

St. Davids-Queenston United Church
Church Board Meeting Minutes
Tuesday, May 16, 2023,
7:00 p.m. in the CE Hall

Attendance: Rev. YongSeok Baek, Rev. Doug Jones, Sandra Macdonald, Lyndsay Gazzard, Larry McRae, Marianne McRae, , Nancy Utting, Bill Utting, Steve Hardaker, Linda Hardaker, Nancy Lang, Marie Vahrmeyer, Darlene Romanowsky.(13 present)

Rev. Baek opened the meeting with prayer.

ACCEPTANCE OF AGENDA: Chair

Motion: To accept the agenda as printed. **Moved** by Linda Hardaker, **seconded** by Lyndsay Gazzard and carried by all.

ACCEPTANCE OF PREVIOUS MINUTES: Chair

Motion: To accept the minutes of the Church Board meeting held on Tuesday, April 18, 2023 .

Moved by Linda Hardaker, **seconded** by Steve Hardaker and carried by all

CONTINUING ITEMS ARISING FROM PREVIOUS MINUTES : Sandra Macdonald

- Facility Request Policy Revisions Bill Utting/Lyndsay Gazzard
 - Lisa requested that a Church Key be given to the person in charge of the OMFA venue to be held at the church. It was decided that a key would be provided for this venue requesting a \$50.00 deposit refundable with the return of the key. Bill suggested this be a regular addition to the Facility Use Policy.
 - Lyndsay Gazzard and Nancy Utting have read over the current Facility Use Policy and have made a number of suggested changes.
 - Lyndsay had sent out the list of the suggested changes to the church board members ahead of tonight's church board meeting and requested that we all read it over and come prepared to discuss at tonight's meeting.
 - After some questions and agreement to most written changes and suggestions to alter the wording of some other changes it was decided that Lyndsay would adjust the Policy accordingly.
 - Lyndsay will redo the Facility Request form and send it out to the church board members and present it at the next church board meeting in June for final approval.
- Accessibilities for Ontarians with Disabilities Act: Nancy Utting
 - All the requirements have been met.
 - The sign-up sheet for training on the chair lift has been posted and Bill Utting will be doing training on the first or second Sunday in June, after the worship service.
 - At this point we are looking at \$250/person for defibrillator training.
 - It was questioned if we are obligated to having a defibrillator at the church.
 - Lyndsay Gazzard enquired at the National Church to see what the rules are.
 - Lyndsay was told that, at this time, churches are not required to have a defibrillator and if they do, it is not mandatory that staff be trained on the machine.
 - It was decided that we would not continue to keep the defibrillator at the church but instead offer the defibrillator to the St. Davids Fire Department. Nancy Utting will call and ask if they would like to take it over.

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CONTINUING ITEMS ARISING FROM PREVIOUS MINUTES : Sandra Macdonald

- Church Insurance Renewal: Steve Hardaker

Church 2023 Insurance Comparables

Ecclesiastical (Current)	UCC Assurance (United Church Protect)
<ol style="list-style-type: none"> 1. Property of every description limit on renewal is \$2,871,700 an increase of about 9% from last term limit of \$2,624,637. Co-Insurance is 90% same as last term. 2. 2,500.00 deductible for most property losses. 3. Deductible for wind damage increased to \$10,000 4. A general premium rate increase on property coverage of 5% 5. General Liability premium is \$990 6. Abuse coverage premium is \$880 plus tax 7. Total renewal premium is \$8,985 plus 8% P sales tax totalling \$9,703.80 8. The majority of the increase in premium from last term is due to the 9% increase in property limits plus 5% increase in rates however General Liability & Abuse premiums account for the largest % increase. 9. Some of the main property exclusions are Terrorism, Pollution, Nuclear, War, Fungi & Fungal Derivatives, Electronic Data & Communicable Disease and unchanged from last term. Full list of exclusions included in policy wordings. 10. With a \$5,000.00 deductible, the premium would be reduced to \$8,535.75 plus PST or a 5% reduction. 	<ol style="list-style-type: none"> 1. The total Property of every description limit (increased by 5% and calculating the Government indexing tool) \$2,738,409 2. <u>Annual premiums</u>: <ul style="list-style-type: none"> • Property \$6,922 • Property deductible of 2,500 (based on previous policy) \$1,073 • Boiler and Machinery \$165 • Crime \$205 • Commercial General Liability (2 million limit) \$601 • Commercial General Liability deductible \$96 3. Total <u>annualized</u> premium \$9,062 plus PST totalling \$9,786.96. 4. With a \$5,000.00 deductible, the premium would be reduced to \$8,795.00 plus PST or about a 3% reduction.

Steve said he would be getting in contact with UCC for an explanation as to why their premium is higher than that of Ecclesiastical. UCC Assurance was formed to keep the United Churches premiums as low as possible.

- Remit 1: Larry McRae
 - Discussion to be left until September meeting
 - Lyndsay Gazzard said that she went on the website that was suggested to get more information.
She said she found it very confusing and hoped others would go on the website to see if they felt the same.
- Revisiting of proposed Activities pre-Covid: Steve Hardaker
Adult Education will start again once Rev. Baek is ready to reintroduce this.

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- AGCO Lottery License: Linda Hardaker
 - Linda has confirmed that we do have to get a permit to hold a raffle at the church.
 - Linda has filled out the required form and is waiting to hear back from Cassandra from the Town of Niagara-on-the-Lake.
 - Nancy Utting said that if it is too difficult, they can always just sell tickets on the quilt and forget the raffle.
- Caribbean Workers Outreach Program: Jill Dill
 - Jill was unable to attend tonight's meeting.
 - Darlene Romanowsky said that a donation has not yet been sent out but that there are funds available to do so. Jill is discussing this with the other Mission And Outreach committee.

CONSENT AGENDA: Chair

The consent agenda is a set of reports that could be approved in one motion. The approval endorses all the information contained in each of the reports within the package.

Prior to the motion being taken, any member may request that one or more of the reports be lifted from the consent agenda to be considered separately.

- Finance: Linda Hardaker
- Property: Bill Utting
- M&P Lyndsay Gazzard

Motion: To receive and approve all the information contained in each of the reports within the consent package. **Moved** by Nancy Lang, **seconded** by Marianne McRae and carried by all.

NEW BUSINESS: Marianne McRae

- Marianne received the following information regarding Ontario Anti-Hate Security and Prevention Grant available 2023-24)

We are writing to inform you that the Ontario Anti-Hate Security and Prevention Grant (formerly the Ontario Grant to support Anti-Hate Security Measures for Faith-Based and Cultural Organizations) will open for applications this summer. Organizations that applied for the grant in 2021-22 or 2022-23 can apply again for 2023-24.

As with the previous rounds, this program provides one-time grants of \$5,000, \$7,500 or \$10,000 to eligible organizations, which can go towards expenses such as security equipment to protect against hate-motivated incidents and training to prevent or respond to hate-motivated incidents. Funds can be spent on eligible expenses between April 1, and March 31, 2024.

- Marianne passed this information to the property committee for discussion.

FACILITY REQUESTS: Bill Utting

- No new requests

CORRESPONDENCE: Darlene Romanowsky

- None to discuss

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COMMITTEE REPORTS

1. YOUTH GROUP: Rev. Baek

- Rev. Baek reported that he has purchased a TV, game set and game pack for the Youth Group. These will be paid for from the grant money previously received.
- There is a plan in the works to have a Lazer Tag outing on Saturday, June 3rd. If this does happen the Youth group will not meet on Friday, June 2nd.
- If the Lazer Tag outing cannot be organized the Youth group will meet on Friday, June 2nd as usual. This will be last meeting until September.

2. WORSHIP AND FAITH LIFE: Nancy Utting

- Nancy once again updated us on the progress of Accountability Policy training etc. All requirements have been met. The sign up sheet for training on the chair lift has been posted. Bill will train those interested after the service, on a date to be determined in the next few weeks. The defibrillator training is on hold at the moment as Nancy is having trouble getting a second option. At this point we are looking at \$250/person (which is at a 10% discount). It has been brought to our attention that all employees must be trained on the defibrillator. This would mean Rev. Baek and Darlene at the least, must have the training. Lyndsay is looking into another option. The question was raised to we need to have a defibrillator on site. Nancy is looking into this.
- The church board has requested we consider using our Benevolent fund to help the Caribbean Outreach program. The Benevolent Fund is "under control" of the Minister's use. The Mission Committee is also looking into this. Maya had taken things to them under her outreach program. The money is understood to be mostly used as transportation to their church services.
- May 7th- Anniversary Sunday Dianne Blanchard will be our guest speaker with sandwich and dessert luncheon to follow. 2 dozen white carnations have been ordered for the service.
- May 14- Mother's Day service will have special flowers
- May 28- Covenanting Service for Rev. Baek. It has been decided to keep this in our morning service so that he can truly celebrate this with his congregation. Rev. Baek's parents will be in attendance as well. Pat Tully has been booked to affiliate. A potluck luncheon will follow the service. A special plant will be purchased to send home with the family.
- Dianne Walker has given us a graph showing the season/colors for displaying the antependium. The chart brought to our attention that we do not have a black one for Good Friday through to Easter Sunday.

3. UCW: Nancy Utting

- The UCW met on May 10th with 8 members in attendance.
- Trustees have signed off on the form to obtain a license to raffle off the quilt at the bazaar.
- A raffle is considered gambling by OLG so will wait on decision from the Board regarding gambling on church property before proceeding further.
- Pie baking has finished until September with the exception of pies for the carnival.
- End of season luncheon will be held on June 14th at the Bricks and Barley restaurant. A notice will be in the bulletin 2 weeks prior with details regarding notifying Judy Kerr if coming. Open to congregation to join us with everyone paying for their own meal.

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4. UCW: Nancy Utting *cont'd...*

- Sandwiches and cake left over from the anniversary Sunday lunch were taken to the Carriage House and much appreciated by the residents there.
- There was an abundance of desserts left over from Anniversary Sunday so none are required for the pot luck lunch for Rev. Baek's covenanting on May 28th. More discussion of items for the bazaar was discussed and members will be creating in the summer and starting up again in the September.

5. TRUSTEES: Rev. Doug Jones

- Steve Hardaker presented comparative quotes from Ecclesiastical Ins. (current broker Butler's Insurance) and UCC Assurance. Premiums representative of very similar replacement value and an increased deductible to \$5K brought quits of :
Ecclesiastical \$8,535.75 plus PST (or 5% reduction)
UCC Assurance \$8,795.00 plus PST (or approx. 3% reduction).
We agreed to recommend to the Church Board that we renew with our current provider, Ecclesiastical (Butler Ins. Agent)
- Jim Vahrmeyer reported that our consultation with Kindred Works re the possible development of property adjacent the cemetery is ongoing. No preliminary report as yet. We wait.
- Cemetery clean up scheduled for Saturday, May 20th. Anyone available is invited. Will avoid long weekends in the future. We are recommending to the board the old evergreen trees in cemetery need to be removed due to age and unsightliness. Other ½ tree also to be considered to remove. (Steve Hardaker recommended they call the town before cutting any trees down)
- Church Website to be updated to reflect current pricing and availability of plots. This will parallel current practice of other Niagara Cemeteries.
- Cemetery Bylaw's will be updated with revisions to be presented to Trustees in the fall'23.
- Florence raised the issue of informing families of the availability of the church for small receptions when interment of ashes takes place. This was meant to be a compassionate expression for smaller gatherings. It was agreed that upon inquiry of such an interment Darlene could simply pass on the option and refer families to Facility Use for follow –up as desired.
- Howie Lowrey reported a Trustee acct. balance of \$10,227.83. With the amount in the Church Budget we should have more than sufficient funds to cover the cemetery's maintenance for the year. (Providing there are no unforeseen costs.)
- **Motion:** That St.Davids-Queenston United Church renews its annual Insurance Policy with the current provider, Ecclesiastical insurance via Butler Insurance-agent.
Moved by Rev. Doug Jones, **Seconded** by Steve Hardaker and carried by all.
- **Motion:** That St. Davids-Queenston United Church raise the Insurance deductible to 5K. **Moved** by Rev. Doug Jones, **Seconded** by Steve Hardaker and carried by all.

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6. ACTIVITIES: Nancy Lang

- At Friday, May 12, 2023 Beef on a Bun and Cards night, we served a post-pandemic record 70 dinners (68 adult/2 children). With sale prices on some items, our profit was \$623.30. The next B on a B will be September 8, 2023

7. The Yard and Bake Sale is scheduled for Saturday, June 17th from 9:00 am -12:30 pm. Information and instructional materials will be distributed to the congregation beginning this Sunday.

8. CHRISTIAN EDUCATION : Nancy Lang

- The committee has not met.
- We were happy to fill in doing children's time within the service in YongSeok's absence, and happier still to welcome him back at the beginning of May.

9. SPIRITUAL CARE: Steve Hardaker

- The Spiritual Care Committee will be holding its monthly Reach Out meeting in the CE Hall on Wednesday, May 24th at 2pm.
- Special cards sent to congregation members by Marianne McRae are very much appreciated by everyone. Thank you so much.

10. MISSION AND OUTREACH: Jill Dill

- No report as Jill was unable to attend meeting.

11. REGIONAL COUNCIL: Larry McRae

- May meeting has been moved to Thursday, June 8th and Saturday June 10th in Fonthill.

12. CONGREGATIONAL CHAIR: Marianne McRae

- Marianne felt that it would help people understand what a Covenanting service represents if there was a blurb put in the bulletin to explain it. Rev. Baek said he would put an explanation in the bulletin this Sunday, May 21, 2023.

13. PROPERTY: Bill Utting

- The Flooding Problem was solved after we got the drawing from the town. The problem was a plugged line that is now draining properly once the line was unplugged.
- The project, conversion of the nursery to office storage for Darlene is basically done (A few minor items to be completed) for around \$1300.00 on a projected budget of \$3,000.00. Darlene is happy that she has what she wanted to help make her job easier. Thank you to Jim Vahrmeier and Harvey Hall for all they did to help me make this happen.
- John Krawiec and Monty Slingerland removed the storm windows from the sanctuary windows and installed the A/C unit in Rev.Baeks office on Monday.
- Due to all the rain a week or so the waterproofing has not happened yet but they are hoping to be caught up and the church on Thursday.

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14. FINANCE: Linda Hardaker



St. Davids-Queenston United Church Financial Report – Apr 30, 2023

Cashflow

In the month of April, we had an overall surplus for the month of \$7,094 and for the year to date of \$5,578 in our operating and capital bank accounts.

OPENING BALANCE - January 1, 2023	64,517	134,490	199,006
TOTAL INFLOWS	315	50,124	50,439
TOTAL OUTFLOWS	1,644	54,374	56,017
OVERALL TOTAL	-1,328	-4,250	-5,578
CLOSING BALANCE - April 30, 2023	63,188	130,240	193,428

Operating Highlights

Our envelope givings for the month were higher than we had budgeted for this, by \$2,614. Of note, our envelope givings increased from April of last year by 16% (\$13,125-2023 vs \$11,315-2022). We are still showing the Missional Grant of \$2,700 – this was the remaining grant received in 2022 for establishment of our Youth Group. This amount remains to be spent.

	Month			Year to Date		
	Actual	Budget	Difference	Actual	Budget	Difference
OPERATING HIGHLIGHTS						
Revenue						
Envelope Givings	13,138	10,524	2,614	38,692	42,097	-3,405
Missional Grant	0	0	0	2,701	0	2,701
HST Recovery	0	250	-250	4,905	1,000	3,905
Expenses						
Property	842	798	-43	3,782	3,194	-588
Recoverable HST	188	0	-188	1,094	0	-1,094
Utilities	974	554	-419	4,197	2,217	-1,980
Worship & Faith Life	-5,295	389	5,684	-2,694	1,554	4,248

This month, total expenses were under budget by \$5,563. These include:

- Minister's reimbursed expenses – \$174 paid but \$1,395 budgeted
- Recoverable HST - \$778 paid but no budget allocated. This is offset by the HST Recovery received
- Utilities \$3,792 paid vs \$4,443 budgeted
- Worship & Faith Life \$10,434 net received vs \$6,687 net received budgeted
 - Supply minister \$6,687 received from UCC vs \$174 budgeted due to Rev. Baek's illness. We be received some recovery of this from United Church of Canada in April 2023, which will include some of May 2023 expenses to be paid.

Capital Highlights

There were no capital expenses paid this month. Our capital budget for the year remains at \$22,251 remaining to be spent.

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St. Davids-Queenston United Church Financial Report – Apr 30, 2023

Forecast Highlights

	Actual	Forecast	Forecast	Jan - Dec 2023		
	Jan-Apr	May-Dec	Jan-Dec 2023	Forecast	Budget	Difference
FORECAST HIGHLIGHTS						
INCOME	50,887	105,284	156,171	156,171	158,426	-2,255
Envelope Givings	40,273	84,194	124,467	124,467	126,291	-1,824
Fundraising	4,047	15,733	19,780	19,780	23,600	-3,820
HST Recovery	3,173	0	3,173	3,173	3,000	173
Missional Grant	2,701	0	2,701	2,701	0	2,701
UCW	0	5,000	5,000	5,000	5,000	0
EXPENSES	42,412	112,536	154,947	154,947	173,154	-18,207
Minister's reimbursed expenses	174	1,395	1,570	1,570	2,093	-523
Recoverable HST	778	0	778	778	0	778
Utilities	3,792	4,433	8,225	8,225	6,650	1,575
Worship & Faith Life	-10,434	-6,687	-17,121	-17,121	0	-17,121
Net Difference:	8,475	-7,252	1,223	1,223	-14,728	15,952

Summary

Our overall cash position, including operating and capital, has a SURPLUS for the year of \$1,223. This is better than our budgeted deficit of \$14,729. We still need to carefully monitor our spending to protect our cash balances.

Thank you!

Regards,

L Hardaker

Linda Hardaker, CPA, CMA
Treasurer

15. FINANCE: Marianne McRae

- Nothing more to add to Linda's report.

St. Davids-Queenston United Church Board Meeting, in the Sanctuary, Tuesday May 16, 2023 at 7:00 pm.

16. MINISTRY & PERSONNEL: Lyndsay Gazzard

- The M&P Committee met on April 30th, 2023.
- The United Church of Canada regional M&P team offered online M&P training. This has been completed by Lyndsay Gazzard and a video of the material was sent to the M&P committee for them to also review the training at their convenience.
- Staff performance reviews were discussed and will be completed by the end of June 2023.
- An update and return to work schedule for Rev. Baek was circulated and discussed with the team. Rev Baek returned to work fully on May 14, 2023.

MOTION TO CLOSE THE MEETING (8:29pm)

Moved by Marie Vahrmeyer, **seconded** by Lyndsay Gazzard and carried by all.

Next Meeting: Tuesday, June 20th, 2023, 7 p.m. (this will be the last Meeting until September)

Chairperson: _____ (Sandra Macdonald) Date_____

Secretary: _____ (Darlene Romanowsky) Date_____