

Executive:		Attendance
Chair	Al Shaw	Present
Vice-Chair	Leslie Veldman	Present
Past Chair	Regan Pfaff-MacDonald	Present
Secretary	Cecily Chiles	Present
Treasurer	Wayne Pease	Absent
Ministry	Kenji Marui	Present
	Pat Morrison	Present

Committee Representatives:		Attendance
AOTS	Al Grimwood	Absent
Christian Development	Shirley Willis	Present
Communications	Christopher Cooke	Present
Congregational Care & Growth (CC&G)	Bev Walkling	Present
Finance	Paul Cooper	Present
Region Rep	Kenji Marui	attendance noted Ministry
Outreach	Paul Cooper	attendance noted Finance
Ministry & Personnel (M&P)	John Cooke	Present
Planning	Jim Wicks	Present
Property	John Cooke	attendance noted M&P
Proclamation and Special Events	Bev Walkling	attendance noted CC&G
Trustees	Pete Melanson	Present
Worship	John Baxter	Present

The Meeting was held in person and via Zoom with 14 participants, as per adjournment and began at 7:00 pm. There was a quorum.

1. Devotion

Jim Wicks on behalf of Planning

2. Approval of Agenda

MOTION: to approve the agenda.

[John Cooke/Jim Wicks]- Carried

3. Approval of Minutes

MOTION: to approve the Council meeting minutes from January 11, 2023.

[Pete Melanson/ Paul Cooper] – Carried

Discussion: revision requested under 4. Business arising, second bullet

- 2022 approved budget forecasted a deficit of approximately 43,3650. Actual budget deficit was -\$19,405. Givings were short of the forecasted amount but higher than 2021. Revenue from rentals was greater than forecast, at \$40,799. Deficit was funded through the reserve fund which now has a balance of \$57,000.

4. Business Arising from the Minutes

- Review current Safety Plan Rev. 18. There is some pressure from members of the congregation to remove masking while singing. There are no clear criteria for when masking while singing request will be removed. This will remain a standing agenda item for council meetings.

5. Correspondence

- Lambton County United Churches Round Table discussion at Dunlop Central, Feb. 6, 7 pm. Contact is Paddy Roche. Anyone interested in attending may contact Al Shaw and he will forward their name to the organizers. Proposed Agenda for Round table discussion is as follows:
 - Welcome and opening remarks
 - Acknowledge of Territory
 - Opening Prayer
 - Approval of agenda and possible additional topics
 - Self-Introductions
 - Brief Summary of current situation at each church
 - Staff (Ministry and other)
 - Worship Attendance
 - Young Family Presence
 - Youth Activities
 - Sunday School
 - Regular Offerings
 - Other revenue generation
 - Financial Status/Outlook for 2023
 - How do we enhance our Worship Services to attract more members (particularly younger) to our congregations? Share ideas that have been successful or that are planned.
 - What can we offer that will engage the Youth in our communities? Is there an opportunity to offer a joint Youth program?
 - How can we increase offerings from our members? Share ideas that have been successful or are planned.
 - How can we generate more revenue in addition to regular offerings? Share ideas on rental of facilities, fundraising etc. Are there opportunities for joint fundraising efforts?
 - Has there been experience with approaching Antler River Watershed Region regarding approval for use of “restricted funds”? What has been successful? Is there interest in a unified approach to the Region to understand and possibly change the current policy?
 - Is there interest in having more meetings of this group?
 - Closing Prayer
 - Adjournment

- Inquiry from realtor regarding selling the building for a faith community in Sarnia who is looking for worship space. Sharing space with another faith community may be an option for Grace, as long-term rental partners. This group may be interested in the Lambton County United Churches Round Table discussion.

6. New Business

- Annual Congregational Meeting date Feb. 12.
- Financial Review status, message from Gord Walking:

The Annual Meeting is scheduled for February 12th and normally, Laura Black or I would be present at Council's February meeting to report on the past year's Financial Review. We did not receive the financial records early enough to conduct and complete our review. We have received some electronic information, and now that the paperwork is available, we plan to meet this afternoon and begin this work.

From what I have seen, the tables in the annual report submission from Finance are in order, but we still have to do our due diligence checks on the financial procedures, the handling of receipts and invoices, and other financial records.

We will make our formal report to Council in March and will be prepared to answer any questions concerning the 2022 financial review at the Annual Meeting, if any should arise.

p.s. Unrelated to the Financial Review, and on the subject of Grace's Special Funds, I have observed that several of them - representing about \$29k in asset value - were inactive in 2022, namely: Affirming, Canada Day Celebration, Inspiration, Leadership Development, and the L4L Fund. There were a variety of very legitimate and understandable reasons for this, for example, the inactivity was partly due to the pandemic and the restrictions affecting group events. It would be nice to see activity in all these areas in 2023.

- The approval of the final report of Financial Reviewers belongs to Council. Council reports to the congregation that the report has been received.
- Council will request Financial Reviewers give an informal verbal report to the congregation on Feb. 12 at the annual meeting. Final report from Financial Reviewers will come to council in March for approval.

7. Pastoral Team Reports and Teaching

Kenji's ministerial report

- Thanks to CC&G team for following up with Fairwinds residents. Concert and reception to be held for residents, families and friends scheduled Feb. 18, 2:00 pm, at Grace.
- Attended Sarnia Ecumenical Fellowship Ministerial meeting, building connections within the community.
- Working with other churches on a venture to help homelessness crisis in Sarnia.
- Affirming committee is initiating a study series, kicking off March 14 (π day).
- Canada Day fund has \$800 balance. Pat and Kenji recommend donating it back to Aamjiwnaang or St Clair United.
- Considering an offer to be chair of business for general council meeting in 2025.

Pat's ministerial report

- As part of our experimentation for the Relevance to Resonance Project we are inviting different demographics of Grace to spend time together unplugged from work, home, schedules, clocks, etc. to spend a weekend together with no agenda. Peg Dawkins has offered her home for these events to take place. On the weekends of Feb 17 and Feb 24, two separate small groups will be participating in resonance weekends together. One of the weekends is for young moms, so we may be calling on people from the congregation to help out with taxiing kids and delivering meals for the weekend to free up mom.
- I am preparing to offer a six-week discussion group to deliver some of the material I've been studying across the past year and while on sabbatical all toward answering the question, "What is ailing our young people." Together we will chew on some of the theory and studies toward asking the follow up question, "How are the people of Grace part of the solution?"

8. Ad hoc committee reports

Investment Policy ad hoc committee

Motion to accept the Investment Policy for Grace United Church [Paul Cooper/ Chris Cooke] Carried

Discussion: Thanks to Paul for his good work developing the policy. Investment Policy see Appendix A of these minutes.

Paul Cooper

Short-term deficit reduction ad hoc committee

- The pending 2023 Operating Budget approval at the February 12, 2023 Annual Meeting includes Council endorsed Deficit Reduction Committee items.
- However, we have not yet achieved the objective of a balanced budget.
- Some background and recommendations for additional Deficit Reduction activities in 2023 required to progress to a balanced budget.
 - Not too soon to initiate activity on 2024 budget cycle
 - Need for Legacy Fund interest to support 2023 operating budget is a concern
 - Reducing M&S payment impacts Outreach commitment
 - Inflation will increase operating costs in 2024 (CPI + Utilities) by an additional \$30K
 - Reserve fund declining
 - Additional difficult steps may be required
 - Recent Deficit Dilemma Workshop sponsored by UCC head office staff provides confirmation of steps taken at Grace and provides some interesting leads to pursue
 - Each item requires resources to assess and/or implement
 - Council members encouraged to listen to presentation
 - May need to renew Deficit Reduction Committee membership and mandate
 - Need to prioritize items requiring longer lead times;
 - Updating COF document may be required to set priorities
 - Rationalization of physical assets may be required
 - Deficit dilemma workshop link <https://arwrcucc.ca/deficit-dilemma-workshop-resources/>

9. Key Ministry Committee Reports**Worship**

- Black history month begins today
- Lent and Easter planning
- Easter vigil
- Communion Feb. 26 Black History Month: Kenji and Marque are planning to integrate themes of Black History month into the services in February. This will include spiritual music with the choir and the children's/youth choir.
- Lent and Easter Planning: Kenji is discussing the possibility of a joint Good Friday service with St Giles and St Bartholomew churches. Additionally, there was discussion about the format for the Easter Vigil. It was suggested that the virtual format worked well last year and was recommended for 2023 with the additional option that the Chapel could be available for in-person reflection on Good Friday afternoon and/or Saturday afternoon.
- Communion: Communion is tentatively scheduled for February 26 using the protocols that have been employed during recent services. Members of the congregation will be encouraged to bring their own elements or pick them up from the station in the narthex.
- Appreciation extended to Marque for initiating the children's choir

John Baxter

Christian Development

- Pancake dinner planned for Tuesday February 21.
- 2 summer student positions, will be posted for this summer

Pat Morrison

Congregational Care & Growth

- Want to get letters out to students away at university. The goal is to let them know that we are still thinking about them, they are not alone, we are still there for them. Looking for letter writers, please contact Bev Walking if interesting in being a letter writer.
- Helping with Fairwinds event Feb. 18. Committee has been keeping in touch with residents and providing support.
- Fellowship after worship service, this committee does not have volunteers who want to do coffee hour. Budget is available through CC&G. There is an opportunity for other volunteers to organize and resume the coffee hour fellowship after worship.

Bev Walking

Proclamation and Special Events

- Pizza sale, orders will be received mid-February, for delivery late March. This will coincide with Lambton Centre's pizza sale. Need people to share on FB and other social media to make this fundraiser a success.
- May have the opportunity to do another virtual auction.
- Spring – plan for an outdoor garage sale. Need volunteers to support for the physical work of carrying.

Bev Walking

Outreach

- Soup Luncheon for Canadian Food Grains Bank raised \$2861. Funds will be sent to Brigden UC to cover up-front costs of 2023 "Forget-Me-Not" grow project.
- 86 clients served at January 25, 2023 Inn of the Good Shepherd meal. Thanks to Sylvia Rose for issuing the summary.
 - Beneficiary for Feb soup lunch is Rayjon

Paul Cooper

10. Governance and Support Committee Reports:**Ministry & Personnel**

- Salary increases implemented Jan 1
- WSIB premiums will be submitted via ADP starting April 1

John Cooke

Finance

- A funds summary was sent out with the agenda, see Appendix B of these minutes.

Paul Cooper

Planning

- As discussed last meeting, Planning is moving forward on enabling the church community with initiatives to bring the church to the people of Grace.
 - The vision will emerge from the numerous activities that are identified and played out
- Jim Wicks will be the minute person on Feb 12 to share details with the congregation on the plans
 - Introduce the members of planning – have them stand in the pews. Offer assistance to anyone with an idea for the church community and needs help in getting it started or advice on how to get it going. Share the plans to facilitate the congregation's learning about the activities throughout the church and how it works.
 - Goal to make connections within the church and possibly see the church differently
- Future "minutes" by other committees will be encouraged by Planning
 - Planning will provide example and possible template on Feb 12
 - Planning to provide support to these future "minutes"
- Planning hopes that as many as possible committee take a few minutes and create a simple poster of your committee for displaying on walls at the soup luncheon Feb 12. **Leslie Veldman has prepared posters for each**

committee to be displayed in the gym Feb. 12. Committees are asked to complete the posters with photos and any additional fun facts they wish to include.

- Planning to provide a mock-up as a starting point
- To better educate the congregation, Planning will be the first to generate a succinct and focused presentation that will be played prior to the church service
 - Other committees will be encouraged to do the same following the Planning Committee example

Jim Wicks

Communications

- New volunteer laptop has been purchased.
- Marianne Nichols is updating the boards.
- Bev Walking continues to update Facebook to keep it fresh.

Chris Cooke

Property

- Repair on 1 of the Sanctuary Roof Top Units is in progress.
- Finalizing new 3-year contracts for HVAC Preventative Maintenance (Ainsworth) and Boiler Water Treatment (Keytech).
- Lighting retrofits completed. Project cost was \$406 over estimate due to unexpected ballast replacements
- Gym floor – Found 2 surface cracks which will be reviewed with GymCon. Hockey group stopped using white sticks as they may be causing white scuffs.

John Cooke

Trustees

- No report

Peter Melanson

AOTS

- No report

Region updates

- Regional council conference this spring, guest speaker Lilian Daniel

Kenji Marui

11. Closing

- Next regular meeting March 1, 2023. 7 pm, chaired by Al Shaw
- Thank you to Regan Pfaff-MacDonald for all her work in the past 3 years.
- Everyone invited to come to the Annual Congregational meeting on Feb. 12, 12:00 pm
- Thanks to Al Shaw for his leadership on council this past year.
- Closing prayer, Kenji.

12. Adjournment, Meeting closed at 8:35 pm

Motion to adjourn: [Leslie Veldman \ John Baxter] – Carried.

<u>2023 Devotion Responsibility:</u>	<u>2023 Sunday Lock-up Responsibility:</u>
JANUARY –Property	JANUARY – CD
FEBRUARY –Planning	FEBRUARY – CC&G
MARCH – Worship	MARCH – AOTS
APRIL – Trustees	APRIL – Communications
MAY – CD	MAY – Finance

JUNE – CC&G	JUNE – M&P
JULY - na	JULY – Outreach
AUGUST - na	AUGUST – Property
SEPTEMBER – na	SEPTEMBER – Planning
OCTOBER – AOTS	OCTOBER – Trustees
NOVEMBER – Communications	NOVEMBER – Worship
DECEMBER – Finance	DECEMBER – CD

Al Shaw, Council Chair

Cecily Chiles, Council Secretary

Appendix A Investment policy
Appendix B 2022 Funds Summary

Appendix A

Investment Policy of Grace United Church

I. Introduction

This policy will be consistent with the appropriate United Church of Canada documents.

II. Assignment of Responsibilities

At Grace, responsibilities will be a joint effort of the Finance Committee and Trustees.

III. General Investment Requirements

A. Investments made under this policy must be those adopted by a prudent investor.

B. Investment decisions should also take into account and be made in support of the Congregation's Mission Statement, commitment to social justice and The United Church of Canada policy with respect to corporate social responsibility.

IV. Duties of Trustees, Finance Committee and Treasurer

1. To develop an investment plan approved by Council.
2. To review general economic and investment market conditions with a view to recommending, when appropriate, changes in investment strategy.
3. To recommend an asset 'mix' designed to provide a fair rate of return and avoid undue risk.
4. To present to Council and the Annual General meeting after the close of each calendar year an "Annual Report on Performance" for the current year.

V. Investment Guidelines

A. The Finance Committee shall maintain an investment portfolio that is separate from its operating account. Monies in this investment portfolio may derive from a variety of sources and be amalgamated for investment purposes.

B. Diversification: Diversification will be considered as an important aspect of management of investments.

C. Eligible Investment Classes: The portfolio may be invested in any of the following asset categories

1. Equities
2. Fixed Income
3. Cash
4. Mutual Funds or ETFs whose underlying assets are based on any combination of 1, 2, or 3.

D. Asset Class Allocation: The asset class weighting will be targeted to be reasonably within the ranges and restrictions as follows. These allocations will be reviewed at least annually by the Trustees and the Finance Committee.

Equities: 0% to 30%.

- To include common or preferred shares of publicly traded corporations. No more than 20% of the equity portfolio will be invested in any one company.

Fixed Income: 50% to 100%.

- No more than the Canadian Deposit Insurance Corporation (CDIC) coverage limit shall be invested in any one GIC provider. In 2017, for example, this was \$100,000.
- No more than 20% of the bond part of the portfolio at the time of purchase shall be invested in any one company. No bonds will be included in the portfolio with a credit rating by a major Canadian rating agency below BBB at purchase.

Cash: 0% to 30%.

- All Cash Deposits shall be made in accordance with the Canada Deposit Insurance Corporation (CDIC) coverage limits

E. Policy Review

The investment strategy shall be reviewed at least annually by the Trustees and the Finance Committee.

G. Specific Guidelines for Grace United Church Funds

There are 3 funding categories currently used by Grace

1. Investments at Sarnia Community Foundation (SCF) support specific ministries. Potential payout is increasing to 5% effective in 2023. On an annual basis, SCF will request that Grace indicate if funds need to be withdrawn. If no withdrawals are required, money remains within the fund.
2. Operational funds support both the ongoing costs of the Church (operating budget) as well as Church administered special funds. The assistant treasurer ensures transfers are made between the checking account and the money market fund to generate a modest return on these funds.
3. The Legacy Fund is available to support ongoing Church needs guided by Council priorities. This investment policy will guide how this fund is managed. On an annual basis, typically at budget preparation time, Finance and Trustees will review the performance of the fund and determine options for change (including giving the management of the fund to a third-party firm as approved at the June 2022 Council meeting). Also, any specific funding priorities for the future need to be considered. Recommendations will be reviewed at Council and approved at the Annual General Meeting.

Appendix B: GRACE FUNDS SUMMARY – 2022 (REV 0)

FUND	Jan 01, 2022	Dec 31, 2022	2021 Fund Activity		MAJOR ITEMS Greater than \$1000
			IN	OUT	
Reserve	77,661	61,446	0	16,215	2022 Deficit
Legacy Fund	365,342	357,849	803	8,296	Cathcart Driveway Paving
L4L	11,680	12,380	700	0	Program on-hold
Youth Worship	4,180	5,122	1,005	64	
Communications Initiative Fund	9,782	6,933	0	2,849	Office Equipment
Youth Initiatives	3,335	3,490	300	146	
Affirming Committee	147	147	0	0	
Inn of the Good Shepherd	1,464	1,825	5,184	4,824	Donations, Inn meals
Benevolent Fund	1,447	1,234	1,077	1,290	
Memorial Fund	10,308	11,926	2,175	558	
Canada Day	800	800	0	0	
Capital Replacement	6,769	2,414	6,330	10,686	Tree Work, Equipment Repairs,
Ken Plumley	3,451	9501	7,550	1,500	Plumley scholarships (3)
Inspiration	8,726	8,726	0	0	
Lay Leadership Development	7,001	7,001	0	0	
Resonance	0	13,390	13,390	0	Deposit
TOTALS	512,093	504,184	38,514	46,428	
Refugee Committee* (for LRC)	51,400	11,128	14,100	54,372	Rent, Living expenses
Sarnia Community Foundation	54,000	67,000			See Finance Report