeply trying year and, for some of us, a tragic year. We are grateful that, as far as I know, we have not lost anyone to COVid-19 in the parish. However, for some of us, the year has meant delayed medical attention for conditions which preceded the pandemic. This has made the conditions thrust upon us by the pandemic all the more difficult to bear. For others, necessary separation from loved ones only added to the burden of anxiety. And, of course, loneliness came with this isolation. This continues to be the case for many of our seniors who are living in senior care communities.

While the parish was dealing with more immediate and tangible challenges from the outset – canceled services, canceled meetings, canceled pastoral visits in home and hospital – the parish also had to meet the challenges of adhering to shifting provincial and Diocesan guidelines, finances and establishing safe protocols for the parish hall and offices. Personally speaking, this has been a time of high anxiety and challenge. There were, and continue to be, new questions each day.

Loneliness for our parish became an unexpected 'symptom' of COVid-19. All the while our broader challenges needed tending to, the quieter Pandemic of Loneliness was becoming more and more evident. Our pre-pandemic phone tree proved to be inadequate to meet the burgeoning need for a much more thorough system of connection and communication within the parish. Phone tree volunteers soon came forward and a well-organized system of contact which should serve the parish well for a long time to come is now in place.

Another 'learning curve' involved the development of our on-line services which now regularly receive an average of 150 'views' a week with our Christmas and New Year's views registering close to 500. It is good to realize that many of these services are watched more than once and by more than one person at a time. We even have a few viewers from all over the world! Our online worship and work will, like our updated phone tree, continue to be important elements of our outreach long after the pandemic is over. Tom Naylor's contribution to the development of these online services must be recognized. Without his vision and commitment these services would not be what they are today – eagerly anticipated and gratefully received. Tom has done a superb job with all the background technical work as well as the music which enlivens each service with a devotional heart. The choral work and skill of Jackie Iovio, Jim Lindsay and Ann Curtis has been the very breath of devotional music for us!

Alongside our on-line worship, our 'Zoom' meetings have become for many a valued meeting place. Our weekly Sunday 'Coffee Hour', Thursday Bible Study, Wed. Evening Prayer service and monthly Youth Group have given us a rhythm of meeting with new and old friends alike. I have a fervent hope for 2021 that more folks would join these 'Zoom' meetings. We are not only having a great deal of fun (hockey jersey night at Evening Prayer – go Habs!), we are having good moments of coming to know one another, growing deeper in our faith and diminishing the 'missing others' that we all feel so keenly. Zoom is easy to use and quickly becomes second nature – like your TV remote. (Ha Ha)

These are important and positive developments in a time of great challenge that I believe are a credit to the parish. St. Andrew's is a resilient and creative community!!

From a financial perspective, I confess I was surprised that we finished 2020 with a positive balance of \$19,000! This positive outcome came about as a result of factors that unfortunately will not be available to us in the coming year. We are in fact projecting a deficit budget for 2021 as a result of factors that will be made clear at our Vestry meeting and in our financial reports. In order to get important work done we are considering a financial campaign at some point in 2021. This conversation will constitute an important element of our upcoming Vestry discussions on Feb. 21<sup>st</sup>.

With sadness we honour those we have lost, Jane Malgo, Ernie Yellow, Keith Warner, Laurie Field, Frank Burnett and, while not a parishioner, yet deeply loved and missed, Brad Haworth. It would seem churlish not to single out the loss of our church historian and to many, the 'Mother' of our parish, in her 100<sup>th</sup> year, Alfreda Jeffries. While her death was not unexpected, Alfreda's passing came as a deep sadness to us all. The tender care she received during her illness by parishioners, Gillian Wood, David Kemp and others was a true witness of Christian love. We cannot help but feel that an end of an era in the life of our parish has been accomplished in Alfreda's passing.

In closing I want to say what an honour it has been worshipping, working, discussing, journeying with my fellow Corporation members, Frank Ruggles and Rick Morrison. Two more stalwart and faithful companions I could not hope to find. The Revs. John Ripley and Jean Ruttan Yates are truly a blessing for this parish and have long been! There is more 'behind the scenes' prayer and planning going on than one can imagine. The clergy have had to prove adaptable to the new era of online worship!

I feel I must mention, as a moment of singular importance, the establishment of the beautiful and sadly temporary worship space in our parish hall. For an all too brief time before Christmas we were allowed to hold 'numbers limited' worship. At the outset, we gathered together and in a very efficient manner soon tackled the difficult questions of where and how to gather and worship safely. Our Centennial Hall was transformed by the altar we had saved from St Philip's and how wonderful it was, after so long in storage, to put the altar back into its original and blessed purpose! Judy Allan's dad would have been proud! The Parish Hall Church served with distinction as the site of two funerals, including that of Alfreda Jeffries.

The Services of the Word held in the Parish Hall Church were, in consultation with our clergy, artfully and sensitively crafted by our talented Music Director, Tom Naylor. These services were received warmly and gratefully by the congregation at 8am & 10am. These worship experiences demonstrated beyond the shadow of a doubt that the people of St. Andrew's are very much appreciative of a variety of worshipful and faithful expressions of our liturgical life.

Our Parish Council continues to be blessed with able minds and stout hearts – Lillie Haworth, Helen Neal, Gillian Wood, Angela Bromley, David Kemp, Mark Young, Peter Zulauf, Allan Smith, Peter Bromley, Beatrice Bromley, Fred and Sheila Allan, Gail Campbell, Gail Robinson, Sherri Ollman. I do want to make special mention of Beatrice Bromley who has done an excellent job with our Youth Group. All through COVid-19 Beatrice has been organizing regular and fun meetings for our youth! Nicely done, Bea!

While there is no doubt that COVid-19 has been very trying and deeply stressful, there have been important learnings and deeply moving experiences all along the way. As I have already mentioned, our parish communication structure has been much strengthened. Our on-line services have been an important discovery for us. I have no doubt whatsoever that these services will continue to play an essential role in our reaching out to the surrounding community. These services play a critical role in our offering of the Gospel of Jesus Christ not only to our own parish but to the new folks who are moving, by the thousands, to Grimsby. I feel very strongly that St. Andrew's is going from strength to strength as we explore what the Spirit is saying to our church through this challenging present moment.

Our Life Together is the blossoming of the gift of the Holy Spirit. (By the way, we will be re-establishing our bi-monthly newsletter under that title.) I have no doubt whatsoever that the Anglican expression of the life of faith in the Risen Christ is of great worth and value to the world in which we live. And I believe that it is of particular value to those who have recently moved to our community recently. The singular fact that we have had only 17 Rectors in the the previous 225 years speaks of an astounding stability! Folks newly arrived are seeking a home in our lovely town. We can be an important factor in helping folks build not just a house, but a loving and stable home here in Grimsby.

As Jesus tells us: "My Father will love them, and we will come, and make our home with them."

Respectfully Submitted,

Ven. Max Woolaver

February, 2021



# Rector's Warden's Vestry Report 2020

## TO THE PARISHIONERS OF ST. ANDREW'S ANGLICAN CHURCH

On March 2, 2020 I was contacted by our Rector, The Venerable Max Woolaver and was asked if I would consider filling his Rector's Warden Position for the coming term. After careful consideration and thought I accepted his recommendation and filled the position. I established my overall goal as a Rector's Warden and communicated this goal to Max. My goal is to serve the best interest of St. Andrew's Anglican Church and its parishioners.

The position of Rector's Warden has occupied a good measure of my time in 2020. I take this position seriously. There is a big difference between doing things right and doing the right thing. My decisions as Rector's Warden this past year have involved the latter. The church has been closed to services since mid-March 2020. Services continued in our church hall for a brief period of time in the fall months but have again been closed due to the impact of the Covid-19 cases. In spite of the closure of church services, the business and operation of the church remains active. The parishioners deserve to be made aware of the activities of your Rector's Warden during this past year

Signing authorities for the church are an integral control over church finances. Church signing authorities were found to be dated. Your Rector's Warden together with representatives of the church's bank, the Royal Bank examined this issue and made the necessary changes to update our signing authorities. Current parishioners were placed in signing positions with the authority to sign cheques.

The church had been operating financially with six bank accounts, three from the Royal Bank and three from Manual Life Financial. The accounts from Manual Life Financial were subject to fees to administer the account balances. The three accounts from Manual Life Financial were closed and the account balances transferred to the Royal Bank. This move eliminated the payment of fees. The church now operates all of its day to day finances with three major accounts at the Royal Bank. This change makes our treasurer's job more fluid.

Prior to March 2020 the church was dealing with outdated office computer technology and a high frequency of repair rate. The technology was not performing the function for which it was designed thereby preventing our former treasurer from having the tools to perform the job. The technology was updated with new equipment and performed the required tasks to do the job for the office of our treasurer. Our office administrator was supplied with an inexpensive portable lap top computer. This allowed her to work off site as well as in the office environment. In addition our office administrator can now take minutes of church committee zoom meetings. She is now able to access church files from her home.

There are a greater number of parishioners using electronic E-Transfer as their main highway for sending the church their giving's. A problem concerning E-Transfer giving's were identified in the spring of 2020. Basically when the church received an E-Transfer giving the amount could be identified but the donor could not be identified. A number of these E-Transfer giving's began to back up. The church was having a problem identifying the correct password to rectify this problem. A computer design and repair company was contacted and after an extensive search the password was identified and the problem was solved. Three past months of these E-Transfers were recovered and identified by amount and donor. A subsequent letter of thanks was forwarded to the owner of the company.

We all remember the extremely high temperatures in the Niagara area for the months of July and August 2020. The church received an exorbitant electricity invoice for the month of July for our church hall building from our electricity supplier Ontario Wholesale Energy. Grimsby Power was contacted over this issue. They performed scans of our meter supplying electricity to the church hall. They advised that our meter was defective. The meter was removed from our hall building and sent to Measurement Canada for testing. Upon completion of their testing Measurement Canada informed the church that the meter was performing accurately. After having this testing confirmed the problem was due to the excessive high temperatures during the summer months. We are now seeking ways that we can lower the kilowatt hours of electricity through common sense measures. Issues of this nature can take several weeks to resolve but we finally got to the core of the problem.

Prior to the world of Covid-19 the church rents portions of its buildings to local community groups throughout the year. In addition our clergy team is frequently called upon to attend to funeral services, weddings and the preparation of sermons on church property and off site events. Our cost schedule for these kinds of services was somewhat out of date compared to other denominational churches and Anglican churches within the Diocese of Niagara. The church office administrator did some research into this issue. Our cost schedule has now been updated to more accurately reflect the current environment.

As most of our parishioners are aware, we have rented to a Nursery School for more than several years. I would like to inform our parishioners that since the spring of 2020 we have had several meetings with the Grimsby Coop Nursery School in relation to its approach to the world of Covid-19 and its restrictions laid out by the Province of Ontario. I am pleased to report that the Nursery School is following the rules of the Province to the letter. The school has passed several inspections of Niagara Public Health and Regional Niagara. The church and the Nursery School are working closely together as a team to ensure everyone is safe including the students, staff and our church personnel.

As Rector's Warden, I have given you a glimpse of some of the issues which have taken a healthy portion of my time since early March 2020. I have been guided by the goal I have set for myself; "to do my job for the best interest of St. Andrew's Church and its parishioners".

It is now important for me to mention the people of St. Andrews Church. In my view the strength of St. Andrew's Church is everything to do with its people. I am not going to mention names but the following are my observations and my thanks to the people of St. Andrew's. They are the doers.

Our Alter Guild and Stewardship staff is blessed with initiative and endurance. They are organized and take their job seriously. Examples are recent letters that went out to all parishioners regarding Christmas plans and services. The decoration of our church hall for the re-opening of services reflects the skill and imagination of the Alter Guild. The Counting Committee has continued to do their job since Covid-19. They are dedicated to their function and the church. The Envelope Secretaries perform a key function for the church. Their work involves great detail and accuracy. They perform a key role in supporting the church.

Our Youth Group coordinator is making use of the zoom meeting technology to communicate to their members. To remember the 125 parishioners who gave their lives in the past world wars, our Youth group place a Canadian flag on each of their graves in the church cemetery. I was impressed by their actions in remembrance.

The Finance Committee is the hub of the business end of the church. Its members each have specific skill sets that have been drawn together to form in my view a dynamic team. The church is the benefactor of their work.

Our clergy team have worked long and hard hours during this past pandemic year. Their designing and filming of our Sunday Zoom services brings the spiritual side of the church into the homes of the parishioners. Our Sunday Zoom services have been followed by parishioners from different parts of Ontario and other countries.

The final group that I wish to thank are the parishioners of our church. Throughout the pandemic our parishioners have maintained their giving's and support. We do not have a church of All Stars but we have teamwork. We will survive.

I submit my Rector's Warden Report to St. Andrew's Anglican Church Vestry for 2020.

Stay Safe, Stay Healthy

**Rick Morrison**  
**Rector's Warden**  
**St. Andrew's Anglican Church**

# TREASURER'S REPORT 2020

Attached are: 1) comparative balance sheets for 2019 and 2020 ((note that 2020 is on the left); and 2) comparative income statements for 2019 and 2020 and budget for 2021 (I believe it is good practice to compare our current results with the same period last year and our budget).

As everybody knows, 2020 was a unique year; this is especially true when we look at the 2020 financial statements. Despite this I am very pleased to report that our Income exceeded our Expenses by \$19,187.33. In addition, our Corporation decided to place \$2,008.80 of “in memory of” money into a Memorial Fund to give them time to consider how best to use it.

**Revenues.** In March our Envelope Givings dropped considerably and a number of other revenues (Loose Givings, Hall Usage, Fund Raising, Weddings) stopped completely. The bottom line is that our Income was \$75,956 below last year and \$93,607 below budget.

**Expenses.** Due to the large reduction in Revenues our Corporation immediately stopped all capital projects except for air conditioning in the rectory. In addition, Committee Expenses virtually stopped (except for Advertising, which includes costs for our website and Zoom meetings). We received \$35,328.61 of Government assistance from the Canada Emergency Wage Subsidy programme to help with our payroll expenses. Routine Maintenance – Hall includes expenses to prevent the spread of Covid 19.

Regarding Telecommunications, I have removed our Rector's cell phone expenses and put them in a separate account. In 2020 we purchased 2 new computers and upgraded our accounting programme. Our Income Properties once again show a healthy profit.

Overall, we were able to reduce our Expenses by \$95,342 from last year and \$67,709 from budget, an excellent result even accounting for the government assistance that we received.

**Budget.** The budget has been approved by Church Council and is now presented for your consideration. A budget is a best estimate of what we believe our Income and Expenses will be in the following year. This year, it is particularly difficult to estimate what will happen in 2021. This is especially true with respect to Envelope Givings, which will depend on how long live services will remain unavailable. Although \$82,500 seems low in comparison to 2019 and the 2020 budget we believe this is actually an aggressive target which will need an effort to be achieved.

In 2021 we must do some needed repairs to the steeple and, as mentioned above, Capital Projects were put on hold in 2020. With this in mind, we are planning to have a capital campaign or fund raising events to provide the funds for this. We have allocated \$50,000 to this in the budget (see bolded entry for “Capital” Fundraising Campaign). Details for this will follow in the near future.

Insurance expenses have been increased by 5% and CEWS anticipated receipts have been reduced as per Diocesan guidance. Capital Expense – Church is to remove a tree at the front of our property (\$4,000) and upgrade the fire alarm system (\$600). Capital Expense – Hall (\$7,750) is to upgrade the fire alarm system. Copier Lease expense for 2020 includes a credit of \$755 for the cancellation of an old lease, hence the apparent large increase for 2021.

We are projecting a \$14,000 profit from our Income Properties.

Overall, we are projecting a deficit of **\$16,777**.

Finally, I would like to thank Gail Hains-Campbell for looking after our books during the first half of the year, until I took over this position on June 1<sup>st</sup> 2020.

Ron Martin, Parish Treasurer.

3:44 PM

2021-01-05

Accrual Basis

**St. Andrew's Anglican Church**  
**Balance Sheet Prev Year Comparison**  
**As of 31 December 2020**

	31 Dec 20	31 Dec 19
<b>ASSETS</b>		
Current Assets		
Chequing/Savings		
10000 - Bank accounts		
10100 - RBC General	55,349.41	35,332.28
10110 - Manulife - General Fund	0.00	15,719.18
10200 - RBC Capital Improvement	11,573.89	7,142.94
10201 - RBC Cap Imp - Steeple	13,295.30	0.00
10210 - Manulife - Capital Improvement	0.00	14,346.74
10300 - RBC Income Properties	36,958.05	22,110.71
10310 - Manulife - Income Properties	0.00	0.75
Total 10000 - Bank accounts	117,176.65	94,652.60
Total Chequing/Savings	117,176.65	94,652.60
Other Current Assets		
15000 - Receivables H		
10005 - Petty Cash	0.00	180.37
15001 - GST Receivable	449.84	0.00
15002 - PST Recievable	1,177.29	0.00
Total 15000 - Receivables H	1,627.13	180.37
Total Other Current Assets	1,627.13	180.37
Total Current Assets	118,803.78	94,832.97
Other Assets		
16000 - Investments		
16001 - Bequests	127,505.87	122,900.12
16002 - Puddington	100,358.25	100,358.25
16003 - Lucas Nelles	324,467.87	320,951.23
16004 - Straker Account	250,039.95	250,039.95
Total 16000 - Investments	802,371.94	794,249.55
Total Other Assets	802,371.94	794,249.55
<b>TOTAL ASSETS</b>	<b>921,175.72</b>	<b>889,082.52</b>
<b>LIABILITIES &amp; EQUITY</b>		
Liabilities		
Current Liabilities		
Accounts Payable		
20000 - Accounts Payable		
20002 - Accounts Payable - Others	1,774.03	0.00
Total 20000 - Accounts Payable	1,774.03	0.00
Total Accounts Payable	1,774.03	0.00
Credit Cards		
22000 - RBC VISA	152.55	0.00
Total Credit Cards	152.55	0.00
Other Current Liabilities		
25500 - GST/HST Payable	0.00	-4,045.35
26000 - Deferred Revenue		
26002 - Steeple- Deferred Rev	3,158.00	2,658.00
26004 - Church School - Deferred Rev.	9,874.13	9,874.13
26005 - Parish Outreach - Deferred Rev.	8,100.00	8,100.00
26008 - Deferred Revenue - Parking Lot	0.00	3,697.25
Total 26000 - Deferred Revenue	21,132.13	24,329.38

3:44 PM

2021-01-05

Accrual Basis

**St. Andrew's Anglican Church**  
**Balance Sheet Prev Year Comparison**  
**As of 31 December 2020**

	31 Dec 20	31 Dec 19
27200 · Memorial Fund	2,008.80	0.00
Total Other Current Liabilities	23,140.93	20,284.03
Total Current Liabilities	25,067.51	20,284.03
Total Liabilities	25,067.51	20,284.03
Equity		
30000 · Opening Balance Net Assets	13,294.44	13,294.44
31000 · Ext. Rest. - Endowment Purposes		
31100 · Lucas/Nelles	332,243.74	328,727.10
31200 · Archibald	5,000.00	5,000.00
31300 · Straker Trust	250,039.95	250,039.95
Total 31000 · Ext. Rest. - Endowment Purposes	587,283.69	583,767.05
32000 · Unrestricted Net Assets	53,478.63	53,676.73
33000 · Int. Restricted Net Assets	222,864.12	218,258.37
Net Income	19,187.33	-198.10
Total Equity	896,108.21	868,798.49
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>921,175.72</b>	<b>889,082.52</b>

# St. Andrew's Anglican Church, Grimsby. Financial Statements

## Comparative Income and Budget Statements

	Actual 1/1/2019- 31/12/2019	Budget 2020	Actual 1/1/2020- 31/12/2020	Budget 2021
<b>REVENUE</b>				
<b>Donations - Weekly</b>				
Envelope Givings	93,550.25	95,000	76,949.00	82,500
Identifiable Givings	22,130.00	22,000	24,216.00	25,000
PAG Givings	61,540.00	63,000	59,855.00	60,000
Loose Givings	2,976.85	3,000	628.85	1,500
Church School Givings	94.00	-	-	-
Dedicated Donations	15,563.20	5,000	150.00	500
Canada Helps	-	-	1,346.88	1,000
<b>TOTAL Donations</b>	<b>195,854.30</b>	<b>188,000</b>	<b>163,145.73</b>	<b>170,500</b>
<b>Memorial Donations</b>	<b>-</b>	<b>-</b>	<b>0</b>	<b>500</b>
<b>Seasonal Donations</b>				
Christmas	10,020.00	5,000	12,200.00	8,000
Easter	5,650.00	3,000	2,805.00	3,000
Thanksgiving	3,585.00	2,000	2,748.00	2,500
<b>TOTAL Seasonal Donations</b>	<b>19,290.00</b>	<b>10,000</b>	<b>17,753.00</b>	<b>13,500</b>
<b>Events</b>				
Weddings	2,350.00	3,000	0.00	1,500
Funerals	2,450.00	3,000	2,735.00	2,500
Other Events	60.00	100	0.00	100
<b>TOTAL Events</b>	<b>4,860.00</b>	<b>6,100</b>	<b>2,735.00</b>	<b>4,100</b>
<b>Miscellaneous Revenue</b>				
Miscellaneous Revenue	-	-	124.30	-
Deferred Revenue	-	-	3,697.25	2,658
<b>Misc Revenue</b>			<b>3,821.55</b>	<b>2,658</b>
<b>Hall Usage</b>	<b>30,023.62</b>	<b>34,000</b>	<b>15,430.38</b>	<b>17,500</b>
<b>Investment Income</b>				
Ball Trust	2,594.31	2,600	3,966.94	2,500
Rectory Farms and Lands	3,600.00	-	600.00	0
Interest Income	311.46	300	64.06	0
Mutual Fund Distributions	6,487.56	-	0.00	0
<b>Actual</b>	<b>Budget</b>	<b>Actual</b>	<b>Budget</b>	
1/1/2019- 31/12/2019	2020	1/1/2020- 31/12/2020	2021	

Capital Gains (Losses)	6,982.90	-	49.37	0
Dividend Income	19,894.11	29,000	22,593.72	20,000
Investment Management Fees(2,697.95)		-	-	0
<b>TOTAL Investment Income</b>	<b>37,172.30</b>	<b>31,900</b>	<b>27,274.09</b>	<b>22,500</b>

<b>Fund Raising</b>	<b>20,065.95</b>	<b>15,000</b>	<b>1,752.15</b>	<b>5,000</b>
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<b>225 Anniversary Income</b>	<b>1,775.50</b>	<b>-</b>	<b>-</b>	<b>-</b>
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#### **Other Income – Non-Assessable**

PWRDF	2,052.00	1,500	-	-
Rector's Discretion	1,140.00	1,000	970.00	1,000
Funds from Estates	5,636.09	5,600	0.00	0
Interest Earned	375.94	300	50.75	0
Deacon's Discretion	-	300	0.00	250
<b>TOTAL Other Income</b>	<b>9,204.03</b>	<b>8,700</b>	<b>1,020.75</b>	<b>1,250</b>

#### **Capital Improvement Income Fund**

Capital Donations	3,220.00	3,000	555.00	6,900
Capital PAG Donations	348.00	350	168.00	200
Capital Memorial Donations	3,342.82	-	1,245.00	2,009
<b>"Capital" Fundraising Campaign</b>	<b>-</b>	<b>22,000</b>	<b>0.00</b>	<b>50,000</b>
Dividends from Straker	-	19,000	9,852.92	5,280
<b>TOTAL Capital Imp Fund</b>	<b>6,910.82</b>	<b>44,350</b>	<b>11,820.92</b>	<b>64,389</b>

#### **Income Property Account**

5 St. Andrew's	10,618.81	11,500	11,189.10	11,189
152 Main St.	19,992.98	24,000	24,000.00	24,000
<b>TOTAL Income Ppty Fund</b>	<b>30,541.79</b>	<b>35,500</b>	<b>35,189.10</b>	<b>35,189</b>

#### **Interfund Transfers**

Bequests	34.52	-	-	0
Lucas-Nelles Trust	14.98	-	-	0
Puddington Bequest	141.37	-	-	0
Straker Account	10.05	-	-	0
<b>TOTAL Transfers</b>	<b>200.92</b>	<b>0</b>	<b>-</b>	<b>0</b>

<b>TOTAL REVENUE</b>	<b>\$355,899.32</b>	<b>\$373,550</b>	<b>\$279,942.67</b>	<b>\$337,086</b>
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#### **EXPENSES**

<b>Diocesan Assessment</b>	<b>69,357.15</b>	<b>56,744</b>	<b>56,744.82</b>	<b>63,786</b>
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<b>Actual</b>	<b>Budget</b>	<b>Actual</b>	<b>Budget</b>
1/1/2019-		1/1/2020-	
31/12/2019	2020	31/12/2020	2021

#### **Payroll**



Rector and Administrator	101,504.39	105,000	104,496.78	111,300
Organist	21,800.04	21,800	21,800.04	21,800
Honorariums	6,000.00	6,000	6,000.00	6,000
Cleaning	9,093.44	10,000	6,451.79	10,000
<b>Total Payroll</b>	<b>138,197.87</b>	<b>142,800</b>	<b>138,748.61</b>	<b>149,100</b>
<b>CEWS Rebate</b>	<b>-</b>	<b>-</b>	<b>(35,328.61)</b>	<b>(10,400)</b>
<b>Miscellaneous Expenses</b>	<b>4,152.75</b>	<b>0</b>	<b>1,940.25</b>	<b>0</b>
<b>Committee Expenses</b>				
Advertising Vision Committee	1,299.90	1300	1,631.42	1,450
Parish Events and Growth	448.28	800	68.90	100
Parish Outreach	1,065.06	300	0.00	250
Altar Guild	9,745.18	230	0.00	0
Worship	933.59	500	(6.75)	350
Youth Committee	424.66	500	44.96	350
Music	877.36	500	277.25	350
Church School	-	500	-	-Christian
Education Committee	384.43 1,400	977.12	1,125	
Christian Education Resource	1,035.44	Included	Included	Included
Stewardship	-	150	0.00	150
<b>TOTAL Committee Expense</b>	<b>16,213.92</b>	<b>6,180</b>	<b>2,992.90</b>	<b>4,125</b>
<b>Events</b>				
Wedding Expense	1,225.00	1,500	435.00	1,000
Funerals Expense	2,825.00	2,900	2,000.00	2,000
Conference/Synod Expense	460.00	500	0.00	500
Clergy Guests	1,582.00	1,500	0.00	850
Special Events Expense (225	740.00	-	-	-
Fund Raising Expense	4,124.91	4,000	0.00	1,000
<b>TOTAL Events Expense</b>	<b>10,956.91</b>	<b>10,300</b>	<b>2,435.00</b>	<b>5,350</b>
<b>Church Supplies</b>	<b>327.92</b>	<b>500</b>	<b>494.40</b>	<b>500</b>
<b>Hall</b>				
Gas – Hall	6,447.00	7,000	6,136.32	6,500
Hydro – Hall	4,205.18	5,075	3,887.94	4,200
Water – Hall	653.78	700	522.73	600
Insurance – Hall	8,032.62	8,400	7,627.99	5,400
<b>Actual</b>		<b>Budget</b>	<b>Actual</b>	<b>Budget</b>
1/1/2019-			1/1/2020	
31/12/2019		2020	31/12/2020	2021
Routine Maintenance – Hall	11,577.30	9,500	10,232.73	10,000
Snow Plowing - Hall	5,531.25	5,250	4,725.82	5,600
Capital Expense – Hall	2,860.00	0	0.00	7,750
<b>TOTAL Hall</b>	<b>39,307.53</b>	<b>35,925</b>	<b>33,134.53</b>	<b>40,050</b>

**Rectory**

Gas - Rectory	2,572.52	2,800	2,497.75	2,750
Hydro - Rectory	689.35	800	914.40	1,000
Water - Rectory	535.01	685	846.75	950
Insurance – Rectory	1,912.52	2,000	3,774.23	2,660
Routine Maintenance Rectory	1,025.00	1,500	686.01	2,000
Capital Expense - Rectory	-	-	8,270.82	0
Taxes - Rectory	4,106.38	4,500	4,458.60	4,640
Telephone - Rectory	488.52	700	370.16	560
<b>TOTAL Rectory</b>	<b>11,329.30</b>	<b>12,965</b>	<b>21,818.72</b>	<b>14,560</b>

**Church**

Gas – Church	3,335.03	3,400	3,691.28	3,750
Hydro – Church	1,718.69	2,000	2,032.40	2,150
Water – Church	388.61	400	331.60	350
Insurance – Church	7,841.36	6,400	6,906.60	5,950
Capital Expense – Church	8,286.76	-	0.00	4,600
Routine Maintenance Church	2,329.41	1,500	1,811.55	1,500
Organ Tuning – Church	780.00	780	639.23	650
Snow Plowing – Church	3,123.00	2,000	1,575.62	2,400
<b>TOTAL Church</b>	<b>27,803.61</b>	<b>18,480</b>	<b>16,988.28</b>	<b>21,350</b>

**Cemetery**

Cemetery Lucas-Nelles	4,836.05	5,650	-	0
Cemetery HST	427.76	500	-	0
Lawn Maintenance	1,500.00	1,500	-	0
<b>TOTAL Cemetery</b>	<b>7,563.81</b>	<b>7,550</b>	<b>-</b>	<b>0</b>

**Office Expenses**

Telecommunications	2,788.82	4,500	1,088.46	1,100
Postage – Office	446.97	450	693.44	600
Stationary & Supplies	1,191.33	1,200	660.30	850
Computer Upgrades	99.00	500	1,297.88	100
Copies	801.84	600	260.79	250
Copier Lease	3,044.54	1,600	1,024.55	1,800
Copier Toner	2,804.85	-	0.00	0
Office Equipment	0.00	-	129.17	0
	<b>Actual</b>	<b>Budget</b>	<b>Actual</b>	<b>Budget</b>
	1/1/2019-		1/1/2020-	
	31/12/2019	2020	31/12/2020	2021

Office Eqmt Maintenance	-	-	69.99	0
Accounting Fees	3,993.50	-	(123.50)	0
Bank Charges	546.95	150	33.99	12
Credit Card Expense	-	-	50.54	50
Late Fees	-	-	1.57	0
<b>TOTAL Office Expenses</b>	<b>15,717.80</b>	<b>9,200</b>	<b>5,187.28</b>	<b>4,762</b>

<b>Mileage</b>	<b>1,615.00</b>	<b>1,600</b>	<b>0.00</b>	<b>350</b>
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**Non-Assessable Expenses**

PWRDF Payments	2,052.00	1,500	0.00	0
Rector's Discretion	1,340.00	1,000	970.00	1,000
Deacon's Discretion	-	300	0.00	250
<b>TOTAL Non-Assessable</b>	<b>3,392.00</b>	<b>2,800</b>	<b>970.00</b>	<b>1,250</b>

**General Expenses**

Rector's Cell Phone	-	Included above	1,547.81	1,560
HST Not Recovered	2,581.00	4,000	921.00	0
GST Recovered	(12,085.63)	(6,000)	0.00	0
Lawn maintenance	Above	Above	1,500.00	1,500
Miscellaneous Expenses	-	-	118.77	200
Church Calendars	-	-	92.24	0
Liability Insurance	-	-	-	4,600
<b>TOTAL General Expenses</b>	<b>(9,504.63)</b>	<b>(2,000)</b>	<b>4,179.82</b>	<b>7,860</b>

**Capital Exp: Parking Lot**      **3,675.00**

-

-

**Capital Exp: Steeple**

-

-

**0.00**

**30,000**

**Income Property Account Expenses**

5 St. Andrew's Capital Exp	-	-	525.23	4,000
5 St. Andrew's Insurance	573.77	600	530.33	810
5 St. Andrew's Maintenance	2,343.76	1,500	511.24	1,500
5 St. Andrew's Pty Tax	3,124.32	3,400	3,421.56	3,560
152 Main Insurance	765.01	800	858.86	1,150
152 Main Maintenance	3,643.77	1,500	390.01	1,500
152 Main Pty Tax	3,663.86	4,000	4,021.21	4,200
152 Main Capital Exp	1,450.00	3,500	0.00	4,500
152 Main Water	126.99	-	190.90	0
Transfer Profit to General Account	-	10,500	0.00	0
<b>TOTAL Income Pty Exp</b>	<b>15,691.48</b>	<b>25,800</b>	<b>10,449.34</b>	<b>21,220</b>

**Actual**  
1/1/2019-  
31/12/2019

**Budget**  
2020

**Actual**  
1/1/2020-  
31/12/2020

**Budget**  
2021

**TOTAL EXPENSES**      **\$356,097.42**      **\$328,464**      **\$260,755.34**      **\$339,663**

**NET INCOME/(DEFICIT)**      **(\$198.00)**      **\$45,086**      **\$19,187.33**      **(\$16,777)**

**NOTES:**

**1.** The following proposed Capital projects, which have not yet been done, were shown in the 2019 Vestry Report:

Rectory:      Roof on veranda      \$ 2,625

	Repair and paint veranda	\$ 8,925
Parking Lot:		\$24,150
Hall:	Replace windows in offices	\$ 2,625
	Replace sliding door, fireside room	\$ 7,200
	Replace floor in Shiatsu room	\$ 1,600
Church:	Steeple and repaint church exterior	\$30,000. We will need a Capital Campaign to fund this work.

**2.** Investments are accounted for using the Cost Method. Values as at December 31<sup>st</sup> 2020 are as follows:

<b>Investment</b>	<b>Book Value</b>	<b>Market Value</b>
Lucas Nelles	\$324,467.87	\$308,994.64
Bequests	\$127,505.87	\$105,677.22
Puddington	\$100,358.25	\$ 92,475.85
Straker	<u>\$250,039.95</u>	<u>\$130,350.00</u>
<b>TOTAL</b>	<b><u>\$802,371.94</u></b>	<b><u>\$637,497.71</u></b>

See Investment Committee report for more details.

**3.** In 2020, we transferred \$10,500 from our Income Properties account into our General Account. During 2021, we plan to transfer another \$12,000.

# Auditors Report 2020

## REVIEW ENGAGEMENT REPORT

To the Members of Corporation  
St. Andrew's Anglican Church, Grimsby, Ontario

I have reviewed the accompanying financial statements of St. Andrew's Anglican Church, Grimsby ("the church") that comprise the balance sheet as at December 31, 2020, and the statement of revenue and expense for the year then ended, and a summary of significant accounting policies and other explanatory information.

### *Corporation's Responsibility for the Financial Statements*

Corporation is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not-for-profit organizations, and for such internal control as Corporation determines is necessary to enable the preparation of financial statements that are free from material misstatement.

### *Reviewer's Responsibility*

My responsibility is to express a conclusion on the accompanying financial statements based on my review. I conducted my review in accordance with Canadian generally accepted standards for review engagements, which require me to comply with relevant ethical requirements. A review of financial statements in accordance with Canadian generally accepted standards for review engagements is a limited assurance engagement. The reviewer performs procedures, primarily consisting of making inquiries of Corporation and others within the church, as appropriate, and applying analytical procedures, and evaluates the evidence obtained.

The procedures performed in a review are substantially less in extent than, and vary in nature from, those performed in an audit conducted in accordance with Canadian generally accepted auditing standards. Accordingly, I do not express an audit opinion on these financial statements.

### *Conclusion*

Based on my review, nothing has come to my attention that causes me to believe that the financial statements do not present fairly, in all material respects, the financial position of the church as at December 31, 2020, and the results of its operations for the year then ended in accordance with Canadian accounting standards for not-for-profit organizations.

*John Murphy*

February 13, 2021

**ST. ANDREW'S ANGLICAN CHURCH, GRIMSBY**

## Statement of Financial Position

December 31, 2020, with comparative information for 2019

	2020	2019 (note 4)
<b>ASSETS</b>		
Current assets:		
Cash	\$117,177	\$94,833
Accounts receivable	1,627	4,045
	<u>118,804</u>	<u>98,878</u>
Investments (note 1)	<u>802,372</u>	<u>794,249</u>
	<u>\$921,176</u>	<u>\$893,127</u>
<b>LIABILITIES AND NET ASSETS</b>		
Current liabilities:		
Accounts payable	\$1,927	\$ -
Deferred revenue	<u>23,141</u>	<u>24,329</u>
	<u>25,068</u>	<u>24,329</u>
Net assets:		
Unrestricted	85,960	66,773
Restricted (note 2)	<u>810,148</u>	<u>802,025</u>
	<u>896,108</u>	<u>868,798</u>
	<u>\$921,176</u>	<u>\$893,127</u>

**ST. ANDREW'S ANGLICAN CHURCH, GRIMSBY**  
**STATEMENT OF REVENUE AND EXPENSE**

Year ended December 31, 2020, with comparative information for 2019

	2020	2019 (note 4)
<b>REVENUE</b>		
Donations	\$182,651	\$228,870
Events	2,735	4,860
Hall usage	15,430	30,024
Investment income	27,274	37,172
Miscellaneous	3,822	201
Other income - Non-assessable	1,020	9,204
Capital Improvement Income Fund	11,821	6,911
Income Property Account	35,189	30,542
	<u>279,942</u>	<u>347,784</u>
<b>EXPENSES</b>		
Salaries and benefits (note 3)	103,420	138,498
Diocesan Assessment	56,745	69,357
Committee expenses	2,993	16,215
Events	2,435	10,957
Buildings	71,942	78,440
Office	5,187	15,718
Travel	-	1,615
Miscellaneous	1,940	4,153
Non-assessable expenses	970	1,340
General expenses	4,674	(7,677)
Parking lot	-	3,675
Income properties	10,449	15,691
	<u>260,755</u>	<u>347,982</u>
<b>Excess of Revenue over Expenses</b>		
<b>(Expenses over Revenue)</b>	<u>\$19,187</u>	<u>(\$198)</u>

## ST. ANDREW'S ANGLICAN CHURCH, GRIMSBY

### Notes to financial statements

#### 1. Investments:

Investments are accounted for using the Cost Method. Book and market values as of December 31, 2020 are as follows:

	Book value	Market value
Lucas-Nelles Trust	\$324,468	\$308,995
Bequests	127,506	105,677
Puddington	100,358	92,476
Straker Trust	250,040	130,350
	<u>\$802,372</u>	<u>\$637,498</u>

#### 2. Restricted Funds:

The activity in restricted funds for the year is summarized as follows:

	January 1, 2020	Income	Transfers	Other	December 31, 2020
Lucas-Nelles Trust	\$328,727	\$16,973	(\$16,973)	\$3,517	\$332,244
Archibald	5,000	-	-	-	5,000
Straker Trust	250,040	9,853	(9,853)	-	250,040
Internally restricted	218,258	11,278	(11,278)	4,606	222,864
	<u>\$802,025</u>	<u>\$38,104</u>	<u>(\$38,104)</u>	<u>\$8,123</u>	<u>\$810,148</u>

The total income noted above was fully distributed to the church (\$22,594); the Cemetery Board (\$5,658); and for capital improvement (\$9,853). Income on the Archibald Fund is included in income in the internally restricted fund.

#### 3. Canada Emergency Wage Subsidy

During 2020, the Anglican Diocese of Niagara paid the church a sum of \$35,329 related to the church's share of the Canada Emergency Wage Subsidy received by the Diocese. This amount is shown as a reduction to salaries and benefits in accordance with instructions received from the Diocese.

#### 4. Comparative figures for 2019

Certain of the figures from 2019 have been reclassified in order to be consistent with the presentation adopted for the current year. As noted in the Report to Vestry for the year ended December 31, 2019, there was no formal review of the financial statements. Similarly, no review of transactions and balances was carried out for the 2019 year as part of the review of the 2020 financial statements.



# Finance and Investment Committee- 2020 Report to Vestry

I need to begin this report with a heartfelt thank you to our new Treasurer Ron Martin. Ron has worked diligently and has spent many hours getting our church's financial reports in order. For Vestry he will have our 2020 yearend financial reports duly completed. As a committee, with Ron's able assistance, we have satisfied ourselves that the 2019 financial reports that will be circulated for Vestry fairly reflect the financial position of our church for that period. As a Committee we cannot recommend incurring the expense of an audit of the 2019 financials as we are confident in the results that are now presented.

As at the date of writing of this report only the results for the period ending November 30<sup>th</sup>, 2020 are available. While it has been a tough year for St. Andrews operationally and for being able to worship in church together, our church as at the end of November is showing a surplus of income over expenses of \$4,459.47. While this is good news it is somewhat misleading as numerous maintenance and other expenses have been put on hold for the time being. We thank the congregation for their continued stewardship during these difficult times.

The budget for 2021 will be presented to Vestry and is currently being finalized. Its content reflects our best guess for 2021, based upon 2020 actuals; and is framed taking into account the Corona virus environment and its unknowns.

Midyear the Finance and Investment Committees were merged with the retirement of Gerry Straker from the Investment Committee. We wish to thank Gerry for his outstanding service to the Investment Committee and for the expertise and knowledge he brought to his task of overseeing the church's investment portfolio. We miss you.

Our Committee has met via Zoom since Covid first beset us. For the foreseeable future we will continue to meet this way; and we have committed to meet not less than every two months. Additional meetings will be scheduled as necessary. Our committee is comprised of Max Woolaver, Frank Ruggles, Rick Morrison, Ron Martin, Christine Murphy and myself.

Respectfully submitted by

Chris Sherk, Chair

# Investment Committee 2020

It will come as no surprise it has been an extremely difficult year, not only physically, emotionally, but also financially and St. Andrew's investments were not spared. It has been the most difficult year in recorded history to be following markets. What started out normally, was impacted in February with weeks of blockades of Canada's national railroads threatening the entire economy and Canadian stocks tumbled. An oil-price war between Saudi Arabia and Russia plunged the price of oil to below zero which had a further severe negative effect on our economy. Then things got markedly worse due to the Covid-19 virus, with share prices falling off a cliff. The office of the Exchequer (England) has said 2020 was the worst recession in over 300 years. Experts are saying it will be 2 to 5 years before the economy fully recovers but since no one has lived through anything like this before, I don't believe anyone truly knows.

St. Andrew's portfolio is focused on value investments rather than growth investments, as income is our primary need. In accordance with instructions from the Corporation, our investment goals are therefore to generate income for the church, as opposed to increasing the value of the portfolio, and thankfully our portfolio did just that.

For the year ending December 31, 2020 our investments generated **\$38,104.38** in income.

As the year progressed, each new wave of the virus and/or irrational presidential tweet created a new downturn in the market and just as we were seeing light at the end of the tunnel with the rollout of vaccines, global travel bans and full lockdowns due to a new and more infectious strain of the virus tanked the markets before Christmas and much of the progress we had gained was lost. It's been a year of one step forward and three back.

The unprecedented volatility of the market was excruciatingly painful and stressful for me personally and due to the physical and mental trauma it created in me, I had to step away as head of the Investment Committee upon advice from my doctor. I regret having to take this action but know it is the right one for my health. It has been an honour and privilege to serve in this capacity and I want only the best for St. Andrew's. However, my 76 year old heart cannot take the extreme volatility and stress of these unusual times. I am pleased to have established a structure to our investments to provide a level of assured income within a transparent process.

Responsibility for the portfolio now rests with the Corporation and the Finance Committee.

The paper loss in the Straker account is extremely difficult to see and no one feels worse about it than Patricia and me. It is heartbreaking, to say the least, but we take comfort in knowing this account generated almost \$10,000 in income for the church this year. We also realize this report represents a point in time and we fully expect this account to acquit itself once the market turns around, the virus has been contained, and global travel once again becomes the norm.

While we all would like to see some growth in the portfolio, it is well positioned to return to its original values. As recently stated by noted Fairfax Financial founder and value investor, Prem Watsa, "value investing has worked for more than 100 years and we need to be patient".

I am reminded some parishes have had to sell property to make ends meet and some have had to/or may close altogether, yet we are fortunate to have an investment portfolio. The pandemic will end and paper losses can recover.

As Bishop Susan reminded us in her yearend message, "We are going to be okay" and we need to discover the seven gifts of waiting, one of which is patience.

In the meantime, St. Andrew's continues to receive dividend income.. And for that we can be thankful.

Respectfully submitted,  
Gerry Straker,  
Head, St. Andrew's Investment Committee

## St. Andrew's Investments Performance Report for year ending December 31, 2020

Liquid Assets

4 Accounts under management by St Andrew's Church Corporation through RBC Direct Investing

### HIGHLIGHTS:

\* In February, there were 3 dividend increases

\*In March, there was one dividend reduction of 70% due to the abrupt decline in world oil prices from travel restrictions and global lockdowns caused by Covid-19.

	Combined Book Cost	Total Market Value as at 12.31.2019	Total Market Value as at 12.31.2020	Unrealized Gain (loss)
2019.3.13 Lucas Nelles Trust	\$324,467.87	\$ 348,103.93	\$308,994.64	(\$ 15,473.23)
2019.3.18 Puddington	\$100,358.25	\$102,750.70	\$ 92,475.85	(\$ 7,882.40)
2019.3.18 Bequests	\$127,505.87	\$126,229.20	\$105,677.22	(\$ 21,828.65)
2019.12.10 Straker	\$250,039.95	\$ 250,039.95	\$130,350.00	(\$119,689.95)
<b>TOTAL</b>	<b>\$802,371.94</b>	<b>\$827,123.78</b>	<b>\$637,497.71</b>	<b>(\$163,022.23)</b>

Total Dividends received **\$38,104.38** for a return of **4.75%**

### Expenses;

Management Fees \$0 Administrative Fees \$ 0

St. Andrew's Church Investment Income and Payments for the 3 & 12 months ending Dec 31, 2020

**Highlights for 3 months ending December 31, 2020**

\* Enbridge announced a dividend increase of \$.025 per share per quarter effective March 1, 2021 which equals \$168.52 more per year.

**Income for the 3 months ending December 31, 2020**

	LucasNelles Tr	Puddington	Bequest	Straker	Grand Total
Oct	\$ 1,516.50	\$ 470.36	\$ 217.58	\$ 440.00	\$2,644.44
Nov	\$ 1,280.00	\$ 351.00	\$ 587.82	\$ 440.00	\$2,658.82
Dec	\$ 1,412.89	\$ 554.85	\$ 599.11	\$ 440.00	\$3,006.85
Total	\$ 4,209.39	\$ 1,376.21	\$ 1,404.51	\$ 1,320.00	<b>\$ 8,310.11</b>

Lucas-Nelles Trust: Of the \$4,209.39 received in the Lucas Nelles Trust Account, \$1,403.13 was paid to the Cemetery Board with the balance of \$ 2,806.26 paid to St. Andrew's Church..

**Payments for the first, second, third, and fourth quarters ending December 31,2020**

Payments Made	Cemetery Board	Capital Imprvmt	The Church	Grand Total
1st quarter	\$ 1,397.09	\$ 4,749.69	\$ 5,597.68	<b>\$ 11,744.46</b>
2nd quarter	\$ 1,428.76	\$ 2,463.23	\$ 5,703.18	<b>\$ 9,595.17</b>
3rd quarter	\$ 1,428.76	\$ 1,320.00	\$ 5,705.88	<b>\$ 8,454.64</b>
4th quarter	\$ 1,403.13	\$1,320.00	\$ 5,586.98	<b>\$ 8,310.11</b>
Totall	\$ 5,657.74	\$ 9,852.92	\$ 22,593.72	<b>\$ 38,104.38</b>

**Year -over- year performance:**

Year	1st Qtrr	2nd Qtrr	3rd Qtrr	4th Qtrr	Total
2019	Previous mgmt	<b>\$ 6,108.77</b>	<b>\$ 6,617.73</b>	<b>\$ 6,765.61</b>	<b>\$ 19,492.11</b>
2020	<b>\$ 11,744.46</b>	<b>\$ 9,595.17</b>	<b>\$ 8,454.64</b>	<b>\$ 8,310.11</b>	<b>\$ 38,104.38</b>

**Expenses:** Management Fees \$0 Administration Fees \$ 0

**Future Outlook:** Given the Covid-19 pandemic and its negative impact on the world-wide economy, the committee will not attempt to provide an income estimate for the first quarter ending March 31,2021.

# Anglican Church Women Report 2020

The unofficial A.C.W has had a very quiet year with no opportunities for meetings and only two receptions, due to Covid 19 lockdowns. We did take part in World Day of Prayer providing the Lunch and a display of articles from Zimbabwe.

Owing to this our income was drastically reduced as were our distributions. In the Spring we sent \$500 each to McNally House, FORT and Gillian's Place as we realised that these agencies are priorities. In early winter we gave \$500 to the Rector's Discretionary Fund as there was a need for St. Andrew's to help people in need. We understand that the other groups we usually support are also in great need but feel we need to keep the money we do have in case we are not able to be more active in 2021.

Respectfully submitted ,

Gillian Wood

# ACW Treasurer's Report 2020

## ACW TREASURER'S REPORT

Dec. 31, 2020

Opening Balance \$ 1,483.76

### REVENUE

Receptions \$ 1,935.00

Total Receipts \$ 1,935.00 plus Opening Balance \$ 3,418.76

### EXPENSES

Misc. (supplies) \$ 300.00

Discretionary & Donations \$ 2,000.00 (noted below)

St. Andrew's Discretionary 500.00

F.O.R.T. 500.00

Gillian's Place 500.00

McNally House 500.00

TOTAL EXPENSES \$ 2,300.00

Bank Balance as of December 31, 2020 \$ 1,183.76

Submitted by: *Mic Schaus*

## **Garden Gnomes 2020**

The Church gardens have been a little neglected this year, but have looked reasonably good. We just haven't been able to enjoy them as we usually do when attending church on Sundays or meetings during the week. From the photos accompanying our online services I see we have some great gardeners in our church family. Are there some people who are able to help with the church gardens as my years doing it almost alone are coming to a close? I am most grateful for the occasional help I have had. I have tried to plant more perennials and plants which will look after themselves but unwelcome plants (weeds!) always flourish, and the sandy loam needs watering in dry periods. An hour or two a week from two or three people would keep the gardens looking beautiful. A member of the Grimsby Garden Club came and removed most of the Zebra grass, I notice some escaped removal! She also took some overgrown plants. I hope they will be able to take more this spring.

Our thanks to the Cemetery Board for donating the Pansies and Marigolds.

Respectfully submitted,

Gillian Wood

## **Altar Guild Report 2020**

Well it has been interesting since I came out of retirement for Christmas 2019. This was to be short term but with the COVID coming early in 2020, I am still here.

With Tom and the Rectors filming the service each week it has been interesting making sure the Church had the right colours for each season. Lil Haworth has also had the job of having flowers on the Altar each week.

Services were held in the Parish Hall starting at Thanksgiving. We also had two funerals in the Parish Hall.

In anticipation of having services in the Church for Christmas we had three members come one week for cleaning and three more the following week but it was decided it would be safer to use the Parish Hall.

We had two weddings cancelled in October and they have rebooked for October this year. Hopefully this will come to pass.

Helen Neal  
Altar Guild Directress

# St. Andrew's Altar Guild

## St. Andrew's Altar Guild

Financial Statement for the year ending December 3, 2020

**Opening Balance** **\$6,145.58**

### Income:

Memorial flowers	\$ 780.00
Easter flowers	350.00
Christmas flowers	1,530.00
Proxi Sale	70.00
GIC redemption	<u>1,057.42</u>
	\$3,787.42

### Expenditures:

Memorial flowers	\$786.86
Easter flowers	328.43
Christmas flowers	199.50
Wine & Hosts	191.41
Supplies	230.08
Candle paraffin	
Floral foam	
Wood cleaner	
Petty Cash	200.00
GCI purchase	<u>2,000.00</u>
	\$3,936.28

**Closing Balance December 31, 2020** **\$5,996.72**

GIC: CIBC \$2,000.00 @ 2.00% February 11, 2021

Desjardins: \$2,589.17 Daily Interest @ 0.35% May 27, 2021

Respectfully submitted,

*Lillie Haworth*

Treasurer



# Cemetery Board – Vestry Report – 2020

In this pandemic year of 2020, the Cemetery Board held only two meetings and we have therefore produced a quite brief report which you'll be able to zoom through in almost no time. Last year's report opened with "Near the doomed beech tree...." this year it could easily have been "Near the doomed maple...." More of that a bit later.

Despite some major expenses, the Board's finances remain quite healthy. Much of our customary work continued, although at a much different pace. Some interments were postponed, while others occurred with fewer attendees and reduced ceremony. Because of school closures, our traditional spring student workers from Great Lakes Christian High School could not help us tidy the Church property. Fortunately, a crew from Arborwood Tree Services took care of a great pile of fallen limbs and other storm damage incurred last winter. For his second year Matt, our G.S.S. summer student, trimmed around headstones and did light maintenance as directed by Mark. Mark's grandson, Lucas, eagerly traded in his sledge hammer from last year for a pair of driving gloves as he drove the tractor and mowed the grass. The placing of flags at veterans' graves in time for Remembrance Day was undertaken by St. Andrew's Youth Group, and we thank them for their enthusiastic co-operation.

Soffits, eaves troughs and window frames were installed on our new equipment garage, and a concrete ramp poured courtesy of Brunswick Cement at the vehicle door entry. So, the garage is now weather-proof and easily accessible, and that completes a major project begun in 2019.

The second planned major project identified in last year's report – the retirement of our geriatric tractor – has also come to pass and the new machine, while costly at first (\$14,235.74), is saving time and money as well as running more cleanly and quietly. Lucas has said he'd really like an air-conditioned cab for next summer, but he has been told not yet!

And now, the trees.....the beech, as you know, came down last spring. Its place stands empty. The replacement promised a year ago has yet to arrive, but when it does, it will be planted nearby. The maple – the old one in front of the Church – was also referred to in last year's report. Its condition is now dire, and for reasons of safety it too must soon come down. Its replacement, already in the ground for about three years, appears healthy and on its way to towering over the churchyard, clearing the air and gracing our lives with its majesty and beauty, just as the venerable old one has done for at least a century.

Two of our venerable and much esteemed colleagues, Board Members, parishioners and friends left us this year as well. Our faithful, irreverent, conscientious groundskeeper Keith Warner died in the spring. In December he was followed by Alfreda Jeffries, our archivist-historian who unfailingly retrieved and marshalled details with such rapidity and accuracy that listeners half her age wished for half her mental agility. Their places amongst us, too, stand empty. But their gifts of kindness, faithful service, love and laughter continue to grace our remembering and the life of our parish, for which we are deeply grateful.

It is owing to the diligence and care, especially of Mark, David, Lesley and Peter that throughout this uneasy year the Cemetery Board have succeeded in providing as best as possible, services needed by families of the deceased. Furthermore, the churchyard and grounds have remained well kept and welcoming a gift to the grieving and to the wider community. And so, continues the courteous and faithful witness of St. Andrew's.

Respectfully submitted,  
St. Andrew's Cemetery Board.

# Cemetery Board

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## St. Andrew's Church – Cemetery Board - 2020

**Opening bank balance – January 1<sup>st</sup>, 2020** **\$19,349.68**

### 2020 – Income

Lucas-Nelles Trust	-	\$5,657.74
Cemetery Care & Maintenance Fund	-	\$1,168.06
Cemetery Investment Fund	-	\$15,000.00
Marr / Deane Bequest	-	\$540.00
Property Assessment (Lawn maintenance )	-	\$1,500.00
Grave Openings	-	\$5,100.00
Headstone Installations	-	\$1,600.00
Headstone Fund	-	\$600.00
Interest/Dividend	-	\$7,277.24
Cremation Plots	-	\$5,600.00
Miscellaneous	-	\$4,557.15
<b>Total Income:</b>	<b>-</b>	<b>\$48,600.19</b>

### 2020 - Expenditures

Wages	-	\$4,252.02
Fuel/Supplies	-	\$369.58
Equipment	-	\$14,235.74
Repairs/Maintenance	-	\$11,825.21
Administration	-	\$548.36
Grave Openings	-	\$1,375.00
Headstone Installations	-	\$490.00
Deposit – Cemetery Care & Maintenance	-	\$1,570.00
Deposit – Cemetery Investment Fund	-	\$6,172.76
Membership – “OACFP”	-	\$222.94
Xfer to Investments	-	\$ ---
Miscellaneous	-	\$579.28

**Total Expenditures:** **-** **\$41,640.89**

**Closing bank balance – December 31<sup>st</sup>, 2020** **\$26,308.98**

### Notes: Expenditures

“Equipment” – purchase of new riding mower	\$14,235.74
“Repairs/Maintenance – removal of beech tree	\$3,587.75
-tree trimming in cemetery	\$1,288.20
-completion of equipment garage	\$3,097.09

David A. Kemp  
Secretary/Treasurer

**Diocese of Niagara**  
**Investment Fund**

**Cemetery Care & Maintenance Fund** **Acct# 5001698**

Market value as of Jan 1 <sup>st</sup> , 2020	\$77,003.33
Deposit: 2020	\$1,570.00
Cash Distribution: 2020	( \$1,168.06 )
Market value as of December 31 <sup>st</sup> , 2020	\$83,644.15

**Cemetery Investment Fund** **Acct# 5001697**

Market value as of Jan 1 <sup>st</sup> , 2020	\$155,462.81
Deposit: 2020	\$6,172.76
Cash Distribution: 2020	( \$15,000.00 )
Market value as of December 31 <sup>st</sup> , 2020	\$157,605.38

**Marr / Deane Fund** **Acct# 5001699**

Market value as of Jan 1 <sup>st</sup> , 2020	\$16,123.72
Cash Distribution: 2020	( \$540.00 )
Market value as of December 31 <sup>st</sup> , 2020	\$16,816.83

David A. Kemp  
 Secretary/Treasurer

**St. Andrew's Church – Cemetery Board Investments - 2020**

**WORLDSOURCE & ( Sean Straughan )**

**Manulife Yield Opps Fund** ( MMF4524)

Market value as of January 1 <sup>st</sup> , 2020	\$27,859.61
Dividends – 2020	( \$1,974.98 )
Market value as of December 31 <sup>st</sup> , 2020	\$27,759.58

**BMO Monthly High Income Fund** - ( BMO22619 )

Market value as of January 1 <sup>st</sup> , 2020	\$29,711.96
Dividends – 2020	( \$1,547.93 )
Market value as of December 31 <sup>st</sup> , 2020	\$25,691.06

**CI Signature High Income** - ( CIG686 )

Market value as of January 1 <sup>st</sup> , 2020	\$30,862.19
Dividends – 2020	( \$1,935.29 )
Market value as of December 31 <sup>st</sup> , 2020	\$29,078.24

**IA Clarington Inhance Monthly Income** - ( CCM6000 )

Market value as of January 1 <sup>st</sup> , 2020	\$29,241.98
Dividends – 2020	( \$1,819.04 )
Market value as of December 31 <sup>st</sup> , 2020	\$28,204.92

David A. Kemp  
Secretary/Treasurer

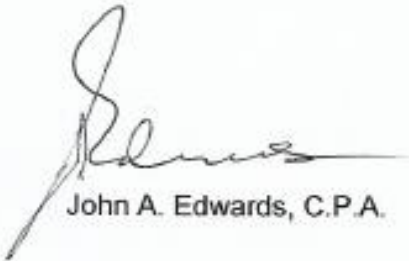
The Cemetery Board  
St. Andrew's Church  
Grimsby, ON.

January 4, 2021

I have examined the financial statements of the Cemetery Board for the year ended December 31<sup>st</sup>, 2020. These statements are the responsibility of the Board, my responsibility being to express an opinion based on an examination of the books as presented to me.

My review of these records was conducted on a test basis only in accordance with generally accepted accounting principals in order to ensure that these statements are free of material misstatements.

In my opinion these statements present fairly, in all material respects, the financial position of the Cemetery Board as at December 31<sup>st</sup>, 2020.



John A. Edwards, C.P.A.

# Communication & Media Vestry Report 2020

2020 has passed since the last Vestry report and what a year it has been, different for sure just to say the least. This year we have saved with lack of advertising that we would normally have placed.

Advertising will continue on the monitor in the lobby. If you have anything to advertise, please submit your information to the office.



Special Thanks to Jessica in the office and to Max and the wardens for their continued support.

Thank You  
Peter Bromley  
Communication & Media Chair  
January 2021

## Youth Group and Youth Ministry 2020

### Youth Group Vestry Report

Since the last Vestry, the youth group has grown strong and continually met on a monthly basis, starting off in person then evidently moving online as of March. Every second Friday of each month, zoom meetings were organized to spend time together virtually, to play games, do crafts and chat.

The youth group successfully organized a Remembrance Day rock painting project, painting and displaying a variety of beautiful rocks for the Remembrance service. As well as participating in the Christmas card project for local retirement homes. Thank you to all the youth and parishioners who participated in these activities.

This year, we plan to continue with virtual gatherings and eventually start more frequent meetings, with the hope that by the spring it will be safe to gather in person.

Thank You,

Beatrice Bromley  
Youth Group Coordinator  
January 2021

## **Prayer Shawl Ministry 2020**

We have 14 people on our prayer shawl committee, with 8 active members. This past year we were fortunate enough to meet in person to knit/crochet, talk and enjoy each other's company. We stopped meeting around April. Even though we couldn't meet we still completed eight new shawls and gave seven to people needing comfort. Most shawls were delivered in person and some by Max.

We will have a good supply of shawls ready for the time when we can be together. Prayer shawl is operating with \$178.35 in our kitty which will actually start us off in good shape.

If anyone is in need please contact Janis Kent or Margaret Phoenix.

We all care deeply for this ministry and enjoy one another's company. If anyone is interested in joining we welcome new members.

Co-heads Janis Kent and Margaret Phoenix

## **Mission and Discipleship (Formerly Outreach) Report 2020**

Covid19 changed the way we did many things here at St. Andrew's. We worked to expand our telephone tree, in order to assure that all parishioners were contacted and cared for by each of us. Many, many thanks, who have taken part in this ministry, and thanks to members of the stewardship who helped us in getting this organized.

Some members of this committee along with Max have met with Stacey of GBF to see what we can do to help with the housing piece of their program.

Food has continued to be collected in the parish hall for GBF here in town as well as St. Matthews house in Hamilton. Our Angel tree was put up again this year and many many gifts were brought in for children and teens, these gifts were distributed to the same two agencies: Grimsby Benevolent Fund and St. Mathews House. Many thanks to all especially Bill and Judy Connor who delivered the gifts.

Christmas cards were sent to members of our parish who were nursing homes; some of the cards were made by young people and children. Thanks again to all helped.

For 2021 the Outreach committee is looking towards fulfilling our commitment to go green. We will be working with the Greening Committee to implement the action points voted upon in Vestry 2019.

Peace and blessings to all.  
Jean Ruttan-Yates



# Property Committee Report 2020

Members of property committee in 2020: Frank Ruggles chair, Jim Globe, Helen Neal

The property committee meets on the fourth Monday of each month at 9:30 AM in the fireside room. We would be glad to welcome any new members especially those who are handy and willing to take on some small maintenance and repair jobs around the parish (such as general repairs small painting jobs changing lightbulbs etc.) With five properties under our umbrella, which are ageing, there is always something requiring attention and hiring trades people to do this kind of work becomes very expensive.

Year 2020 for the property committee was a very quiet year due to COVID-19. We were just getting started and had some projects that we were hoping to complete in 2020 however the lockdown and the fact that we didn't know how things were going to go the finance committee suggested that we hold off on any major projects until we could get a handle on our finances. However, we were able to complete one major project that had been held over from 2019- that being the installation of air conditioning in parts of the rectory. This was very good timing as it was a very hot summer and Max and Ellen were very grateful to have the air conditioning installed. Other than that project, just basic maintenance and repairs were required.

Projects for 2021 are all listed as part of the budget. However, the main project that we would like to complete is the repairs to the steeple and the painting of the exterior portions of the church. This is a fairly expensive project and with our income diminished by COVID-19 it will be uncertain whether we can proceed with this project. The projected cost is \$30,000. It has been suggested that the parish have a financial campaign in order to raise the funds to complete this project and some of the other projects listed in the budget!

Thank you to the parishioners of St. Andrews for all their support and a special thank you to the members of the property committee for all the time and hard work and I look forward to working with you in 2021 stay healthy and stay safe.

Respectfully submitted,

Frank Ruggles  
Peoples Warden and Chair of Property

# Stewardship Report 2020

Like so much this year COVID 19 impacted the work of the Stewardship Committee. Fewer meetings were held and several initiatives had to be put on hold.

The replacement of the Book of Alternative Services has been put on hold. The first shipment of 31 books has been received. Dedication plates have been printed and inserted, and the books are now ready for dedication. The Anglican Church of Canada has a new online book distributor which Lesley Smith has been in touch with to confirm our order when operations start again after their COVID 19 shutdown.

Stewardship is concerned in keeping in touch with our church community as well as the financial stewardship of parishioners. Members of the committee and parishioners have tried to keep in touch with church members, especially those living alone. Thank you to all those taking part in this ministry at St. Andrew's. An effort has been made to bring more structure to this line of communication and a 'Phone Tree' has been developed in the parish.

Newsletters were prepared and delivered for Easter, Thanksgiving and Christmas. Many of these letters as well as the 2021 Church envelopes were delivered by committee members and friends. Response to the Seasonal envelopes has been encouraging. Thank you to all for your continued financial support during these times. The work of the church, and many of the expenses of the parish, continue even when we are unable to worship together in person.

Committee members were invited to a ZOOM session on Stewardship in a pandemic presented via ZOOM by Gillian Doucet Campbell, Director of Stewardship and Development, for the Niagara Diocese. This session did bring ideas to the table and it was interesting to hear how others were dealing with some of the challenges of Stewardship in these times.

As I write this, I realize it has been 10 months since we were able to worship together in the Church and several months since Parish Hall worship has ceased. ZOOM gatherings have replaced our meeting in person, but the work of the church continues. Thank you to the committee members and others for their assistance in the ongoing work of St. Andrew's.

Lillie Haworth, Chair

# Committee and Group Chairpersons for 2021

Altar Guild – Ms. Helen Neal

Anglican Church Women – Mrs. Gillian Wood

Cemetery Board – Mr. Mark Young

Children's & Youth Ministry– The Sunday School Team; Ms. Bea Bromley

Communications and Media – Mr. Peter Bromley

Finance Committee & Investment Committee - Chris Sherk (Chair), Gerry Straker (Head of Investments)

Greening Committee: Ms. Kathleen Keller & Mr. Michael Edwards

Lay Delegates to Synod – Mr. Michael Edwards, Mr. Mark Young, Mrs. Gillian Wood (alternate), Mrs.

MaryAnn McRae (alternate)

Youth Delegate to Synod – Ms. Bea Bromley

Members of Parish Council- Angela Bromley (elect), Patricia Stryker (appointed), Gail Robinson, Gail Hains- Campbell

Mission & Discipleship – The Rev. Deacon Jean Ruttan-Yates

Parish Council – Rector's Warden: Mr. Rick Morrison

People's Warden: Nominated: Mr. Frank Ruggles

Parish Treasurer – Ron Martin

Pastoral Care Group- The Rev. Deacon Jean Ruttan-Yates; Judy Connor; Mary Smith; Lesley Smith

Prayer Shawl Ministry –Mrs. Margaret Phoenix and Mrs. Janis Kent

Property – Chair: Frank Ruggles

P.W.R.D.F. Representative – Mr. Michael Edwards

Stewardship – Mrs. Lillie Haworth