



The March 8th , 2022, regular meeting of the Presbytery of Waterloo-Wellington met via Zoom Call at 7pm. The meeting opened with a reflection from the Moderator on Presbytery operation and decorum. Following with prayer, the Moderator constituted the court and declared that it was competent to handle the business before it.

Attendance and Regrets

Ministers: Rev. Bill Bynum (Moderator), Rev. Diane Boyd, Rev. Johan Olivier, Rev. Peter Bush, Rev. Hugh Donnelly, Rev. Alex Macleod, Rev. Mark Gaskin, Rev. Scott McAndless, Rev. Nick Pavel, Rev. Megan Penfold, Rev. Reuben St. Louis, Rev. Michelle Yoon, Rev. Kristine O'Brien, Rev. Aubrey Botha, Rev. Glen Soderholm

Rep Elders: Louise Sharpe-Berges, Vern Platt, Gib McIlwraith, Rhonda Wright, Alex McNabb, Rick Thomas, Alistair McIlwraith, Bonnie Street, Kim Uyede, Bob Galbraith, Dave Mallet, Werner Kuemmling, Jeanette Bomhoff, Daewon Lee, Doug McCaig

Alt. Rep Elders: Catherine Hertel, Christy White

Appendix: Rev. Darrell Clarke (Clerk),

WMS: Jean Godin

Treasurer: George Myers

Regrets: Rev. Courtney Crawford, Rev. Susan Clarke, Rev. Frank Szatmari, Rev. George Robertson, Rev. Walter MacLean, Rev. Marty Molengraaf, Rev. John Borthwick, Rev. Kathy Morden

Adoption of Proposed Agenda

Moved by Megan Penfold/Louise Sharpe-Berges that the agenda be adopted as amended. Carried.

Minutes of January 11 Presbytery Meeting

Moved by Johan Olivier/Bob Galbraith that the Minutes of the January 11, 2022 regular meeting of the Presbytery be approved. Carried.

Business Arising

Moved by Peter Bush/Aubrey Botha that the Moderator compose a committee to respond to the dissent of Gib McIlwraith. Carried

Reports

a. Report of the Business Committee – Darrell Clarke see Appendix “A”

Moved by Louise Sharpe-Berges/Diane Boyd that the report of the Business Committee be received and considered. Carried.

Moved by Louise Sharpe-Berges/Diane Boyd that the actions of the Business Committee in distributing the correspondence be homologated.

Notice of Motion

The clerk introduced the notice of motion. It was discovered that the motion below was contrary to the Terms of Reference of the Development Fund (Appendix A of the Standing Orders of the Presbytery), Section 4 ss. (c) and Section 6 (also found below) rendering the following motion approved at the January meeting of Presbytery out of order. The development fund allows financing to individual congregations in crisis upon application.



Moved by Hugh Donnelly/Johan Olivier seconded that the amount of \$6,000 be distributed to each congregation, excluding Kitchener East PC and Central PC. Carried (NB: No application would be required for this funding.) (Minutes of the Presbytery, January 2022, p.9)

Applicable sections from the Development Fund

4 c) Supplementing operating expenses of a congregation in crisis

6. Requests for funds under 4 c) above shall be accompanied by:

- a) results of or commitment to an Every Person Congregational Visitation specifically oriented to the crisis: and
- b) the most recent congregational Annual Report; and
- c) a description of the crisis need. (22/6/93).

Remedy: Notice of Motion – March Presbytery Meeting

The remedy proposed as a notice of motion addressed the out of order motion.

Moved by Louise Sharpe-Berges/Diane Boyd that “At the next regular meeting of Presbytery, I shall move or caused to be moved, that the Congregational Covid Fund, established by the Presbytery at the regular meeting of the Presbytery, January 2021, receive an additional investment of funds in the amount of \$146,000 and that each congregation may apply for a grant of up to \$6000 for any reason related to the impact of the Covid 19 pandemic, including 2021 revenue shortfalls resulting in a deficit, and/or continuing projects financed by the first Congregational Covid Grant, and/or new projects. The Congregational Covid Fund, will be discontinued as of September 1, 2022, the remaining balance of the Fund will be deposited in the Development Fund.”

Kim Uyede/Mark Gaskin moved that the Presbytery adjourn.

At approximately 7:40 PM the Presbytery of Waterloo-Wellington reconvened. The moderator opened the meeting with prayer and constituted the court.

Motion Proposed by Notice at the last meeting of Presbytery:

Moved by Louise Sharpe-Berges/Diane Boyd that the Congregational Covid Fund, established by the Presbytery at the regular meeting of the Presbytery, January 2021, receive an additional investment of funds in the amount of \$146,000 and that each congregation may apply for a grant of up to \$6000 for any reason related to the impact of the Covid 19 pandemic, including 2021 revenue shortfalls resulting in a deficit, and/or continuing projects financed by the first Congregational Covid Grant, and/or new projects. The Congregational Covid Fund, will be discontinued as of September 1, 2022, the remaining balance of the Fund will be deposited in the Development Fund.

Discussion followed and several friendly amendments were made to the motion.

Point of Order: Gib McIlwrath. The motion is out of order as it is contrary to the Terms of Reference of the Development Fund and challenged the decision of the Moderator to let the new motion stand.

The moderator stepped aside and a vote was taken by the Clerk. The motion stands.

The final motion read:

Moved by Louise Sharpe-Berges/Diane Boyd that each congregation and the Crieff Centre, may apply for a grant up to \$6000 from the reEmergency Fund, for any reason related to the impact of the Covid



19 pandemic, including 2021 revenue shortfalls resulting in a deficit, and/or continuing projects financed by the first Congregational Covid Grant, and/or new projects. Carried.

The following was suggested as the terms of reference for the application:

To access funds Session would be asked to submit a 2 sentence proposal. An example could be “St. Andrew’s PC will use this grant to continue and expand the work begun with the first Covid grant.” No extract of minutes approving the request is required, just an email from the Session Clerk OR the Minister. Applications may be received immediately following the approval of the Recommendation.

Moved by Louise Sharpe-Berges/Diane Boyd that each congregation and the Crieff Centre, may apply for a grant up to \$6000 from the reEmergency Fund, for any reason related to the impact of the Covid 19 pandemic, including 2021 revenue shortfalls resulting in a deficit, and/or continuing projects financed by the first Congregational Covid Grant, and/or new projects. Carried.

Dissent: Gib McIlwrath.

Letter from Gibson McIlwrath to the Clerk of Presbytery of Waterloo - Wellington with reasons / grounds for dissent to the following motion:

Rev. Darrell Clarke
Clerk, Presbytery of Waterloo-Wellington

The notice of motion provided in the agenda for the March 8, 2022 meeting of Presbytery is below. In the preamble the Development Fund sections were not abided by in the motion that was presented , amended and then passed. The development Fund does not cover “any reason”. The way this motion that was passed means the sections 4 c) and 6 still apply. The congregations have to show a crisis and they have also to show a deficit not just a budget shortfall. Meeting the criteria in section 6 below is not onerous as each congregation already submitted requests in the past two years and received the money.

Another concern I have is the unknown cost of operating programs put in place under the previous grants and how long presbytery should fund them. There was an expectation that the congregations would take on the responsibility for funding ongoing operating expenses. I do recognize that the presbytery has agreed to fund some ongoing activities with annual or up to three year reviews or new applications at the end of the time period of the approval.

The business Committee should rule this motion out of order on the same basis as outlined in my descent from the previous motion in January. All of the reasons in that decent still apply. And should be read as part of this dissent.

I also have a concern that an organization is being granted the same consideration as the congregations within Presbytery. I am not sure we have any oversight or the same responsibilities for such an organization. If anything it should always be dealt with in a separate motion as it is a donation. This could have ramifications with CRA.

Applicable sections from the Development Fund

4 c) Supplementing operating expenses of a congregation in crisis

6. Requests for funds under 4 c) above shall be accompanied by:



- a) results of or commitment to an Every Person Congregational Visitation specifically oriented to the crisis:
and
- b) the most recent congregational Annual Report; and
- c) a description of the crisis need. (22/6/93).

Remedy: Notice of Motion – March Presbytery Meeting

At the next regular meeting of Presbytery, I shall move or caused to be moved, that the Congregational COVID Fund, established by the Presbytery at the regular meeting of the Presbytery, January 2021, receive an additional investment of funds in the amount of \$146,000 and that each congregation may apply for a grant of up to \$6000 for any reason related to the impact of the COVID 19 pandemic, including 2021 revenue shortfalls resulting in a deficit, and/or continuing projects financed by the first Congregational Covid Grant, and/or new projects. The Congregational Covid Fund, will be discontinued as of September 1, 2022, the remaining balance of the Fund will be deposited in the Development Fund.

To access funds Session would be asked to submit a 2 sentence proposal. An example could be “St. Andrew’s PC will use this grant to continue and expand the work begun with the first Covid grant.” No extract of minutes approving the request is required, just an email from the Session Clerk OR the Minister. Applications may be received immediately following the approval of the Recommendation.

Gibson McIlwrath
Representative Elder
Kitchener East Presbyterian Church

Memorial Minute: Rev. Samir Aboukeer

Samir was on the appendix of the Presbytery of Waterloo-Wellington for 29 years..

Samir was married to Haidy Hanna, he was a proud father of Michael and Soha and a devoted minister in the Presbyterian Church. Samir was the 5th child of Kenz Boctor and Elder Kamil Aboukeer born in El Minia, Egypt. Samir grew up in rural Egypt and there learned the importance of caring for his community. He was in dental collage when he felt a call to ministry. Choosing to live a life completely dedicated to spreading the Good News he earned his Bachelor of Divinity at Evangelical Theological Seminary in Cairo, Egypt and took his bride, Haidy, to Sudan, in 1981, where he ministered in the Presbyterian Church. Upon their return to Egypt, Samir faithfully served various churches around Cairo, Alexandria, and Assiut; always going to where the Lord called him to minister.

He immigrated to Canada in 1987 to work for Reachout Ministries, founded by Larry Brice and lead many of their trips to the middle east. In Kitchener he help establish the middle East Christian Centre. He also continued to serve the Lord with his family ministering to an Arabic speaking congregation in Kitchener, Ontario. His ministry took on various forms, from bible teaching, preaching, counseling, evangelism, crusades and one-on-one discipleship. But to most people he was simply known as Pastor Sam and his car license plates confirmed it with the words Pastor Sam.

Last winter I had the opportunity to spend a day with Samir. Sam had stage 5 cancer was not expected to live long. He shared his life story with me as we travelled to visit his lawyer and to pick up his medication. Pastor Sam focused on the spiritual needs of others. Everyone needed to know Jesus. “Jesus



is the answer”, he would tell others at the bank, on the phone, in the hospitals, etc. He continued to model that until his death. He loved Jesus Christ and modeled the need for Him in his daily life. In his last few months he was usually found sitting by the window reading his bible.

Rev. Mark Gaskin Thank you to the Presbytery

Rev. Mark Gaskin shared a few words of thanks to the Presbytery, its Moderators, Treasurers and Clerks. He thanked the clergy and representative elders, for their engagement, fellowship, sincerity. He closed stating that he has nothing but hope for the post-Covid church.

Covid Congregational Reports, March and May meetings

March 2022: **Calvin, Kitchener**; Duff’s, Puslinch; **Westside, Cambridge**; **St. Andrew’s, Arthur**; St. Andrew’s, Kitchener; **Knox-Calvin, Harriston**; **St. Andrew’s, Fergus**; Central, Cambridge, **Two Rivers, Guelph**, Kortright, Guelph (moved from January) (Due to the time and the remaining business before the Presbytery, verbal reports were suspended.)

Westside Sports Camp

Moved by Louise Sharpe-Berges/Diane Boyd that the Cambridge Sports Camp be granted the amount of \$3,000 for 2022, from the funds set aside for ‘supporting outreach ministries in the area of East Galt.’ Carried.

Watson Estate Update

The Clerk provided an update (See appendix A for the full update) on the Watson Estate and the next legal steps to be taken. As the preliminary work has been done the next step is litigation. Before proceeding with litigation the Presbytery was asked if they wish to proceed. A summary of expenses owed to date was also shared and the Property and Finance Team will discuss this further.

Moved by Louise Sharpe-Berges/Diane Boyd that the Presbytery of Waterloo-Wellington approve and proceed with litigation and file the necessary court materials. Carried.

Dissent: Rev. Peter Bush

DISSENT

My dissent to Recommendation 5 of the Business Committee report is three-fold.

First, Mrs. Watson’s will names the Senior Minister of Knox’s-Galt to be the executor of the estate. With Knox’s-Galt having closed, the legal fiction being advanced by the Presbytery’s legal representatives is that the Principal Clerk of the General Assembly is the Senior Minister of The Presbyterian Church in Canada and therefore is the Senior Minister of closed congregations. Such legal fiction is inconsistent with the polity of The Presbyterian Church in Canada.

Second, while at present there are no beneficiaries to the Trust imagined by the will. Twenty years is a long time. Over the next 20 years there may be eligible beneficiaries. How will claims against the trust be evaluated, the will is very vague on that? We are a church, we are called to be generous, acting with grace against our own interests. Thus, the Presbytery should hear the statement that more than \$1 million will be available in 20 years as a rough projection.

Third, this matter has already taken the time of Clerk, Past-Past-Moderator, Treasurer, and others in the court. It has also taken Presbytery time and attention. This is becoming a distraction from the Presbytery’s real purpose, living with single-minded purpose towards the kingdom of God. On this matter, the



Presbytery feels as though it is acting like Martha, when I believe Jesus invites us to be like Mary (Luke 10:38-42). In the words of Soren Kierkegaard, we are called to will one thing. Therefore, this distraction should have been dropped.

Homologation: Nomination of Rev. Brooke Ashfield to the Board of Trustees of the PCC

Moved by Hugh Donnelly/Sue Senior that the nomination of Rev. Brooke Ashfield to the PCC Board of Trustees be homologated. Carried

For Information Only:

Final List of Waterloo-Wellington Commissioners to 2022 General Assembly

Ministers

Revs. Bill Bynum (Knox, Preston), Rev. Peter Bush (St. Andrew's, Fergus), Rev. Susan Clarke, Rev. Dr. Mark Richardson (Kitchener East, Kitchener), Rev. Glen Soderholm (Two Rivers, Guelph)

Rep. Elders:

Jeanette Bomhoff (Gale, Elmira), Kim Brandon Uyede, (St. Andrew's Fergus), Rev. Linda Paquette (St. Andrew's, Arthur), Bonnie Street (Calvin, Kitchener), Judi Fischer (Knox, Crieff)

Young Adult Representative (YAR): Brianna Stewart, Knox, Waterloo

Moved by Louise Sharpe-Berges/Diane Boyd that Brianna Stewart be confirmed as the Presbytery of Waterloo-Wellington's Young Adult Representative.

Moved by Louise Sharpe-Berges/Diane Boyd that the report be adopted.

Report of the Treasurer - George Myers - see Appendix "B" and financial documents)

Moved by Louise Sharpe-Berges/Vern Platt that the Treasurer's Report be received and considered. Carried.

The treasurer provided a financial update for February noting the excellent return of the Consolidated fund including the Presbytery's holdings. The new funds have been set up for tracking.

Moved by Louise Sharpe-Berges/Vern Platt moved that the Interim Financial Statements to February 28, 2022, be accepted. Carried.

Moved by Louise Sharpe-Berges/Vern Platt the first quarter Assessments taken from the ReEmergency Fund be offset. Carried.

Moved by Louise Sharpe-Berges/Vern Platt that the report as a whole be approved. Carried.

Report of the Property and Finance Team - Louise Sharpe-Berges – see "Appendix "C"

Moved by Louise Sharpe-Berges/Vern Platt that the report of the Property and Finance Team be considered. Carried.

Terms of Reference of the reDevelopment and reEmergency Funds.

The team convenor presented the revised Terms of Reference for the reDevelopment and reEmergency funds.



Moved by Louise Sharpe-Berges/Vern Platt that the Presbytery approve the Terms of Reference for the reDevelopment Assistance Fund including the information found in italics within the document and that the Clerk be instructed to include this document in the Standing Orders of the Presbytery. Unforeseen and/or incidental non-financial terms of reference may be modified within one year of the approval date, without a notice of motion. Defeated.

Discussion followed, specifically if money had been set aside for the potential of planting a new congregation. The motion was defeated.

Moved by Louise Sharpe-Berges/Vern Platt that the Presbytery approve the Terms of Reference for the reEmergency Financing and Repair Fund including the information found in italics and that the Clerk be instructed to include this document in the Standing Orders of the Presbytery. Unforeseen and/or incidental non-financial terms of reference may be modified within one year of the approval date, without a notice of motion. Carried.

Discussion followed. The team convenor invited additional ideas from the Presbytery for the two Terms of Reference.

After a period of debate, an immediate vote was called for. The motion carried.

Westside Presbyterian Church matters

The convenor presented a request from Westside Presbyterian church to sell its manse, with the proceeds of the sale to be used by Westside for their church construction and an application for a short-term loan to Westside Church to be repaid to the Presbytery by Sept. 15, 2022, was also presented. Balance Sheet 2021, Designated Funds and 2022 Budget documents are attached.

Moved by Louise Sharpe-Berges/Vern Platt that the Presbytery approve the sale of the Manse by Westside Church. Carried.

Moved by Louise Sharpe-Berges/Vern Platt that the Presbytery approve that the proceeds of the sale of the Manse will be used by Westside Church for the construction of the addition to the church. Carried.

Moved by Louise Sharpe-Berges/Vern Platt that the Presbytery approve the application for a short term loan of up to \$250,000 from Westside Church. Funds will be provided to Westside Church in stages as needed and are to be repaid by Westside Church to Presbytery by September 15th, 2022. Carried.

Financial Assistance to Congregations

Recommendations 7 and 8 in the agenda (see Appendix C) were withdrawn.

Moved by Louise Sharpe-Berges/Vern Platt moved that in the future, congregations that require financial assistance apply to the reEmergency Fund by sending their application to the Clerk of Presbytery, Carried.

Payment of Invoices from the Watson Estate

Moved by Louise Sharpe-Berges/Vern Platt that the treasurer of the WW Presbytery be directed to pay the invoices listed in connection with expenses related to the Mary J. Watson Estate to McCarter, Grespan LLC, from the reDevelopment Fund. Carried.

Recommendation 3.5 from 2021 General Assembly on environmental sustainability.

The Property and Finance Team compiled an extensive list of modifications which can contribute to environmentally friendly improvements.



Moved by Louise Sharpe-Berges/Vern Platt that the Presbytery approve the clerk of Presbytery sharing the document with suggestions for increasing environmental sustainability with the clerks of Session within the Presbytery. The document would be for study and incorporation into the churches' policies, as applicable, and that the resulting policies would also apply to rental groups. Carried.

For Information only

Baden Church

The Board of Trustees of the PCC approved the Mission Plan in the Presbytery's application for funds from the sale of the Baden Church.

Presbytery Treasurer

It is with mixed feelings that we inform you that our Presbytery Treasurer, George Myers, has decided not to request a renewal of his contract beyond the end of June 2022. We will miss George's extensive financial knowledge and experience and wish him all the best with future endeavours.

A committee comprised of the Moderator, Clerk and Treasurer of Presbytery along with one member of the Property and Finance Team (to be determined) will carry out a search for George's replacement.

Moved by Louise Sharpe-Berges/Vern Platt that the report, as a whole, be accepted. Carried.

Report of the Renewal Team - Johan Oliver – see Appendix “D”

The report of the Renewal Team was withdrawn.

It being 9:30 PM it was moved by Reuben St. Louis/Gib McIlwrath that the meeting be extended for an additional thirty minutes. Carried.

Congregational Response Team –Diane Boyd – see Appendix “E”

Moved by Diane Boyd/Mark Gaskin that the report of the Congregational Response team be received and considered. Carried.

The team convenor presented a report for information to the Presbytery.

Moved by Diane Boyd/Mark Gaskin that the report as a whole be accepted. Carried.

Equipping Leadership Team – Peter Bush – see Appendix “F”

Moved by Peter Bush/Reuben St. Louis that the report of the Equipping Leadership team be received and considered. Carried.

The convenor of the Equipping Leadership Team reintroduced the recommendations on Stipend adjustments, Housing Allowance and Mental Health.

Stipend

Moved by Peter Bush/Reuben St. Louis that effective 2023 the Presbytery of Waterloo Wellington add years 9-15 to the Stipend grid, with annual increments at rate of the year 1-8 increments. The Presbytery will create this grid annually and distribute it to congregations. The Stipend grid is understood to be a floor below which stipend rates cannot fall. Carried.

Moved by Peter Bush/Reuben St. Louis that on a case-by-case basis the Presbytery of Waterloo-Wellington is prepared to assist congregations adjusting to the new grid system. To receive assistance in implementing the grid congregations should apply to the Clerk of Presbytery.



Recommendations Tabled (re Manse and Housing Allowance)

That the Presbytery of Waterloo-Wellington provide loans of up to \$50,000 to ministers moving into the Presbytery who are purchasing homes. The \$50,000 ceiling on the loans will be reviewed annually in time for the Sept. meeting of the Presbytery, taking into account among other things cost of living increases, specifically housing increases. These loans are interest free until the house is sold, at which time 80% of the loan and its appreciated/depreciated value shall be paid back to the Presbytery. These loans will be made available to ministers who have moved into the presbytery and purchased houses since Jan. 1, 2020. Ministers must take the initiative in applying to the Property and Finance Team for the loan. Funds to come from the **reDevelopment Assistance Fund**.

That the Presbytery of Waterloo Wellington instruct congregations provide \$3,000 per year (\$250 a month) to each minister in the presbytery who is living in a manse or who is renting their accommodation. The \$3,000 annual amount will be reviewed annually by the Presbytery in time for the Sept. meeting of Presbytery. The funds are to be used toward the minister's accommodation costs in retirement. Retro-active for 2020 and 2021 and also for 2022 and 2023 the presbytery will pay the housing equity benefit. In 2024 the Presbytery it will pay half the benefit and the congregation the other half. In 2025 congregations will become responsible for paying the full amount of the benefit. Funds to come from the **reDevelopment Assistance Fund**.

Mental Health

Moved by Peter Bush/Reuben St. Louis that the Presbytery of Waterloo-Wellington adopts the following practices:

- a. Sessions are to ask their ministers each year when their ministers will be taking their full 5 weeks of holidays. Sessions are to be agents of the Presbytery in ensuring that ministers take their holidays.
- b. The Presbytery will enquire of all ministers who have not taken continuing education for two years, what plans they have to take continuing education.
- c. The Presbytery will produce a one-page summary of the vision and goal of the Trust Fund and the work of the Pastoral Care Committee, including how those funds and supports can be accessed. The one-page summary to be distributed to Clerks of Session and Ministers in September of each year. Carried.

New Business – see Appendix “G”

Overture to the Assembly Council/Trustee Board re: Russian attack on Ukraine.

Whereas the Trustee Board of The Presbyterian Church in Canada has fiduciary responsibility for the assets of the denomination, and

Whereas prudent investors would seek to divest themselves of assets connected to an aggressor like Russia, since such investments open investors to liabilities such as lawsuits, war reparations, and the loss of reputation,

Therefore, the Presbytery of Waterloo-Wellington overtures the 2022 General Assembly to instruct the Trustee Board to review Consolidated Portfolio and Pension Board investments to minimize any fiduciary and/or reputational risk to The Presbyterian Church in Canada through investments in Russian companies, Russia-related projects or infrastructure, or companies doing business in Russia or to do otherwise as the General Assembly in its wisdom may deem best.

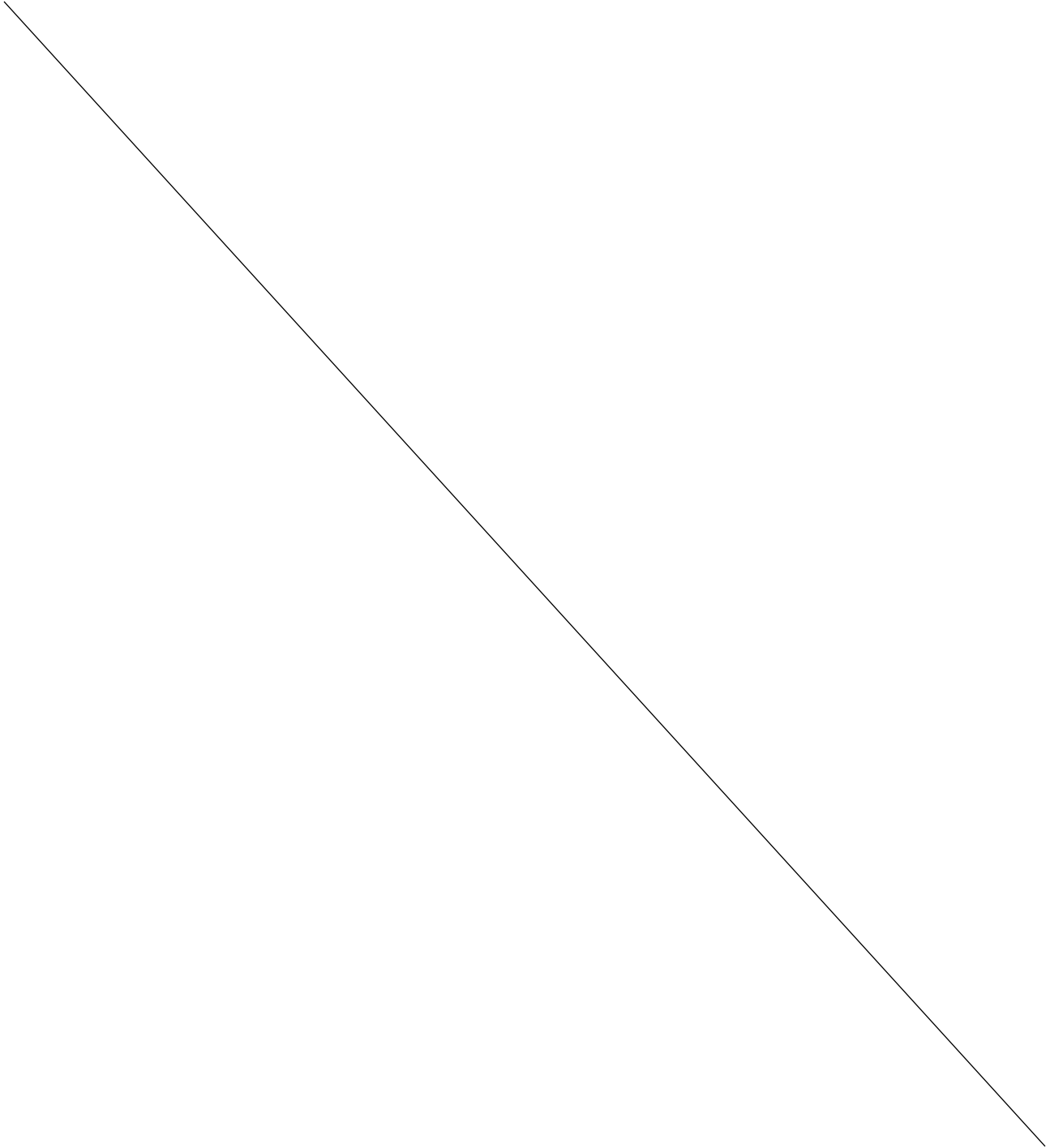
Moved by Peter Bush/Nick Pavel that the above motion be adopted by the Presbytery and referred to the Assembly Council/Trustee Board with its approval. Carried.



**Next Meetings Business Committee April 5, May 3, June 14, July 5, August 2,
Presbytery: May 10 and June 21, 2021 – both in person meetings**

Adjournment

Moved by Alistair McIlwrath that as the business of the court is completed, it should adjourn Carried.





Business Committee Report – “Appendix A”

Recommendation #1

That the report of the Business Committee be received and considered.

Correspondence

#	Received/Sent	Topic	Referred to:
22 12	Marjorie Copeland	Presbytery Statistics Report	Clerk
22 13	Presbyterian College	Bible for Doubtters Course	Presbytery
22 14	Rev. Sean Foster	Symposium on Guided Prayer	Presbytery
22 15	Terrie-Lee Hamilton	Moderator Elect	Presbytery
22 16	Liz Brewer	Annual Certified Candidate Update	EL Team
22 17	Rev. Sean Foster	Louis	To Sean Foster
22 18	Rev. Peter Bush	Extended Stipend Grid	Presbytery
22 19	Gib McIlwrath	Reason for Dissent	Clerk
22 20	Rev. Don Muir	Cancellation of 2022 Clerk's Consultation	Clerk
22 21	Rev John Borthwick	The Abbey "Will your Anchor Hold"	Presbytery
22 22	Terrie-Lee Hamilton	Referred Overture Deadline	Clerk
22 23	Crieff Hill Events	Mental Health in Church Leaders	Presbytery
22 24	Terrie-Lee Hamilton	Overture from the Presbytery re: Pensions	To Terrie-Lee Hamilton
22 25	Liz Nolan (P. Grespan)	Interim Billing and Report (Next Steps)	Bus. Committee
22 26	Terrie-Lee Hamilton	Online GA and GA Theme	Clerk
22 27	Terrie-Lee Hamilton	GA Commissioners Confirmed	Clerk
22 28	Theresa MacDonald	Camp Kintail Newsletter	Presbytery
22 29	Liz Nolan (P. Grespan)	Insurance copy 715 Main Street "Watson Est."	Clerk
22 30	Rev. Rick Manafo	Richmond Hill Pulpit Supply	Ministers
22 31	Terrie-Lee Hamilton	Receipt of study and report	Clerk
22 32	Rev. Don Muir	Re: Letter of Jan. 28	Clerk
22 33	Virginia Stelzner(P Grespan)	Meeting Invitation: Watson Estate	Clerk
22 34	Kathryn Muir	Changes to the Roll January 2021	Presbytery
22 35	Presbyterian History Society	Presbyterian History Moment	Presbytery
22 36	Paul Grespan	Confirmation of Teams Meeting Feb 11	Clerk/Bus. Comm
22 37	Louise Sharpe-Berges	Request for Presbytery Auditor	Presbytery
22 38	Rev. John Borthwick	The Abbey Presents: Dr. Patricia Dutcher Wells	Presbytery
22 39	Marjorie Copeland	Receipt of Overture #9 (KW MH)	Clerk
22 40	Rev. Andrew Hyde	Guelph Campus Ministry Matters	Bus. Comm.
22 41	Rev. Nick Pavel	Covid Congregational Grant Request (Mt Forest)	Renewal Team
22 42	Rev. Mark Gaskin	Request for funding Westside Sports Camp	Bus. Comm.
22 43	Rev. Jim Biggs	Nominations, Assoc. Sec. Communications	Presbytery
22 44	Presbyterian College	Presbyterian College Newsletter Feb. 2021	Presbytery
22 45	Jackie Czeglédi	Congregational Statistical Reports Deadline	To Clerks of Session
22 46	Eloise Gardner	Receipt of Eden Mills Statistical Report	Clerk
22 47	Maggie Leung	Presbyterian Sharing Year End Report	Presbytery
22 48	Bonnie Street	Covid 19 Report , Calvin, Kitchener	Clerk
22 49	Carragh Erhardt	Funds for Homophobic/Transphobic	Presbytery
22 50	Jessica Kristensen (P. Grespan)	Filing Dates and Timelines upon approval	Bus. Comm.
22 51	Rev. Mark Gaskin	Westside Request for Prebytery Loan	P&F Team
22 52	Stephanie Banks	Enrichment Day Crieff Hills	Presbytery
22 53	Terrie-Lee Hamilton	YAR Selection 2022 GA	EL Team
22 54	Jackie Czeglédi	Approval of Livingston PC Mission Plan	Presbytery/B. Comm.
22 56	Rev. Reuben St Louis	Form for Pension and Benefits	Clerk
22 57	Rev. Esther Abus	Pastoral Letter to Bunun Presbytery	To Rev. Abus OB
22 58	Louise Sharpe Berges	Request for Prsbytery Auditor	To Presbytery
22 59	Rev. John Borthwick	The Abbey-Sustaining Digital	Presbytery
22 60	Crystall Wyllie	HR Information and other questions	Clerk
22 61	Rev. Hugh Donnelly	Nomination, Trustee Board, B. Ashfield	Bus. Comm.
22 62	Rev Peter Bush	Appointment of Brianna Stewart, YAR	Clerk/To GAO
22 63	Terrie-Lee Hamilton	Nomination of B. Ashfield, Board of Trustees	To Terrie-Lee Hamilton
22 64	Rev. Glen Soderholm	Thank You and Covid Grant Report	Bus. Committee
22 65	Rev. Mark Gaskin	Request for Sale of Land	Presbytery
22 66	Rev. Mark Gaskin	Westside Covid Grant Report	Bus. Comm/Presbytery
22 67	Rev. Kathy Morden	Knox, Harriston, Covid Grant Report	Bus. Comm/Presbytery
22 68	Presbyterian History Society	March History Short	Presbytery
22 69	Marjorie Copeland	Acknowledgment of GA Commissioners	Clerk
22 70	Rev. Ian Ross Macdonald	Guidelines for Amending Policy and	Bus. Committee
22 71	Kathryn Muir	Procedures re Gender & Sexuality	Presbytery
22 72	Rev. Peter Bush	February Changes to the Roll	Presbytery
22 72	Rev. Peter Bush	St Andrew's Fergus Covid Grant Report	Bus. Comm/Presbytery

Recommendation #2

That the actions of the Business Committee in distributing the correspondence be homologated.



a. Notice of Motion

In reviewing the Terms of Reference of the Development Fund (Appendix A of the Standing Orders of the Presbytery), Section 4 ss. (c) and Section 6 (as found below) render the following motion approved at the January meeting of Presbytery out of order. The development fund allows financing to individual congregations in crisis upon application.

Moved by Hugh Donnelly/Johan Olivier seconded that the amount of \$6,000 be distributed to each congregation, excluding Kitchener East PC and Central PC. Carried (NB: No application would be required for this funding.) (Minutes of the Presbytery, January 2022, p.9)

Applicable sections from the Development Fund

4 c) Supplementing operating expenses of a congregation in crisis

6. Requests for funds under 4 c) above shall be accompanied by:

- a) results of or commitment to an Every Person Congregational Visitation specifically oriented to the crisis: and
- b) the most recent congregational Annual Report; and
- c) a description of the crisis need. (22/6/93).

Remedy: Notice of Motion – March Presbytery Meeting

At the next regular meeting of Presbytery, I shall move or caused to be moved, that the Congregational Covid Fund, established by the Presbytery at the regular meeting of the Presbytery, January 2021, receive an additional investment of funds in the amount of \$146,000 and that each congregation may apply for a grant of up to \$6000 for any reason related to the impact of the Covid 19 pandemic, including 2021 revenue shortfalls resulting in a deficit, and/or continuing projects financed by the first Congregational Covid Grant, and/or new projects. The Congregational Covid Fund, will be discontinued as of September 1, 2022, the remaining balance of the Fund will be deposited in the Development Fund.

To access funds Session would be asked to submit a 2 sentence proposal. An example could be “St. Andrew’s PC will use this grant to continue and expand the work begun with the first Covid grant.” No extract of minutes approving the request is required, just an email from the Session Clerk OR the Minister. Applications may be received immediately following the approval of the Recommendation.

Note: After the notice of motion is introduced at the March meeting, we will invite a motion of adjournment. We will then constitute a second sederunt to approve the recommendation and continue with the business of the Presbytery. As applications are received by the business committee cheques will be mailed to individual congregations.

Recommendation #3

That the Congregational Covid Fund, established by the Presbytery at the regular meeting of the Presbytery, January 2021, receive an additional investment of funds in the amount of \$146,000 and that each congregation may apply for a grant of up to \$6000 for any reason related to the impact of the Covid 19 pandemic, including 2021 revenue shortfalls resulting in a deficit, and/or continuing projects financed by the first Congregational Covid Grant, and/or new projects. The Congregational Covid Fund, will be discontinued as of September 1, 2022, the remaining balance of the Fund will be deposited in the Development Fund.



b. Memorial Minute – Rev. Samir Aboukeer

c. Covid Congregational Reports, January, March and May meetings

March 2022: **Calvin, Kitchener**; Duff's, Puslinch; **Westside, Cambridge**; **St. Andrew's, Arthur**; St. Andrew's, Kitchener; **Knox-Calvin, Harriston**; **St. Andrew's, Fergus**; Central, Cambridge, **Two Rivers, Guelph**, Kortright, Guelph (moved from January)

May 2022: Knox, Waterloo; Knox, Elora; Knox, Crieff; Doon, Kitchener; St. Andrew's, Alma; Rockwood; Knox, Guelph; Knox Preston; Gordonville

d. Westside Sports Camp Grant (Correspondence #22-42)

TO: Presbytery of Waterloo-Wellington

RE: Request for Westside / Cambridge Sports Camp Grant - 2022

In previous years, the Presbytery passed a recommendation from the Mission and Outreach Committee in support of Westside's request for a grant from the Presbytery Fund that had been set aside for "supporting outreach ministries in the area of East Galt."

I am not sure which Team under the new Presbytery committee structure is now responsible for this. I am certain you will forward this request to the appropriate Team.

On behalf of the Session of Westside Church we are making a request for 2022: "that the Cambridge Sports Camp be granted the amount of \$3,000 for 2022, from the funds set aside for 'supporting outreach ministries in the area of East Galt.'"

I have attached a report about last year's camp to this email.

Thank you for your attention to this request.

MB Gaskin,

Minister of Westside Church.

2021 WESTSIDE SPORTS CAMP REPORT

Hurray! Wow! Thank you, Lord, for the forty campers who participated in Westside's sixth Sports Camp in August 2021. Once again, we are grateful for the committed volunteers who displayed a heart for children and for Jesus. As well, the Scripture Union organization has always brought great leaders and an excellent programme filled with purpose, energy and caring and has indeed shown understanding of the truth that "No child cares what you know until they know that you care."

In this coming year, Zac Thomas has agreed to take on the position of camp director and I will gladly assume the role of his 'wing man.' He is a man I admire for his natural ability to win the love and respect of the campers and he is truly the right person for this job!

Thank you to the Session of Westside for their support that allowed us to offer an affordable camp experience to families in our community. Our thanks as well to the Westside Church family. You helped with registrations, brought snacks, made sure campers felt welcomed and at ease throughout the day, and of course you backed all of us up with your prayers.

A special thanks to Jan Bancarz who expertly helped to smooth out the bumps in the road so that camp could run smoothly. Our gratitude also goes out to our Men's Group who has always gladly provided the barbecue in past years. Here's hoping we can do that again in 2022. We are thankful for the generous spirit of those who offered to billet our leaders as we really couldn't have done this without



you! And this camp wouldn't have been nearly as much fun without Pastor Mark, perhaps our biggest cheerleader.

It is with great optimism that I look forward to Westside's seventh summer camp taking place August 22-26, 2022. Thank you, God for grace, mercy and love.

Respectfully submitted, Roger Agler

Recommendation #4

That the Cambridge Sports Camp be granted the amount of \$3,000 for 2022, from the funds set aside for 'supporting outreach ministries in the area of East Galt.'

e. Watson Estate update (correspondence #22-25,36, 50)

Two issues still remain before we can make an application for a Certificate of Appointment

- Identify the estate trustee as the one described in the will is deceased. Knox's Galt was dissolved prior to the death of the Jean Watson so there is no senior minister.
- Identify the beneficiaries of the Estate. Knox's Galt was to receive 10% of the estate's value (insert number) and the residual of the Testamentary Trust once it expired. Knox's Galt no longer exists.

NEXT STEPS

- We were going to present to the probate court , an affidavit that the Trustee Board of the PCC was the legal successor which would have entitled the Board to be the beneficiary. However, the act incorporating the PCC does not have a provision for legal succession of a congregation that ceases to exist. The Trustee Board is not the legal successor to Knox's Galt.
- **Order for Directions:**
 - **Certificate of Appointment.** The Principal Clerk, as the senior minister of the Trustee Board and the national church, is to apply for the Certificate of Appointment in accordance with the Trustee Act (ON), which permits the court to appoint a new trustee.
 - **Knox's Share.** An affidavit will be presented stating that the Trustee Board as Substitute for Knox's Galt in accordance with the cy-pres doctrine. Cy-pres allows a court to save charitable gifts that would otherwise fail if the beneficiary charity no longer exists. The court can direct the gift to an alternative charity whose objects are as near as possible to the original intended recipient.
- **To do the above, a Notice of Application must be served upon all persons with an interest in the outcome of the questions before the Court.**
 - In our case any parent or guardian of a minor who could receive benefits from the estate's trust fund and the Office of the Children's Lawyer (AGO).
 - A hearing will ne held with the OSCJ (Ontario Superior Court of Justice) and a lawyer representing the Trustee Board of the PCC will make the case for the Order of Directions.
- **If we are successful the Principal Clerk will be able to apply for the Certificate of Appointment and the Trustee Board can receive and administer the estate.** [NB: the Trustee Board will



administer the estate on behalf of the Presbytery and seek the Presbytery’s Guidance (through the appointed advisory committee). However, the use of the funds must be similar to that as Knox’s Galt could have. Thus any funds from the Watson Estate would have limited range, this range is still to be determined.]

- **An experienced estate litigation lawyer, Mr Trent Johnson, has been assessed and provided an outline of his court fees.** These fees will total between \$7500 and \$12,000 including review and research, notices and supporting Affidavits, Factum and Book of Authorities (if requested) and filings. Much of the research has been done and the Factum and Book of Authorities may not be required. [NB: If our applications are contested there may be additional costs]

Further to the conference call of February 11, 2022, the litigation lawyer, Trent Johnson, was contacted to provide an anticipated timeline should we approve moving forward with litigation at this meeting. He estimated that the materials will likely be prepared and filed within 7-12 days from our instruction to proceed. This would mean a filing date of no later than March 23, 2022 and a decision to be handed down sometime between late April and mid May.

The condition of the Estate

The property is secure and the original provider of home insurance has been retained to provide a insurance policy for 2022 with a notice of vacancy. Utilities are paid and Gib McIlwrath is looking after property maintenance.

Legal and other costs incurred to date:

Invoice #	Date	Description	Amount	TOTAL
207833	July 06-Dec 31, 2021	Legal and Property Expense	\$ 26,436	\$ 31,739
208544	Jan. 1 - Jan., 24, 2022	Legal Expense (Order for Directions)	\$ 7,341	\$ 9,039
208545	July 06-Dec 31, 2021	Property Maintenance Expense	\$ 6,319	\$ 6,319
			\$ 40,096	\$ 47,097
COST Breakdown				
207833/208544	Phase 1	Legal Expense (Presbytery as Applicant)	\$ 14,183	\$ 17,123
208544	Phase 2	Legal Expense (PCC BoT as Applicant)	\$ 13,461	\$ 16,250
207833	Phase 1A	Securing the Property	\$ 6,133	\$ 7,404
208545	Ongoing	Property Maintenance Exp. (Jan to Jan)	\$ 6,319	\$ 6,319
			\$ 40,096	\$ 47,097

Recommendation #5

That the Presbytery of Waterloo-Wellington approve and proceed with litigation and file the necessary court materials.

f. Homologation: Nomination of Rev. Brooke Ashfield to the Board of Trustees of the PCC (Correspondence # 22-61)

Between Presbytery meetings and before the deadline of February 28, 2022; a nomination to the PCC Board of Trustees was received and forwarded to the General Assembly Office.

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Recommendation #6

Moved by Hugh Donnelly/Sue Senior that the nomination of Rev. Brooke Ashfield to the PCC Board of Trustees be homologated.

For Information Only:

g. Final List of Waterloo-Wellington Commissioners to 2022 General Assembly

Ministers

Revs. Bill Bynum (Knox, Preston), Rev. Peter Bush (St. Andrew's, Fergus), Rev. Susan Clarke,
Rev. Dr. Mark Richardson (Kitchener East, Kitchener), Rev. Glen Soderholm (Two Rivers, Guelph)

Rep. Elders:

Jeanette Bomhoff (Gale, Elmira), Kim Brandon Uyede, (St. Andrew's Fergus), Rev. Linda Paquette (St. Andrew's, Arthur), Bonnie Street (Calvin, Kitchener), Judi Fischer (Knox, Crieff)

Young Adult Representative (YAR): Brianna Stewart, Knox, Waterloo

Recommendation #7

That Brianna Stewart be confirmed as the Presbytery of Waterloo-Wellington's Young Adult Representative

Recommendation #8

That the report be adopted.



Report of the Treasurer- Appendix “B” (and attached documents).

TREASURER’S REPORT TO WATERLOO-WELLINGTON PRESBYTERY MARCH 8,2022

Interim Financial Report to February 28, 2022

The monthly financial reports, to February 28, 2022 are attached. The General Fund operations were very much in line with budget. This report also shows the operations of the other funds, including the Congregational Covid Fund, which many congregations have used, leaving a balance of \$40,712, There were further Requests for two 2nd time grants of \$6000, leaving a current balance of \$28,712. The Budget for 2022, 1st quarter, was covered by the ReEmergency Fund. There was an overrun of \$15,122 for the Congregational Implementation Ready Projects. These amounts from the Waterloo North Allocations were closed out to the Main Development Fund at January 1, 2022. Remaining requests in 2022 of this type will need to come from the new ReGeneration Fund. Or the ReEmergency Fund

The Balance Sheet to February 28, 2022 now shows a column for each fund, including the new Campus Student Ministry Fund of \$148,486, the Regeneration Fund, with an initial deposit of \$100,00 plus the redistributed Development Fund of \$636462, and the ReMergency Fund with \$400,466. You will note that the Reserve, Trust, and Campus Student Ministry, ReEmergency , and ReGeneration Funds are now mostly in the PCC Consolidated Fund, and have already gained value. At the Year-end, the other new funds, now established, had their appropriate value transferred from the Development Fund PCC Consolidated to their own PCC Fund.

Also attached are the final financial statements for December 31, 2021, including the gross income from the Presbyterian church in Canada Consolidated Fund.

PCC Consolidated Fund Investment

There was a strong positive market revaluation at the end of 2021, despite the overall Covid-19 market scare, as reflected in the Q4-2021 report from the PCC Consolidated Fund. There was a gross gin of 11.76% for the 2021 year. Market losses and gains may prevent the presbytery from using all these gains until the market again settles into a steady growth pattern.

Respectfully submitted,
George L Myers, Treasurer

Recommendation #1 Receive the Treasurer’s Reports.

Recommendation #2 Accept the Interim Financial Statements to February 28, 2022.

Recommendation #3 Offset the first quarter Assessments from the ReEmergency Fund..

Recommendation #4 Approve the report as a whole.



Report of the Property and Finance Team – Appendix “C”

Report of the Property and Finance Team for Presbytery March 8, 2022 meeting

Team met on January 20 and February 17th, 2022

Recommendation #1 To receive and consider the Report. Moved by Louise Sharpe-Berges and seconded by Vern Platt.

Terms of Reference Documents

Presbytery approved the division of the Development Fund into the reDevelopment Assistance Fund, the reGeneration Endowment Fund, the reEmergency Financing and Repair Fund. A Terms of Reference document is required for each Fund. The following Terms of Reference documents for the reDevelopment and the reEmergency Funds were based on information found in the Presbytery Funds Report and the Finance and Property Committee Procedures document dated November 10, 2020. Both latter documents were previously approved by Presbytery. Suggestions for change by the Property and Finance Team can be found in italics along with the original text which has been bolded.

The Waterloo-Wellington Presbytery reDevelopment Assistance Fund

Terms of Reference Draft February 23, 2022

Purpose

The Waterloo-Wellington Presbytery reDevelopment Assistance Fund within the Development Fund makes loans available to congregations for capital projects including purchase or lease of land or real estate, building extension and/or improvement. This Terms of Reference document outlines the process for application, approval and repayment of loans from the reDevelopment Assistance Fund. A grant or a partial grant could also be provided as deemed appropriate through Presbytery approval based on a recommendation from a Presbytery member.

Source of Funds

At the beginning of January 2022, the Development Fund was subdivided into four component Funds which includes the reDevelopment Assistance Fund. 50% of the Development Fund and 50% from the net proceeds from the sale of future Presbytery assets and will be transferred into the reDevelopment Assistance Fund as per Recommendations approved in the minutes of the Nov. 9, 2021 WW Presbytery Zoom Meeting.

Existing loans to congregations within the Presbytery which were outstanding prior to January 2022 will become part of the new reDevelopment Fund. Money received from the repayment of these loans and any new loans will be credited to the reDevelopment Fund.

Administration



The supervision of the Fund rests in the hands of the Business Committee of Presbytery, which will recommend to the Presbytery any use of an expense from the Fund. *Team suggests the following wording based on the Nov. 9th Presbytery meeting....The loan application process will be administered by the Property and Finance Team, with oversight by the Business Committee, of the Waterloo-Wellington Presbytery. The Team can then review and assess loan applications and recommend action to Business Committee.* All loan requests must have the support of the congregation's Session. Capital projects must be for properties owned by the Presbytery.

The Presbytery has the right to grant or refuse requests based on:

- 1) terms of the Fund
- 2) priorities of the Presbytery of Waterloo-Wellington
- 3) availability of funds
- 4) discernment of the Property and Finance Team and Business Committee

Conditions of Disbursement

Loans will be interest free and repayable in annual or semi-annual payments of **10% and a fixed repayable date no earlier than 5 years and no later than 10 years for the date of Presbytery approval. No loan shall be granted that exceeds the total assets of the congregation.** *Team suggest rewording to...Loans will be interest free and repayable in bi-annual payments of 10% of original loan on a fixed date, normally over a 5 year term, but not longer than 10 years. Any loan request exceeding 50% of total church assets (which excludes the church property) will require dialogue with Property and Finance Team prior to submitting the formal loan request.*

The loan application must contain the documents listed in section A and will be reviewed based on the evaluation criteria listed in section B. A checklist for the application documents can be found in Appendix A. This information is based on the Finance and Property Committee Procedures document dated November 10, 2020.

A. Loan Application Guidelines

In Requesting a loan from Presbytery of Waterloo-Wellington, each **congregation must include** the following documents:

- 1) A loan request letter including total project costs and amount requested. This includes extract of Session minutes and (if appropriate) congregation meeting minutes approving the project.
- 2) Financial Statements for the past two years: This includes an Income Statement and Statement of Financial Position, including all accounts identifying restricted or reserve funds.** *Team suggests rewording to...Income and Expense Statement, along with Balance Sheet for latest fiscal year end, with highlights noted for restricted or reserve funds.*
- 3) Current year's YTD to the month end before the application date, financial statements, including Income, Expenses and Current financial position (Assets and Liabilities)** *Team suggests the following wording....Current year data to the month end before the application date, including Income and Expense Statement along with Balance Sheet.*



- 4) Projection of Current and Long-Range Financial needs at least through the payback period of the loan.
- 5) A written report, outlining projected Goals and Vision of the congregation, and showing how the purpose of the request relates to the goal(s).
- 6) Building related applications will include drawings or sketches with an explanation of changes.
- 7) Have any other grant or loans been received or applied for or being planned to apply for?
- 8) Specific standing committees may request additional information from a congregation, including a financial viability review and analysis.

B. Review Evaluation Criteria

- 1) **Does the current need seem realistic in terms of current goals and visions** *Team recommends the following wording ... Does the current request seem realistic in terms of current goals and forecasted income.... since forecasted income can be evaluated more readily by the Team.*
- 2) **Do the Long-range needs seem realistic in terms of the overall financial reality of past years** *Team recommends the following wording...Do the Long-range needs seem realistic versus reality of past years.*
- 3) **Do the projected goals and vision of the congregation warrant an investment of any magnitude...** *Team recommends using the following wording...Do the projected goals and vision of the congregation warrant an investment of the amount requested.*
- 4) **Do the current assets of the Presbytery allow for the requested amounts in the big picture and in view of requests from other congregations. Only those requests that the committee is aware of can be taken into account.** *Team recommends using the following wording...Does the present financial position of Presbytery allow for approval of the pending loan requests.*
- 5) Do amounts requested fall under specific budgets set by Presbytery. **The Standing Orders for specific funds do not for the most part restrict application amounts but use of the fund will be restricted to the stated uses. Any loans not used for the specific use applied for, must be repaid within twelve months of being issued.** *Team suggests deleting the bolded section.*
- 6) **Does the congregation have unused funds of its own. The Finance and Property Committee will only consider approving loans to congregations to cover Cash Flow issues when they have used their funds, or borrowed from them or against them if possible.** *Team suggests using the following wording..Does the congregation have unused funds of its own. The Property and Finance Team will only consider approving loans when congregations have used their own undesignated funds.*
- 7) Specific standing committees may use additional evaluation criteria, specific to the Funds Terms of Reference and eligibility criteria.

Definition from PCC: Designated gifts must be accounted from gifts given to the congregation for its general purposes such as money dropped on the plate on Sunday morning. Restricted funds must be used for the purposes specified, or else the donor (or the executor or an heir of a deceased donor) can take you to court, and claim the condition under which the gift or bequest was given, was not complied with, even years later. An example of a restricted fund is a gift of \$15,000 that is to be used toward the purchase of an organ. Documentation for this restriction must be maintained in the congregation's records. Even if the target amount for the organ is not reached the funds cannot be used for other purposes. *Team suggests replacing the bolded wording with*



...Designated gifts must be segregated from gifts given to the congregation for its general purposes, such as plate offerings. Restricted funds must be used for the purposes specified, or the donor (or the executor or an heir of a deceased donor) can take the church to court, and claim the condition under which the gift or bequest was given, was not complied with, even years later. An example of a restricted fund is a gift of \$15,000 that is to be used toward the purchase of an organ. Documentation for this restriction must be maintained in the congregation's records. Even if the target amount for the organ is not reached the funds cannot be used for other purposes.

Distribution of Funds

Once approved, the Property and Finance Team will communicate with the congregation that applied for the loan. The Presbytery Treasurer will forward the funds requested by the congregation.

Expectations after Receiving a Loan

At the conclusion of the project (construction or other), the congregation will provide a report to the Property and Finance Team indicating the project has been completed.

Evaluation of the reDevelopment Fund

The Presbytery of Waterloo-Wellington will conduct a review of the Fund and its terms of reference on the third anniversary of the Fund or as needed. Since the Fund began in ____ of 2022, the review will take place in (same month) of 2025.

Appendix A

Waterloo Wellington Presbytery reDevelopment Loan Application Check List

Congregation name _____ Application Date _____

1 ____ A loan request letter, including:
____ Total project costs and amount requested.
____ Extract of Session minutes and (if appropriate) congregation meeting minutes approving the project.

2 ____ **Financial Statements for the past two years**
____ **Income Statement**
____ **Statement of Financial Position**
____ **including all accounts identifying restricted or reserve funds. See definition**

Team suggests the following wording...

2 ____ *Fiscal Year End Financial Statement for the past two years*
____ *Income and Expense Statement*
____ *Balance Sheet*
____ *Details of all accounts identifying restricted or reserve funds.*

3 ____ Current year's YTD to the month end before the application date
____ financial statements
- including Income, Expenses and Current financial position (Assets and Liabilities)



4 ____ Projection of Current and Long-Range Financial needs at least through the payback period of the loan.

5 ____ A written report, outlining projected Goals and Vision of the congregation.
____ Include how the purpose of the request relates to the goal(s).

6 ____ **Building related applications will include:**
____ **drawing or sketches**
____ **an explanation of proposed changes.**

Team suggests the following wording...

6 ____ *Building expansion related applications will include:*
____ *drawing or sketches, details of Contractor, Engineering Firm, Project Manager*
____ *an explanation of proposed changes*

7 ____ A List all other all other loans / grants or funding applied for or proposed sources for other funds.

8 ____ **Do amounts requested fall under specific budgets set by the Presbytery?**
Provide the fund name and standing order reference. *Suggest that this is redundant since this Terms of Reference is only for the reDevelopment Fund.*

9 ____ Additional items as requested.

Recommendation #2 To approve the Terms of Reference for the reDevelopment Assistance Fund including the information found in italics within the document and that the Clerk be instructed to include this document in the Standing Orders of the Presbytery. Unforeseen and/or incidental non-financial terms of reference may be modified within one year of the approval date, without a notice of motion. Moved by Louise Sharpe-Berges and seconded by Vern Platt.

The Waterloo-Wellington Presbytery reEmergency Financing and Repair Fund Terms of Reference Draft February 23, 2022

Purpose

The Waterloo-Wellington Presbytery reEmergency Financing and Repair Fund within the Development Fund makes loans available to congregations for emergency equipment replacement or building repairs and revenue shortfalls. A grant or a partial grant could also be provided as deemed appropriate through Presbytery approval based on a recommendation from a Presbytery member. A maximum of \$50,000 will be allocated to each reEmergency loan.

Source of Funds

At the beginning of January 2022, the Development Fund was subdivided into four component Funds which includes the reEmergency Financing and Repair Fund. 20% of the Development Fund and 20%



from the net proceeds from the sale of future Presbytery assets will be transferred into the reEmergency Financing and Repair Fund as per Recommendations approved in the minutes of the Nov. 9, 2021 WW Presbytery Zoom Meeting.

Money from the repayment of new reEmergency short term loans will be credited to the reEmergency Fund.

Administration

The supervision of the Fund rests in the hands of the Business Committee of the Presbytery, which will recommend to the Presbytery any use of an expense from the Fund. *Suggest the following wording based on the Nov. 9th Presbytery meeting....The loan application process will be administered by the Property and Finance Team, with oversight by the Business Committee of the Waterloo-Wellington Presbytery. The Property and Finance Team will review and assess loan applications and recommend action to Business Committee. All loan requests must have the support of the congregation's Session. Funds must be for properties owned by the Presbytery.*

The Presbytery has the right to grant or refuse requests based on:

- 1) terms of the Fund
- 2) priorities of the Presbytery of Waterloo-Wellington
- 3) availability of funds
- 4) discernment of the Property and Finance Team and Business Committee

Conditions of Disbursement

Essential Emergency Repairs are those which are considered to impact the health or safety of those using the building, place the building or property at risk, violations of building code, or requiring quick attention in order to avoid the occurrence of additional damages. *Team suggests the following wording...Essential Emergency Repairs are those which are considered to impact the health, and or safety requirements of those using the building, place the building or property at risk, or violates building codes, and therefore requires immediate attention in order to avoid additional damages and or costs.*

Congregational emergency funding is restricted to essential, non-deferrable expenses including, if appropriate:

-wages and other employment expenses for the minister and other essential staff

... Team suggests the following wording...staff wages and other employment expenses. (rationale-The Minister's stipend must be paid as a priority and staff wages follow afterwards. Assistance could be applied for paying staff other than the Minister.)

-rent or lease payments for real estate and essential equipment

-payments of insurance and other business purposes, e.g. telephone and utilities

-payments for regularly scheduled debt payments; except Presbytery loans *Team suggests the following wording...Payments for regularly scheduled obligations*



-payments under agreements necessary to maintain the property, licenses, or permissions necessary to operate

Loans will cover repairs partially or not covered by insurance. -Team suggests the following statement...to perhaps cover repairs such as those not covered by insurance

The repayment of loans will be for a period of **3-5 years** Team suggests changing this to “within 5 years” since some congregations will be able to repay the loan quicker than in 3 years time. **Repayment of emergency financial assistance will take place within one year, with a plan to reduce the expense or with the help of the Congregational Response Team, develop a plan for the restructuring of the congregation.** Team suggests the following wording...Repayment of emergency financial assistance will commence within one year, with a plan to reduce the loan with the assistance of the Congregational Response Team, develop a plan for the restructuring of the congregation. Emergency funding for essential congregational expenses will be provided, where the congregation does not have access to a line of credit or have the necessary amount available in other church funds.

Fifty per cent of all loans for repairs or equipment replacement costs will be funded by the congregation.

Team suggests adding the following statement...**In the case of small congregations, the Property and Finance Team will consider reviewing loan requests where the congregation pays 50% of the first \$5,000, 25% of the next \$10,000 and 10% of the residue of funds required.**

The loan application must contain the documents listed in section A and will be reviewed based on the evaluation criteria listed in section B. A checklist for the application documents can be found in Appendix A. This information is based on the Finance and Property Committee Procedures document dated November 10, 2020.

A. Loan Application Guidelines

In Requesting a loan from Presbytery of Waterloo-Wellington, each congregation **must include** the following documents:

- 1) A loan request letter including total project costs and amount requested. This includes extract of Session minutes and (if appropriate) congregation meeting minutes approving the project.
- 2) **Current year's YTD to the month end before the application date, financial statements, including Income, Expenses and Current financial position (Assets and Liabilities)** Team suggests using the following wording...*Income and Expense Statement, along with Balance Sheet for latest fiscal year end, with highlights noted for restricted or reserve funds.*
- 3) Projection of Current and Long-Range Financial needs at least through the payback period of the loan.
- 4) Building related applications will include drawings or sketches with an explanation of changes, if applicable.
- 5) Have any other grant or loans been received or applied for or being planned to apply for?
- 6) Specific standing committees may use additional information from a congregation, including a financial viability review and analysis.



B. Review Evaluation Criteria to be considered

- 1) **Does the current need seem realistic in terms of current goals and vision** *Team recommends new wording to ...Does the current request seem realistic in terms of current goals and forecasted income*
- 2) **Do the Long-range needs seem realistic in terms of the overall financial reality of past years** *Team suggests the following wording...Do the Long-range needs seem realistic versus reality of past years*
- 3) **Do the projected goals and vision of the congregation warrant an investment of any magnitude** *Team suggests the following...Do the projected goals and vision of the congregation warrant an investment of the amount requested*
- 4) **Do the current assets of the Presbytery allow for the requested amounts in the big picture and in view of requests from other congregations. Only those requests that the committee is aware of can be taken into account.** *Team suggests the following wording..Does the present financial position of Presbytery allow for approval of the pending loan requests.*
- 5) Do amounts requested fall under specific budgets set by Presbytery. **The Standing Orders for specific funds do not for the most part restrict application amounts but use of the fund will be restricted to the stated uses. Any loans not used for the specific use applied for, must be repaid within twelve months of being issued.** *Team suggests deleting the bolded section.*
- 6) **Does the congregation have unused funds of its own. The Finance and Property Committee will only consider approving loans to congregations to cover Cash Flow issues when they have used their funds, or borrowed from them or against them if possible.** *Teams suggests the following wording...Does the congregation have unused funds of its own. The Property and Finance Team will only consider approving loans when congregations have used their own undesignated funds.*
- 7) Specific standing committees may use additional evaluation criteria, **specific to the funds Terms of Reference and eligibility criteria** *Team suggests deleting the bolded section*

Definition from PCC: Designated gifts must be accounted from gifts given to the congregation for its general purposes such as money dropped on the plate on Sunday morning. **Restricted funds must be used for the purposes specified, or else the donor (or the executor or an heir of a deceased donor) can take you to court, and claim the condition under which the gift or bequest was given, was not complied with, even years later.** *Team suggests using the following wording...Restricted funds must be used for the purposes specified, or the donor (or the executor or an heir of a deceased donor) can take the church to court and claim the condition under which the gift or bequest was given, was not complied with, even years later.* An example of a restricted fund is a gift of \$15,000 that is to be used toward the purchase of an organ. Documentation for this restriction must be maintained in the congregation's records. Even if the target amount for the organ is not reached the funds cannot be used for other purposes.

Distribution of Funds

Once approved, the Property and Finance Team will communicate with the congregation that applied for the loan. The Presbytery Treasurer will forward the funds requested by the congregation.

Expectations after Receiving a Loan



At the conclusion of the issue requiring funds, the congregation will provide a report to the Property and Finance Team indicating the issue has been resolved.

Evaluation of the reEmergency Fund

The Presbytery of Waterloo-Wellington will conduct a review of the Fund and its terms of reference on the third anniversary of the Fund, or as needed. Since the Fund began in ____2022, the next review will take place in (same month) 2025.

Appendix A

Waterloo Wellington Presbytery reEmergency Loan Application Check List

Congregation name _____ Application Date _____

- 1 ____ A loan request letter, including:
 - ____ Total project costs and amount requested.
 - ____ Extract of Session minutes and (if appropriate) congregation meeting minutes approving the project.

- 2 ____ Current year's YTD to the month end before the application date
 - ____ financial statements
 - including Income, Expenses and Current financial position (Assets and Liabilities)

- 3 ____ Projection of Current and Long-Range Financial needs at least through the payback period of the loan.

- 4 ____ If applicable, building related applications will include:
 - ____ **drawing or sketches ...Team suggests adding...details of Contractor, Engineering Firm, Project Manager**
 - ____ an explanation of proposed changes.

- 5 ____ A List all other all other loans / grants or funding applied for or proposed sources for other funds.

- 6 ____ **Do amounts requested fall under specific budgets set by the Presbytery?**
Provide the fund name and standing order reference. *Suggest that this is redundant since this Terms of Reference is only for the reEmergency Fund.*

- 7 ____ **Financial Statements for the past two years**
 - ____ **Income Statement**
 - ____ **Statement of Financial Position**
 - ____ **Including all accounts identifying restricted or reserve funds. See definition***Team suggests deleting as not necessary when dealing with emergency loans.*

- 8 ____ **A written report, outlining projected Goals and Vision of the congregation.**



_____ **Include how the purpose of the request relates to the goal(s)** *Team suggests deleting as not necessary when dealing with emergency loans*

9 _____ Additional items as requested

Recommendation #3 To approve the Terms of Reference for the reEmergency Financing and Repair Fund including the information found in italics and that the Clerk be instructed to include this document in the Standing Orders of the Presbytery. Unforeseen and/or incidental non-financial terms of reference may be modified within one year of the approval date, without a notice of motion. Moved by Louise Sharpe-Berges and seconded by Vern Platt.

Application for a short term loan from Westside Church

Cover letter from Westside Church.

To: Rev. Darrell Clarke, Clerk of Presbytery

Atten: Property and Finance Team

Re: Loan for Westside Church, Cambridge.

Mr. Clarke,

Westside Church is requesting a loan in the amount of \$250,000 (two hundred and fifty thousand dollars) from the Presbytery of Waterloo-Wellington.

As the Presbytery is aware, in recent years we have been raising funds; meeting with our architect and project manager; and securing permission from the City of Cambridge and Region of Waterloo; regarding constructing an addition to the church building. To say the process has been arduous the past 22 months is an understatement. We believe we are nearing the point where we can proceed with construction.

To that end we are seeking a short-term loan from the Presbytery so we can proceed with the demolition of the house on the adjacent property we own.

You will recall it is our plan to retain a little over half of the property for our addition and parking – and sell the remaining property as two residential lots. We expect the proceeds from the sale of the two lots to provide significant funds for our building project.

At the Annual Meeting of the Westside Congregation the following motion was duly moved and seconded: “that the congregation of Westside Church apply for a loan of \$250,000 from the Presbytery of Waterloo-Wellington.” The motion carried.

In addition to the above extract, we are providing balance sheets to December 31, 2021 and February 14, 2022; a profit+loss statement for 2021; estimates for 2022; and, the current plans and permit status of the building addition.



We hope this is sufficient information – but we will readily provide any additional material you may need to consider this request.

Sincerely,

Sandy Grimwood, Clerk of Session

Mark B. Gaskin, Minister, Minister

Recommendation #4 To approve the sale of the Manse by Westside Church. Moved by Louise Sharpe-Berges and seconded by Vern Platt.

Recommendation #5 To approve that the proceeds of the sale of the Manse will be used by Westside Church for the construction of the addition to the church. Moved by Louise Sharpe-Berges and seconded by Vern Platt.

Balance Sheet 2021, Designated Funds and 2022 Budget documents are attached.

Recommendation #6 To approve the application for a short term loan of up to \$250,000 from Westside Church. Funds will be provided to Westside Church in stages as needed and are to be repaid by Westside Church to Presbytery by September 15th, 2022. Moved by Louise Sharpe-Berges and seconded by Vern Platt.

Covid Fund Grants

A grant of \$6,000 was approved to be provided to all churches in the WW Presbytery at the January 11th Presbytery meeting to compensate for the continuing impacts from the Covid pandemic and anticipated revenue shortfalls. The total of the grants will amount to \$168,000.

Since Presbytery approved the end date of December 31st, 2021 for the Covid Fund; all Funds require an application process for obtaining a grant or loan; that Presbytery must follow the guidelines of the Presbytery's Standing Orders; that a revenue shortfall based on the Covid pandemic is only anticipated; impact of the Covid pandemic will not affect all congregations to the same extent therefore the Property and Finance Team would like to make the following recommendations.

Recommendation #7 That the \$6,000 grant to each congregation in the WW Presbytery be considered out of order. Moved by Louise Sharpe-Berges and seconded by Vern Platt.

Recommendation #8 The balance of the money in the Covid Fund be transferred to the reEmergency Fund. Moved by Louise Sharpe-Berges and seconded by Vern Platt.

Recommendation #9 In the future, congregations that require financial assistance will apply to the reEmergency Fund by sending their application to the clerk of Presbytery. Moved by Louise Sharpe-Berges and seconded by Vern Platt.

Watson Estate



A recommendation is required to be approved by the WW Presbytery for the expenses incurred related to the legal and property maintenance expenses for the Watson Estate be paid by the Treasurer. Since the expenditures will be repaid to the Presbytery by the Estate, the Property and Finance Team recommends that the funds be taken from the reDevelopment Fund.

Recommendation #10 That the Treasurer of the WW Presbytery be directed to pay the invoices listed in connection with expenses related to the Mary J. Watson Estate to McCarter, Grespan, LLC from the reDevelopment Fund. Moved by Louise Sharpe-Berges and seconded by Vern Platt.

Recommendation 3.5 from General Assemblies on environmental sustainability

Our Team has developed a list of suggestions that churches can use which are more environmentally friendly.

The 2021 General Assembly Recommendation 3.5:

Recommendation 3.5 states “That courts of the Church and their ministry be encouraged to create policies for environmentally sustainable use of churches, buildings and properties and that these policies be applied to rental groups.”

Based on the General Assembly recommendation and the mandate of the Property and Finance Committee, following are suggestions for implementing a range of modifications which can contribute to environmentally friendly improvements.

- Unplug small appliances not in use or turn off power bars, alternatively, based on availability/practicality utilize power bars with smart plug or automatic shut off capability – 0 cost
- Post reminder signs by light switches not in use/or post reminders at exits to shut off all lights –0 Cost
- Post reminder signs instructing that thermostat be reduced to 14 degrees in winter and 29 degrees in summer –0 Cost
- Separate waste, recycling and compost containers, using signage to indicate each and which products go into each container, placing containers strategically throughout the building for easy access –0 cost

As an opportunity presents:

- Install auto shut off lights/or installation of motion detectors --\$\$
- Low flush toilets/installation of Water Level Control Valves --\$\$/\$
- Programmable thermostats to reduce heat/cooling when the building is not in use --\$\$
- Security system arming to turning off most internal lighting when not occupied --\$\$
- Installation of blinds to conserve heat in winter, reduce heat in summer and utilize natural light at seasonally appropriate times of the year --\$\$
- Upgrade security system timers to synchronize to celestial time (Dusk to Dawn)--\$\$\$



--Investigate financial practicality of replacing all incandescent lamps and lights with LED bulbs. Replace any fluorescent lights with LED bulbs and investigate the availability of Government Grants to fund the cost of retrofitting versus Return on Investment --\$/\$\$\$

--Investigate financial practicality of replacing lead acid batteries (if still in use) with NiMH batteries, which provide longer life expectancy in addition to being more environmentally friendly --\$

--Avoid use of styrofoam products and plastic utensils, replace with reusable products, if impractical to replace, use recyclable products. -- \$

--As environments permit, a portion of the church property may be developed into a congregational/community garden --\$ + environmental volunteers.

--Use of environmentally friendly landscaping products, i.e sand or environmentally safe ice melter, and organic fertilizers. -\$

-- If financially/structurally possible, solar panel installation, as a provision of power and Return on Investment --\$\$\$\$

Evaluate all improvements with consideration of the 5 "R's"; Reduce, Re-Use, Recycle, Refuse (decline products with excessive environmentally unfriendly packaging) and Refill (access products which allow refilling of your own containers)

Recommendation #11 That Presbytery approve the clerk of Presbytery sharing the document with suggestions for increasing environmental sustainability with the clerks of Session within the Presbytery. The document would be for study and incorporation into the churches' policies, as applicable, and that the resulting policies would also apply to rental groups. Moved by Louise Sharpe-Berges and seconded by Vern Platt.

For Information only

Baden Church

The Board of Trustees of the PCC approved the Mission Plan in the Presbytery's application for funds from the sale of the Baden Church.

Presbytery Treasurer

It is with mixed feelings that we inform you that our Presbytery Treasurer, George Myers, has decided not to request a renewal of his contract beyond the end of June 2022. We will miss George's extensive financial knowledge and experience and wish him all the best with future endeavours.

A committee comprised of the Moderator, Clerk and Treasurer of Presbytery along with one member of the Property and Finance Team (to be determined) will carry out a search for George's replacement.

Recommendation #12 That the report, as a whole, be accepted. Moved by Louise Sharpe-Berges and seconded by Vern Platt.



Report of the Renewal Team- Appendix “D”

Report of the Renewal Team – For the Presbytery meeting March 8, 2022

Recommendation #1: To receive and consider the report.

The Renewal Team met on Tuesday, January 25, 2021.

One item of business was on the agenda – discussions on the Terms of Reference for the Re-Generation fund.

An ad hoc committee consisting of Rev Johan Olivier, Alex MacLeod and Nick Pavel met after the January 25 regular meeting to incorporate the thoughts and suggestions of the Renewal Team, the Finance Committee of Presbytery and later also the suggestions of members of the Business Committee of Presbytery into the final draft.

The Renewal Team is comfortable to present the following Terms of Reference for Presbytery approval.

TERMS OF REFERENCE FOR

THE WATERLOO WELLINGTON MINISTRY Re-GENERATION FUND

Purpose

The Waterloo Wellington Re-Generation Fund within the Development Fund makes grants available to congregations and congregational leaders within The Presbytery of Waterloo Wellington to support initiatives which will help to revitalize and renew congregations to continue the ministry of Christ.

Preamble

The Latin phrase *semper reformanda* - usually translated "always reforming" - is the widely known slogan of the Reformed tradition.

We believe that reformation/renewal/revitalization in our lives and congregational life is driven by God’s agenda as revealed in Scripture, not ours.



As a reformed church, we rely on the truth and inspiration of Scripture for God's guidance into the future - a future that we approach with wonder and anticipation, knowing God is with us.

Embarking on revitalization/renewal of congregational life, we don't believe that we can:

- *Manage or*
- *Organize or*
- *Manipulate* the congregation towards change

Revitalization/renewal is a ministry where we find rest in God who revitalizes/renews and builds the congregation and involves us in it. This premise relieves us from the tension in us, when we try and revitalize/renew and build the congregation and believe God only lends a hand. Renewal leads believers to see what God sees.

Questions asked when we embark on the renewal and revitalization journey:

- Who are we?
- Who is our neighbour?
- What breaks your heart?
- Why are we here in ... (name your location – town or city)?
- What is God calling us to be and do?
- What time are we in? (How does 2022 differ for example from 1972 or any other time in the past)
- Who do we say Jesus is?

“Where there is no vision, the people perish.” (Proverbs 29:18)

Vision must start with someone, and that someone is often the minister.

Though ministers many a time take the initiative, the vision is refined and improved by others who alongside the minister own the vision, expanding and developing it in ways impossible for ministers to achieve on their own.



What is the passion behind the project/renewal?

While it is true that without vision the people perish - it is also true that without passion vision becomes a management tool, a way to organize. Passion fuels the fire of renewal. We can teach skills; we can facilitate vision; we can't teach passion.

Source of Funds

An initial capital investment of \$630,000 will be set aside inside the Development Fund of the Presbytery with the interest on the investment to be used to provide grants.

30% of all future transfers to the Development Fund will be allocated to the Re-Generation Fund as additional income producing capital.

To ensure the availability of funds over the next decade, the fund would be based on an endowment model.

An endowment fund invests the capital, and it remains invested, with the interest income earned, distributed in the form of grants as per its term of reference.

The treasurer will submit the available amount of interest for disbursement to the Renewal Team on a quarterly basis.

Should a large portion of the interest income not be disbursed to congregations, it may be re-invested to maintain or increase future income.

Conditions of Disbursement

1. Congregational initiatives should try to be in line with the sentiments expressed in the preamble - *Questions asked when we embark on the renewal and revitalization journey.*



2. Congregations are encouraged to enter into conversations with Canadian Ministries and explore their New Beginnings programs <https://presbyterian.ca/canadian-ministries/new-beginnings/> and also connect with Cyclical PCC <https://presbyterian.ca/cyclicalpcc/> . Congregations that are considering doing something new through the PCC might be served by a coach or mentor to support them in the process.
3. Congregations can also connect with facilitators of their choice to assist in the renewal/ revitalization initiative.
4. It is understood that projects funded by the Re-Generation Fund will contribute to the Presbytery's and the Denomination's understanding and experience of ministry and/or mission.
5. Initiatives must be linked to the life of a worshipping community.
6. The first round of applications for renewal projects ready to be implemented must be received by September 1, 2022.
7. After the September 1st, 2022, deadline, congregations can continue to apply as renewal projects and programs are planned.
8. Disbursement will be on a first come first serve basis, depending on the availability of funds and upon the approval of Presbytery.
9. Implementation dates need to be available before the first grant will be available to the applicant congregation.
10. Costs associated with renewal projects will be considered for funding by grant up to a maximum of \$ 5 000.00 for any one year.
11. Applications retroactive to January 1, 2022, will also be considered up to September 1, 2022.
12. A grant can be terminated, and the funds are to be returned because of failure to implement the project as submitted in the application.

Distribution of Funds

Once approved, 80% of the grant amount will be disbursed upon notice from the applicant that the project is ready to begin.

The remaining 20% of the grant amount will be disbursed upon receipt of a final report.

Expectations after Receiving a Grant

A report including a summary of the project and key insights that could be helpful to other congregations will be submitted to the Renewal Team within two months after the project has been completed.

This enables congregations' stories to be shared.

Administration

The grant application process will be administered by the Renewal Team on behalf of the Presbytery of Waterloo Wellington.

All grant requests must have the support of a congregational Session or a ministry's Leadership Team.

The Presbytery has the right to grant or refuse requests based on:

1. Terms of the fund
2. Priorities of the Presbytery of Waterloo Wellington
3. Viability of the congregation
3. Availability of funds
4. Discernment of the committee



Recommendation #2: That the Terms of Reference for the Re-Generation fund be approved.

Recommendation #3: That the Presbytery adopt the report of the Renewal Team as a whole.

Respectfully submitted

Rev Johan Olivier (Convener)

Report of the Congregational Response Team – Appendix “E”

Congregational Response Team Report:

Meeting Date: February 16, 2022

Recommendation 1: That the report be received and considered.

Moved by Rev. Diane Boyd, seconded by Rev. Mark Gaskin

Interim Moderator Reports:

Westside Presbyterian: Rev. Megan Penfold

While my duties as Interim Moderator did not begin until January 1, 2022, the session of Westside and I met in December for an initial introduction and overview of what to expect during the upcoming vacancy. At that time the session expressed an eagerness to develop a Search Committee to help oversee the work ahead and many names were suggested. It was clear in our first meeting that while the continued ministry of Mark is highly valued and deeply appreciated, they are also excited about the future and wanting to make sure things are well in place to welcome their new minister.

At our first meeting together in January the session approved the membership of a 10-person Search Committee. The Search Committee and I have met several times to lay out a framework for how we will proceed. Currently they are working on developing and delivering a survey to help them with congregational Self-Analysis.

Between January and May 1 Mark will be transitioning to $\frac{3}{4}$ time. As part of this he is taking off 1 Sunday per month. Work is well on the way to fill the pulpit for these Sundays as well as the Sundays following May 1. Mark is also stepping back from his responsibilities moderating session and transitioning this role to myself. Currently we are acting like Westside has 1 $\frac{3}{4}$ time (Mark) and 1 part time minister (myself). This arrangement, designed to help transition the congregation, is working quite nicely. It has been enjoyable working with both Mark and the session of Westside.

Respectfully submitted,

Rev. Megan Penfold

Gale Presbyterian: Rev. Diane Boyd

The Call to the Rev. Reuben St. Louis to Gale Presbyterian Church was examined and approved at the Brampton Presbytery meeting on January 25, 2022.

The Induction of the Rev. Reuben St. Louis will take place on Sunday March 6, 2022. Presbytery will meet at 2:30 PM via Zoom and the service will commence at 3:00 PM.



Presbytery will be represented in person by the Clerk, Moderator, Interim Moderator, and the Rev. Marty Molengraaf, who will preach. The service will be live-streamed from Gale's YouTube channel.

Respectfully submitted,

Rev. Diane Boyd

Subcommittee Reports: None

Update on Mental Health in Church Leaders Event

50 persons "attended" the online event. Many positive comments were received. It was noted that the leaders of the event donated their time and declined the honorarium for the event. Thanks to Tim Purvis, Reuben St. Louis, and Missi Chenier. We expressed our gratitude for their generosity.

The Congregational Response Team will meet next on April 20, 2022.

Recommendation 2: Approve the report as a whole.

Moved by Rev. Diane Boyd, seconded by Rev. Mark Gaskin

Respectfully submitted,

Rev. Diane Boyd
Convenor



Report of the Equipping Leadership Team – Appendix “F”

A REMUNERATION PLAN FOR THE PRESBYTERY OF WATERLOO-WELLINGTON

The remuneration of ministers involves three inter-related categories:

- a. Stipend – The General Assembly provides a stipend grid, which is a floor below which congregations cannot pay. The grid goes up to 8 years of experience. There is no guidance from the General Assembly beyond the 8th year of experience.

For the last approximately twenty years the stipend grid has been tied to the Cost of Living increase reported by Statistics Canada for May (year over year) of a given year. For the last decade or so the increments for experience have also been increased by the annual Cost of Living.

The lack of direction beyond the 8th increment leaves both congregations and ministers in an awkward spot, how are they to determine a fair stipend?

- b. Housing – Housing is provided on top of Stipend for ministers. Two models are used to provide housing. One is the provision of a manse in which the minister lives – rent-free, with utilities paid. And the other is a housing allowance is provided so that the minister can rent or buy accommodation, and utilities are also paid. The provision of housing is a tax-free portion of the minister’s remuneration.

While ministers living in manses do not face the pressure of mortgages, they also are not building any housing equity towards the time when they retire. While ministers who are paying off mortgages may face financial pressures, they are gaining housing equity as house prices have risen (especially over the last 2 years.)

The last two years or house price rise have made housing in the Presbytery unmanageable along with the rest of the country. The concern is that as interest rates are likely to rise, those who have purchased houses in the last two years may find their renegotiated/renewed mortgages become unmanageable.

- c. Benefits – In addition to the standard EI and CPP that all employees in Canada are covered by. Ministers in The Presbyterian Church in Canada are part of a defined-benefit pension plan, receive Health and Dental Insurance coverage, disability coverage (which they pay for), and Study Leave/Continuing Education benefits. They also receive 5 weeks holidays per calendar year.

What ways might we think about a minister’s remuneration?

John Moir, historian of The Presbyterian Church in Canada wrote:

"A stipend is not payment according to the abilities of the minister nor necessarily a reflection of the resources of the congregation, but remuneration sufficient for meeting the needs of the minister and their family."

(John S. Moir – A Handbook for Canadian Presbyterians)

The Proposal:



There is a need to re-imagine the living into the idea of stipend in our present context with congregational decline, multi-vocational ministry, part-time calls. Recommendations 3 and 4 are part a work in progress – sufficient for the moment but not the long-term way forward.

Background for Recommendation 3.

Example of Stipend Grid Extension for 2022 – this is a hypothetical example

Increments 1-8 are established by General Assembly - see Acts and Proceedings 2021, p. 238

Each increment in 2022 is \$916.

Increments 9-15 are an example of the proposed extension

Each increment begins on the anniversary of the minister’s first induction – this is a years of service grid – service in congregations of the PCC.

Starting Stipend 2022	40,068
After 1 st Increment	40,984
After 2 nd	41,900
After 3 rd	42,816
After 4 th	43,732
After 5 th	44,648
After 6 th	45,564
After 7 th	46,480
After 8 th	47,396
After 9 th	48,312
After 10 th	49,228
After 11 th	50,144
After 12 th	51,060
After 13 th	51,976
After 14 th	52,892
After 15 th	53,808

The Equipping Leadership Team will produce the extended stipend grid and present it annually to the Sept. meeting of the Presbytery, to be effective the following calendar year.

RECOMMENDATION 3:

That effective 2023 the Presbytery of Waterloo Wellington add years 9-15 to the Stipend grid, with annual increments at rate of the year 1-8 increments. The Presbytery will create this grid annually and distribute it to congregations. The Stipend grid is understood to be a floor below which stipend rates cannot fall.

RECOMMENDATION 4:

That on a case-by-case basis the Presbytery of Waterloo-Wellington is prepared to assist congregations adjusting to the new grid system. To receive assistance in implementing the grid congregations should apply to the Clerk of Presbytery.



RECOMMENDATION 5:

That the Presbytery of Waterloo-Wellington provide loans of up to \$50,000 to ministers moving into the Presbytery who are purchasing homes. The \$50,000 ceiling on the loans will be reviewed annually in time for the Sept. meeting of the Presbytery, taking into account among other things cost of living increases, specifically housing increases. These loans are interest free until the house is sold, at which time 80% of the loan and its appreciated/depreciated value shall be paid back to the Presbytery. These loans will be made available to ministers who have moved into the presbytery and purchased houses since Jan. 1, 2020. Ministers must take the initiative in applying to the Property and Finance Team for the loan. Funds to come from the **reDevelopment Assistance Fund**.

(An example: Minister borrows the \$50,000 to buy a \$500,000 home. Later the minister sells the house for \$800,000 – the loan and its appreciated value are \$80,000 – the minister pays \$64,000 back to the Presbytery. Keeping \$16,000 of appreciated value.

Example 2: If the house purchased for \$500,000 depreciates in value and sells for \$400,000, the depreciated value of the loan is \$40,000 and the minister pays back \$32,000.)

RECOMMENDATION 6:

That the Presbytery of Waterloo Wellington instruct congregations provide \$3,000 per year (\$250 a month) to each minister in the presbytery who is living in a manse or who is renting their accommodation. The \$3,000 annual amount will be reviewed annually by the Presbytery in time for the Sept. meeting of Presbytery. The funds are to be used toward the minister's accommodation costs in retirement. Retro-active for 2020 and 2021 and also for 2022 and 2023 the presbytery will pay the housing equity benefit. In 2024 the Presbytery it will pay half the benefit and the congregation the other half. In 2025 congregations will become responsible for paying the full amount of the benefit. Funds to come from the **reDevelopment Assistance Fund**.

(A Note: by CRA rules this benefit is taxable. If placed in an RRSP it will be a delayed taxation. Or if placed in a TFSA, the income earned will be tax free.)

(There are potentially 10 clergy covered by this provision. The Presbytery's financial outlay from the **reDevelopment Assistance Fund** for 2022-2024 would be \$135,000 – which is less than what the Presbytery will realize from the sale of the house in Baden.)

RECOMMENDATION 7:

The mental health of clergy is critical matter. So, the Presbytery of Waterloo-Wellington adopts the following practices:

- d. Sessions are to ask their ministers each year when their ministers will be taking their full 5 weeks of holidays. Sessions are to be agents of the Presbytery in ensuring that ministers take their holidays.
- e. The Presbytery will enquire of all ministers who have not taken continuing education for two years, what plans they have to take continuing education.
- f. The Presbytery will produce a one-page summary of the vision and goal of the Trust Fund and the work of the Pastoral Care Committee, including how those funds and supports can be accessed. The one-page summary to be distributed to Clerks of Session and Ministers in September of each year.



NEW BUSINESS – APPENDIX “G”

OVERTURE

Whereas Russia has attacked Ukraine, and

Whereas the Trustee Board of The Presbyterian Church in Canada has fiduciary responsibility for the assets of the denomination, and

Whereas prudent investors would seek to divest themselves of assets connected to an aggressor like Russia, since such investments open investors to liabilities such as lawsuits, war reparations, and the loss of reputation,

Therefore, the Presbytery of Waterloo-Wellington overtures the 2022 General Assembly to instruct the Trustee Board to review Consolidated Portfolio and Pension Board investments to minimize any fiduciary and/or reputational risk to The Presbyterian Church in Canada through investments in Russian companies, Russia-related projects or infrastructure, or companies doing business in Russia or to do otherwise as the General Assembly in its wisdom may deem best.

Recommendation

That the above motion be adopted by the Presbytery and referred to the Assembly Council/Trustee Board with its approval.

