

Holy Trinity Church Advisory Board Meeting

January 16, 2024 – 7:00pm

AGENDA

Hybrid Meeting

In the Church in Meeting Room A @ 140 Brooke St. and **on Zoom**. If attending by Zoom meet here:

<https://us02web.zoom.us/j/83101082174?pwd=RTVrbkhwZjdzNjA3QmJTTmxvNWRLdz09>

Meeting ID: 831 0108 2174 Passcode: 1830 Phone in: +16475580588

Board Package: <http://www.holytrinity-thornhill.ca/advisory-board/>

We are a vibrant, welcoming Christian community flourishing in God's love through fellowship, outreach, worship and spiritual growth, in an atmosphere of compassion and mutual respect. Good things are happening here.

Time	Items of Business	Action (Initials)
7:00	1. Welcome, Call to Order 2. Opening Prayer 3. Secretary: Roll Call 4. Devotional – Brother Reg Crenshaw 5. Devotional for next meeting: _____ 6. Agenda Approval 7. Changes to the Agenda and Meeting Format	
7:10	Minutes of Previous Meeting (a) Corrections (b) Approval (c) Matters arising:	
7:20	Deputations & Correspondence	
7:30	Reports and Items for Discussion 1. Dates for 2024 – January 2025 Meetings 2. Nominating Committee 3. Vestry: Social Justice Motion 4. Corporation: Wardens a. Incumbent 5. Committees and Ministry Areas a. ACW	
8:15	Other Business	
8:30	Adjournment & Closing Prayer	

Protocol

- No surprises for leaders at the Board meeting.
- Don't contradict or criticize others to the parish.
- When differences arise, commit to pray, interact and find resolution in healthy ways, and to keep such discussions confidential as much as possible.
- Take time to share your respective visions for the church's ministry, with freedom to disagree and interact in love, without feeling defensive.
- When an offense, either real or perceived, is experienced, deal with it immediately, one to one.
- Have 1 conversation at a time – when meeting virtually stay on unmute
- Actively listen, rather than waiting to speak.
- Once you've spoken wait to be recognized until everyone has had the opportunity to speak before speaking again.

Future Meeting Dates:

Holy Trinity church Advisory Board Meeting Minutes
November 21, 2023 – 7:00 pm

We are a vibrant, welcoming Christian community flourishing in God's love through fellowship, outreach, worship and spiritual growth. In an atmosphere of compassion and mutual respect. Good things are happening here.

PRESENT: Leanda Kirwan (Co-Chair), Robin Parravano, Hazel Ogilvie, Malcolm Shiner (Co-Chair), Cassandra Culpepper, Brother Reginald Crenshaw, Osaro Aigbeda, Bonnie Kennedy, Susan Hogeboom, Sharon McNelles, (Secretary)

REGRETS: Marlee Tolhurst, Nancy Cutler, Linda Robertson, Pat Burton, Jewell Coy, Jacqui Getfield, Cathy Walker Pilgrim, Ed Bauman

Welcome call to order at 7:07

Opened with a prayer by Brother Reg Crenshaw

Devotional by Leanda Kirwan. Brother Reg will do the December devotional.

Any changes to the Agenda should be noted and completed before it is sent out to the members. The Action column on the Agenda will be the name of the person(s) leading the discussion, or for the person(s) responsible for taking action after the discussion.

Minutes of the Previous Meeting

Correction to the minutes are:

Under Social Justice: 2nd paragraph, 1st line. If they wish instead of choose.

Under Youth: 1st paragraph, 2nd line "The hope is to begin"

Page 2 – Under Footlights - 1st line "Funds will mostly go for outreach"

Minutes- Moved to approve, by Brother Reg and seconded by Robin. Approved.

Matters Arising:

Malcolm will check with Rebecca regarding the letter to be sent to the MPPs. Was it sent to the parishioners?

Deputations and Correspondence – None

Reports and Items for Discussion

Leanda will join Nancy, Robin and Jewell on this committee. The purpose of this committee is to find new Board members as well as new Wardens.

Corporation:

Our new Incumbent for December and January is Ginnie Wong. December 1, 2023 she will be in the building to meet with the Wardens and office staff. December 3, 2023 is her first service. There will be an 8 am and 10 am service. There will be a discussion if we keep the 2 services or go back to 1.

December 6 at 5 o'clock will be the Blue Christmas service
Carol Service will be on December 17 at 10am

December 24 there will be a service at 5pm a Family service with participation of the youth and 8pm, Choral Eucharist service. There will be a Morning Prayer Service at 10am on Christmas morning.

The new Incumbent's hours will be Monday, Tuesday, Wednesday. Thursday she shall work from home. The hours she will be at the church each day will be decided soon. She will not be in on Friday.

There is still discussion regarding a Minister for February and beyond.

Information will be sent out "In Case of Fire" at the church, as a reminder for all the parishioners.

There will be an adjustment for salaries. We now have Rev Ginnie salary, office staff, and Jesus. The request had been made to the Eva Rea Millennium fund to help cover the back payments of Jesus' pension, and approved.

Committees and Ministry Areas

Footlights:

There were over 210 were in attendance over the 2 nights. The play was a success and many thanks to Malcolm Shiner and the cast. Still waiting for the final financial total for the 2 nights. \$2000.00 will be given to the OOTC and \$1,000 will be given to the Christmas Assistance, later it was determined that in addition, \$1,000.00 will go to the local food bank, and \$500.00 will go to Holy Trinity Church.

ACW:

The Festival of Christmas is a parish event. Asking for support from all parishioners. Poinsettia sales are down. We will need to pick up the plants, as we have not sold enough for free delivery.

The AGM (Annual General Meeting) will be on January 14, 2023.

In-gathering will be January 16 – the speaker is Jo Davies, speaking on the History of St. John's.

We need volunteers for coffee hour. Two new coffee urns will be purchased – 1 large for 100 cups, and 1 small for 40. These will be used by all groups, not just the ACW.

Other Business:

Advisory Board Meetings: Should they be in person or on zoom. Having some on zoom and some in the meeting room is just not working well. Decision had been made that during the winter months, everyone will be on zoom, and in the nicer weather it will be in-person. We will re-visit this matter in the spring.

The question was asked if the Advisory board could meet with Rev. Ginnie Wong on Sunday, December 10th, between the services. We would meet between 9:15 and 9:45

There will not be a meeting in December unless urgent matters arise.

Next meeting will be on January 16, 2024.

Closing:

Moved by Bonnie, to adjourn the meeting at 8:05. Meeting was closed with the Doxology and the Grace.



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"Something good is happening here!!"

MEETING OF THE CORPORATION AGENDA

January 9, 2024 = 7:00 pm. BY ZOOM

<https://us02web.zoom.us/j/84727657079?pwd=TE9UYXg5V2JsbVZCaFZ4UEZObFhQdz09>

1. Opening: Reflection, Prayer & Welcome

2. Review of Minutes

- a) Motion to confirm Minutes of December 12, 2023
- b) Matters Arising:
 - a. Technology Overview - Update
 - b. OOTC Shelter – insurance Issue
 - c. Awards - Status

3. Financial Report (Ed present)

- a) Report Dec 2023

4. Vestry Preparations:

- a) 2023 Year-end
- b) 2024 draft Budget
- c) Auditor Preparations
- d) Funds Status
 - i) Changes for Vestry

4. Portfolio Updates:

- a) Report from Interim
- b) Reports, Issues & Discussions

NANCY CUTLER	ROBIN PARRAVANO	CASSANDRA CULPEPPER	OSARO AIGBED		
1. Finances & Finance Committee (<i>Shared</i>)	1. Finances & Finance Committee (<i>Shared</i>)	1. Children/Youth	1. Digital HTC		
2. Eva Rea (<i>shared</i>)	2. Personnel (<i>shared</i>)	2. Liturgy & Worship	2. Technical Systems		
3. Grounds/Property	3. Eva Rea (<i>Shared</i>)	3. Christian Education	3. Greening Initiative		
4. Outreach/Community Linkages	4. ACW	4. Communications (<i>Shared</i>)	4. Counters		
5. Personnel (<i>shared</i>)	5. Seniors Luncheon		5. Welcome/Hospitality		
6. Insurance Risk	6. Footlights		6. Communications (<i>Shared</i>)		
7. Area & Synod Office	7. Cemetery				
8. TNSK/Rental Agreements	8. Healing/Health & Wellness				
9. Communications (<i>shared</i>)	9. Communications (<i>Shared</i>)				

- c) Advisory Board Agenda
 - a. Budget
 - b. Social Justice Motion
- d) Sexual Harassment & Police Checks - status

5. Other Business –

Closing

Social Justice Vestry Motion 2024: Protecting and Advancing the Right to Housing

We, the parish of _____, call on all levels of government to take the following measures to protect and advance the human right to housing:

- We call on the Government of Canada to ensure that federal subsidies and incentives are targeted to those developers and projects that demonstrably address housing need and uphold the human right to housing by meeting clear conditions on affordable rents, non-displacement policies and eviction prevention measures.
- We call on the Government of Canada to end the favourable tax treatment of Real Estate Investment Trusts (REITs) and tax them at the regular corporate rate, with resulting revenues being directed toward the creation and preservation of affordable housing.
- We call on the Province of Ontario to enact rent controls and vacancy controls on all rental housing and put restrictions on Above Guideline Rent Increases.
- We call on the Province of Ontario to work with municipal governments to enact and enforce restrictions on short-term rentals to protect rental housing stock.

Canada has ratified the human right to housing in multiple international treaties, including the Sustainable Development Goals. The National Housing Strategy Act (2019) commits the federal government to the progressive realization of the right to housing. This does not mean that the government guarantees everyone a home. What it does mean is that the government must do everything in its power to realize the right to housing for Canadians, including removing obstacles and barriers to the realization of that right.

Three key aspects of the right to housing are **affordability**, **security of tenure** and **habitability**. Affordability is threatened when housing costs exceed 30% of a household's pre-tax income. Security of tenure is threatened when people are subject to eviction for no fault of their own, such as expropriation or arbitrary eviction. Habitability is threatened when units are not kept in an adequate state of repair.

Most recent government policy around affordable housing, at both the federal and provincial levels, has focussed on supply. Considering that both levels of government stopped creating non-market housing in the 1990's, we have a 30-year deficit in that supply. Worse, we are losing existing affordable housing faster than it is being built. For every new affordable rental unit created between 2011 and 2016, 15 units were lost in the private rental sector.¹ We cannot merely build our way out of the affordable housing crisis: we must also take measures to prevent the loss of existing affordable housing stock.

In the 1990's, as governments in Canada withdrew from investing in social housing, they also made several regulatory and legislative changes. These changes permitted the securitization of mortgages removed restrictions on the type and location of assets pension plans could hold, and enabled the creation of Real Estate Investment Trusts (REITS), which provide investors with access to real estate income at a preferential tax rate. These changes have accelerated the acquisition of existing rental housing by corporate investors whose primary purpose is to minimize costs and maximize profits for shareholders, rather than to provide housing at a reasonable rate of return. This trend is known as the *financialization of housing*, and "is associated with rising rent levels, displacement pressure, impacts on tenant quality of life, higher rates of eviction, and gentrification."²

The pressure to minimize costs while maximizing profits for shareholders has adverse impacts on affordability, habitability, and security of tenure for tenants of corporate landlords. Routine maintenance and upkeep of buildings is often neglected or deferred while money is invested in cosmetic improvements that allow landlords to apply

¹ <https://www.focus-consult.com/why-canada-needs-a-non-market-rental-acquisition-strategy/>

² August, Martine. 2022. *The financialization of housing in Canada: A summary report for the Office of the Federal Housing Advocate*. The Office of the Federal Housing Advocate.

successfully for above-guideline rent increases. Tenants suffer from neglect of needed repairs and upkeep, disruptive construction, repeated above-guideline increases, and both legal and extra-legal tactics, including harassment, that pressure them to leave their units. Indeed, financial firms strategically pursue “turnover” of tenants to benefit from vacancy decontrol (the opportunity to raise rents between tenancies.) This puts a strain on the mental and physical health of tenants while putting their security of tenure in jeopardy. These harmful effects are disproportionately experienced by people who are Indigenous, racialized, disabled, and newcomers to Canada, as well as those on low or fixed incomes – the same “vulnerable groups” that the National Housing Strategy is designed to assist.³

Some corporations buy up multiple rental units and divert them to the short-term rental market (i.e. AirBnB) This keeps these units from being accessible to local residents, and drives up rents in the area. It is happening in communities large and small, urban and rural alike.

Carol, a renter in Toronto, lives in a building recently acquired by a REIT. She describes “a real struggle getting any work done”, with pest control, break-ins, and a non-functioning elevator being ongoing problems, while the owner was granted back-to-back above guideline increases. “We are always on edge because they have all the power and money to win things. It’s exhausting for us,” she says.⁴

Whitney is a mother of three who has been renting a house for five years in a small town with a very low rental vacancy rate. While her rent has been increasing each year as her landlord makes upgrades and applies above guideline rent increases, her own income has not been getting upgraded. Whitney is worried: “If the rent goes up anymore, I don’t think we’ll be able to stay—where will we go?”

Nicole leads an outreach team in a small community, supporting people experiencing homelessness. She recently realized how precarious her own housing is. After over 10 years of renting a house, she and her husband were given sixty days to vacate as the landlord elected to put the property up for sale. Nicole and her husband could not afford to purchase it and so, with limited options, short notice, and high prices, they had to leave the community to find housing. While Nicole continues to lead outreach work in the community she loves, she now commutes to work. It turns out the landlord didn’t sell the house after all - it is being rented again to new tenants at a new (higher) price. Nicole says, “Thankfully we were able to live with my parents for a few months until we could find a place. If it can happen to us, it can happen to anyone.”⁵

Protecting and advancing the right to housing for people like Carol, Whitney, Nicole and their families means removing the barriers to housing that is affordable, habitable, and does not expose renters to arbitrary eviction. To make this happen, governments should ensure that public funds are targeted to the creation and preservation of housing that commits to those principles. Real Estate Investment Trusts, which have been shown to erode the right to housing, should be taxed at the regular corporate rate, which would make hundreds of millions of dollars in revenue available for creating and preserving truly affordable housing⁶ The province must end the vacancy decontrol loophole, which gives landlords an incentive to evict tenants, and work with municipalities to create and enforce restrictions on short-term rental operators so valuable units are not removed from the rental market.

Scripture recognizes the human need for shelter, security and dignity. Isaiah 32:18 reads, “My people will abide in a peaceful habitation, in secure dwellings, and in quiet resting places.” If Canada is a country truly committed to realizing the right to housing, our laws and policies must reflect this commitment.

³ August, 2022

⁴ ACORN Canada. 2022. *The impact of financialization on tenants: Findings from a national survey of ACORN members*. The Office of the Federal Housing Advocate

⁵ These are the stories of real people living in our Diocese. “Whitney” and “Nicole”’s names have been changed.

⁶ <https://www.pbo-dpb.ca/en/publications/RP-2324-001-M--cost-removing-tax-exemptions-real-estate-investment-trusts--estimation-couts-elimination-exemptions-fiscales-accordees-fiducies-placement-immobilier>

DECEMBER 2023	ACTUAL	BUDGET	Variance	ACTUAL Y-T-D	BUDGET Y-T-D	Variance Y-T-D	2022 ACTUAL Y-T-D	Variance Y-O-Y
INCOME								
	24,843	22,000	2,843	214,674	224,800	- 10,126	240,813	- 26,139
Envelopes Receipts_PAG	10,511	12,000	- 1,489	133,425	144,000	- 10,575	158,843	- 25,418
Envelopes Receipts_Envelopes	14,332	10,000	4,332	81,249	80,800	449	81,970	- 721
Open Receipts	26,202	2,000	24,202	44,439	10,300	34,139	17,126	27,313
Property	4,850	4,750	100	54,275	52,500	1,775	49,588	4,687
Housing Income (Rectory Fund)	12,088	12,085	3	48,350	48,340	10	47,884	466
M_ & M - OFOH (Local)	2,167	2,167	0	26,000	26,000	0	25,000	1,000
M_ & M - Outreach Income		-	-		-	-	5,552	- 5,552
M_ & M - Other	5,446	-	5,446	31,341	6,000	25,341	10,215	21,126
Organizations - ACW	1,000	-	1,000	1,000	-	1,000	-	1,000
Organizations - Footlights & Fundraiser	500	-	500	500	4,000	- 3,500	2,000	- 1,500
Organizations - Eva Rea	10,000	-	10,000	10,000	-	10,000	-	10,000
Bequests		-	-	30,381	5,000	25,381	17,500	12,881
Endowment Fund	-	-	-	10,925	10,000	925	20,560	- 9,635
HST Refund	2,554	5,000	- 2,446	7,460	10,000	- 2,540	12,103	- 4,643
Other - Interest	3,388	3,085	303	12,653	12,340	313	12,234	419
Other - Diocese Jubilee Credit		-	-	-	-	-	4,773	- 4,773
Other - CEWS		-	-	-	-	-	-	-
Other - Stole Fees		-	-	400	-	400	400	-
TOTAL INCOME	93,038	51,087	41,951	492,398	409,280	83,118	465,748	26,650
EXPENSES								
Administration - Bank Charges	72	75	3	851	900	49	937	86
Administration- Insurance	-	-	-	20,831	17,531	- 3,300	18,843	- 1,988
Administration - Office	5,797	1,500	- 4,297	31,561	14,000	- 17,561	29,937	- 1,624
Building - Gas	2,681	750	- 1,931	15,402	9,000	- 6,402	12,920	- 2,481
Building - Hydro	731	700	- 31	8,582	8,400	- 182	8,122	- 460
Building - Maintenance	519	3,700	3,181	37,379	42,000	4,621	45,996	8,617
Building - Major Repairs		-	-	-	-	-	-	-
Building - Telephone	6	225	219	2,378	2,700	322	1,835	- 543
Diocesan Allotment	4,851	5,043	192	58,010	60,514	2,504	57,276	- 734
Programs - Christian Ed/Discipleship	2,167	2,587	420	27,237	30,000	2,763	25,000	- 2,237
Programs - Children's Ministry	-	-	-	107	500	393	-	- 107
Programs - Communications	-	-	-	232	1,000	768	2,240	2,008
Programs - Music	385	-	- 385	1,545	-	- 1,545	182	- 1,363
Programs - Sunday Worship	288	500	212	2,828	6,400	3,572	5,156	2,328
Programs - Outreach	9,000	10,000	1,000	10,300	10,000	- 300	8,500	- 1,800
Programs - Other	70	1,000	930	9,208	6,000	- 3,208	9,711	503
Programs - Health Ministry	-	200	200	529	2,000	1,471	802	272
Programs - Seniors' Ministry	-	100	100	-	100	100	-	-
Programs - General Ministry	38	255	217	1,416	1,255	- 161	233	- 1,183
Staff - Salaries & Stipends	14,046	21,050	7,004	188,072	213,400	25,328	176,052	- 12,020
Staff - Housing Allowance	1,667	2,400	733	1,667	9,600	7,933	-	- 1,667
Staff - Salaries (Other)	5,620	200	- 5,420	34,781	2,700	- 32,081	12,658	- 22,123
Staff - Travel Allowance		100	100	2,482	4,400	1,918	5,315	2,832
TOTAL EXPENSES	47,939	50,385	2,446	455,396	442,400	- 12,996	421,714	- 33,682
Income over Expense	45,099	702	44,397	37,002	- 33,120	70,122	44,034	- 7,032
Amortization	2,397			28,769				

In December, there was a Net Operating Gain of \$45K on Operating Income of \$93K and Operating Expenses of \$48K. The budgeted Gain was \$1K on income of \$51K and expenses of \$50K

Year to date, we have a Net Operating Gain \$37K on income of \$492K and expenses of \$455K. The budgeted deficit was \$33K on income of \$409K and expenses of \$442K

Items of Interest:

Envelope Receipts are \$10K lower than budget. We are reviewing the Pledge forms received to make any adjustments for 2024.

Open Receipts are \$34K higher than budget due to designated gifts from United Way and the generous donations from a few families of our parish Ministry and Missions Income was \$25K higher than budget resulting from a donation of \$20K received at the acquisition of the piano.

Organizations are \$8K higher than budget due to \$10K from ERMF as the first of three installments for the missed pension contributions for Jesus

Received the distribution from the Endowment Fund which was approved at Vestry

HST Refund - Received the refund (5K) for the first half of 2033

Insurance - Direct Deposit has commenced for insurance premiums until October

Office Expenses - YTD amount is adjusted due to the \$6K accrual in the 2022 financial statement and includes expenses for Audit (\$5K), PSC (\$7K) and technology assessment (\$2)

Salaries & Stipends -YTD amount is adjusted by the \$37K accrual in the 2022 financial statement

Salaries & Stipends -Includes \$55K pension contributions missed for Jesus during period 2012 - 2021. Amount will show as prior period adjustment on the 2023 audited financial statements

Other

Received letter from the Pension Office stating the missed premium amount will be \$55K split evenly between Jesus and HTC to cover the contributions missed 2012 - 2021

Special Vestry approved the withdrawal of up to \$50,000 from the ERMF investment at the diocese. Request sent to the diocese and funds were received during the month of October

In July, we received \$121,525 undesignated bequest from the Blain Estate - Allocated to ERMF (\$60,752.50), EF (\$30,381.25) & Operations (\$30,381.25)

In December, received a Designated Donation which was allocated between ERMF (\$12,763) and Operations (\$25,528) See Open Receipts

HOLY TRINITY CHURCH
2023 Operating Budget

INCOME	NOTES	2024 Budget	2023 Actual	2023 Budget
<i>Envelopes Receipts</i>		203,500	214,949	224,800
<i>Open Receipts</i>		16,200	18,836	10,300
<i>Property</i>		59,300	54,275	52,500
<i>Housing Income (Rectory Fund)</i>		48,400	48,351	48,340
<i>Mission & Ministries</i>	1	9,230	57,120	32,000
<i>Organizations</i>	2	15,000	16,500	4,000
<i>Bequests</i>		10,000	30,381	5,000
<i>Endowment Fund</i>		30,000	10,925	10,000
<i>HST Refund</i>		10,000	9,906	10,000
<i>Other</i>	3	13,560	13,053	12,340
TOTAL INCOME		415,190	474,296	409,280
EXPENSES				
<i>Admistration</i>	4	49,700	53,243	39,090
<i>Building</i>	5	68,380	63,741	57,040
<i>Diocesan Allotment</i>		58,800	58,010	58,210
<i>Programs</i>	6	25,400	53,402	51,800
<i>Staff</i>	7	247,910	229,104	241,500
TOTAL EXPENSES		450,190	457,500	447,640
Income over Expense		- 35,000	16,796	- 38,360

2024 Operating Budget

[illegible]