

## JOIN BY COMPUTER OR PHONE !

Because of the provincial “stay-at-home” order, our AGM will be held online via the Zoom platform. The meeting can be accessed by computer or by telephone. The link for the Zoom meeting will be posted on: First Presbyterian Church website ([www.fpresbyterian.ca](http://www.fpresbyterian.ca)) First Presbyterian Church Facebook Page ([www.facebook.com/firstchurchtbay](http://www.facebook.com/firstchurchtbay))

### “AGM **PRACTICE** ZOOM MEETING”

New to the Zoom platform? Try logging in with a computer or calling in on your house touch tone phone to see how easy it is. And have a little visit with each other while you’re there!

**When:** Saturday February 6, 2021 at 12:00pm

**Link:** <http://bit.ly/agmppractice>

**Online Passcode:** 5BSFAt

**Telephone Number:** 1-647-374-4685

**Meeting ID:** 890 5509 9348

**Phone Passcode:** 592173

#### Zoom Phone Call Testimonial:

“I’ve done a lot of things that are much harder than this.”

--Rod MacKay

### “FIRST PRES ANNUAL MEETING VIA ZOOM”

This is the real deal. Please join us. You can even wear jammies if you want; we don’t mind.

**When:** Sunday February 7, 2021 at 12:00pm

**Link:** <http://bit.ly/firstagm>

**Online Passcode:** i7ruD8

**Telephone Number:** 1-647-374-4685

**Meeting ID:** 891 6843 8502

**Phone Passcode:** 426566

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### JOINING THE MEETING BY PHONE

**Dial an in-country number.** If you dial a toll number, your carrier rates will apply. You will be prompted to **enter the meeting ID** – the eleven (11) digit ID provided to you by the host, **followed by #**. If the meeting has not already started, **press # to wait** if you are participant. You will be prompted to enter your unique participant ID. **Press # to skip**. You may be prompted to **enter the meeting passcode, followed by #**. This passcode will be included in the meeting invite provided by the host.

**Phone controls for participants:**

First Presbyterian Church  
Thunder Bay  
Annual Meeting

The following commands can be entered via DTMF tones using your phone's dial pad while in a Zoom meeting:

First Presbyterian Church  
Thunder Bay  
Annual Meeting  
Sunday, February 7, 2021

## AGENDA

Opening Worship and Devotions

Appointment of a Secretary

Memorial List and Moment of Silence

Approval of the Agenda

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Future of First Presbyterian Church, Thunder Bay

Sustainability of First Presbyterian

New Business

Expression of Thanks

Adjournment

Closing Prayer

First Presbyterian Church  
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**Minutes of the Annual Meeting 2019**  
Date of Meeting: March 15, 2020

1:10 pm      Chaired by Rev. Susan Mattinson

29 present (list attached to Office copy of the Minutes)

1. Opening: Rev. Susan opened with a prayer expressing gratitude for what has been done, for the reaching out, and for the time, talents and energy that have been shared. She asked for guidance during discussions and decision making.

2. Appointment of Recording Secretary

**Motion:** That Sandra Allan be appointed recording secretary for the 2019 Annual General Meeting of the congregation of First Presbyterian Church.

Moved: L. Clifford

Seconded: A. Miller

Carried

3. Memorial List/Moment of Silence

A moment of silence and a prayer recognized those members who have passed away since the last AGM:

Betty Irwin, Lloyd Jones, Tom Paul, Isobel Telford

4. Acceptance of the Agenda

Note that there are 2 loose page additions: Minister's Report and Proposed Mission Budget for 2020 Proposed Mission Budget to be inserted after 'Mission Balance'

**Motion:** That the Agenda (the index) be accepted as amended.

Moved: L. Clifford

Seconded: R. George

Carried

5. Approval of Minutes of previous Meeting

**Motion:** That the Minutes of the Annual General Meeting held on March 10, 2019 be approved as presented.

Moved; J. Verdenik

Seconded: J. Racey

Carried

6. Reception of Non-Financial Reports

a. Minister's Report -insert

Rev. Susan's Minister's Report also includes the article 'Where Are We Now?' on pages 2/3.

There is also, for your information, a List of Committees. Each committee regulates its own membership. Most would welcome new members.

b. Nominating Committee p.7

No report submitted

c. Christian Education Committee p.7

No report submitted

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d. Roll Report p.7

It was pointed out that each member Removed by Session had been contacted and agreed to the removal.

e. Worship Committee p.8

f. Fellowship Committee p.8,9

g. Prayer Shawl Ministry p.9

h. 15<sup>th</sup> Fort William Scouts p.10

Janet Racey made us aware of the cost involved for each Scout, so that we can take that into consideration when making Budget decisions.

i. Youth Report p.10,11

Sadly, Canada Youth has been cancelled for 2020.

j. Pres-B Camp p.11

The date is now confirmed as July 19- 25.

k. More Than Mission p.11,12

This is the final Report, as the group has, sadly, been disbanded.

l. Karen People Refugee Sponsorship Foundation p.12

m. Board of Managers p.13,14

The amount of \$77,642.74 is the total amount raised. The Go For Gold raised \$1107.75.

The proposed Tea on April 25, is now tentative because of COVID-19.

n. Treasurer's Report p.14

**Motion:** That Beth Stewart be appointed Treasurer for 2020.

Moved: L. Clifford                      Seconded: J. Verdenik                      Carried

**Motion:** To receive the non-financial reports, with some clarifications (p.7-14)

Moved: J. Anderson                      Seconded: H. Konrad                      Carried

7. Reception of Financial Reports

a. Auditor's Report p.15

NOTE: The previous auditor resigned, knowing she would be away in 2020. Since there was no new auditor in place, all financial reports have not been audited.

b. Envelope Secretary's Report p.15,16

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**Motion:** That the Envelope Secretary's Report for 2019, be received.

Moved: J. Racey

Seconded: L. Clifford

Carried

c. Memorial Fund p.16

No report submitted

There has been a Treasurer change for this account. Currently there is not able to be a report on activity, but we don't think there was any. (Last year's balance was \$18,100.01.)

Thank you to Brenda Seabrook for her years of service looking after this account.

Thanks to Rod MacKay for taking over.

**Motion:** That Beth Stewart be added as a signer on the Memorial Fund account.

Moved: R. MacKay

Seconded: C. Lee

Carried

d. More Than Mission p.16,17

**Motion:** That the More Than Mission Financial Report, indicating that a closing balance of \$342.43 be given to the Church, be received.

Moved: R. Noy

Seconded: D. Brown

Carried

e. Presbyterian Sharing 2019 p.17

Because of the roof, the congregation decided to accept only \$7000 of the allocation.

f. Presbyterian Sharing 2020 p.17

**Motion:** That the report for Presbyterian Sharing 2019 be received, and the amended allocation for 2020 of \$7000, be accepted.

Moved: B. Stewart

Seconded: J. Racey

Carried

g. Mission Funds Distribution 2019 p.18

**Motion:** That the report on Mission Funds Distribution for 2019 be received.

Moved: B. Stewart

Seconded: L. Clifford

Carried

h. Mission Fund Balance p.19

**Motion:** That the Mission Fund, indicating a balance of \$1892.09, be received.

Moved: B. Stewart

Seconded: J. Verdenik

Carried

i. Mission Fund Proposed Budget insert

**Motion:** That the Scouts allocation be changed to \$720.

Moved: J. Racey

Seconded: L. Clifford

Carried

j. Mission Fund Budget 2020 insert

**Motion:** That the Mission budget, with a change to \$720 for Scouts, and a revised total of \$2980, be approved.

Moved: J. Anderson

Seconded: D. Linkletter

Carried

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**Motion:** As First Presbyterian Church has not been able to meet budgeted amounts in the last few years, and as Mission Fund has held funds in reserve for many years, that in 2020 and subsequent years if possible, depending on revenue, that funds held in reserve in the Mission Fund, not including the small Sunday School reserve, be used to ensure that charities receive the full budgeted amount.

Moved: B. Stewart                      Seconded: R. George                      Carried

k. General Operating Funds Balance Sheet p.20

**Motion:** That the General Funds Balance sheet (as at 12/31/2019) indicating assets of \$656,646.87, be received.

Moved: B. Stewart                      Seconded: R. Noy                      Carried

l. 2019 Report of revenue & Expenses, and Budget Comparison p.21-25

**Motion:** That the Report of revenue and expenses for 2019, indicating a loss of -\$29,113.40, be received.

Moved: B. Stewart                      Seconded: C. Lee                      Carried

m. 2020 Budget

**Motion:** That the 2020 Budget, indicating projected expenses of \$155,416, be received.

Moved: B. Stewart                      Seconded: A. Miller                      Carried

8. New Business -none

9. Expression of Thanks

Rev. Susan expressed special thanks to:

- 15<sup>th</sup> Scouts This was done while they were still here)
- Beth Stewart, treasurer and Sandra Allan, recording secretary
- Session, Board and all working Committees

10. Adjournment

R. MacKay adjourned the Annual general meeting at 2:35 pm.

Rev. Susan closed with prayer.

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**NON FINANCIAL REPORTS**  
Minister's Report

Greetings, Friends:

Let me begin with Philippians 4:4-7 (NLT):

Don't worry about anything; instead, pray about everything.  
Tell God what you need, and thank him for all he has done.  
Then you will experience God's peace,  
which exceeds anything we can understand.  
His peace will guard your hearts and minds  
as you live in Christ Jesus.

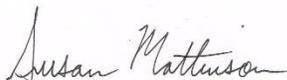
As a congregation, we find ourselves at an important juncture. In the pages of this year's AGM report, you will read that, due to a number of factors, there is simply not enough money in our savings to subsidize church expenses for the year 2021. If a large infusion of funds is not received very soon, our congregation will not be able to operate past June without some radical decisions concerning the church building and other assets. Between these covers, you will find a 6-page document outlining many options that are being considered by both Session and our Board of Managers. I urge you to read this AGM Report and bring the question of our future before God in prayer, seeking guidance for the way forward. We are intending to offer options for you to join the AGM meeting by attending online via Zoom, and through telephone call.

Ultimately, it is the congregation (members and adherents) collectively who will discern the future of our church family. We are standing on the precipice of either a great creative revival and renewal, or a hospice bedside vigil. Either way, our congregation will look drastically different months from now. And either way, God *will* journey with us and help us to find the beautiful peace of Christ in all things.

*Living Faith* reminds us that "The church is Christ together with his people called both to worship and to serve him in all of life" (7.1.1). There is no mention of what kind of building in which we must worship, or how many people are needed to worship. If there is the will to gather and praise God, seek the face of Jesus Christ in Word and Sacrament, and experience the power of the Holy Spirit in community, then there are many ways for us to do so. My utmost concern is for you, the congregation, to discern where God is leading. I whole-heartedly believe that "God causes everything to work together for the good of those who love God and are called according to his purpose for them" (Romans 8:28). We may not find ourselves on the road that we imagined, or the road that makes the most logical sense (God works in mysterious ways), or the road that is easiest to travel, but God's way, once discerned, is the best possible way. Better than the best; it is the way that leads to abundant life.

Let us ask God for direction and God will surely provide it!

Grace and peace,



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Report from Session:

It has certainly been a strange and challenging year in the world, which has drastically affected the life and mission of our congregation. Yet, we have still managed to do good work. This summer, our church leaders worked together to help a gentleman who was down on his luck and needed a temporary place to sleep, prepare meals, and make arrangements for alternate accommodations. Our church collected items for the Mission to the Seafarers and the Elizabeth Fry Society N.W.O. And when the need for feminine hygiene products was made known by our Food Bank, a single church member—Tanya Richards—collected more than \$700 worth of supplies! There have been many stories of our church family extending kindnesses to one another and to strangers during this pandemic.

At the same time, we are facing a number of challenges as a denomination and as a congregation. The Presbyterian Church in Canada will be holding General Assembly online this June, attempting to overcome technical challenges, and accommodate commissioners from every time-zone in Canada, all while trying to make decisions regarding the remits on human sexuality—one of the most contentious doctrinal issues in the history of the PCC. Churches and presbyteries across the nation, beginning in 2015, sent a total of 24 overtures to GA asking if there is a way to allow churches and ministers who disagree with the remits to exit the denomination and retain their buildings and assets. The Assembly Council, who formed a committee to write a “Report on Gracious Dismissal” has now refused to receive the very report for which they asked (see “Minutes of Assembly Council – Oct. 27, 2020” at [presbyterian.ca/gao/assembly-council/](http://presbyterian.ca/gao/assembly-council/) which also contains the entire “Report on Gracious Dismissal”).

Add to this the current financial struggles of our congregation, about which there is much already written in the AGM Report. A letter has been sent from session to the Presbytery of Superior stating our congregation’s current financial crisis and requesting that Presbytery form a committee and/or appoint an interim moderator to help facilitate these difficult conversations in a neutral and sensitive manner, or to do otherwise as the Presbytery deems appropriate. The Presbytery next meets on Feb. 5, 2021.

We are praying for God’s wisdom and strength as we discern together the path to which God is calling us.

Respectfully submitted,

Rev. Susan Mattinson – Acting Clerk of Session (June 2019-January 2021)  
Lorne Clifford – Clerk of Session

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2020 Membership Roll Report

December 31, 2019	95 members
Received	0
Transfer	0
Removed by death	9
Bernice Johnston, Irene Brown, Milton Lamb Lynda Kvarda, Agnes (Nancy) Murray, Russell Brown, Lesley Murray, Maretta Hope, Edna Irwin	
December 31, 2020	86
Ruth George, Roll Clerk	

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Fellowship Committee Report



**Fellowship**

Our committee was able to have three events this year. Covid restrictions put a halt to most of our plans.

A new venture was our Lego building afternoon with several tubs of Lego used to build various things. A games night was held in February and in December we provided take home Christmas crafts for families to enjoy.

Cards afternoons met until March.

Craft and Conversation started again this fall.

Share the Warmth donations were given to Elizabeth Fry Society and Faye Peterson Transition House. We also donated knitted items to the Seafarer's .

Several cards were sent to church family (sympathy, birthday and get well).

Leslie Shaw has resigned from our committee. We thank her for her enthusiasm!

We hope we will be able to resume coffee hour after services. We will be asking for volunteers to help.

We hope 2021 will be a better year for fellowship activities!

Ruth George, Chair

Bill Burn, Alice Morrison, Colin Rackham

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Worship Committee

Current membership: Deb Broll, Evelyn Konrad, Cheonglo Lee, Carol Wehrstedt, Beth Workman.

2020 was a difficult year for everyone. We were unable to have in person worship starting in March but were allowed to reopen for in person worship starting on August 9. But again, we closed following our Christmas Eve Services. We are presently waiting for permission to once again have in person worship. We are all looking forward to the return of our normal lives and activities. Please stay safe and keep in touch with each other. We pray that the COVID virus will get under control soon and that we can once again worship with our First Presbyterian family.



Carol Wehrstedt, Chair

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Board of Managers Report

2020 was particularly challenging to fulfill the Board's obligation to manage property and financial matters on behalf of the Session and Church in the face of COVID-19. This report will outline our significant financial challenges and the Board's thoughts with respect to our ability to be viable.

To begin, it is very important to thank everyone who has contributed to our congregational community with their time, donations and talents. We especially thank everyone who helped to reduce expenses and/or participated in fundraising efforts in recent years.

The fact that our church has been experiencing financial difficulties is not new news; it was outlined in the Annual Reports in 2018 and 2019, and has been reported in several weekly bulletins. The pandemic has exacerbated these difficulties. Until March 2020, we relied heavily on fundraising activities to make ends meet. Covid made it impossible to host events such as the yard sale, fall tea, chuckwagon dinner or the Sunday night music jam sessions. To address the fiscal challenges, the Board added "Sustainability" as an agenda item at our monthly meetings. We began to explore renting out portions of the church to gain revenue. More recently, we began discussions regarding alternate uses of the church hall in a way that may draw national Presbyterian Church in Canada (PCC) or Government grants such as a warming centre for our growing homeless population. However, these ideas are more of a long-term solution. It takes time to secure rental agreements or program funding and Covid continues to be a challenge.

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**We must find money immediately.** Unlike recent years, there is simply not enough money in our savings to subsidize church expenses for the year 2021. If a large infusion of cash is not received very soon, First Presbyterian Thunder Bay will not be able to operate past June. If it is the Will of God and the will of the people of the Church to survive through this year as a congregational community, there is a need for change.

The Board of Managers met with Session the first week of January to discuss the budget and plan for the AGM. The AGM will provide the opportunity to ensure that the Congregation is aware of the financial crisis & encourage good stewardship. At this meeting it was agreed that Session will ensure that Presbytery is aware of the inability of First Presbyterian Church to meet expenses for the year 2021 and to seek options for consideration of the congregation.

**Several Options for Action** will be presented and discussed at the Annual General Meeting (AGM) on Sunday, February 7. These options may include but are not limited to the following:

- Reduce the Minister's contract to less than full time via Presbytery (contract holder)
- Consider becoming part of a 2-Point Charge (one Minister for 2 congregations)
- Seek amalgamation with another congregation at a common location
- Consider "Dissolution of the Pastoral Tie" per PCC policy, which would allow us to keep the buildings and property, rent the manse, provide Transition Funding for the Minister and pay pulpit supply
- Keep together as a congregation, sell one or both buildings and rent worship space elsewhere using proceeds from sales. This will require the preparation of a plan by Session in accordance with Presbytery guidelines for approval by the congregation
- Accept the tragic "Dissolution of the Congregation" of First Presbyterian Church per PCC policy which means loss of the minister, buildings and us as a congregation. It necessitates Transition Funding of one-month salary and housing for every year served by the minister since September 2013. There will also be ongoing maintenance costs for the church and manse during the sale period. The PCC owns the buildings, so proceeds from the sale will go to the National Board of Trustees for dispersal to the Presbytery, national pension plan for Ministers and Indigenous projects. It would be a painful time for church members and adherents.

**Members will have the opportunity to attend the AGM via Zoom either on the phone or on the computer.**

**Please pray that together with Presbytery, we move forward individually and collectively in faith, kindness and stewardship.**

Respectfully submitted,  
Board of Managers

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## Treasurer's Report



I am the third from my MacKay family to act as Treasurer for the congregation of First Presbyterian Church. My grandfather was Treasurer, my mom was Treasurer and I am wondering if either of them had to present the difficult picture to the congregation that I have been explaining over the last few years.

Your Board of Managers this past year made some difficult decisions to try and reduce expenditures and lessen the expected operating **deficit** (also called **shortage/shortfall/debt/"in the red"**). Nevertheless, Covid has had a major impact on the finances of the First Presbyterian Church congregation.

As you will recall, I have shown the congregation decreases in revenue every year and operating **deficit** situations over at least the last few years. The events of 2020 have increased the money shortage and brought the congregation very quickly into a difficult financial position.

2021 will be a year of decisions.

I hope that you will take the time to read reports provided by the Minister and the Board which include some ideas on how the congregation might go forward. I would also ask that you participate at the Annual Meeting. If neither of these options are available to you, please talk to your Elder and share your thoughts or ideas.

You will notice that the Board and Session have opted to present a 6-month budget to you, rather than the usual 12 months. Part of the reason for this change is that we don't know how long we can expect the effects/restrictions/after-effects of Covid to continue. The other concern is that the congregation does not have sufficient AVAILABLE funds to continue, with the present income loss pattern, for 12 months.

As your treasurer, I am bound to plan for the worst scenario and hence, I am recommending that all revenue be used for operating and that the Board plan ahead to ensure that money is available should the congregation have to sever employment ties. That is not to say that that's what *will* happen. *But financially, it is prudent to be prepared.* That money is referred to as "Transitional Funding" and relates to the minister.

You will see in the proposed budget that this year, Session will not be planning for Mission projects, other than Presbyterian Sharing which is an Allocation from the Presbyterian Church in Canada and does include a mission component. That means that the congregation will NOT be collecting for mission projects such as Shelter House, Doctors Without Borders, PWS&D projects, etc. in an effort to divert

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offerings to pay bills and people. Please direct offering to either Operating or Presbyterian Sharing. There will be NO ADDITIONAL mission projects in 2021.

There is currently approximately \$600 balance in the Mission account and I will be asking the Congregation to use that balance towards the 2021 Presbyterian Sharing (also includes a mission component) allocation, thus freeing up sufficient money in the current chequing account to pay, for example, one winter month's gas bill.

While the Balance Sheet does indicate over \$30,000 in savings, please be aware that we cannot use this money to cover a financial shortfall. We must hold money aside to fulfil the minister's contract which includes the "transition fund" **should** the congregation make a decision to discontinue the full time status of the Minister.

The savings managed by the Board actually falls short of what we need to meet the transitional funding. As a result, I will also be asking at the annual meeting, that \$8,000 held by the Memorial Fund, be set aside SHOULD IT BE NEEDED, to help meet the requirements of the Transitional Fund.

From month to month, the congregation will be relying on Revenue (money coming in that month) being sufficient to pay the expenses (money going out in that month). There are **no savings** that the congregation can fall back on **to pay bills**.

Please take the time to review the information in your Annual Report. Look at past patterns. Look at the past year. Think about 2021 with Covid in mind and your own situation, your own commitment to First Pres., and please participate in discussions about the future of the congregation.

Respectfully submitted  
Beth Stewart  
Church Treasurer

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### Envelope Secretary's Report



As with most things this year, the envelope offering report paints a pretty bleak picture.

Covid 19 has had a huge impact on the givings for our church. For those who continued to contribute, whether or not you were at a service, thank you so much. The regular monthly contributions of PAR (Pre-Authorized Remittance) users were much appreciated.

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Comparison Chart for 2019 and 2020

\$	2019	2020
1- 99	6	6
100-299	6	5
300-499	12	9
500-999	16	14
1000-1999	22	15
2000-2999	6	10
3000-3999	5	2
4000+	3	3
TOTAL ENV. DONORS	76	64
TOTAL CONTRIBUTIONS	\$106,425	\$91,264.88
All totals include contributions made by PAR users.		

	2019	2020
New envelope users	6	0
New PAR	0	0
Envelope and PAR (for roof)	2	1
Envelope to PAR	4	1
Remove from PAR	4	4 (1 by death)
PAR to Envelope	1	0

At this time, a special thank you is extended to Gina, Church Secretary, who has been faithfully doing the deposits for us during Covid 19. Thank you, Gina!

Respectfully submitted,

Sandra Allan, Envelope Secretary

FINANCIAL REPORTS

Memorial Fund Report 31-Dec-20	
Balance, Jan 1/20	\$ 17,999.86
Revenue	825.00

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Expenditure (Transfer to Operating for roof)	10,000.00
Balance, Dec 31, 2020	\$ 8,805.68

### Presbyterian Sharing Allocation

**Presbyterians Sharing** is the national church fund that supports the mission and ministries we do together in Canada and around the world.

Presbyterians are sharing in a wide range of ministries from encouraging and equipping congregational renewal and development, to supporting inner city, native, refugee, urban, remote and chaplaincy ministries in Canada, to sending mission personnel to work with international partners.

The Presbyterian Sharing Allocation is calculated using the Revenue figure (minus revenue generated for debt reduction) from two years previously.

<b>Four-Year Review</b>				
	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
Suggested Allocation	13,082	12,642	9,394	9,437
Approved by Congregation	13,082	12,642	7,000	7,000

### Presbyterian Sharing Allocation 2021

Suggested Allocation	\$10,002
Suggested for approval by the Congregation	\$5,000

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First Presbyterian Church  
Mission Account Report

**Assets**

<b>Credit Union Shares</b>		100.33	
<b>Balance, as of Jan 1, 2020</b>			
Unspecified	1,918.82		
Sunday School	123.83		
	2,042.65		
			\$ 2,142.98

**Revenue**

General Mission	1540		
Sunday School Mission	0.5		
	1,540.50		1,540.50

Disbursements

Organization	CRA #	Budget	Allocated
<b>Local</b>			
Shelter House	119264190RR0001	300.00	300.00
Thunder Bay Food Bank	891450181RR0001	750.00	750.00
15th Fort Wm Scouts	107761694RR0001	720.00	720.00
Karen People Refugee Sponsorship	835322611 RR 0001	175.00	175.00
<b>National</b>			
WMS	893114843RR0001	300.00	300.00
Pres Share CM24 Ministries with Aboriginals	107856619 RR 0001	170.00	170.00
<b>International</b>			
PWS&D	107856619 RR 0001	375.00	375.00
Doctors without Borders	135275857RR0001	190.00	190.00
		\$ 2,980.00	\$ 2,980.00

<b>Credit Union Shares</b>		100.33	
<b>Balance Dec 31, 2020</b>			
General Mission	478.82		
Sunday School Mission	124.33		
	603.15		
			\$ 703.48

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**First Presbyterian Church**  
Balance Sheet As at 12/31/2020

**ASSET**

**Assets**

Cash on Hand	275.00	
Cash/cheques for deposit	2,500.00	
Copperfin C.U.-Operating	15,932.88	
Copperfin Savings-Special Funds	32,768.15	
Credit Union Shares	196.28	
Term Deposits	0.00	
Short Term Deposits	0.00	
Total Current Assets		51,672.31
Furniture & Equipment	52,281.40	
Church Building	300,000.00	
Manse	264,000.00	
Land	2,000.00	
Total Capital Assets		618,281.40
<b>Total Assets</b>		<b>669,953.71</b>
 <b>TOTAL ASSET</b>		 <b>669,953.71</b>

**LIABILITY**

**Liabilities and Member Equity**

Income Tax Payable	595.47	
CPP Payable	444.02	
EI Payable	195.62	
Pres. Church Pension Payable	0.00	
Pres. Group Ins. Payable	2.69	
Total Current Liabilities		1,237.80
HST - 5%	-1,749.38	
HST - 8%	-4,585.81	
Total Long Term Liabilities		-6,335.19
 <b>TOTAL LIABILITY</b>		 <b>-5,097.39</b>
 <b>EQUITY</b>		
<b>Member's Equity</b>		
Equity- beginning of year	692,936.61	
Surplus/(Deficit)	0.00	
Total Equity		692,936.61
Current Earnings		-17,885.51
<b>Total Equity</b>		<b>675,051.10</b>
 <b>TOTAL EQUITY</b>		 <b>675,051.10</b>
 <b>LIABILITIES AND EQUITY</b>		 <b>669,953.71</b>

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Revenue & Expenses 2020 & Proposed Budget 2021

		Annual Budget 2020	Actual Jan-Dec 2020	Budget Jan - June 2021
<b>REVENUE</b>				
Envelope Offering -- Operating	1	35,000	39,796.00	20,000
PAR offering – Operating		36,500	34,218.00	17,079
Envelope Offering -- Pres Sharing		4,200	2,000.00	878
Envelope Offering - Mission		2,500	765.00	
PAR Offering - Pres Sharing		2,200	2,245.00	1,535
PAR offering –Mission		1,000	775.00	
Open Offering		3,300	2,854.00	1,284
Initial/Easter/etc	2	3,400	1,102.00	
Sunday School Offering		50	1.00	
Donations from user groups		1,875	1,870.00	200
Roof Fund (Offerings)	3	8,800	9,313.05	
Roof Fund (Memorial)			10,000.00	
Fundraising -- Jam nights		8,000	1,945.35	
Special Events -- Operating		1,000		
Misc. including interest & PresSuperior		1,175	739.34	375
Bell Canada tower land rental		6,600	6,600.00	
<b>Total Revenue</b>		<b>\$ 115,600.00</b>	<b>\$ 114,223.74</b>	<b>\$ 41,351.00</b>
<b>EXPENSE</b>				
<i>Salaries</i>				
Minister's Stipend		45,427	45,363.03	23,100
Minister's Prof. Development	4	2,000	-	2,000
Book Allowance	5	500	-	500
Secretarial	6	8,900	6,330.86	4,212
Cleaner Expense	7	3,530	1,310.08	500
<i>Fee for Service</i>				
Organist	8	5,000	1,100.00	750
Pulpit Supply		1,575	-	175
Choir Director		100	-	
<i>Employer Contributions</i>				
Health and Dental		4,800	4,862.16	2,450
Church's Portion of Pension	9	4,719	4,718.76	2,500
CPP/EI Expense		3,800	3,577.76	1,800
<b>Total Remuneration Expenses</b>		<b>80,351.00</b>	<b>67,262.65</b>	<b>37,987</b>

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		Annual Budget 2020	Actual Jan-Dec 2020	Budget Jan - June 2021
<b><i>Congregational Ministries</i></b>				
Christian Education		400	-	-
Music/copyright	10	141	141.00	134
Worship Expenses		450	405.22	75
Donation/Support		150	-	
Fellowship (incl. kitchen)		250	45.45	20
<b><i>Total Congregational Ministries</i></b>		<b><i>1,391.00</i></b>	<b><i>591.67</i></b>	<b><i>229</i></b>
<b><i>Mission &amp; Ministry Beyond Our Church</i></b>				
Minister's Benevolent Fund		100	-	100
Presbytery and Synod Dues	11	1,864	1,863.45	808
Presbyterians Sharing	12	7,000	7,000.00	2,500
<b><i>Total Mission &amp; Ministry Beyond Our Church</i></b>		<b><i>8,964.00</i></b>	<b><i>8,863.45</i></b>	<b><i>3,408</i></b>
<b><i>Church Building Expenses</i></b>				
	13			
Church Heating		5,200	5,069.43	2,450
Church Water		1,200	1,091.44	600
Church Telephone		1,750	1,695.06	863
Church Hydro		1,350	1,351.25	550
Church Repairs/maintenance/elevator		4,600	1,829.08	750
Housekeeping Supplies		450	714.88	250
Grounds and Snow Removal	14	1,500	833.73	75
<b><i>Total Church Building Expenses</i></b>		<b><i>16,050.00</i></b>	<b><i>12,584.87</i></b>	<b><i>5,538</i></b>
Capital Maintenance (roof)		<b><i>30,000.00</i></b>	<b><i>30,849.00</i></b>	-
<b><i>Manse Building Expenses</i></b>				
Manse Heating		1,500	1,446.75	750
Manse Water		1,250	1,296.56	500
Manse Telephone		550	529.01	275
Manse alarm monitoring		250	244.08	125
Manse Hydro		1,300	862.07	650
Manse Repairs & Maintenance		500		250
Manse Property Taxes	15	875	803.35	447
<b><i>Total Manse Building Expenses</i></b>		<b><i>6,225.00</i></b>	<b><i>5,181.82</i></b>	<b><i>2,997</i></b>
<b><i>Administrative Expenses</i></b>				

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		Annual Budget 2020	Actual Jan-Dec 2020	Budget Jan - June 2021
Fundraising Expense	16	450	109.38	-
Advertising	17	115	95.88	-
Bank Charges		210	172.00	85
Insurance		4,823	4,822.20	3,136
Office Expenses & postage		1,000	887.86	500
Sundry Expenses				
Transfer to other accounts		3,400	688.45	788
<b>Total Administrative Expenses</b>		<b>9,998.00</b>	<b>6,775.77</b>	<b>4,509</b>
<b>Total Expenses</b>		<b>\$ 152,979.00</b>	<b>\$ 132,109.23</b>	<b>\$ 54,667</b>
Income Loss		<b>-\$ 37,379.00</b>	<b>-\$ 17,885.49</b>	<b>-\$ 13,316</b>

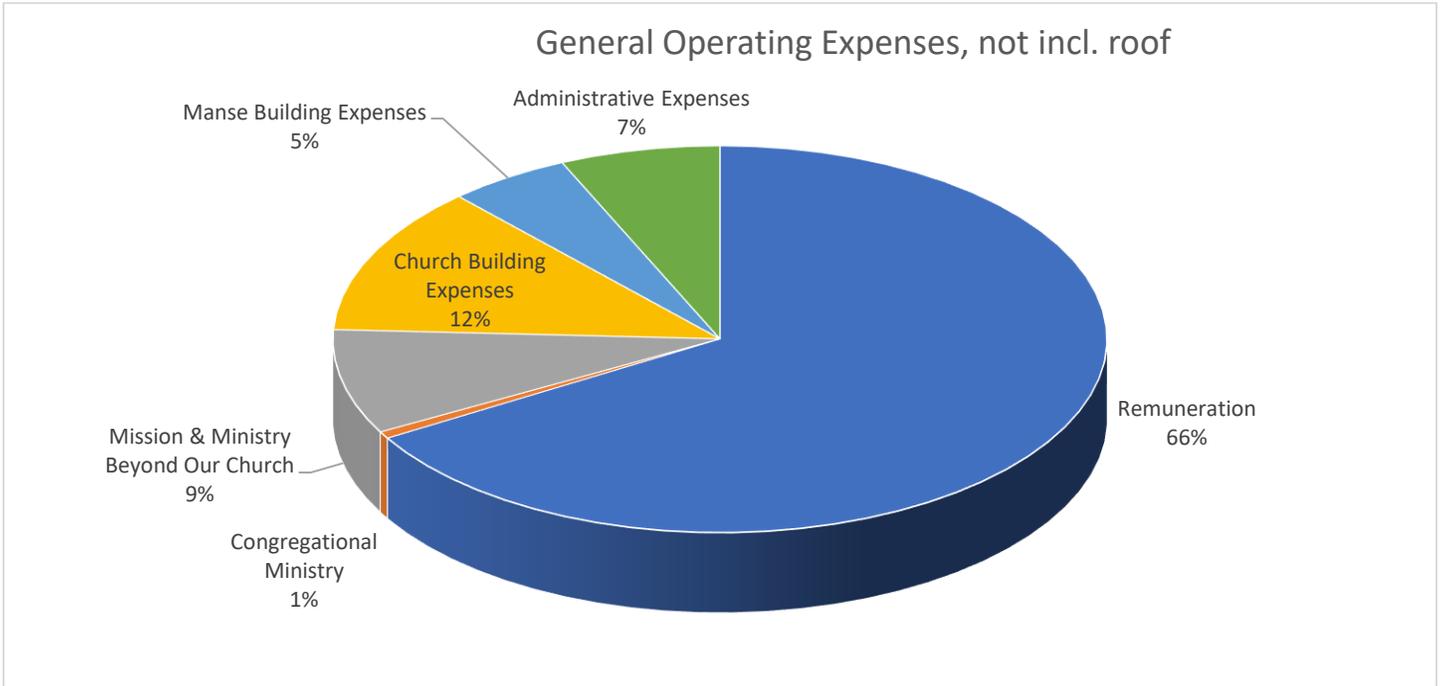
Operating & Mission Loss (NOT incl. roof)

**-\$ 6,349.54**

**2021 NOTES**

- 1 Assumes pattern of ~10% decrease/annum continues as well as Covid impact on Revenue  
As well, approx \$3,500 donations 20 2020 in association with estates
- 2 Eliminated in 2021, cost savings
- 3 End Roof Fund donations & encourage shift to Operating fund
- 4 Banked for max 5 years
- 5 Can be used anytime in the year
- 6 Assumes 2% COL increase
- 7 Assumes 2% COL increase, reduced hours
- 8 Organist has not submitted fee-for-service since Feb
- 9 Calculation: 5% of dollar base of \$100,016 from 2018
- 10 Annual license. Assumes 0-25 attendees and streaming
- 11 Based on 95 people on the roll
- 12 Calculation: 10% of dollar base of \$100,016  
Suggested Allocation: \$10,002  
Suggested by the Board of Managers: \$5,000  
Should be noted that this will be the 3rd year SU030 has not agreed to the suggested allocation
- 13 Assumes no major increase in utilities
- 14 Grounds mowing, only. No snow plow
- 15 Assumes 2% increase
- 16 Jam Session advertising or any other purchases specifically for a \$-making event
- 17 Advertising of Congregational activities/services

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**Income Loss Four-Year Comparison**

	2017	2018	2019	2020
<b>Revenue (inc. roof)</b>	\$ 135,406.51	\$ 143,711.13	\$ 140,354.49	\$ 114,223.74
<b>Expenses</b>				
Total Remuneration	75,124.41	75,825.82	77,255.72	67,262.65
Total Congregational Ministries	3,266.58	1,339.64	1,105.19	591.67
Total Beyond Church	15,648.00	15,313.50	8,890.00	8,863.45
Church Building	12,043.77	13,683.41	12,532.00	12,584.87
Capital Expense (roof)			56,410.10	30,849.00
Manse Expense	6,316.54	5,526.64	5,725.69	5,181.82
Total Administration	24,599.57	18,448.69	7,549.19	6,775.77
	\$ 136,998.87	\$ 130,137.70	\$ 169,467.89	\$ 132,109.23
<b>Income loss (not incl. roof)</b>	<b>-\$ 1,592.46</b>	<b>-\$ 6,535.17</b>	<b>-\$ 12,832.02</b>	<b>-\$ 6,349.54</b>

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**OPTIONS FOR THE FUTURE OF  
FIRST PRESBYTERIAN CHURCH  
THUNDER BAY, ON**

**Introduction:**

This document is not meant to be an exhaustive list of options or potential difficulties, but rather it is intended to serve as a basis for ongoing discernment and discussion among the leadership, committees, members, and adherents of First Presbyterian Church. There are many reasons for us to consider the future of our congregation: our current financial struggles; doctrinal changes facing our denomination; and the changing nature of ministry and mission in our city, country, and across North America.

I have organized the options below into two broad categories: 1. Increase Revenue and 2. Decrease Expenses. Naturally, there is nothing preventing us from doing both things at once.

All of our discernments and discussions must be blanketed with prayer. God may be calling us to do something radically different as a congregation, for the glory of God's Kingdom, and our logic and problem-solving skills alone will not get us to the place that God is preparing for us. We ask God, who is infinitely wise, to grant us wisdom in these difficult times.

**1. INCREASE REVENUE**

**A. Church attracts new members and adherents who give to the church.**

There is money available to help launch new ministry initiatives, including:

**Synod Regional Resource Grants** - Can be used by Presbyteries to fund programs of education, mission, and outreach that would benefit churches in the Presbytery. \$12, 250.00 is reserved for each Presbytery in the Synod until Sept. 30 each year, at which time any Presbytery can apply for any un-used grant funds. Churches are welcomed to bring proposal ideas to the Presbytery.

**Avondbloem Experimental Fund** – This fund provides grants to individuals or groups within The Presbyterian Church in Canada, or to projects recommended by them, to support experimental projects which will help to spread the message of Jesus Christ and further the Kingdom of God. A congregation or ministry can apply for up to \$8,000.00

**Conference Support Fund** – This fund assists sponsoring groups in running small or larger conferences within Canada. The fund will support up to one-third of the cost for the conference to a maximum of \$8,000.

**Creative Ministry with Children and Youth** – This fund assists ministries of The Presbyterian Church in Canada in planning new one-time or ongoing creative ministry projects within Canada. A congregation or ministry can apply for funding up to a maximum of \$8,000 (two-thirds of the total program cost).

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**New and Renewed Ministry Fund** – The Renewing Ministries stream provides funding to supporting vibrant congregations seeking to realize their vision more fully, or congregations seeking to significantly renew or to replant their ministry. Examples include expanding existing programs, experimenting with additional worship services, hiring staff to work with the community, developing programs in partnership with community agencies, significantly changing ministry configuration etc. First-time applicants must begin with a seed grant and continue towards a yield grant

*Potential Difficulties:*

- Possibility of grant applications being denied.
- Availability of volunteers who are willing and able to develop programs, write grant proposals, facilitate programs, and provide any necessary feedback/follow-up to the Synod or PCC national office.
- Possibility of low participation in grant-funded programs.
- Participants of programs may not join the church long-term, or those joining may not have the means to make sizable contributions of money or volunteer hours to the church.
- This avenue, though rewarding on many levels, would take time to implement.

**B. Current congregants increase their giving to the church.**

Our church is already working to facilitate multiple ways to give: in-person offering envelopes or cash; pre-authorized remittance (PAR); online via [canadahelps.org](http://canadahelps.org); email e-transfer. This may help others who live at a distance, or have prior connection with our church, but have moved away, or who view our online worship services to contribute financially to our church.

*Potential Difficulties:*

- People already giving all they can, due to fixed incomes.
- General unwillingness to financially give to our church.

**C. Congregants increase gifts to planned giving programs such as Legacy Funds, or Endowments.**

The Presbyterian Church in Canada offers legacy giving resources on their website. The document “*Setting up Legacy Funds and Endowments*” contains suggested policies and procedures to guide congregations through the process of setting up and administering a legacy or endowment fund. This process can be a blessing or a burden for many congregations. Planned gifts include: Gifts of Securities; Charitable Gift Annuities; Legacy Gift in your Will; Gifts of Life Insurance; Life Beneficiary Gifts; Gifts of Cash; Charitable Remainder Trusts; Donor Advised Funds, etc.

*Potential Difficulties:*

- Requires a dedicated person or team of people who make promoting Legacy Giving a priority in the congregation.
- Requires clear policies and procedures for how planned gifts will be received, invested, and used to enhance the life of the church.

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- Possible costs/minimum amounts required for establishing endowments, etc.
- Takes time to organize and implement (requires long-term vision).

**D. Church holds more revenue-generating events**

In the past (non-pandemic times), we have had a number of events that have not only generated income for the church, but also helped to connect us with our community. We are encouraged to always be thinking about creative new events and fundraisers.

*Potential Difficulties:*

- Availability of volunteers to organize, lead, work at, and donate to events.
- Difficulty in running fundraisers during Covid-19

**E. Church does substantial amount of renting of church space.**

Currently, groups such as Alcoholics Anonymous (AA) and Al-Anon use our church building in exchange for an unspecified donation. We could be intentional about renting out space in the church as source of revenue. We could further facilitate that by renovating the church to create a multi-use building (ex. part offices, part sanctuary, etc.)

*Potential Difficulties:*

- Ongoing complications from Covid-19 restrictions and safety
- Dedicated person or team of people to create rental policies, manage rental schedules and building/elevator access, ensure payments received and safety of building, etc.
- Possibility of not finding groups or agencies that need/want rental spaces in our church.
- Potential costs associated with any building renovations we might undertake.

**2. DECREASE EXPENSES**

**F. Downgrade the minister position to part-time or stated supply.**

The stipend for minister is currently one of the largest expenses for our congregation. The call contract between a minister and a congregation is approved by the Presbytery and can be re-negotiated with the Presbytery. The Presbytery is also able to facilitate conversations between churches regarding the formation of multi-church charges. Presbyteries considering calls or appointments to part-time ministries are cautioned to ensure that the congregation has developed specific terms of the call or appointment, including stipend and allowances,

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responsibilities and hours to be worked weekly. A minister currently serving full-time would need to discern for themselves whether God is calling them or not to minister in a part-time or multi-church situation.

*Potential Difficulties:*

- The inability to attract ministers willing to move to Thunder Bay to be a part-time minister only (attracting a minister to a two-church charge in Thunder Bay would be easier, in the author's opinion).
- The inability to attract or retain ministers willing to minister in a two-church charge.
- Functioning as a church congregation with only half or less of previous ministerial duties being provided.
- In a two-church charge, congregations would need to agree on the terms of the call, including their minister's position on the Human Sexuality remits currently before the General Assembly.
- Travel for "preaching for the call", moving costs, etc. for an incoming minister would still apply, but are shared in multi-church situations.
- Less ordained ministers in the Presbytery means more work for the very few ordained ministers we already have.

**G. Eliminate positions such as secretary, cleaner, music director, organist.  
(some of which are currently refusing remuneration for their services)**

Our church secretary is currently doing janitorial duties as well for the same amount of pay. Our organist (who is also serving as music director) has not been taking the remuneration she is due.

*Potential Difficulties:*

- No substantial financial benefit.
- Finding volunteers to fill those positions (we have had difficulties filling the positions even paid).

**H. Sell the manse, sell the church building, or both.**

The sale of buildings and property must go through the Presbytery. If the manse were sold, the church would still be required to provide the minister with monthly housing allowance according to PCC policy. **Money from sale of buildings and property is retained by the congregation as long as congregation remains constituted.** This would allow the congregation to worship in a more cost-efficient space (owned or rented). There is much creative potential in imagining worship in a different space and format.

*Potential Difficulties:*

- The real-estate market being conducive to the sale of manse and church.
- Finding another place to worship.
- Extra pastoral support required in the face of such dramatic changes.

**I. Entering into an amalgamation or Ecumenical Shared Ministry situation.**

Amalgamating (read: merging) with one or more Presbyterian congregations would allow us to pool our resources and worship as one church, in one place/building, with a fresh new identity.

Additionally, St. Andrew's Presbyterian Church in Geraldton has, in the last couple years, entered into an ecumenical shared ministry agreement with St. James Anglican Church in Geraldton. St. Andrew's sold their building, retained the money from the sale, and they remain established as a Presbyterian congregation. And yet, they share the Anglican church building, and take turns leading/participating in Presbyterian and Anglican-led worship services.

*Potential difficulties:*

--Amalgamating congregations requires a special level of pastoral care as two or more previously individual congregations shed their individual congregational identities and become one, new, completely unified worshipping community. (This would include decisions about which building and/or items from building to retain, which to sell; or sell both/all and start new in a new building or place.)

--Less ordained ministers in the Presbytery means more work for the very few ordained ministers we already have.

--In the case of an Ecumenical Shared Ministry: A legal agreement would need to be formed with a PCC approved denomination; the agreement would need to be approved by the Presbytery and the equivalent in the partnering denomination; and the Presbyterian minister would be expected to attend at least some meetings of the other denomination (ie. Diocese meetings) and vice versa.

**J. Dissolving the Pastoral Tie**

The stipend for minister is currently one of the largest expenses for our congregation. If the congregation determines they are no longer able to financially afford to pay a full-time minister, they may request that the Presbytery dissolve the pastoral tie with the minister on those grounds. Representatives of the presbytery meet with the minister and with the session, taking care to understand their needs and concerns with respect to the terms of the dissolution. The terms of the dissolution, once approved by the presbytery, will be inserted into a settlement agreement. The congregation remains constituted as a congregation and the Presbytery would appoint an interim moderator to help the congregation discern and accomplish next steps. (See document "Policy for Dissolution of Pastoral Ties", especially section titled "Category 2", for more information)

*Potential Difficulties:*

--When dissolution of the pastoral tie happens on these grounds, the congregation must provide the minister with a monthly transition allowance: 1 month of stipend for each year of service in the congregation. (Example: 10 years of ministry = 10 months stipend as transition allowance during transition period). The transition allowance includes use of the manse or a cash housing allowance. The minister is allowed to retain entitlement for up to 50% of any accumulated continuing education money allowance when he or she leaves a congregation if requested for a specific program and approved by the presbytery at the time when the

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pastoral tie is dissolved. If the reason for dissolving the tie is congregational financial issues, providing these funds to the minister could be difficult.

--Lack of pastoral leadership and support.

**K. Dissolving the Congregation of First Presbyterian Church.**

The dissolution of a congregation is done through the Presbytery. In this incredibly tragic scenario, the manse, and church building would be sold, the congregation would be dissolved by act of Presbytery. All funds from the sale of buildings/property would revert to the Presbyterian Church in Canada and be accessible (for select purposes) to the Presbytery. The congregation of First Presbyterian Church would cease to exist.

*Potential Difficulties:*

--Congregants finding another church at which to worship.

--Lack of pastoral support to process the emotional impact of a church closure.

--No ability to revitalize the existing congregation in a new location/building.