

Presbytery of Waterloo-Wellington, Regular Meeting
 Tuesday, Jan. 12 – 7:00 PM- Zoom Meeting Call

Worship and Constitution of the Court

The Presbytery of Waterloo Wellington met via Zoom meeting, on Tuesday. January 12 at 7pm. Rev. Peter Bush led the Presbytery in worship. After worship, the moderator, Rev. Peter Bush, constituted the Presbytery and opened in prayer.

Attendance and Regrets

Ministers

Rev. Peter Bush, Rev. Scott McAndless, Rev. Alex MacLeod, Rev. Ed Charlton, Rev. Courtney Crawford, Rev. Hugh Donnelly, Rev. Diane Boyd, Rev. Herb Gale, Rev. Mark Gaskin, Rev. Susan Clarke, Rev. Frank Szatmari, Rev. Kathy Morden, Rev. Johan Olivier, Rev. Nick Pavel, Rev. Mark Richardson, Rev. Michelle Yoon, Rev. Megan Penfield, Rev. Scott Sinclair, Rev. John Borthwick, Rev. Aubrey Botha, Rev. Glen Soderholm,

Elders

Gib McIlwrath, Janet DeGroot, Andrew Foster, Vern Platt, Sue Senior, Daewon Lee, Peter DeVries, Werner Kuemmling, Doug McCaig, Bonnie Street, George Forsyth, Dave Mallet, Frank Kivell, Doris Tubman, Louise Sharpe-Berges, Peggy Lennox, Alex McNabb

Alt. Rep Elders: Catherine Hertel (Janet MacDowell), Nancy Nicol, **WMS:** Jean Godin

Appendix: Rev. Darrell Clarke (Clerk), Rev. Greg Smith, Rev. Arnold Bethune, **Treasurer:** George Myers

Guests: Horst Wohlgemut, Lyn Pinnington, Peter Goudy, Central Presbyterian Church, Cambridge

Regrets:

Ministers: Rev. Kristine O'Brien

Rep. Elders: John Baxter, Janet MacDowell (Christine Hertel, art rep elder is representing St Andrews)

Appendix: Rev. Wendy Paterson, Revs. Brooke and Linda Ashfield,

Andrew Foster introduced the guests from Central Presbyterian Church.

Moved by Ed Charlton/Andrew Foster that guests be invited to sit and correspond. Carried

How we will speak in the Presbytery of Waterloo-Wellington

Before proceeding, the moderator spoke to the Presbytery on the subject of how we should conduct ourselves as a Presbytery, specifically, how we speak to each other in the Presbytery.

1. Humility. We are finite, flawed beings with a history of making serious mistakes - especially when it comes to complex and emotional subjects. We are called to enter such discussions with humble spirits, reserving the right to change our minds. We are to reflect on the fact that Jesus was critical, one might say harshly critical, of religious leaders who in their arrogance were unable to see spiritual truth. Our humility should cause us to recognize our own need for the redeeming, forgiving love of Jesus Christ.
2. Solidarity with one another as presbyters - even though we disagree. We will actively listen, presuming that we have something to learn from the other. We do not dismiss another person's ideas because of their gender, race, class, sexual orientation, social location, or theological understanding. Nor do we reduce the voices of those we disagree with because we find their voices suspect. Instead, we give each other the courtesy of carefully responding to the actual idea or argument being offered, especially if we are calling that idea or argument into question.
3. Avoid using dismissive words and phrases. It may feel good to score rhetorical points and get high fives from those on "our side," but doing so is one of the major factors leading to polarized discussions. Such dismissive and loaded words include "heretic" and "fundamentalist" but also the seemingly innocent but equally loaded "they". We, Canadian Presbyterians, have a unique way of shutting down any argument - we simply

say the other side is following "a divisive course" - it is our code word for saying "They (whoever "they" is) are not worthy of respect." I urge all of us to avoid these and other words and phrases that are dismissive of "the other side."

4. We are invited to have adult conversation. We have conversations about important matters as members of Presbytery, about which people feel deeply and upon which they have reflected seriously. In such a context ideas and opinions with which we disagree will be voiced. It is not the place of the church, nor the place of the Moderator to shield presbyters from ideas and opinions they find unwelcome, uncomfortable, disagreeable, or even deeply offensive. Just because an idea is hard to deal with does not mean the idea should not be expressed, if it is spoken in appropriate language.

5. All presbyters are baptized believers in Jesus Christ who have been ordained as leaders (elders – ruling and teaching) in The Presbyterian Church in Canada. We are family together, we are leaders within that family, and we will treat each other as such. The writer of I Timothy drove this point home advising Timothy to treat those in church who were older as parents, and those his age and younger as siblings. When we speak, we are speaking to our spiritual parents, our spiritual siblings; for together we share a common commitment to Jesus Christ.

Ontario Stay at Home Update

The moderator also provided an update on the province of Ontario's stay at home order: As all employers are encouraged to have people work from home, so should churches where possible. Church services can continue – virtually, with no more than 10 people leading worship in a church building.

Adoption of Proposed Agenda

The Clerk noted that three additional items for the agenda were received after the agenda had circulated to the Presbytery. It was recommended that these items, as listed below, be received after the Business Committee Report. The Presbytery agreed.

- Overture to General Assembly – Rev. Diane Boyd
- Nomination of Sue Senior to Life and Mission Agency – Rev. Hugh Donnelly
- Notice of Motion – re Westminster-St. Paul's – Rev. Herb Gale

Moved by Ed Charlton/Janet DeGroot that the agenda as amended be adopted. Carried.

Approval of the Minutes of the Previous Meeting

Moved by Sue Senior/Peter DeVries that the Minutes of the regular meeting of the Presbytery, Nov. 10, 2021, be approved. Carried

Stated Hr – 7:30PM: Update from Central Presbyterian, Cambridge – “Appendix “F”

At the stated hour of 7:30 PM, Lyn Pinnington, Clerk of Session of Central Presbyterian Church, Cambridge presented an update on the church's roof restoration project. Horst Wohlgemut answered any questions arising from the presentation.

The Presbytery had received the extract of the Minutes of the December meeting of the Session of Central Presbyterian Church, Cambridge as noted:

In the Presbyterian Church, there is a two-part process to apply for the loans.

1. The Congregation must approve applying for the loans at a congregational meeting.

2. The Presbytery of Waterloo-Wellington must give its approval as well. The presbytery's next meeting is Tuesday Jan 12.

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In order to meet all the deadlines, we have to have a congregational meeting prior to January 12. The meeting would be in person for those attending the service and on zoom for those who wish to attend online. We have checked with the PCC and that is a legal and acceptable way to have a meeting during the pandemic. Complete details of the loans and the proposed plan will be sent to everyone before the meeting.

Therefore, moved by Horst Wohlgemut, seconded by Lynda Pinnington that we call a congregational meeting for Sunday January 10 immediately following the morning service? CARRIED."

Reports of the Presbytery:

Finance and Property Committee - "Appendix "A") – Gib Mcllwrath

Moved by Gib Mcllwrath/Vern Platt that the report of the Finance and Property Committee be received and considered. Carried

Committee convenor, Gib Mcllwrath, presented the report of the Finance and Property committee to the Presbytery. Two items directly related to the report of Central Presbyterian Church which preceded. Funds allocated to this project at the March 2020 regular meeting of Presbytery were updated. The following two updated motions were presented to Presbytery.

Moved by Gib Mcllwrath/Vern Platt that Central Presbyterian Church Cambridge be given permission by the Presbytery of Waterloo-Wellington to sanction a contract of debt with security on the property of the congregation and the negotiations of a loan from the Lending Fund of The Presbyterian Church in Canada, for capital purposes, by the congregation of Central Presbyterian Church (Cambridge), up to a maximum of \$100,000. Carried.

Moved by Gib Mcllwrath/Vern Platt that Central Presbyterian Church Cambridge is given permission by the Presbytery of Waterloo-Wellington to contract a debt with security on the property of the congregation for a loan from the Presbyterian Church in Canada Building fund for \$1,500,000. Carried.

The convenor also updated the Presbytery on the status of the Presbytery loan to Knox, Waterloo. The loan has been extended. The committee received a completed loan application and the first payment for 2020.

Moved by Gib Mcllwrath/Vern Platt that the report of the Finance and Property Committee be adopted. Carried

Report of the Business Committee – "Appendix "A" – Rev. Darrell Clarke

The convenor of the Business Committee presented the report to the Presbytery.

Moved by Ed Charlton/Gib Mcllwrath that the report of the Business Committee be received and considered. Carried

Moved by Ed Charlton/Gib Mcllwrath that the actions of the business committee in the distribution of the correspondence be homologated. Carried

Waterloo-wellington Commissioners to General Assembly 2021

Moved by Ed Charlton/Gib Mcllwrath that the Presbytery commission the Revs. Kathy Morden, Ed Charlton, Frank Szatmari, Nick Pavel and Michelle Yoon as commissioners to General Assembly, 2021; and Revs. Glen Soderholm and Mark Richardson as the alternate commissioners, by the end of January 2021.

That the Presbytery invite the Sessions of Knox, Conn; Knox, Guelph; Knox, Waterloo; St. Andrew's, Kitchener and Doon Kitchener; to choose a ruling elder from their body as commissioner to General Assembly, 2021; and the Session of Kortright Guelph and Gale Elmira to choose alternate commissioners; according to the standing orders of the Presbytery and by the end of January 2021.

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That the Clerk be empowered, should any of these commissioners not be able to attend and to select teaching elders or invite Sessions to choose a ruling elder, following the rotation of commissioners for General Assembly of the Presbytery. Carried

At this time, the moderator stepped away from the chair, Gib McIlwrath moderated. Guests from Central PC were invited to leave if they wished.

Congregational Financial Information to accompany a call to a minister.

Moved by Peter Bush and duly seconded that the financial information below, be required to accompany a call to a Minister within the Presbytery of WW and included in the standing orders of the Presbytery. Carried
 Clarification was sought by a few members of the court.

Financial Information to accompany a call:

The Presbytery of Waterloo-Wellington in its on-going responsibility as the employer of all inducted or recognized professional church workers will add the following questions as part of the process leading to the sustaining of a call or presbytery appointment.

Allowing a call to a financially unstable context is potentially risky and one that the presbytery needs to consider carefully and ensure that the person being called knows of the risks.

Based on the experience of Presbyterian congregations across the country a general rule of thumb is: Congregations/pastoral charges can not afford the cost of a minister once the total cost of the minister surpasses 70% of the total income received by the congregation/pastoral charge.

Total cost of a minister includes stipend, housing, utilities, Health and Dental Premiums, EI, CPP, Congregational Pension contribution, Study Leave, other expenses directly related to the minister (additional travel allowance, book allowance, etc.).

Please answer the following questions:

In the call the congregation stated a figure as its annual income. What is that figure? Please explain how that figure was arrived at.

What is the average cost of buying a 3-bedroom house in the neighbourhood of the church? Using the figure of a 20% down payment, what would the annual cost (principle plus interest) be for a 30-year mortgage for such a house? What would the average utility bill be for a year on such a house? Does the amount being provided for House Allowance reflect these calculations? If not, why not?

What was the total income received by the congregation/pastoral charge in each of the last three calendar years?

In each of the last three calendar years, what payments, if any, did the congregation make to manage debt (that includes but not limited to mortgages, lines of credit, loans)?

In each of the last three calendar years, what funds, if any, were taken from savings/reserves to pay for operational costs or staff remuneration?

In each of the last three calendar years, what income was received from outside groups – rentals, donations in lieu of rent, payment by a third party to the congregation for minister's time, etc.?

What will be the total cost to the congregation of having the minister – please include stipend, housing, utilities, Health and Dental Premiums, EI, CPP, Congregational Pension contribution, Study Leave, other expenses directly related to the minister (additional travel allowance, book allowance, etc.).

The COVID Congregational Fund of the Development Fund

Move by Ed/Peter that the Presbytery approve the establishment of the COVID-19 Congregational fund as per the criteria (terms of reference) described. Carried

Discussion and requests for clarification followed.

The COVID Congregational Fund of the Development Fund:

- a. That up to \$10,000 per congregation would be available to assist in responding to ministry opportunities in the midst of COVID and post-COVID (that is when a vaccine is available and/or a “normal” has been achieved). (These funds would not be available to pay utilities, normal wages, etc. – these are for expanding ministries or responding to changes in COVID has caused. The grant may apply to COVID-19 pandemic related expenditures made since March 17, 2020, in support of the continuing ministry of the congregation).
- b. Examples might include:
 - Enhanced Congregational Technology
 - Programs to provide spiritual support to the lonely in the community.
 - Partnering with community groups
 - Responding to the hungry, the homeless, in the community
 - Addressing social justice concerns
 - Exploring new models of evangelism
 - Building community in this moment
- c. To access funds Session would be asked to submit one paragraph proposals explaining what they are going to be doing, what they are going to try. Proposals to be submitted to the Business Committee (see Standing Orders – Appendix A – Clause 4 e).
- d. Six months after receiving a grant Sessions will be asked to submit a one paragraph report of what happened. (Failure of a plan to work is an acceptable response in the midst of experimentation.)
- e. Funds unclaimed by Dec. 31, 2021 will be opened up to a second round from other congregations.

The clerk was encouraged to circulate the COVID-19 Fund, and the Congregational Renewal Fund (Implementation Ready Projects), terms of reference and application process to the Presbytery.

The moderator resumed the chair.

Post-Secondary Student Ministry Grants

The clerk presented an update on the Post-Secondary Student Ministry Grants to the Presbytery. He noted that the grant application deadline is October 1 of each year. However, as the impact of COVID-19 on post-secondary students and congregations – no request for applications were made in 2020. It is proposed that a “one-time” date of March 1, 2021, be established as the deadline to receive applications for this grant for the 2021-2022 post secondary school year. Grant approvals will be brought to the March meeting of Presbytery, 2021, for review and approval. Criteria for the funds and their application was also provided.

Moved by Ed Charlton/Gib McIlwrath that the date of March 1, 2021 be established as the deadline to receive applications for the Presbytery Post-Secondary Grant, for the 2021-2022 post secondary school year. Carried

Application guidance criteria for post secondary student ministry funds:

- The grant is used specifically for post-secondary student outreach, ministry, and support.
- The application includes a description of each event, activity, ministry funded by the grant.
- A report on the previous year’s grant and how it was use (2019-2020 year) be provided with the grant application.

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- That a detailed budget accompanies the application reflecting expense and the amount of the congregational contribution.

It was noted that: In the absence of a convenor of the Mission and Outreach Committee, the Business Committee will be responsible for applications for this year's Post Secondary Ministry Grant.

Approval of St. Andrew's PC, Fergus application to the Cooke's Fund:

At its regular meeting held via Zoom on Wed., Nov. 25, the Session of St. Andrew's Presbyterian Church, Fergus passed the following motion.

That St. Andrew's Church apply for a \$1,000 grant from the Cooke's Church Trust to support our sports camp in August 2021.

Moved by Ed Charlton/Gib McIlwrath that the Presbytery of Waterloo-Wellington approve St. Andrew's, Fergus application to the Cooke's Fund. Carried.

Approval of Kortright PC, Guelph application to the Cooke's Fund:

On Dec.23rd, the Session of Kortright Church voted on the following motion and it was carried:

MOTION moved by Andrew Isaak / Seconded by Brian Watson that we approve Kortright's application to the Cooke's Trust Fund for financial assistance to run outreach programs in 2021.

Moved by Ed Charlton/Gib McIlwrath that the Presbytery of Waterloo-Wellington approve Kortright, Guelph application to the Cooke's Fund. Carried.

Information Only

The Clerk provided an update on the police report checks requested from all ministers on the active roll in the Presbytery. The election of the Moderator of the 2021 General Assembly ballot process was also presented to the Presbytery noting that ballots have been mailed.

Moved by Ed Charlton/Gib McIlwrath that the report of the Business Committee be adopted. Carried.

At this point, the Presbytery took up the three additional matters, which arose after the circulation of the agenda.

Overture to General Assembly

Moved by Diane Boyd/Frank Szatmari that the overture below become an overture from the Presbytery of WW and forwarded to the GAO. Carried

Several presbytery elders spoke in favour of the overture and provided additional input.

To the Venerable the General Assembly:

WHEREAS, the statistics reported in the Annual Acts and Proceeding of the General Assembly are vital for providing an accurate picture of the Presbyterian Church in Canada.

WHEREAS, each Congregation of the Presbyterian Church in Canada has faithfully documented weekly attendance numbers which are reported in the Acts and Proceedings of the General Assembly each year.

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WHEREAS, the Covid-19 pandemic has forced the closure of churches across Canada and around the world in 2020 and is continuing in 2021.

WHEREAS, many churches turned to online worship during this time of closure and even when allowed to meet for in-person worship services, many churches continued with both in person AND online worship services, many also continued with only online worship services.

WHEREAS, it is important to capture accurate data of the Presbyterian Church in Canada, and due to the pandemic closures and restrictions, it is impossible for churches to report weekly attendance in the tradition manner.

WHEREAS, voluntary surveys only attain a 25% response rate, and would therefore not represent an accurate denominational snapshot.

WHEREAS, the Presbyterian Church in Canada places such importance on the recording of annual statistics, that even though the 2020 General Assembly was cancelled due to the Covid-19 pandemic, an Acts and Proceedings Yearbook was produced, to document the annual statistics for 2019.

WHEREAS, the General Assembly for 2021 will itself, not meet in person, but convene online, via Zoom, due to the continuing pandemic.

THEREFORE, the Presbytery of Waterloo-Wellington humbly overtures the Venerable, the 2021 General Assembly to:

Require congregations to report weekly attendance numbers separately, as:

1. In person weekly attendance

2. Online weekly attendance. (Online attendance to be counted by “views” reported in the online platform used. If a church uses a multiple online platforms, online weekly attendance should be a total of all views, on all platforms.)

or to do otherwise as the 2021 General Assembly, in its wisdom, deems best.

The Presbytery of Waterloo-Wellington further requests that the overture be referred to Financial Services in consultation with General Assembly Office.

[Note: Upon the referral of this overture to Financial Services, the clerk was informed that overtures may only be referred to the committees of General Assembly. Subsequently the report was referred to the Assembly council which provides oversight of Financial Services.]

Nomination of Sue Senior to the Life and Mission Agency:

Moved by Hugh Donnelly, seconded by Courtney Crawford, that the Presbytery of Waterloo-Wellington approve the nomination of Sue Senior to the Life and Mission Agency. Carried

Reasons for Nomination:

Sue has demonstrated a strong commitment to volunteering her time, energy and skills within the church and the PCC, understanding church polity and system of governance. In a climate where a great diversity exists around theology and living out the Gospel in the PCC, Sue was able to co-lead a national committee through a very challenging period in the life of the Church. Sue has skills that would aid significantly in the work of the Life & Mission Agency.

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Biographical Information:

Sue is a Ruling Elder serving at Knox Waterloo on various church committees (including the Finance Team) as well as the Newsletter Editor, and as a Rep Elder at the Presbytery of Waterloo-Wellington. She is a retired high school teacher who now works part-time at the University of Waterloo and as a licensed wedding officiant with Clergy Support Memorial Church.

Sue has served as Co-Convener of the Special Listening Committee re. LGBTQI appointed by General Assembly in 2017, which will be completed in June 2021. Her engagement in the mission of the PCC led by “the power of the Holy Spirit to enable the whole church to serve the whole world” also includes attending and presenting reports at three consecutive General Assemblies (2018, 2019, 2021) and by serving as a commissioner at the upcoming General Assembly in 2021.

Her skills include the ability to navigate and find common ground related to complex problems of local, national and global context. She has solid knowledge and experience in areas of priority for the church such as participating in and supporting Indigenous Reconciliation actions including a recommendation for funding to be granted from the PCC to the community outreach initiative “Two Row on the Grand”; building a model to hold covenanted Listening Spaces that enabled participants to share their stories of harm done and grace received in a safe and respectful environment.

Sue is a proven communicator and facilitator within small and large groups and works diligently to bridge gaps and build positive, grace-filled relationships.

Notice of Motion – re Westminster-St. Paul’s – Rev. Herb Gale (see “Appendix E” Other Business)

Moved by Herb Gale/Alex MacLeod that the moderator of Presbytery in consultation with the Congregational Affairs Committee (aka, Congregational Health Team) appoint an Advisory Team (composed of the Interim Moderator of WSP, representatives from within the Presbytery and interested members and friends of WSP) to explore possible options for WSP’s future as a congregation and/or to explore ways to use WSP’s strategic site for ministry and mission initiatives in the growing community of northeast Guelph, and to report back to Presbytery, no later than November 2021 with any recommendations the Advisory Team may have.

The moderator, as he is the Interim-Moderator of Westminster-St. Paul, stepped away from the chair. Mr. Gib McIlwrath, former moderator, moderated.

Moved by Herb Gale/Alex MacLeod that the motion be removed from the table and presented to Presbytery.
 Carried

Rev. Herb Gale spoke to the motion. Discussion followed with several members of the Presbytery speaking against and in favour of the motion.

The court heard from Rev. John Borthwick and Rev. Johan Olivier, whose Session’s are in conversation with Westminster-St. Paul regarding possible amalgamation. The convener of the Congregational Health Committee, Rev. Scott McAndless also spoke to the motion. Rev. Peter Bush the interim moderator of Westminster-St. Paul shared the opinion of the Session and the current situation in the congregation. George Forsyth, representative elder of Westminster-St. Paul also spoke to the motion. Rev. Gale closed the discussion with additional comments.

Upon a standing vote, the motion was defeated. The moderator resumed the chair.

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Report of the Treasurer- Appendix “C”, with 4 pdf attachments – George Myers

The Treasurer, George Myers, provided a financial update to the end of the fiscal year, December 31, 2020.

Moved by Ed Charlton/Scott McAndless that the Presbytery receive the Treasurer’s Reports for consideration.
 Carried

Moved by Ed Charlton/Scott McAndless that the Financial Statements to December 31, 2020, be accepted.
 Carried

Moved by Ed Charlton/Scott McAndless that the report of the Treasurer be adopted. Carried.

Report of the Congregational Health Team – Appendix “D” – Rev. Scott McAndless

The convenor of the Congregational Health Team, Rev. Scott McAndless presented the report to the Presbytery.

Moved by Scott McAndless/Aubrey Botha that the report of the Congregational Health Team be received for consideration. Carried

Request to explore amalgamation of Westminster-St. Paul’s

Moved by Scott McAndless/Aubrey Botha that the presbytery approve in principle the notion that amalgamation among three parties is possible, should all parties and the Presbytery come to such an agreement. Carried

Establishment of Amalgamation Committee and its terms of Reference.

This committee shall

- Be made up of three members of Presbytery or of churches within the bounds
- Report to the Presbytery through the congregational health team
- The committee shall explore options with the sessions of the affected congregations and help in discerning the mind of Christ on this important matter.
- The committee will exercise oversight and direction in regard to the sale of any assets identified in the amalgamation plan.
- Help to plan any Presbytery worship services connected to the amalgamation and to celebrations of the blessings of God, the faithfulness of the people, and the history of a congregation in any building.

Moved by Scott McAndless/Aubrey Botha that a committee be formed under the above terms of reference and that that committee consist of Rev. Mark Gaskin (convenor), Andrew Foster and Rev. Angus Sutherland.
 Carried.

Interim moderators

In December, the Congregation Health Team received power to issue from the Presbytery to name an interim moderator for Mt. Forest – Conn. We are pleased to report that the Rev. Nick Pavel has agreed to serve and has been put in place.

The retirement of the Rev. Scott Sinclair in few months has necessitated the naming of an Interim Moderator to help them to decide when a new search can begin.

Moved by Scott McAndless/Aubrey Botha that the Rev. Diane Boyd be named as the Interim Moderator for Gale Presbyterian Church, Elmira. Carried.

Moved by Scott McAndless/Aubrey Botha that the Congregational Health Teams’ report as a whole be adopted. Carried

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As the time was now 9:30 PM, a motion to extend the Presbytery to 10pm was required.
 Moved by Scott McAndless/Andrew Foster that the Presbytery be extended to 10pm. Carried.

Next Meeting(s) of the Presbytery

2021 Regular Meetings (via Zoom) Dates: Mar. 9, May 11, June 15
 Business Committee: Feb 2, March 2, April 6, May 4, June 8
 General Assembly, June 6-9, 2021 (zoom)

History Moment - Presbytery of Waterloo Wellington – Moderator Rev. Peter Bush

The story I tell today demonstrates the complex layers of grief and loss Canadians were experiencing in 1918 as the Spanish Flu hit. The name to keep track of is that of Annie McNicol. The McNicol Family moved to Guelph from Scotland in 1912. Three generations of Presbyterians. Alexander and Annie were both 55 when they arrived in Guelph, with their seven children and spouses and some grandchildren. Over the next 6 years there were more grand children.

Their son, also named Alexander, volunteered to fight in World War I and died on June 21, 1916 as a result of wounds received in an attack in Belgium. He was survived by his wife Alice and four children, his infant daughter he never met. James, Alexander's brother, was 20 and not married, he too enlisted, and he was killed at the Battle of the Somme on Sept. 15, 1916. He was buried in an unmarked grave. Annie had lost two sons to the war within 3 months of each other.

Alexander, the family patriarch, was diagnosed with cancer in late 1916, and on Feb. 19, 1917 he died. Meanwhile Alice, the wife of Alexander who had been killed in battle, had moved to Galt (Cambridge) to be closer to her family. On the night of April 4, 1917, she put the kids to bed and stepped out of their cottage (which was subsequently described as a poorly-built fire trap) to visit her sister-in-law who lived around the corner. While she was gone a fire consumed the cottage killing the four children.

Annie had now lost 2 sons in war, her husband, and four grandchildren in under a year. In the fall of 1918, the Spanish flu was at its peak- In October David, a son of Annie, who was 21 years old got sick and he died on Oct. 22. The Galt Daily reported that "the hand of sorrow has been heavily laid" upon Annie who had lost a third son. Annie was in hospital sick with the Spanish flu - she died on Oct. 23, 1918. This story makes clear the complex grief Canadians were experiencing. It was in this context that people of faith, like the McNicol family, lived, it was in this context that clergy struggled to find the words to say.

Moved by Courtney Crawford that the Presbytery adjourn. Carried

The moderator closed in prayer.

Appendix “A” – Report of the Finance and Property Committee

WWP Finance and Property Committee Report For January 2021

Recommendations re: Central Presbyterian Church

In summary and information, the following motions were passed at the March 2020 meeting of presbytery.

Moved by Vern Platt/Scott McAndless that:

7 Presbytery sanctions a roof repair project to be undertaken by the congregation of Central Presbyterian Church (Cambridge).

8 and sanctions a contract of debt with security on the property of the congregation and the negotiations of a loan from the The Lending Fund of The Presbyterian Church in Canada, for capital purposes, by the congregation of Central Presbyterian Church (Cambridge).

9 and authorize the trustees of the congregation of Central Presbyterian Church (Cambridge) to provide security required for a loan from The Lending Fund of The Presbyterian Church in Canada, including a mortgage over the property of the congregation, including lands and buildings.

10 and sanction a loan from The Lending Fund of The Presbyterian Church in Canada and the required payments of interest and repayments of a loan as a second charge, after the stipend of the minister, on income, receipts and revenues of the congregation; and with the payments of interest and the repayments of the loan included in the budgets of the congregation of Central Presbyterian Church (Cambridge).

11 And agrees that no additional debt is to be contracted by the congregation of Central Presbyterian Church (Cambridge) without the approval of Presbytery until the loan from The Lending Fund of The Presbyterian Church in Canada is repaid in full.

12 And the Presbytery of Waterloo-Wellington agrees and undertakes to monitor and to ensure the loan from the Lending Fund of the Presbytery Church in Canada to the congregation of Central Presbyterian Church (Cambridge) is repaid and to cure defaults. Carried.

Moved by Vern Platt/Scott McAndless that the Presbytery of Waterloo-Wellington loan \$150,000 to Central Presbyterian Church (Cambridge) for the roof repair project with annual payments to be made on the anniversary date of the loan in the amount of \$15,000 for a period of ten years. The loan is interest free for the 10 years. The loan will be secured by the building and assets of Central Presbyterian Church (Cambridge). Carried

Update: \$50,000 has now been provided of the \$150,000 Presbytery loan. This was used for pre-project engineering work.

“Updated” recommendations:

1 Central Presbyterian Church Cambridge is given permission by the Presbytery of Waterloo-Wellington sanctions a contract of debt with security on the property of the congregation and the negotiations of a loan from the Lending Fund of The Presbyterian Church in Canada, for capital purposes, by the congregation of Central Presbyterian Church (Cambridge), up to a maximum of \$100,000.

The amount of this loan will be reduced by the amount of funds raised by the congregation.

2 Central Presbyterian Church Cambridge is given permission by the Presbytery of Waterloo-Wellington to contract a debt with security on the property of the congregation for a loan from the Presbyterian Church in Canada Building fund for \$1,500,000.

Report re: Knox Waterloo (for information)

The loan has been extended. The committee received a completed loan application and the first payment for 2020.

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Business Committee “Appendix B” – Rev. Darrell Clarke, on behalf of the moderator

Recommendation #1

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

a. Correspondence:

#	Received/Sent	Topic	Referred to:
20	137 Jay Hewlin	Appointment of Dr. Roland deVries, Principal, PC	Presbytery
20	138 Terrie-Lee Hamilton	Receipt of Presbytery feedback re General Assembly 2021	Clerk
20	139 Rev. Peter Bush	Letter to Louise Sharpe-Berges re Correspondence July 21	Clerk
20	140 Rev. Peter Bush	Re: Allocation of the proceeds of the Sale of Knox's Galt	Mission and Outreach Mission and Outreach, Bus. Committee
20	141 Oliver Ng	Acceptance of Knox's Galt Mission Plan	Mission and Outreach
20	142 Jennifer Astop	Supporting Ministry Grant approved for Two Rivers	Presbytery
20	143 Pauline Hall	Availability of "Believe" program material-St. Andrew's, Fergus	Presbytery
20	144 Maggie Leung	Pres. Sharing Report Oct. and Year end contribution deadlines	Presbytery
20	145 Theresa MacDonald	Kintail Christmas Service	Presbytery
20	146 Rev. Peter Bush	Request for Cook's Fund grant application	Presbytery (Jan. Meeting)
20	147 Rev. David Sturtevant	Request for permission to conduct a marriage	Clerk Ministry, Congregational Health Committees
20	148 Rev. Scott Sinclair	Notice of intention to Retire	Presbytery
20	149 Terrie-Lee Hamilton	Notice of General Assembly Date, June 6-9, 2021	Presbytery
20	150 Michelle Roberts	Thank you from Cairn Camps re Donation from Presbytery	Presbytery
20	151 Terrie-Lee Hamilton	Receipt of WW GA 2021 Moderator nominations	Clerk
20	152 Rev. Hugh Donnelly	Application for Post Secondary Ministry Grant	Bus. Committee
20	153 Jennifer Astop	APCE Busary and Grant Deadlines	Presbytery
20	154 Terrie-Lee Hamilton	GA 2021 Official Announcement	Presbytery
20	155 Don Muir	2022 Clerks Consultation	Clerk
20	156 Terrie-Lee Hamilton	Assembly Council Summary of Comments re GA 2021	Bus. Committee
20	157 Kathryn Muir	November Changes to the Roll	Presbytery
20	158 Kintail Camp	Kintails - December Newsletter	Presbytery Finance and Property (Presbytery Jan Meeting)
20	159 Andrew Foster	Request for Approval Loan Application, Central PC	Clerk
20	160 Terrie-Lee Hamilton	Request for Commissioners for GA 2021 by Feb. 28	Clerk
20	161 Terrie-Lee Hamilton	Moderator Ballots	Clerk
20	162 Rev. Brooke & Linda Ashfield	Thank you for Retirement Gift	Clerk
20	163 Rev. Alex MacLeod	Request for Presbytery re Cookes Fund Application Approval	Clerk
20	164 Rev. Peter Bush	Recommendation to establish Covid Congregational Fund	Presbytery (Jan. Meeting)
20	165 Don Muir	Guidelines for Conducting Cong. Ann. Meetings during Covid	Presbytery
21	1 Rev. Peter Bush	Extract of Minutes: Request for WSP Amalgamation Exploration	Cong. Health Comm.
21	2 Lyn Pennington	Extract of Minutes: Request for Loan Application and Process	Bus. Committee

Recommendation #2

That the actions of the business committee in the distribution of the correspondence be homologated.

b. General Assembly Commissioners, June 6-9, 2021 (Due Feb. 28,2021)

Recommendation #3:

That the Presbytery commission the Revs. Kathy Morden, Ed Charlton, Frank Szatmari, Nick Pavel and Michelle Yoon as commissioners to General Assembly, 2021; and Revs. Glen Soderholm and Mark Richardson as the alternate commissioners, by the end of January 2021.

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That the Presbytery invite the Sessions of Knox, Conn; Knox, Guelph; Knox, Waterloo; St. Andrew's, Kitchener and Doon Kitchener; to choose a ruling elder from their body as commissioner to General Assembly, 2021; and the Session of Kortright Guelph and Gale Elmira to choose alternate commissioners; according to the standing orders of the Presbytery and by the end of January 2021.

That the Clerk be empowered, should any of these commissioners not be able to attend and to select teaching elders or invite Sessions to choose a ruling elder, following the rotation of commissioners for General Assembly of the Presbytery.

Teaching Elders:

1. Rev. Kathy Morden (Captain), Knox, Harriston
2. Rev. Ed Charlton, St. Andrew's, Arthur and St. Andrew's, Gordonville
3. Rev. Frank Szatmari, Calvin, Kitchener
4. Rev. Nick Pavel, Knox-Calvin, Palmerston
5. Rev. Michelle Yoon, Knox, Crieff

Alternates:

1. Rev Glen Soderholm
2. Rev. Mark Richardson

Sessions invited to choose a ruling elder as commissioner to General Assembly:

1. Knox, Conn
2. Knox, Guelph
3. Knox, Waterloo
4. St. Andrew's, Kitchener
5. Doon, Kitchener

Alternates:

1. Kortright, Guelph
2. Gale, Elmira

c. Congregational Financial Information to accompany a call to a minister.

- **Notice of Motion, November Regular Meeting: Peter Bush**

At a future regular meeting of the Presbytery, I will move or cause to be moved that the following financial information should accompany a to Minister within the Presbytery of Waterloo-Wellington:

Financial Information to accompany a call:

The Presbytery of Waterloo-Wellington in its on-going responsibility as the employer of all inducted or recognized professional church workers will add the following questions as part of the process leading to the sustaining of a call or presbytery appointment.

Allowing a call to a financially unstable context is potentially risky and one that the presbytery needs to consider carefully and ensure that the person being called knows of the risks.

Based on the experience of Presbyterian congregations across the country a general rule of thumb is: Congregations/pastoral charges can not afford the cost of a minister once the total cost of the minister surpasses 70% of the total income received by the congregation/pastoral charge.

Total cost of a minister includes stipend, housing, utilities, Health and Dental Premiums, EI, CPP, Congregational Pension contribution, Study Leave, other expenses directly related to the minister (additional travel allowance, book allowance, etc.).

Please answer the following questions:

In the call the congregation stated a figure as its annual income. What is that figure? Please explain how that figure was arrived at.

What is the average cost of buying a 3-bedroom house in the neighbourhood of the church? Using the figure of a 20% down payment, what would the annual cost (principle plus interest) be for a 30-year mortgage for such a house? What would the average utility bill be for a year on such a house? Does the amount being provided for House Allowance reflect these calculations? If not, why not?

What was the total income received by the congregation/pastoral charge in each of the last three calendar years?

In each of the last three calendar years, what payments, if any, did the congregation make to manage debt (that includes but not limited to mortgages, lines of credit, loans)?

In each of the last three calendar years, what funds, if any, were taken from savings/reserves to pay for operational costs or staff remuneration?

In each of the last three calendar years, what income was received from outside groups – rentals, donations in lieu of rent, payment by a third party to the congregation for minister's time, etc.?

What will be the total cost to the congregation of having the minister – please include stipend, housing, utilities, Health and Dental Premiums, EI, CPP, Congregational Pension contribution, Study Leave, other expenses directly related to the minister (additional travel allowance, book allowance, etc.).

d. The COVID Congregational Fund of the Development Fund:

Preamble

Much of what I am reading about congregations post-COVID is that the context in which we are trying to outreach, and missional action will have changed. New patterns will need to be found, even old programs will have to be re-energized and modified – this also means there will be new opportunities.

I am also reading of concerns that the financial resources available to congregations will have shrunk. I know some congregations are already feeling that financial pressure.

The Presbytery of Waterloo-Wellington is going to be the recipient of between \$700,000 and \$800,000 from the sale of Knox's-Galt. The sale closed at the end of November. These funds will be deposited (per the mission plan) in the Development Fund.

The following proposal is built on the serendipity of a need and a financial resource landing on the Presbytery at virtually the same moment.

Post-COVID congregations will need to experiment and try things out – they will need to take risks. The Presbytery can facilitate those experiments with congregational grants. Often it does not take much money to get a project started. That is the vision behind this proposal.

The COVID Congregational Fund of the Development Fund:

- f. That up to \$10,000 per congregation would be available to assist in responding to ministry opportunities in the midst of COVID and post-COVID (that is when a vaccine is available and/or a "normal" has been achieved). (These funds would not be available to pay utilities, normal wages, etc. – these are for expanding ministries or responding to changes in COVID has caused. The grant may apply to COVID-19 pandemic related expenditures made since March 17, 2020, in support of the continuing ministry of the congregation).
- g. Examples might include:
 - Enhanced Congregational Technology
 - Programs to provide spiritual support to the lonely in the community.

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- Partnering with community groups
 - Responding to the hungry, the homeless, in the community
 - Addressing social justice concerns
 - Exploring new models of evangelism
 - Building community in this moment
- h. To access funds Session would be asked to submit one paragraph proposals explaining what they are going to be doing, what they are going to try. Proposals to be submitted to the Business Committee (see Standing Orders – Appendix A – Clause 4 e).
- i. Six months after receiving a grant Sessions will be asked to submit a one paragraph report of what happened. (Failure of a plan to work is an acceptable response in the midst of experimentation.)
- j. Funds unclaimed by Dec. 31, 2021 will be opened up to a second round from other congregations.

Recommendation #4

Move that the Presbytery approve the establishment of the Covid Congregational fund as per the criteria described.

e. Requests for 2021 Post-Secondary Student Grant

Preamble: The Mission and Outreach committee provided a report in March 2019 with new guidelines that were approved by the Presbytery:

Moved by Scott McAndless/ Aubrey Botha that:

- starting in 2020, funding for these congregational student ministries be taken from the Development Fund
- existing ministries will be granted (based on successful application) no more than what they received in 2019 in the next year.
- the maximum grant for existing ministries be reduced by 25% (of the original amount) each subsequent year.
- new student focused ministries may continue to apply for grants to a maximum of \$6000 the first year, that maximum being reduced each year thereafter by 25%.

Grant Caps for 2021-2022:

Joonim \$3400
 Doon \$3000
 Knox Waterloo \$5500
 Kortright \$5000
 New Congregational application: \$6000

2022-2023 they would be:

Joonim 2550
 Doon 2250
 Knox Waterloo 4125
 Kortright 3750
 New Congregational 2nd application: \$4500
 New Congregational application: \$6000

For 2023-24: 25% less again, until phased out.

The grant application deadline is October 1 of each year. However, as the impact of Covid 19 on post-secondary students and congregations – no request for applications were made in 2020. It is proposed that a “one-time” date of March 1, 2021, be established as the deadline to receive applications for this grant for the 2021-2022 post secondary school year. Grant approvals will be brought to the March meeting of Presbytery, 2021, for review and approval. The earlier the grant application is received the sooner the business committee will be able to review and make recommendations.

Recommendation #5

That the date of March 1, 2021 be established as the deadline to receive applications for the Presbytery Post-Secondary Grant, for the 2021-2022 post secondary school year.

Application guidance criteria:

- The grant is used specifically for post-secondary student outreach, ministry, and support.

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- The application includes a description of each event, activity, ministry funded by the grant.
- A report on the previous year's grant and how it was use (2019-2020 year) be provided with the grant application.
- That a detailed budget accompanies the application reflecting expense and the amount of the congregational contribution.

In the absence of a convenor of the Mission and Outreach Committee, the Business Committee will be responsible for applications for this year's Post Secondary Ministry Grant.

e. Approval of St. Andrew's PC, Fergus application to the Cooke's Fund:

At its regular meeting held via Zoom on Wed., Nov. 25, the Session of St. Andrew's Presbyterian Church, Fergus passed the following motion.

That St. Andrew's Church apply for a \$1,000 grant from the Cooke's Church Trust to support our sports camp in August 2021.

The project will cost about \$4,500, \$2,000 will come from participants registration fees and \$1,500 from sources inside St. Andrew's. The \$1,000 from Cooke's Church Trust makes this possible.

Recommendation #6:

That the Presbytery of Waterloo-Wellington approve St. Andrew's, Fergus application to the Cooke's Fund.

f. Approval of Kortright PC, Guelph application to the Cooke's Fund:

On Dec.23rd, the Session of Kortright Church voted on the following motion and it was carried:

MOTION moved by Andrew Isaak / Seconded by Brian Watson that we approve Kortright's application to the Cooke's Trust Fund for financial assistance to run outreach programs in 2021.

Kortright is applying for a \$10,000 grant for "Urban Inner-City Ministry" (Item #2 under the Cooke's Fund guidelines) to enable a massive expansion of the garden we have planted on land owned by Kortright behind our church building for the past 2 years. This "food security" project will allow us to support healthy food initiatives for the impoverished in partnership with the following organizations located in downtown Guelph: Chalmers Community Services (United Church of Canada), HOPE House, and Royal City Mission.

The proposed budget breakdown would go as follows:

- \$8,000 to staffing
- \$2,000 to garden needs (soil, fencing, tools)
- Additional funding would come from the congregational budget.

g. For information Only- Police Checks:

- 10 were received as of Dec. 1, 2020.
- 3 more were received as of Jan. 9, 2020.
- 7 have not been received as of Jan. 1, 2021.
- 3 are not required/not applicable.

h. For Information Only – Moderator Ballots.

Ballots have been mailed to all members of the Presbytery. They are to be returned in the provided self-addressed stamped envelope, to the Clerk by March 15, 2020.

Recommendation #7

That the report of the Business Committee be adopted.

Report of the Treasurer – Appendix “C” – George Myers (4 additional pdfs attached)

TREASURER’S REPORT TO WATERLOO-WELLINGTON PRESBYTERY JANUARY 2020

Interim Financial Report to December 30, 2020

The monthly financial reports, to December 30, 2020, are attached. The General Fund operations are very much in line with budget, except for the savings of some non-used expenses. The resulting surplus for 2020 of \$16,113 will be transferred back to the Development Fund, whence it came. The cash has already been transferred, leaving the decreed \$10,000 opening balance. This report also shows the operations of the other funds, especially the Development fund, whence came the income to cover the Assessment Income. The Budget for 2021 will be covered in part by the Reserve Fund. Congregations will pay only 50% of their Assessments.

Please note that the Development Fund, after transfers from the Prior Undistributed General Fund to the Development Fund, as per Standing Orders Appendix ‘A’ 3.1., has a balance of \$1,539,182 prior to market value adjustments. Of this \$615,543 is the balance of the remaining commitments as designated by the the Committee of the Whole Meeting held at Gale Elmira in March 2017. Most of these commitments support congregational planning for renewal, missional church planting or next generation ministry efforts. Also, there is \$650,180 loaned out to congregations, leaving some \$273,459 available in the Development Fund, of which \$170,545 has already been committed by WW Presbytery, and needs to be available for pending needs of the Presbytery.

Note also the Trust Fund has been topped up to \$20,000 with a transfer of \$11,414 from the Prior Undistributed General Funds as per Standing Orders Appendix ‘B’ 6.0, as approved by Presbytery on March 10, 2020.

PCC Consolidated Fund Investment

After a very strong positive market revaluation at the end of 2019, there was a sharp drop in the 1st quarter of 2020, because the overall Covid-19 market scare, as reflected in the Q1-2020 report from the PCC Consolidated Fund. The Q2-2020 and Q3-2020 reports reflected a rebound from the 1st quarter to a gain of 8.1% for the three quarters over Market revaluation at December 31, 2019. These market losses and gains may prevent the presbytery from using these gains until the market again settles into a steady growth pattern. We await the year end evaluation of this fund and other accrued interest.

Respectfully submitted,
George L Myers, Treasurer

Recommendation #1 Receive the Treasurer’s Reports.

Recommendation #2 Accept the Financial Statements to December 30, 2020.

Recommendation #3 Approve the report as a whole.

Report of the Congregational Health Team – Appendix “D” – Rev. Scott McAndless

Report of the Congregational Health Team

January 12, 2021

Recommendation #1: That the report of the Congregational Health Team be received for consideration.

Disclaimer: The Congregational Health Team feels it incumbent upon us to remind the Presbytery that the team is made up of members who have limited expertise on congregational life and health at this particular moment in time – limited mostly to our own experience within our own congregations. There are no knowledge or experience requirements for being on this team. The only requirements are geographic.

Westminster St. Paul

In early December, we were approached by the Interim Moderator of Westminster St. Paul, the Rev. Peter Bush. He reported that after more than two years of imagining, discerning, dreaming a variety of futures at Westminster St. Paul’s – amalgamation appears to be the way forward.

A conversation was begun with both St. Andrew’s, Guelph and Knox, Guelph. That conversation over the last three months has had all three congregations in the room (via Zoom) at the same time. There have been no side conversation that were not shared with the other party.

Before they travelled further down this road they wanted to check that in principle the Congregational Health Team would regard the following as a workable model forward.

The proposal is that Westminster St. Paul’s (WSP) amalgamate with **both** Knox and St. Andrew’s – a two-pronged amalgamation. Some people from WSP will go to Knox others will go the St. Andrew’s even if the amalgamation is with only one of those two churches. The two churches are the same distance from WSP.

The proposal would have at least 15% of assets going to Presbyterian related mission outside the congregations. There would be a plan to integrate people into either Knox or St. Andrew’s depending on which people choose and there would be a plan to provide pastoral support to those living in the NE corner of Guelph who went to WSP who do not want to drive downtown and face the parking challenges. The funds realized from the sale of the building will be divided between St. Andrew’s and Knox – there is a dream on the part of some in the amalgamation group to use some of the funds going to the congregations towards ministry outside of Knox and St. Andrew’s.

There is very real concern among some people in the amalgamation conversation that “someone” will say this model is outside the rules. While the Interim Moderator recognizes that it is unusual he can find nothing in the two-pronged approach being proposed that violates the spirit of the Amalgamation Guidelines – other than it is amalgamation with two congregations – not one. He has contacted the clerks of the Assembly with this question and Don Muir has responded as follows:

This is the first time I’ve heard of an amalgamation of this nature. It could make the amalgamation plan slightly more complicated, but it seems to fulfill the terms of Book of Forms 200.11 and The Policy for Dissolved and Amalgamated Congregations and encourage a happy transition of the members of Westminster St. Paul’s to a new faith community.

As usual, the plan will be subject to approval by presbytery and the Commission on Assets of Dissolved and Amalgamated Congregations.

Upon receiving this query, the Congregational Health Team met and invited the Interim Moderator to join us. Our concern was to help the congregation and potential amalgamation partners alleviate the concern that “someone” might throw a monkey wrench into their plans. After a thorough discussion and with any concerns being raised and answered, the team feels comfortable in putting forward the following motion:

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Recommendation 2: That the presbytery approve in principle the notion that an amalgamation among three parties is possible, should all parties and the Presbytery come to such an agreement.

Subsequent correspondence

The above discussion and recommendation were all based on a discussion of a hypothetical situation. But since that discussion was held, Presbytery has received notice of WSP's intent "to negotiate a 'two pronged' amalgamation with St. Andrews, Guelph and Knox, Guelph." This takes us out of the realm of the hypothetical and requires Presbytery to take some additional actions. Specifically, a committee needs to be formed to assist in an amalgamation process.

Amalgamation Committee terms of Reference

This committee shall

- Be made up of three members of Presbytery or of churches within the bounds
- Report to the Presbytery through the congregational health team
- The committee shall explore options with the sessions of the affected congregations and help in discerning the mind of Christ on this important matter.
- The committee will exercise oversight and direction in regard to the sale of any assets identified in the amalgamation plan.
- Help to plan any Presbytery worship services connected to the amalgamation and to celebrations of the blessings of God, the faithfulness of the people, and the history of a congregation in any building.

Recommendation 3: That a committee be formed under the above terms of reference and that that committee consist of _____ (convenor), _____ and _____.

Interim moderators

In December, the Congregation Health Team received power to issue from the Presbytery to name an interim moderator for Mt. Forest – Conn. We are pleased to report that the Rev. Nick Pavel has agreed to serve and has been put in place.

The retirement of the Rev. Scott Sinclair in few months has necessitated the naming of an Interim Moderator to help them to decide when a new search can begin. The team is pleased to make the following recommendation:

Recommendation 3: That _____ be named as the Interim Moderator for Gale Presbyterian Church, Elmira.

(This is a placeholder recommendation as we hope to have a name by the time that Presbytery meets)

Recommendation 4: That the report as a whole be adopted.

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Other Business: Notices of Motion

The following notices remain on the table:

1. Moved by Herb Gale/Linda Ashfield that the moderator of Presbytery in consultation with the Congregational Affairs Committee (aka, Congregational Health Team) appoint an Advisory Team (composed of the Interim Moderator of WSP, representatives from within the Presbytery and interested members and friends of WSP) to explore possible options for WSP's future as a congregation and/or to explore ways to use WSP's strategic site for ministry and mission initiatives in the growing community of northeast Guelph, and to report back to Presbytery, no later than November 2021 with any recommendations the Advisory Team may have.

Discussion followed. Moved by Brooke Ashfield/Sue Senior that current recommendation be tabled. Carried

Sale of Westminster-St. Paul's Presbyterian Church.

That Westminster-St. Paul's Presbyterian Church, Guelph be permitted to ask for, receive, and review offers towards the purchase of the building. It being clearly understood that no sale would be completed until the Presbytery approves a sale. Moved by Peter Bush/Ed Charlton that this be tabled. Carried.

Appendix “F” PRESENTATION TO THE PRESBYTERY OF WATERLOO-WELLINGTON

MOTIONS PASSED AT THE CONGREGATIONAL MEETING OF CENTRAL PRESBYTERIAN CHURCH ON SUNDAY JANUARY 10, 2021

1. Moved by Hank Nykamp, seconded by Sandra Goodwin that this congregational meeting, held with members joining by teleconference and telephone, be authorized as a regular congregational meeting for making decisions. CARRIED.

Presbyterian Church Building Corporation

2. Moved by Garry Bell, seconded by Barbara Barrie, at a regularly called and constituted meeting of the congregation of Central Presbyterian Church of Cambridge Ontario on Sunday January 10, 2021, of which due notice was given, it was resolved that the congregation of Central Presbyterian Church request the Presbytery of Waterloo Wellington for its permission to make application to the Presbyterian Church Building Corporation of The Presbyterian Church in Canada to borrow up to sixty per centum (60%) of the total completed value of the congregation's real property (including land and buildings) for the renovation project which it is estimated will cost \$1.8 million and sanction the mortgaging of its real property as security therefor. CARRIED.

3. Moved by Garry Bell, seconded by James Brown, at a regularly called and constituted meeting of the congregation of Central Presbyterian Church of Cambridge Ontario on Sunday January 10, 2021, of which due notice was given, it was resolved that the congregation of Central Presbyterian Church hereby authorizes its trustees to borrow from or through The Presbyterian Church in Canada Building Corporation of the Presbyterian Church in Canada on such terms as may be arranged the sum of One Million Five Hundred Thousand Dollars (\$1,500,000) and to execute a grant or mortgage of the congregation's real property securing repayment of the loans and any further assurance required. CARRIED.

Presbyterian Church in Canada Lending Fund

4. At a duly called and constituted meeting of the congregation of Central Presbyterian Church held at Cambridge Ontario on Sunday January 10, 2021, motions were adopted as follows:

- Moved by Hank Nykamp, seconded by Dawn McIlwraith, to undertake a building project, being a major capital expenditure included in the budget of the congregation, which is the subject of an application for a loan of \$100,000 from the Lending Fund of the Presbyterian Church in Canada. CARRIED.
- Moved by Hank Nykamp, seconded by Dawn McIlwraith, to request the Presbytery of Waterloo Wellington to sanction a contract of debt with security on the property of the congregation and the negotiation of a loan from the Lending Fund of the Presbyterian Church in Canada, for capital purposes. CARRIED.
- Moved by Hank Nykamp, seconded by Dawn McIlwraith, to authorize the trustees of the congregation to provide security required for a loan from the Lending Fund of the Presbyterian Church in Canada, including a mortgage over the property of the congregation, including lands and buildings. CARRIED.
- Moved by Hank Nykamp, seconded by Dawn McIlwraith, to agree that a loan from the Lending Fund of the Presbyterian Church in Canada and the required payments of interest and repayments of the loan are a second charge, after the stipend of the minister, on income, receipts and revenues of the congregation and the payments of interest and the repayments of the loan are included in the budgets of the congregation until the loan from the Lending Fund of the Presbyterian Church in Canada is paid in full. CARRIED.
- Moved by Hank Nykamp, seconded by Dawn McIlwraith, to agree not to contract any additional debt until the loan from the Lending Fund of the Presbyterian Church in Canada is paid in full. CARRIED.

Purpose

Central Presbyterian Church in Cambridge requests Presbytery approval to apply for loans from the Presbyterian Church in Canada Lending Fund and the Presbyterian Church Building Corporation to provide cash flow to complete renovations. Planning discussions with the PCC have taken place and the requested amounts are within designated guidelines. No Presbytery funding is involved.

Background

In 2018, Central commissioned an engineering study on the condition of our building to determine its status and any needed repairs. Two major sections of the slate roof had been replaced 10-12 years ago. The report indicated that it was urgent to replace the slate on the remaining section of the sanctuary roof and the steeple. Two of the large stained-glass windows were also in need of urgent repair.

The Board and Session reviewed the report and determined there were three choices available and both voted to stay in our current building and complete the necessary repairs.

- Do nothing about the needed repairs and stay in the building without insurance
- Stay in the building and complete all the necessary repairs.
- Sell the building, purchase land and build a new church building.

These options were presented to the congregation at the Annual Meeting on February 22, 2019 and the congregation approved the following:

- Select the option to stay in our current building and complete the necessary repairs.
- Complete the roof and the two stained glass windows as the first priority.
- Form a project team to oversee the roof project.
- Develop a Fundraising Plan investigating all possible sources of funding and to engage the services of a professional fundraiser.

Work Completed to Date

1. In 2019/20, both large stained-glass windows, the War Memorial Window and the Goldie Memorial Window, were refurbished and re-installed at a total cost of \$200,000.

2. The pandemic has severely delayed progress on the roof replacement. However, tenders were received on December 18, 2020 and work is expected to begin in the spring.

Amount Being Borrowed

Presbyterian Church Building Corporation: \$1.5 million dollars with the following terms: interest at prime for the first 5 years, prime plus $\frac{1}{4}$ for next 5 years, prime plus $\frac{1}{2}$ for the last 5 years.

Presbyterian Church in Canada Lending Fund: \$100,000 with the following terms: interest free for the first six years; 7% for the next nine years; all interest payments returned if the loan is paid in full before the end of year 12.

These loans will provide the cash flow needed to complete the work and then give us 15 years to raise the funds to repay the loans.

Current Financial Position

1. 2020 Operating Budget (as of November 30, 2020)

Revenue	Expenses
\$315,110	\$285,053

2. Financial position at year end 2019 (includes operating, capital funds, Lesotho mission fund)

Total Revenue	Total Expenses
\$472,718.08	\$429,073.24

Capital Funds and Investments

Capital Funds (as of December 18, 2020)

Roof Fund GIC: \$93,101.08
 Preservation Fund: \$65,631.41 (major repairs)

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Donations to Restoration Project in December 2020 \$34,930.50
PROPOSED BUDGET

Completion of Slate Roof Replacement 2021

Total Cost \$1,800,000

Current Holdings

 Central Presbyterian Reserves for Renovations \$193,662.99

 Waterloo Regional Heritage Foundation Grant \$100,000

Grant Pending Approval

 City of Cambridge Designated Heritage Property Grant \$ 50,000

Loans

 Presbytery of Waterloo-Wellington \$150,000

Loans Pending Approval

 P.C.C. Lending Fund \$100,000

 Presbyterian Church Building Corp. Loan Guarantee \$1,500,000

(Note: Additional repairs to be completed over the next 15 years will lead to a total project cost of \$2.5 million)

Fundraising Plan

As per the congregation's direction, we have established a Fundraising Steering Committee and have engaged the services of Gayle Goossen of Barefoot Creative as a professional fundraising consultant.

Due to the pandemic, we delayed the official start of the campaign to January 1, 2021.

As of December 1, we have:

- sent out two mailings to the congregation,
- designed and set up a dedicated website at restorecentral.ca,
- prepared a brochure outlining the project and fundraising goals (copy attached)
- prepared a pledge form for 5 years of pledges.

We are actively pursuing grants available from Heritage groups, charitable foundations and individuals.

Our Fundraising Plan has two main themes:

- For our congregation, affirming our faith and our role in continuing to build God's kingdom in this community as a Christian witness in the city's core
- For the community at large, preserving a heritage landmark that has been a focal point for Cambridge since 1880.