



St. Andrew's United Church

117 Bloor Street, Toronto, ON M4W 1A9

ANNUAL REPORT

2010

MINISTER

Rev. Mark MacLean

ST. ANDREW'S COUNCIL

Murray Corlett, Chair

David Peters, Treasurer

Ann Hughes, Secretary

Martin Campbell, Board of Trustees

Katherine Corlett, Ministry & Personnel

Joyce Ford, Worship

Coreen Howard, U.C.W.

Michael Kennedy, Presbytery Representative

Janet MacPherson, Communications

Elizabeth Mowat, Membership

Deborah & Jamie Scott, Stewardship & Outreach

Edith Smith, Faith Formation

RECORDING SECRETARY

Karen Anderson

St. Andrew's United Church of Canada



A Sanctuary In The City

Vision:

To be a model for a successful, diverse, inclusive, urban congregation.

To Be Achieved By:

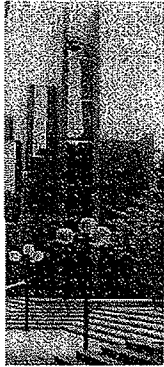
- Inspiring, relevant worship
- Caring for each other
- Offering opportunities for learning
- Inviting participation
- Using our resources responsibly
- Engaging our surrounding community

What We Believe:

We are not alone,
we live in God's world.

We believe in God:
who has created and is creating,
who has come in Jesus,
the Word made flesh,
to reconcile and make new,
who works in us and others
by the Spirit.

We trust in God.
We are called to be the Church:
to celebrate God's presence,
to live with respect in Creation,
to love and serve others,
to seek justice and resist evil,
to proclaim Jesus, crucified and risen,
our judge and our hope.
In life, in death, in life beyond death,
God is with us.
We are not alone.
Thanks be to God.



ST. ANDREW'S UNITED CHURCH

117 BLOOR STREET EAST
TORONTO, ONTARIO M4W 1A9

TELEPHONE: (416) 929-0811

FAX: (416) 929-7302

E-MAIL: standrews@standrewsunited.com

WEB SITE: www.standrewsunited.com

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Message from the Minister

Micah 6:1, 8 – *Hear what the LORD says: Rise, plead your case before the mountains, and let the hills hear your voice. God has told you, O mortal, what is good; and what does the LORD require of you but to do justice, and to love kindness, and to walk humbly with your God?*

In many ways this year was inspirational, and for that I thank you all. Even with the loss of our visionary Rev. Dr. Davidson, we as a spiritual community really began to wrestle with the question posed by Dr. John Webster Grant, United Church historian, beloved past congregation member and Dick's good friend;

“Just what does make St. Andrew's different from other churches in Toronto and beyond?”

We are a “New Generation of Faith” – we are all ages, we come from different backgrounds, and we bring different experiences, but we share the same questions, needs and desire for community. Taking Dr. Grant's question seriously is no small task, for it challenges each of us to reflect on our role in this spiritual community; what do we hope to receive and what are we able to bring to the table.

Each Sunday we gather at the table of Jesus, we “gather ‘round the table” in fellowship, worship, prayer and praise. It is a time of respite, renewal and spiritual sanctuary – Sanctuary in The City. We gather at the end of our weekly journey to feel the touch of the Spirit and the presence of our God. It is a time to be energized and know that, as we journey back to the hum-drum hectic days of our lives, we walk in the way of Jesus.

In our latest church history, the editor, in her forward to the collection, answers Dr. Grant's question in this way:

“... the church community that forms the present congregation [St. Andrew's] knew itself to be a spiritual community first, and not a church building, because it had been through so many transformations, moves and metamorphoses over at least a century. This identification as a tribe, albeit nomadic, has meant St. Andrew's marches to the beat of a different drummer.”

And so our journey continues with new membership, new community engagement in “Light to Unite”, vibrant worship, animated music, upcoming baptisms, confirmations, and deep connections being made. We celebrate the presence of our music director, intern and theological students, as well as the myriad of support that the staff and volunteer leadership have provided throughout this year.

I look forward to continuing the pilgrimage that is St. Andrew's, for you truly are a spiritual community, ever-changing and growing in a vision to bring faith back to our community. Our vision statement beautifully draws us together, giving a lens for us to view our community life through to engage both the Spirit and the community. So let us walk, inspired by the words of the prophet Micah, from this oasis in the Spirit, moving to the beat of that “different drummer” into our concrete desert as Jesus did, prepared for the realities, challenges and temptations of our time.

Rev. Mark MacLean
Minister

Message from the Music Director & Organist

Music at St. Andrew's!

"If I pray in a tongue, my spirit prays, but my mind is unproductive. What should I do then? I will pray with the spirit, but I will pray with the mind also; I will sing praise with the spirit, but I will sing praise with the mind also."

(1 Cor. 14:14-15)

The arts play an integral role in our worship experience here at St. Andrew's. In 2010, the Word has continued to be supported by the hymns we sing, the anthems we offer and the instruments we play. Over the year, we have seen an increase in the number of volunteer singers. We warmly welcome them to the choir. With joy, our Trio continues to offer leadership, bringing our faith alive through song.

While the organ continues to 'crawl' along, it should be noted that it is now beyond justifiable repair. Should it die out in the middle of a hymn, just keep singing and I will transition to the piano as quickly as possible. Fortunately, an Organ Committee has been struck, and it is hoped that an instrument will grace our sanctuary in time for our anniversary service in November 2011. The piano remains our primary instrument for the time being.

As of August 2010, it has been my honour to be your Director of Music and Organist. I would like to thank the choir members, the trio and any congregational members who have gifted us with their song. Your inspiring leadership is greatly appreciated by all. I would like to offer a special thank you to Michael Kennedy for his administrative support as Choir Librarian and his endless hours of dedication and care. Looking down the road, it is my hope that the bell choir and children's choir will find their way back into our worship experience in 2011.

*O Spirit, breathe among us here; inspire the work we do.
May hands and voices, eye and ear attest to life made new.
In worship and in daily strife create among us still.
Great Artist, form our common life according to your will.
(Voices United #394)*

Mark Ruhnke
Music Director & Organist

Report of the Chair of Council

It is only two years since we approved a new vision for the congregation and six strategic objectives to achieve it at our AGM. During the past year, we continued to make progress on all fronts. Worship that is varied, stimulating and relevant remains a central focus. Three new committees were formed last year: Membership, Communications and Outreach & Stewardship, which have raised our standards and expectations. The shift of coffee hour to the narthex before and after services has created more interaction and opportunities to connect with others. A comprehensive energy audit has been done, setting an agenda of cost saving and environmentally responsible actions for us to implement. Outreach & Stewardship has made a careful assessment of the projects and organizations we support.

Many new people have joined us, including the most children we have seen in many years, as was evident at our Christmas pageant. I am pleased to say that we have achieved a balanced budget for the first time in over a decade, and we have the prospect of another one this year. In the Light to Unite project in Advent, we engaged our surrounding community in an unprecedented way. Not only did we help the Daily Bread Food Bank exceed its objectives, but we connected to businesses and other organizations in our neighbourhood and enlisted their support for this very important outreach work.

We struggled for a few years with the Council as our new form of governance, but this is now working very effectively. Committees are discussing issues and bringing forth proposals to be acted upon. This year, we will take the next step in fleshing out our strategic plan. All committees will be asked to set out their plans to support our strategic objectives. We need a focused and coordinated effort to realize our vision and make the best use of our resources, especially people. The strategic plan will be brought forward for discussion and approval on October 1, 2011, at a congregational event.

Respectfully submitted,

Murray Corlett
Chair of Council

Faith Formation Committee

Committee Name: At the June 11, 2010 meeting, the committee voted to change our name from the Faith Formation & Christian Education Committee to the Faith Formation Committee, in recognition that Christian Education is but one of the many forms that faith formation takes at St. Andrew's.

Committee Mandate: The Mandate of the Faith Formation Committee is *to offer opportunities for personal and communal growth and development through varied activities.*

Committee Goals:

1. to offer educational opportunities for all ages,
2. to reflect on the cycles of the Church year,
3. to explore the Christian faith from various perspectives, and
4. to creatively engage in God's Word.

2010 Activities & 2011 Goals:

1. Educational Opportunities for All Ages

It is the aim of the Committee to provide programming that enhances the faith formation of the entire church community at St. Andrew's. One of our major objectives is to help our children and youth form their faith and to stimulate adult members to increase and grow in their faith. To support this objective, we offer the following programming:

- a. Our Church School currently operates under the direction of Lisa Parmiter, a second year Emmanuel College student, and Twila Wayne, a long-time member of St. Andrew's. Lisa directs the older children in their faith development, while Twila supervises the Nursery Program for the spiritual enrichment of younger children (Infants to age 4). Attendance in both age groups has been growing steadily; as a result, *the 2011 FFC goal in this area is to determine the need for additional resources and explore feasible options.*
- b. A Youth Group has been formed to serve the needs of Teens and Tweens. Several meetings have taken place to date, and the Committee has a number of initiatives in the planning stages including an inter-church Youth Conference. *The 2011 FFC goal in this area is to support Confirmation Classes for Youth.*
- c. For Adults, the Sunday morning Lectionary Group continues under the direction of Day Merrill, as does the Thursday morning Prayer Circle under the leadership of Mona Bynoe and David Kent. *The 2011 FFC goal in this area is to increase membership in both groups.*

2. Reflecting on the Cycles of the Church Year

The Faith Formation Committee is committed to providing programming aligned with the seasons of the church year. Examples include participation in the Advent "Light to Unite" Campaign and initiatives such as the Time, Talents and Treasures Auction/Sale and the upcoming Lenten Study Group. *The 2011 FFC goal in this area is to work closely with other committees, in particular Worship, to ensure this alignment.*

3. Exploring the Christian Faith from Various Perspectives

In addition to its seasonal focus, the Lenten Study Group focuses in an intentional way on a multi-sensory approach to exploring Christianity. The Friday morning Men's Fellowship Breakfast gives men the opportunity to discuss their faith in a less formal setting. *The 2011 FFC goal in this area is to explore other initiatives (such as the proposed Women's Spirituality Group currently under discussion.)*

4. Creatively Engaging in God's Word

While the FFC provides many ways to engage with God's word through discussion, a significant resource the committee supports is the library. The library, which is shared with the Adult Children of Alcoholics group, has been thoroughly reviewed and pruned by the Rev. Bart Van Nie and Marlene Parker to ensure that our section of the library includes only books that directly and indirectly support faith formation. *The 2011 FFC goal in this area is to explore the inclusion of materials in other media such as CDs and DVDs.*

The hard work and diligence of all of the committee members is greatly appreciated. As we continue to move forward with our aims and goals for the formation of faith at St. Andrew's, the Faith Formation Committee welcomes any and all suggestions from the congregation.

Respectfully submitted,

Edith H. Smith
Chair, Faith Formation Committee

Membership Committee

The membership rolls were reviewed, and a photo directory was prepared for distribution in 2011.

The fellowship hour after each Sunday service is being held in the narthex on a trial basis until Easter. Church resources (current copies of The Upper Room, bookmarks, United Church calendars, PAR information), name tags for all who choose to wear them, hearing assistance devices and large print bulletins are available.

The Circle of Friends was formed to provide closer contact with specific individuals in the church family. The twenty-three members who are Friendship Reps have been matched with one hundred and twelve Friends. It is expected that contact will be made at least twice during the year, at Christmas and Easter.

The Pastoral Care group meets with Rev. Mark MacLean about two weeks before communion is taken to the homebound four times a year. Visits and phone calls are made on a regular basis or as required. Reports about any concerns are made to the minister and the Membership Chair.

In 2011 the committee plans to:

- Assist in the creation and distribution of a new member's package
- Encourage random acts of hospitality
- Create an opportunity for the social interaction of the congregation
- Organize a social event for Friendship Reps. (May /June)

Respectfully submitted,

Elizabeth Mowat
Chair, Membership Committee

Worship Committee

Worship services were held on Sunday mornings throughout the year and on special occasions - Ash Wednesday, Lent, Maundy Thursday, Good Friday and Easter.

As the psalmist says – make a joyful noise unto the Lord, all ye lands, and many of us had the privilege and joy to gather outside under a giant Christmas Tree each Friday in Advent and sing carols with the Salvation Army band to collect food and cash donations for the Daily Food Bank. It was indeed joyful and fun, and the worship services on Sundays in Epiphany were inspiring and indeed joyous.

The sacrament of communion was celebrated at approximately monthly intervals, as well as on special occasions throughout the year.

On Maundy Thursday, several members of the congregation participated in a play called “Jesus Encounters the Homeless”, written and directed by Charles Hayter.

On Good Friday, Rosedale Presbyterian Church joined with St. Andrew’s for an ecumenical service.

On June 6, we officially welcomed Mark Ruhnke, Director of Music & Organist, in a Covenanting service. Also on that day, Rev. Bronwyn Corlett officiated in her first communion service as an ordained minister.

In September, we welcomed Henry Poutiainen, theological intern, who has been actively involved in all areas of our church life within our congregation.

Our minister, Rev. Mark MacLean, continues to provide inspiring leadership in the services through the liturgy, prayers, reading of the Word and sermons. The St. Andrew’s choir, under the gifted and able leadership of Mark Ruhnke, leads us in hymns of praise and brings a richly varied ministry of music to our services.

Thank you is extended to Michael Kennedy, Sacristan and Choir Librarian.

To all the ushers, thank you for your gift of ministry.

Respectfully submitted,

Joyce Ford
Chair, Worship Committee

Communications Committee

Some of what we did:

- Supported other committees by doing press releases and/or media alerts
e.g. St. Jamestown project; Pride service; Light to Unite
- Led the energy audit
- Updated the web site weekly
- Initiated the pre-worship PowerPoint
- Published 6 issues of Cornerstone
- Organised “Guess Who’s Coming to Dinner” and raised more than \$900

Objectives for 2011:

- Drive awareness and participation in a strong, supportive community within the St. Andrew’s family
- Engage the community around us by showcasing St. Andrew’s diverse culture

What we plan to do:

- Continue with 4 issues of Cornerstone and maintain the web site
- Continue to support other committees with publicity
- Support and promote unique events, such as the Pride service, Jazz Mass

Respectfully submitted,

Janet MacPherson
Chair, Communications Committee

Property Committee

Martin Campbell and David Peters, Ph.D., were appointed Interim Property Committee Co-Chairs on the retirement of Mark Stoddart. We are grateful to Mark for the skill and dedication which he brought to the Property Committee over the past several years.

The Property Committee met from time to time during the course of 2010 as required for the purposes of the administration of the property of the Church.

In 2010, capital expenditures amounted to approximately \$20,000, including replacing chairs, installing equipment and lighting to comply with a fire inspection safety report, installing wireless microphone equipment and related ongoing matters.

In 2011, anticipated capital expenditures include replacement of the system for the hearing impaired, improvements to the security system, and installation of chancel hand railings for an estimated total capital cost of approximately \$25,000.

We are grateful to the work and dedication of our administrative staff, including Dan Ferguson, Jerry Ross and Karen Hill.

Respectfully submitted,

Martin Campbell / David Peters, Ph.D.
Interim Co-Chairs, Property Committee

Stewardship & Outreach Committee

2010 marked the beginning of a new committee merging the functions of Stewardship and Outreach within one committee. The first half of the year was spent reviewing the background of both Stewardship and Outreach at St. Andrew's as well as a process of visioning what our role and mandate ought to be. In July we reached the conclusion of this phase with the adoption of a Mission Statement as follows:

Vision: To raise awareness within the congregation of the Christian call to serve our community and to recognize each individual's potential to contribute.

Mission: To engage the personal resources (time, talent and financial) of St. Andrew's and our adjacent area and to meet the physical and spiritual needs of our immediate and local community.

Action: Create, plan, develop, facilitate and implement appropriate initiatives and partnerships to meet community needs.

Following the adoption of our Mission, the committee focus shifted to our community and we undertook to develop and conduct a Community Needs Assessment Survey. The survey was forwarded to and completed by roughly 60 agencies and projects operating in our local community. By the middle of October, the results were in, and the data proved to be most helpful in the deliberations around the disbursement of funding grants. During 2010, St. Andrew's provided financial support as follows:

Daily Bread Food Bank	\$2,500.00
The Massey Centre for Women	\$3,000.00
Fred Victor Mission	\$3,000.00
St. Jamestown Ecumenical Coalition	\$2,500.00
Art in the City - St. Jamestown	\$1,000.00
Street Health	\$5,000.00
Victims of the Wellesley Street Fire	\$2,500.00
TOTAL	\$19,500.00

On the local front, the Committee made efforts to promote increased use of PAR, an objective that is ongoing. Efforts were also made to increase the awareness of the congregation of progress towards achieving the offerings budget. In cooperation with the Communications Committee, Stewardship & Outreach actively worked to raise awareness of the "Light to Unite" campaign both within the congregation and beyond in our community.

The Committee also participated in the commissioning of an energy audit of our premises.

Objectives for 2011:

Continued focus on educating the congregation about the benefits of PAR to the operations of St Andrews.

Step 2 of the Needs Assessment Survey. Identify opportunities for St Andrew's to actively participate in the local community and to encourage the congregation to participate.

To actively pursue responsible Stewardship of our resources through the implementation of energy conservation measures and other green practices.

Respectfully submitted,

Deborah & Jamie Scott
Co-Chairs, Stewardship & Outreach Committee

Board of Trustees

The Board of Trustees met on May 2, 2010; June 20, 2010; and October 27, 2010.

Halina von dem Hagen and Elizabeth Mowat resigned in 2010. Their resignations were accepted with regret. We are grateful for the valuable contribution which they both made to work of the Board.

The Trustees continued their ongoing stewardship of the property of the Church including monitoring the ground lease with our ground tenant Credit Suisse, reviewing and renewing insurance coverage and managing the investment portfolio.

The October 27, 2010, meeting was open to all members of the congregation. We reviewed the status of the Church's investments and our investment policy with our investment advisors, RBC Dominion Securities.

The Trustees also reviewed the terms of the Pipe Organ Fund and determined that the fund could be used for either an acoustic or electronic organ.

The Trustees received the final installment of the bequest of the late John Webster Grant. The bequest enabled St Andrew's to respond to a proposal made by Emmanuel College about " Experiential Learning in an Intercultural and International City" and an accompanying "Visitor Scholar" program. Emmanuel College will mention the names of John Webster Grant and St Andrew's United Church in connection with the program.

The Trustees recommended that for the better use of the time and experience of our members, the Board should be composed of 6 members plus the minister: 2 members to be elected in 2011, 2 members to be elected in 2012, and 2 members to be in 2013 for 3 year terms. This recommendation was approved by the Trustees and subsequently by the Council to come into effect in 2011.

I am grateful to all the members of the Board for their valuable contribution. We are all grateful to Rev. Mark MacLean for his ongoing leadership.

Respectfully submitted,

Martin Campbell
Chair, Board of Trustees

Ministry & Personnel Committee

During the past year, St. Andrew's has benefited from a team of professional and experienced staff. Our worship services created by Mark MacLean are inspiring and varied, as is our music led by Mark Ruhnke. Our building is beautifully maintained by Dan Ferguson, who is helped by his team of Karen Hill, Michael Kennedy, and Jerry Ross. Michael Kennedy also assists Mark Ruhnke with the music library. Our office is efficiently run by Karen Anderson, and our books are kept in order by Judy Reynolds. We are very fortunate and very grateful to have such a dedicated and able team of people working for and supporting our church.

During the year, Mona Bynoe resigned from this committee and I would like to thank her for her many years of service and contribution. I would also like to thank all members of the Ministry and Personnel Committee for their work during the year.

Respectfully submitted,

Katherine Corlett
Chair, Ministry & Personnel Committee

United Church Women

We continue our monthly meetings with worship, fellowship and interesting programs. The Hunter-Page Unit meets on the first Tuesday of the month, and The Book Club meets on the third Wednesday of the month. The exceptions are the summer months and January and December, when we meet as a joint unit with the U.C.W. Executive for the Annual General and Christmas Meetings.

Our members are dwindling and we are not as young as we use to be, but we are strong in faith. Though our group is small we have close ties to one another that keep us together and keep us going.

Our fundraising events have included Bake Sales and a June Bazaar. We also held Pot Luck Luncheons. The 180th St Andrew's Anniversary Luncheon was catered and enjoyed by everyone.

Most of our members are also involved in church committees, helping to serve refreshments after church and keeping in touch with the sick and shut-in members.

We contribute to the Mission and Service Fund and many other church related groups and projects.

My thanks to everyone for their support and service during the past year. I sincerely hope we can continue to be of service to our congregation and our church community. God bless you all richly.

Respectfully submitted,

Coreen Howard
President, U.C.W.

Hunter-Page Unit

The Hunter-Page Unit of the United Church Women (UCW) meets on the 1st Tuesday of the month from September through April. Everyone is welcome.

We begin at noon with lunch and socializing. Social Convenors supply dessert, tea and coffee. The meeting follows with a Devotional and prayer. An offering is given followed by a Prayer of Thanksgiving.

We have a variety of speakers who are always interesting and informative. The Minutes of the last meeting are read and the Treasurer's report is given. Announcements follow of forthcoming events pertaining to the UCW, Hunter-Page and the Book Club. The meeting closes with the Benediction.

Respectively submitted,

Dianne Yaneff
Secretary, Hunter-Page Unit

Book Club

This past year to encourage greater participation we had book reviews, crafts, poetry and a movie. All were well received by those attending. However, our numbers have declined. The difficulty in getting speakers made us make a decision to hold the Book Club meetings bi-monthly. Not wanting to give up, we are going to try this for the New Year starting in February.

We are still without a chairperson, but with co-operation we share the duties and get along very well.

Let us pray for a better year, hoping we can have a greater turnout at our meetings. I would welcome any input from anyone at anytime.

Respectfully submitted,

Coreen Howard
Secretary/Treasurer, Book Club

**U.C.W. FINANCIAL REPORT
DECEMBER 31st, 2010**

	<u>BOOK CLUB</u>	<u>HUNTER -PAGE</u>	<u>WELFARE & SERVICE</u>	<u>UCW EXECUTIVE</u>	<u>TOTAL</u>
<u>RECEIPTS</u>					
Offerings, Donations, Memorials	644	750	0	239	1,633
Projects	274	274	0	2,361	2,909
Bequests	0	0	0	0	0
Investment income	94	1,517	2,373	178	4,162
Total Receipts	1,012	2,541	2,373	2,778	8,704
Balance Forward – 2009	1,189	19,789	34,269	2,925	58,172
Subtotal	2,201	22,330	36,642	5,703	66,876
<u>DISBURSEMENTS</u>					
Unit Expenses	112	643	0	1,310	2,065
Projects & Congregation Expenses	0	0	399	2,641	3,040
Mission & Service	0	1,250	0	0	1,250
Community Charities	200	200	500	0	900
U.C. Charities	600	0	100	0	700
Total Disbursements	912	2,093	999	3,951	7,955
Transfer to Property Fund	0	0	7,500	0	7,500
Balance Forward	1,289	20,237	28,143	1,752	51,421

COMMITTEE MEMBERSHIP LISTS

COUNCIL MEMBERSHIP

Murray Corlett.....	Chair
David Peters	Treasurer
Ann Hughes.....	Secretary
Martin Campbell	Chair, Board of Trustees
Katherine Corlett.....	Chair, Ministry & Personnel
Joyce Ford	Chair, Worship
Coreen Howard	U.C.W. Representative
Michael Kennedy	Presbytery Representative
Janet MacPherson	Chair, Communications
Elizabeth Mowat	Chair, Membership
Deborah and Jamie Scott	Co-Chairs, Stewardship & Outreach
Edith Smith.....	Chair, Faith Formation

FINANCE & AUDIT COMMITTEE

Murray Corlett.....	Chair, Council
Martin Campbell	Chair, Board of Trustees
David Peters	Treasurer
Jamie Scott	Co-Chair, Stewardship & Outreach

FAITH FORMATION COMMITTEE

Edith Smith.....	Chair
Day Merrill.....	Vice-Chair
Rev. Bart Van Nie	Library Co-ordinator
Marlene Parker	Secretary & Library Co-ordinator
Marjorie Ewing	
Cathy Gulli	
Karin Sonne	
Twila Wayne	
Bronwyn Corlett (Ex-Officio)	

MEMBERSHIP COMMITTEE

Elizabeth Mowat	Chair
Faye Ross	Secretary
Jean Iverson.....	Welcome Centre Co-ordinator
Zeenat Remtulla	
Pastoral Care Team	Joyce Ford, Janet MacPherson and Sandra Pierucci
Twila Wayne	Coffee Hour
Karin Sonne.....	Name Tags

WORSHIP COMMITTEE

- Joyce Ford Chair
- Hege Jakobsen Lepri Vice-Chair
- Michael Kennedy Secretary
- Conrad Ash
- Betsy Baldwin
- Charles Hayter
- Coreen Howard
- Day Merrill

COMMUNICATIONS COMMITTEE

- Janet MacPherson Chair
- Angela Carmichael
- Michael Cosh
- Melody Gaukel
- Philip Levett
- Sandra Pierucci
- Courtland Thomson

STEWARDSHIP & OUTREACH COMMITTEE

- Jamie and Deborah Scott Co-Chairs
- Jeremy Dick
- Andrea Duncan
- Mark Petrie

BOARD OF TRUSTEES

- Martin Campbell Chair
- Jim Gerrard (Honourary)
- Jerry Gerow
- Halina von dem Hagen
- Paul Haines
- David Peters
- Elizabeth Mowat
- Jerry Ross
- Jamie Scott
- Mark Stoddart
- Dianne Yaneff

MINISTRY & PERSONNEL COMMITTEE

- Katherine Corlett Chair
- Courtland Thomson Vice-Chair
- Mona Bynoe
- Neal Lewis
- Miriam Skey

U.C.W. EXECUTIVE

Coreen Howard President
 Dianne Yaneff Secretary
 Clara Haines Past-President/Treasurer
 Joyce Ford Presbyterial Representative
 Edith Smith Presbyterial Representative
 Dianne Yaneff Council of Women Representative
 Peggy Vaughan Telephone Convenor
 Joyce Ford President, Hunter-Page Unit
 Coreen Howard Secretary/Treasurer, Book Club

HUNTER-PAGE UNIT EXECUTIVE

Joyce Ford President
 Dianne Yaneff Secretary
 Edith Smith Treasurer
 Clara Haines Social Convenor
 Dianne Yaneff Social Convenor

BOOK CLUB EXECUTIVE

Jerry Gerow Past-President
 Coreen Howard Secretary/Treasurer

PRESBYTERY REPRESENTATIVES

Michael Kennedy
 Edith Smith



Financial Statements

St. Andrew's United Church

December 31, 2010



Independent Auditors' Report

To the Congregation of
St. Andrew's United Church

Grant Thornton LLP
Suite 200
41 Valleybrook Drive
Toronto, ON
M3B 2S6

T (416) 449-9171
F (416) 449-7401
www.GrantThornton.ca

We have audited the accompanying financial statements of St. Andrew's United Church, which comprise the statement of financial position as at December 31, 2010, the statements of revenue and expenditures and changes in fund balances and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian generally accepted accounting principles and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Church's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Church's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion.

Basis for Qualified Opinion

In common with many charities, the Church derives revenue from offerings from the congregation, the completeness of which is not susceptible to satisfactory audit verification. Accordingly, our verification of these revenues was limited to the amounts recorded in the records of the Church and we were not able to determine whether any adjustments might be necessary to revenues, excess (deficiency) of revenue over expenditures, assets and net assets.



Qualified Opinion

In our opinion, except for the possible effects of the matter described in the Basis for Qualified Opinion Paragraph, the financial statements present fairly, in all material respects, the financial position of St. Andrew's United Church as at December 31, 2010, and its financial performance and its cash flows for the year then ended in accordance with Canadian generally accepted accounting principles

Grant Thornton LLP

Toronto, Canada
Chartered Accountants, Licensed Public Accountants
February 15, 2011

ST. ANDREW'S UNITED CHURCH
Statement of Financial Position
As at December 31

	2010	2009
ASSETS		
Current assets		
Cash	\$ 90,084	\$ 102,308
Accounts receivable	5,162	5,109
Prepaid expenses	9,668	10,502
	<hr/>	<hr/>
	104,914	117,919
Investments (note 4)	292,376	329,676
Investments - restricted (note 4)	798,548	767,852
Property and equipment (note 5)	1,505,993	1,580,352
	<hr/>	<hr/>
	\$ 2,701,831	\$ 2,795,799
<hr/>		
LIABILITIES AND FUND BALANCES		
Current Liabilities		
Accounts payable and accrued liabilities	\$ 39,525	\$ 57,467
Deferred ground rent revenue	-	97,125
	<hr/>	<hr/>
	39,525	154,592
<hr/>		
Fund balances		
Invested in property and equipment	1,505,993	1,580,352
Unrestricted fund	300,849	293,003
Internally restricted funds (note 6)	719,049	626,347
Externally restricted funds (note 6)	136,415	141,505
	<hr/>	<hr/>
	2,662,306	2,641,207
	<hr/>	<hr/>
	\$ 2,701,831	\$ 2,795,799
<hr/>		

See accompanying notes

On behalf of the Church Council and Congregation:

Treasurer

ST. ANDREW'S UNITED CHURCH

**Statement of Revenue and Expenditures and Changes in Fund Balances
Year ended December 31**

	2010				2009
	Operating Fund	Restricted Funds	Property Fund	Total	Total
Revenue					
Ground rent (note 7)	\$ 370,000	\$ -	\$ -	\$ 370,000	\$ 370,000
Investment income (note 8)	45,000	44,312	-	89,312	118,749
Offerings	100,871	4,642	-	105,513	104,465
Bequests	-	36,036	-	36,036	61,629
Miscellaneous income	89,273	-	-	89,273	49,702
Donations from groups	32,379	-	-	32,379	23,503
Special appeals	15,476	-	-	15,476	4,506
	<u>652,999</u>	<u>84,990</u>	<u>-</u>	<u>737,989</u>	<u>732,554</u>
Expenditures					
Local Church (note 9)	315,712	-	-	315,712	335,160
Outreach (note 9)	219,473	46,794	-	266,267	246,753
Amortization of property and equipment	-	-	89,943	89,943	86,114
Office and general	29,492	-	-	29,492	43,764
Special appeals	15,476	-	-	15,476	4,506
	<u>580,153</u>	<u>46,794</u>	<u>89,943</u>	<u>716,890</u>	<u>716,297</u>
Excess (deficiency) of revenue over expenditures	72,846	38,196	(89,943)	21,099	16,257
Fund balances, beginning of year	293,003	767,852	1,580,352	2,641,207	2,624,950
Interfund transfers (note 10)					
Purchase of property and equipment	-	(15,584)	15,584	-	-
For the capital reserve fund	(65,000)	65,000	-	-	-
Fund balances, end of year	<u>\$ 300,849</u>	<u>\$ 855,464</u>	<u>\$ 1,505,993</u>	<u>\$ 2,662,306</u>	<u>\$ 2,641,207</u>

See accompanying notes

ST. ANDREW'S UNITED CHURCH
Statement of Cash Flows
Year ended December 31

	2010	2009
Operating activities		
Excess of revenue over expenditures	\$ 21,099	\$ 16,257
Add items not involving cash		
Amortization	89,943	86,114
Realized losses on investments (note 8)	9,698	66,646
Unrealized gains on investments (note 8)	(76,319)	(159,653)
	<u>44,421</u>	<u>9,364</u>
Net change in non-cash working capital items		
Accounts receivable	(53)	749
Prepaid expenses	834	(1,848)
Accounts payable and accrued liabilities	(17,942)	3,846
Deferred ground rent revenue	(97,125)	97,125
	<u>(114,286)</u>	<u>99,872</u>
Cash flows from operating activities	<u>(69,865)</u>	<u>109,236</u>
Investing activities		
Proceeds on sale of investments	618,142	570,841
Purchase of investments	(544,917)	(505,478)
Purchase of property and equipment	(15,584)	(119,989)
Cash flows from investing activities	<u>57,641</u>	<u>(54,626)</u>
Net change in cash during the year	<u>(12,224)</u>	<u>54,610</u>
Cash, beginning of year	<u>102,308</u>	<u>47,698</u>
Cash, end of year	<u>\$ 90,084</u>	<u>\$ 102,308</u>

See accompanying notes

ST. ANDREW'S UNITED CHURCH

Notes to Financial Statements
Year ended December 31, 2010

1. Purpose and status

The purpose of St. Andrew's United Church (the "Church") is the advancement of religion. The Church also carries on other activities of a charitable nature which benefit the community and the world. The Church is registered as a charitable organization under the *Income Tax Act* and is therefore exempt from income taxes.

2. Summary of significant accounting policies

The financial statements have been prepared by management in accordance with Canadian generally accepted accounting principles, the more significant of which are outlined below.

Use of estimates

The preparation of financial statements in conformity with Canadian generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the balance sheet date and the reported amounts of revenues and expenditures during the year. Actual results could differ from those estimates.

Fund accounting

Separate funds are maintained to account for, and to report on, the separate activities or objectives as determined by the Church Council (the "Council") or by donors. For financial statement purposes, the funds have been grouped into the following categories:

a. *Operating fund*

This fund receives the unrestricted offerings from the Congregation, miscellaneous revenue from activities, and ground rent for the use of the Church buildings, and pays the costs and expenditures of the Church's program delivery and administration. The fund balance represents the accumulated net excess of revenue over expenditures, net of transfers from (to) the Restricted and Property Funds.

b. *Internally restricted funds*

These include the following Council restricted funds:

Yonge-Summerhill fund

This fund was established in 1982 with part of the proceeds from the sale of the Yonge St. United Church. It is available for general purposes of the Congregation and expenditures must be approved by the Council and Congregation.

Legacies

This fund was approved by the Council in February 2009. It is to hold any bequests or legacies which the Church may have received and which have not been given for a specific purpose. Expenditures must be approved by the Council.

ST. ANDREW'S UNITED CHURCH

Notes to Financial Statements
Year ended December 31, 2010

2. Summary of significant accounting policies - continued

Capital reserve fund

This fund was first established in 1982 for the purpose of renewing the equipment and fabric of the building. It has been merged with the Ground Rent Reserve fund which was independently established in 2006 for the purpose of maintaining church programs should there be a failure of the tenant to pay the contractual rent. Going forward, the fund is to receive annually, from the operating fund, the equivalent of 1% (\$65,000 in 2010) of the estimated replacement cost of the church building. Expenditures must be approved by the Council.

Pastoral care fund

This fund was established from funds received in 2000 from a particular bequest. A portion of the interest earned in the year and reported in the statement of revenue and expenditures and changes in fund balances is deemed to be on account of this fund and is used towards the costs of Pastoral Care ministry. Change in the use of this fund or use of the interest amount must be approved by the Council.

c. *Externally restricted funds*

These include the following donor restricted funds:

Organ fund

In 2010, the Trustees reviewed the terms of reference and designation of the Pipe Organ Fund and determined the correct designation of the fund is Organ Fund. The terms of reference of the fund permit the fund to be used for the purchase of either an acoustic or electronic organ as may be determined by the Congregation.

United Church Women ("UCW") Units funds

These funds consist of four individual funds under the control and discretion of the Book Club, the Hunter-Page Unit, the Welfare and Service Guild, and the UCW Executive, respectively.

Summerhill Boys and Girls Club fund

This fund was created to manage a bequest received to be used for youth work. It was decided by the Outreach Grants Committee to designate this money for the Summerhill Boys and Girls Club. Disbursements are approved by the Outreach Committee.

Memorial fund

This fund receives donations to be used for the purchase of memorials and for the use of other Church needs. Expenditures are approved by the Council.

Benevolent fund

The Benevolent fund receives donations to be used for benevolent purposes at the discretion of the ordained Minister.

d. *Property fund*

The property fund reflects the amortized value of funds expended to purchase property and equipment.

ST. ANDREW'S UNITED CHURCH

Notes to Financial Statements

Year ended December 31, 2010

2. Summary of significant accounting policies - continued

Revenue recognition

The Church follows the restricted fund method of accounting. As such, unrestricted offerings, donations and special appeals are recognized as revenue of the operating fund in the year received or receivable, if the amount to be received can be reasonably estimated and collection is reasonably assured. All restricted contributions, as well as unrestricted bequests and legacies, are recorded in the appropriate restricted fund in the year received, or recognized in the operating fund using the deferral method when a separate restricted fund has not been established. Ground rent and investment income are recognized when earned.

Interfund transfers

Transfers between funds are required when resources of one fund have been authorized to finance activities and acquisitions in another fund.

Contributed services

The Church receives donations in the form of services from volunteers. The fair value of these services cannot be reasonably estimated and is not recorded in the financial statements.

Investments

Investments are recorded at fair market value, which is determined by reference to published price quotations. Fluctuations in the difference between the cost of investments and the fair value are recognized in the statement of revenue and expenditures and changes in fund balances as unrealized gains or losses on investments.

Investments are overseen by the Trustees and are managed by a professional investment manager.

Investment income includes dividends earned, distributions, interest and realized and unrealized gains or losses. Investment income in the operating fund represents the budgeted amount.

Property and equipment

Property and equipment with a cost in excess of \$1,000 are recorded at cost. Amortization is provided on a straight-line basis over their estimated useful lives as follows, with the exception of building additions which are amortized over the remaining life of the building from 1983:

Building	15 - 40 years
Furniture, fixtures and equipment	5 - 10 years

Allocation of expenditures

The Church allocates personnel and property expenditures to the local church and outreach expenditures based on the following basis:

- (i) Personnel - based on the time spent by the employees on each program; and
- (ii) Property - based on the number of times the Church was used for each program.

The details of the allocation are in note 9. The basis of expenditure allocation is consistent with the prior year.

ST. ANDREW'S UNITED CHURCH

Notes to Financial Statements
Year ended December 31, 2010

2. Summary of significant accounting policies - continued

Financial instruments

The Canadian Institute of Chartered Accountants ("CICA") provides a temporary choice for financial instruments disclosure and the Church has chosen to continue to apply Financial Instruments - Disclosure and Presentation, Section 3861 in place of Financial Instruments - Disclosure, Section 3862 and Financial Instruments - Presentation, Section 3863.

The Church's financial instruments consist of cash, accounts receivable, investments, and accounts payable. The carrying value of cash, accounts receivable, and accounts payable approximates fair value due to their short-term maturities. Investments are recorded at fair market value.

The Church's investments are subject to market risk as the value of these investments will change with market conditions. The Trustees manage this risk by restricting the type and terms of securities in which the Church invests. Subject to the above, it is management's opinion that the Church is not exposed to significant interest, currency or credit risk arising from its financial instruments.

Future accounting changes

The Accounting Standards Board of the Canadian Institute of Chartered Accountants has issued new accounting standards for not-for-profit organizations applicable for fiscal years beginning on or after January 1, 2012. The Church has not yet determined the impact of the new standards on its financial statements.

3. Objectives, policies and procedures for managing capital

The Church's capital is comprised of the net amounts invested in property and equipment, the unrestricted fund, and the internally and externally restricted funds.

Invested in property and equipment

The Church invests in property and equipment in order to provide worship and devotional programming for its members and to make the building available to outside groups. The Property Committee is responsible for this investment, and defines the policies to be followed in ensuring the smooth functioning of the building and its maintenance.

The Committee maintains a multi-year property and equipment plan which is periodically updated and revised. The Committee develops the annual property budget which it submits to the Treasurer for examination and presentation to the Council. Once authorized, with revisions as required, the budget is executed by the property staff, who report on progress to the Committee.

The plan for fiscal 2010 was completed as approved.

Unrestricted fund

The Council's objective is to maintain an unrestricted fund balance sufficient to meet both the annual working capital requirements and the annual maintenance of property and equipment. Staff and committee chairs prepare and the Treasurer reviews the annual budget and cash flow forecast (which includes the property requirements) which projects the unrestricted fund balance required. After the budget is approved by the Council and Congregation, the Treasurer monitors the actual results against the forecast and notifies the Council when changes to plans are required.

ST. ANDREW'S UNITED CHURCH
Notes to Financial Statements
Year ended December 31, 2010

3. Objectives, policies and procedures for managing capital - continued

Internally restricted funds

Internally restricted funds are set aside by resolution of the Council to provide for special requirements. Their objectives are described in Note 2, Summary of Significant Accounting Policies. Depending on the nature of the fund, the Council assigns to staff or to committees the responsibility of carrying out the objectives of these funds. The Treasurer monitors the status of these funds and those responsible report on their usage. Where the funds are not required in the short-term, the Trustees invest their balances in accordance with Council policy.

Externally restricted funds

The nature of the externally restricted funds is described in Note 2, Summary of Significant Accounting Policies, and the objective of the Trustees over these funds is to ensure they are maintained in accordance with the terms of their contributors.

The Trustees have been chosen by the Congregation and include members with particular knowledge and experience in the history and values of the Congregation and members with specialized knowledge and experience in financial, legal and business affairs. They establish the investment policy for the funds, select and annually evaluate the fund managers, and quarterly approve the distribution of funds in accordance with their terms. The policy allows funds to be invested in bonds, debentures, treasury bills, and equities in accordance with a portfolio mix reviewed semi-annually by the Trustees. The Trustees will allocate investments on the basis of a minimum of 20% of cash and fixed income and a minimum of 20% of equities. Precise asset allocation will be determined by the Trustees from time to time.

Other restrictions

The Church is subject to the disbursement requirements set by the *Income Tax Act* for Canadian charities, and as at the end of 2010, was in compliance with these requirements.

The Church is not subject to any external capital requirements other than those outlined above.

4. Investments

	2010		2009	
	Fair Market Value	Cost	Fair Market Value	Cost
Money market funds	\$ 110,123	\$ 110,123	\$ 250,282	\$ 250,282
Equities	772,741	746,115	635,756	688,879
Bonds, debentures and treasury bills	208,060	198,840	211,490	198,840
	<u>\$ 1,090,924</u>	<u>\$ 1,055,078</u>	<u>\$ 1,097,528</u>	<u>\$ 1,138,001</u>

ST. ANDREW'S UNITED CHURCH
Notes to Financial Statements
Year ended December 31, 2010

4. Investments - continued

	2010		2009	
	Fair Market Value	Cost	Fair Market Value	Cost
Investments				
Unrestricted	\$ 292,376	\$ 282,894	\$ 329,676	\$ 264,320
Restricted	798,548	772,184	767,852	873,681
	<u>\$ 1,090,924</u>	<u>\$ 1,055,078</u>	<u>\$ 1,097,528</u>	<u>\$ 1,138,001</u>

5. Property and equipment

	2010			2009
	Cost	Accumulated Amortization	Net	Net
Land	\$ 551,000	\$ -	\$ 551,000	\$ 551,000
Building	2,425,827	1,582,452	843,375	910,349
Furniture, fixtures and equipment	226,802	115,184	111,618	119,003
	<u>\$ 3,203,629</u>	<u>\$ 1,697,636</u>	<u>\$ 1,505,993</u>	<u>\$ 1,580,352</u>

6. Restricted funds - changes in fund balances

	Balances, Beginning of Year	Revenue	Expenditures	Investment Income	Transfers In (Out) (Note 10)	Balances, End of Year
Internally restricted						
Yonge-Summerhill	\$ 315,000	\$ -	\$ -	\$ -	\$ -	\$ 315,000
Legacies	150,515	36,036	34,000	28,942	-	181,493
Capital reserve	100,000	-	-	-	56,916	156,916
Pastoral care	60,832	-	-	4,808	-	65,640
	<u>626,347</u>	<u>36,036</u>	<u>34,000</u>	<u>33,750</u>	<u>56,916</u>	<u>719,049</u>
Externally restricted						
Organ	62,681	-	-	4,955	-	67,636
UCW Units	58,172	4,542	7,954	4,161	(7,500)	51,421
Summerhill Boys and Girls Club	11,765	-	5,000	733	-	7,498
Memorial	8,837	100	-	702	-	9,639
Benevolent	50	200	40	11	-	221
	<u>141,505</u>	<u>4,842</u>	<u>12,994</u>	<u>10,562</u>	<u>(7,500)</u>	<u>136,415</u>
	<u>\$ 767,852</u>	<u>\$ 40,878</u>	<u>\$ 46,994</u>	<u>\$ 44,312</u>	<u>\$ 49,416</u>	<u>\$ 855,464</u>

ST. ANDREW'S UNITED CHURCH
Notes to Financial Statements
Year ended December 31, 2010

7. Ground lease agreement

On January 16, 1981, the Church entered into a ground lease agreement for a portion of the land on which an office building has been constructed. During 2005, this agreement was assigned to 121 Bloor St. (Luxembourg) Holdings S. A. The lease contains the following significant terms and conditions:

The lease term is 40 years to June 7, 2021. Future annual rental payments are:

2009 - 2013	\$ 370,000
2013 - 2021	\$ 425,000

Under the terms of the lease agreement, in addition to ground rent, the tenant is paying the property taxes on the office building and leased land on behalf of the landlord (who is the Church). In the event that the tenant were to fall into arrears for the property taxes, the landlord would be responsible for the arrears amount since the property taxes apply to the landlord's property. The Trustees fully expect the tenant to fulfill its obligation with respect to payment of property taxes and monitor the performance of the tenant's obligations under the lease closely. The Trustees have obtained legal advice from the Church's solicitors on the enforcement of the lease.

Under the terms of the lease and in accordance with the *Religious Organizations Lands Act*, the term of the ground lease is limited to 40 years. Upon termination of the lease, the tenant has the right of first refusal to purchase at fair market value both the leased land and the adjacent land on which the Church building is situated. The Church would then have the right to purchase back at fair market value the land on which the Church is situated. However, in December 2007, the Trustees applied to the Legislative Assembly for a Private Bill to exempt the Church from the *Religious Organizations Lands Act* and permit the Church to extend its commercial lease on its real property on Bloor Street for 100 years until December 31, 2107. The Bill was enacted into law in 2008.

8. Investment income

	2010	2009
Interest and dividend income	\$ 22,691	\$ 25,742
Realized losses on investments	(9,698)	(66,646)
Unrealized gains on investments	76,319	159,653
	\$ 89,312	\$ 118,749

ST. ANDREW'S UNITED CHURCH

Notes to Financial Statements
Year ended December 31, 2010

9. Allocation of expenditures

	2010			2009
	Local Church	Outreach	Total	Total
Personnel	\$ 233,434	\$ 82,018	\$ 315,452	\$ 322,830
Property	25,256	75,770	101,026	111,419
Wider Church and Community				
Grants	-	19,500	19,500	24,500
Communication	-	5,329	5,329	3,633
Bus	-	5,443	5,443	12,095
Mission and service	-	20,000	20,000	35,000
Presbytery and conference	-	11,413	11,413	5,020
Restricted fund expenses	-	46,794	46,794	14,147
Committees				
Worship (including music)	46,410	-	46,410	41,761
Pastoral care	5,621	-	5,621	5,617
Faith Formation and Christian Education	4,991	-	4,991	5,891
	<u>\$ 315,712</u>	<u>\$ 266,267</u>	<u>\$ 581,979</u>	<u>\$ 581,913</u>

During 2010 and consistent with 2009, personnel expenditures were allocated based on a survey of the employees of the Church estimating the amount of time they spend on each program. As a result of the survey, 74% (2009 - 78%) of personnel expenditures were allocated to Local Church and 26% (2009 - 22%) to Outreach. Property expenditures were allocated based on the number of the times the Church was used for Local Church: 25% (2009 - 27%) and Outreach: 75% (2009 - 73%).

10. Interfund transfers

During 2010, \$65,000 was transferred from the operating fund to the capital reserve fund representing 1% of the estimated replacement cost of the church building. \$7,500 was transferred from the UCW Units fund and \$8,084 was transferred from the capital reserve fund to the property fund for the purchase of furniture, fixtures and equipment.